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Ghana

POST-BEIJING WORKSHOP ON ENTREPRENEURSHIP  
AND ECONOMIC EMPOWERMENT,  
IN ACCRA, GHANA 24-25 FEBRUARY 1997.  
AND  
FAWE GENERAL ASSEMBLY 26 - 28 FEBRUARY 1997

Analytical Report

BY IRENE B. LOMAYANI

11 March 1997  
Addis Ababa

**POST-BEIJING WORKSHOP ON ENTREPRENEURSHIP  
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The Ghana Association of Women Entrepreneurs (GAWE), convened a workshop in Accra, to review the Platform for Action on Entrepreneurship and Economic Empowerment for women. Attendance attracted some 150 Ghanaian entrepreneurs and executive members of the African Federation of Women Entrepreneurs (AFWE) were also invited. In six mini workshops the following issues were dealt with:

- Workshop 1:** Implementing the Platform of Action: The Potential for economic Empowerment of Women. This issue was tackled by two presentations, namely: "ECA's Renewal Programme Facilitating African Women Entrepreneurship and Economic Empowerment"; and a brief on the Microcredit Summit held in Washington D . C . in February 1997.
- Workshop 2:** Fundamental Facts about Women-owned business and informal cross-border trading in Africa.
- Workshop 3:** Entrepreneurship Development and Job Creation for Economic Self-sufficiency.
- Workshop 4:** Financing Issues
- Workshop 5:** Developing Entrepreneurial Training Programmes
- Workshop 6:** Conclusion and Recommendations.

**1. Brief on Post-Beijing Activities in Ghana**

Subsequent to the Beijing Global Conference of 1995, GAWE has initiated and implemented major follow-up activities. In July 1996 for instance, the Ghana Association of Women Entrepreneurs (GAWE) hosted the "First Women Entrepreneurs' Trade Fair and Investment Forum in Africa". The Accra Declaration which resulted from this, addressed for consideration, concrete appeals to national associations of women entrepreneurs and women in business; governments and international agencies. In February 1997, GAWE organized the post-Beijing Workshop which discussed the constraints on women economic empowerment and proposed modalities to overcome them. In February 1997, on their own initiative, some members of the Executive Board of the African Federation of Women Entrepreneurs and other women in business, attended the Microcredit Summit in Washington D.C. In September 1997, Ghana standing both for GAWE and AFWE will host the meeting of the International Federation of Women

## **Entrepreneurs (IFWE) and the World Assembly for Small and Medium-Scale Enterprises (WASME).**

Furthermore, the President of GAWE who is also the Vice President of AFWE has taken a lead role in assisting the creation of other national associations where they are not yet officially operational. The obvious message from this is that the business women in attendance, including those they represent, know what they want and to some extent how to alleviate the obstacles and constraints hindering the expected achievements. The task ahead for ECA therefore, is, to review some of the hindrances, and the proposed modalities for solutions, with a view to mapping out possible areas of support and assistance. It is in view of this therefore that, it might be necessary to revisit the ECA work programme in order to determine which specific areas meet the requirements of enhancing women entrepreneurship and economic empowerment in Ghana and the rest of the West African subregion.

### **A. Major Areas of Participation by Ghanaian Women in Business**

Main economic activities currently undertaken by the women entrepreneurs in Ghana, and to an extent much of the subregion are: small scale manufacturing; food and beverage processing and marketing; yarn weaving into fabric; garment designing, manufacturing and marketing; tie-dye and batik; trading activities within the subregion and elsewhere; beads designing; and the service sector including traditional food preparation and selling. Export led production is encouraged and most of the entrepreneurs have external markets for their products including the USA.

### **B. Sighted Constraints**

- 1. Inadequate information to facilitate networking on areas of production and marketing.

- 2. Lack of a linkage between the empowered and the disadvantaged poor.

- 3. Lack of co-ordination between national women business groupings.

- 4. Absence of linkages between production technology applied in micro enterprises with that in advanced technology.

- 5. Modalities for coming up with a plan of action to operationalise micro credit schemes are not yet defined.

- 6. A cooperative approach to collection and transporting agricultural raw materials to processing sites which could have benefit from economies of scale is not yet practised.

Lack of a formal mechanism to link the African business women to adaptive technology, markets, best practices, ect. in the framework of South-South co-operation.

Absence of a sustainable mechanisms for reaching the poor in the rural areas.

Inhibitive regulatory barriers to cross-border trade.

Attitudinal resistance to domestic products.

Domestic production is subjected to high competition due to trade liberalization.

Lack of training in both technology and management.

The legal system inhibits women ownership of land and other property rights.

Difficulties in accessing formal financing.

Unavailability or costly appropriate packaging materials.

#### **C. Possible areas for assistance by ECA**

The solutions to most of the above constraints could fall under the following categories:

1. Provision of information technology and development of information networks.
2. Governments providing a conducive macro-economic policy environment
3. Devising alternatives to formal financing and identifying suitable mainstreaming financial institutions.
4. Providing training in technology development and management.
5. Conducting client participatory surveys to accurately determine levels and types of need.
6. Assistance to explore new markets and cheaper sources of technology possibly in the framework of intra-Africa trade and South-South co-operation.

#### **D. Assistance in the Framework of the Programme of ACW**

Two subregional surveys on the current situation of women in leadership positions: followed by leadership training workshops, are envisaged under the 1997 programme of the Africa Centre for Women (ACW). In order to take advantage of the momentum of the West African women's current and planned development activities, it would be advisable to carry out in this subregion one survey followed by a training workshop. In order to ensure its relevance, conducting of the survey and planning of the workshop must be as client-participatory as possible. With emphasis on the rural poor, this approach will ensure that the needs of the various levels are addressed and will enhance cross-fertilization between the empowered and the less-advantaged.

In order to make the subregional training workshop substantive, and also provide basis for the follow-up activity which is **fostering economic empowerment of women**, the following areas could be included:

- a) Modalities to create and utilize micro-credit in micro enterprises like where applicable for instance:
  - Small scale food and beverage processing and cooperative marketing.
  - Small scale poultry keeping and cooperative marketing.
  - Cooperative fish marketing and processing
  - Small-scale mining activities
  - Textiles and handicraft production and marketing.
- b) Training in Technology development, Management and Entrepreneurship.<sup>1</sup>
- c) Defining Strategies for Participation and Involvement of Women in the Political Arena.
- d) Training in Leadership Management.

#### **E. Assistance in the Framework of Gender-main-streaming into the ECA's substantive programme divisions**

The women in Ghana and may be in varying degrees and the rest of the subregion recognize the importance of information technology to link them to the rest of the world in order to enhance their business operations. The struggle for obtaining and using computers is very much surfacing. There are however gaps in supply and accessing information technology. The Gender-Net workshop planned for this year by ACW, should

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<sup>1</sup> Collaboration with item 3.2a in subprogramme 2.2: Private Sector Development.

take cognizant of this fact. In this connection therefore, the **Harnessing Information Development for Information Division**, should be closely associated.

ECA was specifically requested to assist Ghana women in devising alternatives to formal financing and identifying suitable main-streaming financial institutions. At this point and time the Central Bank of Ghana has formalised "susu", an informal finance scheme. Furthermore, there is a serious plan to follow up on the 1994 meeting in Kampala on modalities for setting up an African Bank for Women. To that end, during this workshop, some participants pledged sums of money as individual equity contribution towards the establishment of the Ghana Bank for Women. The **Subprogramme 3:2 Promoting Private Sector Development** could form an advisory team to provide start up advice at an early stage. The same Subprogramme could explore the outcome of a the sub-regional workshop (was planned for West Africa for October 1995) to operationalise TICAD: with a view to proposing modalities to link Africa to East Asia in the framework of South-South co-operation.

**Entrepreneurship development and job creation for self-sufficiency**, remains a major area of concern especially in light of the ongoing massive retrenchment resulting from economic reforms and privatization. On its part GAWE is initiating a technology academy in Accra to be operational possibly in June 1997. The academy will train young girls and women and will be provided with an opportunity to produce utilising a common facility similar to an industrial estate. This is an area where, **Development Management Division** can provide market intelligence for production of sellable items; assist by networking with ILO's employable skills programme; with UNICEF, on the development of the girl child including providing on site child support for the mothers in the industrial estate; and with UNDP's programme on human resource capacity building.

Cross-border trade and intra-Africa trade continues to be hindered by regulatory barriers on movement of goods and services. This has a negative effect on women's business. A garment manufacturer in Ghana for instance buys her fabrics from factories in Benin and may be other notions from Mali. Great difficulties is reported in passing these goods through border points. Since many times this depends on the government's policies, the **Regional Co-operation and Integration Division**, could possibly harmonize their efforts with the OAU in order to sharpen and intensify advocacy on the implementation of Article 29 -Customs Union, Article 30-Elimination of Customs Duties Among Member States of Regional Economic Communities, Article 31-Elimination of Non-Tariff Barriers to Intra-Community Trade and Article 32-Establishment of a Common External Customs Tariff.

## II. Meeting of the General Assembly of AFWE

This meeting was to take place in February 1997 in Abuja, Nigeria, intended to conduct elections and other issues like drawing up a work programme for organizational activities for the year. Due to difficulties in communication with Nigeria, confirmation was not received from the President of AFWE; therefore the meeting was planned to be held

In conjunction with the GAWE meeting in Accra, Ethiopia, Ghana and Guinea attended. Benin and Uganda sent letters of apology but would stand for decisions taken.

Short of a forum, elections were not held but a work programme was prepared. It is important that both ACW and the West African SRDC monitors the major meeting because the secretariat requires to be greatly reinforced in the organization and servicing of these meetings.

### **Conclusion and Recommendations.**

ECA's participation in this forum provided an opportunity to assess at least by proxy, how the strategic directions in the framework of the renewal programme can assist in alleviating some of the constraints facing women businesses in Africa. While ECA is the originator of such initiatives as the African Federation of Women Entrepreneurs, (AFWE); the African Women Bank; this forum echoed a sigh of despair arguing that, ECA is a mother who does not nurture her offspring. ECA's presentation during the opening session gave an optimistic outlook that fruitful business can be done between the two parties. In view of this therefore that, it is important to urgently initiate follow-up on a sustainable basis.

When this report is approved by the African Centre for women, in order to apply co-ordinated effort and approach, the salient points could be shared with the relevant substantive sections in the divisions to jointly devise modalities for assistance. The West African SRDC has to be involved in this exercise. The need to elevate client-participation cannot be over-emphasized.

Part of the funds raised by the Executive Secretary for Women Leadership Fund could be committed for the survey, the leadership workshop and preparation of relevant turn-key prototype production packages for the subregion. The follow-up activity, **fostering economic empowerment of women will then operationalize these packages**. This is of course entirely on the decision of the African Centre for Women.

**Talking Notes for a presentation to the Post-Beijing  
workwhop on "Entrepreneurship and Economic Empowerment:  
The Role of the Women Entrepreneurs"**

**24 - 25 February 1997 Accra, Ghana.**



## ECA's Renewal Programme Facilitating African Women Entrepreneurship and Economic Empowerment.

The paramount objective of the on-going ECA's Renewal Programme, endorsed by the Conference of Ministers for Economic Development and Planning last year is to serve Africa better. This better service to Africa emphasizes the gender dimension which has been stated as one of the cross-cutting themes in the Commission's substantive programmes. Further the African Centre for Women (ACW), now under direct supervision of the Executive Secretary, has been much strengthened in order to enhance its coordinating role in bringing the required change in the development of women. In addition, in the framework of strengthening programme delivery in the sub-regions, the Commission's staff has been increased and in each Sub-regional Development Centre (SRDC) there will be a focal point for gender.

In focusing on the theme for this forum, I would like to underline that last year, during the Women Entrepreneurs Trade Fair and Investment Forum, our Executive Secretary, Dr. K.Y. Amoako elaborated at length the importance of women entrepreneurs in Africa; the constraints they face; and proposed modalities to surmount some of the constraints. On modalities to overcome the myriad of constraints, following is a sketch of some broad areas which African women entrepreneurs can forge partnership with ECA in the framework of its renewal programme.

One major programmed activity under the African Centre for Women is to mainstream gender considerations into the substantive programme areas of the ECA with a view to sharpen delivery in its threefold role:

1. Catalytic: Providing ideas, strategies and advisory services to member states;
2. Co-ordinating: Bringing together institutions, agencies and structures concerned with advancement of African women; and facilitating communication, networking and capacity building; and,
3. Disseminating: As a resource centre, it disseminates information on women and promotes the exchange of experiences in the field.

Using this delivery and interactive approach, the ACW and the gender focal points in the subregional development centres have the following entrepreneurship related activities planned for implementation during the current year and beyond:

- Fostering economic empowerment of women through facilitating in individual countries the establishment of micro-credit schemes for micro-enterprises like:
  - Small scale farming including dairy production, processing and cooperative marketing;
  - Small-scale poultry keeping and co-operative marketing;
  - Cooperative fish marketing and processing;
  - Small scale mining activities;
  - Textiles and handicraft production and marketing etc.
- Training in entrepreneurship, technology development and management.
- Organizing an expert group meeting on gender networking in order to develop effective linkages and mechanisms on dissemination of information and communication; including developing resource materials.
- Organizing subregional training workshops for women leaders across national productive sectors with emphasis on rural women.
- Conducting subregional surveys on the current situation of women leadership positions; with a view to sensitizing member states to promote policies and strategies to foster women leadership role in decision making and management.

- Developing and widely disseminating Training Manuals on promotion of legal literacy focusing on promoting measures for legislation reforms to ensure land and other property rights for women.
- Upon request from member states, utilizing advocacy services of ACW through Regional Advisors on Legal and on Economic Empowerment of women.
- Utilizing ECA's facility of linking Africa with Latin America and Asia in the framework of South-South cooperation. Great benefits can be realized in the subregional measures to operationalize the Tokyo International Conference on African Development (TICAD); where broad areas of possible cooperation including trade, technology development and entrepreneurship have been outlined. ECA recognizes the importance of South-South cooperation as a vehicle to strengthen private sector development and intends to develop a mechanism to enable African countries to benefit from it, while at the same time attracting investments from developed regions. ECA therefore plans to organize a South-South forum for dialogue on modalities for linking the private sector in Africa with Asia and Latin American regions.

At the subregional level, ECA's main objective is to identify major priority development areas; together with the respective major actors in those areas and provide effective relevant technical support with a view to promoting regional cooperation and integration. Focusing on gender issues and specifically entrepreneurship and economic empowerment, development of cross border trade, women enterprises network are useful building blocks for economic cooperation and integration, a necessary step in accomplishing the objectives of the Abuja Treaty establishing the African Economic Community. The ECA's advocacy services can be applied to forge the integration of women economic activities within and across subregions.



INTER-OFFICE MEMORANDUM

TO: Mrs. Irene B. Lomayani, EAO  
Eastern Africa SRDC

DATE: 25 February 1997  
REF.: COES/ACW/071

FROM: F. Wege, OIC *[Signature]*  
African Women Centre for Africa (ACW)

SUBJECT: Report on Post-Beijing Workshop on Entrepreneurship and Economic Empowerment

C Thank you for your memo of 10 March 1997 and the attached report. The report contains ideas which will be very useful for the implementation of the ECA programme for economic empowerment of women.

Please note that I have already had a discussion with Dr. Asmelash Beyene, DM Regional Advisor on how to address the issue of promotion of women entrepreneurship in the context of the new strategic directions. It was agreed to form a team for developing a comprehensive programme for promotion of African Women Entrepreneurship. A copy of your report is being sent to him for follow up action.

C cc Dr Asmelash