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## Working women: Increasing equality through business training

By Crossroader Paula Stromberg

Doris Torsu lives in a remote Ghanaian village called Kadjebi. The mother of four is also the eldest of all the siblings in her extended family, a position which meant she was sought out for advice.

“Because I had so many financial problems, I had low self-esteem and couldn’t help people who came to me with problems,” she said in an interview. “I have a husband of 25 years and four children. We were poor and just ate snack food and felt hungry.”

This was before Torsu attended business training through Crossroads partner Pro-Link. The skills she acquired have meant a sea change in the quality of life for herself and her children, and enabled her to give more support to her siblings.

“I learned business skills such as how to keep records, and manage loan money. I could have a profit and still make loan payments each month,” she said. “I started to support myself selling mobile phone cards for pre-paid time, and earned enough profit to open a ‘table store’ selling salt, Volta rice, tomato paste, washing powder, and candy and school supplies for the children from the school across the road.

Earning a higher income, however, is about much more than making ends meet. Financial independence for women is critical to building equality—from increasing leadership skills to reducing violence. For Pro-Link, an organization that roots much of its work in empowering women, small loans enable the local women they work with to better assert their rights.

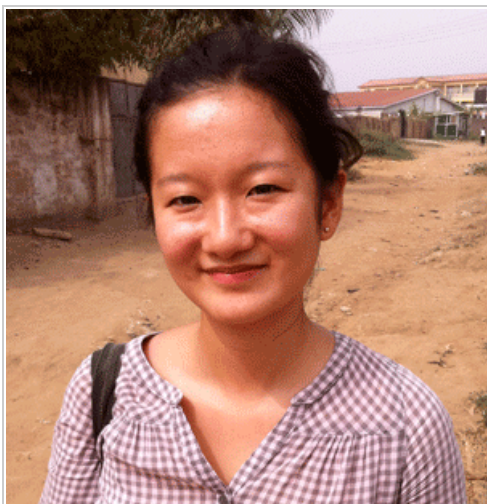
This is why Pro-Link and Crossroads have recruited Canadian volunteers, like Ji-Young Kim, to help build women’s economic autonomy through business training. Kim recently returned from a five-month placement during which she delivered trainings to women in the towns of Hohoe and Kadjebi in Ghana’s Volta Region.



*The business training provided by Pro-Link and supported by Crossroads has brought Doris Torsu much more than sustainable incomes.*

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“Many women already ran individual business that generated just enough to eat, but not enough to pay for a higher standard of living,” said Kim, a graduate of York University’s Schulich School of Business.

“At first, the women told me they were ‘doing well financially.’ I learned to ask better questions like, ‘What can you do with your profits? Are you able to feed your children? Are you able to send them to school?’”

The answers were telling. In one group, each woman had five children and all were unable to send them to school. Although there were no school fees until the eighth grade, the families couldn’t afford books, uniforms or supplies.

Kim developed courses in bookkeeping, marketing and financial management. She also introduced the concept of group businesses.

“Although business is all about taking risks, we suggested they keep their own businesses, but also form groups of 15 to 25 women to earn a part-time source of extra income,” explained Kim. “I showed how



Janet Avornyo, Pro-Link Business Trainee / Bénéficiaire de la formation en affaires





*Thanks to her knowledgeable advice, Crossroader Ji-Young Kim has provided women entrepreneurs with new ambitious perspective for their businesses and a better life for themselves and their families.*

working as a group could multiply their individual financial power.”

To start, they brainstormed ideas together and met with the local government officer from the Ministry of Trade, responsible for helping small businesses get established in the area. They also pooled their resources, with each woman contributing two cedis (about \$1.50) for start-up funds.

“It was enough to buy supplies. Slowly they started believing in themselves,” said Kim.

One group decided to open a gari cassava processing business (a local food staple), while another went for palm oil production. In the village of Freetown, a third group chose to pursue batik tie dye. With revenues earned, they will cover expenses, buy more supplies and eventually share the profits.

“The government meeting particularly helped the batik group-- they will access government funds and have an eventual budget of 20,000 Ghana cedis,” (about \$13,000) added Kim.

The relationship between financial independence for women and reducing violence is clearly articulated by Mawusi Tsaku, Pro-Link Project Manager in Kadjebi.

“We help local people understand the many ways that poverty breeds violence,” he said in an interview. “Repeatedly, we see trouble when a woman is too dependent on a man for basic needs like children’s school fees, food, water, mobile phone bills.”

Providing rural women with business management training enables them to support themselves and to participate more fully in decisions made at home and in their communities.

“We link this capacity building in business to empowering women to stand on their own financial feet,” said Tsaku.

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