



Assessment Document

MICROFINANCING PROJECT - Fundraising

SUMMARY

25 October, 2018

The Anidaso Nsae Foundation (TANF) Ghana will be working with NGO Photographers Alliance in the implementation of a project that assists working adult women in providing them further tools and skills in their current trades with the goal of allowing them to become truly economically self-sufficient.

CHALLENGE

Poverty as a socio-economic challenge facing developing nations on the African continent is a multifaceted problem, stemming from a combination of historical wrongdoings, current mismanagement and poor decision-making. At the macro level, it contributes to the long term stagnation and decline of communities who are affected economically, socially and psychologically. At the micro level, the realities of life imposed under conditions of severe poverty contributes to low education rates in children, unemployment in adults, unstable family structures, overcrowding in households, subsistence level employment for working adults, as well as children who are forced to work in order to help support the family.

Faced as a challenge utilising a singular approach, the task becomes impossible - it would be akin to taking buckets of water from the ocean and throwing it onto the sand. Therefore, a multi pronged approach must be taken in facing the immense task of fighting poverty - both within an organisation and between organisations.

Whilst TANF Ghana realises the importance of making sure every child has the opportunity to attain education, this alone only serves to address one singular aspect of poverty. In rural communities, the majority of adults work in the informal economy which places them at a greater risk of a number of factors, including volatile commodity prices, rising costs, low earnings and little potential to make any savings.

If we are serious about breaking the cycle of poverty, then adults in these communities must be given a pathway to rise from the informal economy into the formal economy through attainment of higher wages and subsequently a higher standard of living.

SOLUTION

Both TANF Ghana and the NGO Photographers Alliance possess different skill sets. The main advantage that TANF Ghana possesses is its accessibility to local communities, especially those located in rural regions of Greater Accra Region as well as the Eastern Region. The familiarity of members of the community with this NGO ensures that a certain level of understanding already exists between TANF Ghana and the communities whom it serves.





Assessment Document

MICROFINANCING PROJECT - Fundraising

25 October, 2018

The NGO Photographers Alliance works to utilise photography in storytelling narratives and presenting the truth as accurately as possible through the interactions with the local community members; through the use of these images, the organisation advocates for the causes undertaken by the partner NGO.

By accessing the communities with the most vulnerable members, this project will support working female adults by first:

1) Assessing their story - their family environment, their working situation, their responsibilities in the households, their skillsets etc.

2) Assessing the areas where help is most needed. Dependent on each case study, this includes determining which aspect of their current trades incurs the most costs and subsidizing these costs; assisting with health conditions through access to health services; the provision of trades or technical training to further enhance skillskets; or the provision of equipment to subsidize the costs of their current livelihoods.

3) Constant observation over the following months to access how the assistance provided has made any affect; mitigate secondary issues that may occur as a result of a change in their working circumstance; provide mentorship where needed in order for goals to be reached.

4) Finally, members working in an informal economy often find themselves stuck at the subsistence level of trade. For communities to truly break free of the cycle of poverty, the project will help establish a pathway for sponsored members to move into the formal economy through the establishment of partnerships with local or international partners who engage in fair trading and can subsequently provide a wider customer base.

LONG TERM IMPACT

Each community will thrive to a greater extent if its members are empowered and has access to education and work opportunities which contributes to the long-term economic development of the community. At this moment, a huge burden is being placed on girls and women in rural communities who bear the responsibility of looking after a large family, often without the husband in the picture. The women of this country are a great source of economic development and more must be done to alleviate their burden. Through access to a stable working environment and by extension, accessibility to education for their children, in the long term we hope to see fewer teenage mothers, more independent women and the eradication of child labour as well as underage marriages.