

CHEREPONI WOMEN EMPOWERMENT PROJECT

Short Description

The situation of women in Ghana is characterized by financial dependency, especially in the poorer regions of the north. Only few are able to earn their own income and support their families economically. Due to this, many families are not only living in acute poverty, but they are also vulnerable to a much great financial risk in the case the husband of the family falls seriously sick.

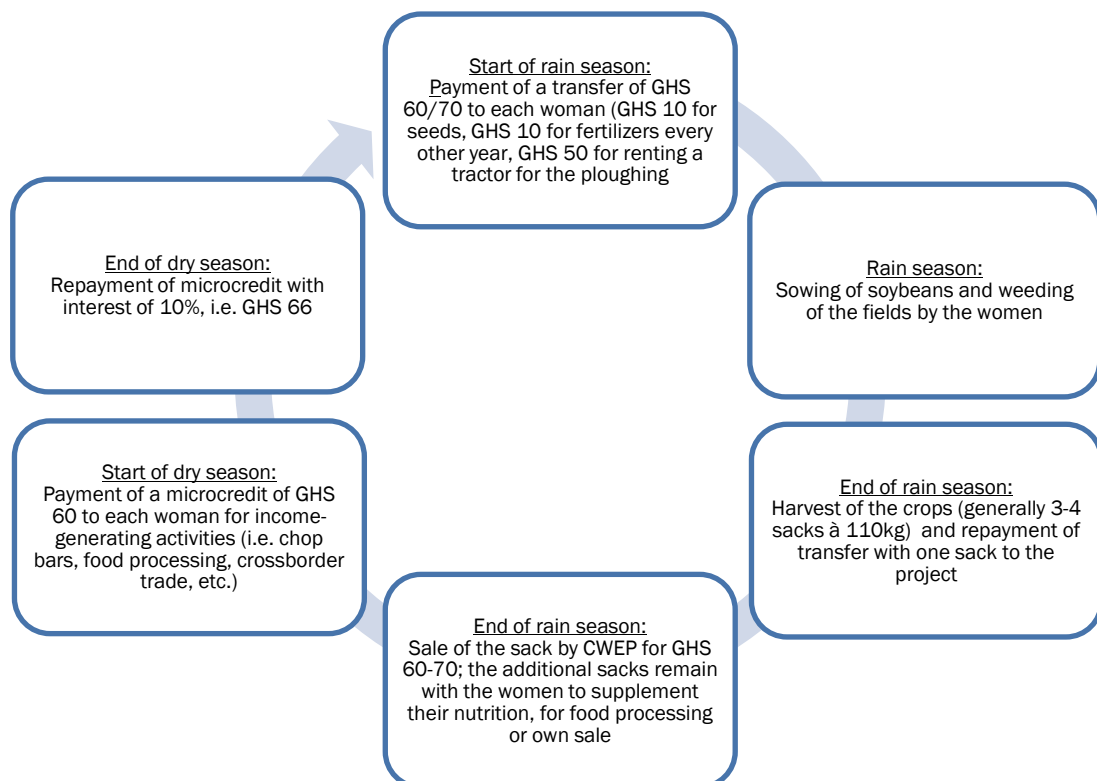


The Chereponi Women Empowerment Project (CWEP) improves the livelihoods of women and their families in the town Chereponi and its surrounding communities in the north of Ghana since 2011. It enables the participating women to farm soybeans (during the rain season) and engage in other income-generating activities (during the dry season) through the provision of microcredits. Due to the support many families are able to meet their basic needs, pay for health insurance or school fees. Furthermore, the project improves the status of the women in their communities and enhances the solidarity in the villages.

CWEP is based on a non-profit concept, which means that all income remains within the project and is used entirely for its participants. It is implemented by the NGO NEIA e.V. (*Nachhaltige Entwicklung in Afrika*; www.neia-ev.org). The main involved persons are Julia Neumann and Alexander Stoecker as Project Coordinators and Ernest Kwabena Asoi as local Project Coordinator, who lives in Chereponi and supports the women with his experience on a daily basis. CWEP is officially registered as an Association according to Ghanaian law.

The project cycle

With a *single* investment of 60/70 Ghanaian Cedi (GHS), which is equal to 20 Euro, one women can be admitted to the project. In the following years no additional payments are necessary as the project cycle follows a financially sustainable approach:



The rain season usually lasts from May to November of a given year. The following dry season lasts again until May of the following year.

The project cycle shows that CWEP is not only financially sustainable, but also generates additional profits, which support the admission of more women in the following year. Since the start of the project 150 women have already been admitted and are able to participate. To date no woman had to default on any repayment of the microcredit.

Planned investment

Next to the envisaged expansion of CWEP by 50 women every year, it is planned to purchase a tractor for the 2014 season. With this tractor the cost for the ploughing of GHS 50 for each woman could be saved, since the tractor could do all the needed ploughing for the group. An investment analysis shows, that the acquisition of a tractor is more profitable, when compared to the alternative investment (bullocks for manual ploughing) and no investment at all (base scenario). A further risk analysis also comes to the conclusion, that the investment into a tractor is superior to the alternative of bullocks.



To purchase a tractor, financial means of EUR 20.000 are needed. This investment would however not only be recouped by 2020, but, even when considering the yearly admission of 50 women, the proceeds from the tractor would be enough to acquire a new tractor. This would make the project even more profitable and would make the acceptance of even more women possible.

Further information



Further information on the project can be found on the website of NEIA e.V. (www.neia-ev.org). Donations are also possible through the website. Furthermore Alexander Stoecker (Alexander.Stoecker@neia-ev.org) and Julia Neumann (Julia.Neumann@neia-ev.org) can be contacted directly.

For donations the project also maintains a CWEP profile on the portal betterplace.org. Current financing needs will be published on this profile:

<https://www.betterplace.org/de/projects/12561-chereponi-women-empowerment-project>

In order to be able to finance the tractor and support more women and their families to have a better life and more independence, we and the women of Chereponi are grateful for any donations!