COMMUNITY DIAGNOSING FOR RURAL DEVELOPMENT: A CASE STUDY OF BOLGATANGA AND BAWKU WEST DISTRICTS.

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ABSTRACT

This study sought to identify community groups that were operating with an economic focus and to assess the potential for Technoserve (TNS) to initiate work with them. Women's groups engaged in shea-nut harvesting, selling, and shea butter extraction were targeted. Focus areas were: level of activity, potentials and constraints, income generating and livelihood activities. A combination of instruments, namely purposive sampling of communities, windshield survey, semi-structured interviews, focus group discussion, key informant interviews, and observations to collect and analyse the data.

The study revealed that:

- Both men and women group exists in the Micro-enterprise Best Practice Project (MBP) area. Women in groups in the area are industrious but need appropriate training and financial support to handle large amounts of money and volume of business.

- Income generation is an integral part of the economic and social system of the area. However, they are hardly integrated into a service system, which promotes and supports them.

The study concludes that:

- Considerable income generating capacity exists in the area. However, the interacting constraints and risk factors require careful handling and tactfulness.

- Socio-economic constraints emanate from their low level of entrepreneurial know-how and limited access to loans, limited off-farm activities, which underscore the need to increase options.

Key Words: Micro-enterprise, Women, Group, livelihood,

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1.0 INTRODUCTION

TechnoServe, a non-profit international business development organization with a branch in Ghana, was implementing a project (i.e., Micro-enterprise Best Practice Project), aimed at integrating enterprise development practices with local environmental conservation efforts. This Non-Governmental Organization (NGO) was interested in ‘assisting local communities living around the Red Volta River to reduce their dependency on food crops and diversify their income generating activities so that the perceived economic significance of elephant crop-raiding diminishes’ (NCRC, 1999:29). This was because in the field of micro-enterprise development, environmental considerations have begun to receive greater attention and yet not systematically incorporated them in program design. Moreover, all too often, efforts by environmental conservation NGOs have focused on natural resource preservation rather than addressing the socio-economic needs of local communities and providing community members with tangible incentives to protect the environment. In spite of these circumstances, TechnoServe believed that by forming alliances with local NGOs and Community Based Organizations (CBOs), it was possible to develop micro-enterprise that offered communities sustainable economic options while preserving the biodiversity of flora and fauna (Bowman-Hicks, 1997). Thus, TechnoServe purposely selected communities situated in Bolgatanga and Bawku West Districts for a pilot project in the Upper East Region Ghana, with the hope to increase the positive effect that its partners have on the rural poor (Ibid, page 3).

In order to understand the social structure and have a working knowledge of the local institutional structures that could be used to manage the Microenterprise Best Practice Project, this study was initiated by the Organization to appraise the communities already selected. It involved identifying the rural institutional patterns underlying the developmental situation, the main groups in the area and their position on the different developmental dimensions.
CONSEQUENTLY, THIS STUDY CONSIDERED THREE FUNDAMENTAL ISSUES:

- Firstly, it pinpoints the character and relative salience of existing patterns of performance related to livelihood activities.

- Secondly it provides an overview of the Communities, which will allow TechnoServe to see the relationship between existing local institution and infrastructure, the potential to grow and develop with less negative impact on the environment.

- Thirdly, group differentiation by their developmental orientation as reflected in their agrarian structure and motive for production is analysed.

Such information was expected to enable Techno Serve to trace functionally defined developmental profiles to the local institutional and social locus and at the same time to locate the different target, interest and support.

2.0 BACKGROUND

People in communities sandwiched between the Red Volta and Morago Rivers in the Bawku West and Bolgatanga Districts of the Upper East Region are under two administrative districts. However, close linkages exist through the language spoken; cultural and religious practices, intermarriage and peaceful coexistence and the shared occupation in subsistent farming of mainly food crops and livestock. In spite of these common attributes, these communities are treated as a unit for the case study.

Meanwhile, since 1998, the Nature Conservation Research Centre (NCRC) has been collaborating with TechnoServe to promote environmentally sustainable community Development in villages around
the Red Volta River in the Upper East Region. This is because, in recent years, communities in this area have been plagued with incidents of crop raiding by elephants inhabiting the Red Volta Forest Reserve. As a result, farmers have suffered extensive crop damage – limiting their access to available income generating activities (Asante, 2000). Furthermore, the prevalence of bush burning activities and poor natural resource use pose a serious threat to the environmental health of the area (Ibid, page 11).

However, through a grant from the United States Agency for International Development's (USAID's) Microenterprise Best Practice Project, TechnoServe and NCRC are collaborating on efforts to mitigate the problem of elephant crop raiding in these communities with assistance from the Ghana Wildlife Association. NCRC is also spearheading efforts to collect ecological monitoring and evaluation information and to develop environmental conservation education activities in communities surrounding the Red Volta River.

The area is predominantly rural with few settlements exceeding 1000 people. More than 90% of the people live in rural communities with population under 500 people in dispersed settlements (Field Survey, 1999). This indicates low threshold population capable of supporting services in most communities in the area. Nevertheless, these subsistence farmers try to increase their income through microenterprises (retail trading, extraction and sale of shea nuts/butter, dawadawa products, hiring of labour and farm implements, sale of food stuff et cetera).

The area has two major ethnic groups, the Kusasis in the Bawku West and the Nabdams in the Bolgatanga District. The minor ethnic groups include the Moshie, Fulanis, Busansis/Busanga, Gurusi and Talensi.

Oral tradition shows that the Kusasi in Bawku West District migrated from Sabub, in Burkina Faso and settled in Zoor. Intra-
movement then came into play with some settling in Kazan and Yelwongo and spreading to their present locations bordering the Gurusi (Frafra) Land. They were fighting and running in search for security during the time of slave raiding.

The Nabdams in the newly created Talensi-Nabdam District migrated from Nalerigu, Kruk and Gbang, among other areas in the Northern Region of Ghana, in search for more fertile lands. There were also intra-movements, spreading and settling in their present locations. Meanwhile, field information revealed that these people have never had any major ethnic friction.

3.0 CONCEPTS

This study employed several terminologies that tended to overlap in meaning among professionals of different backgrounds, thus, the need to clarify their usage in the context of this study.

An economic growth agenda often defines development. In such definitions, development consists simply of growth in per capita income in economically underdeveloped areas. Lewis espoused this view in 1944. In addition, the United Nations insinuates it in Charter of 1947. Lewis’s 1955 dictum: ‘First it should be noted that our subject matter is growth, and not distribution,’ reflects the mainstream emphasis on economic growth, which permeated the whole field of development thinking.

Paul Baran wrote in 1957 on the political economy of growth and defined growth or development as the increase in the per capita production of material goods (Esteva, 2001).

According to Bowman-Hicks Margrette (1997), development means to assist local communities to reduce their dependency on food crops and diversify their income-generating activities so that the
perceived economic significance of threat diminishes. This is the working definition adopted for the Red Volta area with respect to elephant-crop raid problems.

Economic activities imply business capable of producing profit; or any activity that will enable one to receive money in return for goods or services (Geddes and Grosset, 2000). In the context of this study, TechnoServe’s economic activity is reflected in building the capacity of local communities in shea nut marketing and sheabutter processing enterprises for local women groups linked to the establishment of a community reserve, that could give local communities decision making authority in the management of the area’s natural resource. Hence, enterprise, according to Geddes and Grosset (2000), is a difficult or challenging undertaking, or readiness to engage in new ventures. Such an enterprise, to them, should generate income (money received for labour or services, or from property, investment).

Hence, micro-enterprise here refers to petty trading – buying goods from low price areas and selling in high price areas, sale of non-forest product (sheanut, dawadawa, sheabutter) for money. Ventures like processing and sale of sheanut products (Bowman-Hicks, 1997).

3.1 COMMUNITY ORGANIZATION AND LEADERSHIP STRUCTURE

The chieftaincy system defines the leadership structure. The paramount chief of the kingdom appoints sub-chiefs to oversee sections of the kingdom. The sub-chiefs in turn have Bisnabs (youth leaders) chosen and introduced to the chief. Such a chosen youth leader must command respect and must have a very good record in the community. However small (young) the person may be, if he is chosen gains power and control. The chief rules with his elders,
namely; the Kpanadana (spear holder) who is next to the chief in command, the Yidan (Linguist) and the Naab nuore ("chief’s mouth") who communicates pertinent issues to the sub-chiefs and to the general community. The Tindana comes from the clan considered the original landowners. He is responsible for the gods of the land and pacifies them. He controls land use.

Thus, customarily and constitutionally, the community holds the land title. The “Tindana”, however, is by customary law and practice the custodian. Such a traditional leader is empowered to grant user rights to individual families. The Bisnab (youth chief) sees to community labour organization and settling petty quarrels among the youth. Other ethnic groups who are in migrants chose their own leaders, and are linked up with the traditional leadership structure of each community.

### 3.2 WOMEN

The Magazia (women leader) system defines women’s leadership. The “Puakpem,” the chief’s senior wife is responsible for appointing magazias to oversee women’s affairs various sections or communities of the village. The “Puakpem” interacts with a cross section of women in the community to arrive at the choice of suitable candidate, who can successfully lead women of various sections of the community.

The puakpem is the mouthpiece of the women but the link between the women’s leadership and that of men appears weak. The women appear to have no say in decision making but partake in implementing decisions regarding labour mobilization and contributions in cash and in kind. Thus, women’s group dynamics appear to revolve around one personality and operating within the old system of magazia.
The organizational and leadership structure of communities visited indicates that there exist defined areas of competence and responsibility and their co-ordination mechanisms. Communities are therefore in a position to identify their threats and opportunities and to pursue their own local development programs.

4.0 FINDINGS

4.1 SOCIO-ECONOMIC ENVIRONMENT

From observation and information gathered on the main activities of community members, the agricultural sector represents the dominant socio-economic structure. Nevertheless, there are institutions or organizations operating outside this structure, which constitute potential developmental targets and/or interest as well as resources. Examples include aid agencies, civil servants (including agriculture extension officers); political leaders; various economic elements including trade, commerce, industry and technicians or professionals. Similarly, account must be taken here of non-agrarian facilities and amenities associated with the level of development, notably various social services such as schools, safe drinking water, electricity, communication and information media.

Thus, the primary aim of this study was to identify common trends in community perceptions regarding aspirations, self-help initiatives and external support system and information on access to basic services has affected the natural environment.

From observations, there are evidences of varying level of modernizing influences on the traditional rural settlement pattern in these communities. The poor state and inadequacy of the basic service facilities are highly related to the socio-economic and demographic trends in all communities, the average number of biological children is higher among male adults, ranging from 12-15 in number. Adult
females have 5-8 biological children. This difference arises from the practice of polygamy among male adults. Household size ranges between 20-30 people including 3-5 dependants on average. Generally, there is the low level of education, with majority of the males and females not entering any type of school. The condition is even worse for females, who usually marry off at a relatively early age.

Community forum, focus group and key informant group discussions revealed a low level of school enrolment. According to community members around the Red Volta and Morago Rivers, six out of every ten school-going age child enters primary schools. On the average, three successfully completes primary, junior secondary or senior secondary schools. Certainly, this reflects the low enrolment of the rural first cycle schools, and clearly indicates the low educational levels with a regional literacy rate of 18% as against an estimated national rate of 40 percent (Regional Education Office, 2003).

The low level of education in the study area constitutes a potential constraint to improving technologies and enterprise development along modern business lines.Apparently, this could be a motivating factor for the intensive exploitation of the natural environment for survival.

4.2 ECONOMIC ACTIVITIES

Information from focus group discussions clearly revealed that seven out of every ten adult male are fully engaged in rain-fed farming, growing mainly sorghum (guinea corn) millet and groundnuts. Minor crops include maize, bambara-beans, cowpea, rice, soya beans, tomatoes and tobacco in recent times on subsistence basis.

In addition, both men and women are engaged in income generating activities. The ranking uses activity for investment that brings in
more income and/or related benefits in terms of securing food at
the household level. Preference of activity ranges from one to six,
with one being the highest for choice of investment, and six the
lowest for income generating activity. Women's seasonal income
generating activities centre mainly on raw and processed foodstuff
trading. See Table 1.

Table 1: Women’s Ranking of Income Generating Activities

| Income Generating Activities                      | GRANTONGO | KUSANABA | GORI | TILLI | SAKOTE | NANGODI | DATUKU | ZUNGOYIRI | BIUNCU | ZUNWURI | WIDNABA | KPAKO
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</thead>
<tbody>
<tr>
<td>1. Inventory credit (foodstuffs/sheanuts)</td>
<td>1</td>
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<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td></td>
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<tr>
<td>2. **Retail Trade</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>3</td>
<td>4</td>
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<tr>
<td>3. *Processing</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>3</td>
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<td>3</td>
<td>4</td>
<td>2</td>
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<tr>
<td>4. Grass/Firewood/Charcoal/Rafters for sale</td>
<td>5</td>
<td>5</td>
<td>5</td>
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<td>5</td>
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<td>5. Mining (shanking)</td>
<td>6</td>
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<tr>
<td>6. Farming</td>
<td>4</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>4</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>4</td>
<td>1</td>
<td>3</td>
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</tr>
</tbody>
</table>

- Processing includes sheabutter extraction, prepared food for
  sale, pito brewery, malts and dawadawa preparation, etc.

** Retail trade – buying from low price areas and selling in high
price areas. Source: Field Survey (1999)

On the other hand, male activities are mainly agriculture and related
activities, except mining (Table 2).
Table 2: Men’s Ranking of Income Generating Activities

<table>
<thead>
<tr>
<th>Activities</th>
<th>GHANTONO</th>
<th>KUSANABA</th>
<th>GORI</th>
<th>TILLI</th>
<th>SAKOTE</th>
<th>NANGODI</th>
<th>DATUKU</th>
<th>ZUNGOYIRI</th>
<th>B LEGU</th>
<th>ZUNWURI</th>
<th>WIDNABA</th>
<th>KPAKOKO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poultry</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>5</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Animal rearing/ marketing</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Dry season gardening</td>
<td>4</td>
<td>4</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Mining</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>1</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>6</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Farming</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>4</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Firewood/charcoal/ rafters</td>
<td>5</td>
<td>5</td>
<td>1</td>
<td>4</td>
<td>5</td>
<td>4</td>
<td>4</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>4</td>
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<tr>
<td>Tree Planting</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Sheanut industry</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Animal traction</td>
<td>3</td>
<td>3</td>
<td>2</td>
<td>4</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

Source: Field Survey (1999)

The economic base of the area is agriculture, mainly on subsistence basis. Over 70% of the economically active population is engaged in one form or the other. Generally, farm families combine small-scale livestock and poultry rearing with crop cultivation for family upkeep and occasional sale (Table 3 and Figure 1).

Table 3: Livelihood Strategy

<table>
<thead>
<tr>
<th>Activities</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farming</td>
<td>70%</td>
</tr>
<tr>
<td>Trade and craft</td>
<td>2%</td>
</tr>
<tr>
<td>Small scale industries</td>
<td>16%</td>
</tr>
<tr>
<td>Out-migration</td>
<td>4%</td>
</tr>
<tr>
<td>Mining</td>
<td>7%</td>
</tr>
<tr>
<td>Others</td>
<td>1%</td>
</tr>
</tbody>
</table>

Source: Field Survey (1999)
Those who practice mixed cropping hold an average household farm size of about 0.4 hectares near their compounds and between 0.4 – 1.2 hectares for bush farms. The bush farms are usually 6km or more from their homes. Elephants invade and destroy bush farms.

Information from focus and key informant groups discussions clearly revealed that about 8 out of every ten adult male own at least one cow, 9 own at least a goat/sheep, and 9/10 own fowls. These people have the general tendency to save in livestock in anticipation of any contingency. This saving potential can enhance considerable income generation capacity that may make maximum use of credit facilities.

The maintenance of all livestock is on free range with intermittent supplementary feeding from household remains. Farmers use crop
residue and animal waste as manure for regenerating the soil fertility. Some engage in small-scale fishing along the White and Red Volta River while a few specialized people hunt in the forest.

Forestry and modern agro-forestry to produce trees for fuel and protect the environment do not seem to be part of these people’s culture. However, with intensified awareness creation on agro-forestry and collaborative outreach programs put in place by the Ministry of Food and Agriculture, the idea is gradually gaining acceptance. An example is the Disabled Association of Nangodi, which has established a seventeen-acre shea plantation with 2,900 shea trees and 190 dawadawa trees. The cultivation of small patches of less than half acre for mainly of cashew and other fruit trees occurs in isolated places.

Small-scale mining (locally called galamsy / lakpigra) is on the increase. About seven out of every ten able-bodied youth is involved in the gold trade. About 50% of the 8 kingdoms visited show evidence of considerable damage done not only to the soil but also the vegetation cover.

Small-scale industry which employs simple technology and utilizes local input are centred mainly on blacksmithing, pito brewing, basketry and other straw products, pottery and shea-butter extraction.

Temporary out-migration is on the increase due to the poor and limited capacity of small-scale industries and enterprises to absorb the surplus unskilled labour. About 7 out of every ten youth (male and female) seasonally migrate in search of gainful employment. An elder summed up this situation in these words: “When you come here during the dry season, you will not see anybody here apart from old women, men and children, because there is nothing here to do”.

There exist potentials for promoting eco-tourism in the area, which may provide some job opportunities for the surplus unskilled labour
(Ayigsi, 1997). However, field information indicates that promot­ing tourism now may not be the best option. Rather, the urgent need is to get these people eking life out of nothing to be engaged in re­munerative income generation with immediate returns to divert their attention from the forest reserve. Or else, eco-tourism will make no meaning to them. An elder of Gowrie summed up thus, “Tell the government to allow us to farm in the forest reserve for only three years to get enough food to feed our children, money to clothe ourselves and to take care of our most pressing needs.” This is a clear indication of these people’s high dependence on the natural ecos­ystem for survival.

Structures for community mobilization exists in all communities visited. They facilitate self-help initiatives on short-term basis. Ap­parently, there is no in-built strategy in these communities to ensure long-term sustainability and management of facilities. In fact, the various local groups (membership ranging from 6-30) are mainly social in nature, rather than economic in all the communities visited (Field Survey, 1999).

Record keeping seems not to exist in their culture. Their primary motive is to support one another. Apparently, they have weak ex­ternal linkages. This could be a result of the low educational back­ground or lack of zeal and confluence of interest to tap available resources for economic gain. With the exception of the Noyine Women’s Group formed in 1986, with a membership of six in 1999, the rest of the male and female groups existed before with some dating back to 1992 (Field Survey, 1999). This clearly indicates their late entry into mobilizing available human resources for productive ventures to improve their standard of living. This could be due to their lack of exposure because of inaccessible road networks.

4.3 SOCIAL SERVICES

Generally, the area lacks pipe-borne water. Major sources of water are boreholes (provided mainly by the Canadian International De-
velopment Agency (CIDA)), hand dug wells, streams, springs and rainwater.

Most of the people live in huts built with mud and roofed with straw. However, there is an increasing trend of houses roofed with zinc. Most of the communities we visited have no access to health facilities. They also have inadequate transportation, have to travel long distances due to the dispersed settlement pattern. Consequently, we found out that eight out of every 10 sick persons resort to herbal treatment administered by traditional healers.

The road transport network is poor with few feeder roads, which are not motor able in the rainy seasons. Footpath plays a vital role in the lives of the bulk of these rural people. About 40% of the communities visited have no access to most services due to poor roads, and none has access to banking institutions.

There is little integration of upcoming entrepreneurs into a service system that promotes and supports their work. Major market outlets are distant hence time consuming and costly for many local residents. As a result, the main buyers are middle women from the regional or district capitals.

Field information revealed that the District Assemblies (Bolgatanga and Bawku West) and Ministries provide and continue to provide these basic services: education, health, water and sanitation, among others, in the area. However, delay in service delivery and the near absence of community consultations are giving rise to a general loss of faith in the local government. This is growing worse with the unmet expectations relating to the recent poverty alleviation fund administered by District Assemblies.

A community leader said, “We have heard of a credit facility obtainable from the District Assembly and we have applied and have been waiting in the dark up to date”. Our visit to the District Assembly showed that there were some implementation capacity prob-
lems, particularly in the facilitation of community education, policy dissemination and community based planning.

5.0 CONCLUSION

The study identified pertinent enterprise development issues that centred on hard-core poverty reflected in the low level of food security; income generation activities, group formation, participatory leadership structure, synergy of government and non-governmental operation, access to capital and progressive orientation.

5.1 FOOD SECURITY

Two of the food-security related problems include access to land and new farming practices. Land availability is not the issue of absolute scarcity, but land fertile enough to ensure food security for those overwhelmed by elephants and the Fulani Herdsmen. Farmers also see delay in delivering extension services limiting the dissemination of information highly needed to increase productivity and increase output. This is a major factor responsible for the slow adoption of new farming methods by farmers; hence, their subsequent adherence to simple methods.

5.2 INCOME GENERATION ACTIVITIES

The utilisation of appropriate information on alternative enterprise opportunities and potential resources for processing is limited. Their limitation to employ alternative options for entrepreneurial activities is highly linked to the low level of education and skills of both male and female members of the productive population of the area. We found that they have no other recourse but farming, petty trading and agro-processing, among others. In fact, entrepreneurial activities undertaken in the area are fairly saturated and yield marginal profits because of the numbers involved and limited market.
5.3 GROUP FORMATION

Almost all the NGOs operating in the area have focused on women. This is tantamount to isolating women from the social system. Unbalanced and gender insensitive targeting may induce cultural repulsion. It may also constitute a threat that will make worse the existing vulnerable situation of women. An elder of Gowrie portrays the situation thus: “Government has now taken credit facilities away from men and has given all money to women without caring about us the men”. It is highly likely that men in one way or the other are seeking ways of stealthily infiltrating into the running of women groups. As revealed in a focus group discussion, a good evidence in the area is that husbands overindulge in credit purchases or borrowing money from their wives with no intention of paying back. Seven out of every ten women reported this unwanted attitude of men in all the study communities.

Meanwhile, most of the groups formed in the area are more socially oriented than economic. Although identifiable economic groups may exist within the social groups, their sense of direction appears to be limited. Members of these groups hardly attempt to solve their own problem. This gives rise to poor group dynamics.

There is a high tendency for some opinion leaders to form groups (made up of close family members) to give well-rehearsed answers in anticipation for gifts labelled “credit.” The getting credit becomes part of livelihood. An NGO management puts it succinctly thus: “When they see an NGO here, they take it that they have got their “white man” and vow never to allow it to go”. This seemingly induces the tendency to conceal information that reflects their failures and inability to chalk success.

This trend could be a back-washed effect of IFAD Phase One orientation of group formation. That is, they worked extensively with groups of fifteen members to establish bank account for obtaining credit.
5.4 PARTICIPATORY LEADERSHIP STRUCTURE

The study revealed that very few people talk during community meetings and the rest just nod in consent. The existing leadership structures may in one-way or another limit actual participation of all community members especially women and other vulnerable groups. This is quite at variance with the purview of a bottom-up planning and decision-making.

5.5 SYNERGY OF GOVERNMENT AND NON-GOVERNMENTAL OPERATIONS

Activities of both governmental and non-governmental organizations do not appear to follow a recognizable framework. Ways of coordination and collaboration are necessary for harnessing the initiative of the people to utilize their material and organizational resources to the fullest. Now, both NGOs and government organizations are fairly isolated and operating independently of one another.

5.6 ACCESS TO CAPITAL

Income generation activities undertaken by people in the area are limited in scope due to limited financial resources at both the community and household levels. Poor dissemination of information about credit and the absence of collateral to get credit from banks further impede the income generating capacity of the poor household. Credit facilities through governmental and/or NGOs appear to lack a clearly defined concept of successful credit.

5.7 PROGRESSIVE ORIENTATION

Farmers expressed the need and willingness to adopt appropriate methods and utilize farm inputs to maintain soil fertility and to cultivate on time. Women groups engaged in the shea-nut industry will like to improve production through modernizing their processing units.
6.0 RECOMMENDATIONS

The survey revolves mainly around agriculture-the production of cereals and their by-products, livestock, arts and crafts and small-scale industrial activities such as shea-butter extraction.

Generally, the Technoserve Credit and Shea-nut Pre-finance Program is well founded and need to be encouraged. In addition, the need exists to promote individuals that constitute identifiable economic groups within existing social groups, with focus on enterprise that give immediate returns.

Meanwhile, matching available credit with training on use and management, basic entrepreneurial skills, awareness creation opportunities for expanded enterprise development, prospective credit lines and marketing is necessary.

Technoserve could strengthen animal traction, an environmentally friendly technique that economizes on land. This matching could take the form of inputs and the facilitation of farmer action planning through group formation and capacity building. Moreover, Technoserve could break into livestock marketing networks largely dominated by intermediaries, and encourage them to continue with enterprise activities in which they already have experience.

The over targeting of the Organisation on women is not healthy for development. Such a one-sided approach to women development may generate conflicts in families. Thus, a possible way out is to adopt a balanced approach that entails performance challenges for men.

There is an over-riding "receiving culture" in the area, which tends to impede sustainable development. This, in our opinion, furthers the negligible collaborative linkage between District Assemblies and existing organization, within organizational circles and between sections, which initiate integrated development promotion in the
area. This is evident in the fact that the District Assemblies do not seem to be sufficiently focused to progress with the people model of development. Hence, the purpose of NGO operation in the area may be misconstrued. Thus, micro-enterprise owners must be involved in defining and deciding issues, developing strategy, receiving feedback and assessing the results of TechnoServe operations in the area. We recommend that TechnoServe should do more on capacity building, legitimacy and/or participatory processes.

REFERENCES


Ayigsi, James (1997) Volta-Morago Elephant Reserve Community Baseline Study:


