

A Critical Ethnography of Gender (In)Equality, NGO Practices and Neoliberal
Entanglements in Ghana

by

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Abstract

International and national non-governmental organizations (NGOs) have become part of a complex combination of factors that add nuance to processes of exploitation and inequality in society. This thesis examines Ghanaian NGO ‘development’ discourses that prioritize “women’s empowerment” and scrutinizes the ways in which “an exploitable subject” is generated for, and maintained, by NGOs’ as they formulate and implement projects. To accomplish this, I investigate one international ‘development’ NGO in Ghana (Grameen Foundation) and its local implementing partners, and a major Ghanaian national advocacy NGO called Abantu for Development. The projects of these two organizations aim to “empower” women and address gender inequality, and are funded by donors in the United States and Western Europe. I draw on the activities of these two organizations to explore three key issues in this study: 1) the operational workings of NGOs in Ghana; 2) the experiences of women ‘beneficiaries’ of projects led by international NGOs; and 3) the forms of exploitations and exclusions that occur as NGOs implement projects. In exploring these issues, I adopt a multi-directional ethnographic approach (“up” the workings of the NGOs and interviews with women ‘beneficiaries’) to reveal the specific ways that “exploitable subjects,” created by the dispossessions of capitalist and neoliberalist policies, are sought out for NGO projects, and further exploited through NGO activities. Using this approach, I construct ethnographies by talking to people on the job, by participating in the NGOs’ activities, and by documenting the experiences of the women ‘beneficiaries.’ My findings indicate that while some women benefit from NGO projects, international gender equality projects in Ghana exclude local women in deliberations about *their* needs, and end up – for the most part – exacerbating inequalities experienced by so-called ‘beneficiaries’ and further deepening local women’s ‘exploitable subject’ positions. This study contributes to existing literature on African feminism by

critically analyzing the often-unexamined implementations and impacts of gender equality projects led by international organizations and their local counterparts. Through this, I ultimately reveal the specific discourses and practices that combine in NGOing to structure ‘exploitable subject’ positions for rural Ghanaian women today.

Preface

For my master's thesis, I studied the factors that influence people's attitudes towards gender equality in Africa, and I argued that economic factors – in particular GDP per capita – does not significantly affect people's attitudes. I found, in contrast, that socio-cultural factors played the most influential role in changing attitudes in a more egalitarian direction. However, towards the end of that study, I realized that I had taken the concept – gender equality – for granted. The current study goes a step further in exploring the ways that international and local NGOs organize themselves around diverse interpretations of gender equality, and the impacts of these activities on the lives of women who are presumed to benefit from NGO projects.

This thesis amplifies the narratives of local women in Ghana, centring ideas and visions of what gender equality means to them to contextualize the sense-making strategies they adopt to navigate their gendered worlds. My study makes a contribution to the existing literature on African feminism by critically analyzing the often-unexamined implementations and impacts of gender equality projects led by international organizations and their local counterparts. I reveal the specific discourses and practices that combine in NGOing to structure particular subject positions for rural Ghanaian women today.

I attained approval from the University of Manitoba Human Research Ethics Board for this study (protocol number: HE2022-0016).

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Glossary

GDCA: Ghana Development Community Association

HKN: Health Keepers Network

MoMo: Mobile Money

RISE Ghana: Rural Initiatives for Self-Empowerment Ghana

WE-GAIN: The Women Entrepreneurs in Northern Ghana Gain Access through
Integrated Networks

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Dedication

I dedicate this work to my beloved mother, brother, and my two best friends, Lora and Maud.

Chapter 1: Introduction

On September 10, 2022, I had an illuminating discussion with an experienced non-governmental organization (hereafter NGO) practitioner about NGO activities in Accra, Ghana.¹ When I asked her about the reported exploitative nature of NGOs, she responded, saying,

NGO activities historically have focused on one individual and focused on ‘empowering’ one individual woman, and did not look at the various structural inequalities that exist, or other societal or cultural factors. They always focus on the individual level, but then, that doesn’t get us where we need to get because that might even cause harm. (Lena, Program Specialist, 2022)

I refer to this quote to point out the congruence of her concerns with exploitation in NGO projects that have been at the centre of academic and public discussions for decades. Many international and national NGO projects have increasingly become part of a complex combination of factors that adds complexity and amplification to the processes of exploitation and inequality in society (Lewis, 2009; Lewis & Schuller, 2017).² Even though NGO projects may sometimes cause harm, organizations still proceed with implementation, as Lena indicated, and as I will show in subsequent chapters. In this study, I explore the complex and fraught processes of exploitation and the perpetuation of inequality within the scope of NGOs’ ‘women empowerment’ projects in my home country of Ghana.

Specifically, I examine Ghanaian NGO ‘development’ discourses that prioritize ‘women's empowerment’ in order to shed light on the ways that NGOs exacerbate gender inequalities in rural Ghana. To accomplish this, I investigate two NGOs in Ghana – Grameen Foundation and

¹ We had this conversation in Accra – she was visiting on an NGO project.

² NGOs have different classifications and definitions that I detail in the next section.

Abantu for Development – whose projects aim to ‘empower’ women and address gender inequality, respectively. I focus on two particular projects, one within each of the two NGOs with differential access to donors in the United States (US) and Western Europe. The first was implemented in rural Northern Ghana in 2019 (Grameen Foundation) and the other was a long-term national project based in Accra (Abantu for Development). I offer ethnographic accounts of how these two NGOs operate and the complex issues that emerge as they implement their projects. I also investigate the organizing of Ghanaian women in local NGOs in order to shed light on their own narratives about gender equality and feminist agendas. Finally, I explore local women’s attitudes towards, and experiences of, projects led by international NGOs.

My main argument is that NGOs seek out and/or generate exploitable subjects for their activities, and end up worsening the inequalities they apparently set out to eradicate. *While some women benefit*, NGOs intentionally or unintentionally worsen the conditions of most of their women ‘beneficiaries’ and deepen their “exploitable subject” positions. The chapters that follow support these claims through ethnography by showing: i) the operational workings of the two NGOs in Ghana (Chapters 2, 3, and 5); ii) the experiences of women ‘beneficiaries’ of projects led by international NGOs (Chapter 4) and iii) the forms of exploitation and exclusion that occur when NGOs implement projects (Chapter 6).

My main research questions are:

- How have international gender equality projects tried to shape contemporary gender relations in Ghana, and what have been the social consequences of such projects?
- How are women in local communities organizing themselves and negotiating for their needs?
- What are local women groups ‘fighting for,’ and how different are these from the agendas set by international gender equality organizations?

My findings indicate that international gender equality projects in Ghana exclude local women in deliberations about *their* needs and rights, thereby contributing (intentionally or unintentionally) to already existing inequities and deepening local women's exploitable subject positions. I find that NGOs' project creation and implementation fail to scrutinize conceptual constructs such as empowerment, participation, community-based work and development (among others), and as a result, what can start off as a well-intentioned project, results in exacerbating inequalities, further exploiting so-called "beneficiaries." While these issues point to longstanding critiques of NGOs (Lewis, 2009; Lewis & Schuller, 2017; Wright, 2012), my multi-directional ethnographic research pays particular attention to both 1) everyday internal activities and processes of NGOs and their interactions beyond the organizations; and 2) the ways that 'beneficiaries' view and 'experience' NGOs. While some studies on NGOs largely interview NGO workers (see, for example, Arhin et al, 2018; Lawrence & Nezhad, 2009) and/or beneficiaries (see, for example, Balaraju 2019; and other works like Océane, 2015) in exploring these issues, my multi-directional ethnography (engagement with the workings of the NGOs as well as with women "beneficiaries") proves useful in revealing the specific ways that NGOs contribute to the exploitation and deepening of 'exploitable subjects,' and the ways "subjects" resist. This approach provides two case studies that therefore contribute to African feminist scholars' critiques of public policy feminisms (such as Signe & Ampofo, 2010; Yarrow, 2008), and challenges the silencing of African women's voices and the marginalization of their political activities, policies, and academic contributions. It also further highlights African women's marginalization in building feminist constructs, Discourses,³ and

³ I use the term "Discourses" here to refer to systems of meaning and knowledge producing systems (see for example, Gee, 2015, p. 143).

feminist institutions, and in meaningfully participating in local feminist debates and actions or local discourses.⁴

To these ends, I will first provide a brief overview of the historical, social, and cultural contexts of the emergence of NGOs in Ghana. I will then turn to my definitions and usage of key concepts, followed by an exploration of my main theoretical approaches. The literature review and methodology sections then further ground my ethnographic work, and my main argument around the construction of ‘exploitable subjects.’ Finally, I detail each chapter’s contribution to my main argument.

1.1. International Aid and the Emergence of NGOs in Ghana

The current growing role of NGOs in Ghana and their impacts on gender relations must be placed within the historical and political context of their emergence. I do not recount a history of Ghana in this section, but rather, highlight a key historical development – the implementation of structural adjustment programs in the 1980s (hereafter SAPs) – that led to a boom in NGO activities in the country and the creation of what I call “exploitable subject positions.” SAPs necessitated a de-emphasis on the role of the state (or decline of state activities) in service delivery activities (such as health and education, among others), and this directly provided an opportunity for increased NGO activity. As Fowler (1991) noted:

The World Bank’s strategy for poverty reduction entails helping the poor to obtain the means and opportunities they need to become productive within a national policy framework that is supportive of their efforts. The comparative advantage of NGOs should make them ideal institutions to assist in this endeavour. Hence, increased collaboration with and finance for NGOs is being called for by the Bank and provided by bilateral and multilateral aid. (p. 56)

⁴ I use the term discourse to refer to everyday conversations among local women.

The events leading up to SAPs in the 1980s include its characterization as a “lost decade for development in sub-Saharan Africa” (Gary, 1996, p. 152). As Gary (1996, p. 152) notes, this characterization was a result of the World Bank declaring the region to be stagnating and economically regressing, pressing many African countries to turn to the International Monetary Fund (IMF) for financial aid. Bello (1994, p. 30) notes that 36 sub-Saharan African countries adopted SAPs – by the end of the 1980s – to receive aid from the IMF. Ghana was one of the sub-Saharan countries that participated in SAPs – beginning in 1983 (Gary, 1996) – when Flight Lieutenant (Flt. Lt.) Jerry Rawlings came into power, succeeding a crisis-ridden economy marked by high inflation, falling cocoa prices, low government revenue (among other factors), and a near state bankruptcy after independence from Euro colonial rule (Gary, 1996, p.155). Rawlings turned to the IMF for assistance, and following the economic mandates for SAP,⁵ received new loans and foreign aid (Gary, 1996, p.155). Gary (1993) notes that within the first seven years of Ghana’s enrolment in the SAP, the country received over US\$8 billion in foreign aid, making it “one of the most-favoured aid recipients in the world” (Garry 1993, p. 155) and the “donor darling” for bilateral and multilateral aid (Hughes, 2005; Opoku, 2010).

It is for these reasons that NGO activity skyrocketed in Ghana. The World Bank viewed NGOs as a counter force against an allegedly “corrupt” African state (Clark, 1991, p. 55), a charge also levelled by the World Bank against many sub-Saharan African countries. NGOs in the late 1980’s and early 1990s were gaining legitimacy worldwide and were seen by the World Bank as ‘magic bullets’ to ‘development’ (Igoe & Kelsall, 2005, p. 7). Although it is noteworthy that NGO activity in Ghana dates back to the colonial Gold Coast, when churches carried out welfare-oriented activities (Gary, 1993, p. 156), the post-independence period,⁶ particularly

⁵ Economic mandates such as introduction of new taxes.

⁶ Ghana gained independence from the United Kingdom on March 6th, 1957.

the 1980s/90s, saw a rapid growth in NGO activities reflecting the SAP's influence on the sector. For example, Denkabe (1993, p. 187) notes the presence of only 10 registered NGOs in Ghana in 1960, and an increase in the number to over 350 by 1991.

By 1991, NGOs focused on different activities including education, agriculture, women and environment-related issues. NGO activities were largely constricted within the political terrain at the time and organizations did not have much freedom to operate (Denkabe, 1993, p. 188) – especially during Rawling's military rule regime (Gary, 1993, p. 155). The development initiatives received massive funding; with NGOs in Ghana receiving a minimum of 70% of their funding from foreign donations and aid from the country's bilateral and multilateral partners such as Department for International Development of the UK (DFID), the Danish Agency for International Development (DANIDA), and Global Affairs Canada (formerly CIDA) (Arhin et al., 2015, p. 349). NGOs have thus received massive funding post-independence and especially over the past 20 years (Arhin et al., 2018, p. 349).⁷ These donors provide funding to NGOs in Ghana to maintain their influence and control over development agendas (Fergusson, 1994, p. 256; Mosse, 2005, p. 9) and to help implement policies that produce governable subjects (Li, 2007, p. 5) – alas contributing to what I have come to call “exploitable subjects.”

NGOs seemingly play a supportive role in providing interventions that aim to eradicate social issues (sometimes in collaboration with government institutions) while government institutions, on the other hand, have increasingly come to depend on NGO support in tackling social issues. This has arguably given NGOs some level of freedom, autonomy, and power to

⁷ In recent times, it is difficult to track the exact number and activities of NGOs in Ghana. There were an estimated 4,772 registered NGOs in Ghana as of 2010 (Osei, 2017).

operate in Ghana. Recently, however, Ghanaian scholars have noted a declining aid structure for the country, which is creating challenges for NGOs (Arhin et al., 2018). Some of the factors that account for dwindling foreign aid include Ghana's discovery of oil in 2007, which led many donors to expect an increase in the country's revenue (Arhin et al., 2018, p. 350). Also, Ghana's attainment of a LMIC (Low-or Middle-Income Country) status discouraged aid from bilateral donors such as International Development Assistance (Moss & Majerowicz, 2012) and others. Arhin et al. (2018, p.350) also noted that Ghana's bilateral donors have been "re-prioritising their operations, reducing aid and, at times, withdrawing aid for both government agencies and NGOs."

While I also uncover some of the challenges that local NGOs are facing in Chapter 5, I heed the words of Arhin et al (2018, p. 350), who have noted that as part of the changing aid structure, donors are increasingly channelling their financial support through INGOs instead of local NGOs. Chapter 5 reveals that this trend has created immense challenges for local organizations, who feel stifled by the changing aid structure and are unable to carry out their organizations' objectives effectively owing to reduced aid from donors and frequent 'policing' by international organizations.

Additionally, SAPs (and other neoliberal reforms) in Ghana have led to the massive displacement of communities in Northern Ghana through a neglect of the region in favour of the 'development' of mineral-rich regions in the South (Al-Hassan & Diao, 2007; Songsore, 2003). This neglect impoverished Northern communities and exacerbated the conditions of women in the region, thereby, rendering them "vulnerable to needing help" and resulting in an increased number of NGOs (including the Grameen Foundation, included in my study), working to tackle poverty and to 'empower' women in the North. This phenomenon, I argue,

laid the foundation for women to become “exploitable subjects” within the scope of NGO work, as discussed throughout this dissertation.

1.2. A Review of Inequalities and Conceptualization of Terms

Focused mainly on anthropological organizational research into NGOs, in this section, I examine select works that engage with the ways inequalities are reinscribed in Ghanaian women’s everyday lives through their entanglements with neoliberalist, state sanctioned, third sector NGO practice. I also draw from scholars in interdisciplinary and NGO studies. Throughout my dissertation, I use the terms non-governmental organizations, third sector, neoliberalism and critiques of ‘subject formation’ to explore the mechanisms and subtle means through which inequalities are exacerbated through NGO activities. In addition, I highlight the processes of exclusion and exploitation that occur as NGO actors implement women ‘empowerment’ projects. My purpose in this section is to contextualize the usage of these terms today in anthropology, and as applied throughout this dissertation, instead of making broad assumptions about meaning across disciplines. I mainly focus here on qualifying my understanding and use of constructs like NGO, to elucidate how the term has no stable meaning—as anthropologists such as Lewis and Schuler (2017) argue.

1.2.1. Conceptual Definition: “Non-governmental Organizations”

Development studies scholar Vakil (1997) draws on a broad spectrum of scholarly works in anthropology, political science and sociology among others, to propose a useful framework for classifying NGOs. Vakil (1997, p. 2063) references anthropological perspectives that treat “NGO as a productively unstable category” (for example, Schuller & Lewis, 2016) to point out the “impossibility of creating a definitive taxonomy.” I find this perspective compelling because a universal and unifying definition of NGOs obscures the vast internal differences of NGOs and the complex landscapes in which they operate. Hence, I focus more on Vakil’s

(1997) categorizations of NGOs, instead of hard and fixed definitions while noting that these categories are productively unstable. Vakil presents two descriptors for categorizing NGOs: essential and contingent. I focus on her essential descriptors, which refer to the orientation and level of operation of an NGO, in order to classify the NGOs in my research. The orientation descriptor refers to the type of activities that the NGO in question engages in: welfare, development, advocacy, development education, networking and research (Vakil, 1997, p. 2060). Out of these six, the development orientation best describes the international organization in this study – Grameen Foundation – while the advocacy orientation best describes the local organization, Abantu for Development. Vakil cites Elliott's (1987) definition of "Development NGOs" as aspiring to improve "the capacity of a community to provide for its own basic needs" (in Vakil, 1997, p. 2061). On the other hand, NGOs with an advocacy orientation, according to Vakil (1997, p. 2062), aim at influencing decision-making or policy processes and strive to build partnerships with other NGOs to provide social support to target populations.

The levels of operation included in Vakil's NGO framework (1997) are categorized as international (based in industrialized countries), national (based in "Third World" countries), community-based (local communities of 'Third World' countries), or regional (serving entire regions in the 'Third World') (Vakil, 1997, p. 2061). I mostly adhere to these classifications, however, there are two limitations. First, the use of "Third World" is problematic and heavily critiqued in anthropology for its political, historical and epistemological problems and connotations. For example, anthropologists such as Arturo Escobar (1995, p. 34) and James Fergusson (1990, p. 74) have critiqued the term "Third World" for being part of a hegemonic development discourse that obscures power relations and replicates dependency. Hence, while I find the framework useful for this study, I disagree with her use of the term. Second, I have

reservations regarding national organizations being based in ‘Third World’ countries. NGOs in any country can be classified as national so long as their activities fall within the borders of the country in question. That notwithstanding, her classification is useful.

Following the views and definitions of NGOs from authors in anthropology, international relations and interdisciplinary studies (such as Schuller & Lewis, (2016); Davies, 2019; Foreman, 1999; Gotz, 2019; Seary, 1996; Stavrianakis, 2012; Walton et al., 2016; Willets, 2011; Charnovitz, 1997, as well as the classification of NGOs from Vakil, 1997), I view NGOs as international or national or community-based, non-state, non-profit, self-governing, and non-criminal organizations that aim to impact communities and disadvantaged people through projects or activism or interventions (this definition includes civil rights organizations). Like most of the interdisciplinary scholars mentioned above, I emphasize the non-state and non-profit characteristics of NGOs, and as such, exclude organizations such as cooperatives and social enterprises. I also exclude governmental organizations that may serve similar roles to NGOs, and all corporate social responsibility (CSR) branches of private organizations. I use the term NGOs frequently (and in all cases) to refer to the terms expressed above. However, in cases where I make a distinction, I use INGO to refer to International NGOs, local NGOs to refer to national NGOs (I sometimes use them interchangeably), and women’s NGOs to refer to NGOs that focus on women’s issues. From the classifications above, I identify Grameen Foundation as a development-oriented international NGO based on its activities (as detailed in Chapter 2) and its level of operation.⁸ I identify Abantu for Development as a national advocacy-oriented NGO based on the nature of its activities (that are exclusively in-country)⁹ as is detailed in Chapter 5. Again, I emphasize that these categories are productively unstable

⁸ Grameen’s head office is based in the US and they work in several countries.

⁹ Both organizations may very well have a combination of orientations, and my identification of them is not constricted to the above classification

because of the vast internal differences and the complex landscape in which NGOs operate, which allows NGO actors to refine and redefine their roles and organizations.

1.2.2. Neoliberalism and Inequalities and Acts of Resistance and Agency

According to anthropologists Kingfisher and Maskovsky (2008), “the concept of neoliberalism is often invoked to make reference to the specific market-triumphalist manner in which capitalist globalization has been shaped and reproduced in recent decades” (p. 116). My usage of neoliberalism is informed by Harvey’s *Human Geography* grounded definitions, which is characterized by three key tenets: 1) that “human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets and free trade” (Harvey, 2005, p 2); and Barnett’s Political Science informed understanding – 2) that individual and collective welfare are aligned with no contradictions, and as such, the welfare of the community will undoubtedly be improved when individuals pursue their self-interest (Barnett, 2023, p. 12); and 3) that a strong emphasis on freedom, liberty, and autonomy transcends “moral considerations such as fairness and justice” (Barnett, 2023, p. 12). I use these non-anthropologically derived conceptions of neoliberalism as an analytical tool to unravel the specific ways in which NGOs practice within a neoliberal framework that emphasizes autonomy, free market and individual entrepreneurial freedoms, and ultimately create exploitable subject positions. I utilize these conceptions of neoliberalism as they are clearly reflected in Grameen’s activities and operations, and show a congruence of the organization’s values with a neoliberal logic.

Critiques of neoliberalism in anthropology point to the inequalities (social, political, and economic) that arise within it, as well as the ideological, governmental, and political implications (Ferguson, 2006; Gledhill, 2007; Klein, 2002; Leitner et al., 2007; Saad-Filho & Johnston, 2005). Inequalities are shown to be perpetuated through capitalist-driven, neoliberal

projects and policies (Carrier & Kalb, 2015; Escobar, 2008; Galbraith, 2010). Escobar (2008), for example, decries the massive displacement of Black communities in the Colombian Pacific through the appropriation of lands and through government mono-cropping projects of palm growing and shrimp farming. Ong's (2006) ethnography on the exploitation of Chinese workers and foreign maids in Singapore, Hong Kong and Malaysia also shows the structural violence of neoliberal capitalist projects and the complicity of the government in permitting repressive labour practices, such as extremely exploitative wages.

Feminist anthropologists have also long studied the workings of capitalist projects and neoliberalism in affecting the circumstances of women around the world, which have worsened with contemporary processes of dispossession, indebtedness, and environmental degradation. These foundational studies critically interrogate the conceptual categories that people continue to reproduce uncritically, which mask non-obvious factors, dynamics, discourses, and practices, and highlight the stalling of feminist rights in the real world. This is caused partly by the misrecognition of problems, the rise of populist discourses (in every cultural setting and interest area), and the parroting of already received and expected ideas (see for example Mohanty, 2003; Mullings, 1997; Zavella, 1996; Anzaldúa, 1987). They pay considerable attention to the various ways in which women (and any non-centred subject position) show resistance to the patriarchal and oppressive systems that create gender inequalities in an already unjust world (Casalini, 2017; Harcourt & Escobar, 2005; Hargrove, 2005; Ong, 2010; Tsing 2005; Woodiwiss, 2017). Neoliberalism has rendered peripheral states¹⁰ particularly vulnerable and unable to protect the rights of their people to education, health and humane work standards. These conditions are worsened by internationally mandated policies and programs such as the SAP, coupled with the cultural and political economy of African women's poverty, which have

¹⁰ Peripheral states here refer to so-called Third World countries.

led to the economic dependency of women on men which, in turn, has had devastating consequences (Hargrove, 2005, p.124).

Furthermore, many scholars of Africa have also critiqued the neoliberal agenda (Fergusson, 2006; Little, 2014; Susser, 2009). Little (2014) offered an insightful critique of neoliberal policies in Africa, with case studies from Ghana, Gambia, Mozambique, and Kenya. He argued that the enforcement of neoliberal agendas (of international organizations such as the World Bank and USAID) through the implementation of development projects targeting rural farmers and herders has had profoundly negative effects. In his book, he emphasized that ‘development’ efforts have driven people from farming, exacerbated income discrepancies, and impoverished millions of rural producers. According to Little, this has occurred owing to unfavourable reforms such as free trade that cut off government subsidies, increased the prices of products, and promoted market competition with big foreign agribusinesses while sidelining local knowledge and productive strategies (Little, 2014, p. 208). Similarly, through her ethnographic accounts of the painful realities of HIV/AIDS in Southern Africa, Susser (2009) has shown that neoliberal reforms and the forces of global capitalism, such as the privatization of public services, have exacerbated the HIV/AIDS pandemic and promoted deprivation, vulnerability, and the social suffering of women living with the disease.

In addition, Fergusson (2006) pointed out that neoliberal reforms, such as the SAP, lead to reduced state budgets, which have collapsed social services such as education and healthcare. He offered a nuanced and compelling view of neoliberal policies, arguing that while the failure of African economic and political reform have at times been blamed on claims of corruption and mismanagement by government officials, we need to recognize the role of imposed neoliberal policies on African states in exacerbating these claims (and in downgrading government offices and officials) and the technocratic (heavily professionalized and

complicated) language used to articulate neoliberal regimes, which are demoralizing (Fergusson, 2006, 69-70). Africa's economic marginalization today, therefore, ought to be viewed as the product of complex political and economic relations (within specific historical contexts) forged across international and national boundaries, which is further complicated by complex relationships between international organizations and African elites (Chalfin, 2010; Fergusson, 2006; Hodgson, 2017; Little, 2014). What is at play here is the working of global institutions such as the World Bank, which are compromised by the actions of self-interested elites and corporate interests (Amoah, 2011), all of which marginalize the interests of large segments of the population, including non-centred women, ethnicities, and non-elites (Stoler, 2016).

Post-development historian and anthropologist, Harcourt and Escobar (2005), however, take a critical anthropological approach and challenge the idea that globalization has contributed to locals and women's inability to do anything but accept exploitation. Hence, they challenge non-anthropological discourses on globalization that deny women any sense of agency and which misrecognize the considerable political power they can wield. The scholars argue that women's groups (such as Zapatista women) in the 21st century engage in the politics of place and mobilize transnationally around their interests, such as issues around the body, environment, and the economy (Harcourt and Escobar, 2005, p. 190). These women adopt innovative strategies by considering forms of active resistance, and inquiring into active positioning, which attends to the ways maternal bodies are regulated through modern contraception, sorcery, and Christianity (Harcourt & Escobar, 2005, p. 32-47).

1.2.3. Neoliberalism, the Role of the State and Inequalities

Some contemporary sociologists have explored the role of the state in promoting neoliberalism through government policies. For example, sociologist, Wacquant (2022, p. 25-26) notes that

public policy and sociological discourses over a period of 30 years (ending in the 1980s) contributed to the development of misguided government policy and public scholarly misinformation by advocating for punitive welfare (workfare and labour – which disproportionately affected poor single mothers) and penal policies that have disproportionately deprived, stigmatized, and impoverished the lives of socio-economically disadvantaged black men (see also Davies, 2006). Anthropologist, Aimee Cox (2009) also noted that the state, through its institutions and its reliance on non-profit organizations, uses “neoliberal models of social services” (p. 6) (models that emphasize self-improvement and self-help) to constrain individuals living in urban communities of colour with little access to resources. Similarly, NGOs in Ghana continuously adopt these “neoliberal models of social services,” ‘training,’ and responsabilize women to participate in the market in order to ‘help’ themselves.

Discussions on the state in promoting a neoliberal agenda is paramount to debates on NGO practice, especially when considering the relationship between the state and NGOs in promoting a neoliberal agenda and perpetuating inequalities. While Ghanaian state policies are not key to this research, Chapters 2 and 3 show that international NGOs such as Grameen indirectly enable repressive state policies that perpetuate inequalities. NGOs fail to challenge or engage with structural issues that mainly form the root causes of the economically challenging conditions of the ‘beneficiaries.’ In theory, if NGOs successfully tackled structural issues, such as economic inequality and legal barriers, there would be no ‘beneficiaries’ to keep them in ‘business.’

1.2.4. The ‘Third Sector’ NGO Practice, and ‘Entanglements’

The term ‘third sector,’ although unsuited to singular definitions (Osborne, 2008), has come to be generally accepted as a catch-all term (Gidron, 2002; Taylor, 2010) for “the organizational

universe that emerges in many societies between government and the market” (Wagner, 2002, p. 51). The sector is characterized by five main structural and operational features, namely, it is organized, private (separate from government and public corporations), self-governing, non-profit-distributing, and non-compulsory (voluntary) (Salamon & Anheier, 1997, p. 9; see also Ridley-Duff & Seanor, 2008). Scholars in sociology have argued that non-profit organizations emerged as a response to market or state failure, and are concerned with the provision of health, education, and social services (Steinberg & Powell 2006). Other ontological orientations within public economics view non-profits as providing public goods and services that are less preferred or unpopular for public agencies (the public goods theory proposed by Weisbrod, 1975; see also Kingma, 1997).

As I mentioned in the previous section, I view the ‘third sector’ as a zone where negotiations characterized by hierarchical relationships take place. This approach interrogates and focuses on how the ‘third sector’ is produced, the different perspectives within the sector, and what informs those perspectives (Corry, 2010). Following this line of theorization, some scholars within institutional economics and non-profit studies have interrogated public-private partnerships, that is, relationships between citizens and economic or political agents (Åkerstøm, 2008) and the emergence of different organizational identities through processes of negotiation and interaction (Clegg et al., 2007).

Other authors (Lipschutz, 2005; Sending & Neuman, 2006) have used Foucault’s theory of governmentality (1978) to argue that NGOs form part of a machinery that takes the place of governments in some countries and are used to ‘responsibilize’ individuals through discourse and knowledge, to participate in the economy and to regulate environmental politics and population control policies. According to Lewis and Schuller (2017, p. 637) some anthropologists have also used the concept of governmentality to argue for donors’

instrumental use of NGOs to privatize state functions (Bornstein, 2001; Karim, 2011; Leve, 2001; Paley 2001; Peterson, 2001); to argue for a transnational dimension of governmentality (Ferguson & Gupta, 2002); and also build on the term to talk about “nongovernmentalism” (Lewis, 2005), neoliberal governmentality (Sharma, 2006), and “nongovernmentality” (Jackson, 2005).

Other scholars have argued that the third sector is a zone of contestation, following Gramsci’s (1971) theorization of civil society as a zone in which a struggle for dominance occurs. The scholars who theorize in a Gramscian fashion (Kaldor, 2003; see also Fisher, 1997) employ “hegemony” more than “governmentality” and focus on the role of culture and ideology (rather than discourse and knowledge) in shaping consent. Thus, while actors are engaged perpetually in interaction and negotiation, they may not be aware of any explicit rules.

In a more nuanced theorization, anthropologist David Lewis (2009), problematizes the separation of the state (government) and the third sector. He argues that in the NGO of anthropology discourse, there is an “unstable boundary” between government and the third sector as they are linked through personal relationships, transactions, and resource flows (Lewis, 2009, p. 64). He also notes that individuals cross between government and third sector boundaries in some countries. He finds that there exist different “hidden” linkages between the government and the third sector (such as kin and patron-client relationships) that blur the boundaries between the two sectors, and create “messy realities” of personal, political and organizational life (Lewis, 2009, p. 64-65; see also Gould, 2005; Igoe & Kelsall, 2005; McLoughlin, 2011). In pointing out the messy realities of the third sector, Lewis and Schuller (2017, p. 634) point to a growing body of scholarship on organizational anthropology that focuses on unravelling the various ways that the third sector, particularly NGOs, have been ‘entangled’ in complex relationships that produce different results (Eriksson Baaz, 2005;

Hours, 2003; Karim, 2011; Sharma, 2008). Through ethnography, these studies have shown the various ways that governance, power, and ideologies play out within NGOs. These works increasingly focus on the “political form of NGOs and on the ways that NGOs serve as conduits of power” (Lewis & Schuller, 2017, p. 641). For example, Lewis and Schuller (2017, p. 641) argue that NGOs “bureaucratic logics” are implicated in “trickle-down” imperialism (Schuller, 2012) that discourage (Nagar et al, 2006) or promote (Hemment, 2007) citizen dissent. Lewis and Schuller (ibid) also point to NGOs as sites where people are deemed “worthy of aid” (Nguyen, 2010); and where pedagogical roles are played, educating and building technical capacities and “empowering” beneficiaries to assume subject positions as neoliberal citizens (Sharma, 2008). NGO interventions are thus made in welfare-like ways that complement neoliberal economic models (Fergusson, 2010, p. 169).

I advance these theorizations of the third sector by engaging with NGO formations of ‘exploitable subjects,’ exploring the various ways that negotiations and practices in the Ghanaian third sector play out. I achieve this by using two organizational ethnographic case studies – one international NGO and one local NGO in Ghana – to highlight what David Lewis and other scholars have termed the ‘entanglements’ of the NGOs’ practice: the interactions, negotiations, exclusions, tensions, and collaborations between various actors with different motives and goals.

1.2.5. Conceptual Definition: ‘The Exploitable Subject’

Feminist scholars have long been concerned with how humans become gendered beings, and how ‘the subject’ is formed in the conceptualization of women’s liberation movements (Butler, 1990, 2015; Moore, 2007). I focus on the latter and am interested in the ways an ‘exploitable subject’ is sought out or amplified for NGOs’ practices. My usage of ‘subject’ refers to a “gendered person marked by the effects of power” and constrained by power, as well as social

and cultural orders (Moore, 2007, p. 19). “Subjects” emerge relationally and are actively engaged in recreating and reworking the sociocultural order in which they are situated (Butler 2015; Moore, 2007). Other scholars (Allen, 2009; Feldman, 2007; Redfield, 2005; Tiktin, 2006) have also noted that NGOs rely on individual ‘needing’ or ‘deserving’ aid in order to maintain their commitment to being seen doing virtuous work.

The exploitable subject as discussed in this dissertation, is marked and constrained by power, and is created by the disposessions of capitalist and neoliberal policies such as the SAP that led to a massive displacement of communities in Northern Ghana (Al-Hassan & Diao, 2007; Songsore, 2003). This exacerbated the conditions of women in the region, as discussed in the preceding pages. The worsened conditions of women in Northern Ghana increased their vulnerability and reliance on external support, thereby making them exploitable to NGOs, who end up deepening this dependency through their activities in order to stay relevant and active. The emphasis on individualism in neoliberalism, for example, frames women’s hardships as personal choices rather than policy outcomes. The results of this logic, stemming from NGOs’ neoliberal agenda of responsabilizing “beneficiaries” to participate in the economy, then leads to further exploitation. This phenomenon, I argue, is what creates “exploitable subject” positions that NGOs continue to capitalize on. The exploitable subject, within the context of NGO work, however, finds creative ways to resist exploitation, as discussed in chapter four.

1.2.6. Gender (In)Equality, Women NGOs, NGO Practice, and Definitions of Two Categories of Women

As I ethnographically explore how an exploitable NGO subject is maintained through NGO practice, I use the term “local women” to refer to *both* Ghanaian women engaged in activist NGO work and women who are the targets of NGO interventions. I *do not* make a strict general distinction between these two categories of women; neither do I posit that the experiences of

one category are more valid than the other. However, in the context of this discussion, it is important to note that these two categories “experience” NGOs’ practices differently due to their *social positions*. Whenever I *need* to distinguish between the two, I use “local women activists” and ‘exploitable subjects’ or “women beneficiaries.” “Beneficiaries” refers to women in rural and remote areas in Northern parts of Ghana who are the targets of NGO interventions. Otherwise, I use “local women” for both.

Earlier organizational anthropological studies provided rich ethnographies on different types of women’s organizations, especially in Africa (Boddy, 1989; Lewis, 1999; Little, 1972; Mwaniki, 1986). Little (1972, p. 283) argued that voluntary organizations provided women in Africa with a vehicle for social mobility that enabled them to gain achieved (societal) status. Mwaniki (1986, p. 211) noted the instrumental role that women played in establishing self-help groups, such as *harambee* groups in Kenya, and women’s use of such groups to provide social and economic support. Janice Boddy (1989, p. 110) showed that the women of Hofriyat (Northern Sudan) adopt the language of *zar* spirits (spirit possessions) in speaking about themselves, and as a way of dealing with the dilemmas of fertility and sexuality they face in a society that prides itself on ideals of moral purity.

Contemporary organizational ethnographies have also shown women’s critical roles in (un)organized civil society organizations. For example, women across Africa have engaged actively in responding to HIV/AIDS and sexual struggles (Obadare, 2014) and to influence state policymaking (Susser, 2009, 2010; Walsh & Scully, 2006). They have also politically engaged in protests and other efforts to secure land rights in Maasai and Tanzania (Dancer, 2017; Hodgson, 2017). Women in Bakwena, South Africa, have used innovative strategies, stemming from marriage and customary laws, to make claims to property and resources (Griffiths, 2000). Asante women (in Ghana) deploy their local knowledge and customs in the

resolution of conflicts with men in court (Stoeltje, 2000) to challenge dominant gender ideologies; and the women of Arsi Oromo (Ethiopia) have capitalized on the *wayyuu* (a model of respect and sacredness of fertility and motherhood) to secure certain rights and power (Østebø, 2018).

Recent anthropological and sociological research, however, shows that a focus on women's needs at the international policy-making level has combined with the mainstreaming of essentialized gender conceptualizations, and this pattern has proliferated government (Porter & Sweetman, 2005) and NGOs (True & Mintrom, 2001) as well as discourses and policies worldwide. Feminist scholars have emphasized the need to incorporate feminist activists within NGOs in order to advance strategic gender needs (Desai, 2005; Goetz, 2004; Porter & Judd, 1999; Porter & Sweetman, 2005). However, scholars have noted the failure of gender mainstreaming by NGOs over the years to empower women at the grassroots level (Moser & Moser, 2005; Océane, 2016; Rao & Kelleher, 2005; Wendoh & Wallace, 2005).

Scholars have found several reasons for the failure of NGOs to attaining 'women's empowerment' and 'gender equality.' First, local NGOs are dependent on donors' priorities and conditionalities, and this dependency compromises local NGOs' abilities to negotiate their own needs, interests, and to pursue their own identified goals (Akpabio, 2009; Dibie & Dibie 2008, 2012; Hailey, 2000; Manicom, 2001; Manji & O'Coill, 2002; Mindry, 2001; Nabacwa, 2010). This inability to negotiate their needs partly stems from NGOs' reliance on external funding (Desai, 2005; Dibie & Dibie, 2008; Moser & Moser, 2005; Wendoh & Wallace, 2005; Young, 2010). NGOs are required to prioritize upward accountability to donors instead of accountability to their internal members and 'beneficiaries' (Dicklitch & Lwanga, 2003; Fowler, 2000; Jalali, 2013; Lang, 2022; Mohan, 2002). Secondly, donors focus on quick fix solutions rather than addressing the structural gender inequality embedded in political, social,

and economic institutions (Porter & Sweetman, 2005), and as such, have been unable to transition to large-scale institutions that tackle power imbalances in society (Akpabio, 2009; Dibie & Dibie, 2008; Newburry & Baldwin, 2000). Thirdly, in their agenda to mainstream, NGOs (especially women's NGOs) fail to consider existing local inequalities such as class, race, and ethnicity, all of which intersect in reinscribing inequalities (Cornwall, 2001; Desai, 2005; Mohan & Stokke, 2000). In Chapter 6, I explore the two NGOs' effectiveness in advancing 'women's empowerment' and 'gender equality' by examining how these four factors play out within NGOs in Ghana.

1.3. My Theoretical Framework

I pursue a post-structural dialectical theoretical orientation (Foucault 1978) that centers NGO practice, and a multi-sited, multi-levelled methodology that concentrates on relationships between complex and porous fields of interaction rather than fixed binary conceptual objects (such as "donor" vs. "beneficiary"; state vs. private; or first vs. third world). I approach NGO practice as a struggle or dialogue between asymmetrically empowered, diversely positioned actors – international NGO workers, local NGO workers, and women 'beneficiaries' – all with different motives and goals. Foucault (1978)'s discussions of "governmentality" are useful in explaining these processes as his work traces contests wherein power and knowledge are intertwined, "where it (power) installs itself and produces real effects" (Foucault, 1980, p. 97). According to Foucault, power is relational and not concentrated in the hands of an individual, class, or group; neither is it centralized in the economy, law, or the state. Rather, it inheres in every relationship and at every level including everyday interpersonal relationships. Power is not necessarily repressive or oppressive but, rather, positions individuals within it (Foucault, 1980, p. 97). If power is relational and not simply repressive or concentrated in the "state," "government" or political or economic stronghold, or other obvious spaces of decision-making,

(Foucault, 1978 p. 98), negotiations and contests to determine who or what matters are ubiquitous and not simply the preserve of those occupying particular class or status locations or subject positions. Foucault argues that while power operates within social hierarchies it is not fixed within certain positions - and instead works through discourses which normalize power asymmetries and through subject positions occupied by individuals whose internalized forms of disciplining make such positioning seem inevitable and through knowledge (often generated by research) which can be mobilized to exert control (Foucault, 1980, p. 97).

The 'third sector' in Ghana, which is created through NGO practice, can be conceptualized as a zone of power contests. It is one, however, where often under-scrutinized NGO discourses and practices create and maintain particular subject positions that preclude women's agency, and provides greater returns to the NGO (or donor) than to women "beneficiaries," who may be, and often are, further imperiled by such interventions.

Building on this, I highlight that the NGO space, characterized by interactions and negotiations, is shaped and affected by hierarchical relationships, which lead to further exploitation and entrenchment of the 'exploitable subject' in Ghana. I thus explore the discursive spaces created by NGO practices in Ghana wherein these contested negotiations occur. One such space emerges from hegemonic "knowledge" about "gender equity," which has invited a range of "development" or self-improvement 'disciplinary' interventions among the allegedly equity deficient. I argue that in failing to engage local women in project design and implementation, the unexamined discourses on equity and non-accountably designed "responsibilizing" programs have created subject positions that both prohibit women's agency and serve to occlude the actual mechanisms conditioning their precarity. Instead, women are "engaged" merely as objects for technical training. The almost invariably inappropriate and ineffectual programming, moreover, operates more as marketable performative aiding, building the NGO

social capital that is required to draw donor dollars, rather than to improve the circumstances of the subjects it exploits to ensure the sustainability of the NGOing enterprise. I engage the question of hierarchy at three levels – global, national and local. Power asymmetries and inequities existing at global and national levels are not mitigated at regional or local levels via NGO intervention practices, they are simply reproduced. I focus on the contentious outcomes produced by gender-equity-focused INGO and NGO practices and discourses among women targeted by these interventions in Ghana.

Some international relations scholars have argued that the third sector is a tool for (or a part of) maintaining the dominant liberal order of neoliberalism (Lipschutz, 2005; Sending & Neumann, 2006). Neoliberalism shows a congruence with NGOs practice as they focus on producing responsibilized citizens through so called “capacity building activities” to give “beneficiaries” the technical skills they require to become productive members who contribute to the economy (as shown in chapters three and four). The NGOs’ practice and neoliberalism therefore become entangled in a complex relationship that governs individuals, maintains the social order (Barnett, 2023; Lipschutz, 2005; Sending & Neumann, 2006) and reinscribes inequalities. I show in subsequent chapters the entanglements between NGOs practice and neoliberalism that are continually negotiated in this neoliberal third sector.

Overall, I find that the homogenization of a gender equality agenda by NGOs increasingly entangles and complicates relationships between international organizations, between local/national organizations (and between these realms), producing (un)intentional consequences especially for local women ‘beneficiaries.’ Hegemonic gender equity discourses, which inform NGO homogenized gender equality agendas produce silences and exclusions which make it easy for the needs of local women to be glossed over, marginalized, or simply missed. In the end, the voices and narratives of non-Western women, and their ideas or visions

about gender equity, are continually silenced. In this regard, I draw from Judith Butler's (2015) conceptualization of "the subject" in theorizing the mechanisms through which NGOs perpetuate inequalities, as well as the processes through which local women become further entangled in a web of complex unequal power relations that ultimately exploit them.

I also draw from Phillips and Cole's (2015) conceptualization of publics in which the authors show that feminist activists' efforts have the double effect of producing new public spaces for women's participation on one hand, and creating new exclusions, silences, and re-inscriptions of inequalities, on the other. They argued that "gender inequality persists and is being inscribed in the new public spaces of democratization because the everyday gendered concerns of women and men in households and other 'mixed' (women and men) spaces are bracketed as private concerns and remain off public political agendas" (Phillips & Cole, 2015, p. xii). They conceptualize the public in three frames: as a sphere, as a scale (multiple publics), and as a cultural space, which is mobile/dynamic, contingent, contested, and politically constructed. Taking this direction also allows me to examine the unspoken and sometimes unwritten rules that control or govern public spaces, and determine who is included or excluded, whose voice/ideas/opinions carry more weight or importance, and even who can create new public spaces. I examine how local women are engaged in the NGOs' practices (if they are at all); local women's responses to NGOs' projects; how gender equality projects are implemented locally; and the politics of their implementation – who benefits the most? I address these questions by investigating different spaces of negotiations and contestations: one INGO, one NGO, and the interpretations/perceptions of some women 'beneficiaries.'

The rest of this chapter details my methodological approaches, including the organizations and individuals that participated, how I selected participants and organizations, and other methodological and ethical decisions. I then disclose my positionality and the important ways

it has shaped my study. Finally, I provide a chapter overview to explore how ‘exploitable subjects’ are maintained through NGO gender empowerment programs.

1.4. Methodology

In this section, I detail my methodological approaches, including the methods used, the organizations involved, and the women ‘beneficiaries’ who were engaged.

1.4.1. Methods

In this study, I use feminist ethnographies that rely on organizational anthropological approaches; particularly, participant observation (of the organizations’ projects), and constructing ethnographies by talking with people on the job and documenting the experiences of the women ‘beneficiaries’ as affected by the NGO practice. I begin with the study of the organizations (and their projects), and end with the local women’s experiences of NGO projects (vertical slice). These methods allow me to give “thick descriptions” (Geertz, 1973) of the NGOs’ practice in Ghana in order to describe and interpret social action and events within the appropriate context of the event or action that occurred (Ponterotto, 2006). I offer detailed, systematic descriptions of NGOs activities throughout the chapters and the contexts within which certain exploitations, exclusions, silences, and other pertinent issues occurred. These details have been brought to the forefront of the discussions (other ethnographies use similar methods; see for example, Liebow’s (2003) *Tally’s Corner*). Additionally, the data presentation style I use challenges silencing and insists on the epistemic privilege of non-academic local Ghanaian women (following Narayan, 1988 and Collins, 2000).

I take a cue from Craven and Davis’s (2013) definition of feminist ethnography as “a project committed to documenting lived experience as it is impacted by gender, race, class, sexuality, and other aspects of participants’ lives” (p. 1). In other words, they assert that experience is conditioned by discourses of gender, race, class and so on, that are available to local women in

in specific contexts at particular historical moments. I take seriously Craven and Davis's (2013, p. 1-20) suggestion that feminist scholars must be critical of movements and organizations which tend to 'represent' or champion feminist agendas, so that I may highlight instead how such interventions may be complicit in the neoliberal agendas and policies that oppress, and exploit, vulnerable women.

I build on Smith's (2006) approach to *institutional ethnography* which focuses not only on studying institutions, but on producing a type of knowledge that begins with people's experiences and takes a standpoint that focuses on the everyday worlds of women. According to Smith (2006, p. 65), this method of inquiry illuminates the workings of social (and political) forces that are beyond the individual, yet which affect their local activities. Smith (2006, p. 60) suggested that this can be accomplished ethnographically through participant observation and by talking to people on the job. Thus, I define my critical feminist methodology by drawing on strategies that embrace, document, and focus on, women's lived experiences as they are structured through discourses not of their making (Harroway, 1988), concerning gender, race and ethnicity, class, and by situating these within international processes and structures. The adoption of ethnicity and international processes and structures in this definition is crucial because in Ghana, and other African countries, ethnicity and location (urban versus rural) more than race (in the Black-White dichotomized sense), are significant conditioning factors affecting access to the financial, educational, and other resources that structure the social, political and economic hierarchies through which inequalities are perpetuated. International processes – such as the fiction of gender “equality” and the hegemony of particular gender equity discourse – are increasingly constraining Ghanaian women's lives.

1.4.2. Positionality

As I mentioned in my preface, I realized towards the end of my Master's degree in sociology that I had taken the concept of gender equality for granted and as defined by international and Western organizations. I did not pursue a critical anthropological approach and overlooked what local women thought about the concept. This was as a result of my own positionality: I identify as a Black African woman, a Ghanaian, ethnically ambivalent because of my parents' different ethnicities, young, a women's rights activist, and a socio-cultural anthropologist. I have had a considerable amount of Western education, and as such have been exposed to high levels of Western concepts and ideologies. I have also worked with several NGOs in different capacities – as a volunteer, a Programs Director, a Board Member, a member of the women's network organization in Ghana, and even a founder of a small NGO in Ghana. These experiences contributed to my growing interest in the concept of gender equality and how women in different contexts organize themselves around the term to fight for their needs. I do then consider myself a part of the systems and structures which I write about and critique.

Positionality and reflexivity are vital here. There is no 'full' and total position; as in every society, there exist different positions, webs of knowledge, and power. Additionally, there are contests over what counts as rational knowledge; hence, it is important for researchers to seek multiple perspectives (Haraway, 1988). Following this suggestion, I talked to people with different experiences and this led to different points of views about gender (in)equality. I talked to people from different backgrounds and in a variety of situations: those in charge, those who undertake the day-to-day activities of the projects, volunteers, and local women in the community. Furthermore, Smith (1992) noted that the "subject/knower is not a transcendent subject, but situated in the actualities of her own living in relation to others" (p. 6) which

influences the process of knowledge production. As a result, the researcher must engage in an ongoing reflection and sometimes self-critique of their position, ideas, and beliefs.

Following this suggestion, I engage in a continuous self-examination and reflection of my own ideas, beliefs, biases, understandings, and previously held views particularly about gender equality in the research process and in the coming chapters. I also reflect on my own position as a “native researcher” partly trained in a Western context and, as a result, embedded in the very structures I seek to critique as well as issues of power relations that might arise during the study. The point here is not to make a clear distinction of my position as an insider or outsider, but rather to point out and recognize that different positionalities influence the processes of knowledge creation, just as they influence the interactions and “processes of negotiations” between different actors within the NGO practice. I do not consider myself an insider or outsider as I’m caught in two worlds. My position within both worlds allows me the privilege to write about the topic with a unique understanding of what INGOs are trying to achieve in Ghana and what the realities are on the “ground.”

1.4.3 Study Area and Organizations for the Study

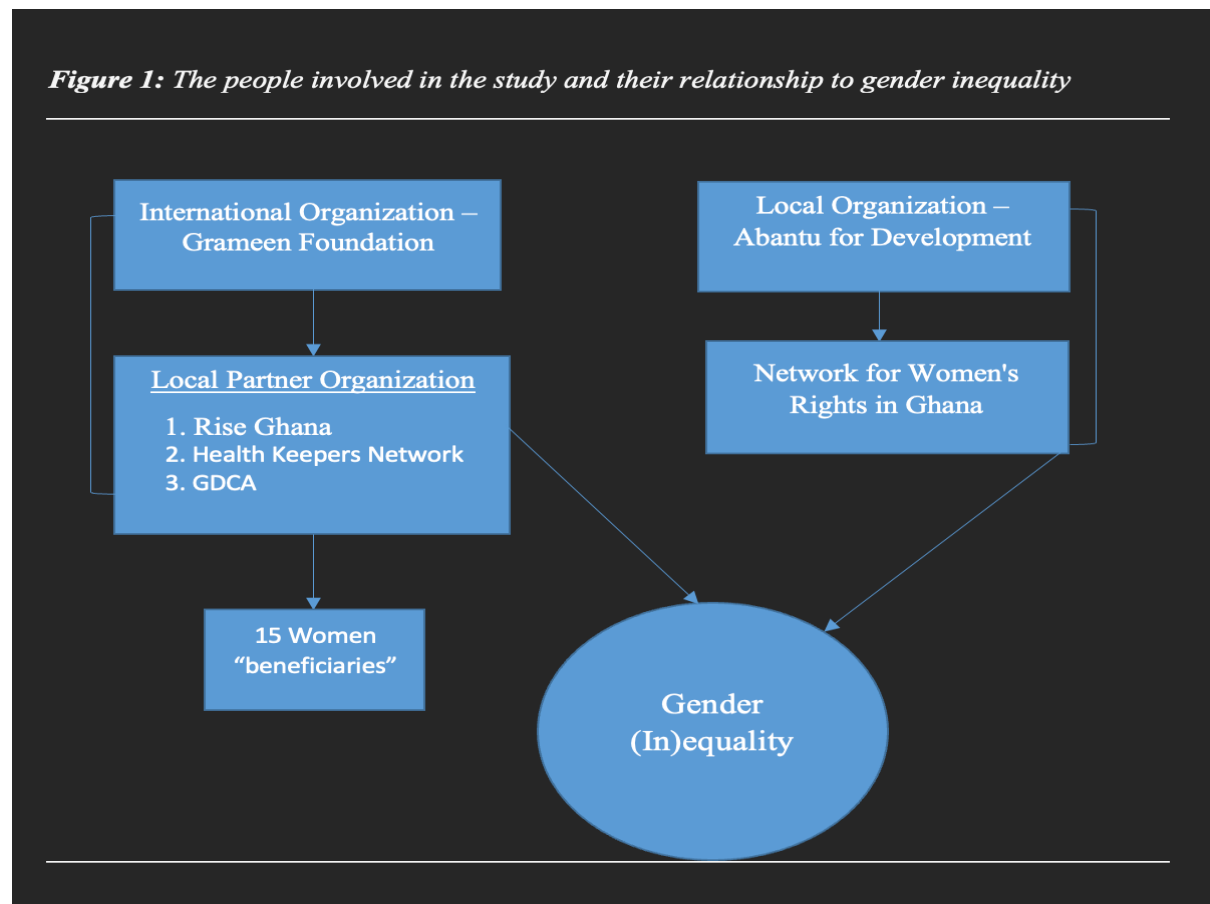
Due to the nature of the study (involving different organizations and project actors), I visited multiple sites in Ghana – Accra and several communities in the Northern part of the country, namely, Tamale, Bolgatanga, Mion, Tolon, Savulugu, and Bongo. The multi-sited nature of the study accommodated the activities of the organizations. I mainly engaged two not-for-profit organizations who work on women’s issues and are located in Accra: the INGO Grameen Foundation and one national NGO, Abantu for Development. Out of the two organizations, Grameen had three local partner organizations and 90 ‘beneficiaries’ (on the project I studied) located in different areas in the Northern part of Ghana. I followed their project to the places

of implementation, and ended up in about eight different districts of the North. Abantu also had local partners including NETRIGHT Ghana, whose activities I participated in and observed.

Figure 1 is a visual presentation of the participants involved in the study, and their relationship to each other and to gender (in)equality. I concede that I made all of the decisions and designed the research myself owing partly to the constraints that are standard to most PhD program requirements, but also because conducting the sort of work that would have allowed for relationship building, collaborative design and a participatory methodology was pre-emptively expensive and too time consuming to be feasible within standard timelines for degree completion (and too costly being based in Manitoba, Canada, for my studies). This meant that the research was not collaborative, community-based, or participatory, however, I worked within these constraints to ensure that my approach was anti-racist and as anti-oppressive as constraints would permit.

The first and most arduous task was deciding which organizations to select for the study out of the hundreds of NGOs currently operating in Ghana. I used my best judgment and prior knowledge of the region to make decisions about which organizations to include, and I developed a list of *active* international and national NGOs (NGOs that had active projects at the time of the study) working in Ghana and further narrowed it down NGOs to active women and gender equality projects. The final determining factor that led me to Grameen Foundation and Abantu for Development was access. Not just access to the organization or mere interviews, but access to closed meetings and project trainings, internally generated documents, and sometimes private conversations. This was the most challenging task, as I was turned away by several organizations (names undisclosed) who were likely uncomfortable with the idea of giving that level of access to an ‘outsider.’ The subsequent decision to engage with members of the other three local NGOs (affiliated with Grameen), the one local NGO affiliated with

Abantu (NETRIGHT Ghana), and with specific ‘beneficiaries’ unfolded more organically through snowball sampling. I provide details about the organizations in the subsequent chapters, but here I’ll briefly describe the selection of organizations and women participants for the study.



1.4.4 Selection of an International Non-Governmental Organization for the Study

I selected the international organization – Grameen Foundation – based on five criteria: 1) it was founded and is controlled by international stakeholders; 2) its emphasis or large commitment to gender equality projects; 3) active community engagement; 4) the presence of ongoing and upcoming projects in the organization; and 5) access. Grameen is a good case study because of the organization’s intense commitment to women’s empowerment and gender

equality for more than a decade, and its active work on women's issues in several other countries such as India, Kenya, the Philippines, and Uganda. International organizations like Grameen often respond to donors' calls for proposals by working with so-called experts to develop and implement projects and subsequently determine the effectiveness of these projects based on statistical and other indicators that, I argue, homogenize and obscure the realities of local women and silence their views and visions. In Chapters 2 and 3 I explore: Who and what factors determine the projects that are prioritized? What kind of projects receive major funding? To what extent do NGOs (in this case Grameen) influence the funding calls? Who orchestrates these funding calls? To what extent are the NGOs able to access (or 'win') the money and do whatever they want with it? How do they select the communities to implement their projects? How do they engage with the communities and the women whose lives are to be impacted by these projects? To what extent do they seek out or incorporate the needs and ideas identified by the women themselves in developing and implementing their projects, or are they simply focused on promoting their agenda or ideas of gender equality?

1.4.5 Selection of the Local/National NGO for the Study

As mentioned earlier, the main local NGO of focus for this study is Abantu for Development. The other local NGOs I mention, namely, HKN, GDCA and RISE Ghana, are all local partners of Grameen Foundation on the women empowerment project that I examine. NETRIGHT Ghana is a local partner of Abantu for Development on the national project I observed. These local organizations, although not the main focus here, played key roles in the implementation of the projects I discuss. I mention or refer to them in connection with their roles and contributions to the two main organizations' projects. I based my selection of Abantu for Development on six criteria: 1) locally/nationally founded; 2) registered and licensed by the Social Welfare Department of the Ministry of Gender, Children and Social Protection; 3) an

immense commitment to the gender equality agenda; 4) active engagement; 5) collaborations with other local women's organizations with similar interests; and 6) access.

Abantu for Development is well-known for its continuous commitment to fighting for women's rights and gender equality (with a focus on issues including political participation and economic justice, among others). The organization has also established strong alliances with other small regional women's organizations and civil societies across the country. I found it invaluable to learn about Abantu and its projects as part of this study, especially in exploring how its alliances with other women's organizations (including NETRIGHT (Network for Women's Rights in Ghana) and collaborations work in implementing projects, as well as the tensions that arise in these engagements. This organization also fits this study because it was established in the 1990s and served as part of coalitions of previously disparate women's organizations that presented a united front to call for government action during serial killings of women in Ghana between 1997 and 2000 to represent women's interests (Tsikata, 2009, p.188). It has been successful in advocating for women's rights, and was useful for exploring the engagements and different strategies of Ghanaian women groups from the 1990s until today – the campaigns/advocacies and projects, the people involved, the tensions, the achievements, and their future goals. The organization has a small team consisting of the Director, a Convener for the Women's Manifesto Coalition, a Senior Programme Officer, a Programme Coordinator, two Website Administrators, a Transport Officer, and a Security Officer. The organization partners with others, including NETRIGHT and STAR Ghana and with international organizations that fund their activities, such as DANIDA (Danish International Development Agency), ActionAid (ActionAid International), and UKAid (UK Aid Direct), and others.

1.4.6 Data Collection

I collected data through multiple methods from 2022 to 2023. My primary method was ethnographic fieldwork, combining anthropological organizational approaches such as participant observation during projects trainings, semi-structured interviews, and informal discussions. I participated in and observed the activities of several local/national organizations (as described above), and one international organization in Ghana, and engaged with several women in Grameen's equality project target communities. I engaged with women who had been 'recruited' for projects, some of which were still in operation. I conducted the research during the Covid-19 pandemic, at a time when the organizations were using a hybrid in-person/online delivery. The organizational leads consented to my online and in-person presence. I engaged with people in person and online to collect data for twelve months, as I elaborate below.

1.4.6.1 Study with National and International Organizations in Ghana

I conducted this research through participant observations, semi-structured interviewing, and informal discussions in each of the organizations from March 2022 to March 2023. I sought permission to conduct this research from the Executive Directors of each organization. My initial contact with Grameen Foundation was a phone call with the Executive Director, whose phone number was published on the website. After several conversations with him and the organization's Research Director in their US office, my proposed research was approved. Similarly, for the local organization, I made initial contact with the Executive Director of Abantu for Development, whose number was also published on the organization's website. I outlined my proposed research, which she approved.

I attended several meetings that were organized by Grameen with their three local partners, as well as some of the trainings held with the 'beneficiaries' whenever I was granted access. I

observed the organization's onsite in-person programs, 'following' the roots and routes of their activities in communities (cf. Phillips & Cole, 2015). As I 'followed' their activities, I took notes and talked with staff and recruits, and observing the tone of their engagements – whether tense and conflictual or relaxed and congenial; if and/or how people asserted or negated power differentials; and the extent to which these engagements supported or discouraged participant agency. I tried to learn from and about people implementing the project; people doing the organization's work in the community. I sought to understand what they thought and said they were doing, what I saw them doing, and who they were doing it with, by inquiring into and listening to narratives of their experiences. These included, as examples, how they came to be involved, and what they identified as their challenges, and their interactions.

I also carefully reviewed organizational grey literature – materials and documents related to the respective projects. I conducted several interviews with program staff using an interview guide with open-ended questions that invited responses with greater depth and context. These formal interviews were thus semi-structured, with a series of standardized questions for all participants, which I probed with follow-up questions that assisted a discussion more than simple responses to a questionnaire. The interviews ranged from one to two hours, and were followed up by a subsequent interview whenever possible. I conducted some of the interviews online via Zoom, accommodating the interviewees' preferences. I compared the organizations' programs, strategies, recruits and partners, assessing who was included or excluded in decision-making processes.

I sought to inform potential research participants by approaching the NGO employees individually and explaining my project and its purpose to them. Once they showed interest, I sent them a copy of the consent form (see Appendix A) so they could ask any questions they had and sign. In cases where I was unable to send them a copy (because we were in a remote

area with no computer), I provided a hard copy or opened a copy on my phone for them to read through; however, in all the cases, we had already discussed their participation ahead of time and scheduled an appropriate date and time to meet for the interview.

1.4.6.2. Study with Women ‘Beneficiaries’

Key to this study are the women in the local communities (‘the beneficiaries’), whose positions differ from the women in the organizations (who tend to be upper and middle class and have higher levels of education). I studied the lives and views of women in the community, including their evaluations of the projects, the ways their lives are affected by these projects, whether the projects reflected or tackled their needs, and the issues important to them in their communities. The focus here was to explore women ‘beneficiaries’ understandings and narratives of what gender equality is or should be but, more importantly, the issues that are of primary concern to them and the various ways they navigate their gendered worlds.

Between the two organizations, it was more feasible to engage the women in Grameen’s project because their project was in the early stages and would give me a better picture of implementation and the issues/nuances that arise. However, I found out very quickly that the 90 women, who were referred to as ‘beneficiaries’ of the project, were ‘recruited’ from over 80 villages to be a part of the project. This made it impossible to study one community since there were not even up to five ‘beneficiaries’ in one community. At the same time, this challenge presented an opportunity to engage with women from a vast number of communities, with rich knowledge and diverse perspectives and opinions.

The question then became how to engage such a large number of widely dispersed people while upholding the ethical and methodological principles and practices of critical ethnography – the *only* approach that would answer the questions I am asking. I remember the conundrum I had on how best to proceed – whether to do a focus group discussion or interview them individually,

not seeking allegedly “generalizable” results from mass polling or survey work, nor being willing to capitulate to mere “critique” (cf Hale, 2006, p. 100). I decided to give myself time and allow issues to unfold before making the decision. As time went by, I became aware that the women would be less likely to open up to me in a group setting, and one woman told me (during informal discussions) that she would be uncomfortable sharing personal things in the presence of others. I thought more deeply about the implications of asking the women to share personal stories about themselves and their honest thoughts about NGO projects, including one that was ongoing, in the presence of others without any control over how others would use that information, including sharing with non-participants of the focus group.

Following this reflection, I decided to talk with the women individually and privately in a location of their choice, in a semi-structured interview – which had a few questions that allowed room for chatting and probing of the issues. Out of a potential sample of 90 women ‘beneficiaries’ I met during Grameen’s training sessions, I selected 15 women between the ages of 22 and 42 based on their availability and consent. I waited to engage with the women toward the end of my fieldwork because it would be most effective and enlightening to talk with women after they completed the key components of the project. Hence, I waited to formally engage with them after the gender-based violence (GBV) training was done. Since I had their phone numbers from previous training sessions when they agreed to talk to me, I called them individually, explained the project again, and asked if they were still interested in participating in the study.

For those who agreed, we discussed the date, time, and locations convenient for them. As such, I conducted the interviews with the women in three different communities in the Northern part of Ghana – namely, Bongo, Bolgatanga and Savulugu, in public places that were easily accessible for the women. I conducted the interviews over three weeks, with an agreement for

a follow-up as the project unfolded. Hence, I followed up in subsequent months over the phone when participants had new developments in their lives that they wanted to share with me, either personal or relating to their roles in the Grameen project. I held the interviews largely in English, with one exception when the participant was more comfortable speaking a local language. In that case, we spoke the dominant language, Twi. I encountered a language barrier in some situations, since I do not speak any of the Northern languages. The barrier mostly occurred during a few of the trainings for the women who then switched to the local language (indicated in chapter two). I provided an honorarium or gift of the equivalent of 30 USD to each participant (as well as lunch) to cover transportation to the location, and as compensation for their time.

Selecting the women from the outreach areas of the organization was a helpful strategy, as this presented me with a great opportunity to engage with women from different communities who were also positioned differently (socioeconomically, religiously, ethnically, and in terms of their background). This situation also gave me the opportunity to engage with the women in different topics ranging from everyday life activities to experiences relating to work, family, and social life, and in achieving the objectives of this study. Namely, this approach allowed me to illuminate local women's narratives about gender equality; to highlight what local women and women's groups are "fighting for" and what their needs are; and to assess the extent to which these needs differ from the agendas set by international gender equality organizations. Ultimately, this allowed me to offer an assessment of both who is excluded and included in the 'making' of the gender equality agenda, and why and how this process occurs.

The question of language and terminology throughout discussions within the NGO and women circles were fraught with ambiguity and sometimes disagreements. While there was a general consensus on gender, violence, harassment, and equity, other terms such as "feminism" and

“gender equality” were more contentious since there are no direct translations of these terms. The term “feminism” has a negative connotation to many people in Ghana, as it portrays a “bitter, difficult woman.” As I relate in Chapter 5, it was dangerous to identify as a feminist in the past and identifying with the term created problems for women. The term “women activist” was preferred over “feminist” to allow women to continue the fight for women’s rights. While that danger does not persist in Ghana today, it became clear that the term “activist” was more prominent in NGO and women circles throughout the study period even though some preferred to be identified as feminists. The term “gender equality” elicited a similar sentiment. While some expressed that the term connotes that women and men can be the same and found this problematic, others believed it was the right term to use in the fight for equal rights for women. Some preferred to use the term “gender equity” whereas others insisted on the use of “gender equality.” To a large extent, there was no general agreement on the two terms among different groups, such as women activist groups and ‘beneficiaries.’ Despite the nuances with these terms, women groups and NGOs all organized themselves around the term “gender equality” in fighting for women’s rights.

This study involved human participants and as such I took ethical issues very seriously, and addressed them fully in the formal ethics review submission to follow informed consent, voluntary participation, anonymity, privacy, and no harm, among other ethical issues that were anticipated at the beginning, during, and throughout the study. Participants provided informed consent before I interviewed them; I provided information regarding the scope and aim of academic research more generally, anthropological research specifically, what is entailed in doctoral research for anthropology (distinguishing it from NGO, government, other disciplines or other forms of policy research), the specific details of and constraints on my research. I elaborated on the ways I have sought to ensure their control over their contributions to this

process, including how and if I might cite their words, to what extent they would have editorial control over their representation. I also explained how I would inform them of the project results while continuing to check in to confirm their desire to participate throughout all phases of the project. Additionally, I prepared an informed consent form and provided all participants with a copy to read, ask questions about and sign before I commenced an interview. No one was coerced by words or actions to participate in this study, and I have kept the identities of individual participants confidential. I have used pseudonyms throughout the study to anonymize the identities of the respondents, particularly individuals who did not waive their anonymity. I sought and attained consent for recording interviews and conversations from each respondent, and I explained the purposes of recording interviews in detail to all participants. I also asked participants to indicate on the consent form if they wanted to waive their anonymity, or to indicate a preferred pseudonym in cases where they were uncomfortable with using their real names. In the cases of the women “beneficiaries,” I sought verbal consent after I gave a detailed verbal explanation of the project.

1.4.7 Ethical Considerations

Because of the nature of this study that examines inequality and exploitation, I took issues of social differences, vulnerability, respect, and protection very seriously. I recognize the presence of social differences in every society and organization. Therefore, I did not give preferential or special treatment to anyone. I treated everyone respectfully regardless of their religion, ethnic group, occupation, and social class or status (among other social markers that might be present in the community or the organization). I offered all women ‘beneficiaries’ equal compensation, lunch and/or snack/refreshment, depending on the preferences of each participant. For the NGO workers, I respected their wishes not to be compensated. Most stated their discomfort with

being compensated. Instead, I provided lunch and/or snack/refreshment in cases where the interview was held outside of the office and in person.

I adopted the utmost care and measures in dealing with difficult situations and took necessary measures to protect participants of the study. For example, I took particular care to keep the personal information about participants, especially potentially dangerous information about sexual orientation and HIV status completely confidential (and redacting this information in my notes). Growing homophobic sentiments and attacks in Ghana and the intense stigma associated with HIV, risk making any sort of inadvertent disclosure, potentially life threatening. Despite my never asking about these issues, interviewees sometimes volunteered this information which I have since erased from sound files and redacted from transcriptions. I did not interview anyone younger than 18, despite that several younger people volunteered. I endeavoured to minimize risks by ensuring that all discussions were strictly confidential, and that sound and written files were securely stored. I took similar measures within the organizations, and additionally, during interviews with employees, I scheduled interviews in a safe and private environment, upheld confidentiality, and carefully secured all records.

I sought permission in writing as well as verbal approval from each organization before commencing the study, and I abided by the regulations of the project as stipulated by the organizations' representatives. However, consent from the organizations' Heads or representatives did not mean consent for individuals working within the organization. As such, I asked individuals within any of the organizations who participated in the study to give their free and informed consent, voluntarily and anonymously (or not if they choose) and in a private environment (in the case of an interview) to ensure that I did not create problems for individuals due to their participation in the research. Owing to the possibility of anxiety or stress that some participants could develop later in an interview, participants could withdraw freely from the

study at any point. I made participants aware that even if they withdrew from the study, they would still receive the compensation (none of the participants withdrew from this study).

Despite my efforts to ensure that the study was conducted in an ethical manner, one challenge that was difficult to escape was my positioning as the researcher who had been ‘approved’ by the organization’s heads. I was a bit uncomfortable with this position as I felt some participants, especially organization members, would feel an obligation to talk to me for fear of getting in trouble if they refused. I tried to mitigate this by approaching staff and partners in private when asking about their participation and conducting the interviews outside the office (unless otherwise stated by the participant), and then asking consent for their continued participation. Despite my best efforts, it was a conundrum that I consistently grappled with. While no women refused to do the interviews with me, at the beginning of the study some of the women ‘beneficiaries’ thought I was a member of the NGO since I travelled with them on occasion. However, as time went by, both the NGO’s members and I explained at every meeting what my position was and why I was at each meeting. The women eventually became familiar with me and became very willing to talk to me and share their opinions.

1.5. Contributions of Research

I employ a critical feminist lens in this ethnographic research to investigate the inter- and intra-institutional relations, practices, and discourses of NGOing. Coupled with an anthropologically-anchored analysis of gender equity discourse, my methodological framework generates a uniquely context-sensitive, historically-grounded and locally-accountable analysis of key strategies that Ghanaian women involved in NGO programming (as program implementors and participants) adopt to contest hegemonic discourses of gender equity.

The most significant contribution of this research is that it reveals the specific discourses and practices that combine in NGOing to structure particular subject positions for rural Ghanaian women today. I show that when wider neoliberal political-economic formations intersect with NGOing, Ghanaian women – who are meant to derive some benefit from their participation in these programs – remain unheard and worse, are exploited in discursive contests in which they cannot participate, and that have been framed with categories not of their making. The uncanny resemblance to colonial, imperial, and now neo-extractivist "resource extraction or development schemes" is undeniable – such schemes enhance foreign NGO capital, at local women's expense. This research asserts the epistemic privilege of local women (or beneficiaries) and shows that they know more than anyone what their needs are, what they want, and what interventions they would welcome. It asserts that they should be meaningfully consulted and included in co-designing and all other phases of programming with NGOs.

My research contributes anthropologically-informed context-sensitive, and historically-grounded case studies of NGOs' practice in rural Ghana. I probe discourses and practices shaped by power differentials, and contests between a variety of actors with diverse motives. I build on the critically engaged anthropological research into NGOing that challenges standard anthropological and other academic research practices, extractive methodologies, andro-centric discourses, and under-scrutinized conceptual constructs (see Lewis and Schuller, 2017; Hemment 2015; Schuller, 2012; Fergusson, 2010; Sharma, 2008; Eriksson Baaz, 2005; Hours 2003; Karim 2011; Sharma 2008 and others). I show a continuing 'entanglement' between NGOing and neoliberal political and economic models, which have the effect to exploit rather than empower women. I also find that while these empowerment projects create new spaces for women to push for their rights and needs, new silences, exclusions and new spaces of

inequalities are emerging through the very international mechanisms that are supposed to be alleviating those inequalities.

1.6. Organization of the Thesis

This thesis is structured into seven chapters. In the first chapter, including what has been discussed so far, I provide the background to the study, the research questions, objectives, main arguments, definition of terms, a review of literature on the topic, the theoretical approaches that I use, and the methodological framework and strategies I used. It includes the detailed descriptions about the study sites, the study organizations and individual participants, how they were engaged, and the periods of engagement. I also discuss some of the methodological dilemmas that arose and how I resolved them, and finally the ethical considerations and contributions of the study.

In Chapters 2 and 3, I turn to the international organization of focus in this study – Grameen Foundation – as well as their WE-GAIN project. In the two chapters, I discuss the organization, its structure, its thematic areas of focus, the life cycle of projects, including the stages of project formulation and development, and implementation. I detail the WE-GAIN project, highlighting some of the key activities undertaken by the organization towards its implementation, and some of the nuances and issues that arose as the activities unfolded. The two chapters reveal that INGOs, through their activities and ‘entanglement’ with neoliberal logics, ‘responsibilize’ women ‘beneficiaries’ to participate in the market, and create exclusions in their activities.

I devote Chapter 4 to sharing the stories of women ‘beneficiaries.’ I share the women’s stories under four main themes, and in their voices. This includes: 1) stories about their personal lives, 2) their assessments of NGO projects and activities (including WE-GAIN) in their communities, 3) the issues that are of importance to them and other women in their communities, and 4) the strategies they adopt in navigating their lives. The women’s accounts

show that they are indeed excluded from all decision-making concerning the projects, including project formulation, implementation, analysis and evaluation. Women beneficiaries' involvement at the project implementation stage is predicated on their positioning as objects to be acted upon, improved and educated. They are enlisted merely to fulfil the demands of "process evaluations" which are about achieving administrative goals: counting attendees and completion numbers, performing program fidelity by handing out and collecting forms and training aids and delivering program curriculum on schedule, and other forms of "process" tracking required by funders. The chapter reveals both evidence of maintaining the exploitable subject by NGOs and acts of agency by the 'beneficiaries.'

In Chapter 5, I explore the local organization in this study, Abantu for Development, and the project that I included – the Affirmative Action (Gender Equality) Bill. I highlight the organization's structure and history, its thematic areas of focus, the AA Bill project and the key activities that went into its implementation. In this chapter, I highlight some of the key issues and nuances that arose during implementation and throughout the organization's years of advocacy. I also include observations from activities within the umbrella Network for Women's Rights in Ghana (of which Abantu for Development is a part), as well as issues that are of importance to women's groups across the country. Finally, and crucial to the study, I highlight the strategies that Abantu for Development, as a local organization, adopts to navigate the political terrain of NGO practice, especially in dealing with donors. It becomes clear in this chapter that while local NGOs creatively navigate the political terrain of NGOing practice, they also become complicit in generating an exploitable subject by designing non-collaborative, non-participatory, culturally and contextually inappropriate programs that depoliticize poverty and other forms of inequity and aim instead to "improve" or otherwise "develop" allegedly deficient women.

Chapter 6 is an exploration of the broader theoretical contributions of this study. I analyze the seemingly unavoidable inequalities and exploitations within NGO practice, and the resulting unintentional complicity of local NGOs and activists who ultimately are constrained to operate within the neoliberal and capitalist structures that reinforce inequalities and that further exploitation. I ultimately and finally explore the reasons for the ‘failure’ of women empowerment projects in rural Ghana today. In Chapter 7, I conclude and propose recommendations for NGOs that can contribute to better practices that take into account local class, ethnic, gender, linguistic, educational, health, logistic, political, cultural, economic and other experiential contingencies as well as the personal sensibilities and professional capacities and commitment required to engage in genuine locally accountable NGOing practice.

Chapter 2: Grameen Foundation and the WE-GAIN Project

2.1 Introduction

In understanding *how* the deepening of the exploitable subject occurs within the scope of NGO work, I provide here a thick description of Grameen and the WE-GAIN project. Chapter 2 thus explores the complex processes involved in the formulation and implementation of NGO projects and delves into specific details regarding key activities that were implemented to accomplish WE-GAIN's set of objectives. First, I begin with a brief history of Grameen's background and its thematic focus. Next, I discuss the various processes involved in project formulation and implementation. I then provide ethnographic accounts of the WE-GAIN project and some of the activities carried out to accomplish the project's objectives, with a particular focus on the financial services component of the project (the second component – non-financial services – is detailed in the next chapter). This description of Grameen and its WE-GAIN project contextualizes the organization's work and reveals the exclusions of local women's opinions and voices in their agenda to 'empower' women. The processes that I highlight in this chapter show the ways that NGO practice aims to create responsibilized exploitable subjects, and the exploitations that occur. The findings I present here were largely gathered from my engagements and discussions with staff and partners of the organizations, and from participant observation of the organizations' activities over 12 months.

2.2. Organization Background and Focus

Grameen Foundation was established in 1997 with initial initiatives in Bangladesh. The organization has operations in five countries: India, Ghana, Kenya, Uganda, and the Philippines – and a head office in Washington, DC, in the US. Currently, there are eight full-time employees in the Ghana office. The focus of the organization at the time of its establishment was to leverage digital innovations and data to provide financial services to women. The

organization's funders have included the Bill and Melinda Gates Foundation, the Canadian Government through the Canadian International Food and Security Research Fund, the Dutch Government through the Netherlands-based office, Johnson and Johnson, UN innovation Groups, and the US State Department, among others (Alfred, interview, May 6, 2022).

Since its founding, Grameen Foundation has undergone a number of changes and restructuring. The organization merged with another international NGO called Freedom from Hunger in 2016. According to the management of the organization, it was a strategic move because they believed that the organization's vision and mission aligned with that of Freedom from Hunger. Freedom from Hunger focused on eradicating malnutrition worldwide while Grameen's vision to leverage digital innovations and data to provide poor rural women with access to information, peer support, and the needed resources to connect to their potential (Bobbi, interview, May 10, 2022). Over the past five years, Grameen has refined its global strategy to concentrate more intentionally on four key thematic areas. These priorities are designed to enhance impact, scalability, and alignment with evolving development needs. The four thematic areas include: 1) digital financial services; 2) innovations in agriculture; 3) women's economic empowerment; and 4) development of their community agents' networks. This approach, according to the management, has sustainability and scalability elements inherent in it – an approach where they work with local partners and build their partners' capacity to own the programs that they implement in their field offices (Alfred, interview, May 6, 2022).

The first strategic thematic area, digital financial services, aims to connect people in the Global South (with particular focus on the rural poor) to official financial institutions so they can have access to formal bank accounts to promote financial inclusion. With the rising use and adoption of mobile money services in the Global South, Grameen leverages these new mobile money platforms (together with a simple feature/mobile phone) to provide the needed digital financial

services training and business skills training to market women, women entrepreneurs, petty traders, or small holder women farmers somewhere in a village or a community (Alfred, interview, May 6, 2022).

These trainings, according to the Country Director, will enable women to access and provide financial services, including sending/receiving remittances from family members living in urban areas, to enable them to expand their businesses. For example, as stated by the Country Director, in East Africa, specifically in Uganda, Grameen is working in refugee settlements, and mobile money is one way they are able to link refugees with micro financial institutions in those settlements. The refugee groups are organized into village savings and loans associations. Typically, the groups come together and save in a money box, and at the end of the savings cycle they bring out the money, count it, and share it among themselves (Alfred, interview, May 6, 2022). Grameen ‘realized’ that this was ineffective because it was prone to theft and other unforeseen problems. Hence, the organization is currently working with financial institutions in Uganda to ascertain how the physical cash in a box can be transited into a group mobile money wallet solution. The staff or managers are also working with a local Financial Technology (FINTECH) company to link the group mobile money wallet to a more formal savings account that gets deposited with a bank. This will create and enhance visibility for the village savings and loans associations since they will receive alerts when deposits and withdrawals are made on behalf of the group. This strategy, according to the Country Director, will also enable the associations to access credit and small loans from the banks because they will have formal savings accounts with various banks (Alfred, interview, May 6, 2022). By adopting this approach, the executive team believes rural women will be included and engaged in various financial services spaces, which is why this is a strategic area for Grameen Foundation.

The second strategic thematic area is innovations in agriculture. Most of Grameen's beneficiaries are based in rural communities, and most of them are small agriculture holders. Hence, the organization attempts to use digital tools to collect data and profile households within farming communities, and then leverage that data to make them more visible to other actors within the ecosystem – including financial services providers, equipment service providers, agro-input dealers, and other service providers. According to the Country Director, financial service providers insist that small-holder agriculture is too risky, and as a result, banks are hesitant to lend small-holder farmers money (Alfred, interview, May 6, 2022). He asserts that financial service providers would be willing to take that risk if they can have some access to the activities of those groups (small-holder farmers) and are able to monitor the loans or credit that are given out to the farmers. Hence, by leveraging digital tools and data through programming, the executive team insists they will be able to make small-holder farmers more visible to financial institutions, increasing and strengthening their willingness to engage and do business with these groups (Alfred, interview, May 6, 2022). For these reasons, innovations in the digital agriculture space form a key focal area for the organization.

The third strategic thematic area is women's economic empowerment, which is a cross-cutting theme because the organization's overall focus is working with rural poor women. Here, the mandate of the organization is to look at the tools, curriculum, and content they can use to build the capacity of women small-holder farmers or women operating their own businesses in their communities. The goal is capacity building in order for them to become more resilient to shocks like Covid-19, for instance, and for them to better manage crisis and diversify their livelihoods (Alfred, interview, May 6, 2022). Hence, Grameen's approach to women's economic empowerment is from the angle of exploring job creation, especially for the youth and women in their targeted communities. In the Philippines, for instance, Grameen has identified owners

and operators of convenience shops in communities that are selling fast-moving consumer goods. Typically, most FSPs (financial service providers) or mobile network operators and service providers are unwilling to do business in remote areas, mostly because they find it costly to provide services (Alfred, interview, May 6, 2022). However, if an outlet is provided to them, it reduces the cost and they can then provide many of their services to these communities. Hence, Grameen has trained women (who are owners of convenience shops) to operate or provide financial services to their communities, in addition to selling their fast-moving consumer goods. So, in a way, Grameen serves as a banking agent for financial service providers or mobile network operators, and by doing this, it is able to increase revenue streams because the women ‘beneficiaries’ earn a fee for every transaction they perform on behalf of the mobile money operator or the financial service provider (Alfred, interview, May 6, 2022).

Additionally, Grameen has developed a number of curricula, including the “resilient life, resilient business curriculum,” which they deploy in digital and written forms to provide training to women’s groups (Alfred, interview, May 6, 2022). Grameen staff also organizes gender dialogues with communities. There are three key policies in most of the organization’s programming that contribute to mainstreaming gender (integrating gender perspectives into all stages of policymaking and implementation) which are intended to mitigate unintended consequences (Alfred, interview, May 6, 2022). These policies are: 1) the “do no harm policy”; 2) the “gender do no harm policy”; and 3) the “safeguarding policy” (Alfred, interview, May 6, 2022). Sometimes in trying to provide livelihoods or build the economic capabilities of women, there can be unintended consequences (Alfred, interview, May 6, 2022). According to the Country Director, occasionally, when women become financially empowered, they may challenge power dynamics at the household level, which can lead to gender-based violence. Hence, Grameen engages and educates the spouses of women ‘beneficiaries’ to be more

supportive of their spouses or partners (Francis, interview, April 29, 2022). Grameen also provides gender and power dynamic trainings as part of all the programming it deploys globally (Alfred, interview, May 6, 2022).

The fourth strategic thematic area is the development of community agent networks. The Country Director posits that although technology may be necessary to bring about behavioural changes, it may not be sufficient to bring about the change that the world needs (Alfred, interview, May 6, 2022). He cited an example that digital tools can be provided to poor rural women so that they can be connected to mobile money services, among others. However, at the end of the day, the “human interface,” that is, the in-person engagement, sometimes helps in the “behavioural change process” (Alfred, interview, May 6, 2022). As a result of this, he notes that most of Grameen’s programs also deploy a network of field agents, who are mostly female. According to him, in India, for instance, Grameen has over 2000 female agents deployed in the country who are providing financial, agricultural, and advisory services to their communities (Alfred, interview, May 6, 2022). He contends that based on the education and digital tools that have been provided to them, they are also operating micro-enterprises because they earn revenue from providing these services. At the same time, Grameen is able to reach the remotest areas with these timely and relevant services (Alfred, interview, May 6, 2022).

Next, I turn to examining processes involved in project formulation and implementation to throw light on how rural women’s voices are excluded.

2.3 Project Formulation and Implementation Strategies

Project formulation and implementation processes of Grameen Foundation ultimately work together, along with other factors, in silencing and deepening exploitable of the women who are supposed to benefit from their projects. Every NGO has ways by which projects are developed/formulated and implemented. From my observations of Grameen’s activities,

project formulation and implementation can be primarily categorized into four different stages:

1) developing ideas for project formulation; 2) pre-implementation planning (the tasks/activities that are undertaken before the projects are fully implemented); 3) project implementation (activities that are undertaken to accomplish the objectives of the project); and 4) project monitoring and evaluation.

So, how does Grameen move through and accomplish these four processes?

According to the Country Director, **for stage one**, the process of developing ideas for project formulation, according to the Country Director, Grameen has a monitoring, evaluation, learning, and research unit or department that organizes a ‘post-mortem’ or ‘lessons learned meeting’ at the end of each project (Alfred, interview, May 6, 2022). This post-mortem assesses what went well, the lessons learned, the risks, and how the risks were mitigated – all of which are well documented. Subsequently, in the face of other projects, the lessons are revisited and carried forward into the new projects, while exploring what can be done separately to achieve project outputs and outcomes. “So, there is a deliberate learning agenda as part of Grameen’s work” (Alfred, interview, May 6, 2022).

Another way the organization develops ideas for projects of interest every year is through the “opportunity lifecycle.” (Alfred, interview, May 6, 2022). This is done in different ways, one, of which involves the organization responding to calls for proposals from funders/donors. Grameen can also come up with “unsolicited concept notes” based on its needs and through brainstorming (Alfred, interview, May 6, 2022). Hence, if the organization has a project or identifies a gap or a problem at their post-mortem meeting that needs attention, management can develop and send in an unsolicited concept note to potential funders to see their reaction. The organization’s management team also occasionally co-creates solutions with other organizations to respond to calls for proposals. In most cases, the management team constantly

scans for calls for proposals from funders/donors that align with the organization's mission and vision. In the absence of any calls, the management team then sends unsolicited concept notes to potential funders. For example, from the WAGE Ghana project in Northern Ghana (which came about through a call for proposals), the organization identified a gap: an extensive and specific male engagement plan as part of project implementation. The management team have realized that more extensive male engagement strategies are crucial to the success of the WAGE project, and then submitted a concept note around the topic for potential funding (Alfred, interview, May 6, 2022). Grameen is able to send unsolicited concept notes because of the organization's public identity in the INGO marketplace. While Grameen has enough international recognition and exposure to do this, most NGOs, especially local organizations, do not have these opportunities.

Overall, at this stage, although the organization attempts to incorporate issues from previous projects, it does not actively include the targeted beneficiary group in the project formulation. This approach thus relies heavily on 'experts,' mostly in the form of consultants and/or project managers, who have the final say in deciding the issues of priority and the means through which they can be addressed.

During **stage two**, the pre-implementation planning stage (or inception stage), Grameen does the learning, resource needs assessment, and barriers and opportunities assessment. The management team conducts a landscape mapping to identify other players that may be working on similar projects related to the services they intend to provide to identify "synergies for collaboration" (Alfred, interview, May 6, 2022). The organization does this to understand the resources that exist, the gaps, and how the available resources can be leveraged to be more effective in programming (Alfred, interview, May 6, 2022). For Grameen, the practice of assessment involves focus group discussions with women's groups and other stakeholders,

such as community leaders and government institutions (Alfred, interview, May 6, 2022). The learning and resource needs assessments, according to the Country Director, go through several iterations. First, reports are developed, and they subsequently have to go through follow-ups with communities and other stakeholders (not women “beneficiaries”) for the findings to be validated (Alfred, interview, May 6, 2022). Then the findings are used to tweak the original program design (Alfred, interview, May 6, 2022). The proposals, in a lot of cases, are developed based on the funders’ issues of focus and criteria (based on donor governments’ strategic priorities and plans) as well as the issues that arise during brainstorming sessions, *before* the learning and resource needs assessment are done. This means that the key issues of focus for the projects are pre-determined before the stakeholders are consulted. However, consultation with local stakeholders is key and, as such, I would argue that the organization’s efforts toward inclusion are therefore, moderate at this stage, as the scope of the projects are already set before consultation occurs, limiting the projects’ capacities to truly respond to community-driven needs and concerns.

In **stage three**, project implementation, varied activities are undertaken to accomplish the objectives of the project – including trainings, workshops, conferences, and events, among other factors– by a certain specified date. The specific activities vary according to the project design, funding available, and the geographical location of the project in question. Again, this stage excludes the participation of local women both in identifying effective delivery methods and in determining appropriate content for delivery, as the activities of the project were all pre-determined by the organization, and the women are invited to “participate” in preformulated projects, in prescribed roles, according to already determined timelines in pre-selected locations, and to comply with other logistical factors. If the women agree, the only agency they really have is in how they respond to these overtures. They can play along or pretend to, attend

but tune out, and have some control concerning the extent to which they appropriate or resist what they hear and what they are told to do. Their agency is limited to reacting or responding. They cannot actively shape or create programs or openly question project objectives. Instead, they can formulate responses to questions posed by implementers and practice skills they are supposed to learn, within the constraints of what is permissible in the predetermined program space.

Stage four, project monitoring and evaluation, includes the monitoring and evaluation of project activities during and after implementation. The Programs Lead (Ghanaian) guides the process with the support of the US-based Grameen staff. Impact/outcome evaluations are also conducted at the end of a project.

Next, I will examine (in detail) one of Grameen Foundation's active projects – the WE-GAIN project – to demonstrate both the processes involved in international NGOs work in the quest for gender equality and women's empowerment, and their perhaps unintentional deepening of the local women's exploitable subject positions. I had the opportunity to be engaged in this project, and I spent many months 'following' its activities in 2022. One key term that is used throughout this section and subsequent ones is "agents," which is used by Grameen within the context of their WE-GAIN project to refer to project participants or 'beneficiaries.' As a result, I sometimes use the two terms (agents and beneficiaries) interchangeably. The next sections provide details about the project.

2.4 Women Entrepreneurs in Northern Ghana Gain Access through Integrated Networks (WE-GAIN) Project

The Women Entrepreneurs in Northern Ghana Gain Access through Integrated Networks (WE-GAIN) initiative is a global initiative, and Grameen's most recent ongoing project in Ghana. The project is an initiative of the WAGE (Women and Girls Empowered) consortium and

funded by the US State Department through the American Bar Association Rule of Law Initiative (ABA ROLI) and led by Grameen Foundation (Lena, interview, September 10, 2022). The overall goal of the project is to build sustainable access for women entrepreneurs in Northern Ghana to a range of financial, health, gender-based violence (GBV), and other critical services to achieve personal and business growth and resilience (Francis, interview, April 29, 2022). The financial and non-financial services that the agents deliver as part of the program include mobile money services, health and referral issues relating to GBV, among others (Francis, interview, April 29, 2022).

The duration of the project is 26 months, starting from approximately March 8, 2021, and ending on June 30, 2023, and with a total funding of 775,022 USD (amount received by Grameen to be administered). The project is supported by ABA ROLI as the international partner, and three local organizations in Ghana – Rural Initiatives for Self-Empowerment (RISE), Ghana Development Community Association (GDCA), and Health Keepers Network (HKN) (Francis, interview, April 29, 2022). Grameen is required to build the capacity of these three local civil society organizations (CSOs) to deliver a “market-based, high-impact package of financial and non-financial information, products, services, and referrals (Digital Financial Services plus (DFS+))” (Francis, interview, April 29, 2022). The CSOs, who are primarily the ‘on-the-ground’ implementers, in turn build the capacity of 90 ‘beneficiaries’ (also referred to as “agents” in the course of the WE-GAIN project). One of the goals of the project is that the “beneficiaries” will leave the project equipped with skills in delivering financial and non-financial services to their community members, and by leveraging the MTN platform (Francis, interview, April 29, 2022). Each local CSO is required to contribute 30 female ‘beneficiaries’ to the project, with a total of 90 women ‘beneficiaries’ for the WE-GAIN project. The key model for reaching out to these “agents,” according to the project manager, is to “target

marginalized groups in Northern Ghana: women head potters (women who transport goods from one place to another by carrying them on their heads), women in polygamous marriages, widows, survivors/victims of child marriages, and other marginalized groups” (Francis, interview, April 29, 2022). These 90 female “agents” are considered the direct individual ‘beneficiaries’ of the project, and through this number, Grameen proclaims they will reach an additional 9,000 indirect ‘beneficiaries’ (women entrepreneurs) with various services (Francis, interview, April 29, 2022). The three CSOs are also considered direct organization beneficiaries of the project. Additionally, based on the idea that there are four people per household, Grameen estimates 36,000 household members will benefit from the project (Francis, interview, April 29, 2022). The project (activity) locations are nine localities within two regions – Northern Region and Upper East Region. These nine localities include Tolon, Kumbugu, Savelugu Nanton, Mion, Karaga, Kasena Nankana West, Nabdam, Talensi and Bongo. The women ‘beneficiaries’ of the project are spread across 80 communities in the areas mentioned above (Francis, interview, April 29, 2022).

2.4.1 Partner Organizations on the WE-GAIN Project

There are four partner organizations on the WE-GAIN project: ABA ROLI, RISE Ghana, GDCA, and HKN. These four organizations each have a role to play in the successful implementation of the project. I will briefly discuss them with a focus on their specific role(s) in this project.

- A. **Grameen Foundation:** Grameen was the lead on the implementation of the WE-GAIN project. Grameen’s international leadership consists of a foundational leadership, emeritus board members, board of directors, and a global management team (Grameen Foundation, 2024, grameenfoundation.org/about-us/leadership). The foundational leadership is made up of two men: one American (who is the founder) and a

Bangladeshi (who is the founder and Managing Director of Grameen Bank). Of the ten emeritus board members, eight are White American men, and two are White American women. The Board is made up primarily of bankers, tech specialists, and finance experts. The global management team consists of people (largely women) from different backgrounds who are largely based in the US with a few exceptions (Grameen Foundation, 2024, grameenfoundation.org/about-us/leadership). The Grameen local office in Ghana (at the time of the study and on the WE-GAIN project) consists of five to six Ghanaian workers, four men and two women, and two US-based women (one American and one Indian) who support the organization conducting research, engaging in monitoring and evaluation, and providing technical support.

- B. **ABA ROLI:** The American Bar Association Rule of Law Initiative (ABA ROLI) is an American organization that seeks to “promote justice, economic opportunity and human dignity through the rule of law” (ABA ROLI, 2024, www.americanbar.org). It is based in the US and is staffed by American men and women (predominantly White) (ABA ROLI, 2024, www.americanbar.org). On the WE-GAIN project, ABA ROLI is responsible for providing technical support on GBV-related activities (Francis, interview, April 29, 2022). These include providing training manuals, the formulation of key messaging that is deployed to “agents,” and other GBV-related activities as they pertain to this particular project (Francis, interview, April 29, 2022). Their role is also to provide training to trainers on this project, including Grameen staff and the CSOs on issues of gender, power dynamics, and safeguarding. They were also responsible for developing the safeguarding policies for the WE-GAIN project (Lena, interview, September 10, 2022).

- C. **GDCA and HKN** (registered/incorporated NGO): These two NGO organizations are both local and are staffed by local Ghanaian NGO workers. They are responsible for providing support in the implementation of the WE-GAIN project and its related activities such as the WEE barriers and opportunity assessment, identifying a pool of 100 women each and recruiting 30 into the project, rolling out several trainings related to the project, monitoring and supporting the 30 “agents” to ensure they achieve the set performance targets (Grameen Foundation, 2022). They are additionally required to contribute to the development of training materials, key messages and attend trainings. GDCA was awarded 32,802 USD for the project, and HKN was awarded 32,841 USD (Grameen Foundation, 2022).
- D. **RISE Ghana** (registered/incorporated NGO): Responsible for performing the same roles and tasks as GDCA and HKN, and additionally required to support GBV-related activities, including adapting materials on GBV in collaboration with Grameen’s GBV expert, co-facilitating district-level workshops, and rolling out a 3-day training for the “agents” in the projects. RISE Ghana received a total amount of 54,382 USD for the WE-GAIN project (Grameen Foundation, 2022).
- E. **MTN Ghana:** MTN is one of the main mobile service providers in Ghana. They are an international private business staffed by Ghanaian and foreign workers. They are responsible for setting up the “agents” with mobile money sim cards and training them on how to perform mobile money transactions as well as providing information on fraud to protect the project participants from falling victim to fraudulent schemes. This company is a private business, and while they did not receive any funding from Grameen, they partnered with Grameen to offer their products in order to gain a wider reach in the Northern Region of Ghana for their services.

2.4.2 The Formulation and Implementation of the WE-GAIN Project

I turn now to examining how the WE-GAIN project was accomplished through the three-stage processes discussed earlier. As a reminder, based on my observations, I stated that most projects go through three stages: developing ideas for project formulation, pre-implementation planning (the tasks/activities that are undertaken before the projects), and project implementation. When projects end, there is an evaluation period where the organization assesses the impact or project outcomes and produce project reports to the donors.¹¹

2.4.2.1 Stage One – Project Formulation

So how did the WE-GAIN project come about? This question received different answers upon asking three key people within Grameen Ghana. The country director of Grameen Foundation in the Ghana office and the WE-GAIN project lead (both Ghanaians and male) had very interesting, and different responses to this question.

So basically, it's a challenge that was put out, and the challenge is that how can we empower women in the global south. So once that challenge is put out, then we consider our countries...then we brainstorm....and we chose Ghana. So basically, the brainstorming came up with the concept of how we're able to set up women (sustainably) as change agents in their communities while at the same time providing a business to that woman...so that woman can be sustainable at the service they provide. So, we were like, can we find innovative ways where we can set-up these female agents up as mobile money vendors...and provide them a start-up capital, provide them all the resources and building skills that they need, so that, one, they're operating mobile money services in the communities, and then also train them so that in addition to that mobile money services, they are able to also provide non-financial services (GBV

¹¹ I was unable to observe this stage due to project time constraints.

referral services)? So again, as I'm saying, it's a brainstorming session to come up with innovative ways, and once we do that, at the beginning of our implementation, then we do our learning and resource needs assessment to also get the views of targeted or intended beneficiaries to tweak the program design and then we finally deploy (Alfred, interview, May 6, 2022).

So, in terms of the background and the need, what really triggered, err, this particular project? So, there was... a quick formative research prior to the proposal development in the Northern Ghana which really brought out key challenges around that area...that women have limited access to financial services and also women seemed to be more at the receiving end of various GBV issues. And also women, in terms of having health issues... is difficult for them to have access to funds to then address these health issues.

So that is some of the key things that we identified in respect to our formative research that we did and this informed our proposal design (Francis, interview, April 29, 2022).

From these responses, it becomes clear that the project was primarily formed through a call for proposals by funders, followed by a brainstorming session to decide on key issues relating to what the project would be about, how it would be implemented, and the geographical location, among other issues. Grameen applies for operational funds for each project (Alfred, interview, May 6, 2022). This raises an important question in this study: to what extent are/were local women, in this case the "agents," involved in this initial stage of project formulation? Were their views/opinions taken into consideration? These questions are crucial, given that the project was developed with the women as the targeted 'beneficiaries,' and their lives were about to be intruded upon and "improved." These questions are addressed in more detail in Chapter 6, however, these comments raised questions for me about the voices and input of the intended women 'beneficiaries.' The statements provided by the management team when I

asked these questions gave little insight into how the women ‘beneficiaries’ were included, which therefore prompted me to develop questions to ask the women “beneficiaries” themselves in order to understand better. I discuss this in detail in chapters four and seven.

2.4.2.2 Stage Two – Pre-Implementation Planning

The pre-implementation planning stage includes tasks/activities that are undertaken before the projects are fully implemented. This stage involves activities that allow the organization to learn more about the project area and terrain in order to develop operational strategies, sign agreements, and assign duties, among others. This is often referred to as the inception stage. With respect to the WE-GAIN project, one of the main things that was done at this stage is the learning and resource assessment, or Rapid Needs Assessment (RNA). The RNA was a landscaping exercise to identify the multifaceted barriers (financial, business, health, social and gender, legal) that prevent women in Northern Ghana from starting and growing successful businesses (Alfred, interview, May 6, 2022). The goal of the RNA was to see how these barriers could be addressed through the project – the integrated package of women delivering Digital Financial Services plus (DFS+) services (Alfred, interview, May 6, 2022). Inception meetings were also held with members of all the partners on the project to ensure everyone was on the same page in terms of the program design and the project formulation.

Another activity that was accomplished at this stage was a stakeholder mapping exercise and engagement. The stakeholders that were engaged, according to the Country Director, included the three local partner organizations that were coming into the project, similar NGOs, government sector actors such as the Department of Social Welfare, DOVVSU (Domestic Violence & Victims Support Unit), Ghana Police, and community leaders (chiefs, queen mothers, assemblymen, and religious leaders) (Alfred, interview, May 6, 2022).

Another notable activity at this stage was the recruitment of project participants. Ninety (90) project participants or “agents” were recruited from 80 Northern communities. How were these agents selected? Grameen used an agent recruitment template for screening and selecting the participants out of a pool of 100 women, who indicated the following;

- The districts they originate from, community, their name, gender, age, marital status, level of education, occupation, major source of income, and other sources of income.
- Digital literacy (ability to use a phone), functional literacy (ability to read and write), volunteer status, the role that the agent plays for the CSO, and whether or not they are a member of a savings group.
- Whether they are a part of a marginalized population and the type of marginalized group they fall in (Grameen Foundation, 2022).

After the agents were selected, and before they were onboarded, they were taken through an anti-terrorism screening process which, according to the Project Lead, was a very detailed and thorough process (Francis, interview, April 29, 2022). According to him, the management team runs a face scan followed by a community level anti-terrorism screening, which is mainly intended to ensure that the organization’s funds do not go into the hands of terrorists (as mandated by the donor). The community-level screening was conducted by interviewing opinion leaders (community members who influence public opinion) who know the agent personally, and using a checklist about whether the agent has been involved in any terrorist activity. This was then followed by a summary report by Grameen staff which was sent to the donor for the “agents” to be cleared and “onboarded.” After the anti-terrorism screening, the selected agents were required to sign a “commitment form” (a contract) which outlined the specific rules to be followed throughout the project. Each agent was required to sign the

contract. The contract outlined the project expectations of agents, the benefits of being an agent, and reasons for termination of the contract by both the agent and Grameen.

The terms of the contract seem clear and straightforward on paper, but what happens on the ground in the event of a breach of any of the terms? My visits to the field sites and engagement with some of the agents revealed issues that were sometimes contrary to the stipulations of the contract. It also shows the extent to which stated project objectives can take precedence over the actual well-being of the so-called beneficiaries. Participants' expectations can also be quite problematic, as they can also create serious unintended consequences/issues for the women. These issues will be discussed further in Chapter 5.

2.4.2.3 Stage Three – Project Implementation

This stage includes varying activities and tasks that may sometimes overlap with the other stages because, technically, some of the tasks that are completed prior to this stage contribute to effective implementation of the project. The focus at this stage, however, is on the actual implementation of the project – where the project objectives are achieved.

Activity One: This stage comprised activities that were set in motion after the participants were onboarded (given the basic knowledge necessary for enrolment into the project). One of the activities was the agent and spouse orientation, which focused on incorporating male engagement strategies into the organization's programmatic areas. Hence, Grameen conducted an agent-spouse orientation, with the goal of orienting and training both individuals on the roles and responsibilities of the agent in order to ensure the support of their spouses (Francis, interview, April 29, 2022). This was done at the same venue, and the agent-spouse orientation came after agents were onboarded. According to the Project Lead, a key finding from that orientation was that the spouses were happy to be involved in that session and suggested that they be involved in subsequent sessions (Francis, interview, April 29, 2022). Another related

activity was selective community consultations with members and leaders of some of the communities that the agents were recruited from. I use the word “selective” because I found out later on through my engagement with the women that not all the participants’ community leaders and members were informed about the project, especially about their roles as “GBV agents,” which is quite problematic.

Activity Two: This included all activities relating to building the capacity of the “agents” to offer financial services. I observed that the primary activity or objective was setting up the agents to operate a micro-business – the MoMo (Mobile Money) business, a small-scale business that allows operators, called merchants (or MoMo agents), to offer financial services to their customers in the form of sending and receiving money. Similar to Venmo or Interac, customers have registered accounts (usually their phone numbers) with mobile service providers, and their phone numbers are linked to a name (mostly the customer who owns the number). The registered accounts/numbers are then able to receive or send money across the country. MoMo agents normally operate from branded kiosks (with the branding of a specific mobile network service provider), and can be found across the country, even in the remotest parts.

MoMo works in the following ways: a customer called Alex wants to receive and withdraw money sent to him by his daughter, so he goes to a merchant to perform a “cash out” transaction in order to withdraw the money. A cash out transaction simply means withdrawing money from his registered account (his phone number). Prior to this transaction, Alex should have already received the money in his account through a transfer (mostly instant) from his daughter, who also must have a registered account, or must have gone to a merchant in her neighbourhood to send the money. The merchants can also perform other transactions like buying and/or sending airtime/call credits and data bundles on behalf of customers. MoMo transactions also include

making payments such as paying for utilities, goods, and services, life insurance, tuition, and online transactions such as Bolt Food (equivalent to Uber Eats). For each transaction that a merchant performs, they receive a small service fee or commission (with few exceptions) from the mobile network service (MTN in the case of this project). Recently, telecommunication companies have put conscious, market-oriented, and profit-driven efforts into spreading MoMo across Ghana (and other African countries). These efforts have created opportunities for people in remote areas with no access to banks to perform and access simple financial transactions. Several banks have also leveraged this platform to connect their customers to the MoMo service in order for them to move their money around, that is, from MoMo accounts to bank accounts and vice versa.

Therefore, the financial services component of the WE-GAIN project sought to train and set up the ‘beneficiaries’ as MoMo agents by providing them with capital – GHC 3000 (equivalent to 832 USD in 2021) – and claiming to equip them with the business skills needed to operate this micro-business. Hence, in collaboration with their resource partner – MTN – they trained and onboarded the participants as MoMo agents. Each agent received GHC 2000 at the beginning of the project, with a promise of getting the balance of GHC 1000 mid-project and upon satisfactory performance. Additionally, each agent received a registered SIM card from the mobile business, a tablet loaded with learning materials on an app called EDAPP and a GBV Pocket Guide (an app), as well as a branded kiosk from Grameen (Francis, interview, April 29, 2022). I found out later from my engagement with some of the women that they were asked to pay half of the price of the kiosk, and the SIM cards were not registered under their names, but rather the CSOs. Some agents received their SIM cards later than others, but eventually all the 90 agents were set up.

Activity Three: This includes multiple trainings that were held for the agents. One of the trainings was on business skills for MoMo agents, and the ultimate goal for this training was to “build the capacity” of the agents to run a sustainable and successful MoMo business. I did not attend this activity but I was informed by members of the organization about it during the interviews and I also read about it in the Grameen 2021 report. The training was guided by a very detailed “Business Skills for Mobile Money Agents Training Facilitator’s Guide” developed by Grameen and MTN staff (Grameen, 2021). The training was facilitated by the Women and Economic Empowerment Specialist with Grameen Foundation, using the training guide which had seven modules – each focusing on a different topic and a set of activities.

Module One involved introductions by participants to get acquainted with each other and create a comfortable environment to encourage participants’ engagement. It also included setting the ground rules to guide the session; explaining the roles and responsibilities of the agents participating in the WE-GAIN project; and a pre-training assessment that sought to ascertain agents’ knowledge and skills levels before the training. Module Two focused on helping agents to understand the qualities of both “successful” and “unsuccessful” MoMo agents and business owners in general. It also included technical training on how MoMo businesses operate and how to complete the MoMo transactions. Module three outlined practical steps for starting a business, and inculcated a business language and elementary principles, for example distinguishing between "start-up costs" and "working capital" as they pertain to the MoMo business. Module four sought to cultivate financial responsabilization, demonstrating how to "manage" a MoMo business, specifically accounting practices such as managing cash flows, managing business and personal finances separately, and creating savings plans for re-investment into their businesses. Module five outlined “good customer care practices” and strategies to attract and retain customers. Module six sought to train agents on safety and

security measures for the MoMo business, including ways to detect types of MoMo fraud (fraudulent activities that may target the women) and safeguarding against security threats. It also introduced MTN insurance products that agents could sell to customers. The session concluded with a post-training assessment by Grameen staff to ascertain participants' understanding of the training.

So far in this chapter, I have detailed Grameen's background and formulation of the WE-GAIN project as well as some of the activities that were carried out to kick off the project, including recruitment strategies, and orientation and capacity-building trainings for partners and agents. Through this, I have described the level of agents' voices and/or inclusion/exclusion in the initial stages of the project. Next, I turn to an examination of a 3-day financial literacy training that was organized (as part of project implementation) for the agents to show how these trainings were carried out, and the issues and nuances that arose.

Activity Four: I observed the digital financial literacy training in-person. I offer an account of the sessions I attended below. These sessions were held from June 2 to June 6, 2022, and took place in Northern Ghana.

2.4.3 Beneficiary Trainings for the First Component of the WE-GAIN Project

The trainings were largely held in English with a few exceptions where the facilitator had to switch to the local language due to confusion among the participants. The facilitators of these trainings were largely men who seemed to be in their late 20s or early 30s, and were members of local partner organizations, with the exception of the main trainer who was an employee of Grameen Foundation's Ghana office (Ghanaian and male). The number of participants at each training ranged between 16 and 36 women 'beneficiaries' depending on the community. They ranged between the ages of 18 to 45, and they were 'recruited' from different communities (as

indicated above). The women were grouped differently for the trainings according to the organization with which they were affiliated. While some appeared more confident and familiar with city life and mobile technologies, others were less so, and some were more fluent in English and more outspoken than others. This could be as a result of the gender of the facilitator(s), a better formal education, city life, and other factors. These characteristics became more apparent through the course of each day's training and influenced the ways that the trainings were delivered and received by the beneficiaries. As described, there were children present at most of the meetings without proper accommodations for them, which largely disrupted the training sessions.

The activities of the financial component of the WE-GAIN project within this period included training women 'beneficiaries' in creating Facebook and Gmail accounts, pin code changes, screenshots, general Gmail and Facebook operations, downloading apps (mainly the app for the day – EDAPP), and teaching them how to use the EDAPP. The EDAPP is a platform designed by Grameen to enhance learning for participants. Grameen uploads materials for participants to download and learn, and for the women to log on to provide information or fill out forms.

For the training sessions between June 2 and June 6, 2022, all the participants were provided with tablets, and were expected to use these devices throughout the lifespan of the WE-GAIN project. Participants were given pre-packaged lunches and snacks, and fixed amounts of 70 to 80 cedis (equivalent to 11.5 to 12 CAD) to cover the cost of transportation for each training day. One of the facilitators, when asked, stated that the amounts are fixed so as not to create a sense of bias, but they occasionally consider individual circumstances to increase transportation fees, pointing out that some participants have to travel about 20-30 km to the centre for training (e.g., Sang to Bakpe).

There was noticeable tension between two of the local partners at some of the meetings. The tension seemed to stem from the perception of one organizations's team that the other organization's team failed to fulfil their obligations with regard to one of the trainings. Additionally, even though the two organizations were collaborating on the same project, there seemed to be efforts to divide 'beneficiaries' into the respective local organizations to which they were affiliated. This sometimes created awkward engagements, particularly between members of two of the local partner organizations present at the trainings.

Furthermore, when I asked some of the facilitators about the challenges they encountered so far with implementation, they complained that participants had allegedly "low levels of education," and as such, some of them had "low capacity for understanding."¹² They also stated that the App is "too technical," hence, three days of intensive training for the platform EDAPP would have been ideal, but that was not part of the plan. Additionally, they complained about the program structure, translation issues, and poor internet connectivity. The app needs internet connection to function, and in the event of slow or no internet connection, the trainings were delayed. This became a problem for a two-day training and created time constraints in covering the contents of the program. These issues, coupled with translation barriers, created extended training times for the app. The concerns expressed by the local facilitators raise questions about the extent to which the local partner organizations themselves were included in the formulation of the project.

Moreover, it became clear to me throughout the trainings that the language barrier was a notable challenge; and the women could not understand much (mostly because some of these apps were unfamiliar to them) unless it was explained several times to them in their local language. Even

¹² I did notice, however, that the information was not appropriately re-translated, although facilitators made agents aware of their availability to offer explanations to individuals who encountered difficulty understanding.

though the training was being translated, the participants still struggled. This led to feelings of frustration from the facilitators, who seemingly were trying their best to translate, and the participants, who were generally uninterested. During the trainings for the financial component of the WE-GAIN project, the women seemed bored, and to me, their lack of attention showed that what they were being ‘taught’ was not very important and/or relevant to them. It also showed a failure on the part of the facilitators to appropriately engage women in the process, and to communicate with them in ways that made them feel in control over the process. They were also under a lot of pressure to learn about internet operations that they were unfamiliar with, which takes some people a relatively long time to gain proficiency and ease.

2.4.4. Subsequent Series of Trainings for the First Component of the WE-GAIN Project

Activity Five: Back in Accra, I was invited to the next activity for the WE-GAIN project, an online workshop with the three local partner organizations, facilitated by Grameen’s women empowerment specialist, with the aim of collaboratively creating key messages and content for video, print, and voice messaging to be sent out to agents (held sometime in July, 2022). It was devoted to discussing with the three local partner organizations what topics the content should be based on. The session began with each representative providing an update from their organization about completed and pending tasks. These included updates on whether agents had been provided with their kiosks, SIM cards, and initial capital, among others, and to fix dates for the implementation of other activities. For the main objective of the session, the organizations’ facilitators were asked to indicate the issues to be included in each category of the messaging. This was done in a google spreadsheet online where all representatives had to type in their ideas and the corresponding modes of communication (via voice, texts, or video) to agents and the reasons behind the preferences. In the discussions, the issue of language surfaced. The organizations stressed the importance of translating the voice messages into local

languages. They also stressed the role of community leaders in the dissemination of the key messages. By the end of the session, the organizations had successfully developed the summary of the key messages to be sent out to the ‘beneficiaries’ via messaging.

Activity Six: This activity, held on August 16, 2022, was to train the three local CSOs to navigate two of the key monitoring applications used in this project: Agent Network Management System (ANMS) and Project Officer’s Monitoring (PO) Platforms. The two platforms are structured in two ways – front-end and back-end – which allows data collected from agents through a mobile application to be transferred to the back end for data storage, analysis and reporting, including data visualization. The ANMS platform is a “digital activity-based monitoring and reporting platform designed for DFS+ agents to self-report activities on a daily basis, while the Project Officer’s (PO) Monitoring Platform is a digital monitoring and reporting platform designed to aid project officers of CSOs in the monitoring of DFS agents’ activities” (Grameen, 2021). Grameen’s Technology Team and WE-GAIN Partners developed these platforms. These are, according to Grameen management, effective ways by which agents’ activities were monitored and for “agents” to self-report their activities.

This training was an online full-day workshop facilitated by Grameen’s project lead for the three local partner organizations (representatives from each organization were present), and I attended this session. From the session, it became clear that the two digital monitoring tools were very useful. The strengths of the tools include the app’s ability to work offline, its seemingly easy use for Project Officers, and its ability to document the challenges of agents as well as keeping track of agents’ progress while increasing their credit chances through the storage of data (Francis, workshop, 2022).

All the activities I have discussed so far in this chapter constitute one of the two crucial components of the project: financial services. Given the importance of the second component

– non-financial services – to the WE-GAIN project, and how invaluable it is to bringing forth complex issues, I offer an ethnographic account of the GBV training sessions I attended in the next chapter.

2.5 Highlights from the Financial Component of the WE-GAIN Project

The activities detailed in this chapter show Grameen’s commitment to neoliberal values – in this sense, ‘responsibilizing’ women or ‘exploitable subjects’ through trainings that are dedicated to equipping local women with knowledge and skills that will enable them to participate in the labour market. The organization’s terminologies of operation such as “resiliency,” “capacity building” and “behaviour change” are all coded policy language, signalling the “deficiency” of women (and not addressing economic or political forces). Women are portrayed to be deficient, and are to be converted into commodifiable objects (the subject positions they create through their style of non-collaborative, non-participatory programming), so they can be “processed” (add value, educate build capacity, make resilient, reprogram their behaviour) and developed, and made more marketable. This approach is widely used by NGOs partly as a neoliberal solution to poverty (Townsend et al., 2004, p. 876-880). While incorporating local women into existing economic markets might be advantageous, it also results in burdens and dependencies (Fisher, 1997; Ribot, 1996). The burdens and dependencies emanate from the illusion that these projects cultivate ‘beneficiaries’ through an emphasis on an “enterprising” self – the illusion that entrepreneurship will somehow ‘save’ them from deep-seated poverty (Cody, 2016; Dhawan et al., 2016). I state here that the false hope of a possible emancipation from poverty through entrepreneurial and economic activities, exacerbates and ultimately deepens the conditions of the ‘exploitable subject.’

Through this process of responsibilizing exploitable subjects, INGOs create a new set of tasks with a complex web of expected competencies and sets of obligations that these women

become bound to, making them personally responsible for their socio-economic status (and ultimately blaming them if they fail to perform these market-oriented tasks). Instead of addressing state policies (not to mention the history of colonialism and its lingering residue) – such as those that have raised the cost of living in Ghana through extortionist indirect taxes and high inflation – NGOs shift the responsibility to the individual to solve their problems on their own rather than tackling the structural issues creating the problems in the first place.

The project also uses contested development concepts such as microfinance. Microfinancing is often used by NGOs when dealing with women's groups (Townsend et al., 2004, p. 876-880) and it creates a patron-client structure (Van Bastelaer, 1999, p. 13). Participants or 'beneficiaries' are given loans for promoting small businesses they are expected to repay at a later date. While this may be useful, some scholars have noted that microfinance tends to be least effective for the poorest (Hulme & Mosley, 1996; Mosley & Hulme, 1998) and, worse of all, ineffective at the reduction of extreme poverty (Mosley, 2001). Microfinancing is also extremely market-oriented, and increases burdens on the poor as they constantly have to weigh the risks and gains of their choices (Banerjee & Jackson, 2017, p.85). They are also burdened with the responsibility of repaying loans or they do not qualify for future credit. All the strings attached to projects that are supposed to 'empower' the women deepen the challenges they already face in their lives, and lead to the creation of further dependencies, new pools of extraction, and immense exploitation of the so-called 'beneficiaries.' Microfinancing therefore forms part of the processes that enable the exploitation of the 'exploitable subject.' I discuss other factors that contribute to this further exploitation in Chapter 6.

In the next chapter, I discuss the second crucial component of the WE-GAIN project, namely GBV, its nuances, and the ways that this component plays out in maintaining the "exploitable subject."

Chapter 3: The We-Gain Project and Gender-Based Violence

3.1 Introduction

This chapter further explores the activities relating to Grameen's WE-GAIN project. As mentioned earlier, the WE-GAIN project largely had two components: financial and gender-based violence (GBV)¹³ (non-financial services). The previous chapter dealt with the financial component of the project, and this chapter delves into the GBV non-financial services part, which was crucial in achieving the organization's overall objective. I offer an anthropologically-informed ethnographic account of the GBV training activities that I participated in and observed. I attended these sessions from September 5 to September 13, 2022. An anthropologically informed ethnographic account of these trainings offers a context sensitive analysis of the ways people engage with and make sense of NGOing practices and discourses. The account shows the commonalities and differences in NGOing experience in the Northern region of Ghana, and reveals the processes of exclusion, silences, and the deepening of exploitable subject positions.

The GBV trainings were done in two parts. The first set of trainings happened over two consecutive days, where members of the three local organizations – HKN, GDCA, and RISE Ghana – were trained. The goal was for Grameen's experts to train members of the three organizations (known as "Trainer on Trainer, or ToT"), so that they could, in turn, train the 30 agents (per organization) that contributed to the project. The second part involved the 'cascading' of the training to the agents over a three-day period for each group of agents. The training material and schedule for agents were structured to be the same for each organization

¹³ Some scholars have problematized the concept of GBV to adopt alternative terms that better reflect the nuances of violence against women and captures the complex nature of women's oppression (see for example, Crenshaw, 2013). While these critiques are not at the centre of this thesis, I note this here to point out that the concept of GBV itself is fraught with tensions, with scholars arguing for a more nuanced understanding of violence.

to a large extent, and, as a result, I devised a strategy to observe each organization's 'cascading' for at least a day or two. Hence, the coming sections of this chapter are a systematic narration of my participant observations with the three local organizations during this period. I offer this detailed systematic description to provide readers with a sense of how the GBV trainings were organized, what was discussed, as well as the issues that emerged during the trainings. These are all critical in highlighting exploitations and the social consequences of NGO projects.

3.2 GBV Trainings for the Local Partner Organizations

The trainings for members of the three local partner organizations – HKN, GDCA and RISE Ghana – were scheduled to take place from 9:00am to 4:00pm in Bolgatanga at the conference room of one of the big hotels in the city. Upon our arrival, the tables were set up with bottles of water, training manuals, itineraries/agendas, pens, wall notes, and writing pads. The training began at 9:30am with 12 participants, including, me, representatives from the National Commission for Civic Education (NCCE), CHRAJ, ABA ROLI and each of the partner organizations. The morning session highlighted issues including GBV prevention versus response; the challenges of people doing trainings when they have not been trained; safeguarding practices to not cause harm to families and staff; women's economic empowerment,¹⁴ and the possibility of unintended consequences as a result of shifting power dynamics at the household levels.

Introductory remarks/issues began the session, and participants were expected to critique and offer insights into the approaches used for the GBV components of the project. The facilitator continued the session with a review of the manual. Everyone was required to read the first module, after which a discussion would follow with feedback from the participants present. By

¹⁴ It was emphasized that the main goal of the project is to help 'beneficiaries' with financial, economic, and social empowerment.

this time, there were 15 people (including me) present, nine men and five women. The first module of the manual contains scripts of what to say to the agents; outlines the training objectives, which were required to be displayed in a PowerPoint; activities to make the session interactive; a pre-training assessment; and a summary and key messages/reminder. The facilitator continued by explaining what trainers are supposed to do in this module; introductions, activities/survey, and others, as well as an emphasis that there are no ‘right answers.’

One of the interesting questions that came up was if there were any taboos or anything wrong with a man leading the GBV sessions with the agents. Participants responded that there is no taboo against this, but it could be problematic in terms of sharing experiences. The trainers were encouraged to be firm on preventing agents from sharing explicit personal experiences. It was agreed that “agents” can share their examples, but with no identifying information. There was also a discussion on the particular day (out of the three-day GBV trainings for women “beneficiaries”) that spouses should be invited. The trainers were expected to emphasize that agents are not required to resolve GBV issues, but rather to contact the right authorities, build awareness of local resources of GBV, and provide support to survivors/victims. Some of the questions raised included the ways that agents should handle situations when women in the communities complain or disclose GBV issues to agents and how trainers should begin the dialogue with agents and their spouses. The discussion stressed the need for specific male engagement on women’s empowerment because engaging men on the MoMo business plays an important role¹⁵ in teasing out issues of sex, gender, and norms.

¹⁵ I found myself asking questions like: what about engaging community leaders as GBV response actors? And what about using the same traditions and religious justifications to push for a fair treatment of women? I did not voice these thoughts.

This session was notably interactional, engaging, and participatory. During the break, I had a brief conversation with the male representative from CHRAJ (Commission on Human Rights and Administrative Justice) about their GBV processes/services, and I gathered that the office did not have a hotline, but they allowed walk-in visits for victims of GBV from 8.00am to 4.00pm on weekdays and offered free services. A synopsis of how they operate is that when a woman makes a complaint, CHRAJ invites both parties to have a conversation, after which they conduct an investigation. After the investigation, they attempt to resolve minor issues, and report or refer severe cases to the police for prosecution. He mentioned that CHRAJ tries to resolve issues amicably, taking into account other factors, especially in cases where children are involved. DoVVSU, on the other hand, is strictly for enforcing legal sanctions. When I asked about the outcome of such processes, the CHRAJ representative responded that sometimes the perpetrating partner desists from further violence after being reported, but in other cases, the men get apprehensive about being reported by their wives and decide to divorce them. Some men further abuse their wives for reporting domestic violence against them. Some of the challenges the organization faces include limited funds and logistics, as well as some victims/survivors' objections to the prosecution of their abusive husbands.

The session resumed after about 25 minutes when a facilitator shared a story about a man who went to see a nurse, demanding that she remove an IUD from her wife because she underwent the family planning procedure without his permission. He threatened to beat his wife if she insisted on keeping it. The nurse responded by making a small incision and pretending to remove it, but she did not actually go through with it. The facilitator narrated this story to the participants to illustrate the need for sensitivities and caution when dealing with GBV issues, and the importance of understanding local contexts in order to respond to issues accordingly.

Then participants were asked to draw images that reflect constructions of gender roles. Participants were active in the exercise, and I was curious to learn about the various images they drew. While there was nothing culturally wrong with this activity per se, I watched closely to observe participants' reactions to it. The participants were excited to draw, giggling and chatting among themselves as they did the exercise and showed off their drawings to each other. Finally, when it was time to go over everyone's drawing, the images depicted traditional women's roles such as cooking, caring for babies, multi-tasking, and other caregiving roles, whereas images that depicted traditional men's roles included farming and hunting, among others.

The highlights from the second part of the day included the issues of sexuality and other genders as a "non-discussable" topic in this context (Northern Ghana), and distinctions between sex and gender. Participants discussed the effects of gender roles and norms on the women's businesses, including the stress of women going to work at 10am and arriving back home by 2pm to cook for the family. Furthermore, more women fall victims to MoMo fraud because they are expected to be kind, friendly, and hospitable, among other social expectations. One of the female participants expressed that she does not think expectations of women affect their daily lives because it is normal. I admittedly was a bit puzzled by this (my own bias) and quietly thought to myself that sometimes trainers are not very knowledgeable in the issues they 'train' others about; and having problematic opinions can have disastrous effects. The facilitator responded to the participant by explaining that generalizations of expected behaviours from genders create a lot of vulnerabilities. For example, fraudsters target women because they are expected to be hospitable.

They discussed strategies to navigate and break the stigma from society associated with a man cooking in front of his peers/colleagues. Participants suggested the need for household

dialogues to map the roles of both men and women each day, the use of religious texts/norms to help in creating awareness, and the use of local champions (and celebrating them). Additionally, they discussed the use of local proverbs to counter injustice, and the need for research into proverbs that promote gender equality. Furthermore, they discussed household chores as a responsibility for all and not just for women – an emphasis on the call to distribute the burden in the household. Some of the participants pointed to changes in the current gender expectations such as a gradual shift to joint decision-making in households, changes in property inheritance laws, an increase in education for both genders, reduced family size, changes in occupation, and women in business, among others.

There was a lunch break at 2:45pm, with a buffet serving different dishes. The session resumed at 3:40pm, and this third part was facilitated by the representative from ABA ROLI. The representative's presentation focused on key issues around power, violence, gender norms, 'harmful gender norms,' gender-based violence, and other pertinent issues that should guide trainers during their meetings with the agents.

During the session, one male participant expressed that the 'negative' effect of women's freedom is that "they take our jobs." Another man responded to this, saying, "Let's look at it as complimentary with a ripple effect, and good for the man as well, instead of looking at it as disadvantage." The first man did not seem very convinced. One of the facilitators added that the first set of women activists who advocated for equality did not use a very good approach, but things are changing gradually. He suggested that the initial approach to equality, in terms of how the "feminist message" was carried out and spread, was problematic. The majority of the participants agreed that the term "equity" is a better word than equality, and also proposed other terms like "fairness" and "justice." They spoke about how the end goal is equality, but equity is necessary to get there (to equality). They added that equality assumes a level-playing

field but that is not reality. And if it does not exist, how can we achieve it? Others pointed out that even developed countries have huge gaps so there has to be fairness for other minority groups (this term came from the discussion) to get access to resources (historical disadvantage). It was interesting to observe and listen to the debate about equality versus equity unfold. Another participant pointed out that the terminologies are mostly academic and may not matter; what matters is for knowledge to be co-created – which I strongly agree with as well.

Furthermore, there was a discussion on people “becoming aware of gender-based violence.” This included identifying the root causes of GBV, demystifying myths, and discussing ideas around GBV (such as forced/child marriages, rape, defilement, etc.), paying attention to ethical issues, and providing rapid responses to issues that trainers come across. It became obvious from the discussions that participants were using “sleeping with” instead of “defiled” in their examples of rape. The facilitator pointed this out and emphasized the need to clearly distinguish between rape and defilement. The facilitator cautioned trainers to emphasize to agents that perpetrators could be/are often close family members and/or trusted people. Trainers were also expected to emphasize other forms of GBV beyond physical abuse, such as emotional abuse, use of threats, infantilization, widowhood rites, abuse related to claims of witchcraft, and others. Trainers were generally encouraged to discuss GBV in a way that captures all forms of violence (not just physical), and in a way that does not reduce the effects of some types. Hence, a distinction was made between mistreatment and GBV. Participants agreed to open discussions with agents by using “mistreatment” as a topic, citing examples such as confiscation of property from widows (e.g., from the dead husband’s brother), denial of women, especially widows’ access to SSNIT contributions after the death of their husbands, abuse of ‘witches,’ and infidelity rituals to ‘cleanse’ women (mostly public).

Trainers were asked to refer to global statistics when discussing the question of which gender faces GBV and mistreatment the most. A participant countered this point, stating that statistics does not accurately reflect GBV because cases are under-reported. There was a heated argument when a participant mentioned that women sometimes “attract” or want to attract men with their clothes. This again goes to show the potential problems or consequences when trainers hold problematic opinions.

Moreover, there were discussions about the GBV resources at the community level and community structures that agents can report to, including, family heads and religious leaders. It was acknowledged that there will be challenges when agents try to bridge structures existing in the communities, and there was a discussion of how agents can navigate this. It was agreed that agents can go through the existing structures and then seek alternatives when not satisfied with redress. Also, agents’ referrals/support should be complimentary; and it was agreed that the agents are required to show women the alternatives so they can pursue the issues themselves. As discussed, agents are only supposed to share information on what is available and the processes involved in getting GBV support. I was a bit disturbed by this because it is not that simple! The women are members of the community and, in those areas, “everyone is in everyone’s business” and others will definitely get involved somehow. This will be more fully explored from the women’s own accounts in the next chapter. Suffice to say now that there should be more collaboration with institutions to resolve issues, and between agents and the agencies/institutions and the CSOs providing GBV services to ensure that agents, and agencies, both have up-to-date information. However, this system was not in place at the time of my engagement with the women, and it was obvious that there was no collaboration or relationship between the agents and government agencies.

The day continued with a discussion of four principles for agents: safety, confidentiality, respect, and non-discrimination. It was pointed out that agents were not to seek out GBV cases, and they were to offer a listening ear only. If victims/survivors chose to talk about a GBV experience, they are not to ask about details, counsel, and/or give their opinion. They are only required to share information with victims/survivors in a safe and private environment and provide options available so people can decide what to do. My own thinking questions the naivete behind this kind of directives. Most communities in the Northern region, especially the ones where most of the agents come from, are relatively small. MoMo agents' stalls are one place where small groups gather to for small talk and family and community gossip. These agents, women who are already part of their communities, have relations and bonds with family and/or friends, admirers, or acquaintances (people who probably already share their issues with them – or not). Grameen attempts to leverage these relationships to promote the project's GBV activities, and not necessarily through their introduction of agents to community leaders. There was never a *real* guarantee that women in the community at large would be trusting or open to sharing such private matters with strangers simply because they were offering MoMo services and happened to have information about GBV.

In my view, the last point poses a serious dilemma and several issues: what happens when agents provide referrals and the issue becomes serious or contentious, and the survivor points to the agent as the person who offered the information? Grameen did not seem to have a clear answer or suggestion on what to do. What if the victim does not want to share her experience but shares only with the agent? Were agents informed about this specific risk before they were recruited or given the commitment forms to sign? There was no indication at this meeting. From my engagements with the women, I learned that this risk was mentioned to them at the beginning but the contract does not show it being mentioned at all. The other issue is that the

women were not given the option/choice to opt out of providing the GBV service, should they feel uncomfortable with it, while still having access to the financial component of the project. Communicating agents' role is one thing, but how the community interprets it is a completely different issue.

The facilitator mentioned that the project has been designed in a way that links victims to agents and authorities, which is an important part of the project. However, I found that the agents were not even aware of this or did not have a clear understanding of this. It is inadequate to provide generic contact information to the women without actual support from government agencies. Perhaps these discussions should have been held ahead of the training sessions with the agents because the 'cascading' of the training was scheduled to start two days after the current training with the organizations. The mere fact of other people, myself included, sitting there discussing the safety of the women without their own contribution was in itself highly problematic.

Also, there were contradictions about the agents' role, as they were also expected to do sensitizations (creating awareness) about GBV through outreach. Did they want to? Were they given resources to do this (they were not)? How often can they do the outreach? These latter questions raise another dilemma pointed out by one participant, which was whether or not adding the GBV role to the project would interrupt the agents' MoMo business. One of the facilitators responded that the agents already do community outreach so this would not be a problem. I found out later from my engagement with some of the agents that this was not necessarily the case; they had been previously involved in other NGO volunteering work, though it was not a regular thing that they do. Even though it was mentioned at the session that agents should not feel like they have to do the linkages or outreach, at the end of the day, they did not have much control over this as they were asked to report on the number of women groups they had engaged as the project unfolded.

These issues are important to answering my research questions as they speak to the social consequences and power dynamics of NGO projects. To summarize, even though these trainings were useful within the context of the project, they reveal several issues of contention that lead to exclusion and exploitation, including a lack of engagement with the women ‘beneficiaries’ in developing the GBV material and in designing their role as GBV referral agents. This is problematic because, obviously, they are better positioned to offer valuable insights. The contentions also include: some trainers’ lack of knowledge on the sensitivities of GBV issues and their (biased) problematic views; the lack of a clear structure to guide and protect agents in the event they face a problem in the community; Grameen’s inadequate preparations with government agencies to provide support to agents with referral cases; and a general lack of relationship between agents and government agencies, which poses safety concerns for the women ‘beneficiaries.’ These issues are further discussed in Chapter 5.

3.3 GBV Training for Women ‘Beneficiaries’

The trainings for the women ‘beneficiaries’ were scheduled to take place between September 8 and 13 from 10:00am to 4:00pm in different districts in the Northern region of Ghana. The goal of these trainings was to ‘cascade’ the GBV material to the agents and to prepare them for their role as “GBV referral agents” on the WE-GAIN project. I attended 2 days of training organized by RISE Ghana, and one day each for the sessions organized by HKN and GDCA. I describe and examine the trainings that I attended in the sections that follow.

3.3.1. September 8, 2022: Day One of GBV Training for Women ‘Beneficiaries’

The first day of the ‘cascading’ of the GBV material and training to the agents of RISE Ghana was scheduled to take place in a district called Bongo. Upon arrival, I met a total of 17 participants. Out of this number, three were members (staff and a volunteer) of RISE Ghana, and the others were a combination of agents and their spouses. In addition to this number, one

member from Grameen, one from ABA ROLI, and I were present (for a total of 20). The session began with introductions and an icebreaker activity; participants were asked to draw depictions of a man and a woman. This was a very engaging session, led by a female facilitator – participants drew images of traditional roles, similar to those drawn by participants at the stakeholder training. The images portrayed men as family providers, fishers, farmers, and soccer players (and included drawings of their biological characteristics), while women were portrayed as caregivers with depictions of cooking, birthing, breastfeeding, market activities, and carrying water. Participants described the similarities in the drawings, and with frequent references to biological differences.

Male Participant 1: We need to bridge the gap so whoever can do cooking or whatever should do it and not associated to women.

Male Participant 2: Not in Ghana! (General laughter)

The discussion that followed focused on understanding the differences between sex and gender. Participants gave different definitions of both, with some overlap, but they generally seemed to understand both terms. At this point, all participants (except one) seemed interested in the topic of sex and gender and were actively participating. There was an argument among the group when the term “transgender” was mentioned. Some participants could not accept the idea of people changing their organs to transition to male, and they expressed a strong stance against it. The discussion continued on issues relating to gender roles in their communities, as well as how these norms have changed over time. The highlights of this discussion are outlined in the table below. These roles and traditions are not ubiquitous in all of Northern Ghana as participants are from different localities in the region, and these roles vary according to community.

Table 1: *Gender Roles and Social Norms*

Gender Roles for Men	Gender Roles for Women
Carrying a corpse	Women are forbidden from carrying a corpse
Receiving bride price	Women cannot sit with men to have conversations
Storing food in barns (women are forbidden from going into barns)	Women (in some communities) are prohibited from eating fowl and dogs
Men lead prayers	Women do not lead prayers; this is changing in some communities
Changing Gender Norms	
Men are beginning to cook these days; it didn't use to be the case.	
Women are now allowed to ride motorbikes and drive bigger cars and trucks.	
Women are now taking up political positions and are sometimes included in decision making in the home.	
Parents now send both boys and girls to school instead of only boys.	
Women can now choose who to marry.	
There is no differentiation between married and single women's clothes. There used to be a clear distinction.	
Female genital mutilation (FGM) has changed: "They don't do it these days."	
Previously, females were expected to stay at home to "deliver" (to procreate) in order to keep the family lineage if a family had no male children.	

The first part of the session was very engaging. There was a snack break at 12:29pm, and participants were served biscuits and bottled drinks (pop). There were no children at this

session, and up to this point, no mention of GBV; I thought they were shying away from the topic. The session resumed at 12:48pm with a skit. A couple was asked to volunteer to act out a skit about household duties that exert pressure and stress on women. A discussion took place after the skit, and the issues that emerged have been highlighted below. I have highlighted the opinions in a way that shows what both men and women thought about the skit.

Male Participant 1: We listen so much to what others say and not our own family, and we grow up replicating what our forefathers were doing without thinking about how it affected them.

Female Participant 2: Men listen to society and not look at the pressure for the woman. Due to that, women and girls have the fear to discuss issues with the father which is very bad.

Female Participant 3: Children love mothers more than the fathers. They (men) later complain about children being close to the mother.

Male Participant 4: It overburdens the mothers and the women. (The younger female ‘agents’ were quieter at this point.)

Female Participant 5: People laugh at men who cook, who bathe children (called man-woman).

Female Participant 6: Men don’t carry firewood; they can carry to sell but not for the household.

Male Participant 7: A man doesn’t cry...it affects men negatively; they expect that women should share their problems but not men.

Participants also discussed the ways in which norms have been changing, and how men can be helpful to women in the household. They were also asked to share if there are any benefits to sharing roles.

Male Participant 8: Yes, it helps the family to be on time to work.

Male Participant 9: House chores is too much for the women; it will reduce their burden.

Female Participant 10: It brings peace. If I close work late and have to bathe the child and cook, I will be annoyed.

Male Participant 10: It creates a bond between the children and the father

Male Participant 10: The time you have been using unnecessarily watching football and at the drinking spot, you can help the woman. It also helps the man to know what's happening at home.

Male Participant 10: Some women leave everything to the men when they're helped so the men don't want to do it; but when you want to share your work with the women, they say it's not women's work.

(Other men agreed, and there was a bit of argument on this with one man pointing to his wife saying, "You see how authoritative she is?")

The facilitator intervened and changed the topic to other household duties that require shared responsibility. Some male participants insisted that men helping with household duties is not an obligation but optional because they (men) are also responsible for providing for the family, a responsibility that women do not share with men. The argument of financial versus home duties transitioned into the topics of death and inheritance when one female participant raised the issue of women wanting their own property, and the injustice that happens after the death of the husband (the family snatches the property from the woman – as she said). It turned into a full-blown discussion on land and property inheritance, polygamy (men hiding property, property bias), and women's insecurity in the event of the death of a spouse and/or divorce.

Despite the different views about household duties, there was a general consensus that work at home (unpaid care work) such as caring for a baby is more intense than work at the office.

There was a lunch break at 1:43pm, and participants were served packed lunches. The session resumed at 2:26pm with a male facilitator. The discussion started with a recap and a definition of gender norms. Participants gave their definitions of gender norms, which was largely referred to as “acceptable behaviours imposed on the genders.” They also discussed the unequal treatment of men and women, citing examples such as women not being included in discussing matters concerning the community and the family, especially the external family. Another example cited by participants related to male leadership; it was pointed out that communities have queen mothers but they do not wield the same power as the chiefs, and they are mostly appointed by the chief to handle ‘women’s matters.’ They also made reference to the fact that Ghana has never had a female president.

Participants added the unequal treatment of boys and girls, pointing out that boys receive more attention, especially when it comes to education, which is based on the mentality that girls will get married someday and, as such, resources should not be committed to them (they also added that this is changing). Additionally, they pointed out that boys get more opportunities, privileges, and freedom. The majority of the participants agreed that the issue of inheritance opportunities being given to only men/boys remains unchanged mainly because traditional arrangements simply do not allow the girl child to inherit the lands, and only a few wives are able to inherit lands. They also mentioned that men’s opinions are more respected and valued, and women’s opinions are only respected when they are “financially strong.” At this point, I observed that the representative from Ghana Education Service (an older woman with ‘power’) was dominating the discussion, and the agents themselves were not saying much. More men/spouses were contributing than women compared to when the female was facilitating. I

also observed that the issue of land inheritance was reoccurring, and it was always contentious whenever it resurfaced.

Next, the facilitator introduced the concept of power. Participants explained power very clearly and cited Chiefs, Assemblymen, Elders, and men as the people with power in their communities, noting that women have limited power. Participants also emphasized how men control everything in the household, including decisions about family planning. Then there was a little break to put together an activity. At 3:47pm, some participants started complaining of tiredness and wanted to go home. I overheard one male participant saying, “Ei madam, the way you’re doing, tomorrow you don’t want some of us to come eh.” Some of the women also complained that they arrived at 8:00a.m, and they were tired. When asked to bring their tablets to the next day’s session, I overheard some of the women complaining of not receiving their data bundles for their devices.

Nonetheless, the session continued. The exercise after the break, was to ascertain participants’ views of who has more power in society: a male doctor, a male police officer, a wealthy businesswoman, a female university student, a male carpenter, or a poor widow. The point of the activity was to illustrate that the use of power determines whether it is beneficial or harmful to people. There had still been no mention of GBV up until this point (almost the end of the day’s session), and I wondered about this – especially after all the examples that had been given throughout the session. Soon after I thought about this, the facilitator mentioned that power can be used to perpetuate violence against women; but this did not naturally come from the participants.

After the end of the activity and the remarks about power and violence against women, the facilitator concluded the session. The representative from Grameen gave closing remarks that

ended with “change can happen but takes time, but let’s see ourselves as change agents and it’ll happen.”

3.3.2. September 9, 2022: Day Two of GBV Training for Women ‘Beneficiaries’

This day was scheduled for the Grameen team to hold interviews with selected agents in some of the communities for ‘success stories’ and was also the second day of the training for the agents of RISE Ghana. I was uncomfortable with the idea of joining the team to go interview the agents. I felt that there were already enough power dynamics at play with a team of four: three from Grameen including a White woman from ABA ROLI, and one from the local organization. I did not want to add to the number. I thought about the enormous pressure that the agent would feel having all these ‘powerful’ people come to speak to her about her ‘success story,’ and also in the presence of her husband. How comfortable would she feel talking about her real experience? I wondered... As a result, I opted to attend the 2nd day of the training session instead – which was more important for me to observe the agents’ response to the GBV material. Hence, I went to the training grounds, while the team went to conduct their interviews.

The session started at 9:50am with a Christian prayer and it was facilitated by a female. The first exercise of the day was an activity to ascertain if the participants could remember each other. This was followed by another activity to recap the previous day’s discussion; participants were asked to stand in a circle and tell each other what they had learned. This was an engaging exercise that showed participants’ impeccable recollection of the previous day’s session (except one agent who said she had forgotten). Before proceeding with the session, the facilitator reminded participants of using anonymous examples and stories – no names or identifying information about a GBV survivor/victim. I thought it was a good disclaimer to give before the discussion. This was followed by an activity that grouped men on one side and women on another with the objective to discuss the term “mistreatment”: what it means and

three stories about mistreatment in/from their communities of origin. I sat at the back watching and listening eagerly.

The two groups were actively participating. One noticeable thing was how low the women started speaking when they began their discussion. Among the women, everyone was actively listening, but not everyone shared; and four or five women did not say anything at all (expected in focus group discussions but this could also be as a result of the presence of their husbands, or other factors). I overheard some of the issues as I watched and waited for both groups to share their discussion with everyone else. At some point, I could hear the group ‘leader’ (the representative from GES) deviate from the task and start talking about Social Welfare and government help, and advising the women on GBV response. This discussion was furthered by the representative from Social Welfare (also a woman). Perhaps it would have been a good idea to invite the professional GBV response actors on the third day when the training was set to address the GBV role of the agents as it pertains to the WE-GAIN project. It was finally time to share/present the points from the group discussions. The emerging issues and examples from both groups is outlined in the table below.

Table 2: *Highlights from the Focus Group Discussions*

Stories from Men’s FGD	Stories from Female’s FGD
1. A young person was looking for a scholarship to study abroad but was denied.	1. A man always beating and raping his wife.
2. An adopted orphan was doing all the household duties at home, but only the biological children of the parents were given all the food and cared for.	2. A man frequently had sex with his own son and was later discovered to be HIV+. The boy also got infected without anyone’s knowledge, and it was only discovered after he was admitted at the hospital following an

	ailment. The boy subsequently died as a result of the infection.
3. Tribalism: some tribes “never meet,” for example, tribe A versus B. People are mistreated based on their tribe. A woman had a child from a previous relationship, remarried, and had three other children for the new husband. However, the man only provides for his three children and neglects the stepchild. The stepchild is not enrolled in school, but the biological children go to school, and later became successful while the stepchild struggles in life.	3. A man’s wife committed adultery. The woman confessed but didn’t want the story to get out to the public. She then decided to “give” a 10-year-old girl who was staying with the family to the man (for sexual relations) as some sort of compensation. This apparently went on for months, until it was later discovered by another woman in the community who reported the case, and the man was arrested.

The facilitator pointed out the learning points from the stories, highlighting that mistreatment emanates from power, cultural norms, and is based on gender, ethnicity, and other social factors. She then raised the topic of GBV, and although participants were initially hesitant to share, they eventually cited several examples such as wife-beating, child marriages, defilement, accusations of witchery, widowhood rites, and punishment relating to adultery for women. There was a big debate between men and women about dowry/bride price. The women argued that it gives men power and makes them feel superior to women, and men justified why the payment of dowry/bride price gives them power. Additionally, there were arguments about rights, the constitution, and laws versus traditions around GBV. This was followed by a

discussion on the effects of GBV, which included mental health issues, physical injuries, and death.

There was a snack break at 11.30am for drinks and biscuits. While everyone had snacks, one of the male participants spilled his drink on the floor, but he did not move at all to clean it up. One of the female participants got up and cleaned it up. I started chatting with one of the participants seated next to me about it, and others who overheard us joined in the conversation and they laughed. The woman I talked to said, “We would’ve been really surprised if the man had cleaned up.” Said man was one of the most active participants at the session, and he seemed to be liberal in his thinking. The break turned into an informal discussion about how similar situations happen even in universities. The man interjected, saying that “it is what is expected” and that even when he goes to the farm and tries to fetch water, other women come around to ask “Where’s your wife that you’re fetching water,” and then they offered to fetch it for him. The women agreed with this. Another man weighed in, saying, “These things are normal; there are things that men are the ones to do it, so it’s normal. If we keep going this way, it will get to a time where both men and women won’t want to do anything because each one will look to the other to do it.”

The session resumed with continued discussions about the consequences of GBV. In response to the consequences, the participants mentioned low productivity, lack of peace in the house which also affects children, an increase in social vices in the community, limited potential of victims, low representation of women in government positions, the burden on government institutions such as hospitals, prisons and the Social Welfare department, among others. Participants expressed that norms can be changed by challenging some traditions and customs with national laws. This was a good point; however, in my view, the real challenge arises when there are no direct law(s) that prohibit certain customs and traditions. After this, participants

were asked to stand (they seemed tired) and share if they knew what myths were. Most said they were familiar with myths. The facilitator then read out some statements and asked people to group themselves according to whether they agree or disagree.

Myth 1: Most men beat their wives only after drinking alcohol.

Agree: 5 participants (3 women, 2 men): they expressed that men may not normally be abusive, but they could be influenced by alcohol.

Disagree: 11 participants (3 men): they expressed that a lot of people drink alcohol but don't just start beating people, and that abusers already have the intention; they thought about it and chose to do it.

Myth 2: If a woman is raped because she dressed inappropriately, it's her fault (this turned into a heated argument between the GES representative and the men who agreed).

Agree: 7 participants (3 women, 4 men): they expressed that "women who dress like that do so to entice people so it's her fault."

Disagree: 7 participants (all women): they expressed that "the woman dressed up and didn't ask to be raped. Men need to control themselves." They pointed out that in the olden days, women and men wore very little clothing, but there were rare cases of rape, so clothing is not a justification. Another reason given for the stance was that both rape and indecency are not right.

The female facilitator initiated a lunch break after this discussion. The session resumed after an hour, with a discussion on reporting GBV as well as the role of agents as it relates to the GBV component of the project. Participants were informed that the mapping of local GBV resources has been done but the organization wanted to know of the available resources that people in the local communities use when reporting cases of GBV. They mentioned Chiefs,

Assemblymen, Elders, Queen Mothers (or Tindana), church elders, and sometimes schools – if there is a trusted teacher. Participants were aware of cases that must be reported outside the community such as rape, child marriage, defilement, and wife-beating, but they also mentioned that some families try to resolve some of these cases at home or try to cover it up. The facilitator read out the resource list and asked participants to confirm. The representative from Social Welfare pointed out that there was no DoVVSU (Domestic Violence and Victim Support Unit) unit in that district, and stated that only one police officer (man) is assigned to refer/file GBV cases. The Social Welfare representative shared the hotline contact of the Bongo district that operates from 5am to 8pm on weekdays.

One male participant pointed out that agents could get into trouble when they report, saying, “You think it’s intervention but they see it as interference, so report it to the chief instead of doing it (report) directly, it is better; if it’s mere you, they will be angry and may attack you.” I was happy that one of the participants pointed this out because this had been my biggest concern about the GBV component of the project thus far. Participants started discussing among themselves whether it’s a good idea to report to the authorities. The facilitator interjected with the principles that should guide agents, with safety being the first one. She emphasized that agents are not expected to accompany victims to report cases to the authorities, and that they are simply required to provide information to victims/survivors and members of the community.

There was a back-and-forth discussion on how to do this in a safe manner. There was a suggestion for agents to comfort victims and advise them to either go to Social Welfare, the Chief, or Queen Mother, and if they choose the former, they could then provide them with contact information (if that still does not solve the problem). There was another suggestion for agents to inform the general community about what they are doing so they can help protect

them (this community sensibilization was supposed to have been done by the organization). The representative from GES suggested that agents can report cases to teachers to report to the appropriate authorities instead. I thought this was a better idea. I also made a suggestion for the organization to print out the safety tips for agents to paste in their kiosks to serve as reminders. The facilitator read out a list of “dos and don’ts” that agents are required to follow. One read, “Do not say; for the sake of the children, go back to the house.” The agents laughed and pointed at each other, saying that is what they have been doing. The facilitator read out the rest of the rules and introduced them to the GBV app. She showed them a QR code to scan and download onto their tablets.

The session concluded after the downloads. There were closing remarks from the representative of the Department of Social Welfare who applauded the organizations on the project for including men in the training. She stated that men are often the perpetrators of GBV, but most organizations only engage women and as a result, their interventions are unhelpful. The facilitator urged the government representatives to move the discussion to the assembly (local) level, but both representatives from the two government organizations replied that the assembly will dismiss the idea and use lack of funding as justification. They suggested that the discussion be moved to the national level instead. The GES representative urged the agents to use their power to support themselves and their children, and impact their communities, adding that the agents should not be afraid to report GBV cases, and that they will be protected. However, it was not clear at all how agents would be protected, and I still posit that overall, this is a risky venture – not only for the agents but for their children, as well as for the women who share their GBV experiences with the agents (and their children). The facilitator concluded the closing remarks by thanking everyone and saying a prayer. The session ended at 3:35pm.

3.3.3 September 10, 2022: Day Three of GBV Training for Women ‘Beneficiaries’

We had to travel back to Tamale the next day to attend the GBV training session for a different group, and on our way back, we made a stop in one of the communities. I found out that the team had scheduled to interview one of the agents for another ‘success story’ on the drive back to Tamale. When we arrived at the community, we were met by the agent, her spouse, and another family member. The team for this activity was made up of five people – the ABA ROLI representative and three Grameen staff (including the driver) and one representative from GDCA. I opted to stay and wait in the car, away from the interview with the agent and her spouse because, again, I did not want to add to the potential discomfort of the agent. The interview ended after about an hour and we headed back to Tamale.

3.3.4. September 12, 2022: Day Four of GBV Training for Women ‘Beneficiaries’

This was day one of the training for the agents of GDCA, and it was scheduled to be held in Savulugu. It was a wet morning with heavy rains and thunderstorms. The driver came to pick me up from the hotel, but we could not leave immediately because of the heavy rains. We were informed that the training could not begin because some participants had not reported yet (this was completely understandable, and I thought they would reschedule the training, but they did not). We waited for the rains to subside, then headed to the venue. There were three of us, including two Grameen staff and me. We arrived at the venue at 12.55pm. On arrival, the training had begun, but there were only six participants, and two facilitators from GDCA.

We sat quietly at the back. A male facilitator was leading the training. There were three children (two babies and one toddler) at the session – both asleep at the time of our arrival. This group was very quiet as the session went on. The training was being delivered in the local language. Out of the six participants, only one was male. The session seemed like a lecture, with very little participation/contribution from the participants and low enthusiasm. One woman joined

after a few minutes of our arrival, and this increased the number to a total of six women participants and one spouse. I wondered if there was only one spouse because the other participants were unmarried, or if their spouses simply could not make it. I made a note to ask about this later. The facilitator seemed to be trying really hard to engage the participants, and occasionally one or two people would say something, but the enthusiasm was extremely low. This group was quieter and soft-spoken, but I could not understand much because the training was being delivered in one of the Northern local languages.

During the break at 1:25pm, I took the chance to inquire about the spouses with the facilitator. He explained that their plan was to invite the spouses on the second day – which was different from RISE Ghana’s structure. He added that the male participant was attending the training on behalf of his wife who just had a baby. The facilitator also mentioned that they were expecting two representatives from CHRAJ and NCCE the next day, and that the agents in attendance were going to be taken through module one, two, and three of the training manual. The problem with this arrangement was that more than half of the agents were absent from the training due to the heavy rains. I asked if the participants who attend the training the following day would be taken through these modules again and the response was “no, we will continue with the other modules.” The session resumed at 1:50pm, and even though I could not understand the language, I saw the facilitator give blank A4 sheets to the participants. I presumed he was going to give the same task included in the training manual – drawing images that reflect roles of men and women. There was a lot of giggling and teasing as participants drew. When the drawings were done, everyone went round to check out the drawings of others. The male participant drew but he did not share with the others. One woman also could not participate because her newborn baby had fallen asleep on her lap. A few women started actively

participating after the walkabout exercise, but some were still hesitant (this was an improvement compared to earlier).

There was another break at 2:50pm, and I took the opportunity to introduce myself and my project to the women. I explained my interest in engaging some of them in the study, and I told them that I was going to pass an A4 sheet round for those who felt comfortable speaking with me later to share their contacts with me – they could choose to write only their numbers without their names. I assured them that all our discussions would be kept confidential. Almost all the participants wrote their numbers. Shortly after, I was notified by the Grameen team that we had to head back to Tamale. We left the venue and headed back to Tamale. I did not get the chance to go to the second day of training for this group because we had scheduled to attend the training session for the third group the next day.

3.3.5 September 13, 2022: Day Five of GBV Training for Women ‘Beneficiaries’

We were scheduled to attend the third organization’s (HKN) GBV training for their agents. Upon our arrival, the session had begun in English, and was being led by a female facilitator. The venue for this training was very comfortable – furnished with comfortable seating and air conditioning, and it was very spacious. There were 24 participants, including three HKN staff and 11 men. The women seemed younger compared to the group from GDCA (with about three exceptions). There was an ongoing activity where the facilitator showed charts/pictures depicting different roles and asking questions. The participants were very active. There was an argument about the percentage of household chores that women and men should perform. One male participant argued very strongly that certain tasks are required/expected to be performed by women in the society, and if a man performs those tasks, people will accuse the woman of putting him under a spell. Another male participant explained calmly that “that’s what we’re trying to break because it affects the woman negatively.” The first man nodded in agreement.

This was the second day of training for this group, and I found out that the spouses also attended the first day of training. The discussion about gender roles continued, and some of the emerging issues included a general consensus about unequal power dynamics between men and women – men have more power over women. These included that men still have leadership positions (at both local and national levels) and have decision-making powers whereas women are restricted to household duties, although this is gradually changing. Also, women who try to “rock shoulders” with men are vilified, disrespected, called names, accused of being witches, and heavily criticized for small mistakes. Furthermore, women are not allowed in Chief palaces, and men hear important announcements first.

I found it very problematic when one of the male facilitators from HKN claimed that both men and women are treated equally when in power, citing examples such as the use of convoys, drivers, housing, and other perks given to parliamentarians. One female participant countered this, pointing out awful situations where women in power are called names and disrespected when they exercise their power, and how sometimes Queen Mothers struggle for people to listen to them. I was disappointed that a facilitator who was supposed to be ‘educating’ and ‘helping’ was underplaying the issue of unequal power relations. There were further discussions about four concepts of power and the importance of sharing power as mentioned earlier, and with similar examples as cited in the other groups. A picture was shown to the participants intended to depict the importance of power sharing, but the picture perpetuated traditional gender roles instead.

There was a short 5-minute break and then the session continued with a discussion on mistreatment and gender-based violence. The examples participants gave were consistent with previous examples cited by RISE Ghana’s agents. Here, the two notable issues that participants mentioned constantly were wife-beating and women’s exclusion in decision making. Another

observation I made was general laughter and giggling whenever the issue of husbands beating their wives emerged – it is hard to explain this, but it somewhat seemed normalized to them – and I found this very strange. Perhaps, I found this a bit upsetting because of my personal bias and my own feminist inclinations. One woman was visibly upset, but the majority would mostly giggle. Participants mentioned that men often force their wives to do family planning and beat the wives when they refuse. Men also beat their wives when they refuse to have sex with them, and sometimes force themselves on their wives during pregnancy (they seemed hesitant to term it “rape”). When the facilitator raised the issue of sexual violence, participants were quiet for a while. The question of whether a woman can rape a man was met with unseriousness, and most participants argued that it is not possible because men are stronger and have more energy than women.

Female Participant 1: Some women have more power than boys and can force a boy (emphasis on *boys* not *men*) to sleep with her.

Male Participant 2: The reason why we don’t hear about “men-rape” is because of ego and also the woman could be using leverage (to manipulate) and the man doesn’t want people to know. Rape is not just using physical strength but also tactics as leverage like secrets, threats and manipulation.

One of the male facilitators made a problematic statement that “penetration cannot happen without consent.” Grameen’s representative and I were both shocked by this. The main facilitator tried to quickly change the topic by asking participants if sexual harassment is a form of sexual violence, to which one male participant (who was apparently a health official) responded, “Yes, but before that, the woman who’s dressed inappropriately is also sexually harassing the man.” Another male participant disagreed, saying, “If a woman unbuttons her shirt or exposes herself, it doesn’t mean she intends to be harassed and doesn’t call for her to

be touched or groped.” One of the male facilitators countered this, indicating that a woman’s clothes can lead to sexual harassment. “You’re exposing yourself and in our Muslim community, that means you’re calling or inviting men, and that means anything can happen; dressing can lead to sexual harassment,” he added.

At this point, the Grameen representative had to ‘intervene’ and point out the goal of the training to the participants. She pointed out that participants need to be careful about their expression of issues because the session was a knowledge production space, and people will be taking the discussions back to their communities to also raise awareness about GBV. Hence, it was important for the correct information to be learned at the session and not individual opinions or experiences based on religious or cultural beliefs. I thought this ‘intervention’ was very much needed because the discussion had taken an unexpected turn, and some problematic norms were being defended by vocal participants who were mostly men with ‘power,’ such as the male facilitator. The representative also had to ‘correct’ the previous discussion about sexual harassment (and the issue of dressing) and cautioned participants to be careful about the things they say to people in the community.

The session became calmer, and someone shared an experience of a father who gave his daughter for marriage to a man he was indebted to (he owed him GHC 1000 – approximately 100USD). People were appalled by this, and expressed how people use their own will and greed to do terrible things and then use culture and religion as justification for their actions. There was also mention of “economic coercion,” which referred to the act of denying resources, forbidding a person to work, or seizing money from a person. In relation to this, the facilitators revealed that some women were not recruited for the project because their spouses refused to allow them to partake. Furthermore, the issue of child trafficking came up in the discussion, and when participants were asked if they knew what it was, most of them said they did not.

Grameen's representative eloquently 'localized' trafficking for the participants, and they understood. I contributed, adding that the seemingly harmless action of sending relatives to the capital to engage in hawking sometimes leads to international trafficking because they become economically vulnerable to traffickers who take them to the Middle East, China, and other places for slave labour and sex-trafficking, as examples. This conversation led to discussions about widowhood rites, issues of spirituality, death, soothsayers, beliefs, and how these issues impact women's rights.

There was a lunch break at 1:26pm, and the session resumed at 2:10pm with all but three participants. Soon after the session resumed, I was notified by the Grameen team to head back to Tamale. We left about 2:20pm and headed back to the city.

So far in this chapter, I have offered ethnographic accounts of a GBV training session for local partner organizations and parts of 3-day GBV training workshops organized for the "agents" of the WE-GAIN project, bringing forth the nuances and issues/concerns as the training commenced. The accounts show immense exploitation of women "beneficiaries" in different ways: i) the expectation for women who are already in vulnerable positions in their communities to undertake GBV related obligations that put them at risk, without adequate measures in place to mitigate risks and without the option for "agents" to opt-out of the GBV component if they felt uncomfortable; ii) the exclusion of women "beneficiaries" at the key stakeholder meeting where important decisions were made regarding the GBV component of the project; and, iii) the unintended perpetuation of traditional gender roles through the very training that sought to "empower" the women "beneficiaries."

Next, I highlight some of the challenges that Grameen faced within the communities while implementing this project, as expressed by members of the organization.

3.4. Challenges in Implementing the WE-GAIN Project

According to the management team, one of the challenges the organization encountered that affected its effectiveness was the slow resolution of unintended consequences that arose from implementing the project (Alfred, interview, May 6, 2022). While the staff were able to resolve some issues quickly, other issues required additional funding, which takes time to acquire. The male engagement strategy, for instance, was not incorporated throughout all the stages of the project (Alfred, interview, May 6, 2022). There were only two male engagement sessions prior to the trainings, and this was a result of a lack of allocated funds for that purpose at the time of the project design. As the Country Director rightly notes, engagements like these require some level of gender dialogue to be carried out in the communities, and gender dialogues can be quite expensive because they bring almost an entire community together (Alfred, interview, May 6, 2022). For instance, he mentions that the organization has implemented gender dialogues in other countries, but implementing them in this project would require additional funding (Alfred, interview, May 6, 2022).

The organization is also providing referral support services to victims of GBV through the agents (to government offices such as CHRAJ), which requires additional funding or support. These activities require some collaboration with government institutions and other CSO partners to help referred victims/survivors in a timely manner with both financial and non-financial support, all of which require money. Grameen's management team talked with one organization called TVO (pseudonym) to collaborate on this. TVO as an organization provides a certain amount of money to victims of GBV to deal with their circumstances, and they do that discreetly and secretly, according to the Director (Alfred, interview, May 6, 2022). Although this is an innovative way to bring in additional partners to deal with some of the unintended consequences, this measure is inadequate. I fear that if there is only one

organization to help provide responsive support to victims/survivors for 90 agents in about 80 different communities, that is bound to create serious problems. Also, given all the issues that required additional funding to be properly addressed, as well as the glaring problematic issues that emerged during the trainings, I strongly argue that the GBV component of this project should have been avoided.

Another challenge encountered, according to the Director, related to community response to the new agents. He mentioned that reports from Grameen's local partners indicated that the agents were getting more clients because of the way they were branded, and because of the kind of non-financial services they provide to their clients (Alfred, interview, May 6, 2022). However, they also discovered that the female mobile money vendors were not getting the kind of support they needed from existing mobile money vendors in the communities where they operate. Even though the organizations expect communities to be more supportive of the agents, they are seen as competition since the other vendors are also striving to make ends meet.

This chapter offered a thick description of some of the GBV training components of the WE-GAIN project, detailing the activities of key trainings of both organizations and 'beneficiaries.' It revealed the nuances of the project, such as issues of exploitation, project risks, and the prioritization of project objectives over agents' needs, further silencing local women's voices and deepening exploitable subject positions. It also highlighted the challenges that Grameen faced while implementing this project. The next chapter presents the women's ('beneficiaries') stories and a synopsis of their lives – highlighting the issues that are of importance to them, the various ways they navigate their lives and their own opinions about NGOs, including the WE-GAIN project.

Chapter 4: Stories/Voices of Local Women in Northern Ghana

4.1. Introduction

As I sat behind my desk in the corner of my room thinking about how to present the ocean of data I had gathered, I wondered about the best way to present my engagement with the local women. In this chapter, I use ‘local women’ to refer to the women in the rural and remote areas in the Northern part of Ghana, with a special focus on the women ‘beneficiaries’ who were engaged in the WE-GAIN project and my study.

This chapter is devoted to the women in Northern Ghana who took time to engage with me, and to share what is but a small part of their lives. I explore their thoughts on NGOs’ practice – a phenomenon that both ‘helps’ and haunt them at the same time – to which there’s no escape. The lives of the women who I engaged with have been impacted by NGOs’ long presence and extensive practices. The resulting consequences include exploitation, a strong sense of dependency, and an almost crippling inability to escape from this dependency due to numerous issues created by the projects. The women’s stories show the complexities and ‘entanglements’ of NGO practice, as stated by Lewis and Schuller (2017). The women’s stories show a double relationship with NGO projects – a relationship of immense exploitation, on one hand, and, to a lesser extent, an avenue for deriving some economic benefits, on the other.

I interviewed and engaged 20 women over a 3-month period. My conversations with each woman lasted at least one hour (or more in some cases), which translates into several pages of transcription that cannot fit here. Hence, excerpts of their stories have been presented here in their own words. These excerpts highlight four key issues: 1) the women’s background and the challenges they face in their lives; 2) the issues of importance to them; 3) the strategies they adopt in navigating their lives; and 4) their opinions about the WE-GAIN and other NGO

projects. I share the stories of the women directly in text (rather than in an appendix) without paraphrasing because I seek to centre the women's own voices. I caution readers to keep in mind that these stories do not represent the experiences of all women in Northern Ghana; intersectionality and power dynamics are critical factors that play a key role in women's experiences. I appeal to readers to be mindful that these stories are but a small fraction of the women's lived experiences, and as such should not be taken as their full stories, or out of context and/or misused to promote agendas, whether academic or political, that victimize the women or homogenize the experiences of entire women populations.

Before I go further, I begin with a synthesis of the findings from the interviews, followed by the women's stories.

4.2. Lessons from the Women's Stories

The stories of the women show, first of all, that regardless of the fact that I call them 'local women,' 'beneficiaries,' and 'exploitable subjects,' they all come from different backgrounds. While some come from sub-villages, others come from relatively bigger communities, and this is bound to affect their experiences and life chances. Most have limited formal education – largely high school level (with one exception of a post-secondary level of education). Some of them have lived in their communities all their lives, whereas a few have migrated to other communities, primarily through marriage. They are in different family arrangements; they are married, separated, or single, and almost all the women have children for which they are either solely responsible for or receive very little support from the father. The women who are married live with their husbands and in-laws in a family house or live with their own extended families in cases where they are separated or unmarried.

The experiences of the women in this project show some of the complexities and struggles that local women face in the Northern part of Ghana. These struggles and challenges include: single-parenthood and the financial burden of being the sole or main caregiver of the children; being the caregiver for other family members (extended family); and being married to an unsupportive and/or unemployed husband who does not provide for the family and leaves the burden to the woman. Some also expressed dealing with divorce and separation due to their husbands' decision to marry a second wife – which led to them and their children being abandoned, abused, financially exploited, and emotionally and psychologically manipulated by their husbands. Women who experienced this also expressed being pressured by family and community members to give in to the husband's desire to marry a second wife. All the women expressed dealing with unemployment and the lack of economic opportunities that could improve their financial situations, and they complained about the rising cost of living in every aspect of life, such as food, children's education and healthcare. These issues influenced the women's lived experiences and their thoughts about NGOs. When asked about the issues that are important to the women, the key issues that stood out were thus: family, work, money, education and polygamy. Most women expressed a strong desire to work but they were unable to find jobs or capital to start a small business to make money. They were not interested in 'handouts' but wanted substantial work that could generate income for their household.

One observation from this finding was that Grameen got at least one thing right: they were able to identify that providing the women with capital to start a small business would be useful to them. However, Grameen did not consider the kind of businesses the women would have pursued, which differed significantly depending on their communities and/or their background. For example, while some women expressed interest in vocational work such as tailoring/sewing and basket weaving, others were interested in trading goods, producing shea butter, and par

boiling rice. Some were also interested in furthering their education or retaking their high school courses. Grameen did not appropriately engage women in the project design and even implementation to hone in on the type of business and skills offered.

Some women also expressed the difficulty of being married to unsupportive husbands who marry a second wife, and the family problems associated with polygamy. Regarding family, all the women expressed how important childcare is to them and the immense burden they feel being the sole or main caregiver (in providing not just financial care but ensuring the overall wellbeing of the children). All this shows that most issues that are of critical importance to the women were not adequately addressed, or even solicited, by the NGO.

Discussions about previous projects that the women in this study had been engaged in also show clearly (from their recounts) that the projects created a sense of dependency and, subsequently, abandonment. This resulted from providing half-solutions, maintaining vain impressions of ‘helping’ the women, and failed promises to return with former projects. The WE-GAIN project, although well-intentioned and helpful to some extent, has real and risky consequences for the women it sought to help. These risks include potential physical attacks on the women (already vulnerable based on their socio-economic positions) from outraged spouses and/or families for meddling in issues as contentious and sensitive as gender-based violence (GBV). These risks are detailed and explored in Chapter 6.

The project, to some extent (and temporarily), was helpful to some women because it provided a means through which they were able to earn income to support themselves and their families. When I asked the women about the strategies that they adopt in navigating their lives in the context of NGO activities, some of them expressed how they leveraged the resources provided through the project to advance their needs. They advance their needs by using creative ways to

combine or merge the financial component of the project with their own ways of income generation, and in so doing were able to increase the amount of money they earn each month. For example, one woman, Atampoka, who is a local musician in her community, mentioned that she records and launches her songs alongside the MoMo business, and she additionally sells packets of water and soft drinks (soda) to generate money to take care of her children's education (refer below to her detailed account of this). Other women also concurrently combine selling other items (depending on the local need) at the MoMo stalls provided by the project with the MoMo business. Another strategy employed by two participants from my study was to completely withdraw from Grameen's project mid-way due to dissatisfaction with the amount of income being generated from the business to pursue their desire to further their education instead. This clearly shows that local women are indeed not passive recipients of 'aid' and, as Townsend et al. (2004) note, use NGOs to pursue their material needs and wider visions such as creating multiple income streams for themselves and/or abandoning the project and furthering their education. Hence, even though they are sometimes promised benefits that do not materialize, they are creative in advancing their own needs. Additionally, through the workshops and trainings, the women were able to learn different skills such as performing internet and mobile operations that they believed would be beneficial to them.

Another noteworthy point from the women's stories is the risks that were involved in the GBV component of the project. Some of the women expressed their satisfaction with learning new issues regarding GBV, and they could relate to the material and discussions during the trainings. However, the women expressed concerns about the risks associated with their roles as "GBV agents" during the discussions as well. If they had been included in the project earlier, the risks within the project may have been properly addressed. The women expressed quite openly that they are mostly never involved in the formulation of the projects. As Chambers

(1994) notes, top-down planning and top-down funding negate participation (Fisher, 1997) and create automatic exclusion, since decisions about projects are made at the top and basically imposed on ‘beneficiaries.’

Although this argument may not hold in all instances, in this particular case, this proves to be true because, as pointed out in the previous chapter, the WE-GAIN project emanated primarily from a brainstorming session of ‘experts’ and was then taken to the community for formative research, which did not include the actual women ‘beneficiaries’ engaged in the project. Even if new projects (for example the WE-GAIN in this case) build on old projects and knowledge gained, human and community needs are constantly changing. It takes long periods for new projects to be brought back to these communities (a common problem in Ghanaian NGOs), by which time things have changed (even if not drastically, there will still be some change). To make matters worse, new or additional approaches are adopted for implementation and when this happens, the women are supposed to be involved in the design but that does not happen, which leads to automatic exclusion.

Furthermore, despite the concerns/fears raised by the women, the GBV component was still pursued. This indicates the exclusion of women’s voices and needs and shows the deepening of exploitation of women ‘beneficiaries’ within NGOs’ practice as project objectives superseded even the safety of the agents. The problem of not including local women in project formulation and implementation is a major and persistent dilemma for NGOs. Even though the need for local participation has become an anthem within the development community since the 1990s (Annis & Hakim, 1988; Korten, 1987), NGOs overall have been unable to incorporate effective local participation in their activities. In their analysis of NGO practices in Rajasthan, India, Mehta (1996) and Weisgrau (1997) also note that these organizations continue to replicate older patterns of patrons versus clients. This clearly shows that NGOs have failed to

live up to their own rhetoric of egalitarianism as they themselves are caught in the middle; that is, between their intentions of ‘helping’ the women ‘beneficiaries’ and being accountable to donors due to their (NGOs’) dependency on them (Akpabio 2009; Dibie & Dibie, 2008, 2012; Hailey, 2000; Manicom, 2001; Manji & O’Coill, 2002; Mindry, 2001; Nabacwa, 2010). This dependency on donors is what results in INGOs’ inability to negotiate their needs (Dibie & Dibie, 2008; Young, 2010) and their failure to live up to their own rhetoric of ‘equality.’ Ultimately, the failure to incorporate effective local participation, particularly the women they set out to ‘help,’ is precisely the cause of the silences (of local women) that occurs. The silences of the women ‘beneficiaries’ forms part of the processes through which NGOs maintain and deepen exploitable subject positions.

I continue the chapter with the stories of the women ‘beneficiaries’ that I engaged. The stories detail exclusions and exploitations (as highlighted and discussed above), structured around the women’s backgrounds and life challenges, the issues that are important to them, their thoughts on the WE-GAIN and other NGO projects, and the strategies they adopt in navigating their lives.

4.3. Local Women’s Background and Life Challenges

Participants were asked to share a bit about themselves – whatever they felt comfortable with – such as their current family situation and the challenges they face in their day-to-day lives. Some participants shared more than others, and these have been presented in their own words.¹⁶

Abena: I am Abena. I grew up in this village. But there is a sub-village under this one that I came from. I got married but the marriage wasn’t all that good so for now, we are in separation. We are in separation because he wanted to get married to a second wife...

¹⁶ I randomly selected a few stories of women ‘beneficiaries’ from the pool of interviewees – this way, each woman that I interviewed had an equal chance of being selected.

Me, I wasn't in agreement. Not that I wasn't in agreement for him to, but if I had that strength I won't even agree because I know how people are struggling in those kinds of homes. We have children... they are with me. Yeah, you know, somehow like, it will take up to maybe three to four months and he will get maybe two hundred to say take to support yourselves... he is doing this but not frequently (in response to whether the ex-husband supports the family financially). The challenges that I will still say is the financial side because having two children to look after them at school, their feeding, and then when they are not well, their clothes and other things, is too challenging. It's too difficult. So, women like my type here, we are actually suffering. And even there are those that are with their husband and they are still not getting help. Sometimes I even prefer that, this kind of life. Because when like you got married to him, for a full year, he never gives me even a *pesewa* to maybe to add to buy ingredients or what not. I was staying in the family house taking care of about six to seven people. And the excuses he used to give is that like he went to school and he has taken loans and all sort of things and that he is not having salary. He was not having salary! That was the excuses he was giving and I was actually suffering in it... I still think that it's not easy for me. So, looking at... maybe seeing some that is responsible, ahaa, when I see them, I feel like I wish to be like them. Well, the financial side... Now that the burden is on me, and anything at all concerning the children, I have to face it; especially when they are not well in the night. If he is sleeping, no one is there, you have to be awake. But if I get help and maybe I am tired and someone is to take over too, that could help but that help is not there. It's not easy at all.

Dorcas: To start with myself, I was born at Bongo district... I'm 27 years old, and I live with my dad, my mum... my dad has two wives: my mum is the first wife, and we

have our stepmom too. I have one child. So I completed... eh, I think I stopped at senior high school, I didn't further again... but I completed senior high. And actually, I like joking with some old women and stuff, if they have something, I can go and help. I learned a lot from them and they do like me, so there was some NGO... um, Socodavit. First, it was Youth Harvest Foundation, so the year 2014 that I completed senior high, I came and my stepmum was doing the thing... she was also part of the Youth Harvest Foundation; she told me that they want women who weave hats and some baskets, so I was following her to the meeting... I always follow her and help her with her things. So, at first, they said I should be writing their names for them because they don't know how to write, and I said okay. I've accepted that so their meetings I do go with the chairlady... gradually, gradually. So, I travelled, and I came back and one NGO called Socodavit, that one also came and took them for... I think rice parboiling... they parboiled (partially precooked rice) rice... and I also took part in them, and they also don't know how to write so I continued with the writing. I attend their meetings and come and give them the information, so that's how I've been doing; and they (the older women) too have been helping me (financially). I also learned how to weave cloths.

Atampoka: I'm from Bongo, grew up at Bongo, I went to school at Bongo... yes, yes, everything at Bongo. But after the completion (high school), to further up was a problem for me because it was like my father was not there and my mother too gave birth to me at home and married to another place so my grandma was taking care of us. Suddenly death came and took her away and left I and my brother... we were only two. How to feed was a problem and I couldn't go to school so I just stopped there and I travelled to down south to look for a job so that I can be managing so that I can take care of I and my brother, but when I went there, it was difficult for me. I was like... the

work wasn't going well with me; how to get the money was a problem so I decided to come back to my place (hometown). I said no, I have to come back, if not I will do something to myself that it will not be good for me; because the way the boys were chasing up and down, doing whatever.... if I were there, maybe I would've gotten pregnant and who.... if I get pregnant, who will take care of me and my baby? So, I decided to come back. I said, 'Eh, God knows everything' ... so far as I'm worshipping God, I know he will not deny me or he will not leave my side so I'll come back to my place, whatever it is, God knows, so I came back. (She continues to recount volunteering work she did with Ghana health service when she returned to her hometown and how she used the allowances to support herself and her brother). ... So, my brother went to SHS... we sold one of our lands so that he can go to school because we cannot all be sitting at home. So, we sell the land but the money was not up (not enough) ...so I was just thinking about what to do, and I don't want to go into something which God will not like so I was there. Finally, one man at our church came and ask of marrying me. So, I went for the marriage... (recounts husband's many unsuccessful attempts to obtain a formal job despite higher education and training) ...so we're just there... farming. We're just doing whatever we can so that our children will also not be like us.... the way we're now suffering.

Mary: I am Mary from Upper East, Bongo. I grew up a second born of my parent. Life was not easy for us but we struggled and along the line, issues pop up and some of us have to enter into marriage. And from the marriage, I thought it would have been better but along the line, I have to separate from the guy. I went to my basic school... I attended at Bongo. I went to my Secondary School at Kansina Nankana. From there, I proceed to Technical University here. I completed 2018. After 2018, I met one guy and

we were there, I said, oh, because of my family issues, because my dad is having two wives and I was finding it difficult to stay with the, my stepmother, the second wife. So is like all the time, I have issues with her, or she will like to find issues with me. So, I thought that if I move out, I will have my freedom and she will also have because I don't want to do something and they will say that you disrespect; what I don't like is that I respect grown-ups, so I don't want to... if they say that I insult them, I always feel bad. I don't insult. Maybe if I have done something you just tell me, 'What you did is not good' but I can't insult you. So that was my reason why when the guy was pressuring me, I have to leave there and then go to him and I was there with him. We were living peacefully but his father too was late and he was left with the mother. The mother too couldn't stay at the house alone, but had to go back to her father's house and stay there with his brothers. So, I was telling him that he should let us see what we would do so that we would let the mother come; if it is about building, getting a room for her so that she could come and stay. Some of us we are grown-ups, it doesn't sound well that your mother should be there and you will also be here, claim that you are married, when your mother is staying at a different place; it is waste of resources.

So, we were there and he said he doesn't have money so when I completed, I was doing this NABCO so I invested some money and I said oh, he was saying that he doesn't have money; he used all to complete University of Winneba. So, I decided that I will use my coins that I saved so that I will build and the mother will come and stay with us. So, if we have issues *koraa*, she being a grown-up, she can solve for us. So, the guy said okay. Along the line, the guy started misbehaving; that was when we build, I helped him to build the house. We did everything, put gate and then plaster and everything. So, when it starts happening like that, the guy started misbehaving; he will not come to

the house for two, three days and you shouldn't also look for him. That was when I pick a seed (got pregnant) and he started misbehaving. So, I called the uncle and I spoke to the man. I complained to the father, that is, the uncle... and the uncle said he will talk to him. And along the line, one day, that was when I delivered, I was bathing my child and they said they had a meeting outside and they need me. When I got there, the man was telling me that one lady came and then said that she is coming to marry my husband so if I will stay, I should stay, if I will not stay, I should go. So, when they called the meeting, I just came out and told them that... we were sitting together with the other lady... and I said that I don't have a say. If I will stay, I will stay, if I will not stay, I will go, but I don't have any say about that. And the man (her husband's uncle) too is having seven wives... he's left with five... so what the man and the other wives told me was that, that if I didn't agree for the guy to marry and add, the man's father that passed away a long time ago will not rest in peace. I said, 'Oh, I don't have issue.' I didn't want to say anything and it will look like I'm disrespectful. But the man that they are talking about, he married one and what I heard was that this uncle married a lady from here Zwalungu and send the lady to him (deceased father) at Kumasi to marry as a second wife and the man refused... that is my husband father who refused, and he won't rest in peace? (laughs). So, me I didn't want to talk and it would be like... but I knew that (the story), so, I just told the guy that 'when your father was there, I didn't meet him but your uncle marry a lady for him and he rejected, why did he reject? And I don't have issue, if you can take care of them, I don't have issue. But is like you people are putting pressure and I don't know how you people are communicating with the lady and the lady have to come with *vim* (courage) and tell me that she will come to marry, and if I will stay or if I will not stay, I should go. But I don't have issue, but the

pressure... I don't have issue. If I am there, and it is about fighting that we will fight, if I die today, I don't have a problem but my small girl is the issue.' So, he didn't say anything and I also kept quiet and I didn't say anything again. So, when they called him and came for the meeting, he went back. He is teaching too; he is a teacher now. He would go to the school, and he refuse to come home. You will call him and he will not pick your calls. He will come to the mother's place, and go back to the school, and he will not come to see us. And one day, when I asked for our 'chop money,' he said that he don't have money, and that what he'll give to me is what he gave to one of the brother, 40 cedis.... and that, that was our chop money for that month. And I say for me to buy the child's *pampas* (diapers) and to buy other things and cook for him with the 40 cedis, how can it do? If it is that *you are no more interested or if you are not connecting well or my appearance in your family is bringing issues, just tell me and we will just work it out or I will go and you will go; that's all, but these things, I don't like it.* He said that 'hei, I can take care of myself and the girl. And that for some ladies, their husbands marry them and they go and put them there to take care of themselves.' And I said, 'those people you are talking about, even they didn't go to school and you being an educated person, why should you want to be living that life?' He said that 'hei, you want to be madam I know my rights.' That is what he said, and I also kept quiet; I didn't say anything. So, since then, he will not give me chop money, take care of myself, and to take care of my girl. So, I had to go to my father's house and bring foodstuffs and come and cook. If he is around, the day that he will feel like coming home, he will come and we will cook and he will eat. I look at it and say it is better for me to be alone and take care of the girl than to say that I'm married when he is not playing any role. And from picking the child's seed (pregnancy) to the delivery, this guy did not give me

10 cedis *koraa* (even a penny) for antenatal or to buy baby *pampas* (diapers); I just did everything myself. I bought the things – the bed, my soap, everything – I just did everything. So, me I asked him, “So are you comfortable that... is it that I was forcing you or did I pick a seed before you came into our life? I stayed with you getting to a year before I picked a seed with you. So, it is different if like I was just roaming, flexing around and then I pick a seed and said I am pregnant for you, and that’s why I moved into your house, or you say that you’re not even sure that the pregnancy is for you. But I stayed with you up to a year before I picked a seed. So, if you are doing these things, I don’t know what you are trying to do, but I took it like yes, I want the pregnancy that’s why. So, I can’t terminate the girl, I will give birth and I will struggle to take care of the girl. So, I did that.’ Then he said, ‘Eei, because he said he doesn’t have money, I vest and went and bought everything (got angry and brought up the past). I said, “Do you feel happy that this girl, even a pantie, you didn’t... you can’t pinpoint your hand and say, ‘I bought this pantie for the girl; and you are a teacher, an educated person.’

So, this lady’s issue... the girlfriend’s issue came and we went to my father’s house and they called him. He didn’t come to my father; the uncle came. My parents spoke to him and then the man said ‘eei’ he understands so I should come back and they will talk about it. If they talk about it, then they will see whether it will minimize. I followed him back to the house, there was no change. So, one day, I told my father that I can’t... and then I fell sick in the room and he was not there; he left and didn’t come back for three days and I was in the room with the child. I couldn’t cook, I couldn’t do anything. So, one of the ladies in the house, the first wife of the uncle’s daughter came and then checked on me and went and called the mother. The mother came and said that I am a good lady but I didn’t get a good husband, but they will not say I should just take it like

that, because it's a married this thing, but one day if they come and I'm dead inside the room, they will be held responsible. So, my aunt's daughter had to come and pick me to the hospital and then I had medication. I slept there, and the following day, I just told her that I will go to my father's house. I went to my father's house and I came back and then I packed my things. They were there when I packed my things and he didn't say anything. I left with the child, then went and stayed with my parents. Then this NABCO contract was due so I tried to see whether I will engage (in other work) but there was no chance. So, when this programme came, I had to just take it so that I can take care of myself and my girl and let him be; I don't have an issue with him.

4.4. The Issues of Importance to Local Women

During the course of our semi-structured interviews, I asked participants to share issues that are critical to them. For instance, I asked them to mention the first three critical issues in their personal lives (and add more if they feel comfortable sharing). In addition, I asked them to mention issues which are common topics of discussion that are critical to women in their various communities, and which they wish NGOs were tackling and investing their time and resources into addressing. The responses from various participants are presented below.

Abena: One issue that is my number one this thing will be, maybe the family. I am saying the family because I can't escape so far as I have children and bringing them up is important and that is why I say the family is one of my number one critical this thing, and it is not easy to bring up children just like that... because even two people bringing up children, somehow, sometimes, they even end up not even becoming good ones, how much more someone who is alone. So, the family, family issue is so important to me (the burden of raising the children as well as the financial part of this responsibility).

So, if I had that chance, I would wish that any NGO, most especially those that are interested in women and children, to help them financially. So, they can give them maybe in things that will help them to work and get money... maybe using their hands to do something – tailoring, maybe weaving and other things, not necessarily giving them money. Because some cannot manage but some too can also learn to make money for themselves. So, if there are NGOs that can help, empowering women financially and work or maybe give money for business, I will be happy... because, as I have said, some cannot manage, when they get the money to start their business, maybe it may not last. But if it's vocational skills, no matter what, even if that person did not get sales for her things today, tomorrow will come where she will get sales for those things... and those things are not perishable. But for those that can manage, fine. If people who cannot manage get the money to buy things that are perishable, or maybe things that they may not even get market for, they are likely to lose those monies. But, when it is a vocation, it's in you. It's only when you are lazy... but when you are not lazy, you will use your vocation to improve your family financially. So, when that side is somehow solved... Because I think most of the quarrel is always about the money, the financial side, 'ahaa'... even the financial side too, it helps in the responsibilities because when you don't have anything, there is no respect for you. That is why I said the vocation, I prefer the vocation to be number one instead of giving out money.

But still on the women especially, the girls that are in senior high school going up, some are brilliant but because of financial this thing, they easily drop out especially when they don't get to buy things that are so important to them. They end up becoming pregnant for boys or men; and sometimes they don't even know who owns that

pregnancy, and they will easily drop out and won't go; but if there are NGOs that can point out those brilliant girls to help them, it would also do.

Dorcas: I think now in our villages, its only farming that we do; and this side, we farm only once, once in a year. So actually they (women) don't have any work to do again. I think in November, we finish gathering our food inside... then getting to April/May we start sowing again... and after that, I think that's it. Some have their own handy work, but some don't have... but more people don't have. They want to do it (work), but they don't have the means to do it. For me, the time I completed (high school), I didn't get (pass) maths, science and English. It's only social studies that I passed, but I didn't get the rest of the core subjects. I have a sister-in-law, she passed all... my brother's wife; so, the time they want to pay for me to write my remedials (retake exams), my brother's wife also applied for nursing training and she got it... they used all the money to pay for her. So, from there, everything is just money... money. My brother sat with me and said that I have to understand that she's someone's daughter and he got married to her and he has to help her and that I shouldn't worry. He just used something to just pamper me and said I shouldn't worry the time will come and I will also go... and that just ended, he never talks about anything about that. At times he advises me on certain things. In 2017, I got pregnant and my brother asked me what happened and I said, 'Oh, I don't even know' (recounts story of how she got pregnant) ... and he (father of baby) denied it; I didn't say anything and my parents too said they won't do anything, so I should just give birth. So, I gave birth, and because I gave birth to a boy, he was now coming to take the child and it was then that my father said, he doesn't want him to step a foot into our house. And so, they do advise me and... and they (family and church members) said I respect them... that even if it was some people,

they'll go and do something else (abortion)...or stop going to church...but me, the moment I preg (conceived), I was still going to church. I have people who do advise me up to date... because of the advice that I take from the house and outsiders, I take life to be normal; even if I don't get money *sef*, someone won't even know. People will see me and say I'm working, and I'm getting money monthly but I don't work, I do go to my weaving this thing (apprenticeship)... my madam... I do help her with certain things; so, I'm getting to one and a half year now (in the apprenticeship). If I get, I will do (retake high school exams) but right now my sister-in-law... I think they will be posted next year. She was telling me that oh if they post them, she can also help me. She always say that she'll help me, and I said okay. But because the WE-GAIN came, I was saying that okay, I will now be learning my weaving while waiting for her (to support her to retake her exams).

Atampoka: The issues are many; many of us are not working, we don't have the work, and some will travel down south to find something... wash bowls and others, and when they come back, it's still not working. So, we were trying to do something... some of us... some of the women can weave baskets and others. They were trying to organize some (money) so that if they can get a loan to be doing it (weaving), so that they can help their children. But when I went to some of the NGOs, they said they don't need people again. Some of their children have stopped schooling because of how to get money to buy books, pay this thing... so some of them have stopped schooling, and we're all there. Apart from this season (farming season), there's no work. Like the basket weaving, or the rice (power balling), if we get that one... and the shea butter this thing (small-scale production of shea butter), it will be good. Even we ourselves... the women, we contributed to build something (a structure) that we'll always go there and

weave the baskets. So, we've built up to this level (signals mid-level), but no support so it's there (uncompleted) (laughs)...who will support us? Nobody! So, we're there. We went to the MP to ask for help, no (unsuccessful)...we went to District Assembly, no (unsuccessful)...so we're there.

(When asked about women being consulted before projects are formulated). Yes, they should ask. And there are some projects, even if you don't ask the women, and that project is good, and through that program, they will get money, they will be happy. The project that they will benefit from it... get something small (money), they will be happy.

Mary: This violent thing about this our guys... It's too much and I don't even know how we are handling those issues. Like the guy will go and marry the lady... and if she's not somebody who has something to do (a job), she will suffer there. He will just bring you to the house and won't do anything, like trying to provide for you and other things. This time like this, they like to travel... like in this community, Bongo, they (men) like to travel so if they just bring you to the house after they marry you, in two or three days... if the guy is not working here... he will always go to Accra. And the moment he left you and went to Accra, the next time, he will be coming with another woman, and you being there first (first wife), you don't have a say. If you decide to say something, you will receive beatings. And the other lady that will come too...he will try to... because she is a new person, he will try to do everything for her. She will not respect the other lady (first wife) being there. She will also be trying to have issues with you, and that thing is very bad.

I remember, I was there and one lady came in (to the community) and then she married. She was the first wife of the guy and she had one child, a female child. Later on, on her second delivery, she had a female child again (in some communities, male children

are preferred due to patrilineal practices). So, we were there when this guy just called and then we said, 'Oh, your wife is in the hospital.' He said, 'Okay.' He was eager to know the sex of the child. The moment the lady delivered and we called the man and said, 'Oh, the lady delivered a female,' he said, 'What?' And we said, 'A female.' He hung up. He didn't call again. He didn't even call the lady to accept it. And it was the younger brother that was there. So, the younger brother got angry and also named the child 'Gold.' He said that 'eei, how can she come and be giving birth to girls?'... because now she had two girls. So, we were there, and this man came with a different lady, and the lady too came and gave birth... a boy, twins. So, when the lady gave birth to the twins, the second wife was now using it to tease the first wife. And when the lady (second wife) just came, she had to tell the husband and even call a meeting at the Chief palace and said that when she came, the first wife didn't even produce male children and the husband bought things for the first wife, but she produced male children, so the things that the first girl have should also be provided for her. So, it was an issue. They had to talk *a-a-a* (for a long time), and then the man too also bought the things along the line that she wants... a lot of things. Along the line, he told the first wife that she should barber (cut) her hair because the second lady is complaining that the first wife does her hair and dress nice. So, this thing, I don't know if it's because of ignorance and other things. So, one day, the girl barber her hair and I asked, 'Ah, what happened?' Why should you barber your hair because he said this and then you have to do that? And the lady said she has to pack and go. I told her she shouldn't pack and go; it's not good, and she should try to do something or engage herself so that the pressure will reduce. Recently, her first born is now in SHS. On our last call, I told her she should arrange... because her first born is going to SHS, I will try and see whether I will

sponsor her so that she will go and if she wants to learn weaving or she wants to be sewing, I will get the machine and then pay for her this thing, but she should also get some money that can be feeding her. So, the guys in our community, I don't even know what we are doing but how long? Me, I am not working, so how would I be doing... I can't be doing everything for them... so it's not easy. And, the women too, if they can get sponsorship to be doing... like my community in particular... this basket weaving and other things, that is what they are doing. Some do (weave) and they sell; they do trading. So, if they get that one, I think, if you get up and you are busy doing something, you will not be getting time to be fighting someone or, to be having issues. That is the issue.

4.5 Strategies Adopted by Local Women in Navigating their Lives

Participants were asked to share how they deal with all the issues and challenges that they face in their lives on a daily basis, and their responses are presented below.

Abena: I deal with the little that I have. Maybe, the financial side and then sometimes when I need it critically, I go to maybe anyone whom I think I can to help me in solving that issue. That is how I deal with my problems. And then I put prayers into it too because just looking upon your own knowledge to bring them (children) up is not easy. So, I always pray and ask God for more knowledge. How to bring them up not to become way-ward children one day. So, the financial side when it's (overwhelming), I can't do... I go to maybe people that I think I can borrow in order to pay back later. This is how I deal with those things.

Atampoka: What we do is that, we farm together (with other extended family members) and share the food. And I'm a musician... so eh, sometimes I will go to the studio, do my songs, come out and launch it. So last year, I launched my cassette, I got

about eh... 4,000 cedis (about 570 CAD), and I went and bought a fridge... after the buying of the fridge, I left some money for pure water, soft drinks... and I was at home selling small, small. (Now) Like the mobile money business that we're doing, if I get something small, I will just take it, pay my children's school fees; I'll give them money to go to school... because all of us, we're not working. I won't say he (husband) should force himself to do something that he doesn't have. So, I really enjoy this thing (benefits from NGO projects).

KayKay: I have been going to school and I stopped at SS (High school) (to get married). I am married and I wanted to further some of the education...like I went to Tamale and did some computer and literacy there. So, I am just managing with it and I am still pulling (trying) to do some diploma courses. I am in the house with my husband and the children and his brother but the brother now has a wife...I am just living with them. I work with some agents so much, WE GAIN is there, but last time (in the past), I was with the health people (NGO) doing voluntary (work) for the community...like they want(ed) someone to help them. So, I just joined and do some work in the community. So, from then, as at now (since then until now), I moved to my brother...he is helping them too and now I join(ed) the WE GAIN people. Farming and cutting fire-woods in the bush...that is our work. And if it gets to the farming season, we will be on (do) the farming season work...and after that, we have nothing doing (nothing else to do). They (family) will be in the bush cutting the fire-woods down to sell. We will use some to cook and sell some. You know, we the young, we like to buy items and be going round (from house to house) selling because at that small community, if you put a store there, I don't know whether (laughs) you will be selling (make sales) unless you move around...going round to many people's (houses). I combine it (WE GAIN

obligations) with farming...as it is farming season like this, you go to the farm small and you come and join them (WE GAIN) small...sometimes I have a helper. If he is free, he will be with it (the business), and if he is also going to the farm on the same day, it means then we stop (don't open the MoMo kiosk for the day).

4.6. Local Women's Opinions about the WE-GAIN project and NGO Activities in the North

Participants were asked about their opinions about NGO activities in their communities, and also about the WE-GAIN project. They were encouraged to share their thoughts on the implementation of the project, and whether or not it has been helpful to them, as well as share any issues arising from the project that may be impacting them (whether positively or negatively).

Abena: They are so important (in response to issues discussed at the GBV training), especially this place of ours because most of the things that happen, it's like we the women have been suffering for it... especially the responsibilities. The men think that they are only to provide food, and that whatever is left is for only you the woman to do. But through that training, I get to realize that so far as we the two have agreed to give birth to children, we both need to share the responsibilities in order to run the family. So, it was so important for me...

Ah, there are... they can achieve (in response to achievability of women's role as GBV referral agents) but I think maybe there can also be challenges on the way, especially on the side of reporting, because they told them not to give their name out, especially the one who is a victim. They have to only tell them where to go to seek help from... And not to force the person to do it. And you don't have to pick your phone, to call those that we have at the Social Welfare or the people that are involved in this thing.

But you have to explain for the person, if the person agrees and needs help thinking that he or she... whether she is not aware of where to seek for help. And then there is a guidance, you can do it, but not too much involved in it; and I see that they can do it, but the other side of it is that no matter how secret it is, it may, if not all, some people can still leak the secret... especially, when it comes to husband and wife. It is the issue of the fight or the quarrel that always brings the hatred. But when the quarrel goes down, there will be discussions and that victim is likely to spill it out to tell people where she got it (the information). Aha, so, I think there is also risk involved.

Dorcas: (She mentions that the issues that the NGOs are working on are not important to her). At times I do sit down and think of that... that these NGO people, they come and they won't even ask what actually (pauses). You can even be helping like female children... you come and you say you want to help female child and you help them further, but this parboil thing, they won't even do anything, and the year will reach, and they will go their way (the NGO will leave)... that's the problem (they not being consulted) because they just see us as villagers, that we know nothing; the problem is that they won't even ask... Hmm, small small; it's not all that much, so small, small (when asked about the MoMo business). I can't say no (whether the MoMo business is a good business or not) but it's helping... like for me like this, no one is taking care of me, so going to work (MoMo business) like this, it's there that I get the 2 cedis from there. One time, one friend asked why don't I buy this *toffee toffee* (candy) and add (to the business) so that I'll be using that *toffee toffee* profit to buy food, while saving the MoMo this thing (commission). Every week like this, if they buy the *toffee toffee*, I can use that to buy food and save the 5 cedis (from the MoMo) a week.

It was very nice and so interesting (when asked about her opinions about the GBV training). I didn't know that... for instance, helping like this... I haven't married yet, but I have a dad, a mum... and I think they don't know the meaning of help. They will go to the farm and from the farm, he'll just carry their hoe... leaving the woman to carry the firewood and other things... but I think it's now clear that they can help each other so with the training, I learned a lot about these things. Just recently, I was at work and one woman called me that 'where are you?' And I said, 'I'm at work,' and she said, 'Okay.' The man (woman's husband) always jokes with me when he sees me. So, the woman said, 'Oh, your man oo, he beat me, he nearly killed me,' and I said, 'Oh, why?.' She was packing and I said, no, she shouldn't pack. You know, here we don't have money and you know... even people were saying she should go and report it to the police. At times she'll just say I'm small (young) but sometimes I advise her and she does take my words (advise) and it helps her. So, I just said, 'Look, even if you pack and go home, it's better than going to report your husband to the police... you shouldn't do that.' She said she won't wait, and that if her husband finds out that she's packing to go home (leaving him), he'll seize everything, and I said she shouldn't pack, she should just go home (not leave the marriage). She said right now she couldn't even swallow her saliva and that her neck was paining her. I said, 'Okay, no problem,' and that if she has money, to just buy medicine to drink and if they ask her what happened, she shouldn't let them know that that happened; she should just do whatever she can and we will solve it later. She said, 'Okay' (continues to recount how the story unfolded when she called the woman's husband to find out what happened). I told him to do anything (all he can) that will bring the woman back home. I advised him to go to the woman's (family) house with someone to go and apologize. They (woman's family)

say they want to bring the police, and I called the woman and said she should just be careful with everything because ‘you love him, that’s why you got married to him,’ so she shouldn’t take it to be something that she’ll go and report; because ‘after that, you’ll still come back cos you’ve given birth three (to three children); you can’t run away and leave your children.’ So I just advised her. It was yesterday that the woman came back (to the husband’s house).

One day I gathered them (women in her community) and three men came. It was something that we were joking and laughing about... but one man take it to be something (seriously) saying that... ‘You people you want to change everything so they (women) won’t respect us again’ (recounts how she tried to convince the man). One challenge with the GBV (role)... I was telling them that oh, if they have issues like this, ‘I can’t handle it, but I have people that can help them,’ and one man was telling me that (pauses)... he just called me that he wants to ask me something, and I said, ‘Okay.’ He said, ‘You mean, if I have my problem, I should come and narrate it, everything to you? And you will now direct me?’ And I said, ‘No, oo, you don’t have to narrate everything but I just want to help you. I have their numbers, and I can just give you their number and you call them; they can help you... but giving you their number, I think I helped too. And the man said, ‘Okay, but to me... the way they were asking you in there... now, people know that you’re working (hesitates)... that you have their (government institutions handling GBV) numbers. If someone gets to know... assuming someone fought with their wife... because they know that you have their numbers, they will know that you reported when they come... and I said, ‘Okayyy.’ But this... I said, ‘No problem, but they won’t just come that day, on the day that they report... but I think (stops). I even forgot to ask if they (response actors) will let it reach

one month (wait for a month to go by after a reported case) so that they (people in community) won't know that I am the one who reported... (laughs nervously)... who gave the numbers to report. So, I think that's my challenge in my community.

Atampoka: Business is fine, but the capital is small; my place like this, it's always cash-out and no cash-in, so I'll just come to the market, withdraw all the 2000 cedis (the capital)... and by three or four days, it's finished. So, I complained several times. Also, because of the lorry fare (to go to the city to refurbish capital twice every week), I don't actually make profit. Like the mobile money business that we're doing, if I get something small, I will just take it, pay my children's school fees; I'll give them money to go to school... because all of us, we're not working; So, I really enjoy this thing (benefits from the WE-GAIN and other past NGO projects). It ends... when they were going, eh, I said some will come again so when this project came, I said, 'Mhmm, I said it!' But when those people went (referring to a previous project by WFO – to when the project ended), they (women who were in that project) were crying; coming to me in the night, morning, evening, asking, call 'your people'... and I said, 'I'm not a government,' so actually it affects our people a lot... especially the oil (cooking oil), the wheat, the sorghum... and this thing... eh tombrown (a type of porridge mix), the yellow one. They will give two people one bag, and they were enjoying it, so when they left, it affected our people.

Hmmm... (laughs)... this topic is very tough (when asked about the reaction of women to her GBV engagements in the community). So, I witnessed one man beating up the wife recently, after the meeting that we had at our district (referring to GBV training). So, when I went to the house... in the night, the woman (her neighbour) was just crying. So, my husband woke me up that I should go and see it myself, so I went. The way the

husband was beating the woman, I just entered in the middle (to separate them) and the husband just used this one (signals to elbow) and knocked my (signals to her shoulder).... herh, it pained me *papapa* (very much). So, I bring the woman to my house, comfort her, and I asked her what is her plan, and she said she has children so what would she do... that it's normal, and we should just leave it like that. So, I didn't want to tell her to do this and do that. So, I just said, 'Okay, if you say it's okay for you, then it's okay for me, but be careful with your husband. if he talks and you know that it's because of this thing that he always beat you, you have to stay away from that thing, so that the beating will not continue.' So, I counselled her, and she stayed at our house until the next morning before she went back home. So, I was just afraid that the husband may think something. So early in the morning when I met the husband, I just greeted him, and he didn't respond, so I was just afraid. I said, *Ei, what will I do?* So, I went and told my husband and he said I should forget of him. The next day, I went there to greet the husband, and he now responded and said I should advise the woman to be careful with him if not what he will do to her, it will not be good and I said, 'Okay, I will advise her,' and went away (she indicated later that she went to the woman's house in the first place upon hearing cries because of her role on the project to see if she could support).

In this chapter, I have presented the some of the stories of women 'beneficiaries' to show the complexities and 'entanglements' of the NGO practice (as pointed out by Lewis & Schuller, 2017). To accomplish this, I presented the women's stories and highlighted four key issues: 1) the women's background and the challenges they face in their lives; 2) the issues of importance to them; 3) the strategies they adopt in navigating their lives; and 4) their opinions about the WE-GAIN and other NGO projects. The stories indicate that the women 'beneficiaries' face

different challenges such as single parenthood and the burden of being the sole caregiver of the family, unemployment, financial exploitation, and lack of economic opportunities, among others. They expressed that family, work, money, education, and the problems of polygamy are the most important issues to them. They pointed out that the NGO projects they have been engaged in have done little, overall, to address their issues/needs. They, however, have adopted different strategies such as combining their own livelihood with NGO projects' incentives, and seeking additional income avenues to advance their material needs and better their lives and their families.

Their narratives show that the women 'beneficiaries' come from different backgrounds and have varying life chances and experiences. They are socio-economically disadvantaged, and this makes them 'exploitable subjects' for NGOs' practice and, by extension, renders them "vulnerable" to further exploitation within NGOs' work. The women's stories show a double relationship with NGO projects – a relationship of immense exploitation, on one hand, and an avenue for deriving some economic benefits, on the other. These stories highlight the tensions, interactions, and negotiations between NGOs and the women 'beneficiaries' and the resulting exclusions and exploitations. They also highlight the agency of women 'beneficiaries' who are not just 'passive' recipients of 'aid' but seek to creatively advance their material needs.

In the next chapter, I present my fourth ethnographic component, that is, my study with the main local organization that I focused on– Abantu for Development. I highlight the organization's background and activities for the Affirmative Action Bill¹⁷ in order to show how local women organizations, while contributing immensely towards achieving gender equality, create new exclusions and become complicit in maintaining 'exploitable subject' positions.

¹⁷ I had the opportunity to follow and learn about the activities of Affirmative Action Bill.

Chapter 5: Abantu for Development and the Affirmative Action (Gender Equality) Bill

5.1. Introduction

My purpose in this chapter is to highlight the ways that local women's organizations become unwittingly complicit in maintaining 'exploitable subject' positions, and the ways they create new exclusions through their activities. I achieve this through an examination of Abantu for Development and their Affirmative Action Bill (AA Bill) project. Abantu for Development is one of many local NGOs working on gender equality issues that champion the agenda of women's rights in Ghana. The Affirmative Action (Gender Equality) Bill contains temporary measures, including quotas, that are ultimately aimed at increasing the numbers of women in politics and in various decision-making positions nationally. I decided to focus on the Affirmative Action Bill due to the nature of the project. The Bill, if passed into law, is arguably deemed to benefit *all* women in Ghana, and as such, its advocacy, drafting, and amendments, in practice, should include the voices of women from different backgrounds to ensure appropriate, and effective representation.

Contrary to this expectation, I show in this chapter that even though local women's organizations in Ghana attempt to be 'inclusive,' they create a form of exclusion where only "certain voices" are heard. Hence, as Philips and Cole (2015, p. xii) note, even though local NGOs have created new spaces of participation, new exclusions are also created, which raises concerns among the people who can and cannot participate in these spaces. Local women's organizations' own adoption of neoliberal values and policies ultimately contribute to the marginalization and exploitation of socio-economically disadvantaged women 'beneficiaries.'

In ‘following’ the Affirmative Action Bill, I had the opportunity to attend five Abantu meetings in total. These meetings were all in relation to the Affirmative Action Bill, and were held on February 26, 2022; May 5, 2022; August 3, 2022; August 18, 2022; and October 26, 2022. I also had the opportunity to attend several meetings held by the Network for Women’s Rights in Ghana (NETRIGHT), which was established in 1999 to consolidate the efforts of different women’s organizations in the country to drive their activism (Tsikata, 2009). Today, it has become one of the most established coalitions with 44 membership organizations and regional focal points in 10 regions of Ghana. Abantu for Development has been a ‘long-standing’ member of the network and has, in the past and continuously, tapped into NETRIGHT’s membership to mobilize women’s organizations and movements, professional associations, community-based organizations, and trade unions and representatives from 110 districts to produce a document called “The Women’s Manifesto for Ghana,” currently with the ultimate goal of getting more women in Parliament and in political processes as election observers, polling agents, electoral officers and reporters, and in other political positions (Abantu, 2021).

Against this background, I realized how important it was for me to attend some NETRIGHT meetings as well, which would serve as an opportunity to learn about the issues that are important to women in Ghana from a wide range of women’s organizations and groups across the country. It would also help to observe the extent to which Abantu’s projects intersect with the issues that members raise at the network’s meetings. As a new member of NETRIGHT and a volunteer at the time, I had the opportunity to attend an advocacy meeting organized by Abantu not long after my meeting with the Executive Director. This was the first of several advocacy meetings that I would attend, and the beginning of my contact-making with members of both Abantu for Development and NETRIGHT. It was also the beginning of my learnings about the organization, and the truly impactful work that they do. The highlights of the

discussions at these meetings are outlined in the coming pages. I present discussions for a few selected days (not all of the meetings) because the issues became repetitive since the meetings were about the same issue – advocating for the Bill to be passed – but with different (and sometimes the same) stakeholders. I describe and present the issues as they unfolded at the selected meetings in a systematic order. However, before diving into the meetings, I begin with the background of the organization, its focus, and thematic areas to provide better context for further discussion.

5.2 Organizational History and Focus

Abantu for Development was established in 1991, and works on women rights and gender equality issues. According to the Project Manager, the name “Abantu” came from the Swahili word *Bantu* (people) from East Africa. The organization was established by a group of African women who had moved from East Africa to London and wanted to support African women to address the issues of inequalities at the time, such as economic and social issues. They established one branch of the organization in Kenya, which is the Eastern Africa office, one in Nigeria, and one in Ghana, which is the regional office for West Africa. Abantu’s vision and mission are to create a world where women are empowered to work together with men in a society that is just, free, and fair. The management team of the Ghana office largely comprises four people: the Executive Director, the Head of Programs, the Finance and Administration officer, and the Resource Mobilization Manager. They are all from West and East Africa, and are all women. Currently, the office has 12 full-time staff and about four volunteers. Abantu works on two key thematic areas: gender and governance, and gender and climate change.

The organization currently has a number of programs and projects in these two thematic areas. These include a Women in Politics program that is run in collaboration with other NGOs. The program focuses on training women, especially those at the grassroots level from the various

political parties, on economics, gender and development, and leadership. Additionally, the organization mobilizes women, young and old, who want to go into positions of leadership, such as decision-making positions in the local government or at the national level – into Parliament. They also mobilize young people through mentoring, especially young women from tertiary institutions and young women commissioners within the students’ movement. This program has been running for 13 years, and past trainees of the program have risen to become members of Parliament.

Additionally, Abantu works with an international NGO on supporting women farmers to benefit from irrigation systems. The goal of this project is to collaborate with other international NGOs who have developed irrigation systems, and to connect women farmers and women groups to irrigation systems for purchase and use. Additionally, Abantu is developing training materials for the organization to train universities across the country on gender issues. The cocoa farmers’ project also focuses on training women and men on access to lands, women’s access to resources, and addressing gender inequalities within the cocoa sector while empowering women within the sector to gain additional sources of livelihood, apart from income from cocoa.

5.3. Project Formulation and Implementation

Abantu sees its project formulation process as a continuum. Abantu’s Ghana office has been working with local women and their communities for an extended period of time. According to the management, as time goes on, women “beneficiaries” report gaps they identify within the communities to Abantu, and provide Abantu with reasons why those issues should be addressed. Once the women give them the ideas, the organization calls on them to give further details, after which proposals are developed from these gaps. The Project Manager expressed that the local women are the brains behind most of the projects implemented by Abantu. Hence,

when local women present issues from their communities to Abantu, the team meets to brainstorm and pick the ideas that resonate with their thematic areas, and then call on the people who gave the suggestions to obtain further details, and subsequently move on with the work.

The initiative that I had the opportunity to ‘follow’ – the Affirmative Action Bill – is part of the Abantu’s Women in Politics project. The Bill had been in and out of both the Ghanaian Cabinet and Parliament – with policy makers hesitant to pass the Bill despite continuous and tireless efforts by women activists for 10 years. Hence, the activities that I observed, and which I present in this dissertation, are but a small part of a long-term, continuous process and efforts (and advocacy) of Ghanaian feminists and activists for the Affirmative Action Bill. As of the time of writing, the Bill had still not been passed, and hence, the advocacy is ongoing and will continue well after this dissertation is published. The next sections provide highlights of the discussions that took place at the meetings I attended, which show that despite Abantu’s efforts to include the voices of local women in their practices, their activities create new public spaces where only certain voices are heard, and they become complicit in maintaining exploitable subject positions.

5.3.1 February 25, 2022: Abantu and the Affirmative Action Bill

On this day, the meeting I attended took place at Mensvic Hotel in Accra, the capital city of Ghana, and lasted for two hours. It was an advocacy engagement meeting with policy makers on the immediate passage of Ghana’s Affirmative Action Bill, and it was open to NETRIGHT members and women’s organizations. The objective of the meeting was to call on policy makers, including the Ministry of Gender, Children and Social Protection (MoGCSP), the Department of Gender, the National Commission for Civic Education (NCCE), political parties, Civil Society Organizations and the media to expedite processes towards the immediate passage of the Bill into Law before the 2023 District Assembly elections.

Representatives of the targeted stakeholders were in attendance, including a representative from the Ministry of Gender, Children and Social Protection (MoGCSP), the Department of Gender, National Commission for Civic Education (NCCE), various NGOs, CSOs, Media, and the PNC (People's National Convention) political party. The meeting was made up of two main activities. It began with an in-depth presentation of the Affirmative Action Bill, with an outline of the background of the Bill, its framework, the key clauses, and the benefits of passing the Bill. This was followed by an audience engagement session to collaboratively develop strategies to expedite the process of having the Bill passed.

The processes for the Affirmative Action Bill started in 2011 and the Bill has gone through rigorous reviews and different stages. The Bill has 32 clauses and serves as a temporary measure to achieve gender parity (full Bill not public). The instruments quoted as the basis of the Bill (at the meeting) emphasize legal compliance and adherence to international regulations, including the constitution, CEDAW, Beijing, and others.

The presenter on this day emphasized that it is important to pass the Bill because it will promote democracy, good governance, and equal participation. It would also challenge the perceptions of politics as dirty and hence 'not for women,' as well as contribute alternative development paradigms. At the time (as of the date of this meeting), the Bill was in Cabinet awaiting further deliberations. From observation, the representative from the MoGCSP did not seem very sure or aware of the status of the Bill, as she mentioned that the Ministry had not recently been updated. After this disclosure, there was a suggestion to pass a resolution to force the Ministry to do its work. Attendees raised an issue with the MoGCSP about the Ministry's inaction on following up on the Bill with Cabinet. There was emphasis on the need for representation in Cabinet, and the need to target the Gender Desk at the Office of the President. Additionally, a decent number of attendees agreed on the need to use protests/demonstrations to expedite the

process, and a call for old forms of activism, as well as combining it with the use of social media platforms to push the Affirmative Action agenda. Members agreed to a suggestion to form different committees to oversee pushing the passage of the Bill into law. Another participant also pointed out the need for regional consultations in order to educate local women about the Bill. Abantu mentioned that they have been organizing regional consultative meetings and outreaches in the local communities, especially in-person community visits and discussions on radio. In response to this, members called for a wider engagement with the general public to raise awareness and educate people about the Bill and to rally support. The meeting ended with a re-iteration of the importance of passing the Bill, the role of members and stakeholders in the process, and finally, acknowledgement of attendees' participation in the discussions.

5.3.2 May 5, 2022: Abantu and the “Intergenerational Dialogue on Affirmative Action (Gender Equality) Law for Ghana”

I attended another meeting organized by Abantu for Development titled, “Intergenerational Dialogue on Affirmative Action (Gender Equality) Law for Ghana,” which was also held in Accra at Mensvic Hotel.¹⁸ The participants in attendance included representatives from MOGCSP, IDEG, CDD, Ghana Bar Association (Women’s Forum), and PNC. This also lasted about two hours. There was a brief presentation from Abantu on the reasons why the Bill must be passed, the challenges encountered, and the strategies needed for advocacy. This was followed by a panel discussion. I detail some of the issues that stood out at the meeting in the coming paragraphs.

¹⁸ This meeting was the immediate one after February 25th meeting. The meetings were held at irregular periods depending on the scheduling of Abantu. Some of the meetings were to share updates and others were to strategize. The meeting on this date was to strategize; there was no update at this time.

Many references were made to international instruments that obligate women representation such as CEDAW, UN policies, and other legal frameworks, and to other African countries that have made significant progress when it comes to women representation in Parliament (like Rwanda and South Africa). Other participants made a reference to the state of Ghana's Parliament – stating that out of 227 parliamentarians, only 40 are women. The women showed an alarming concern for this, expressing that the organization and its members had hoped for the Bill to be passed soon (initially set for 2020). The participants believe that the AA Bill has not been passed because of lack of political will; lack of commitment on the part of men who are supposed to support it; ignorance – people don't understand what the Bill is about; reluctance of people; fragmentation among women within politics which is causing division, an active 'invisibilizing' of women, and continuing misogynist attitudes.

They suggested different strategies to push the passage of the bill. These included the need to unite to mobilize and fight for the passage of the Bill; taking activism to the grassroots level; resource mobilization; engagement of women of different classes, professions, and geographical locations; modifying the language of the Bill; using social media to promote and cause the Bill to 'trend;' focusing attention on the Gender Ministry to move the Bill; a paradigm shift (shift in thinking); and better collaboration between older and young activists (and strengthening youth interest in the passage of the Bill).

5.3.3 May 19, 2022: Abantu and “Increased Media Advocacy for the Passage of Ghana's Affirmative Action Bill into Law”

Abantu organized a meeting on “Increased media advocacy for the passage of Ghana's Affirmative Action Bill into Law” on this day. The event was a press conference sponsored/funded by Plan International intended to engage with the media on “the role of the media in reinforcing the advocacy for the passage of the Affirmative Action Bill into Law.”

There were about 14 people in attendance (including me), and the majority were journalists from different media houses: Peace FM, Daily Graphic, Daily Guide, Public Agenda, Information Services Department, and Modern Ghana Online. The media invited to this event were mostly print and radio. This meeting lasted for about an hour, and began with a presentation of a brief history about the Bill, the progress made, and the barriers that the organization faces in having the Bill passed. The presentation was followed by a Q&A session where participants were given the opportunity to ask questions about the Bill and/or other issues. Some members of the media expressed frustration about constantly writing about the Bill, with no actual outcome. This turned into a full discussion about all the hard work and toil that has gone into advocacy over the years. Some members of the organization also expressed their frustration with the government's lack of political will to pass the Bill (the Bill was still in Cabinet at the time of this meeting). By the end of the discussion, however, members had agreed that despite their frustrations, they will persist in their advocacy efforts until the Bill is finally passed into law. I admired their conviction and dedication!

The facilitator asked participants to contribute strategies to push the Bill. They mentioned the need to engage with the Cabinet and called for a more radical approach to getting the Bill passed – for example, the use of demonstrations. There was confusion about the wording of the title of the Bill; some participants asked if it is the Affirmative Action or Gender Equality Law? The facilitator suggested that the wording was changed from Affirmative Action to Gender Equality.

5.3.4 March 1, 2022: NETRIGHT's Annual General Meeting

As mentioned earlier, even though I was studying Abantu, I made it a point to attend a few meetings organized by NETRIGHT to learn about emerging issues that are of importance to both individual members and other local organizations. All identifying information about

participants at the meetings has been anonymized, and the data presented here was obtained from notes that I took as a participant in the meetings.

The Annual General Meeting (AGM) for NETRIGHT was held on March 1, 2022. It was a hybrid event – both virtual and in-person – and had a good turnout of more than 40 people in total. The goal of the meeting was to discuss what various organizations had been up to in their respective regions, and the progress made by NETRIGHT in the previous fiscal year. The meeting started with editing of the minutes of the previous AGM. They were displayed publicly (in a PowerPoint) and read through by the facilitator while members proposed edits (edits were mostly suggested by the convenor and a couple of key members). This was followed by a presentation of the 2021 annual report and financial statements. The main discussions of the day started after this presentation, and I discuss the key issues that stood out below.

5.3.4.1 Organizational Challenges of the Local Women's Network

The organization faces several challenges including donor dependency. It was pointed out that NETRIGHT was set up to avoid the inherent dependency of local organizations on donors but it did not turn out as expected; it became donor dependent. The organization, for example, lacks long-term funding partnerships and has not received funding on its thematic area on natural resources. It was also pointed out that NETRIGHT is not an umbrella organization but a network that provides support to other organizations. This status limits its power in engaging with powerful actors such as government agencies and politicians. The organization also lacks effective communication strategies with the general public.

Other issues that stood out were a seeming ambiguity of terms. As an example, there were discussions about the term ‘beneficiaries’ and some participants expressed their discomfort with the use of the term to refer to women who participate in the organization’s programs. Alternative terms that were proposed to replace ‘beneficiaries’ were “stakeholders” and

“participants.” I argue that the term “stakeholders” masks the obvious power dynamics between and among the different actors of NGO activities.

Furthermore, some members insisted that there is a “lack of knowledge” among younger generations. They advocated the need for continuous intergenerational dialogue and strategies to attract younger generations to participate in the organization’s thematic areas. I strongly disagree with this as I met several young women who were equally passionate about women’s rights. The claim that younger women are being taken away from the key issues that matter to the women’s movement presupposes that the movement is characterized by a homogenous gender equality agenda. But then, that raises the question: whose ‘key’ issues are the focus of or represented in the movement?

From my observations, it was simply not the case that the younger generation’s activists were somewhat “uninterested” in issues concerning the women’s movement. They were simply more passionate about issues such as employment, sexual rights, and LGBTQ+ rights, among others – which are not at the centre of the organization’s discussions. Additionally, the younger generation women activists have expressed not “being given” the space by the older activists to pursue their interests within the women’s movement. The older activists are thought to prevent the younger generation from taking up leadership positions within the organization, and are also, in many cases, dismissive towards the younger generations. Ultimately, some of the younger generation’s activists become discouraged and disinterested altogether and refuse to participate, while others separate themselves from the organization to pursue their own interests. This division and territorialism of the women’s movement was prominent and apparent in all the meetings of both Abantu for Development and NETRIGHT Ghana. Even though several of these meetings point out the need to bring young feminists or activists on board, the division between the two generations persists. Some participants suggested

organizing young feminists online and mentoring and educating them about the movement, as well as finding out their interests and career paths. In relation to this, individual organizations were encouraged to actively engage the younger people they work with in NETRIGHT's activities.

Some participants called for strengthening focal points and decentralizing NETRIGHT so that people can work more effectively. Participants mentioned the need for the names of people and organizations in the various regions to be made available so they can communicate and collaborate on projects together, as well as familiarize themselves with each other's work. Additionally, members pointed out the importance of sharing individual organizations' activities with other members of NETRIGHT to promote unity and collaboration. To facilitate this, there is the need for a database of members across the country.

Additionally, the lack of unity among the women activists was a major concern. At some of the meetings, I observed the tension between some women (it was difficult to grasp what the tension was about from observation and I didn't want to 'get in the middle' of it). For example, in one instance, members mentioned being hesitant to nominate people for the steering committee. In response to this, some participants pointed out that members were not familiar enough with each other to nominate; they don't know their views/opinions and/or how active they are in NETRIGHT's activities, so it becomes difficult to nominate (there was an awkward silence). Nominations for the steering committee are made by sending a call (form) out for members to be nominated (all members can nominate someone). The convenor is elected by the steering committee. It was also mentioned that members refuse to attend meetings if they're not provided with transportation and this increases costs for the network. Members outside Accra also expect accommodations to be paid for them whenever they attend meetings in the

city (some members did not seem happy that this was mentioned). Members were urged to contribute materially to the network.

The issue of resources and funding was also raised at this meeting. Discussions about funding shows a clear dependency on donors and an ‘inability’ to negotiate their needs and push for the issues they want to pursue due to this dependency. They often have to pursue projects that donors deem important. One participant argued that donors need to understand that countries differ by issue, and not restrict local organizations by their thematic areas. The participant pointed out that due to the anxiety and pressure of acquiring funding, local organizations design projects according to donors’ pre-determined areas. She argued, “If we stand our grounds, they might change. Donors need to be engaged to discuss this!” In line with this, participants stressed the need for resource mobilization and collaborating as consortiums to make stronger funding applications.

5.3.4.2 Issues of Importance to Women: NETRIGHT’s Priorities for 2022

NETRIGHT’s Priorities for 2022 were discussed extensively at this meeting. The convenor mentioned three areas of focus: economic justice, natural resources, and movement building. They invited members to contribute ideas on the issues that are critical and important to women that should be prioritized in 2022. The issues raised by members include: 1) national issues – for example, the passage of the E-Levy (a tax on mobile money transactions) and its impact, as well as educating women on issues of taxes such as SSNIT, retirement plans, and others; 2) translating research findings into practical solutions for women, especially the implications of research findings on the lives of local women; 3) decent work agenda – both formal and informal work; and a call for adherence of labour laws to international labour market conditions through government policies and reviews, advocacy, and others; 4) proper and increased information dissemination among member organizations and individuals across the regions to

share and take advantage of new opportunities (for example, TVET education opportunities for young women); and 5) natural resources.

There was mention of a salt mining project, and this idea was presented to members at this meeting by the management of NETRIGHT.¹⁹ The issue of a ban on charcoal production, and seeking legal support for women affected by the ban, also emerged. Members raised the issue of the apparent conflict between charcoal production and harm to the environment, which also leads to climate change. They stated that in charcoal-producing areas, new ways of making charcoal such as using shea/coconut shells can replace the old ways that are creating problems. Members emphasized the need for discovering alternative ways of helping the women in these areas. This requires collaborating and having conversations with women in science to develop better strategies. They used the term “natural resources with a green approach,” which meant using alternative, environmental-friendly strategies in the natural resource sector; and finally, the issue of movement building. All these key issue areas were presented by NETRIGHT’s leadership, and subsequently, the time came for member organizations to give their reports.

Member organizations reported on the issues that were emerging in their regions and had become important to women. These issues included teenage pregnancies and gender-based violence in the Ashanti Region; the socioeconomic impact of charcoal production on women; an increase in rape cases; teenage pregnancies; girl-child migration; and decreased women in leadership positions in the Northeast (Savannah) regions.

¹⁹ I wondered how this came up as a suggestion and noted from the discussion that they had been contacted by an INGO to implement this project.

5.3.5 March 2, 2022: NETRIGHT and the “End of Year Review of the Status of Women in Ghana”

The AGM was followed by the “End of Year Review of the Status of Women in Ghana” the day after, on March 2, and was also organized by NETRIGHT. The meeting was open to all members of the network and had a good turnout. It began with a presentation from a professor at the University of Ghana and ended with a panel discussion.

The presenter critiqued the fact that the Affirmative Action Bill had still not been passed after so many years, and called for the Bill to be passed. The theme of the presentation was the impact of COVID-19 on the lives of Ghanaian women, with a particular focus on the impact on their livelihoods in terms of those who gained and those who lost. She used deductive reasoning – using data from reports produced by other researchers – to draw her conclusions. The presenter began by looking at the impact of the pandemic on women globally, stating that women across the world suffered disproportionately, particularly in the informal sector. She pointed out that issues of abuse and violence increased, as well as unpaid care work and mental health issues. There was also an increase in competition for job offers between men and women, and there had also been a high incidence of early marriages.

For the Ghanaian context, she focused on the economic and social impacts of the pandemic. She highlighted the economic impact of Covid-19 arguing that: 1) the most affected employment included the tourism industry, hospitality, retail and wholesale activities, and that this impacted women the most because these industries are dominated by them. She found that this adversely affected women’s income, which affected women’s savings. She also pointed out the social and health impact of Covid-19, arguing that the pandemic led to unpaid care work, the declining health of workers (more women), increased work hours, decline in access to reproductive healthcare service, and an increase in domestic violence. She also noted that

some ‘gained’ in the pandemic, including pharmaceutical companies, food-import companies, and the textile and garment industry. The short-lived gains in some sectors included food production activities and other small gains in the informal sector. These discussions showed clearly that the Covid-19 pandemic worsened the already existing socio-economic inequalities of women in Ghana, especially the most vulnerable population including older women, women with disabilities, market women, hawkers, *kayayee* (head potters), and women farmers in remote areas.

5.3.6. October 26 and 27, 2022: NETRIGHT and the National Feminist Forum

Another notable NETRIGHT event that I attended was the National Feminist Forum on October 26 and 27, 2022 in Accra, Ghana, on the theme of “Enhancing Activism in the Women’s Movement: Mobilizing for Inclusion and Diversity,” funded by Global Affairs Canada (through Plan International). There were opening remarks from different organizations, including NETRIGHT, a representative from Global Affairs Canada, and a representative from UN Women. The representative from Global Affairs Canada’s remarks were very brief, and she emphasized that she was at the event to listen to the discussion. The remarks from the UN Women representative started with an emphasis on the role of women’s groups and organizations, referencing different movements (like the MeToo movement) and activism to end violence against women. She also mentioned the rise of anti-rights movements, anti-feminists, and the unappreciated and undervalued work of women’s organizations. She highlighted emerging priorities, including the need for more funding for women’s issues, removing obstacles for women to engage in political issues, supporting and implementing national action plans, and working multi-sectorally as well as in a regional way, “leaving no one behind” – including women with disabilities, protecting women’s rights defenders, and holding intergenerational dialogues.

There was a presentation from the convenor of the Women's Manifesto Coalition, Hamida Harrison (a member of Abantu), on "Advancing Women's Rights and Gender Equality in Ghana: The Journey So Far." Her presentation highlighted how the interrogation of the low representation of women in Parliament and other decision-making positions helped the women's movement to develop strategies. She noted that the Women's Manifesto, AA coalition, and NETRIGHT have mobilized for constitutional reform but not much has happened. Other issues that women's groups have mobilized for in the past through marches on the streets and vigils have resulted in very slow change. She called for a continuous mentoring of young women to promote gender equality, and the need for young women to make a commitment to the agenda. This presentation was followed by the first panel discussion "Reflections on our Work," where the women activists reflected on their activism over the decades, highlighting the difficulties and wins over the years.

The panelists began by discussing their backgrounds, with most of them describing themselves as having developed the passion to fight for women's rights from a young age. They all have different educational backgrounds and trajectories but share a common passion to fight for women's rights and collaborate with different groups on issues. One of the panelists pointed out her preference to be referred to as an "activist" rather than a feminist. She mentioned that Ghanaian women were advocating for women's rights way before the term "feminist" was coined. Another panelist added that the terms "activist" and "feminist" are the same and that they are just terminology. She expressed that "Northern feminists" (European and North American feminists) gave the term "feminism" a bad name with the use of hostile approaches to push the agenda. Hence, using the term "activist" was a way to protect themselves at a time when "feminist" was unpopular and even dangerous; and it took a while for women to start using the word. The panelists recounted the year 2000, which recorded several cases of

femicide in Ghana, and the marches and sit-ins that women organized that led to improvements. They further recounted the increased realization of women to occupy spaces; and the mobilization of an alleged “witches’ network” to fight for women’s rights. The panelists pointed out the areas of disagreements and discomfort within the movement; for example, one of the panelists pointed out that the network cannot afford to shy away from LGBTQ+ issues, which is a topic that many members find uncomfortable. She pointed out that LGBTQ+ issues are a human rights issue, and ‘we’ should be a part of addressing it. The panelists pointed out that there seems to be more conversations and less action these days. They also expressed a lack of solidarity – a sentiment which had been expressed by others at previous meetings. This lack of solidarity, to me, stems from political differences, competition over limited resources and funding, differences in socio-economic (and class) status, as well as differences in opinions (among others). These all create tensions between members of the movement and hinders the advancement of the organization’s needs.

There was another panel discussion on the strategies to strengthen women’s mobilizing in Ghana, which included: 1) bridging the intergenerational gap, which involves respect and training for younger people, creating safe spaces for discussions with the younger generation, and reverse coaching and mentorship (where the younger activists teach older activists new ways); and 2) collaboration among young feminists and mapping progress towards closing the intergenerational gap.

5.4. Other Challenges Local Women’s Organizations Face in their Work

In addition to the organizational issues described above, according to Abantu, the challenges at the community level are mainly as a result of a highly entrenched patriarchal society. According to the organization, it is difficult to influence people, especially men, to understand gender issues, appreciate the inequalities that exist, and actually change behaviour. Abantu

believes that this behaviour has also influenced some women because patriarchy is not just run by men but also strengthened by women. The organization believes that women in Ghana have been socialized to believe that they are not *supposed* to be in politics, and that this socialization has been reinforced by religion.

Another challenge that Abantu faces is with regard to identifying women who want to be part of leadership. Sometimes, they identify women who have the capacity, but when approached, they refuse to be involved in leadership/politics. The three reasons identified by the organization for this problem include: disagreeing husbands, political parties not wanting (and blatantly refusing) to include women contestants, and financial challenges (due to women's economic disadvantages). They also pointed out other issues that relate to funding for projects, and the strings attached to donors' funding.

5.5. Lessons from Local Women's NGOs

This chapter has highlighted the complexities in local women's organizations. First, it shows the productive achievements of the women's movement in Ghana, including Abantu for Development, in championing a women's rights agenda in the country. It shows the resilience of local women activists in fighting for their needs including their unwavering commitment to have the Affirmative Action Bill passed into law. Some of these women activists have dedicated more than a decade of their lives towards pushing the passage of the Bill, which still has not yielded the desired results yet (as of May 2024). However, the advocacy continues and the women activists persist to have the Bill passed. This commitment is the epitome of resilience and agency, as the women activists have created innovative ways of funding the advocacy, such as contributions of membership fees, 'scraping' funds off other projects, and sometimes only responding to donors' calls for proposals that align with their advocacy goals.

Another interesting observation about the activism of ‘local women’ is their focus on structural inequality and their long-term devotion to tackling the structures causing gender inequality. For example, the Affirmative Action Bill, if passed and implemented appropriately, will mandate institutions – including government institutions, businesses, and political parties – to ensure a relatively good number of women are hired in key positions, which will increase women’s representation in key offices, and arguably increase their visibility in public decision making. This approach is a good example of tackling gender inequality – addressing the issue head on within the structures that cause it. Of course, that would come with its own issues, such as the question of which women would benefit from the passage of the Bill, but it would be a productive start.

Furthermore, the women activists’ approach to gender equality²⁰ shows a form of complexity. On one hand, they use an (almost) inclusive approach where women from different regions participate in the processes of organizing. On the other hand, many of the key issues of focus and activities within the movement are determined by specific women, namely women who have a high socio-economic status – such as highly educated and experienced women. In this context, experience seems to be determined by three factors: age, time spent as an activist (the longer, the more experienced), and being well-known and admired within feminist circles. Hence, even though the movement attempts to be ‘inclusive,’ it creates a form of exclusion where only certain voices are really ‘heard.’ As Phillips and Cole (2015, p. xii) (and others) noted, even though local NGOs have created new spaces of participation, new exclusions are also created, which raises concerns about the people who can and cannot participate in these spaces. The women ‘beneficiaries’ from the previous chapter are (unfortunately) an example of women who cannot participate in these new ‘public’ spaces mainly for two reasons: one,

²⁰ Gender equality is the term that this group used at the meetings.

they do not ‘fit’ in with the members of the movement (they are socio-economically and politically different), and two, they are more concerned with issues of survival, as I have described in the previous chapter. I believe that this is the main area where local women NGOs fall short: they ‘fail’ to take into account existing local inequalities such as class, race, and ethnicity, all of which intersect in reinscribing inequalities (Cornwall, 2001; Desai, 2005; Mohan & Stokke, 2000).

These, coupled with other issues discussed earlier, such as donor dependency, glossing over existing local inequalities, lack of unity and solidarity among women’s activists, intergenerational differences, competition for limited funding and other resources, and the daunting task of ‘capturing’ different voices (among others), form part of the complexities that local women’s NGOs must navigate in order to be successful. These complexities result in local NGO’s complicity in maintaining exploitable subject positions.

The next chapter offers a critical analysis of the issues discussed throughout this dissertation, and provides a detailed theorization and critique of NGO projects and practices, highlighting the processes of exploitations that occur through projects.

Chapter 6: Analysis and Discussion

The *Exploitable Subject*, Neoliberalism and Capitalism

6.1 Introduction

In this chapter, I examine the processes through which ‘exploitable subjects’ become ‘entangled’ with NGOs’ practices, using the case studies presented throughout this dissertation. Drawing from previous chapters, I also discuss the various ways that different actors benefit, and the resulting deepening of exploitations and silences that occur throughout these well-intentioned projects. In addition, I highlight the nuances that impact NGOs’ effectiveness and the social consequences of the GBV component of the WE-GAIN project, asserting that NGO practices deepen the exclusion and silencing of women “beneficiaries”. I thus argue that NGOs’ practices contribute to the construction of its ‘subject’ for project activities, and that it is this construction that forms the basis for which the exploitations and silences of women ‘beneficiaries’ occur. My overall purpose in this chapter is to show that NGOs’ practices within a neoliberal framework has inadvertently led them to seek out or detect “exploitable subjects,” and that they actually deepen the women’s exploitations within the scope of their work.

6.2. Neoliberalism and Inequalities: The Construction of the ‘Exploitable Subject’ in NGO Work

As I went through my notes, I thought about the term ‘beneficiaries’ and the reactions it elicited from organizations’ members, and I wondered why the term is so pervasive in NGO practice. The more I thought about the term, and everything that I had learned so far, the clearer it became to me that there seems to be an active, conscious effort to make ‘beneficiaries.’ ‘Beneficiaries’ are unequivocally at the centre of NGO projects and activities, and without them, there arguably would be no use or need for NGOs (Banks et al., 2015; Kilby, 2006; Lang, 2013). In the previous chapters, I discussed the ways that Grameen Foundation, for example,

recruited ‘beneficiaries’ for the WE-GAIN project. The process the organization used for the selection of the ‘beneficiaries’ targeted a specific group of women (using such criteria as education and income level) in line with predetermined project objectives. This process of selection – I call this the “process of ‘beneficiary’ making” – targeted women in rural Northern Ghana, most of whom were perceived as “poor and vulnerable.” Through the WE-GAIN project, we can see the complex systems of power and processes that become a web that traps local women who are mostly concerned with issues of livelihood, survival, and taking care of their families. The process of ‘beneficiary making’ requires an ‘exploitable subject’ who is preferably and largely a ‘poor woman’ who lives in a remote location (far from the organization), and who is socio-economically disadvantaged.

As mentioned in Chapter 1, many scholars (Allen, 2009; Feldman, 2007; Redfield, 2005; Tiktin, 2006) have noted that NGOs rely on a subject that is easily associated with “needing” or “deserving” aid in order to maintain their commitment to transforming “beneficiaries” to subjects who can contribute the economy. The ‘exploitable subject’ (in the context of this thesis) is then recruited to be a part of an NGO project or initiative that is meant to ‘empower’ women and achieve gender equality. I do not argue that NGOs themselves necessarily create the ‘exploitable subject’ (or ‘beneficiaries’) – but that they are created by the dispossessions of capitalism and ongoing neoliberal projects and policies, such as structural adjustment programs and therefore become exploitable in NGO practice. Based on my ethnographic research, I argue that NGOs, through their activities, maintain, perpetuate and deepen the exploitation and inequalities faced by the subject. Recent ‘recruitment’ strategies for ‘exploitable subjects’ or ‘beneficiaries’ used by NGOs employ neoliberal frameworks. For example, one of the main factors to screen and recruit women for the WE-GAIN project (like many others) was their level of education which, in essence, meant that all women who had no formal education or

did not meet the required level were not “ideal” for that particular project. Once the women were ‘recruited’ into the project, they become entangled in a web of relations, activities, processes, and complex systems of power involving institutions and actors who interfere in their lives (Barnett, 2023; Corry, 2010; Lipschutz, 2005; Sending & Neumann, 2006) and cause profound changes, with sometimes disturbing consequences.

The women caught in this web are faced with two choices: to either go along with their expected roles – to attend meetings, workshops, trainings and events, and perform tasks assigned to them to remain in the project – or drop out of the project altogether. In most cases, these women go along with their expected roles as a result of the dependency that these NGO projects exploit, in the form of small monetary compensations. These small monetary compensations may put food on the table for families for a day or two, and as such, the women ‘beneficiaries’ become dependent on it – this is, in fact, partly what makes them ‘exploitable subjects.’ The women, after months of being enrolled in the projects, develop a sense of dependency on the monetary and other benefits that come with being a ‘beneficiary,’ only to be left with one thing: a promise by the NGO to return soon with another project. While they wait, they struggle to pick back up from where they left off prior to their involvement in the project, and some are left with feelings of inadequacy, underachievement, and a sense of unfulfillment.

The NGO practitioners in the organizations in this study, as described in Chapters 3 and 5, have been reflective about the term ‘beneficiaries’ and some proposed alternative terms such as “partners,” “stakeholders,” and “participants.” As demonstrated in Chapters 2 and 3, “partners” and “stakeholders” are just words that simply mask the obvious unequal power dynamics between and among NGO workers, donors, government actors, and so-called beneficiaries. The two terms assume that ‘beneficiaries’ are equal collaborators on the project. However, this is

far from the case. Indeed, ‘beneficiaries’ are not docile beings or victims who have no control over their lives. They are experts on their lives and their communities and bring rich and in-depth knowledge with them to the projects – in this sense they *are* co-creators of knowledge. However, in some cases, like Grameen, NGO staff and other actors do not treat these ‘beneficiaries’ as knowledgeable contributors, but rather as poor, uneducated, and helpless victims who need ‘saving’ (Yeoh & Kim, 2022, p. 785-786). Grameen, like other INGOs, advocate inclusion and local involvement and participation, but as explored in Chapter 2, they seek participation from ‘beneficiaries’ toward the specific goal of completing set project objectives, not from the point of co-creating knowledge and/or advancing the actual needs of the women, as I showed in Chapter 4. Toward the NGO’s goal, the women are required to complete trainings so staff can check off boxes and display their ‘achievements’ and ‘measurable outcomes to donors, as reflected in Chapters 2 and 3. As demonstrated in Chapters 2, 3, and 4, international NGOs systematically exclude local women from various decision-making stages, including but not limited to the main topical focus of projects, project activities and implementation, terms of participation, and compensation – all the while mining them for data for their reports. I will further discuss this in detail in the coming pages, but the point I want to reiterate here is that no matter the term that is used (beneficiaries, stakeholders, partners, etc.) or the efforts that are made by NGOs to portray them as equal participants in NGO activities, that is simply not the case in real life. These terms become cliches with no real meaning or significance – and are thus simply a part of the processes of “making the exploitable subject,” while masking it in seemingly well-meaning terminologies.

6.3. The Processes of Creating and Maintaining Inequalities through NGO Work

It seems ironic that organizations that have been set-up to ‘better’ the lives of people across the world (un)intentionally create exclusions and maintain inequalities through their activities. But

sadly, over the years, NGO practices have themselves become part of the structures that perpetuate inequalities. Scholars such as Fassin (2012) have written about the mixed results that ‘humanitarian’ practices have produced, with the negative side creating authoritarianism, violence, and inequality. NGO practices are also governed by hierarchical relationships between international workers and local employees, with the latter getting exploited (Fassin, 2012). I would argue that whereas local employees get exploited, local women ‘beneficiaries’ experience immense exploitation because they end up being exploited by all actors (both international and local) and ensnared in a never-ending cycle that, it seems, is designed to keep them exactly where they are. This, in turn, inevitably keeps them dependent on NGO ‘help’ to maintain NGOs’ relevancy. The question is now: in what specific ways do NGOs end up exploiting the very ‘subjects’ they seek to ‘empower,’ and how do they maintain inequalities through their work? Below I shed light on different issues that arise in the activities of NGOs, and then explore examples from the organizations involved in this study.

6.3.1 Neoliberalism in NGO Work

As defined in the introductory chapter, part of the neoliberal logic is an emphasis on individual ‘freedom’ to participate in markets (Clarke, 2004; Harvey, 2005), liberty, and autonomy (Barnett, 2023). This logic assumes that individuals can better their lives through entrepreneurial activities as an improvement of the ‘self.’ This ideology was apparent in Grameen’s activities, where women ‘beneficiaries’ were recruited into a project that promoted entrepreneurial skills as a means of liberation from poverty and gender-based violence. The project promoted the idea that women beneficiaries can emancipate themselves financially through the MoMo business, and in so doing, have autonomy and equal decision-making power in the household. This idea is simplistic, as the women expressed the inadequacy of the income they receive from the business to enrich their lives, and most, if not all, have had to resort to

finding other streams of income. Also, and most importantly, the conditions of the women (as explored in Chapter 4), are the result of repressive state policies such as an increase in the cost of living especially through high taxes and inflation, as well as high unemployment rates in the country, rendering both them and their spouses unemployed and unable to sufficiently provide for their families. Diverting attention away from disastrous state policies to emphasize the individual and behavior change as forms of liberation is quite problematic and masks the realities on the ground.

As an example of this neoliberal logic, in the Grameen project different trainings and meetings were held to ‘responsibilize’ the women ‘beneficiaries’ to participate in the market. For example, project ‘beneficiaries’ were taught that falling victim to fraud was due to “negligence and complacency,” while ignoring other factors that could lead to being defrauded. The facilitators also failed to acknowledge that most of the women were using tablets and mobile applications for the first time. The ‘beneficiaries’ were also pressured to think that through the provision of financial and non-financial services to their communities, they could ‘change’ the situation of other women. It seemed that there was a ‘grooming’ of the women as neoliberal subjects (Barry et al., 1996; Kaldor, 2002) and as a ‘ripe’ market for the extraction of future profit. This became clear when the local women (women at large in the community) were charged for the products that the agents were ‘recruited’ to sell such as insurance packages, mobile packages, and solar products. In addition to this, the idea that GBV can somehow be eradicated through entrepreneurial skills and outreach targeted at behavioral change does not tackle the structural causes of GBV. I note that the reinscription and deepening of inequality occurs precisely through these processes of ‘responsibilization’ after recruitment and a focus on short-term projects, instead of promoting long-term structural change (Dicklitch & Lwanga, 2003; Fowler, 2000; Jalali, 2013; Lang, 2013; Mohan, 2002).

6.3.2 NGOs' Dependency: Funding and Collaboration

In discussing dependency on NGOs and how that leads to a reinscription of inequalities, two significant issues emerge: 1) issues of funding and 2) a lack of collaboration between local organizations. The first issue, funding, is powerful in the dealings of NGOs activities, as every project needs to be funded. Without funds, there can be no NGO activity. The amount required, however, depends on the nature of the project, and the amount donors are willing to spend. The ratio of funding available for projects, coupled with the exponential growth in the establishments of NGOs in the past two decades (AbouAssi, 2013; Africa, 2013; Brautigam & Segarra, 2007; Brown et al., 2007; Thomas, 2008), are significantly disproportionate. As a result, there are more issues to be addressed than there are funding opportunities, which leaves too many NGOs competing for the same resources. As we will see in the subsequent pages, from this competition serious problems begin to emerge that maintain and reinforce existing inequalities through NGOs' practices. The competition for funds means that donors become the ultimate holders of power in determining and dictating NGO's activities, particularly the issues of focus for the projects. As a result of the power that donors wield, they effectively dictate the agenda of what matters (or should matter) (Banks & Hulme, 2012; Ebrahim, 2003; Fowler, 2000; Mohan, 2002; Tvedt, 2006) according to their values or their country's values and/or their market interests, and to enhance their image.

As mentioned in previous chapters, one of the ways the donors dictate the agenda of gender equality is through what is popularly called CFPs (calls for proposals), which are calls or invitations for local or sometimes international NGOs to apply for funding based on specific topics or areas of focus (Rahmani, 2012) within gender equality. This means that in order to even stand a chance of being successful in winning the funding, the local NGOs must write the proposals on the dictated issues of focus and adhere to all the conditions of funding. I found

out from the members of the local NGOs, the women activists I engaged in this study, and the meetings of the Ghanaian women's network (NETRIGHT) that they encounter enormous pressure in securing funding. In the majority of the (funding) cases, local feminists and activists have had to resort to writing proposals to suit the issues that donors want or to 'modify' their needs to reflect the issues that the donor is willing to fund (Akpabio 2009; Dibie & Dibie, 2008, 2012; Hailey, 2000; Manicom, 2001; Manji & O'Coill, 2002; Mindry, 2001; Nabacwa, 2010). In the words of one of the members of the local NGOs involved in Grameen's project, "the funding determines our movement and what we are doing." This creates an obstacle for local women who identify as feminists or women's rights advocates to work freely and effectively on the issues that they believe are crucial to local women. Granted, some funding calls coincide with the interests of local NGOs, but they still do not have much control over the specifics, and they are policed very closely to ensure strict adherence to the terms and conditions of the funding. During my engagement with the local organizations, I asked them to describe how they find the process for funding acquisition. Two responded by saying:

Restrictive!... to suit what they want! Sometimes we have had to not put in certain applications because we felt that you know this is way too... or sometimes you have to skew. Sometimes you have the concept but you have to skew it to meet their demands. ...sometimes we've had to let go, sometimes we've had to find common ground (local organization, Ghana, 2022).

Yeah, yeah ok obviously donors (clears throat), when they give money, they just don't give you to go and do what you want. It is also to their interest; part of it is to their interest. And I think it, it, beholds upon us to insist that we know the terrain. We know what is needed, do you see? And I think that is important for local organizations to maintain that stance; because the donors when they give you money, they are not here.

For example, we get monies from various organizations; Ford Foundation, European Union, err, Cross-Roads International. All these people, they are outside. You (the donors) are not very much in tune with the problems at the local level, so, it is our duty to insist to the donors that this is what ought to be done (Local organization, 2022).

A look at many donor organizations' websites reveals indications in the form of disclaimers that prohibit people from submitting unsolicited proposals, and very few organizations accept unsolicited proposals. Donors' continuous practice of dictating issues through CFPs instead of allowing local NGOs to choose the issues they want to work on indicates that it is in their interests to dictate local agendas.

Another issue related to funding is the short duration of funding to implement projects (Dicklitch & Lwanga, 2003; Jalali, 2013; Lang, 2013). All the participants in the study agreed that the duration of funding for project implementation is way too short, and this forms one of the main reasons why NGO activities and outreach are largely ineffective. Most donors fund projects for a period of two to three years maximum (some projects do only one), with very few donors funding projects for more than three years. This is one of the biggest challenges that the local organizations noted within their operations. How can real change be achieved in a span of two to three years on issues that have persisted for decades? Consequently, a lot of projects are abandoned after the two or three-year period, and organizations are forced to 'move on' to other new projects that donors are interested in funding, leaving former projects incomplete. From my engagements with Grameen, it became clear that most projects actually only take off after a year because the first year is when partnership agreements have to be signed (for multi-partner projects), and when project managers and workers have to be hired and trained. It is also when the NGO staff begin to develop a full understanding of the terrain (and sometimes the issues) they are working on, and how to fully navigate relationships with

project participants, donors, and other government and non-government actors. Hence, by the time the actual project implementation begins, a year has gone by, leaving little time for the actual work to be done. The short duration of projects, coupled with the inflexibility and unresponsiveness to women “beneficiaries” needs, derails any productive progress toward making real change.

I agree with scholars that there seems to be a deliberate effort to “keep the need in place” in order to keep NGOs’ practices and organizations relevant (Allen, 2009; Feldman, 2007; Timmer, 2010). Northern Ghana, for instance, is one of the regions in the country with the highest rates of NGO activity, with the presence of many NGOs who have been working there for years. Yet, it is also one of the most impoverished areas (Kwao & Amoak, 2022), as well as the most conservative when it comes to values of gender equality. NGO activities have not been effective in the region, and there is a seeming complicity of NGOs in perpetuating structural violence (see Farmer’s 2010 observation in his study of Haiti) to remain relevant in the systematic process of reinscribing and deepening inequalities.

Furthermore, the strict policing of the activities of local organizations who receive funding – such as weekly check-in meetings, countless progress reports and financial reports, among others – puts heavy constraints on implementation and leaves little room for creativity and accommodating unforeseen circumstances. This is highly problematic since dealing with people over two years is bound to bring about unexpected issues. While some organizations do a better job at allowing room for local organizations to operate, most donors do not. Some members of the local organizations had this to say about the strict policing that they experience from receiving funding.

That is cumbersome, that is cumbersome. There are some organizations that are less you know, err, traumatic (chuckles), but there are some also that are very dramatic

because even getting into making or accessing that call alone, you have to get a password, you have to get this, and this and it is not as simple as that. So, some of them can be very toxic, but some of them are also very understanding, especially funding that comes from organizations that are here (in Ghana), say, African Women Development Fund. These are African Women who have set up this institution to help other women's organizations and they understand the environment, they understand the terrain so it's less really of a problem. Even though obviously they have their requirements, they are better.... But then if you are getting monies from say organizations outside, I don't know, emm, like Ford Foundation. Even though sometimes you pass through their Nigeria office or even if it means they have to bring people from Europe, they themselves are not very conversant with the situations. So, that is quite taxing getting funds (local organization, Ghana, 2022).

Local NGOs in Ghana experience these constraints in more serious forms compared to international organizations. In reference to the WE-GAIN project, for example, the accounts of members of the international organization and the local implementing organizations (RISE Ghana, HKN and GDCA) were different in terms of their experiences with donors' strict policing. While members of Grameen expressed that they are able to negotiate matters with the donors, the local organizations expressed that they feel constrained by strict adherence to procedures that sometimes interfere with their work in the field.

We have check-in meetings... mostly as local partners, we have other partners that we are working with not just one. So, if my percentage with Grameen is 20% of my time and only the meeting is going to take 20%, you see that going to the field will be affected. We have other partners that we are dealing with, so today, let's say we have five partners and they all have a call today, that means you have to do (meet) morning,

afternoon, evening...you are on calls. All these check-ins are because they want to make sure you are doing what you are supposed to be doing (local organization, Ghana, 2022).

Local organizations are unable to negotiate with the donors because they do not have access to them. Additionally, they are required to implement the project in specific ways, especially because they need to impress donors (Petras, 1999) in order to maintain a good relationship with them for future funding opportunities. The weight of project implementation then falls on the local organizations, who have very little control and have to jump through bureaucratic hoops while meeting stringent deadlines set by both the donor and international organization.

In addition to the strings attached to the funding, competition for funding pits local organizations against each other, and has created a competitive environment (Elbers & Arts, 2011; Epstein & Gang, 2006; Fowler, 2000; Mohan, 2002; Tvedt, 2006) that does not allow effective collaboration between organizations (local) as each scramble for the same funding opportunities. What's worse, local organizations' dependency on donor funding makes them vulnerable to donors' demands and less willing to advocate positions contrary to those of the funding agencies (Clarke, 1998). Ultimately, the original focus and efforts of the selected NGOs are diverted toward neoliberal 'development' initiatives. In the absence of strong alliances and collaboration (due to the intense competition), local women's movements will not be as strong as they could be in advancing women's rights in the country, as expressed by the women activists in Chapter 5.

6.3.3 NGO Work and Feminist Rhetoric

As discussed above, NGO activities occur within existing capitalist structures that are dominated by men, and serve the self-interests of, for the most part, male-run donors. A closer look at the organizational structure of international NGOs, in this case Grameen (as described

in Chapter 2), showed that a significant number of staff in the global leadership are White American men. The key positions (in the local office) of decision making are also occupied by men. For example, two key positions for Grameen Ghana's team, Executive Director and Project Lead, are (Ghanaian) men. Additionally, when I observed the organizational structure of the three local implementing organizations on Grameen's WE-GAIN project, I realized that the Executive Directors for all three organizations are also men, and that a majority of the key staff on the ground were also men. While Ghanaian feminists have built strong alliances with men on women empowerment projects, it is highly problematic for men to be leading projects that target women, and/or projects aimed at achieving gender equality. Furthermore, men leading such projects reinforce already existing social ideas in Ghana about women's 'incapacity' to lead. Also, in the WE-GAIN project, for example, men leading trainings on issues as contentious and sensitive as gender-based violence is quite problematic, as could be seen from some of the remarks made by the male facilitators such as "penetration cannot happen without consent" and "women sometimes 'attract' or want to attract men with their dressing" (detailed in Chapter 3) – thereby normalizing some forms of GBV as "not serious."

The co-opted feminist discourse employed in the NGO practice, then, is a sort of dilemma women's organizations face in advancing women's rights within a system designed to replicate inequalities in new forms, a system that hires men for positions that *should* be occupied by women within the women's movement itself.²¹ This very system forces feminists to work with men to achieve a common end goal (with the hope that they will be on 'our' side) while, at the same time, pitting women and women's organizations against each other in a battle to 'better' the lives of other women. In this sense, local feminists partake in the processes of maintaining the 'exploitable subject' as they need to paint a 'desirable' picture of local women and the

²¹ As we know, lower positions also come with lower income, savings, status, and so on.

situation on the ground in order to have a competitive advantage for funding. Therefore, there is a sort of commodification of women in developing projects. The experiences of the women, the ‘exploitable subjects,’ are commodified and sold to donors who pay and expect returns. For examples, the lives of the women ‘beneficiaries’ in the Northern region were ‘packaged’ as a story of suffering and lack of livelihood to donors of the WE-GAIN project. Subsequently, digital materials were expected from the local organizations, which contributed to the commodification of the women’s experiences. These included pictures from the communities, of the women at work in their MoMo kiosks, pictures of all training sessions, and a collection of ‘success stories.’ These materials and ‘success stories’ are reported back to the donor, and are further used by local NGOs for future funding applications.

6.4. Exploitation of Local Women in NGO Work: Who Benefits the Most? And Whose Agenda Does It Further?

So how do NGOs who set out to help local women end up exploiting them? Let’s start from the beginning when a project is formulated with the objective to ‘empower’ women. A budget is created to fund the activities, but what percentage of the total funds/budget is actually spent on the women who are the so-called beneficiaries of the project? The answer is project specific, but certainly, from my observations of the WE-GAIN project, not even a quarter of the project’s budget goes to the women. Meanwhile, all projects are built on the lives of the local women. Most projects recruit women to be a part of the project and expect them to devote their time over a span of many months or years to the implementation of the project without proper remuneration. They do not receive a pay or monthly allowance for their participation, but rather ‘beneficiaries’ are often given transportation money, which is usually a very small amount (less than 5 USD in some cases for each training attended although they are enrolled in the project for years). Some NGOs do not even give ‘beneficiaries’ any compensation at all. Some of these

international NGOs ask the local women to serve as ‘volunteers’ in the organizations, helping on many different projects and tasks, and for all their work, they are not paid at all, or given any allowances. I found out that about seven of the women I engaged with had served as volunteers with different NGOs for an average of two years, and they received no pay or allowance throughout that period.

Furthermore, the conditions and treatment that the ‘professionals’ (NGO heads and management team) receive compared to the locals are completely different (as shown through the ethnographic accounts); venues that are used in hosting trainings with professionals are more comfortable, mostly in hotel conference rooms equipped with comfortable chairs, AC, and very good food. Local women are given the bare minimum and usually hosted in very hot and uncomfortable venues. To add to this, some of the trainings/workshops do not consider the unique situations of mothers, and do not provide nannies or babysitters for the children, causing the mothers the discomfort of carrying babies/children on their laps for an entire day, or lying on the floors throughout the session. This is onerous and disruptive for the meetings, as evidenced in Chapter 2. On several occasions, there was no extra food and drinks for the children, and the mothers had to share theirs. Budgets are created at the very beginning of projects based on the number of ‘beneficiaries,’ and provisions are made accordingly, without taking into account babies or toddlers that cannot be left alone at home. While I commend Grameen for trying to accommodate those situations, it is not enough. Some of those situations were not handled well at all.

Furthermore, projects’ objectives most often take precedence over the actual well-being of the so-called beneficiaries (Banks et al., 2015, Kilby, 2006; Lang, 2013). NGOs are bound by the agreements they make in terms of how the projects are to be implemented and, as such, during the lifetime of the project, when issues arise that pit the need of the ‘beneficiary’ directly

against the project objectives, sometimes the former is sacrificed. For example, a “beneficiary” had been in the project for more than a year when she gained admission to school in another city. She wanted to remain in the project by having a family member continue with the MoMo business while she was away for school. However, this was not allowed and she was taken out of the project, most likely replaced with someone else. Additionally, as stipulated in the contract, she had to return all of the things that were given to her for the project, namely, the tablet, kiosk, and the capital for the business (a significant amount that she struggled to raise to pay back the organization). It seemed to have been unclear to the woman in question that she would be required to drop out of the project should she have an opportunity to go to school, and she thought some arrangements would be made for her to keep the business going, but that was not the case. Meanwhile, while she signed a contract that had terms and conditions, it was clear she was unaware or thought a case could be made for an exception. A little consideration to accommodate these kinds of situations would be beneficial to the women, but unfortunately in most cases (as above), that does not happen because it then affects the project objectives and evaluative outcomes.

Another case of project objectives taking precedence is the already-set criteria for selecting ‘beneficiaries.’ This process excludes some women from being included or getting dropped along the line. For example, the nature of the WE-GAIN project was such that only women who can read and write can be ‘beneficiaries.’ As a result of this, some women had to drop out, even against the recommendation of the local organizations.

We were happy to go with the agents (initially selected) but they were like ‘No, because they didn’t pass our pre-test, they had to be changed.’ But we had put up all the arguments why we wanted to keep them, but that was what they wanted so in situations like that you don’t have that liberty to say ‘This is what I want to do.’ We, at some

point, were arguing that yes, this would even give the opportunity to find out how that kind of level of (education) people would even participate in a project like this than only looking for people who can read and write. Some of them have been to school, but they cannot speak fluent English. Even in the training, you would find people that you still have to use the local dialect to explain or breakdown for their understanding. In that digital space, even the literate ones find it difficult appreciating certain things (local Organization, Ghana, 2022).

All of the above constitute a part of the exclusions, exploitations, and reinforcing of inequalities. So, who benefits the most from NGO activities? The answer to this question becomes clearer when we look at the stakes for actors involved, including development agencies (Hardt & Negri, 2000) mostly set up by donor countries, international NGOs, and local organizations and feminists. I discuss these further in the coming pages.

6.4.1 Donor Countries and International Workers

Some development and NGO scholars have noted that NGOs provide ways through which the weaknesses in the ‘development’ paradigm or process are mitigated (Mitlin et al., 2020). This presents NGOs as apolitical tools that are used to advance different (somewhat altered) development goals (Fisher, 1997), maintain the dominant liberal order (Lipschutz, 2005; Sending & Neumann, 2006) and serve as part of “the most powerful pacific weapons of the new world order” (Hardt & Negri, 2000, p. 36). Hence, development agencies and international NGOs use local NGOs to effectively push what some scholars have referred to as a “new policy agenda,” that is, policies that encourage neoliberal values and the privatization of the state (Bornstein, 2001; Fergusson, 2010; Karim 2011; Leve, 2001; Paley 2001; Peterson, 2001; Sharma, 2006).

Donor countries are largely rich and ‘developed’ countries such as the US, Canada, France, the UK, and the Netherlands. They mostly fund NGO projects through development agencies, international organizations, and local NGOs. In most cases, however, the donors do not fund local NGOs directly; they fund projects through international organizations that are set up in their own countries (Arhin et al., 2018, p. 350). For example, Global Affairs Canada would give the money to Plan International (an international NGO founded in Canada) who will then administer the funds for the project in Ghana through Abantu for Development. From this example, it becomes clear that the parties who benefit from projects at this level include governments, corporate institutions, and international workers (donors’ citizens) on the projects. These parties use the NGOs’ projects to advance their agendas (mostly hidden) and to promote their countries’ values, as detailed in the next pages.

Activist Teju Cole, in a 2012 tweet (@tejucol, 2012), notes that “the white saviour supports brutal policies in the morning, founds charities in the afternoon, and receives awards in the evening.” As the quote suggests, “the white saviour,” that is, donor governments and international workers in discourse as well as literature on ‘humanitarian’ projects, founded NGOs for a reason. Donor governments create NGOs to ‘solve’ problems that they themselves have created in poor countries and to push their own specific agendas (Petras, 1999; Tvedt, 1998). These agendas include interest in improved (or rather ‘controlled’ in my opinion) governmentality (Duffield, 2002; Townsend & Townsend, 2004), thereby, creating and fostering a new imperialism where NGOs are used as a tool for neoliberalism and imperialism (Gürçan, 2015; Patel, 2017; Schuller, 2012). I agree with this argument, and further argue that donor governments use these NGO projects as a strategy to develop strong relationships with ‘poor’ countries to gain future economic benefits. While they are at it, they advance their

country's values through these organizations and undermine traditions and ways of life in the targeted countries (Graeber, 2001; Patel, 2017).

As rightly noted by Lederach (1995, p. 10), “trainings are not merely the apolitical delivery of aid, but the packaging, presentation, and selling of social knowledge, that is, inherently, full of the cultural, religious, moral, and philosophical biases of those behind the aid and trainings.” NGO ‘trainings’ are also used to effectively transfer skills to position communities and individuals to compete in markets and advance neoliberal economic policies (Fowler, 1991; Frantz, 1987; Hyden, 1998). Therefore, as argued in the introductory chapter, NGO projects are often self-interested investments that benefit the donor, by advancing donors’ interests and enhancing their image (being seen doing virtuous work).

Furthermore, as mentioned, the differences between international and local workers are troubling (Carrier & Kalb, 2015; Ong, 2006). International workers in NGOs get paid more than double what local workers who are hired to work on the same project receive. McWha (2011, p. 10), for example, noted that NGO international workers often earn “10, 20, sometimes even 100 times the local salary.” In fact, on the WE-GAIN project, the local workers were usually the ones in charge of field implementation, and the ones actually doing the work. International workers, on the other hand, mostly do backstopping of projects and perform a support role; and are not responsible for the real implementation on the ground (Lewis & Mosse, 2006, p. 23, 69), and as such, often do not have to deal with the nuances that arise from project implementation. Yet, they receive the chunk of the amount that goes towards salaries, are accommodated in large complexes and expensive neighbourhoods, and are provided with enviable remuneration packages (Mukasa, 1999, p. 48-49). Meanwhile, these international workers build their careers and obtain better opportunities in life. They become sought after ‘experts’ and consultants on other projects, further building their careers and increasing their

economic benefits as well as enriching the lives of their families. This is an issue that I personally grapple with as a researcher and a consultant who has and continues to build my own career on the backs of these women.

6.4.2 Local NGOs and Feminists

Local NGOs and feminists receive relatively few benefits from NGO projects, however, they also build their portfolios and careers with these projects. When local actors receive funding for projects, their goal is to implement them at the best cost possible so that organizations' local workers on the project and permanent staff can also be paid. Hence, the strategy that local organizations use is to either hire temporary staff to work on particular projects, or to scrape money off different projects to be able to pay salaries in the future when there are no active projects. 'Beneficiaries' are given the barest minimum possible, so that organizations can maximize available money (Petras, 1999, p. 439). For example, "beneficiaries" are not paid for their time for trainings and other project related tasks.

At the same time, Executive Directors of the organizations pay themselves handsomely (Petras, 1999, p. 429), while local workers also use strategies to make some money off the projects. In an ongoing practice of self-interests, sadly, some local organizations are extremely corrupt (Townsend et al., 2004) and some have developed the practice of establishing NGOs in order to make money off projects, with little passion to actually help women. Hence, they commodify the experiences of 'exploitable subjects' to donors, win the contracts, and implement projects scantily in order to make a profit. Furthermore, sometimes both local and international organizations, make unfulfilled promises to local communities, leaving 'beneficiaries' devastated in the end.

One of the things that I find quite puzzling is how some local organizations (and researchers) who claim to be representing local women completely exclude them in decision-making. As

noted by some scholars, NGOs (especially women's NGOs), in their agenda to mainstream gender issues, fail to take into account existing local inequalities such as class, race, and ethnicity, all of which intersect in reinscribing inequalities (Cornwall, 2001; Desai, 2005; Mohan & Stokke, 2000). This was notable in this study as, in some cases, the local women network organization failed to appropriately take rural women into account in their activities. Rural women are rarely invited or present at national forums and meetings that discuss critical issues affecting all women in the country. In this regard, I commend Abantu for Development in their continuous efforts to include women in rural areas in national feminist agendas. I observed that many so-called local organizations rarely engage local or rural women in the processes of national feminist agendas, and they mostly employ highly educated women on these projects to push their feminist agenda. I do not blame the local organizations in hiring highly educated women in leading because it is part of the feminist rhetoric in having to operate within a neoliberal framework. This framework places value on the demands of the market, in this case the 'professional market,' thereby making women who do not have degrees 'undesirable' to champion the agenda of gender equality. These issues, coupled with local women activists' inability to negotiate their own needs and interests due to donors' conditionalities and dependency (Desai, 2005; Dibie & Dibie, 2008; Moser & Moser, 2005; Wendoh & Wallace, 2005; Young 2010), affect local women NGOs' abilities to truly be effective.

6.4.3. Local Women

Considering the range of data collected for my study, it does seem that all the actors involved in NGO projects benefit more than the people whose lives were used to justify the creation of the projects in the first place – the very people the projects are supposed to 'empower.' Even though the women beneficiaries expressed that they derived some benefits from the WE-GAIN

project, I believe that their exploitation far outweighs the benefits and overall, local women certainly do not benefit as much and in the same ways as the other actors in gender equality projects. The goal of most gender equality projects is to empower women through different strategies. The WE-GAIN, for instance, partly aimed to empower women financially by providing an income source for the women involved in the project. Most of the women I engaged with expressed how beneficial the MoMo business has been to them, providing them with a way to make some money to take care of themselves and their families. Even though they complained heavily about the small amount that was given to them as start-up capital (which does not allow for growth of the business and increased profit), they expressed that the initiative has been beneficial to them. I include this here while also noting that the benefits are less consequential when compared to the benefits derived by other actors.

Most of the women also expressed that the GBV training they attended was helpful (as seen in some of the accounts in Chapter 3), especially when it comes to responsibilities in the home, although they also maintained that these norms are highly unlikely to change in their communities. This is true of many other projects that are implemented across the country, led by passionate and dedicated women activists and local feminists.

Of course! They are so important, especially this place of ours; because most of the things is like we the women who have been suffering for it, especially the responsibilities. The men think that they are only to provide food and whatever is left is for only, for you the woman to do. But through that training, I get to realize that so far as we the two have agreed to give birth to children, we both need to share the responsibilities in order to run the family. So, it was so important for me (Abena, 2022).

Furthermore, it is important to note, once again, that the women are not passive and docile actors who are oblivious to the exploitative nature of the NGO projects. Townsend et al. (2004,

p. 872) argue that ‘beneficiaries’ (or “clients” as they refer to them) “are active subjects of the neoliberal project, not simply subjugated by hegemonic forces” and they employ a complex mixture of resistance and subversion to pursue their visions and material needs and to achieve their goals and desires. This is a compelling argument that sometimes (if not most), the women have very limited control in the context of neoliberal forces. Some of the participants felt like they could not refuse to participate in some projects because they see an opportunity to derive economic benefits based on promises that are made to them, some of which are never fulfilled.

It is not maybe an hour this thing (training) [referring to workshops they were invited to by another project], but we go in the morning to five o’clock, before we close. Then the whole week what they gave us was hundred cedi (about 15 CAD) from Monday to Friday (Abena, 2022).

The moment they came with their Canada people, they were saying that they will even build centres for us that we will use for the parboiling...they said they will give us some start-up money; but suddenly they just changed everything and told us that we should use our own money. Even when they brought the rice, we pay them and take the rice; if you don’t pay them, after parboiling they will just sell it to pay the money back. So, the people (women) were just complaining. They didn’t build the centres and the project is closing... they promised us that they will be giving us the money to buy the rice but they changed everything after. Some don’t have money, and they (organization) said we should be using our *susu* (group saving). I myself, it would even take up to one month that I didn’t get 5 cedis to go and do my *susu* (saving), not to talk about the old women. They are about 60 years old...what work are they doing? They don’t have any work that they’re doing, so some stopped (the parboiling). (Dorcas, 2022)

Hence, some local women devise strategies of their own to derive benefits from the projects. One key strategy involves a sort of ‘performance’ that allow them to remain in the project, so they can use the benefits of the project as a complimentary means to support their livelihood, as seen in the experiences of the women shared in chapter three. The ‘performance’ further includes attending all required meetings and trainings, even if they do not want to, and sometimes to say the ‘right’ things about the project to impress the organizations. The performance also includes giving stellar remarks or accounts of the project during the monitoring and evaluation stage where the women ‘beneficiaries’ are required to give ‘success stories’ about their experiences in the project.

6.5. Social Consequences of Gender Equality Projects

NGO ‘empowerment’ projects have real-life social consequences for the women who participate in them. The first issue to discuss here is social stigma (Awuku & Ampah, 2022, p. 1191), which may result in the risk of physical attack. Most NGOs have, over the years, developed the habit of not adequately taking into consideration communities’ cultural and religious factors in project formulation and implementation, and as O’Dwyer & Unerman (2010, p. 465) note, taking the paternalistic position of people who ‘know what’s best’ for their outreach communities. Each community has cultural and religious beliefs that are important, and it can be particularly sensitive and tricky when it comes to beliefs about gender relations. When international gender equality projects introduce local women to beliefs and values that are considered “non-traditional,” there is bound to be a reaction – and a potential social risk of stigma (Awuku & Ampah, 2022, p. 1191) to the “beneficiary” bearers of the message if they live within the community.

I argue that while some messages may easily be welcomed by communities and result in a gradual and steady change, other messages, especially those that come in direct conflict with

community long-held values, can be met with great hostility. For example, campaigns and projects that promote equality in the home when it comes to household responsibilities are not received very well within communities, including with some women (mostly older and influential). This is where the debate about cultural relativism versus difference arises – however, this is not the issue at the heart of this discussion. The issue of importance to the discussion here pertains to the consequences that arise for so-called ‘beneficiaries’ when they are obliged to promote ideas that are instigated by international organizations. As a reminder, these international organizations did not even consult with the women in question to learn about the potential risks involved in such activities within their communities. For example, one of the main expectations of the women who were recruited for the WE-GAIN project was to serve as GBV referral support agents for victims of domestic abuse in their communities. The expectation was for them to provide information about GBV to women groups and refer victims/survivors to local government support systems for them to get help. This seems noble, and good perhaps, but the problem is that GBV is a highly sensitive issue in most communities, and this act will be seen as reporting husbands to the authorities – which could put a real target on the backs of the ‘beneficiaries.’ In communities such as the ones that the women are from, “everyone knows everyone, and everyone knows everyone’s business,” as noted by one of the ‘beneficiaries.’ Hence, the agents can be stigmatized and at risk of physical attacks.

When I talked to the women about this potential risk, most of them said that no matter how discreet the agents try to be in referring victims/survivors, the ‘secret’ will still be revealed, especially when the couple resolves their issues. Once that comes out, the agent will be blamed for it, and the man’s actions cannot be controlled. This real risk was articulated by the women themselves, as can be seen from their accounts in Chapter 3. They also mentioned that issues can escalate in cases involving criminal charges or a divorce because most of the

victims/survivors do not plan to leave their spouses following an abuse or do not intend to have them arrested. They simply want the man to be ‘talked to’ or ‘advised’ to end his abusive behaviour. Hence, in such an outcome, the victim/survivor will blame the agent for their mis-happenings and everyone in the community will find out about this. If a situation like this happens, who will protect the agent in the community? When asked what she thinks could’ve been done to make the GBV component of the project better, one of the participants exclaimed,

Protection! I don’t know if they can come to our place, talk to the Chiefs, the Assemblyman, introduce us to them, and say if something like this is happening (a case of GBV) and they heard that we’ve reported them, and their husbands wants to do us something (means wants to harm them), they should protect us. No, they came to our place (community), asked some few questions with our assemblyman about us and not what I’m saying (when asked if that hasn’t been done already). Yes, I feel like I don’t have any protection, because I know that if something is coming, it’s only the Assemblyman; he’s my husband’s friend, eheh, so he can protect, but the Chief, I don’t know of it... I think he’s not aware of what I do. They didn’t do that... we wanted them to do that (formal introductions to authorities) so that like the way we’re afraid, if they had done that, we wouldn’t have been afraid. They will say they will come... but they won’t come; they will come, but they won’t come (Atimpoku, 2022).

What’s worse, even if NGOs put systems in place to protect the women, which they rarely do, this would only be for the period of the project implementation. What happens to the ‘beneficiaries’ when the project ends and the NGOs pack up and leave? It puts them in even more vulnerable and at-risk positions. This is another consequence of these large international NGO projects: they are temporary, disrupt gender relations within communities, and create a cycle of dependency and feelings of helplessness, especially for the women who were supposed

to be “empowered” (see Chapter 4) (Hailu, 2017; Ismayil & Hidhayathulla, 2018). On the other side, they become notably ‘new’ and ‘empowered,’ versed in a different ideology of gender equality living. However, this new ideology is not achieved because the project’s outcome is incomplete, and because those proposing these new ways have themselves been unsuccessful or only moderately successful at attaining them in a still patriarchal global system.

6.6. Effectiveness of Women NGOs and Nuances in Project Implementation

The effectiveness of women NGOs, as noted by scholars and as I observed and discussed throughout this study, are impacted by four factors: 1) a dependence on donors and its resulting conditionalities (Akpabio, 2009; Dible & Dible, 2008, 2012; Hailey, 2000; Manicom, 2001; Manji & O’Coill, 2002; Mindry, 2001; Nabacwa, 2010); 2) NGOs focus on quick fix solutions that do not address the structural causes of inequalities (Porter & Sweetman, 2005); 3) local NGOs’ inability to transition to large-scale institutions to tackle power imbalances (Akpabio, 2009; Dible & Dible, 2008; Newburry & Baldwin, 2000)²²; 4) local NGOs’ failure to take into account existing local inequalities as impacted by differences such as class, race, and ethnicity (Cornwall, 2001; Desai, 2005; Mohan & Stokke, 2000); and 5) NGOs’ lack of transparency and accountability with beneficiaries (Banks et al., 2014) and their lack of engagement with beneficiaries to propose, plan and carry out projects that could meet their needs.

In addition to the list of factors that impede effectiveness, there are many nuances that arise when NGOs implement projects that also influence projects’ effectiveness. As I have previously discussed, projects are often implemented over a period of two to three years on average, which is a long time in the lives of people. It is also strenuous to expect people to commit two years of their lives to completing trainings, workshops, and other project-related

²² This was the case of NETRIGHT Ghana, which transitioned to a women’s network instead of transitioning to an umbrella organization that would arguably have had more power and resources in the push for women’s rights in the country.

activities. In two years, people give birth, lose loved ones, travel, or get opportunities to go to school (and much more), which all happened in the WE-GAIN project. The more the situation of ‘beneficiaries’ change, the more nuanced issues become on the ground. As I mentioned earlier, funding and budgets are created without taking these regular life changes into account. When these changes occur, they present problems that affect the effectiveness of the projects – leading to more complex forms of exploitation and marginalisation of the project participants. Some of these nuances are sometimes resolved, but the staff of NGOs are ‘forced’ to simply skip or gloss over others, burdened with the responsibility (and ultimate goal) of completing the project. For most of the individuals who work for NGOs, both international and local, their goal is to do good, but with little awareness and consciousness of the harm they sometimes cause and real risks they pose with their activities. In this respect, I must again acknowledge Grameen Ghana and their increased efforts to resolve nuances as much as they can, including some critical changes they made to the project at the latter stage, upon realizing the potential risks of the GBV component (though the changes did come very late).

A lack of transparency and accountability of NGO activities also worsen issues that arise in project implementation (Dicklitch & Lwanga, 2003; Fowler, 2000a, 2000b; Jalali, 2013; Lang, 2013; Mohan, 2002). In Ghana, for example, there is no institution and/or body that is specifically tasked with regulating the general activities of NGOs. Scholars (Banks et al., 2015; Fowler, 2000a, 2000b; Mohan, 2002) have noted that, in most cases, the type of accountability that is emphasized within the NGOs’ practice is upward accountability, that is, being accountable to donors’ reporting structures instead of an inward or downward accountability to members inside the local organization and the ‘beneficiaries.’ Due to previous images of NGOs as being altruistic and without economic benefit (Fisher, 1993), the sector is not closely monitored and regulated. There are institutions such as the Department of Social Welfare in

Ghana for example, that could ‘keep an eye’ on the activities of NGOs because they are the main organization that gives the required licenses to operate. However, the Department is mostly understaffed and under resourced. Besides, the organization only scrutinizes the process for license acquisition and does not (or does not closely) monitor the activities of NGOs in the country. What’s worse, most NGOs are not transparent with their dealings and activities, and tend to be territorial and inaccessible to the general public (Lehr-Lehnardt, 2005, p. 26).

6.7. Interactions, Negotiations, and ‘Entanglements’

So far in this chapter, I have shown the various ways that the third sector, particularly NGOs, have been ‘entangled’ in complex relationships that produce different results (see also, Eriksson Baaz, 2005; Hemment, 2015; Hours, 2003; Karim, 2011; Sharma, 2008). As I have explored throughout this dissertation, different actors, namely international and local NGO workers, government agencies, and local women²³ become ‘entangled’ in complex relationships and interactions with each other and among themselves. These different actors negotiate their needs through such mechanisms as trainings and meetings where they interact in the context of NGO projects such as the WE-GAIN and Affirmative Action Bill projects. I have shown how the complex relationships between actors of the NGOs’ practice result in exclusions and exploitation, especially of women ‘beneficiaries.’ I have also shown the entanglements of NGO practice with neoliberal ideologies and values which subsequently leads to the re-inscription of gender inequalities that NGOs initially set out to eradicate.

As I have argued in Chapter 1, these processes of interaction, negotiation, and entanglement are all shaped by hierarchical relationships between different actors who strive to negotiate their own needs. International NGOs strive to meet donors’ conditionalities. Local women NGOs, although succumbing to donors’ conditions, find creative ways to advance local

²³ Local women here refer to both the ‘beneficiaries’ and activists.

women's needs.²⁴ And 'beneficiaries' actively look for NGO projects to creatively advance their material needs. In such relationships, exploitations and silences become more apparent, and as shown in ethnographic detail, can be especially detrimental to women 'beneficiaries.' I have further shown in this chapter the entanglements–exploitations and silences that occur throughout the NGOs' practice by examining who benefits the most from these projects, how they benefit, and how women 'beneficiaries' get exploited. I also show the social consequences of the GBV component of the WE-GAIN project, which further argues that NGO practice augments the exclusion and silencing of local women. I have discussed all these issues to support my main argument that NGOs' generate or seek out 'exploitable subjects' for their project activities, and their practices end up reinscribing and maintaining 'exploitable subject' positions.

²⁴ For example, they advance local women's needs through 'scrapping' money off other projects conditioned by donors to support local initiatives.

Chapter 7: Conclusion and Recommendations

I started this project with the fundamental objective of exploring the impacts of NGO projects, with a focus on gender equality initiatives. I wanted to investigate how they operate and the various issues that emerge as they embark on a quest to ‘help’ women in remote areas. I have explored the processes and complex power relations that create exploitations, and re-inscribe and deepen exclusions, silences, and inequalities that are embedded in the very fabric of NGO and gender equality projects. I also investigated Ghanaian women’s organizing, and the issues that are of importance to local women, as well as the various mechanisms through which international organizations maintain and deepen ‘exploitable subject’ positions and to *remain* relevant and ‘in business.’

7.1. Creation of Exclusions and Silences in New Publics

Some authors have pointed out that feminist efforts have a double effect of producing new public spaces for women’s participation, on one hand, and creating new exclusions, silences, and re-inscriptions of inequalities, on the other (Phillips & Cole, 2015, p. xii). I have proposed here that the new exclusions, silences, and re-inscriptions of inequalities are produced through the activities of NGOs via processes that maintain and further deepen ‘exploitable subject’ positions. The new exclusions and silences happen in the spaces and circles where discussions of critical issues that affect women take place. These are the spaces where women’s matters of local and national concern are discussed, but without the inclusion of certain categories of women. ‘Exploitable subjects’ and women who are deemed ‘undesirable’ by neoliberal ideologies (such as women with low levels of education, ‘non-professionals,’ etc.) are the categories of women excluded and therefore rendered invisible in spaces that hold important feminist discussions. This is clearly exclusionary and elitist, because how could ‘they’ be in

the same room as ‘experts,’ professionals, and academics (myself included) who speak a language that they do not and cannot fully comprehend and vice versa?

Furthermore, feminist discussions and decision-making in activism are made to seem non-discriminatory, however, some people have more influence over feminist agendas than others, while others do not have a say at all. It is an ‘open space’ but at the same time, not everyone is invited as the women’s movement is incredibly closed off from the general public. This ‘inaccessibility’ of the women’s movement is partly the reason why some women keep asking, “what do these women (feminists) want?” It comes as no surprise then that there were several mentions of an intergenerational gap within the local women’s movement in Ghana, and a clear division between older and younger activists. The notable division is a result of older activists being extremely territorial over issues and the agenda in general. These ‘problems’ create exclusions of younger women activists’ needs and opinions in the process, as mentioned several times during NETRIGHT and Abantu’s meetings.

Moreover, inequalities are re-inscribed right from the beginning when equality projects are formulated on behalf of women ‘beneficiaries’ without their opinions on what their own needs are, their issues of importance, or their opinions on how the issues can be resolved. This is mainly because they are deemed ‘not knowledgeable enough’ and the fact that they are seen only as subjects in need of intervention, and not holders of knowledge in their own right (Baines, 2007, p. 798). The inequalities are then further re-inscribed when everyone involved, except the women beneficiaries, derive maximum benefits from projects that were built on the backs of their stories and challenging experiences. ‘Exploitable subjects’ are entangled in a web of complex power relations, involving powerful players who do not seem focused on solving the root causes of the system that is causing their suffering.

7.2. What Is the Way Forward?

There are no easy answers to this question because the root causes of gender inequality in contemporary Ghana (as in many places) are deeply rooted in capitalist, neoliberal, and neo-colonial structures and processes that are designed to keep countries like Ghana in ‘its place’ – under donor countries’ hegemony and control (Ferguson, 2006; Gledhill, 2007; Klein, 2002; Leitner et al., 2007; Mohanty, 2003; Saad-Filho & Johnston, 2005). Gender inequality simply cannot be resolved through a system that fundamentally perpetuates inequality on multiple scales. Until a time that key actors abandon neoliberal and capitalist ideologies and decide to tackle the root causes of inequality, new exclusions, silences, and inequalities will continue to be created and will persist. Moreover, it is too late to suggest that NGOs should pack up and leave, and stop interfering in people’s lives because ‘beneficiaries’ have come to depend on NGOs for ‘help,’ whatever forms they may take, and some actively seek out NGO projects to supplement their livelihood, as evidenced by women in rural Northern Ghana.

Hence, in the meantime (while we wait for capitalism, neoliberalism, and neo-colonialism to be dismantled), we need to pay closer attention to the half solutions available and hold NGOs accountable for their activities, and have constructive discussions about ways that NGO practices should or can be managed (Agyemang et al., 2009; Edwards & Fowler, 2002; Ebrahim, 2003a, 2003b; Kilby, 2006; Siddiquee & Faruqi, 2009) to reduce or completely eradicate exploitation of the women they are supposed to be ‘empowering.’ In their study of NGO accountability in Bangladesh, Siddiquee and Faruqi (2009, p. 262) argue that accountability of these organizations has “been more rhetorical than real.” They note that NGO accountability has remained weak and ineffective towards the actors involved, including governments and their clients. Clients are denied accountability, and NGOs mostly turn their

focus to fulfilling the obligations of donors at the expense of their responsibilities to their ‘beneficiaries’ (Banks et al., 2015, p. 709).

The barest minimum towards the end of ‘bettering’ NGO activities and practices is for them to *properly* consult with the women in whose lives they interfere (O’Dwyer & Unerman, 2010, p. 452). It is key to increase efforts to stimulate effective local participation and tailor/modify NGOs’ objectives to enable the political participation and empowerment of marginalized groups as well as mobilizing collective action (AbouAssi, 2013; Andrews, 2014; Boulding, 2010; Brown, et al., 2007; Fearon et al., 2011; Heinrich, 2001; Moehler, 2010). At the end of the day, if the women have issues that are important to them that are different from those that the organizations want to address, the NGOs’ activities will not be beneficial to the women. Local women are very knowledgeable in identifying approaches that could be more efficient in tackling the issues that they face, and if NGOs would be more inclusive and respectful of them, NGO projects and practices would be better. I am not referring to Needs Assessments that are done after the project has been formulated and set in motion, but right from the project formulation stage. If local women are included at this stage (and continuously throughout the lifespan of the project), they can provide useful insights grounded in their life experiences that will make projects more successful and beneficial. Additionally, more of the money should go to the ‘beneficiaries’ to help them with business and economic activities that will enrich their lives, instead of countless trainings and workshops that do not feed them or their families. As the women told me, NGOs should aim to provide sustainable means for them to be able to stand on their own, even when projects end.

Furthermore, local women’s NGOs must be given more autonomy to operate. Arguably, women-led local NGOs do a comparatively better job in project implementation, and their positionality brings unique perspectives to the project. They also understand issues in a way

that local men and international organizations cannot fathom. International organizations and donors put many restrictions and rules in place, so much so that it constrains the activities of local organizations, leaving them frustrated at times and making them less effective than if they were given autonomy to operate. In this regard, donors should stop dictating issues of importance and allow women-led local organizations to identify issues and design proposals based on those needs. In such a scenario, even though class will still come into play, at the very least, donors can require that local organizations identify issues in consultation with different groups of women.

Finally, donors need to fund projects for longer-term periods and desist from the habit of funding projects for a period of two to three years, with the shallow expectation of making any real impact in such short periods. The practice of funding projects for no less than six years, or whatever is recommended by “beneficiaries,” should be adopted and be subject to subsequent renewals when needed. A project like advocacy to have the Affirmative Action (Gender Equality) Bill passed in Ghana is a significant project that will have such a great impact on women across the country, as its passage will increase women’s participation in politics and all spheres of society. A project like that no doubt needs consistent and continuous funding until the Bill is passed, and when that happens, more funding is required to ensure that it is effectively implemented and does not turn into a policy on paper. There is also the need for future research into the Bill, especially when it is passed and implementation begins.

These are by no means new and exhaustive lists of recommendations of what must be done for NGOs to reduce the exploitation of its so-called beneficiaries, but these are important because of the persistence and amplification of inequalities shown throughout this dissertation. My recommendations, as they pertain to the Affirmative Action Bill and the WE-GAIN projects,

for example, contribute to the works of scholars on new imaginings of structures and systems of oppression and inequalities.

Despite these contributions, the research has some limitations that can inform future research. Using both international and national NGOs as case studies provided a strong framework for a critical analysis of NGOs' practice. However, the study would have benefitted from a full examination of the role of the state in NGO work. In building on knowledge about the NGOs' practice, future research can explore the ways that state involvement/engagement in NGOs activities can lead to further exploitation and the deepening of 'exploitable subject' positions. But more importantly, and taking a cue from NGO's problematic exclusionary practices, researchers, including myself, need to amplify the practice of co-creating research with local women and on issues that they find meaningful. This was a major limitation for the nature of this study due to PhD time and financial constraints. However, I plan to pursue this approach in my future studies.

It is my hope that more anthropologists and other scholars will join in the discussion and debates on re-imagining the workings of NGO projects and activities in the larger processes of inequalities – in addition to the theorizations of what 'reformed' NGOs in the push for gender equality would look like, and what the implications would be for them. Toward this end, some scholars have observed that some minority 'alternative NGOs' are more focused on championing a positive change (Townsend et al., 2004) and showing society that other alternatives are available (Mitlin et al., 2020). For example, 'alternative NGOs' believe that empowerment should focus on undoing internalized oppression (Batliwala, 1997; Rowlands, 1997) as it speaks to people's ability to make choices (Townsend et al., 2004). This perspective eschews imposed representations of themselves that people derive from their relationships with others (Fisher, 1997). Empowerment, in this sense, is self-empowerment where individuals

‘seize’ power instead of having it conferred on them (Rowlands, 1997; Townsend et al., 1999; Williams et al., 1994). While these perspectives are interesting, it is difficult to imagine how self-empowerment can translate into actionable strategies within the larger society, as well as the practical ways that NGOs can operate outside of neoliberal frameworks.

As Fisher (1997, p. 459) rightly noted, “additional work by anthropologists will not only contribute to knowledge of what NGOs are doing but will also provide insights into anthropological conceptions of communities, local and trans-local networks, technologies of control, and the political role of intellectuals.” These are all interesting possibilities that could potentially challenge existing long-held NGO practices that may lead to reforms – and I for one, intend to participate in this long, much needed journey as an ally towards eradicating exploitable subject positions and centring and supporting ‘beneficiaries’ as the capable, knowledgeable women that they are.

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Appendix A

CONSENT FORM

Research Project Title: A Critical Ethnography of Gender (In)Equality, NGO Practices and Neoliberal Entanglements in Ghana

Principal Investigator and Contact Information: Felicia Masenu

Research Supervisor and Contact Information: Lara Rosenoff Gauvin

Sponsor (if applicable): SSHRC Vanier CGS

This consent form, a copy of which will be left with you for your records and reference, is only part of the process of informed consent. It should give you the basic idea of what the research is about and what your participation will involve. If you would like more detail about something mentioned here, or information not included here, you should feel free to ask. Please take the time to read this carefully and to understand any accompanying information.

Description of the Purpose, Nature and Procedures of Research

- The purpose of this research is to investigate women's organizing in local and international NGO settings in Ghana in order to shed light on Ghanaian women's narratives about gender equality and their feminist agendas as well as explore people's attitudes towards the equality agendas of international organizations in the country. In this regard, I am conducting ethnographic studies in selected organizations and community in Accra. I am fascinated by the work that you're doing in this organization, and I'm interested in learning about the organization in relation to its background, the structure of the organization, the general picture of how it operates, the people in the organization (staff, volunteers, etc.) and their individual work for the organization, and how all their coordinated efforts and work come together to complete successful gender equality projects. I would also like to observe the activities of the organization in formulating and implementing its projects. More specifically, I would like to learn about the various projects of the

organization, its outreach activities, its daily activities toward the implementation of the projects, the communities where you work, your engagement with communities and/or other groups on projects, and other important issues that arise as you embark on the wonderful work that you do in this organization.

- Each participant will be engaged in a semi-structured interview(s), between an hour and two, and could be once or twice, depending on the availability of the participant.
- The researcher will occasionally observe the activities of the participant in the office and during community visits. This means that the researcher will occasionally observe your work in the office and the field, and ask for clarifications/explanations of things that she may not understand.
- The researcher will use an audio-recording device during interviews and some informal discussions. This will be a small audio-recorder which will record our sessions for the purposes of transcriptions. (the PI will take notes if participant answers no – this means the interview will take longer)
 - Please indicate if you consent to your interview being recorded.
 - Yes ☐ No ☐
- Participants who are unable to read or write can request the PI to read out the contents of the consent form to them, and they can give a verbal consent in place of a written consent by stating their consent on record. This will be done at the beginning of the interviews.

Data, Confidentiality and Anonymity

- Written identifying information that will be collected from you include your name and signature on the consent form, and email correspondences between us, should we communicate via email. Once signed, these forms will be scanned, encrypted and uploaded on a secure server – OneDrive – to which the researcher and advisor will have sole access.

The names of participants will be anonymized throughout the data, and pseudonyms will be used in place of actual names, unless a participant chooses to waive his/her anonymity in which case the actual name of the participant will be maintained. Participants who do not waive their anonymity have the option to choose the name (a pseudonym) they want to be referred.

- Participants have the option to waive their anonymity. Choosing the option to waive your anonymity means your name will be used in publications and will come up in open discussions

such as conferences and roundtable discussions. However, participants have the option to state how they wish to be referred to in publications.

- Please indicate if you would like to waive your anonymity.

- Yes ☐ No ☐

- If you do not wish to waive your anonymity, please indicate the pseudonym or the name you wish to be referred to in the study

- Pseudonym or how you wish to be referred in the study:

- Unless the anonymity is waived, any contributions made by participants will be kept confidential and referred to anonymously in the final publication of the study and at open forum discussions such as conferences and roundtable discussions. Each participant may review the publication on request. Transcripts of the recorded interviews will be anonymized and stored on OneDrive and will be kept in a separate file location from consent forms. Following the transcribing process, interview recordings and all electronic data (all hard copy documents will be scanned) will be stored on OneDrive. All hard copies of data will be destroyed, electronic identifiable data will be encrypted.
- The principal investigator (PI) and the supervisor are the only ones who will have access to all of the data from this study – that is, data from interviews, observations, and informal discussions.

- Participants have the choice to withdraw freely from the study at any point from the beginning of the study until April 2023 without any negative consequence, and without losing the compensation even if they withdraw. After April 2023, withdrawal becomes impossible. Participants can withdraw verbally or via email by contacting the PI at the email or phone number provided above. All identifying information, and data of participants who withdraw within this time will be destroyed.

Some data and information from this study may be sent outside of the University of Manitoba to other researchers, organizations, or made publicly available. This is for further analysis, testing, as part of the research study, or a requirement by a granting agency or journal. Any information sent out of the University of Manitoba will not show your name or address, or any other identifiable personal information about you. However, despite efforts to keep your personal information confidential, absolute confidentiality cannot be guaranteed. Your personal information may be disclosed if required by law.

Risks, Benefits and Compensation

- Participants may likely feel emotionally stressed talking about the issues they have been battling with for years, but not receiving enough attention. Participants are encouraged to not respond to any questions that make them feel uncomfortable or emotionally stressed.
- This study will provide an avenue for a later long-term benefit of state intervention in the needs of the community where the study will take place, through advocacy and letters of appeals.
- Participants in each organization will be offered to be entered in a 50CAD draw gift card for grocery shopping at the beginning of the study as compensation for their time in participating in the study. The draw will be done at the end of the study of the organizations, anticipated to be by October 2022.

Data Storage and Dissemination

- Participants will be provided copies of their interview transcripts via email (or hard copies if they prefer) between December 2022 and February 2023. Participants will have one week to provide feedback to the PI upon receiving the transcripts, and this can be done via email or over the phone (for people who are unable to write). If the PI does not hear back from a participant, that would be an indication of acceptance of the transcript.
- Participants who choose to give verbal consent because they are unable to read or write, have the choice to ask the researcher to read out the transcripts to them. The request can be made over the phone (or in-person), and the transcripts can be read over the phone, or in-person, depending on the participant's preference. Participants will have one week to make the
- Request and provide feedback after they are provided copies of their transcripts.
- After data collection, each participant will be invited to a seminar where the results of the study will be shared with all participants of the study.
- The research will be published in peer-reviewed journals so that other interested people may learn from the research. The research results will also be shared with the general public through open forum discussions such as conferences and roundtable discussions. The thesis will be deposited in the thesis collection of the University of Manitoba repository MSpace (<https://mspace.lib.umanitoba.ca>)
- Each participant will receive a summary of the results by March 2023 should they request it. Participants can request either digital (via email) or hard copies of the summary – depending on participants' choice. Participants can request the summary verbally (on phone) or via email by contacting the PI.

- All anonymized and identifying data that was consented and waived by participants will be kept indefinitely for the purposes of a future longitudinal study. All other identifying data (electronic and anonymity not waived) will be destroyed – deleted – after a period of 5 years, i.e., December 2027.

Your signature on this form indicates that you have understood to your satisfaction the information regarding participation in the research project and agree to participate as a subject. In no way does this waive your legal rights nor release the researchers, sponsors, or involved institutions from their legal and professional responsibilities. You are free to withdraw from the study at any time, and /or refrain from answering any questions you prefer to omit, without prejudice or consequence. Your continued participation should be as informed as your initial consent, so you should feel free to ask for clarification or new information throughout your participation.

The University of Manitoba may look at your research records to see that the research is being done in a safe and proper way.

This research has been approved by the Research Ethics Board at the University of Manitoba, Fort Garry campus. If you have any concerns or complaints about this project, you may contact any of the above-named persons or the Human Ethics Officer at 204-474-7122 or HumanEthics@umanitoba.ca. A copy of this consent form has been given to you to keep for your records and reference.

Participant's Signature: _____

Date: _____

Researcher and/or Delegate's Signature: _____