

UNIVERSITY FOR DEVELOPMENT STUDIES, TAMALE

THE ROLE OF PRESBYTERIAN FARMERS' TRAINING AND CHILD
DEVELOPMENT PROGRAMME IN RURAL WOMEN'S ECONOMIC
EMPOWERMENT IN THE EAST GONJA DISTRICT OF NORTHERN REGION

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DEDICATION

I dedicate this thesis first of all to God almighty for his favour during my study period and secondly to my lovely wife Lydia Basig for standing by me and for enduring my long absence from home. I was away when you needed me most but you gladly supported my pursuit for academic excellence. My heartfelt appreciation also goes to the entire Wusuwe's family for encouraging me as I endeavour to put together my career plans in academic excellence.



DECLARATION

I hereby declare that this thesis is the result of my own work and no part of it has been presented for another degree in this University or elsewhere.

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I hereby declare that the preparation and presentation of the thesis was supervised in accordance with the guidelines on supervision of thesis laid down by the University for Development Studies.

Signature.....

Rev. Dr. Alfred B. Kpieta

(Supervisor)



ACKNOWLEDGMENT

This thesis was inspired by the countless rural women of the developing world who in the words of Rowbotham and Mitter “strive for dignity and daily bread amidst so many struggles”. In these times marked by sweeping, intertwining changes, upheavals on a global scale radically affect the lives of these women, and there are countless stories to be told and listened to. This work is an attempt to juxtapose the various roles plaid by PFT/CDP as a Church based Non-Governmental organization in helping rural women in the study communities in the East Gonja District. I therefore thank my supervisor, Rev. Dr. Alfred B. Kpieta, for prodding me into reshaping my topic, working hard, painstakingly reading the work and encouraging me to listen to PFT/CDP and the rural women’s voices to enable me identify specifically the role of the study organization (PFT/CDP). The data gathering was also made possible by the help of several people in the study Districts; Sulemana Urmar (Nachimbia), Peter Ibrahim (Bagligah Dakemyili), Bakari Badawu (Teacher-Dakpemyili), Sampson Alhassan, (Fooshegu), Zulana, (Gbabshie). I also owe a debt to Francis Ametsonu (New Life College ICT tutor) who throughout the work has assisted me in the data coding, entering and using the SPSS software tool and production of Maps. Francis, you are contagious and highly appreciated. I also sincerely thank the staff of PFT/CDP and management for freely giving much needed information regarding their work at the study communities. I thank Dr Richard Yeboah (UDS Nyankpala campus) for helping to reshaped the study topic. Last but certainly not the least my sincere thanks goes to the rural women at the study communities and Districts whose invaluable time in sharing information with me and my team. All friends and love ones who lent me their support during this crucial time cannot be forgotten.



ABSTRACT

Rural women face several constraints as they seek economic empowerment for themselves and their families. Around the globe, countless NGOs and institutions have supported rural women's economic empowerment. Development projects take place amidst a context of structural constraints but the same structure also allows women to assert their agency, whether overtly or covertly. As a result, this thesis examines the role of PFT/CDP in the economic empowerment of rural women in the East Gonja District of Northern Region. The methodology used for the study was mixed methods and some of the research tools used were focus group discussions, observation, interview guide, and questionnaire. The key concepts in this study are; Economic, Empowerment, Rural women. The study leads to the findings that PFT/CDP has been doing a lot of activities in the study District but with the exception of the child education sponsorship, the rural women have received very little credit support for their farming activities. It is also clear from the study that, the credit support was on some selected crops such as sorghum, soya and groundnuts. The study also reveals that the rural women, even though have received some basic training on agronomic practices and group formation, they have actually not received any entrepreneurial skills training to economically enhance their activities to generate income for the family. Besides, the study also observed that the rural women are interested in indigenous economic activities such as livestock rearing, shea butter processing and groundnut oil processing. The study thus concluded that PFT/CDP projects at the study communities have been concentrated on small credit for rural women, child sponsorship, basic agronomic training and FBO development. However, PFT/CDP projects are not designed to economically empower the rural women through entrepreneurial skills training on their indigenous economic activities. It is therefore recommended that PFT/CDP should consider including entrepreneurial skills training of the rural women on their indigenous economic activities with the already existing projects in the study communities. The study also recommends that further research should be carried out on the types of entrepreneurial skills needs of the rural women and the prospects on the rural women in the district.

Key Words: Empowerment, rural women, economic



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LIST OF ACRONYMS

PFT/CDP: Presbyterian Farmers Training and Child Development Program

ICT: Information and Communication Technology

UDS: University for Development Studies

NGOs: Non-Governmental Organizations

HIV/AIDS: Human Immune Virus/Acquire Immune Deficiency Syndrome

MDGs: Millennium Development Goals

UN: United Nation

UNIFEM: United Nation International Fund

INSTRAW: International Research and Training Institute for the Advancement of Women

UNDP: United Nation Development program

GPRS: Ghana Poverty Reduction Strategy

MoFA: Ministry of Food and Agriculture

GLSS: Ghana Living Standard survey

NDF: Northern Development Fund

SADA: Savannah Accelerated Authority

PCG: Presbyterian Church of Ghana

IFAD: International Fund for Agricultural Development

RADA: Rural Agricultural Development Authority

FAO: Food and Agricultural Organization

OSSREA: Organization for Social Science Research in Eastern and Southern Africa

SMEs: Small and Medium Enterprises

DTI: Development of Trade and Industry



BEE: Black Economic Empowerment

BDRWPS: Bangladesh Development Research Working Paper Series

ADF: African Development Forum

PRS: Poverty Reduction Strategy

GDP: Gross Domestic Product

MC: Micro Credit

UNFPA: United Nation Family and Population Agency

FBN: Faith Based Non-governmental organization

AFSC: American Friends Service Committee

CRS: Catholic Relief Services

LWR: Lutheran World Relief

MCI: Mercy Corps International

ACDEP: Association of Churches in Development

FBOs: Farmer Based organization

SPSS: Statistical Packages for Social Science

MIDA: Millennium Development Authority

BRAC: Bangladesh Rural Advancement

ASA: Association for Social Advancement



CHAPTER ONE

INTRODUCTION

1.1 Background

Since the 1990's women have been identified as key agents of sustainable development. In view of this, Women's equality and economic empowerment are seen as central to a more holistic approach towards establishing new patterns and processes of development that are sustainable. This has been buttressed by the World Bank (World Bank, 2001), that the economic empowerment of rural women should be a key aspect of all social development programs in the world. The 2006 Millennium Development Goals report showed that poverty, persisting educational gaps, under representation of women and girls in decision-making, gender wage gaps, unacceptable high maternal mortality and HIV/AIDS were common problems affecting women worldwide. Gender mainstreaming and women's empowerment in the field were needed to tackle those challenges.

United Nation agencies such as the United Nation Development Fund for Women (UNIFEW), the International Research and Training Institute for the Advancement of Women (INSTRAW) and United Nation Development Program (UNDP) support gender awareness training for policy-makers in Africa, provide technical assistance and build strong gender components into their own programming and projects. Similarly, the Commonwealth Secretariat has commissioned gender and economic policy-making and applies a gender perspective to analyze the effectiveness of governmental policies and public services. The World Bank also laid emphasizes on the developmental costs of



ignoring women entrepreneurial skills development and denying them access to key resources, and urges countries to draw up gender action plans (World Bank, 2001).

Within the international development community, there has been a shift in thinking from the initial "women in development" (WID) approach, which focused narrowly on women's productive roles, to a broader "gender and development" perspective, which takes into account all spheres of women's lives and seeks to bring gender analysis into the core of development policy. The plight of women widowed by HIV/AIDS, conflicts and natural disasters, and the plight of their children are a called to reviewing of issues that affect women institutions of any kind. Abducted girls forced into sexual slavery gave birth to "fatherless" children. Many widows never remarried, never held a job, rarely received assistance and were often banished by society or confined to isolation.

The strategy adopted by the 2006 Global Microcredit Summit to lift 500 million people out of extreme poverty by providing 175 million of the world's poorest families, particularly women, with entrepreneurial skills and microcredit, was a good step. Recently, the convention on the elimination of all forms of discrimination against women had adopted a significant number of comprehensive laws on gender equality, equal treatment and domestic violence. Still, challenges, continued to remain on discrimination against the girl child, violence against girls and women, and low representation of women in decision-making (Global Microcredit Summit, 2006).

Against this background, over 3,000 women converged at Dakar in 1994 to attend the African Women's Preparatory Conference. They came to articulate an African position for the Beijing Fourth Women's World Conference. The resulting African Platform for Action identified several priorities. These included combating the increasing poverty of





African women; improving women's access to education and health services, with a special focus on reproductive health; addressing women's relationship to the environment; increasing the involvement of women in the peace process; advancing the legal and human rights of women; highlighting the special concerns of the girl-child; and "mainstreaming" gender concerns within economic and development policy-making by disaggregating data along gender lines. The Dakar conference also noted the emergence of numerous women's groups and NGOs in Africa and the increasingly concrete expression of their organizational potential (African Women's Preparatory Conference Paper, 1994).

The Beijing conference that followed in 1995 stressed the empowerment of rural women in the areas of building their entrepreneurial capacity as one of the central development goals of the 21st century. It adopted a Platform for Action which called for the mainstreaming of a gender perspective in the design, implementation and monitoring of all policies and programs, including development programs. It committed countries to design their own specific programs and activities in consultation with women's groups and other NGOs to implement the Beijing Platform for Action. Despite such positive moves, there has been insufficient political will and sustained commitment to meeting the needs and interests of women by local authorities and governments. Without meaningful commitment in the form of policy changes to build rural women economic capacity and the provision of resources to deal with the root causes of women's conditions, Africa cannot hope to see a breakthrough in its development and renewal of attitude to enhance development (McNamara: 2003).

1.2. Research Problem

The people of the Northern Region in Ghana and for that matter East Gonja depend primarily on rain fed agriculture for their subsistence. Meanwhile, land holdings are small, coupled with infertile soils covering almost the whole area due to population increases, compelling them to work on small holdings of land continuously. The extreme pressure on land has necessitated many people to migrate to nearby towns and villages or to Southern Ghana in their search for productive lands. Low agricultural production and incomes, especially among the vulnerable group therefore contribute to seasonal hunger that characterizes the lives of the people (Rural Poverty Report, 2011). Culturally, women in the District do not have authority as compared to their men folk/husbands. They neither can take decisions on their own without the consultation of their husbands nor do they have control over household productive activity such as farming. But these women usually contribute to farming activities such as harvesting and storage of farm produce, which are controlled by men (Kabeer 2000).

Rural women have multiple household welfare needs such as buying of kerosene, paying children school fees, clothing the children, buying drugs, household provisions, among others. These women when married have no financial independence but have to find resources for their families up keep. This therefore means a dependence on the good will of their husbands will not fulfil their household welfare needs likewise their gender based responsibilities. It is evident in most anthropological literature such as Lemire et al. (2001) and Nelson (1981) that women are mostly engaged in productive activities such as trading. Incomes generated through these activities are used immediately on household needs (Nelson, 1981). Consequently, an increase in women's income often leads to improved living conditions of their children and other household members, which is often



seen as an integral part of good mothering. No wonder that women's earnings are said to correlate positively with better living standards for their families (DFID 2000).

Furthermore, in the East Gonja District, women have been marginalized and discriminated against in terms of resource allocation. At the individual family household level, women do not have the opportunity to play a major role in decision-making process with respect to agricultural production (what to grow, when to harvest and how to manage the foodstuff after harvest), which serve as the main source of livelihood. Women are also excluded from land ownership which constitutes a major source of rural work and collateral for loan. This turn of events is as a result of gender perception among the local people, where land is passed on from fathers to sons. On the whole, women have less command over, and less access to resources such as goods and services (Bennett 2002). Nevertheless the rural women are indispensable in agricultural activities. They always help in the production of food, help to generate income, shelter and the entire household activities. Above all, rural women in spite of the gender perceptions about them in their respective families work hard to sustain the rural indigenous industries like shea butter processing, soap making and many others with their local entrepreneurial skills (Jabell, 2000).

Various NGOs and government institutions such as the Presbyterian Farmers Training and Child Development Program (PFT/CDP) have therefore taken it upon themselves as a challenge to help these vulnerable groups overcome these obstacles confronting them in their non-farm activities. Despite the efforts of government and NGOs to help the rural women, there seems to be limited or no concentration on building up their entrepreneurial skills to economically empower them and their households. Due to this and



other social factors such as marginalization and banning them from having access to certain local resources, there is a persistent high level of poverty in the district.

Certain groups particularly rural women, youth, indigenous people and ethnic minorities in the East Gonja District within which the PFT/CDP operates is often disproportionately held back by disadvantages rooted in inequalities in spite of presence of numerous Governments and NGOs interventions. Until recently, rural women's capabilities have often been treated separately from investment in creating opportunities for rural development. However, these issues need to be tackled together in order to facilitate broad-based mobility out of poverty and to achieve inclusive, pro-poor rural growth. Addressing these disadvantages requires building people's assets and strengthening their capabilities both individually and collectively, while creating locally available opportunities and mitigating or helping them to better manage risks they face. In the midst of these, this study seeks to investigate why rural women in the East Gonja District under the Presbyterian Farmers Training and Child Development Program are economically challenged in the midst of so many projects implemented to better their lives. What is the role played by the Presbyterian Farmers Training and Child Development Program (PFT/CDP) in building the entrepreneurial skills of rural women in its operational communities especially in the East Gonja District for the economic empowerment of the rural women in the Northern Region of Ghana.

1.2.1. Main Research Question:

Why are rural women in the East Gonja District under the Presbyterian Farmers Training and Child Development Program economically challenged in the midst of so many projects being implemented to better their lives in the Northern Region?



Specific Questions

1. What are some of the projects being undertaken by Presbyterian Farmers Training and Child Development Program to empower rural women economically in the operational District?
2. Are the projects of Presbyterian Farmers Training and Child Development Program having any effects in poverty reduction among the rural women in the district?
3. What priority is given to rural women entrepreneurial skills development by the Presbyterian Farmers Training and Child Development program in its projects implementation in the District?
4. What are the ways by which PFT/CDP can empower rural women economically in the study district?

1.2.2. Main Objectives

The study seeks to examine the role of the Presbyterian Farmers Training and Child Development Program in building the entrepreneurial skills of rural women as a tool of economic empowerment in the East Gonja District of Northern Region.



Specific Objectives

Specifically the study seeks to:

1. Examine some of the projects being undertaking by Presbyterian Farmers Training and Child Development Program to empower rural women economically in East Gonja District.

2. Assess whether the projects of Presbyterian Farmers Training and Child Development Program are having any effects in poverty reduction in the lives of rural women in the East Gonja District.
3. Examine whether the entrepreneurial skills development of rural women in the East Gonja district is giving priority in the projects implementation of Presbyterian Framers Training and child Development Program.
4. Assess the effective ways by which PFT/CDP can economically empower rural women in the study communities.

1.2.3 Proposition

This study proposed that;

1. The projects of Presbyterian Farmers Training and Child Development Program are not playing an effective role in the entrepreneurial skills development as a tool for the economic empowerment of rural women in East Gonja District of Northern Region
2. The projects of Presbyterian Farmers Training and Child development program are playing an effective role in developing the entrepreneurial skills of rural women as a tool for the economic empowerment in the East Gonja district of Northern Region.

1.3 Relevance of the Research

In the past decades governments upon governments, departments, agencies and NGOs have identified the need to improve upon the economic life of the rural folk especially rural women and girls. Their activities programs and projects have been concentrated on credit provision, advocacy and other non-investment schemes. The area of building the capacity of rural folk to improve upon their rural indigenous knowledge to economically empower



themselves to reduce poverty and enhance sustainable development has received a very minimal attention if any (Golla, 2011).

The relevance of this study is therefore to find out how PFT/CDP in its activities is responding to these needs of the rural folk especially rural women since rural indigenous knowledge of managing their economic challenges is indispensable in reaching out to rural women economic needs. Analysis of the role of PFT/CDP in this respect will unravel the strengths and weaknesses of it in investing on rural women economic empowerment as a tool for reducing poverty (Khandker, 1998).

The findings of this study will help in informing policy makers of PFT/CDP and other organizations towards the rational allocation of resources that are targeting rural women economic empowerment in the Northern Region of Ghana.

The findings from the study will help exposed the actual impact of the activities of PFT/CDP in the economic lives of the rural women. Hence the policy makers of PFT/CDP will ascertain a clear performance of their projects and which areas to concentrate and prioritized in other to economically empower the rural women in the study District as well as other operational areas of the organisation.

Last but not least as a development studies student, the findings on the study will build my capacity and expertise in understanding the intricacies involved in economically empowering rural women in order to reduce poverty in the rural areas of Ghana.

1.4. Challenges of the Study

Every social research is bound to be confronted with certain challenges. This study is of no exception. The challenges that this study was confronted with are as follows. Rural communities and for that matter the study area is sometimes very difficult to access due to



poor road network. The researcher, therefore, was confronted with the challenge of getting all targeted respondents on time to administer questionnaires. However, the researcher was able to device mechanisms to travel to targeted communities early enough to meet respondents on scheduled time.

Secondly, the researcher was confronted with getting the full commitment of respondents due to the busy farming activities. To overcome this challenge the researcher made use of the advantage of his official meetings with Farmer Based Groups (FBGs) at the communities to meet with targeted respondents since the researcher is a field officer in PFT/CDP in charge of most of the selected communities.

1.5. Organization of the Study

Basically, this study is limited to the Presbyterian Farmers Training and Child development Program in East Gonja Districts in the Northern Region of Ghana. The focus of the study is the role of PFT/CDP in the economic empowerment of rural women in East Gonja Districts of Northern Region. For analytical purposes and easy understanding of issues raised, the work is divided into five (5) chapters. Chapter one is the introduction of the study. It provides information on the main theme of the study which highlights on the background of the study, statement of the problem, objectives, proposition, relevance of the study, anticipated challenges of the study and the organization. Chapter two deals with the conceptual framework of the study where relevant data on the research topic is explored and literature reviewed while the theoretical base for the study is discussed alongside under this chapter. Chapter three is the context of the study area and the research methodology. Chapter four marks the presentation and discussion of findings of the research. The chapter



specifically focuses on projects undertaken by PFT/CDP, the effects of PFT/CDP projects in reducing poverty on the lives of rural women in East Gonja District, the kind of priority giving to rural women entrepreneurial skills development by PFT/CDP in its projects implementation in the East Gonja District and the way forward. Chapter five concludes the write-up with a summary of the principal findings, conclusions drawn and recommendations for policy and planning purposes.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews literature on the development debate that has advanced considerably since the United Nation's First Development Decade in the 1960s, which emphasized economic growth and the "trickle-down" approach as key to reducing poverty. One of the notable advancements in this debate has been the move to consider



gender equality as a key element of development. Women's concerns were first integrated into the development agenda in the 1970s.

Disappointment over the trickle-down approach paved the way for the adoption of the basic-needs strategy, which focused on increasing the participation in and benefits of the development process for the poor, as well as recognizing women's needs and contributions to society. Activists articulated women's issues in national and international fora, (World Bank, 2001). Following these events, the women-in-development movement endorsed the enhancement of women's consciousness and abilities, with a view to enabling women to examine their situations and to act to correct their economic disadvantaged positions. The movement also affirmed that giving women greater access to resources would contribute to an equitable and efficient development process (Golla, 2011). From the forgone discussions on improving the lives of the poor especially women in the rural areas to enhance a holistic and a sustainable development, this aspect of the study will be dealing with the conceptual framework of the study topic where relevant data is reviewed to consider the various trends and views of others regarding rural women economic empowerment. This will also help establish a theoretical base of the study.

2.2 Conceptual Framework of Economic Empowerment of Rural Women

Empowerment has become a familiar term within many development agencies. Empowerment objectives also appear with increasing frequency in policy documents issued by governments especially strategy papers dealing with poverty reduction. By 2005 more than 1,800 projects in the World Bank's lending portfolio mentioned empowerment in their project documentation. Yet there are many different interpretations in terms of what



empowerment means, analytically and operationally and these interpretations are often inconsistent even within one organization. In addition, limited material is available on the practicalities of measuring, tracking and evaluating progress made towards rural women empowerment (World Bank, 2001). This literature reviewed offer one way of understanding the concept using relevant information available.

2.2.1. Economic empowerment of rural women

Since the 1990's women have been identified as key agents of sustainable development and women's equality and empowerment are seen as central to a more holistic approach towards establishing new patterns and processes of development that are sustainable. The World Bank has suggested that economic empowerment of women should be a key aspect of all social development programs (World Bank, 2001). Although a considerable debate on what constitutes empowerment exists, this study finds it useful to rely on Kabeer's (2001) definition: "The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them." For women in rural Ghana, this suggests empowerment in several realms: personal, family, economic and political.

There is increasing recognition that economically empowering women is essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare. In the last five years, a broad range of organizations have committed themselves to the goal of women's economic empowerment. These organizations realize that economically empowering women is a win-win that can benefit not only women, but society more broadly. It promotes women's ability to achieve their rights and well-being while also reducing household



poverty, increasing economic growth and productivity, and increasing efficiency (Golla, 2011).

According to Golla (2011), to achieve women's economic empowerment, organizations must address the underlying factors that contribute to it: individual and community resources, and norms and institutions. Resources are the building blocks women can draw on to succeed economically or to exercise power and agency. Resources can be at the individual or community level. They are more than financial or monetary in nature, and include:

- Human capital (e.g., education, skills, training)
- Financial capital (e.g., loans, savings)
- Social capital (e.g., networks, mentors)
- Physical capital (e.g., land, machinery)

Norms and Institutions are the “rules of the game” or the organizational and social systems that govern activities and mediate relations between individuals and their social and economic environment. Norms and institutions influence how resources are distributed and used.

- Norms include gender defined roles, taboos, prohibitions and expectations such as whether or not it is appropriate for women to be in public spaces, hold certain types of jobs, or manage money.
- Institutions include legal and policy structures, economic systems, market structures, marriage, inheritance and education systems. While the reasons for any particular woman's economic powerlessness (or power) are many and varied, considering women per se necessarily involves questioning what we/they have in common in this respect. The



common factor is that, as women, they are all constrained by “the norms, beliefs, customs and values through which societies differentiate between women and men” (Kabeer 2000). The specific ways in which this operates vary culturally and over time. In one situation it might reveal itself in women’s lower incomes relative to men, in another it might be seen in the relative survival rates of girl and boy children and in a third by severe restrictions on women’s mobility. Virtually everywhere it can be seen in domestic violence, male-dominated decision fora and women’s inferior access to assets of many kinds. A woman’s level of economic empowerment will vary, sometimes enormously, according to other criteria such as her class or caste, ethnicity, relative wealth, age, family position etc and any analysis of women’s power or lack of it must appreciate these other contributory dimensions. Nevertheless, focusing on the economic empowerment of women as a group requires an analysis of gender relations i.e. the ways in which power relations between the sexes are constructed and maintained ((Kabeer 2000).

In Ghana, a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions (Golla , 2011). According to Golla (2011), to succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. He also argued that women would need to have the power and agency to benefit from economic activities; women need to have the ability to make and act on decisions and control resources and profits.

Since the 1980’s the Government of Ghana has shown increasing concern for women's issues through a variety of legislation promoting the education and political participation of women (Collier, 1998). International organizations like the World Bank



and United Nations have focused on women's issues especially the empowerment of poor women in rural areas. In the late 1980s and early 1990s, non-governmental organizations (NGOs) have also taken on an increased role in the area of women's empowerment (Sadik, 1988). NGO's, previously catering to women's health, economic and educational needs have moved beyond this traditional focus to addressing the underlying causes of deprivations through promoting the economic and social empowerment of women. (McNamara: 2003).

Bangladesh -Grameen, and Save the Children revealed that spouses of women engaged in income generating activities and had access to micro credit may help with the labour at home or support the business' activities. The study further revealed that the women reported a number of changes in their lives, which could be deemed as empowering. These changes included an improved sense of self, higher levels of political activity, an improvement in their social position as their levels of assets or incomes rose; an increase in household decision making; bank accounts and land in their own names; and higher levels of investment in their daughters' education (Alochona, 2002). These outcomes obviously facilitate poverty reduction among women. Baden (2000) indicates that research has shown that women's participation and representation in decision-making can lower levels of female poverty.

The end of the 1970s ushered in the concern with gender relations in development. Micro level studies drew our attention to the differences in entitlements, perceived capabilities, and social expectations of men and women, boys and girls. Contrary to the unified-household model, the household has been considered an arena of bargaining, cooperation, or conflict. Reflecting the norms, laws, and social values of society, the



differences in the status of men and women have profound implications for how they participate in market or nonmarket work and in community life as a whole. These differences embody social and power relations that constitute the setting for the implementation of development programs, and these differences therefore influence program outcomes. In the 1980s and 1990s, research demonstrated that gender relations mediate the process of development. For example, analyses of stabilization and structural-adjustment policies showed that gender inequalities have an impact on the attainment of macroeconomic objectives (Alochona, 2002).

Meanwhile current research has emphasized the claim by Ardayfio-Schandorf (1991), Benneh (1995), Green Street (1978) and Oppong (1974) that gender relations mediate the process of development. It is also explained in an IFAD (2006) publication that women's economic empowerment changes cultural perceptions of gender roles and relations. Women's role in household decision-making and participation in financial management decisions increases if they play a significant role in economic and social activities. For poor rural women, increased status and confidence lead to increased participation by women in decision-making. In societies where women are valued, girls are sent to school. This is directly linked to social recognition of women's contribution to the household economy and household food security <http://www.ifad.org/media/events/2006/women.htm> (Date Accessed: 05/08/2011).

Sever (2005) discusses that there are strong linkages between family life, work life and political/public decision-making which mediate negotiations such as the division of domestic responsibilities, competition over scarce resources, decisions over children and the security of family members. These negotiations take place in the context of gender



relationships. Consistent with current studies on gender roles in development, a research of three micro credit organizations in sustainable development of the region, Metre (2003) reveals that development, was only possible if women were uplifted and could contribute to the success of their family and community. A follower in his religious centre and a practicing paediatrician in New Delhi, took on the leadership of this NGO in 1985. Starting in relatively small way with a donation of a few sewing machines single-mindedly pursued the vision of empowering the women of the dismal rural area. From this humble beginning she infused energy and vision to make this organization into a large well-funded NGO currently serving over 27,000 clients spanning 900 villages offering a variety of programs that included literacy and health services to sanitation, micro-finance and legal aid. Though women are regarded as the primary focus, the program extended their services to include the families of these women and the entire community. The effect of economic empowerment of women creates a powerful influence on the norms, values and finally the laws that govern these communities Page and Czuba, (1999).

According to Golla, (2011), there are strong reasons to emphasize women's economic empowerment in development programs:

- Economic empowerment is one of the most powerful routes for women to achieve their potential and advance their rights;
- Since women make up the majority of the world's poor, meeting poverty-reduction goals requires addressing women and their economic empowerment;
- Discrimination against women is economically inefficient. National economies lose out when a substantial part of the population cannot compete equitably or realize its full potential;



- Working with women makes good business sense. When women have the right skills and opportunities, they can help businesses and markets grow;
- Women who are economically empowered contribute more to their families, societies and national economies. It has been shown that women invest extra income in their children, providing a route to sustainable development.

2.2.2 The concept of poverty Reduction

Between 2006 and 2008, international food prices doubled. The effects of the price surge reverberated globally, though the worst hit were low-income, food-deficit countries with meager stocks. In total, about 100 million poor rural and urban people were pushed into the ranks of the world's hungry. While international food prices have declined since mid-2008, they are still substantially higher than prior to the price surge, and they are likely to remain at 2010 levels or higher for the next decade. To date, much of the production response to higher prices has come from rich countries. Looking to the future, however, it is calculated that feeding a global population of just over 9 billion in 2050 will require a 70 per cent increase in global food production, while ensuring food security for all will demand that issues of access and affordability are also addressed. This will require that agriculture – particularly smallholder agriculture – play a much more effective role in these countries, and that greater and more effective efforts are made to address the concerns of poor rural people especially rural women as food buyers (IFAD. 2011).

In recent years, there has been renewed interest in agriculture as a key driver of development and poverty reduction. And in the aftermath of the food price surge, a number of global initiatives have emerged that seek to revitalize agriculture in developing countries. At the same time, growing attention is being given both to issues of adaptation



to climate change in smallholder agriculture, and to ways in which poor rural people can participate in, and benefit from, market opportunities linked to environmental services and climate change mitigation. Also, the role of the state in agriculture and rural poverty reduction is being reassessed (Gooden. 2011).

Despite massive progress in reducing poverty in some parts of the world over the past couple of decades – notably in East Asia – there are still about 1.4 billion people living on less than US\$1.25 a day, and close to 1 billion people suffering from hunger. At least 70 per cent of the world’s very poor people are rural, and a large proportion of the poor and hungry are children and young people. Neither of these facts is likely to change in the immediate future, despite widespread urbanization and demographic changes in all regions. South Asia, with the greatest number of poor rural people, and sub-Saharan Africa, with the highest incidence of rural poverty, are the regions worst affected by poverty and hunger. Levels of poverty vary considerably however, not just across regions and countries, but also within countries. The livelihoods of poor rural households are diverse across regions and countries, and within countries. Livelihoods are derived, to varying degrees, from smallholder farming – including livestock production and artisanal fisheries – agricultural wage labour, wage or self-employment in the rural non-farm economy and migration. While some households rely primarily on one type of activity, most seek to diversify their livelihood base as a way to reduce risk (IFAD, 2011).

Agriculture plays a vital role in most countries – over 80 per cent of rural households’ farm to some extent, and typically it is the poorest households that rely most on farming and agricultural labor. However, non-farm income sources are increasingly important across regions, and income gains at the household level are generally associated



with a shift towards more non-agricultural wages and self-employment income. Rural poverty results from lack of assets, limited economic opportunities and poor education and capabilities, as well as disadvantages rooted in social and political inequalities. Yet large numbers of households move in and out of poverty repeatedly sometimes within a matter of years (FAO, 2011).

So while there are rural households that find themselves in chronic, or persistent, poverty, relatively large proportions of people are poor only at specific points in time. Households fall into poverty primarily as a result of shocks such as ill health, poor harvests, social expenses, or conflict and disasters. Mobility out of poverty is associated with personal initiative and enterprise. It is highly correlated with household characteristics such as education and ownership of physical assets, and it is also dependent on good health. Beyond household-level factors, economic growth, and local availability of opportunities, markets, infrastructure and enabling institutions including good governance – are all important. All these factors tend to be unequally distributed within each country. Certain groups – particularly rural women, youth, indigenous peoples and ethnic minorities – are often disproportionately held back by disadvantages rooted in inequalities. Addressing these disadvantages requires building people’s assets and strengthening their capabilities – both individual and collective, while creating locally available opportunities and mitigating or helping them to better manage risks they face (DFID, 2011).

Until recently, rural people’s capabilities have often been treated separately from investment in creating opportunities for rural development. However, these issues need to be tackled together in order to facilitate broad-based mobility out of poverty and to achieve inclusive, pro-poor rural growth (DFID, 2011).



2.2.3 Economic Empowerment of Rural Women through Agriculture

According to Gooden (2011), it is universally known that women are strong, powerful and capable of taking care of themselves and their families, and are always ready to meet the challenges of survival. Gooden (2011), in his observation, the absence of men in the homes of a large number of rural households, has forced women to seek additional ways and means of earning income to maintain themselves and their families. It is out of this necessity that farming the land is and has become an increasingly important means for survival in rural communities, especially for women. It is therefore not coincidental that large numbers of women work along the entire agricultural value chain, and make significant contributions to family income and economic well-being. This is in addition to their traditional reproductive/domestic responsibilities.

The Rural Agricultural Development Authority (RADA), in Jamaica under its farmer registration program, has to date registered 135,345 farmers, cultivating on 235,525 hectares of land. These, 42,692 or 32 per cent are women farmers, most being within the age group 35-54. A further look at the data reveals that the average plot size cultivated by women is 1.4 hectares in comparison to an average of 2.6 hectares cultivated by male farmers. In addition to those women who have access to land on which they do their own cultivation, there are even larger numbers of women who do not have such access, but who work as labours on plots or larger farms belonging to others, doing tasks such as sowing seeds, applying fertilizer, weeding, reaping, cleaning and packaging crops. Additionally, these women are oftentimes heads of households, single parents or sole bread winners for their families. The contribution being made by women in producing food in their backyards or in containers cannot be overlooked as they, too, are contributing in a significant way to



securing food for their families, friends and communities alike. According to Parveen (2005), the Eat What We Grow, Grow What We Eat campaign has catalysed a renewed pride among even our urban women who are now, more than ever, engaging in producing food at their household level. Of course, there are other social benefits to be gained from such an activity (Parveen, 2005).

Women are involved in a big way in the marketing of agricultural crops (whether produced by them, purchased from others or produced by their spouses) -- most times travelling from rural areas to the urban municipal markets, spending between one to three days at these locations, before returning to their communities. There are also those women who travel from urban areas to purchase directly from farmers and resell to various markets, including overseas. (FAO, 2011).

As indicated in the FAO report (FAO. 2011), women are also involved in the marketing of value-added products manufactured from our primary produce. Agro-processing activities by rural women are becoming more and more popular and are being encouraged by RADA and other developmental partners like the Jamaica Agricultural Society, Jamaica 4-H Clubs, the Scientific Research Council, the Jamaica Business Development Corporation and the Jamaica Social Investment Fund. There are also regional and international organizations like Inter-American Institute for Co-operation on Agriculture, Food and Agriculture Organization, European Union and the United States Agency for International Development. Women engaged in agro-processing or value addition does so at different levels -- from cottage industry to micro, small and medium size businesses. There are large numbers also who are employed as casual labourers in factories in rural areas. Agricultural development in whatever level could not take place





without the professionals who set policies, develop strategies and programs and projects to ensure that the nation's food situation is secure and that all its population has sustained access to enough of the right combination of foods at an affordable cost. These professionals include policymakers, extension officers, agricultural teachers in schools, researchers, food technologists and a host of others. After all these analysis it is the rural women who ensure that these food items gets to the final consumer and thus the rural woman plays an important role in agricultural development (FAO, 2011).

As indicated in the World Bank report (1995) Report rural women devote much of their time to daily domestic tasks, including family care and household chores. They also devote a considerable amount of time to crop and livestock production on the farm and to marketing these products. They maintain household gardens, and prepare a number of other food and non-food items for sale or home consumption. These activities contribute directly to family income. Following a recent FAO publication, a study has shown that when women farmers have access to resources they are more productive than men farmers.

According to Nukunya (1992) and Awumbila, (2001), in patrilineal societies, the women acquire lands mainly through marriage and may lose them when the marriage ends. In places where the women could inherit land, the portion allotted to daughters is often smaller than to sons. Also the ownership of land is restricted for many women, as they have to rely on the `goodwill' of lineage and family heads that are invariably males, for land. These gender-related problems have gone a long way to hinder women farmers' agricultural and for that matter economic progress. It is therefore important that rural women be allowed sufficient access to agricultural resources, example land, membership in rural organizations, credit, agricultural inputs and technology, training and extension and

marketing services. The Ministry of Agriculture, through its extension arm in Ghana, appreciates the important contribution of rural women to agriculture and rural development and has for a number of years, integrated gender considerations into its extension service delivery (Bukh, 1979, Manuh, 1990 and Benneh, 1995).

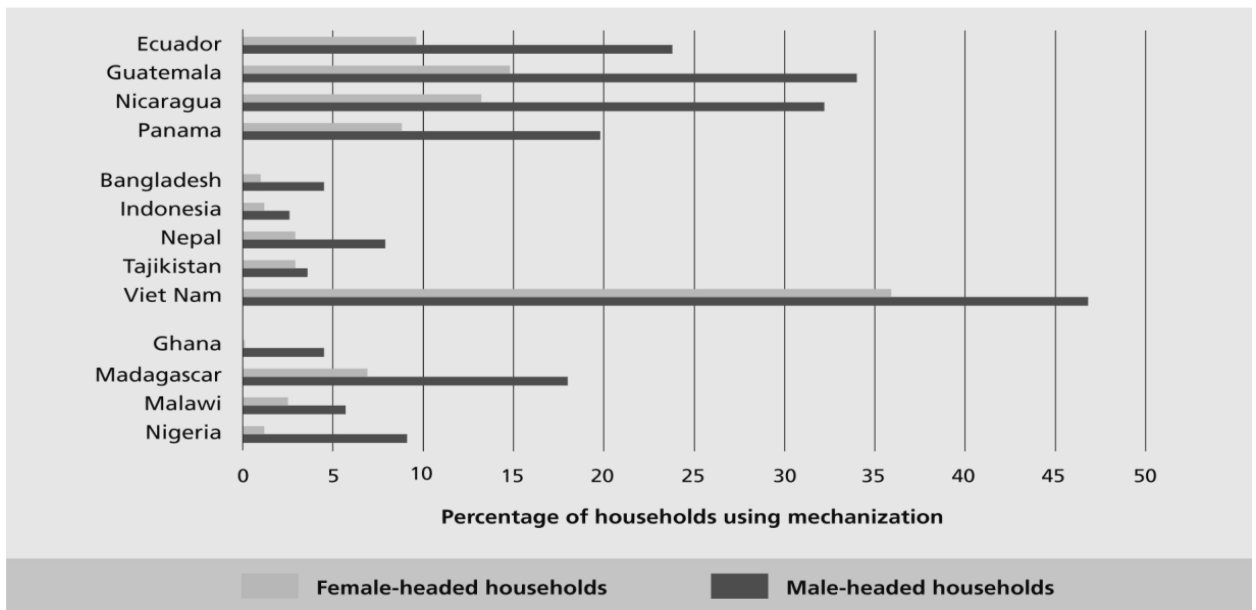
Following reports (FAO, 2011) Technology can enhance women's productivity, economic decision-making power and their entrepreneurial opportunities. Technologies such as fuel-efficient stoves or motorized scooters and other time-saving products are particularly important. Improving women's access to innovations and extension services would increase agricultural productivity. Yet, across countries and contexts the same argument is made by World Bank (2000), FAO (2011) and IFAD (2006) reported that women have less access than men to agricultural assets, inputs and services. Gender gaps exist for a wide range of agricultural technologies, including machines and tools, improved plant varieties and animal breeds, fertilizers, pest control measures and management techniques. Often technologies and tools have been adapted to men's tasks or to equipment used by men, whilst women struggle with cultivation and harvesting using handheld tools. The Fig 2.1 further illustrates the mechanical equipment used by female and male headed households.

Fig 2.1 indicates that all developing countries scored less than 5% of women household heads having access to mechanical tools for agricultural activities where as their male counterparts enjoyed that access and usage of mechanical tools in their production activities. The situation is even worst in Ghana. Whereas the male household heads do not even enjoy up to 5% of using mechanical tools for production that of the female headed households does not even exist at all in the economy of Ghana.





Fig 2.1 Mechanical equipment used by female- and male-headed households



Source: FAO (2011)

2.2.4 Economic Empowerment of Rural Women through Entrepreneurship

According to Jalbert (2000), “entrepreneurship offers tremendous opportunities for women across the world by opening doors to greater self-sufficiency, self-esteem, education, and growth – not only for the women themselves, but also for their families and their employees. And women are changing the face of business ownership internationally;



between one-quarter and one-third of the world's businesses are owned by women. As their numbers grow and as their businesses prosper, they will change the way the world does business." Understanding the different goals that women have for entrepreneurship in the global context, and the relationship between these goals and the structural factors that influence women's entrepreneurship, will be of great help to researchers, planners, as well as practitioners working to promote women entrepreneurs in developing countries, especially on the African continent. This understanding can lead to the development of an "African paradigm", more finely tuned policies and program of support for women entrepreneurs.

Most of the available literature on women's business ownership concentrated on entrepreneurial development in industrialized countries at the national level and within the less developed informal sector (Jalbert, 2000). Very few literature exists on the role of women entrepreneurs in a global economy especially in Africa. Even where it exists a proper gender analysis is missing (OSSREA, 2002). The available literature fell into four broad categories: (1) women business owners—demographics, characteristics, strengths, and weaknesses; (2) women business owners active in Non-governmental organizations (NGOs) and their networking activities; (3) women's participation in developing and transitional economies; and (4) general literature on poverty alleviation; microenterprises; small and medium-sized enterprises (SMEs); microcredit; barriers to entering business; feminist perspectives; and women's business management issues, styles, and techniques (Jalbert, 2000). OSSREA (2002) also reported that, the available literature can, especially from the perspective of Africa be categorized under two broad themes: (i) factors, that enhance or constrain women's entry into business and those that affect their survival once

they are in business and (ii) strategies to overcome barriers for women's participation and effectiveness in entrepreneurship. Considering the situation in South Africa, the Department of Trade and Industry (DTI) reported that, women entrepreneurs in South Africa remain on the periphery of the national economy. It further reported that, the concentration of activities of women in business is located in the areas of crafts, hawking, personal services and the retail sector.

There are low participation levels of women entrepreneurs in value-adding business opportunities in most of the data available. Some of the chief barriers to promoting women in business include cultural and societal problems, the psychological impact of cultural norms, employment legislation and policy, lack of information, training, finance, markets, technology and business infrastructure, absence of vehicles for skills development and capacity building, fragmented approaches to identifying issues and developing strategy to influence policy affecting business and government interventions. According to Bolas (2003), Erwee (1987) and Mahadeab (2001), more and more women are taking the route to informal sector entrepreneurship. For government in South Africa and the Department of Trade and Industry (DTI), women are a critical component for alleviating poverty as a national priority and for the promotion of South Africa's policy of Black Economic Empowerment (BEE) - a pragmatic growth strategy that aims to realize the country's full economic potential.

The Gender and Rural Employment Policy briefing paper number 3 (2010), rural women increasingly run their own enterprises, yet their socio-economic contributions and entrepreneurial potential remain largely unrecognized and untapped. They are concentrated in informal, micro-size, low productivity and low-return activities. The Paper argued that



to enable gender responsive policies, services and business environments, it is very crucial to stimulate the start-up and upgrading of women's businesses and thereby helps generate decent and productive work. This will help achieve gender equality, reduce poverty and ensure stronger economic empowerment for rural women and a positive trickledown effect on the society.

The African Journal of Business Management (2011) emphasis that rural girls and women play an important role in agricultural economy but their poor access to information and knowledge has disable them to increase their activist productivity and use their potential capacities and opportunities (Karimi et al, 2006). Research has also shown that women who start new businesses usually face a lack of business information and access to systems (Allen and Truman, 1993). Also, beginner entrepreneur women have no hardware resources (savings and investment) and software resources (management and training experiences) (Carter, 2005). Therefore, a plan to develop human resources for the agricultural sector, especially for rural women and related intellectual and financial investments, should be seriously considered. Obviously, the first step in planning the human resources development is learning the human resources properties and suitable procedures for achieving this objective. In this regard, the needs of rural women should be evaluated and prioritized (Chizari and Shriatzadeh, 2004). Rural women are half of the rural population. Rural women comprise 7.7% of labour in rural areas. 67% of world labour is related to women. Rural women produce more than half the foods in the world. Totally, 54% of rural women work in agricultural, 34.5% in industrial and 9% in service sector (Lahsaeizadeh, 1995). Hisrich (2005) believed that women are the world's largest underprivileged group. Accordingly, planners and



experts, in the first step, should concentrate their efforts to eradicate the limitations and privation, and lead the rural women to the social and economic equality. He believes that it is not possible except by empowering them through entrepreneurship.

The Bangladesh Development Research Working Paper Series (BDRWPS, May, 2009) on the critical factors of women entrepreneurship development in rural Bangladesh. The paper stated that rural women are limited in their entrepreneurial skills due to some inherent factors such as normative, social stigma, availability of capital, market contacts, cognitive factors systems, risk assessment capacity, education and access to information, entrepreneurial training and business knowledge. The research paper states that, normative are typically viewed as imposing constraints on social behaviour. But at the same time they enable social action. They confer rights as well as responsibilities privileges as well as duties, licenses and mandates. Normative systems include both values and norms. The restricted values restrain female entrepreneurs' mobility. This kind of pattern of societal behaviour hinders women's open involvement in a variety of entrepreneurial fields.

Women entrepreneurs constitute a vital segment of loaners of Grameen Bank. Reportedly, the women entrepreneurs operating in the rural areas are bounded by some social customs and strong religious barriers, creating difficulties in their operations. In view of this problem, it is somewhat difficult for the officials to perform their responsibilities smoothly, especially in dealing with women entrepreneurs working under severe social constraints (Rahman, 2003 and Hossain, 1999).

Availability of capital as the paper argued is the norms and values of our society reveal that the male member of a family should take care of financial issues. So the



monetary issues are usually remaining out of control of female members of a family, and hence, rural women entrepreneurs suffer from insufficient capital for their action. Lack of capital seems to be the key factor for women entrepreneurship development. Most of the women entrepreneurs of all categories of activities opened that they could not expand their business mainly due to shortage of capital. Most of them are not getting their desired amount of loan from Grameen Bank. Without sufficient fund no activities can be expanded. Thus finance is the core problem for expansion of activities in all categories of entrepreneurs. Rahman, 2003 and Hossain, 1999) found that the low level of financial assistance that has been sanctioned by Grameen Bank could only partly fulfil their needs. Islam and Aktaruzzaman (2001) have depicted that only 5 percent entrepreneurs have capability to finance their business from own source in Jinaidah District. On the other hand, almost 95 percent of rural women entrepreneurs depend on the borrowed capital to run their small enterprises. Based on Hossain,1999 and Rahman, 2003, the lack of working capital is considered as one of the most serious problems. About 60 percent women entrepreneurs in five villages of Bagerhat district mentioned that they are suffering from problem of insufficient working capital.

Market contacts which are a production and marketing efficiency are important determinants of entrepreneurial success. Unfortunately many entrepreneurs cannot ensure their production and marketing efficiency due to their poor managerial and technical skills. Some of the women entrepreneurs suffered from operational inefficiency in rural areas due to the raw materials and traditional production process. Consequently they created a problem in the marketing of goods. Islam and Aktaruddin (2003) conducted a research on rural entrepreneurs in Bangladesh. They conducted a research on Bangladesh Krishi Bank.



Out of total 120 rural entrepreneurs, 75 percent faced marketing problems; 14.4 percent for undesirable competition in the market, 21.1 percent for pricing problem due to high production cost, and 11.1 percent for low demand of production. But in urban areas women entrepreneurs do not face much problem regarding marketing. They can take different risky decisions and maintain market contacts more easily than rural entrepreneurs (Shehabuddin, 1992), because in rural areas women are bounded by our societal norms that retrains them from involving market contacts.

Cognitive actors according to the paper are a third set of intuitionists stress the centrality of cultural cognitive elements of institutions the shared conceptions that constitute the nature of social reality and the frames through which meaning is made (Scott, et al 2001). Culture can be defined as the acquired knowledge that people use to interpret experience and generate social behaviour behaviour. It is important to recognize that culture is learned and helps people in their efforts to interact and communicate with others in the society.

Risk assessment capacity is a facilitating factor for entrepreneurship development in any country. Modern development is the development of technologies. Production cannot meet the demand of the market unless its quality is up-dated every time with the up-dated technologies. It is obvious from a research that rural women entrepreneurs always depend on traditional technologies. They don't have much technical knowledge and they don't have the capability to take risk as well. The opportunities for introducing new technology in the country have increased considerably but such opportunities are mostly available for urban entrepreneurs. As compared to that there is very little scope for rural entrepreneurs to enjoy such facilities. Familiarity with these



technologies inspires urban entrepreneurs to take risk, whereas due to the shortage of knowledge, rural women entrepreneurs cannot assess risk which is the key indicator of women entrepreneurship development (Rahman, 2003 and Hossain, 1999). As rural women entrepreneurs are in practice of using traditional technology, which ultimately results into increasing inefficiency.

Education and access to information is very important factors of women entrepreneurship development in rural areas. Educated entrepreneurs can discharge the entrepreneurial responsibilities effectively. They can take risk more easily and have access to information regarding entrepreneurial activities. Based on a sample by Hossain and Rahman (1999), 62 percent of the sampled entrepreneurs were illiterates (though they have acquired the ability to sign their names), 30 percent completed primary education, and the remaining 8 percent had education levels beyond primary school. It is tough for the illiterate rural entrepreneurs to have access of information regarding market contacts. Another survey by Islam and Aktaruzzaman (2001) revealed that 76.3 percent of the rural entrepreneurs had no education at all, of which nearly 17 percent could neither read nor write and the other 59.3 percent were only able to put on their signature. This clearly shows a serious lack of basic education among rural entrepreneurs. Only about 7 percent of the rural entrepreneurs have secondary level education. Islam and Aktaruzzaman (2001) also analyzed the problems of rural women entrepreneurs in Bangladesh and found that the lack of education is a major problem for them.

Based on Rahman, (2003), it is evident that enjoying a certain volume of credit is not enough unless those rural entrepreneurs could also be offered adequate training facilities so as to utilize the available resource at the optimum level. Islam and



Aktaruzzaman (2001) conducted a research on the problems of rural women entrepreneurs in Bangladesh. They found out from the research that only 8 percent rural women entrepreneurs have necessary training relating to their business. On the other hand 92 percent entrepreneurs have no training related to their job at all. This is the existing culture in our society that the poor women of our society are the victims of deprivation. Rural women do not get enough training opportunities due to our social and cultural norms.

2.2.5 Economic Empowerment of Rural Women through Education and Training

The African Development Forum (ADF, 2008), in most African countries, access to education and training has lagged behind in other developing regions, which has been a major factor in the low growth rates and high poverty levels witnessed in the continent. Africa has one of the lowest rates of female literacy and the highest gender disparities in adult literacy especially among rural women. In sub-Saharan countries, 62 per cent of the 155 million adults who cannot read nor write are women. The paper thus suggested that in order to ensure that women have access to education and training, productive assets including land, credit and time-saving technology is a *sine qua non* to the achievement of the 7 per cent annual growth rate needed to achieve the MDGs in Africa. The paper also argued that agricultural productivity will increase dramatically when women have equal access to education and productive inputs. In Sub-Saharan Africa, women have less access to education as well as productive inputs like labour, fertilizer, than men do. When women obtain the same levels of education, experience, and farm inputs that currently benefit the average male farmer, they increase their yields for maize, beans, and cowpeas by 22%.



Consequently Poverty Reduction Strategies (PRSs) are linked to women's access to productive inputs. The Gender and Rural employment policy briefing paper number 3 (2010), also supported the argument that widespread illiteracy, low levels of education and lack of training and business education and experience can limit the capacity of rural women entrepreneurs to consolidate sustainable enterprises. In Bangladesh for example, 76.3% of rural women entrepreneurs have no formal education, and 17% cannot read or write and use mainly manual skills in their businesses (ADF, 2008).

Since 2000, expenditures devoted to education increased in the majority of African countries driven by higher economic growth, increased tax revenues and higher expenditure ratios allocated to the education sector. Between 1999 and 2005, 10 African countries allocated at least 6 per cent of their GDP to education, and across a sample of 24 sub-Saharan African countries the share of education expenditure increased in 18 countries.

2.2.6 Micro Credit a Tool for Rural Women Economic Empowerment

The World Summit for Social Development, held in Copenhagen, emphasized the importance of improving access to credit for small, rural or urban producers, landless farmers and other people with low or no income, with special attention to the needs of disadvantaged and vulnerable women. The United Nations recognized the important role that micro-credit and microfinance can play in the eradication of poverty, promotion of gender equality, the empowerment of vulnerable groups and in the development of rural communities. It thus challenged both Governments and the international community to ensure greater access to financial services by the poor. In respect of this the then United Nations General Secretary, Kofi Annan, made an advocacy statement challenging governments to address all constraints that exclude a lot of people, especially women, from



getting access to financial services in his observation. The debate on micro credit and its impact on poor people and communities have been very interesting in both the academia and the secular institutions around the globe World Bank (2001). Weiss et al. (2003) reviewed the evidence of microcredit impact on poverty in Asia and subsequently Weiss and Montgomery et al (2005) provided an update including studies using Latin American data. They reviewed only more “rigorous studies” and did not cover studies using qualitative or participatory approaches. Weiss et al (2005) summarized their review by saying that the conclusion from the early literature, that whilst microcredit clearly may have had positive impacts on poverty it is unlikely to be a simple panacea for reaching the core poor, (women and girls) remains broadly valid. Reaching the core poor is difficult and some of the reasons that made them difficult to reach with conventional financial instruments mean that they may also be high risk and therefore unattractive microcredit clients.

Meyer (2002) reached a similar conclusion as Weiss et al (2005). He indicated in his surveying available evidence for Asian countries and concluded that while access to microcredit seems to have an overall positive effect on income and education; results differ substantially across countries and programs both in magnitude and statistical significance and robustness. Because income and expenditure are the basic measures of household welfare, rigorous microcredit impact evaluations almost always cover changes in these variables. While some studies show positive impacts, other studies could not establish significant impacts. Hulme (1996), for instance, concluded that growth in incomes of borrowers always exceeds that of the control group. They also found that the positive impacts on income are larger for better-off borrowers.



Among the most cited results on the impact of microcredit on income are those reported in Khandker (1998) and Khandker (2003). Using data from a 1991/1992 survey covering Grameen Bank and Bangladesh Rural Advancement Committee microcredit programs, with appropriate controls for sample selection and non-random program placement; it was found that a \$100 loan to a female borrower would result in a net consumption increase of \$18 compared with \$11 for male borrowers. In subsequent estimates, using panel data that included a re-survey of previous respondents in 1998/1999, there was a slightly lower impact (a \$10.5 increase in consumption). In the earlier survey, 5% of the participants were able to escape poverty annually. In the second survey, the corresponding impact was an 8.5% reduction in moderate poverty and an 18% reduction in extreme poverty. Evidence was also found of positive spill over's on non-program participants in the villages.

Using data from Bangladesh, Zeller et al. (2001) estimated the impact of microcredit on household income microcredit by comparing eligible households in the Association for Social Advancement (ASA) and Bangladesh Rural Advancement Committee (BRAC) villages with eligible households in the Rangpur Dinajpur Rural Service village. They found different impact estimates depending on the season. The estimated annual average impact was \$37 per \$100 credit available. They noted the substantial difference between their estimate and that of Pitt and Khandker (1998) and explained that their “measures were not only the effect of actual borrowing, but also the effect of access to credit, that is, the ability to borrow sometime in the future even if the household in the current period chooses not to borrow.” These indirect benefits would include “reduced cost of consumption smoothing, such as decrease in distress sale and an



increase risk-bearing capacity favouring more profitable production and investment portfolios.”

In contrast to these earlier mentioned studies, Coleman (1999) found no significant impact of access to microcredit on improving household wealth using a sample of households from north eastern Thailand. However, when the sample was broken down into general beneficiaries and committee members, Coleman (2006) found that the insignificance was limited to general beneficiaries and that a positive impact was found among committee members who received access to financing. Estimates in Montgomery et al (2005) using data from Pakistan found a mild significant impact on per capita food expenditure in the months after the beneficiary first borrowed. However, access to microcredit did not have a significant impact on non-food expenditure. Bebczuk and Hisrich (2005) used household survey data on poor households from a number of Latin American countries to undertake their analysis. They found that credit increased labour income in a statistically and economically significant manner. Access to credit increased the hourly labour income of poor individuals (women) compared with a similar population without access to credit by 4.8 times (Bolivia at 10% level of significance), 12.5 times (Guatemala at 1% level of significance), and 4.5 times (Haiti at 5% level of significance). The impact was sensitive to the size of the loan. They found that, in Guatemala, a 10% increase over the average amount of credit translates into an increase in hourly labour income of 4.7 times to the average income of credit borrowers and 6.2 times for those without access to credit.

In spite of the above arguments, the role of microcredit according to Yin (1984) is also essential to global economic and social development in the coming decades. Micro-



credit programs are believed to engender self-confidence, self-reliance and a culture of independence such that women are able to believe in their own agency to significantly improve upon their lives through access to small loans. They retrieve poor families from depths of deprivation and despair into hope, self-esteem and a sense of dignity. Again, their record of high repayment and growth trajectory seem to suggest that micro-credit has potential for the empowerment of the poor and thus gaining increased popularity and support through micro-credit summit campaigns

To the Ghanaian poor the dilemma is whether access to micro-credit per se has an explicit ability to empower women considering its size and procedures. If they do, in which ways do women get empowered? What sorts of women get empowered? What are the perspectives of women participants themselves about the schemes; and finally, given the many social and economic factors that affect Ghanaian women especially those living in the rural areas, does mere access to micro-credit offer potential for their economic empowerment? Indeed, the question about the relationship between micro-credit and women's economic empowerment has been debated by two different schools of thoughts. Over the years the debate as to the actual effectiveness of micro-credit alleviating poverty has continued essentially focusing on two issues namely: whether micro-credits really reach the 'hard core poor' and whether they are able. More recently, however, the focus of the debate has been extended to the possible potential of Micro-credit for women's empowerment given that the amounts of loans are usually very small with high interest rates and high illiteracy level among rural women. . While some hold positive views about the relationship, others have negative views (Benneh, 1995).



According to Purohit (1999) women's credit was born on the insistence by women oriented studies that highlighted the discrimination and struggle of women in having access to credit. However, there is a perceptible gap in financing genuine credit needs of the poor especially women in the rural sector. There are certain misconceptions about the poor people that they need loan at subsidized rates of interest on soft terms, they lack education, skills, capacity to save, credit-worthiness and therefore are not bankable. Nevertheless, the experiences of several SHGs (self-help groups) reveal that rural poor especially rural women are actually efficient managers of credit and finance. Availability of timely and adequate credit is essential for them to undertake any economic activity rather than credit subsidy.

Chowdhury & Bhuiya (2001) also repeated that micro-credit has implications for women's economic and social empowerment, which in turn, has implications for their overall empowerment and improvement in their children's well-being. In Bangladesh the micro credit led to increased investment in Children's education. Women participants in credit programs were more conscious of their rights, better able to resolve conflicts, and have more control over decision making at the household and community levels (Collier, 1998). Credit to women has positive effects on increases in women's asset holdings (except land) and is a significant determinant of total household expenditure. According to Pitt and Khandkar, (1998), Hashemi (1996) micro credit led to increased physical mobility, ownership and control of productive assets and decision-making and self-worth (Kabeer (1998). Changes in gender Power relations in favour of women and enhances control over their basic welfare needs such as health, nutrition and education Cheston and Kuhn (2002),



that 68% of women made major decisions at home (Farming, planning, buying and selling property and negotiating children's marriages) which were traditionally men's duty.

Goetz and Gupta (1996) argued that Micro Credit (MC) increases household income, leads to women's autonomy, enhanced self-worth and self-confidence. Significant reductions in domestic violence against women have been observed Schuler and that that micro credit has led to reduction in domestic violence and increased contraceptive use in Bangladesh, increased want of better life for children and encouragement for girl-child education due to increased income, are also reported. Other reported benefits include discouragement of early marriage, changed or improved diet patterns, improved status and participation in public life and in decision-making (Navajas, (2000); Kabeer, (2001).

However, Goetz and Gupta (1996) used managerial control over loans as indicator of empowerment and concluded that majority of the women lacked control of the loans, but, had responsibility of repayments interpreting this as wide spread loss of control hence disempowering. Ackerly (1995) found that micro credit could not alter patriarchal structures & gender relations, thus, women had no /little control over loan use & benefits. Blumstein et al (1983) MC, on its own, can increase women's disempowerment through higher debt burden & unnecessary hardship. Micro credit is no better than 'nothing'. The tasks required from women were often difficult to perform, their products have little market potential and the implementing agencies have no technical competence (Buvinic, 2002; Navajas, 2000). Again, they think that in so far as socio-cultural factors militating against women (*such as 'women seeking the consent of husbands before taking loan and patriarchy*) still persist and are perpetuated by society, women do not benefit from such schemes. In support of this, Blumstein (1983) has argued that on its own, micro-credit can



sometimes increase women's disempowerment through higher debt and work burden since credit by definition is a liability. Furthermore, the pessimists believe that the optimists fail to control for what would have happened in the absence of such micro-credit schemes and also fail to measure the opportunity costs of women clients' time (Buvinić, 1989; Navajas, 2000).

A review of the literature, however, suggests that there is still little primary data to support the view that micro-credit leads to women's empowerment especially at the grassroots level in the Ghanaian context. This is because most of the organizations dealing with micro-credit have not developed a method for tracking changes in levels of women's empowerment as a result of their access to micro-credit. As Malhotra (1989) noted they just support the view that micro-credit leads to women's empowerment especially at the grassroots level in the Ghanaian context. This is because most of the organizations dealing with micro-credit have not developed a method for tracking changes in levels of women's empowerment as a result of their access to micro-credit. As Malhotra (1989) noted they just assume that women's empowerment is an implicit outcome.

2.2.7 Poverty Trends in Ghana

Over the past ten years, Ghana has experienced a growing and deepening poverty in rural areas, especially in the three Northern Savannah Regions. The vast majority of the population is rural, and depends on subsistence farming as a source of livelihood. In 1986, 43 percent of the population was classified as being poor. This further increased to 54 percent in 1986 and 55 percent in 1987. Interesting among these figures presented are that, there were even variations in these figures. These variations are realized when you look at it in terms of regional, district as well as rural-urban. For instance, poverty in the national



capital, Accra, tripled from 7 percent in 1988 to 21 percent in 1992 (World Bank, 1995). Also, a poverty profile of Ghana (GLSS 2000) concluded that in 1990 Northern Ghana, which constituted about 22 percent of the total population of Ghana accounted for 28 percent of the poor (using the higher poverty line) and 31 percent of the very poor (using the lower poverty line) (Boateng et al. 1990). Further work by Asenso-Okyere et al. (1997) concluded that Northern Ghana, which covers the entire Savannah Agro-ecological zone, and constitutes 11.8 percent of the total population of Ghana, has 55.9 percent of its total population living below the poverty line. Meanwhile, it is on records (Ghana Vision 2020 Report) that the worst poverty stricken regions are the three northern savannah regions. While food crop farmers constitute about 58 percent of the rural poor in Ghana, the Upper West Region has 8 out of every 10 of the population being poor in 1999. The Upper East and Northern Regions have 9 and 7 out of every 10 people being poor respectively (GPRS, 2003). Meanwhile, experience has shown that rural women are always the most affected people, so far as poverty is concerned.

Based on the increasing numbers of the poor in Ghana and for that matter Sub-Saharan Africa, it was compelling for nations to address the phenomena. Appropriate measures are therefore being put in place to reduce poverty levels. In recent years, some measures adopted by policy makers and NGOs in many low income countries as a means of alleviating poverty in rural areas, is encouraging women to go into enterprise development. This they do by making available to them credit facilities with education. Pitt et al. (2003) reiterated that these programs specifically target women because they are more credit constraint than men. Also women have restricted access to wage labour market and have inequitable share of power in decision-making process. They argued that the Grameen



Bank of Bangladesh is perhaps one of the well-known small-scale credit programs for the poor, and more than 90 percent of its beneficiaries are women. Ghana's population continues to be rural and agrarian, despite the growing urban population. Women constitute more than 50% of the Ghanaian population and are mostly rural dwellers engaged in agricultural production, the backbone of the Ghanaian economy. Rural women are also highly represented in the micro and small enterprise subsector. The majority of them are engaged in small income generating self-employment in agriculture and non-agricultural activities with low prospect for growth. Rural Women in Ghana produce about 70% of food crops and are important stakeholders in agro-forestry, fisheries, major actors in processing - 95% and food distribution - 85% (MOFA, 2011). Yet, they face constraints in access to credit, land, labour, and appropriate technology and structures and processes that increase agricultural productivity.

Ghana in its progress towards achieving the MDG 1, targets to halve the proportion of those in extreme poverty to halve by 2015, and also achieve a full productive employment and decent work for all, including the youth and women. This is expected to halve the proportion of people who suffer from hunger. While poverty has decreased significantly, income disparities and regional disparities exist with about 28% of Ghana's population still poor earning less than a dollar a day (UNDP, 2010). And the northern part of Ghana being poorer than the southern parts. On malnutrition, the incidence of stunting and wasting in children, a key indicator in hunger eradication has decreased from about 31% to 13.9% in 2008. This notwithstanding, extra efforts need to be done due to the recurrent extreme droughts and floods and the macro-economic conditions that exist in Ghana (Ghana Vision 2020).





In the Northern Region of Ghana, the Ghana Living Standard Survey (GLSS, 2000/03) classified the three northern regions as poverty endemic areas. The document revealed that in every 10 people gathered in Northern Region 7 people are poor, in Upper West and East it is 8 and 9 respectively. The situation is further widened if classified under districts where women are economically marginalized. Meanwhile in a typical Northern setting, women are responsible for over 70% of food production and processing. Nevertheless, they have little or no access to productive assets. Most often times, she is denied access to loan facilities for lack of collateral securities.

As a result of this unfortunate situation of the North, past governments of the country map out certain strategies in the form of the Northern Development Fund (NDF), the Savannah Accelerated Development Authority (SADA) and other special economic interventions to the economic situation in the north. The government efforts seem to have not contributed much to the development needs of the people especially rural women. The poverty situation in the North eventually attracted a myriad of Non-Governmental organizations in to the area to improve the economic situation of the people. However, the economic situation of the people especially rural women seems to still have not improved. Following the economic challenges that has bedevilled the North, the Presbyterian Farmers Training and Child Development Program (PFT/CDP) was established in 1968 by the Presbyterian Church of Ghana (PCG) to support the government efforts in economically empowering rural folks to live a descent life. Since its inception PFT/CDP activities has been concentrated in four major Districts (East Gonja, Tamale Metropolis, Central Gonja and Tolon Kumbungu). The program has run intervention projects in areas such as Agriculture, livelihood, education, child sponsorship among others. It is still interesting to

realize that inspired of this several interventions either by government and Non-Governmental organizations including PFT/CDP, women are still economically challenged in the four operational districts of PFT/CDP.

2.2.8 Faith-Based Non-Governmental Organization (FBNGO)

According to Tadros (2010), FBNs can be defined as non-state actors that have a central religious or faith core to their philosophy, membership, or programmatic approach, although they are not simply missionaries. Some of the key international, non-missionary FBNs includes American Friends Service Committee (AFSC), Catholic Relief Services (CRS), World Vision, Mercy Corps International (MCI), Lutheran World Relief (LWF), the Aga Khan Foundation, and the Mennonite Central Committee (MCC). FBNs are distinguished from secular NGOs by their access to ready-made constituencies. International FBNs can tap into domestic church groups and congregations, who thus provide these NGOs with access to a grassroots forum. More importantly, the church, especially in Africa, holds a position of reverence, moral legitimacy, and influence, although churches and faith-based organizations have also sometimes fallen to corruption. In many cases, local people are so involved in day-to-day survival and trying to secure basic needs that they do not have much time to engage in voluntary activities, even if those activities might benefit them in the Long run. This is where the potential for faith-based organizations is the greatest because people often do still make time for church and church-related activities. Organizations like the MCC, which encourage fellowship inside and beyond the church, help, build social capital and greater civic engagement. If one of the greatest threats to civic engagement and social capital is corruption or a lack of social trust (Putnam 1995), one of the greatest strengths of many FBNs, especially the MCC, is their



keen understanding of the need for accountability, and the Legitimacy that springs from their domestic and foreign constituencies. In the Northern Region of Ghana some of the Faith-Based Non-governmental Organization are; Association of Churches in Development (ACDEP), Assembly of God Relief and Development Services, Catholic Relief Services (CRS).

2.2.9 Importance of Faith Based Non-Governmental Organizations (FBNGO)

According to Foege, (1996), in his early advocate for the important role of FBOs, recognize the long, deep commitments of FBNGOs in communities around the world: according to him, “In faith groups we understand a tradition that goes backward and a responsibility that goes forward.” Foege’s words remind us that FBNGOs have been offering medical, educational, development, and psychosocial support services in East Africa and the rest of the world for over 150 years. FBNGOs were active and are still active in economically empowering rural women and developing local communities. These organizations have demonstrated their long-standing commitment to local community needs; over time, they have developed vital relationships with residents that are built on trust, compassion, and dedication. As stewards of that trust, FBNGOs lower barriers to rural development in the areas of health services, communicating community priorities to national bodies, and serve as messengers to rural women development needs by sharing information that is relevant to the public so that people will understand and value them Foege, (1996).

FBOs have a unique and broad reach in societies. FBNGOs focus areas include health, education, livelihood activities, entrepreneurial and agriculture to vulnerable households and also provide development, and social services. From the largest cities to the smallest villages, FBNOs maintain an established, long-term presence that is



interconnected and comprehensive. Members of religious organizations contribute tens of thousands of volunteer hours in their local communities through efforts that address both local contexts as well as the varied needs of far-flung communities. By connecting national networks with grassroots programs, FBNGOs can respond quickly to pressing needs (Foege,1996).

2.3 Actor, Agency and Structure

The actor-oriented approach paints a picture of poor people having power and agency, although subordinate, and underestimating the importance of the societal structures within which people are located. The actor theory therefore seeks to explain development outcomes in ethnographic terms, in which there are processes of negotiation between clients, local structures and institutions. Generally, the individual actor has the capacity to process social experience and strategize ways of coping with situations, even if under extreme coercion. No matter whatever uncertainty or constraints he/she might have faced with, social actors are 'knowledgeable' and 'capable'. This implies that, despite the situation that actors may find themselves, exercise some kind of 'power', leverage or room to manoeuvre. They learn how to intervene in the flow of social events around them, and in one way or the other monitor the reactions of others to their behaviours (Giddens, 1984 cited in Long, 2001). Indeed the actor-oriented approach assumes that actors are capable when even under restricted situations, in formulating decisions and act upon them (Long, 1989).

Hindess (1986) cited in Long (1989) explained that reaching of decisions involves the explicit and implicit use of dialogue in the formulation of objectives and in presenting arguments for the decisions taken. That, this discursive means vary and are not



simply inherent features of actors themselves but forms part of the different pack of knowledge and resources available to them. And since the social world is never as unitary as to be built upon one single type of discourse, it follows that however restricted actors choices may be, they always have alternative choices with regards to objective formulation and deployment of specific mode of action. Long . (2001) cited in Gardner et al. (1997) refers to the notion of the human agency as the ability of people to actively engaged in shaping their own worlds, rather than their actions being determine beforehand by capital or the intervention of the state or any external body. They went further to emphasized that, the stress on the perspectives of actors rather than the ‘systems’ of which they are part, has always been central part of anthropologists. And that, these ideas have widely been taken up within development studies in recent times, partly perhaps because they point to constructive changes, which can be made into policies.

Further explanations also suggest that “because the ‘developmental’ message is essentially optimistic: people are not wholly constrained by exploitative superstructures or the ‘world systems’; they are active agents and, if there is to be intervention, merely need to be ‘helped to help themselves’” (motto of the British Overseas Development Administration in Gardner et al., 1996:59-60). Derek (1985) cited in Rubinstein (2001:6) defines structure as “an on-going set of reproduced relations between particular social groups”. Social groups in this sense could be the rich and poor, men and women, ethnic minorities and majorities, indigenous and non-indigenous groups, etcetera. Structure can therefore, be referred to as the pattern of distribution of wealth and power in society, which constraint room of manoeuvre of poor and disadvantaged people. “Social resources are not



ever present and ‘owned’, but must be appealed to in times of need” (McGregor, 1998:6), thus constraining the efforts of poor people.

2.3.1 The Poor as an Actor

The poor are seen as actors always manoeuvring to cope with their situation as they perceive it. They are always victims of natural calamities or an unjust social world. As a result, many of them try to make the best out of the opportunities that emerge and respond either negatively or positively towards changing situations. The acknowledgement of the agency of the poor is crucial in relation to the study of processes of poverty reduction, [the role of Presbyterian Farmers Training and Child Development Program in] poverty reduction, since the poor influence these processes and the character of their results (Engberg-Pedersen, 1998). He went further to illustrate that; one could not approach the investigation of the changes of poverty as the product of economic and political structures. It is therefore necessary in understanding how the activities of NGOs, local organizations and government institutions interact with the efforts of the poor in the bid to analyse the relationship between these institutions and the poor.

2.3.2 Rural Women and Economic Empowerment

Poverty manifests itself as a material deprivation, and its causes could be attributed to unequal power attribute, which characterize domestic relations. These relations position women as subordinate, and dependent on their men folks who have control over the resources (Kabeer 2003). Women lack power, therefore economic empowerment of women is an issue that is emphasized on in the field of development these days. Kabeer (2003) defines economic empowerment as “the processes by which those who have been denied the ability to make choices acquire such ability. In other words, empowerment



entails a process of change”. She further went to indicate that economic empowerment could be explored closely through the following inter-related pathways: agency, resources and achievements. Agency in relation to economic empowerment implies the ability to actively exercise choice, which challenges power relations.

Despite the fact that beliefs and values legitimate inequality, the process of economic empowerment can begin within. The ability of women to initiate their own non-farm activities in the northern region of Ghana will enable them to decide for themselves, since they will have their own income which will give them the capacity to take decisions, protest, negotiate and bargain. Meanwhile, agency is exercise not in the abstract but through the mobilization of resources, which are the medium of power. Men have authority over women in so far as institutional rules, norms and conventions are concern. Therefore, women’s ability to gain access to resources is as important in processes of economic empowerment as the resources themselves. Economic empowerment requires a change in the conditions on which resources are acquired likewise the ability to skilfully turn such resources to engender sustainable development (Kabeer, 2001).

In Ghana and especially Northern Region and in the East Gonja District, culture plays a major role in the organization of domestic activities (Rural poverty report, 2011). Women do not take part in the decision-making process. But the ability of a woman to provide for the family economically may give her the opportunity to influence household’s decisions. To gain the chance to have a say in decision- making, a good number engaged themselves in non-farm activities as a source of income to be able to contribute to the household welfare needs. In other words, their ability to contribute to the household welfare needs would afford them a minimum control and power in family decision-making process,



which would lead to their empowerment. “Advocates of resource theory have ... suggested that when women make substantial economic contributions to the household, power and control in decision-making will shift in their favour” (Blood and Wolfe 1996; Blumstein and Schwartz 1983; Green and Cunningham 1976, all cited in Commuri, 2005).

The ingenuity in these women to be able to negotiate with the existing cultural factors in order to contribute to household decision-making process enables them to play the role of social actors. Other factors that have greater influence on rural household decisions are: control and access to human, natural, productive ... and social factors (Valdivia et al, 2001), markets, institutions and the political environment (Ellis, 1993 ... in Valdivia et al. 2001). Despite the existence of the aforementioned obstacles which may be confronting rural women, they still manoeuvre their way through provided they have differing varieties and densities of networks. They develop various ways and means to be able to exploit available opportunities. This implies that, even though rural women are denied the opportunity in taking part in household decisions, regain it when they are able to contribute to the household welfare needs.

Narayan (2005) explained economic empowerment to mean the expansion of freedom of choice and action to shape one’s life, that is, the control over resources and decisions. Unfortunately, women freedom is mostly always curtailed by factors such as local culture, which positioned them in a subordinate position in relation to their men folks. Subordination is often embedded in a culture of unequal institutional relations. So therefore an institutional definition of “empowerment is the expansion of assets and capabilities of women to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives”. From the above definition, it could be deduced that



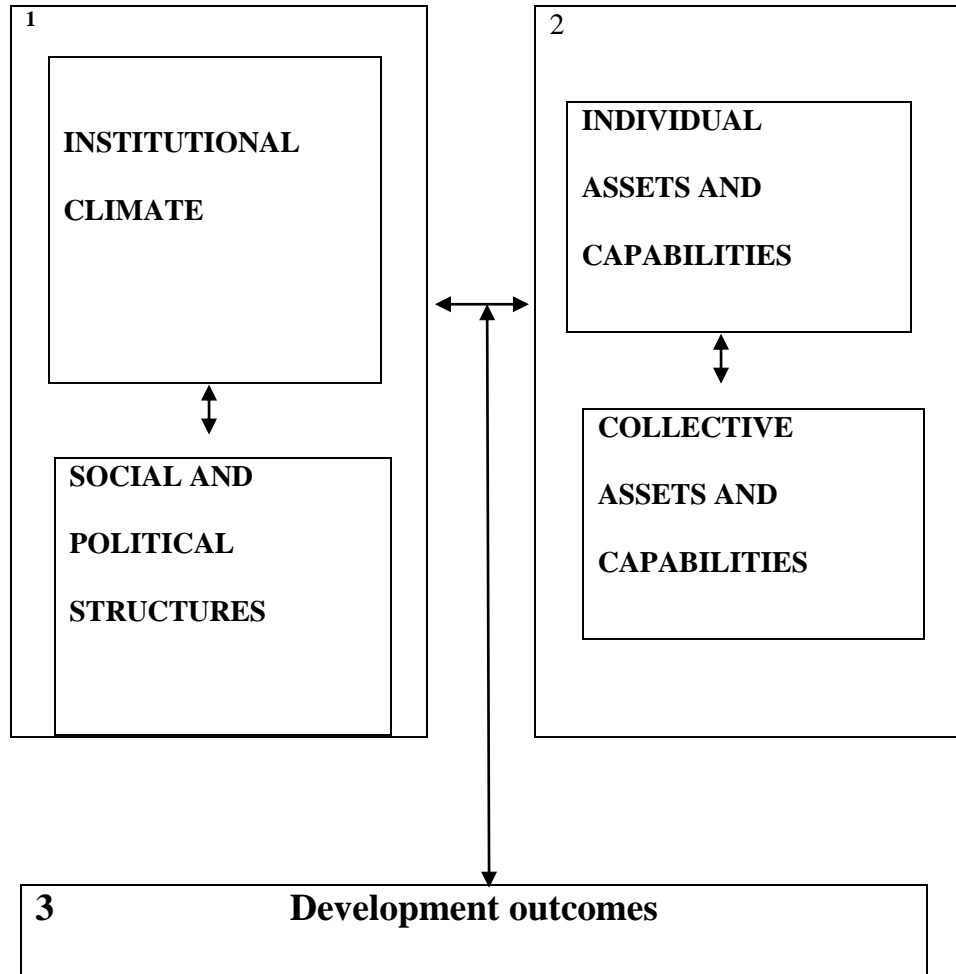
women are usually found in a subordinate position within society as a whole or even in the household. Narayan concluded that this definition places more emphasis on institutions and interaction between poor women and more powerful actors. There is therefore the need to adopt a theoretical framework as shown in Fig 2.2 which clearly outlines the key factors that facilitate or constrain poor women efforts to improve their own well-being and thus leads to development.

As represented in Fig 2.2, the institutional climate shows the opportunity structure poor women are confronted with. The first block (1) represents the opportunity structure that poor women face, while the second (2) blocks depicts the capacity for agency of poor women. Third (3) block is the development outcomes block which comes as a result of the combination of the first two blocks. Narayan explained the opportunity structure to mean the institutional or social rules and norms within which women pursue their interest. These institutional rules and norms could be local culture which positioned both men and women at different levels. Therefore the removal of both formal and informal institutional barriers which hinder poor women from taking actions in order to improve their well-being is necessary. Social and political structures, which perpetuate unequal power relations also needs to be changed. Ellis (2000) alludes that institutions are the formal rules, conventions, and informal codes of behaviour, which constraints on human interaction. Agency on the other hand, Narayan said is the capacity of actors (poor women) to take purposeful action, which is a function of both individual and collective assets and capabilities. Therefore the economic empowerment of poor women is a product of the interaction between the agency of these women and the opportunity structure in which this agency is exercised. Empowerment is fundamentally a relational concept, coming into view out of the



interaction between women and men and the environment. This takes place through the rules, resources, norms and processes governing the interaction between poor women and powerful actors.

**Figure 2.2 An Overview of the Theoretical Framework
Opportunity Structure Agency of the Poor**



Source: Narayan (2005)

The economic empowerment of poor women therefore calls for changes in institutional and organizational processes which seek to position women differently from men. Poor women's assets and capabilities are usually conceptualized as individual attributes, and that the collective capabilities and organizations are often necessary in helping poor women break through constraints of powerlessness. Embedded in a culture of inequality, poor



women need a range of assets and capabilities to negotiate and influence the men folks in order to increase their own well-being. Assets in this case, refer to material assets, both physical and financial. They are the basic building blocks upon which individuals/households are able to undertake production, engage in labour market, and participate in reciprocal exchanges with other individuals/households. These may be described as stocks of capital that are able to generate the means of survival of the individual/household when used either directly or indirectly (Ellis, 2000). Examples are land, livestock, housing etcetera, which enable poor women to withstand shocks and expand their horizon of choices. Capabilities on other hand are inherent characteristics which enable an individual to use his/her assets differently to increase their well-being. These capabilities could either be human (good health, education), social (social belonging, leadership, relations of trust), psychological (self-esteem, ability to imagine and aspire, and others or political (necessity to represent oneself/others, access information, form associations).

Conclusion

This chapter has laid out the debates on the economic empowerment of rural women. The discussion has been focus on; conceptual framework of rural women economic empowerment, economic empowerment of rural women and agriculture, entrepreneurial skills, education & training, micro credit.

Economic empowerment of rural women as a concept has been viewed to mean different thing to different people. But the study has relied on Kabeer (2001) which state that economic empowerment mean the expansion in the people's ability to make strategic life choice in a context where this abilities was previously denied to them. The various



debates also puts it that rural women economic empowerment is a win-win game (Golla, 2011) that can benefit not only women but the larger society. It promotes women's ability to achieve their rights and wellbeing while reducing household poverty, increasing economic growth and productivity and increasing efficiency. The debates, to achieve women economic empowerment, organization must address the underlying factors such as individuals skills based, communities, resources, norms and institutions. The debate further explained that the common factor that is making women economically powerless or powerful is that, as women, they are constrained by personal skills the norms, beliefs, customs and values through which societies differentiate between women and men (Kabeer, 2000).

Meanwhile, it should be noted as argued by IFAD (2006) that rural women economic empowerment changes cultural perceptions, of gender roles and relations. Whiles agreeing with most of the arguments and debates, the study have also observed that very little has been said on what specifically has been done on the economic empowerment of rural women on their already existing economic systems and activities at the rural communities' and their entrepreneurial skills. The study is therefore convinced that for any economic empowerment of rural women, if done through the entrepreneurial skills development rural women, rural economic systems such as the indigenous knowledge and strategies it will yield better and sustainable results of poverty reduction.

Much of the debates have been centred on modern technology of empowering rural women in agriculture due to the immense contribution they make in rural agriculture, however, very little if any has been said about the rural agriculture technology in the empowerment of rural women. It is thus imperative to mention that empowering rural



women through agriculture should enhance the rural agricultural technology along-side with the modern technology to promote sustainable agricultural development.

The debate has also been centred on the premises that if rural women are empowered through entrepreneurial skills it offers them opportunities to greater self-sufficiency, self-esteem, reduction and growth (Jalbert, 2000). The arguments have also been that rural women increasingly run their own businesses and yet their socio-economic contributions and entrepreneurial potentials remain largely unrecognized and untapped.(Gender Rural Employment Policy briefing Paper number 3, 2010).

Despite all these positive argument on rural women entrepreneurship, there are others whose views are that there has been so much on the women entrepreneurs in the modern industrial development (Jalbert, 2000) but few literature exist on the role of rural women entrepreneurs in a global economy especially in Africa and if it exist the proper gender analysis is often missing (OSSREA, 2002). While agreeing with this short falls in the data, it is however, critical to admit that for any effective rural economic empowerment rural women should be economically empowered through rural indigenous economic activities and their entrepreneurial development.

According to ADF V1, 2008, GPRS, (2000) most African countries, access to education and training has lagged behind. Meanwhile according to the various debates when women have the same access to education and training, farm inputs, technology with their male counterparts they perform very well than the men. Even though the report did not specify whether in formal education or informal education the fact still remains that the economic empowerment of rural women should also blend the two in our rural communities so that whereas girls can pursue the formal education the ladies and the



women can be enrolled into the informal education to enhanced effective and more sustained results on mitigating poverty in our rural communities.

Several arguments (Montgomery et al 2005) argued that there are both positives and negative benefits in using micro credit as a tool for empowering rural women economically. Yunus (2000) also argued that essentially micro credit is crucial to the global economic and social development. In his views (Yunus, 2000) micro credit programs are believed to engender self-confidence, self-reliance and culture o dependence such that women are able to believe in their own agency to significantly improve upon their lives through access to small loans. While agreeing with Yunus arguments, this study still support Purohit (1999) that there is a perceptible gab in financing genue credit needs of the poor especially rural women on innovative way of becoming lenders themselves than just been beneficiaries of soft and minor loans which comes with certain conditions which are never met by the rural women.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter is in two sections. The first section focused on the geographical settings as well as the demographic characteristics of the study district. The socio-political and the socio-economic infrastructure shall be dealt with in this study areas as well. The second part deal with the research methodology, highlighting on the techniques/or data collection methods used. The purpose of this chapter is to determine the location of the East Gonja District, the economic and the socio-political organization of the study district and how



that has helped in contributing to the economic empowerment of rural women. The need for the methodology is to explain how the study was organized and why adopting such a perspective.

3.2 Context of the Study Area

The context of the study area provides a discussion on the geographical, socio-economical and socio-political settings of the East Gonja District.

3.2.1 Location

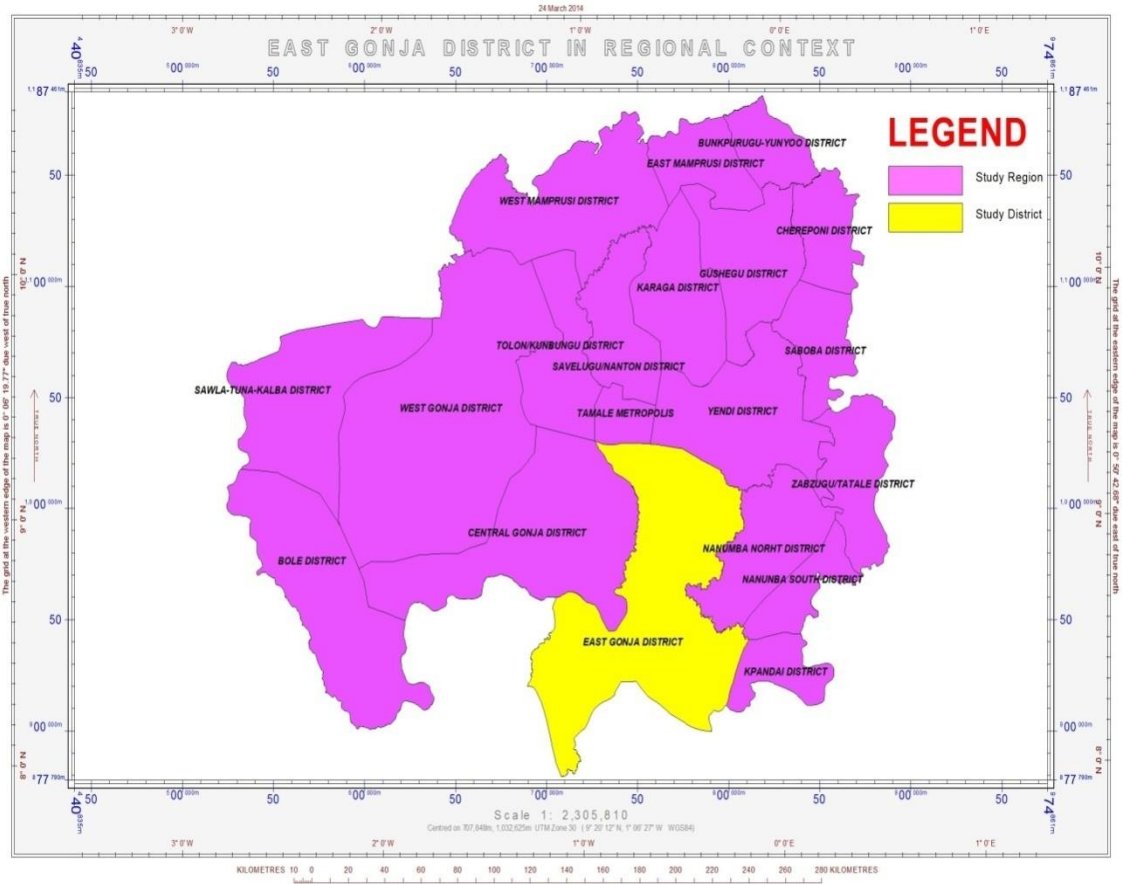
East Gonja District is located at the South-Eastern section of the Northern Region of Ghana. The district lies between Latitude $8^{\circ}N$ to $9.29^{\circ}N$ and Longitude $0.29^{\circ}E$ to $1.26^{\circ}W$. It shares boundaries with Yendi and Tamale Districts to the North, Central Gonja District to the West, Nanumba-North and Nanumba-South Districts to the East, and the Volta and Brong Ahafo Regions to the South.

3.2.2 Size

The total land area of the district is 10,787sq kilometres, occupying about 15.3% of the landmass of the Northern Region. The district comes first in terms of land area (size) among the districts of the Northern Region. The district has a population sizes of 135,450 with a population of 69,721 males, 65,729 females and an average household size of 7.1 (GSS, 2012).

Fig 3.1 Map of East Gonja District in Northern Region





Source: Town and country planning July, 2013

3.2.3 Climate.

The East Gonja District lies in the Tropical Continental climatic zone with the mid-day sun always overhead. As result, temperatures are fairly high ranging between 29oC and 40oC. Maximum temperature is usually recorded in April, towards the end of the dry season. Minimum temperatures are also recorded around December-January, during the Harmattan period. Just like any part of West Africa, the district comes under



the influence of the wet South-West Monsoon and the dry North-East Trades winds which are associated with the rainy season and the dry harmattan conditions respectively.

The rainfall pattern in East Gonja is characterized by irregularity and variability in terms of timing of onset, duration and total amount of rainfall, which has been the key limiting factor affecting crop production in the district. However, the district has one main rainy season which is sufficient to support and sustain plant life. The total annual rainfall ranges between 1112.7mm to 1734.6mm. (East Gonja, 2000-2005).

3.2.4Vegetation

The natural vegetation in the district is the Guinea Savannah Woodland, which has evolved from climatic conditions and modified substantially by human activities. There are few grooves, which have been preserved over the years. The tree cover is relatively dense, compared to the rest of the Northern Region. However, intensive harvesting of the trees for fuel wood and charcoal burning, and also activities of the Fulani herdsmen is fast reducing the tree cover, particularly in areas close to the Tamale and the Abrugumase areas close to the Pru district in the Brong Ahafo region. The tree cover consists of semi-deciduous trees such as oil palm trees; raffia palm; Acacia; Shea-nut trees; Dawadawa trees among others. In addition, high grasses that characterized savannah areas extensively spread throughout the district. A large number of both plant and animal species inhabit the natural environment. A number of Grooves are also found all over the district, which has been preserved over the years and which also constitute part of the natural environment. At the extreme southeast, the vegetation is dense and some semi-deciduous trees such as oil palm trees, raffia palm and others can be found there.

3.2.5Soil



Soils in the district are classified into three major groupings. These include: Alluvial soils classified as Gleysols, which is found around the Volta Lake, particularly in the drawn-down zone of the Volta Lake, in the dry season. The soils along the Lake are medium textured and moderately well drained in parts. The soil is potentially fertile. The bulk of the district is covered by ground water laterites, developed mainly from Voltaian Sandstone materials, highly concretion with frequent exposures of iron pan and boulders. There are, however, deeper and slightly better soils in some locations, which could support shifting cultivation patterns. Any development should include maintenance of vegetation cover to prevent soil erosion. The other major soil group is the relatively fertile Savannah Ochrosols. This soil group is moderately well drained with good water retention. It occupies the Northern tip of the district bordering Tamale district and the south-eastern section of the district. (East Gonja District medium term development plan, 2000-2005).

3.2.6 Surface Accessibility

The East Gonja District is linked to the adjoining districts and regions by a number of major trunk roads. These include the Tamale-Makango road, Salaga-Bimbilla road, Bimbilla-Kpandai road and Salaga-Kpandai road. In addition, there are a large number of feeder roads linking the main marketing centres with their rural hinterlands. The road network is generally good but the conditions of most of the roads are poor. There is also large number of access roads that needs to be developed to further open the district. On feeder roads, the total network in the district is 612.2km out of which 435.6km is engineered and 135.10km partially engineered. The un engineered network is 45.50.4km. The district lies at the confluence of the Volta and some of its major tributaries including the White Volta and the Daka River. There is good flow of water from these rivers, which are collected and stored



in the Volta Lake. This provides the potentials for water transport, irrigation development and fishing activities. East Gonja also has an airstrip located at Nkwanta near Salaga that support some level of air transport including helicopter and Fokker 8 to the District.

3.2.7 Topography

The topography of the district is typical of the Northern Region, generally flat with few undulating surfaces. Nowhere does the land rise up to 200 metres. The district is under laid by the Voltaire sedimentary formation with low potential for mineral formations and poor water retention. The area receives annual precipitation averaging 1,050mm, considered enough for single farming season. Temperatures are usually high, averaging 300C.

The main drainage system in the district is made up of the Volta and some of its major tributaries including the White Volta, the Daker and Oti Rivers. There is a good flow of water which is collected and stored in the Volta Lake. Potential exists for irrigation and small dam sites. The natural vegetation in the district is Guinea Savannah Woodland, which consists of trees that are drought resistant. Most of these trees are of economic value. Notable amongst them are the shea and dawadawa trees. Compared to the rest of the Northern Region, the tree cover is dense although intense harvesting for fuel wood is fast reducing the natural flora. At the extreme south-east, the vegetation is dense and semi-deciduous trees such as oil palm trees, raffia palms and others can be found. There are three major groups of soils in the district: Alluvial Soils, Ground water Laterites and Savannah Ochrosols.

3.2.8 Drainage

The district has a number of large water bodies that flow throughout the district. These include the Volta Lake and the Dakar River both of which run across the district. A number



of streams, dams, valleys, hills and mountain are also found at various locations in the district, as part of the natural environment. The confluence of the Volta and some of its major tributaries including the White Volta and the Dakar River are found in the district. There is good flow of water from these rivers, which are collected and stored in the Volta Lake. This provides the potentials for water transport, irrigation development and fishing activities.

3.2.9 Geology & Soil

The rainfall pattern in East Gonja is characterized by irregularity and variability in terms of timing of onset, duration and total amount of rainfall, which has been the key limiting factor affecting crop production in the district. However, the district has one main rainy season which is sufficient to support and sustain plant life. The total annual rainfall ranges between 1050mm to 1500mm. The soils in the district are classified into three

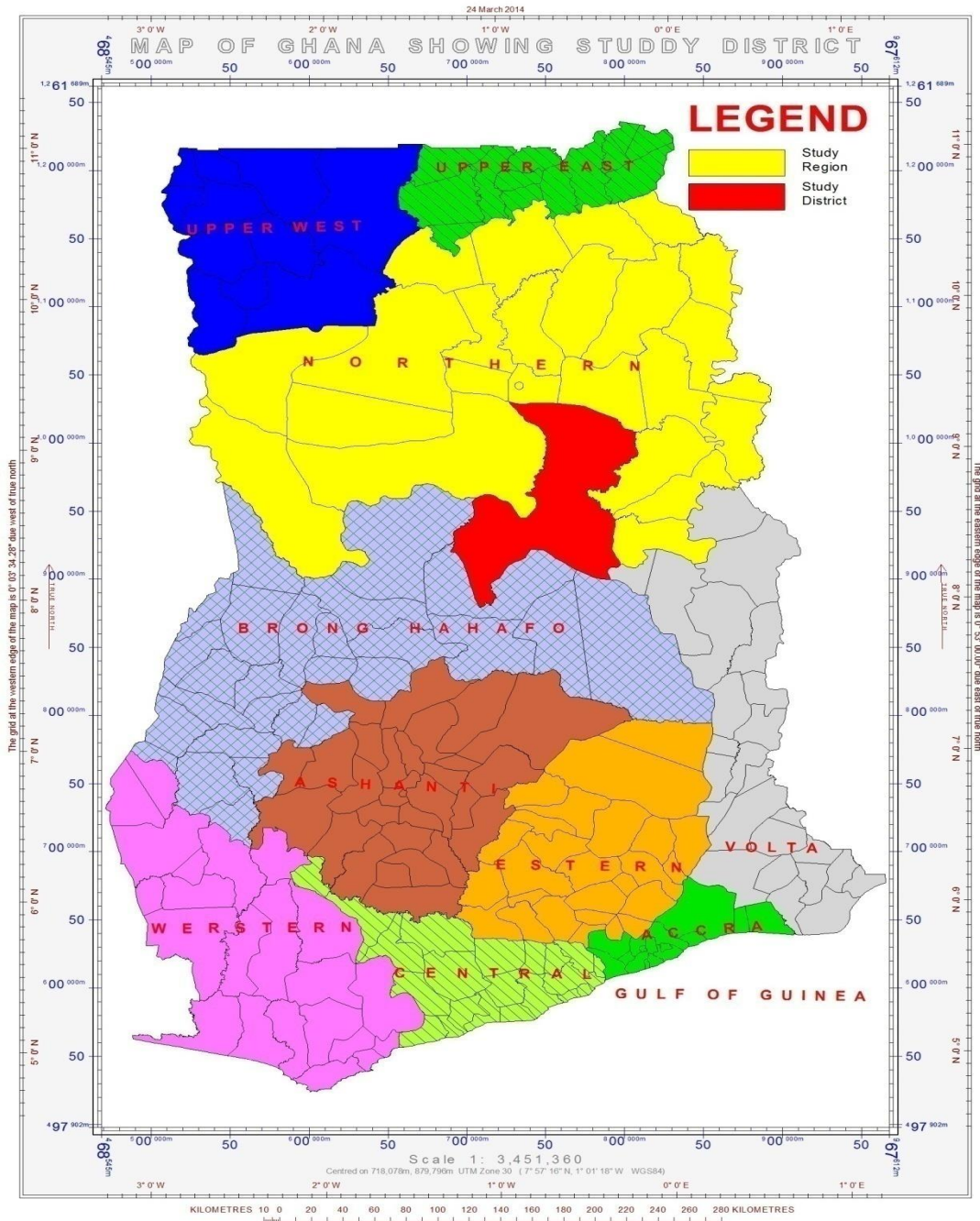
Major grouping. These include;

Alluvial soils classified as Gleysols, which is found around the Volta Lake, particularly in the drawn-down zone of the Volta Lake, in the dry season. The soils along the Lake are medium textured and moderately well drained in parts. The soil is potentially fertile. The bulk of the district is covered by ground water laterites, developed mainly from Voltaian Sandstone materials, highly concretion with frequent exposures of iron pan and boulders. There are, however, deeper and slightly better soils in some locations, which could support shifting cultivation patterns. Any development should include maintenance of vegetation cover to prevent soil erosion (East Gonja, 2000-2005).



Fig 3.2 Map of Ghana showing study Region and District





Source: Town and country planning July, 2013

3.3 Research Methodology

This part deals with methodical aspects of the work. It clearly outlines the research design and the various methods used in sampling, data collection, and data analysis. It certainly, does not leave out tools of data collection, analysis, and how the information obtained thereof is presented.

3.3.1 Introduction

This section provides the framework upon which the research goals and objectives are realized. Neuman (2003) draws attention to the importance of research by stating that the findings from research yield better informed, less biased decision than the guessing hunches, intuition, and personal experience that were previously used. People conduct social research for many reasons. Some want to answer practical questions. E.g. will a reduction in average acreages of farmers from 5-3 affect food security in rural Ghana. Still others want to change society, e.g. what can be done to reduce poverty in Northern Region of Ghana. For this research, it is to answer the question, what is the role of Faith Based Non-Governmental Organizations in the economic empowerment of rural women? The study is specifically focusing on the role of the Presbyterian Farmers Training and Child Development Program (PFT/CDP) as a Church based Non-Governmental Organization (NGO) in the economic empowerment of rural women in the East Gonja Districts of the northern region of Ghana. The methodology therefore covers a detailed explanation of the research process. It describes the methods of data collection, sampling frame and how the data collected is analysed. Brown (1996), states that research methodology is an essential component of any study and provides the framework upon which the whole process is suspended. It is therefore important to adopt a good methodology and conduct the research efficiently in order to obtain accurate and precise data.

3.3.2 Research Design





Academics and researchers have agreed that both the quantitative and qualitative approaches could be used in carrying out social research (Neumann, 2003). This research has adopted both approaches to ascertain the facts and figures as far as the topic is concerned, to be able to do in-depth analysis of the role of PFT/CDP as a faith-based nongovernmental organisation in the economic empowerment of rural women in the East Gonja District of the Northern Region of Ghana. In the light of this, trend analysis of the role of PFT/CDP and the survey approach was adopted for this study.

Two main survey methods (questionnaires and interview) were used to collect the data. Questionnaires were administered to the Presbyterian Farmers Training and Child Development Program as a Faith based Non-Governmental Organization, FBOs as well as individuals women farmers in the Presbyterian Farmers Training and Child Development Program operational area. Interviews were also conducted on rural women FBOs and women association and individuals.

3.3.3 Quantitative and Qualitative sets of Research Approach

Basically this research made use of mixed methods to carry out the study. According to Derbile (2003), there has been the polarization along the lines of qualitative and quantitative methods in the field of research in any discipline, either in natural or social sciences. This therefore poses the problem of choice among the appropriate research approach to be adopted in conducting social science research.

Bacho (2001) as cited in Derbile (2003) indicated that proponents of quantitative research argued that human behaviour in the social sciences, like the physical phenomenon in the natural sciences can be quantified in attributes. It can therefore be subjected to generalizations that have universal applicability. Osuala (2001) postulated that “the

epistemological underpinnings of the quantitative motif hold that there exist definable and quantifiable social variables.

Osuala (2000) concluded that “this viewpoint stands in opposition to the qualitative position that reality cannot be subsumed within numerical classification”. Straus and Corbin (1990) as cited in Haque (2000) defined qualitative research methodology as the type of research that generate findings not arrived at by statistical procedures or other means of quantification... . They clarified that some of the data could be quantifiable but the analysis is qualitative. Derbile (2003) explained vividly that Kuufaa (1996) cited Miles (1979) who perceived “qualitative data as an attractive nuisance”. Meanwhile, that Patton (1987), Campbell (1988), Gunta (1990) and their colleagues hold a positive view about qualitative research. Derbile (2003) further went to indicate how Kuufaa (1996), has explained that Patton (1987) was said to have criticized the quantitative approach for providing a much narrower lens in the field of research by focusing on specific set of variables. He rather have a positive view for the qualitative method, which he described as providing a very wide lens in examining the relationships between previously unspecified concepts. Osuala (2001) emphasized that qualitative research stresses on the validity of multiple meaning, structures and holistic analysis, as opposed to the criteria of reliability and statistical compartmentalization of quantitative research. By the end of the 1970s scholars began to realized that both methods are required in the field of research, since no one method can answer all questions and provide insights on all issues. Osuala (2001), concludes that, both qualitative and quantitative methods may appear to be opposites, derived from different philosophies. But both methods conform to accepted



standard tools of research and can supplement each other, and providing alternative insights into human behaviour.

This study seeks to deal with the role of PFT/CDP as a church based Non-Governmental Organization in the economic empowerment of rural women as a tool in alleviating poverty in East Gonja Districts of the Northern Region. There is therefore the need for the study to consider the current debates about rural women economic empowerment which has been approached from different angles by both the government and the NGOs (circular and Faith based). The issue of beneficiary women under the PFT/CDP program and household relations would also be taken care of. But Haque (2000) cited Wadel (1991) as saying that it is important to use the qualitative method to be able to describe social relations. The quantitative method on the other hand is most important if only the researcher intend to collect having-data, for example what projects are pursued by PFT/CDP in the rural communities to ensure women economic empowerment, the relationship of PFT/CDP projects at the communities and women economic needs. This therefore explained the reason why the study has to combine both methods in carrying out this research.

3.3.4 Primary Sources of Data

The primary sources of data collection have been employed through the use of open-ended semi-structured interview guide, focus group discussion, direct observation and informal discussions as a technique. The purpose of this technique is to allow probing to ascertain the clear role of PFT/CDP in the economic empowerment of rural women for poverty reduction in the East Gonja Districts. This also allowed open discussion with targeted women groups which will enable the study to obtained information about PFT/CDP



activities towards women economic empowerment. This might not have come up if the study had used closed questionnaire. Furthermore, the high rate of illiteracy among the respondents calls for the need for the open ended semi-structured interview guide. In short, both quantitative and qualitative methods of data collection are employed in order to gather the data. But the qualitative method is the main focus in the presentation and analysis process of the data collected.

3.3.5 Secondary Sources of Data

Information was sought from documentary sources such as books, journals, newspapers, reports, articles and other research related to this study. The essence is to review literature about the conceptual framework of rural women economic empowerment, the theoretical framework, Faith based Non-Governmental Organizations, rural women economic empowerment through; entrepreneurship, agriculture, trade and micro-credits. The literature reviewed served as both theoretical and empirical base for the analysis of the data collected. It also supplemented the information gathered during the fieldwork.

3.3.6 Sampling Procedure

The study focused on the East Gonja District due to the fact that it constituted the premier District for the projects of PFT/CDP. Hence a purposive sampling technique was used to identify and select the East Gonja District as an old district under the Presbyterian Farmers Training and Child Development Program. The samples for the study therefore included twelve (12) communities which are the operational areas of the Presbyterian Farmers Training and Child Development Program. These communities includes; Vogyili, Dabogshie, Dakpemyili, Dalogyili, Dashei, Kpandu, Sakpalua, Kpinchila, Kanjeyili,



Nachimbia, Wulanyili and Jello, were purposively selected; whereas two (2) of women FBOs and cooperative groups from each community was also randomly selected.

The purposive sampling was also used to sample women who are direct beneficiaries of the Presbyterian Farmers Training and Child Development Program for the study. The purposive sampling allowed the picking of interview objects that fit the focus of the study (Osuala, 2001). Also, according to Kumekpor (1989) cited in Mensah (1997), with the purposive sampling, the sample units are selected not based on random procedure but intentionally selected for the study. This is based on the fact that they have certain characteristics that suit the study or because of certain qualities they possess, which are not randomly distributed in the universe but necessary for the study. Respondents were therefore selected based on the fact that they were all women who are beneficiaries of PFT/CDP activities, but were not randomly distributed in the study area. This sampling procedure was applied in selecting women who are beneficiaries under the PFT/CDP program, and key personalities for interview purposes. There was therefore some kind of subjectivity on the part of the study since the chance that a particular person would be selected depended on the FBO she belongs to. But the study was very much conscious in the selection procedure in order to come out with a sample population that is more representative of the target population. This did not satisfy the probability sampling requirement since the subjectivity of the researcher was brought to bear in some cases, in picking the respondents.

Participatory rural Appraisal (PRA) was used as a tool to collect information from groups (women FBOs and cooperatives) who are linked to the PFT/CDP for this research where necessary. This approach has helped to get a more holistic picture and



avoided common biases and involved the participants as partners. Information has been collected from the Presbyterian Farmers Training and Child Development Organization as a Faith based Non-Governmental Organization (PFT/CDP), with references to their role in the economic empowerment of rural women in East Gonja Districts of the Northern Region of Ghana. PFT/CDP as a Faith based Non-Governmental Organization has been interviewed. One hundred and thirty five respondents were randomly selected in the East Gonja District. In all thirty five questionnaires have been administered to one hundred and thirty five respondents in the study communities.

3.3.7 Data Collection Approach

Data was collected using questionnaires, interviews, focus group discussion and observation as and when necessary. Below is the detailed description of the instruments that were used in collecting primary data.

3.3.7.1 Questionnaires

Questionnaires are well designed questions to probe and obtain responses from respondents (Twumasi, 2001, Karma ,1996), it is also seen as a written list of questions, which respondents provide answers. Guided by the above discussion, the choice of using a questionnaire was as a result of the fact that the target organization is literate. So a self-administered questionnaire was used to elicit information from heads of the organization whose mandate have to do with the economic empowerment of rural women in the four Districts of PFT/CDP operational areas in the Northern Region of Ghana. In addition, interviews administered questionnaire was conducted on the non-literate respondents who are scattered around the operational areas of the PFT/CDP.

3.3.7.2 Interview Guide



Karma (1996) defined interview as any person to person interaction between two or more individuals with a specific purpose in mind. Interview is classified into structured and unstructured. The two types of interviews were used in the study. In using the unstructured interview, otherwise known as in-depth interview which is a technique designed to elicit a vivid picture of the participants perspective on the research topic, a guideline was developed to guide the process. The study interviewing techniques are motivated by the desire to learn everything the participant can share about the research topic. Again this allows the informants to freely express their opinion. A good interviewee takes control of the interview situation and talk free (Yin, 1984). This procedure is intended to solicit information on women groups under the PFT/CDP as a Faith based Non-Governmental Organization on their role in the economic empowerment of rural women in the Northern Region of Ghana.

3.3.7.3 Observation

Observation is a purposeful, systematic and selective way of watching and listening to an interaction of phenomenon as it takes place without asking the respondents. The basic condition under which is most appropriate to observe are learning about interaction, function and behaviours in a group. This is more relevant in situations where accurate information cannot be through questioning.

Millar (2008) observed that observation entails gathering information by noting what one sees happening at the time they happen. Example is the objects condition, events, cropping patterns and relationships of people. Observations are analysed later for pattern and trends. It is useful to obtain a better picture of things that are difficult to verbalize or about which one tends to tell what is the social norm rather than how one behaves in reality.



This approach was relevant in obtaining data during preliminary visit to obtain information on the kind of programs and projects that targeted women at the communities benefited from PFT/CDP in its service delivery in the Districts.

3.3.7.4 Focus group discussion

To gain an in-depth understanding of the activities of PFT/CDP the study has also adopted the focus group discussion to elicit information about the activities of PFT/CDP in the communities. Three members from each study community who benefited from PFT/CDP projects were selected as focus groups to discuss the activities of PFT/CDP. This is relevant to the study because the method will allow group dynamics and help the researcher capture shared lived experiences, accessing elements that other methods may not be able to reach. This method permits the study to uncover aspects of understanding that often remain hidden in the more conventional in-depth interviewing method (Madriz 2003).

3.3.8 Data Analysis

Karma (1999) contends that data analysis is the computation of certain measures along with searching for patterns of relationship that exist among data-group. Guided by these, data collected has been analysed using both qualitative and quantitative approaches to examine the main issues in the study. Qualitative analysis (descriptive) was considered at the same time during data collection. However, the statistical package for social science (SPSS version 16) was used to determine the relationship between variables frequency tables, bar and pie charts. This was done in the office and inference cross-checked in the field. Qualitative data captured on daily basis on historical events, conversation, interviews and stories or women economic empowerment during group and focus group discussions especially during FBOs and cooperative women group meetings, these were analyzed after



the end of the day's work. This was to enable the study to keep track of the important issues that crops up during the days work. This included the use of graphs, chart, frequencies, percentages or averages (Brown, 1996). The overall analysis was a combination of the approaches (qualitative and quantitative).

Conclusion

This chapter gave an overview of the context of the study area of Presbyterian Farmers Training and Child development Program (PFT/CDP). The chapter also discussed the geophysical, socio-economic and socio-political characteristics of the East Gonja Districts in the North Region of Ghana. The methodology also indicates that various method of data collection were adopted, varying from primary and secondary level. Various tools and techniques adopted in the collection of various types of data were not left out in the discussion.



CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

The issues covered under this chapter are; profile of Presbyterian Farmers Training and Child Development Program, the demographic characteristics of respondents, the projects implemented by the Presbyterian Farmers Training and Child Development Program (PFT/CDP), the effects of PFT/CDP projects in reducing poverty among rural women and the priority given to rural women entrepreneurial skills training in the study communities.

4.2 Profile of Study Organization (PFT/CDP)

The Presbyterian Farmers Training and Child Development Program (PFT/CDP) is a Church based Non-Governmental Organization which was established in 1967 in the Northern Region of Ghana. The organization has been working in most of the rural communities since its inception. The organization is working in East Gonja Districts as one of the oldest districts in the organization's operational areas in the Northern Regions of Ghana. The study communities in the district are a mixture of Dagomba and Gonja peasant farmers who have settled in the communities for their farming activities. These communities have caught the attention of the Presbyterian Church of Ghana (PCG) missionaries for mission work. Through the mission work by PCG, the Presbyterian Farmers Training and Child Development Program (PFT/CDP) was set up as a station. The station was to provide assistance to peasant farmers who were settlers in most of the study communities, thus blending both mission and social services to bring a holistic development in its operational areas as well as most of the study communities.



Table 4.1 PFT/CDP Station and its Coverage

REGION	STATION	SERVICE LOCATIONS
Northern Region- served by mile 7 Agricultural station, established in 1967	Presbyterian Farmers Training and Child Development Programme- Tamale, established in 1967	East Gonja, Central Gonja, Tamale Metropolis and Tolon Kumbungu Districts

Source: PFT/CDP, July 2013.

The station was established in the 1967s by the Presbyterian Church of Ghana to complement Government's (MoFA) effort at attaining food security and improved incomes towards improved standards of living of farm families in the designated districts. The strategic plan of PFT/CDP (2005), mentioned that Over the years, the station has transformed itself into a centre of excellence in the delivery of agricultural development advisory services with a business orientation and market access focus towards the economic empowerment and poverty reduction of rural farm families PFT/CDP.

4.2.1 Mission Statement

The station mission is stated as:

The Station exists to continuously provide participatory, innovative and continuously improving agricultural development services that respond to the immediate and strategic needs of farmers in Northern Ghana in an effort to attain food and income security in a sustainable farming environment.



4.2.2 Organizational Goals

The Station operates within four (4) main goal areas:

1. **Organizational Strengthening:** This is aimed at improving the organizational structures, processes, systems and partnership linkages with other organizations so as to remain relevant and effective to achieve the vision.
2. **Development of Farmer Based Organizations' (FBOs) to view farming as business:** This aims at organizing and developing farmer groups into farmer based organizations (FBOs) such that they (FBOs) would be capable of championing their own development agenda with a business and market focus/orientation.
3. **Advocacy and Gender issues:** This area is meant to facilitate farm families to enable them be able to analyse manifestations of unequal gender and socio-economic relations and to be able to advocate for change in issues that affect their lives.
4. **Soil fertility improvement and sound environmental practices:** This aims at identifying and designing appropriate interventions that address soil fertility and other degradation issues. It is also designed to carry out farmer led action research innovations aimed at reversing or reducing the environmental change process.

4.2.3 Projects run by the Organization

The Presbyterian Farmers Training and Child Development Program as the name goes runs two major projects; Extension delivery services and Child Development Program

1. Extension delivery services;



- a) Market access project
 - b) Farmer Based Organization (FBO) Development Project
 - c) Food security project
 - d) Business Development project
 - e) Ethno vet medicine
2. Child Development Projects
- a) Child Educational sponsorship
 - b) Micro credit project

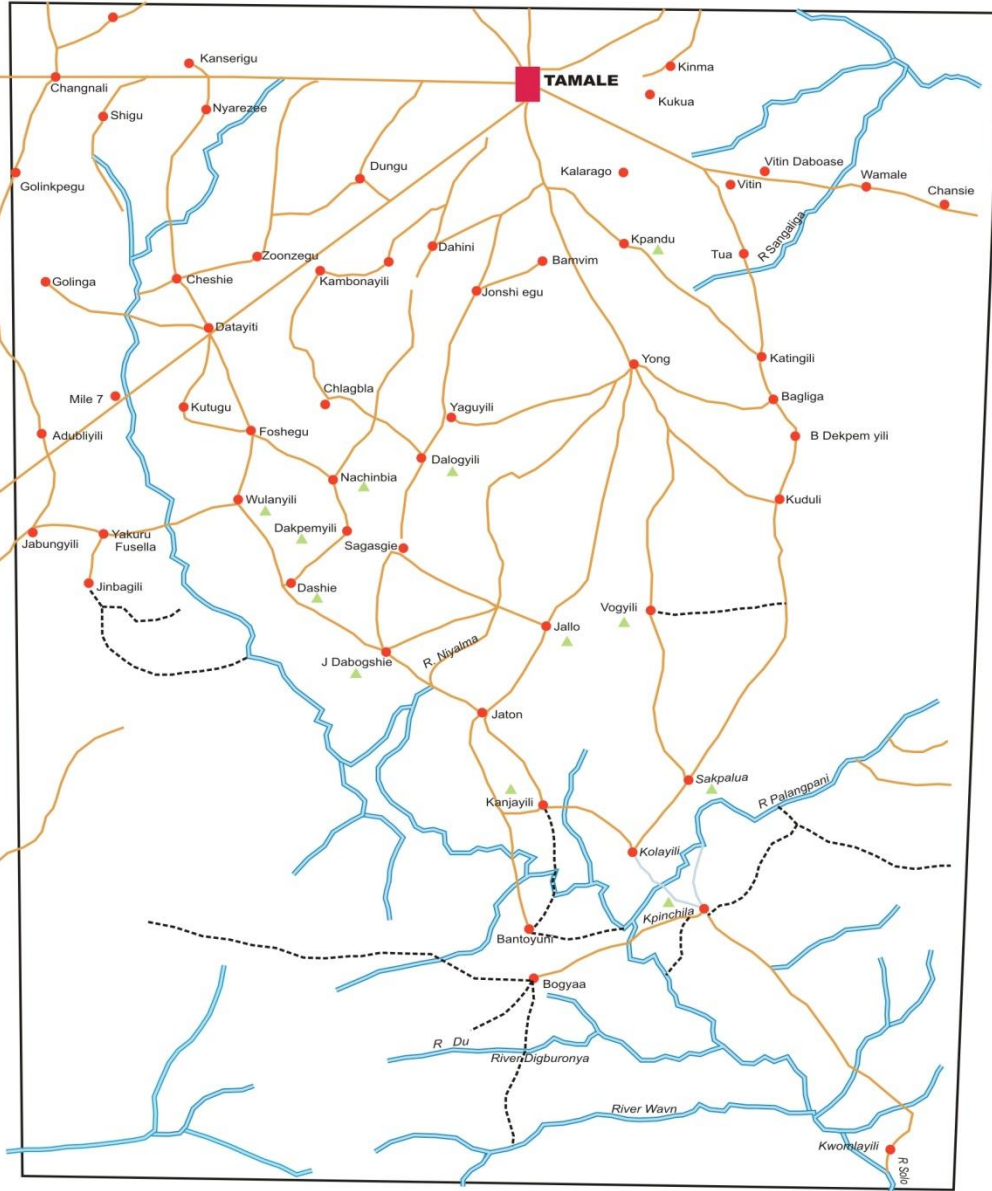
4.2.4 Coverage

Presbyterian Farmers Training and Child Development Program operate in four main districts in the Northern Region of Ghana with a farmer population of 2060 (760m/1300f). It currently works with 54 Farmer Based Organizations in 39 communities. The program also work in four administrative districts which are all beneficiaries of developmental projects implemented covering all the key thematic areas of PFT/CDP for a number of decades in the Northern Region.



Fig 4.1 Projects communities Map

**LOCATION OF DEVELOPMENT ACTIVITIES
PRESBY FARMERS TRAINING AND CHILD
DEVELOPMENT PROGRAM
EAST GONJA DISTRICT
SKETCH MAP OF PROJECT COMMUNITIES**



Source: Town and country planning July, 2013



4.3 Projects Implemented By Presbyterian Farmers Training and Child Development Program

The Presbyterian Farmers Training and Child Development Program since its establishment in 1967 has been working in the East Gonja District to improved the economic life of the communities through agriculture. This study will examine the projects implemented in the communities in the district for the past two decades.

4.3.1 Demographic Characteristic of Respondents

The respondents were women selected from twelve communities in the operational area of PFT/CDP in the East Gonja District. The targeted women population under the PFT/CDP project is one thousand three hundred (1,300). Out of this number a sample size of one hundred and thirty five (135) respondents were selected in the East Gonja District for the study. The frequency distribution of women respondents by age, marital status, educational status, and household composition are presented here.

4.3.1.1 Age Distribution

The age of a woman has a great influence on her ability to partake in economic activities (Nung, 1996) and, chances of benefiting from the on-going projects of PFT/CDP in the study area. The age of the respondent is very important because it gives an idea of the different age groups who are benefiting from the PFT/CDP as an organization in the study communities. It gives a rough idea as to whether one is in the child bearing cohort or not, which has implication on women participation in economic activities (Nung, 1996). It's argued that, the limited time and erratic participation of younger women, that is, women with the burden of heavy childcare and household provisioning responsibilities, usually



yields insufficient individual benefits to guarantee their program involvement (Steel et al.1998, cited in Haque, 2000). But this is different for the women in the study area. All the women in the study area have household provisioning responsibilities, which have compelled them to combine both productive and reproductive roles. Also, formal education is not a requirement in securing a job in the agrarian sector, so these women are able to fit in. Alternatively, these women are able to combine child bearing with their nonfarm activities due to child fostering, which allows family members especially grandmothers, to take care of children while their mothers work. The age of the respondent is also a factor which influences the choice of Economic activity the women would embark on for their economic empowerment. Economic activities such as livestock rearing are associated with aged in the study communities, this is because according to the respondents it demands for youthful strength to keep the business growing. According to them, if the woman is not strong to manage the animals, she is likely to lose all of them due to theft and financial constraints to control and medicate them. Even though the aged also often go into such ventures but eventually they depend on the young ones to take good care of the animals. The age of a woman can also offer her the opportunity in taking part in family decisions; elderly women are sometimes consulted for account of past.

From Table 4.2, the age distribution of the respondents ranges from 18-70 years. 40.7% of the respondents fell within the age range of 41-50 years. The lower age group however, were the respondents between the ages of 18-30 (6.7 %). The age data in the study communities present the calibre of women who are involved in PFT/CDP projects.

The data suggest that majority (60.7%) of the respondents who are participating in PFT/CDP projects in the study communities are within the age bracket of 41-70 and



39.3% of the participants are within the ages of 18-40 years. This can have a challenging effect on the impact of PFT/CDP projects in the study communities in the East Gonja District with respect to their role in the economic empowerment of the rural women in the study District. This is because 39.3% of the youth (ladies) are either not interested in PFT/CDP projects or the projects of PFT/CDP may not be addressing their economic needs.

Table 4.2 Age Distribution of Respondents

Age distribution	Frequency	percentage (%)
18-30	9	6.7
31-40	44	32.6
41-50	55	40.7
51-70	27	20
Total	135	100

Source: Field Survey July, 2013

4.3.1.2 Marital Status

Marriage is a social institution. It re-organizes society, leading to the formation of kinship ties and membership in descent groups. In other words, marriage leads to the creation of new and entrenchment of old social relationships. When a man and a woman are joined in marriage, their respective families become affine relatives automatically. It is therefore an institution through which kinship ties are both established and extended (Nukunya, 1992). In the study communities of respondents, women do not own productive resources like land. It is only men who have primary ownership of land. Women only have secondary ownership of land through marriage. Manuh (1998: 4) argued that, “It is as mothers that





women secure claims in their marital homes and to their husband's assets". This implies that there are intra-household differences in resource use and control between men and women in the study communities in the East Gonja district. Despite the inhibitions associated with the cultural system, as actors capable of processing social experiences and devising coping strategies, women marry to increase access to resources. They exhibit knowledge and capabilities, no matter whatever uncertainty or constraint they might find themselves in. This means that, no matter the situation these women find themselves, exercise some kind of 'power', leverage or room to manoeuvre (Giddens, 1984 cited in Long, 2001). High economic value has also been attached to children, thus necessitating women to marry and get children. Married women with children are more respected than those who are not. And to gain prestige in society, most women have to marry. Horn (1994:70) cited Rubinstein (2001) who posits for Ghana that, "marriage is not a choice but a social necessity". Similarly, children's labour especially girls is more crucial both inside and outside the home in times of old age. For they usually take over responsibilities of the household chores when the mother is sick or old. Weinrich (1982) cited in Horn (1994) reiterated that in Zimbabwe, a traditional family needs to be large in order to guarantee the material well-being of all its members, of children, the old, and the sick. And since this required continuity over time, everybody has the moral obligation to marry and to contribute to the social or biological reproduction of his/her kinship group. Child bearing is a basic value instilled in members of a society from childhood onwards and shirking such a responsibility is usually shunned, and compliance is ensured through social pressure.

In linking marital status of respondents to the study topic, all women were given the chance to respond to study questions for the purpose of representativeness. The data

collected from the respondents in Table 4.3, constituted Married women, Widows, Divorcee and single women. Married women constitute the highest number (85.9 %) of the respondents, followed by women who were Widows (11.9 %). Respondents who were divorcees constituted 1.5% while the least (0.7 %) of the respondents were single women.

The data also suggests that the 11.9% of the women were widows while 8.5% of the women represented both the divorce and the single. One could attribute the high patronage of the PFT/CDP projects by the married women and the widows as a result of PFT/CDP as a program making their projects easy to access by the rural women. However, it is also possible that because PFT/CDP is a church based organisation the terms of payments of credit facilities is flexible for the women. One cannot also rule out the family pressure due to large household size as a factor, while the lower beneficiaries being the singles and the divorcees due to the fact that they could not be captured as respondents during the selection of samples for the interviews. The results of the data also shows that the high patronage of the married women and widows demonstrate the eagerness of such women to economically empower themselves to take care of their children in the study District.



Table 4.3 Marital Status of Respondents

Marital status	Frequency	Percentage (%)
Married	116	85.9
Single	1	0.7
Widow	16	11.9

Divorce	2	1.5
Total	135	100

Source: Field Survey, July 2013

4.3.1.3 Educational Status of Respondents

Education affords the individual the opportunity to access formal, government or white colour jobs. It equips the individual with the skills to read, write, record, receive training and seek information. The mentioned skills are very necessary when seeking a formal job (Macdonald, 1999). The formal sector is regulated and it has assured public pension. Admission into the sector depends on one's skills and qualification. On the contrary, those without education had to be content with employment offered by the informal sector. The informal sector covers a wide range of enterprises including individual home-based processing and manufacturing, petty trading, and street merchants.

In comparison with the formal sector, the informal sector enterprises are very small, labour intensive and make up apparently a large proportion of women (Macdonald, 1999). Women in the informal sector have no access and if even at all, very little access to official sources of credit or information. They do not benefit from minimum wage and social security and have to provide for their own and family health needs (Manuh, 1998). Workers in the informal sector often hold multiple jobs in different sectors to minimize risk. This goes to confirm Long's (1989) assertion that actors are capable when even under restricted situations, in formulating decisions and acting upon them. Lastly, the informal sector has no public pension, so one could engage in the sector till he/she is weak and could no longer work. Formal education is an important way in which parents invest in the future. Both boys and girls are sent to school where possible. Horn (1994) stated that a vendor

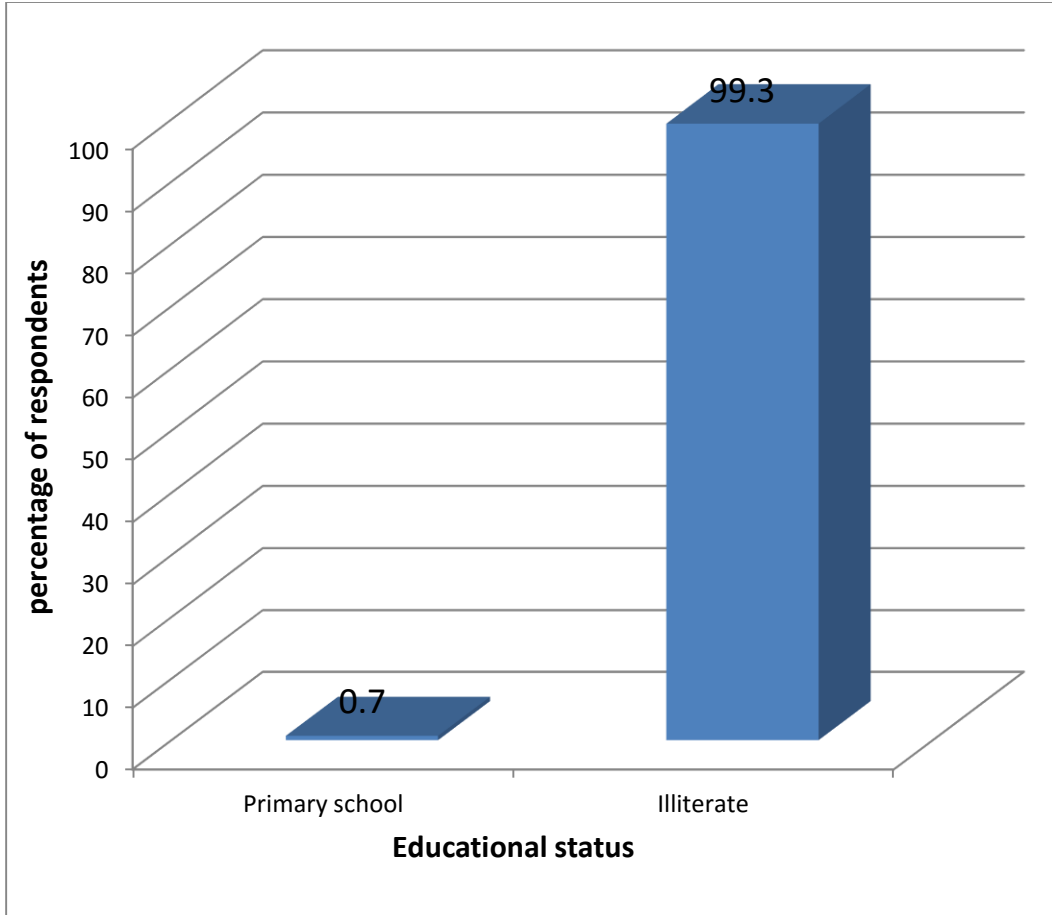


estimated that, “educating boys seemed very important Long ago, only boys went to school”. If a woman was educated it was only to teach her how to write. Boys are more educated. Only men were working long back, so the boys were sent to school so they could get work. Girls didn’t know they could also benefit from going to school. It was always thought that only boys could take care of their parents. The girls were left to attend to household chores and other domestic needs.

In linking the educational status of respondents to the research questions and objectives, the study sought to find out from each respondent the level of education. Figure 4.3 shows that 99.3 % of the respondents are illiterates while only very few (0.7 %) of the respondents attended Primary school in all the study communities. This picture is a confirmation to what Nukunya (1992) and the African Development Forum paper (ADF, 2008), who stated that rural communities are close to nature and are predominantly high of illiteracy rates especially among rural women.



Fig 4.2 Educational status of respondents in percentages



Source: Field Survey, July 2013.

4.3.1.4 Occupation of Respondents

To clearly establish the occupation of respondents in all the study communities, the data in Table 4.4, indicates that the respondents were engaged in activities such as farming and petty trading. However, it is worth to note that some respondents combine both farming and petty trading (grains banking & selling, shea butter & groundnuts oil extraction) for their household up keep. For instance 35.6% of the respondents were engage in farming and petty trading (grains banking & selling, shea butter & groundnuts oil extraction) to raise income for their families. However, 40 % and 24.4 % of the respondents are engaged



in only farming and only petty trading (grains banking & selling, shea butter & groundnuts oil extraction) respectively. The data shows the occupation of the rural women in which the rural women would expect their assistance to be channelled for their economic empowerment. The occupation of the respondents from the study shows that significant percentage (40%) of the respondents is engaged in combining farming with petty trading. This shows that the economic empowerment of the rural women in the study District should be centred on improving on their skills in maximizing their gains in such ventures.

Table 4.4 Occupation of respondents

Occupation	Frequency	Percent (%)
Farming and petty Trading	48	40
Petty Trading only	33	24.4
Farming only	54	35.6
Total	135	100

Source: Field Survey, July 2013

4.3.1.5 Household Composition of Respondents

Both Yanagisako (1979) and Mackintosh (1988), all cited in Gardiner (1997: 14), see the household “as the unit for analysis of domestic labour as it approximates more closely to the notion of a domestic unit, being normally defined as an individual or group of people who share living space and/or take at least some meals together”. The household is usually organized around human needs which have social, cultural, historical and psychological dimensions. These socially constructed needs include food, shelter, sleep, cleanliness, clothing, sex, reproduction, companionship and recreation. In this sense, the study considered the household as both members of the family groups that may or may not stay



under one roof and eat from the same pot. The concept of the household in the context of East Gonja is therefore very complex and difficult to define. For example, local culture makes it incumbent on one to extend to his/her kinsfolk whenever they are in need, making the household boundaries flexible.

The household size may be a central matter in basic need measurement and poverty analysis but its definition is problematic. Rakodi (2002) has argued that the household size or composition is a determinant factor of the capabilities, choices and strategies available to it. Gonzalez et al. (2001) have also documented that the size of a household and the availability of income earners are very important elements of vulnerability. Poverty therefore is more prevalent in large household size with few income earners (Gonzalez 2001). This means that, in households where the woman is the only breadwinner, members are likely to remain poor. This is because there will always be pressure on her little resources for the upkeep of the household. Manuh (1998) stated that women “income is indispensable for family survival regardless of the presence of men, since the system of allocation and distribution within many African households usually imposes individual responsibilities on men and women to meet their personal needs”. But in some sense, this assertion may not be true based on the fact that, a large household size with many providers would be better than a small household size with one provider.

It is indicated in Table 4.5 that all respondents were having children and some dependants. The data also shows that 68% of the respondents have 4-6 children in a household. The rest were 7-10 children (24.4 %) and the least respondent having children between 1-3 representing 7.4 % in all the study communities.



The issue of respondent's household composition is very much relevant to their choice of the type of economic activities the respondents would want to engage in for the family economic empowerment. It is very possible that the respondents with 4-6 children and 7-10 children join PFT/CDP projects as a means of easing their economic burdens. It is very necessary for organizations interested in supporting rural women to come out of economic hardships to concentrate in economically empowering every working class in a larger household size rather than just a few or individuals.

Table 4.5 Household composition

No_ of children in a household	Frequency	Percent (%)
1-3	10	7.4
4-6	92	68.1
7-10	33	24.4
Total	135	100

Source: Field survey, July, 2013

4.3.1.6 Number of Children and Dependents Who Attend School

In Table 4.6, The respondents who have at least 2 children (1male/1female) represent 26 (19.3 %) while 17 %, 4.1%,10.4 %,8.1 %,4.4 %, 3 % and 1.5 % of the respondents represents 1male/2female, 2male/ 2female 3female, non, 2male/3female and 4male/1female respectively. The lowest being 4male/1female (1.5 %).

Table 4.6 Number of children & dependents who attend school



No_ of children & dependents who attend school	Frequency	Percent (%)
1 male 1 female	26	19.3
2 male 1 female	19	14.1
1 male 2 female	23	17
2 male 2 female	19	14.1
3 male 2 female	3	2.2
2 male 3 female	4	3
3 male 3 female	2	1.5
3 male 4 female	6	4.4
4 male 1 female	1	0.7
1- 3 Female	14	10.4
None	11	8.1
3 male	2	1.5
Total	135	100

Source: Field Survey, July, 2013



The study also indicates that almost all respondents in the study communities for this study have at least 1 or 2 of their children and other dependence attending school. The survey also shows that girl child education is averagely not neglected in the study communities since some of the respondents even have more girls in school than boys and in some instances some respondents even have only girls attending school in a household. It can also be observed from table 4.6 that some respondents (8.1 %) still did not have any of their children attending school. This according to the respondents is due to the fact that

their children are still younger and some too their children are all now grown up and could not get the opportunity to attend school when they were young.

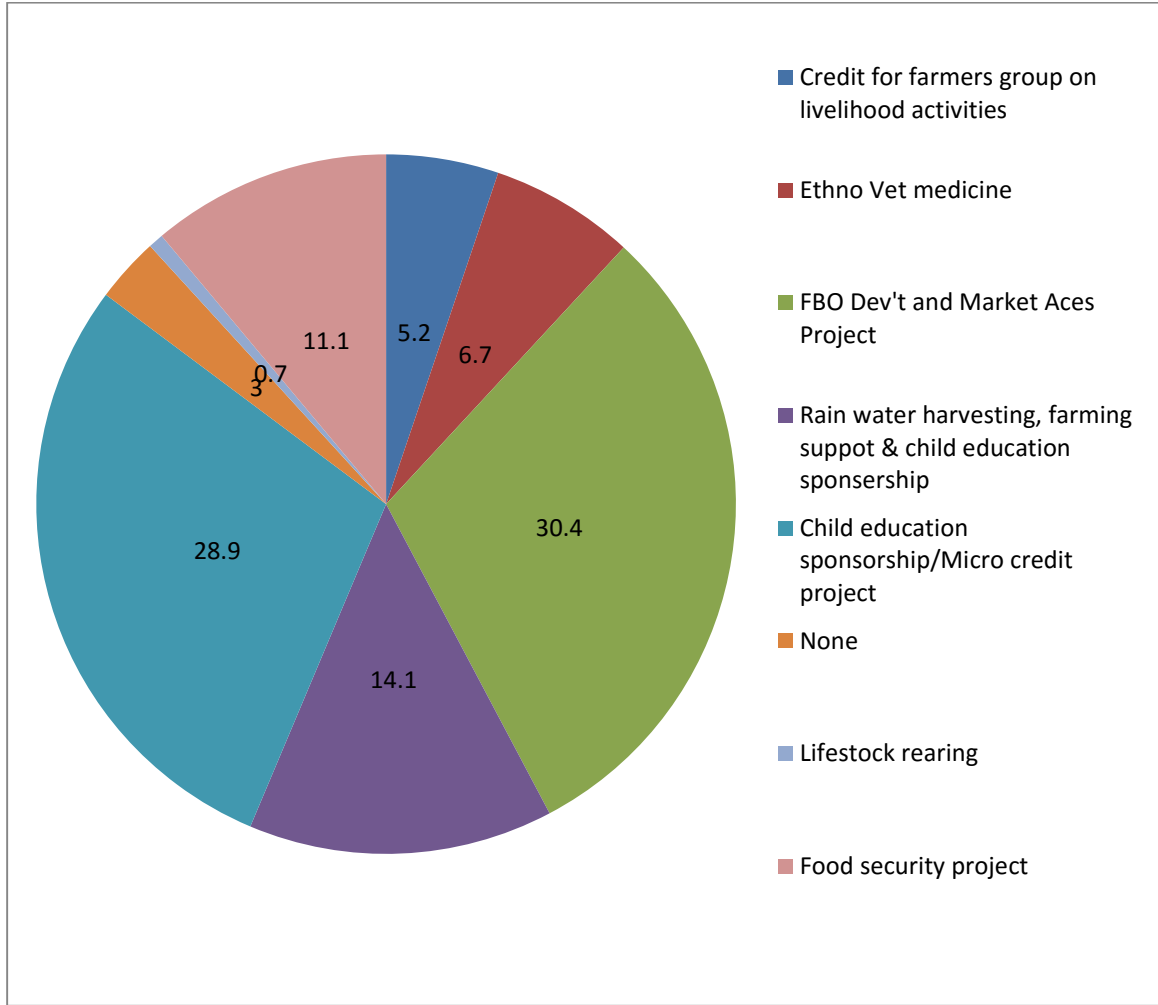
The household data of respondents is relevant to the study in the study communities due to the fact that it exposed the real family size and the kind of responsibilities carried out. This helps the study to measure the economic assistance that each household would need to assist their families live a good standard of life in the community.

4.4 Projects Implemented by PFT/CDP in Study Communities

A project can be defined in various ways depending on the entity that one is coming from. However, for the purpose of this study a project can be defined as a set of well-defined interrelated activities designed to achieve a specific objective and to be completed within a certain time frame and has a budget (World Bank, 2000). Based on this concept of what a project is, the study was to find out the kind of projects that are being implemented by PFT/CDP in all the study communities in the East Gonja District. The survey has found out that PFT/CDP has been implementing quite a number of projects to enhance community development in the study communities. Fig 4.2 thus shows the percentage responses on the kind of projects implemented by PFT/CDP as an organization in the study communities in East Gonja District.



Fig 4.3 Projects Implemented by PFT/CDP



Source: Field survey, July, 2013

Fig 4.3 shows the kind of projects that are implemented by PFT/CDP in all the study communities in the study district. In all, each of the study communities have benefited from some kind of projects of PFT/CDP. The survey also shows that 30.4 % of the respondents mentioned that their communities have benefited from Farmer Based Organizations (FBOs) Development & Market Access project. While 28.9 %,14.1 %, 11.1 %,6.7 %,5.2 % and 3 % of the respondents mention that PFT/CDP have implemented projects such as child education sponsorship/micro credit, rain water harvesting tanks & farmer support,





food security, ethno veterinary medicine, credit for farmer groups on livelihood activities and livestock rearing respectively while 3% of the study communities did not benefit from any of the implemented projects of PFT/CDP. Those communities (3%) who did not benefit from any implemented projects of PFT/CDP are communities that were newly captured in addition to PFT/CDP operational areas. Meanwhile it was further revealed that even though those communities (3%) did not benefited from PFT/CDP projects however, they were made to go into groundnuts and soya beans cultivation on which PFT/CDP help to organize the market for such produce through their market access project that is implemented in other communities that were already with PFT/CDP projects.

The data from Fig 4.3 also shows that the involvement of respondents in PFT/CDP projects implemented in their respective communities is high. Fig 4.3 shows that PFT/CDP was responsible for such projects implementation at their various communities in the study area. It was also clear from the data collected that projects of PFT/CDP in the study communities in the districts is concentrated on FBO development and market access (30.4%), child education sponsorship programs and micro enterprise development (28.9%). While the rest such are rain water harvesting tanks construction (14.1%) and food security (11.1%) projects. While 30.4%, 28.9%, 14.1%, and 11.1% of the respondent's communities have benefited from only FBO development market access, child education sponsorship micro enterprise development and food security projects respectively. Meanwhile the remaining 6.7%, 5.2%, and 0.7% represent the communities who benefited from Ethno Vet Medicine, livelihood and livestock rearing projects.

It was also observed from the field survey that Ethno Veterinary medicine, livelihood and livestock rearing (small ruminants) are minor projects implemented by PFT/CDP to

augment its major FBO development projects (mandate). It was also observed from the data that 3% of the respondents mentioned that their communities have not benefited from both the major and minor projects of PFT/CDP. To further confirm PFT/CDP implemented projects in the study communities, this was what came out in a Female/Male, focus group discussion.

“Many of the developmental projects that are implemented in this community like schools, soya bean farming, and livestock rearing are through PFT/CD). PFT/CDP have also organized training for us in farming skills and educate us on how to form small farming groups to enable us get financial assistance from financial institutions and organizations(Dabogshei: July, 2013).

“Through PFT/CDP child education sponsorship is implemented for our children to give financial assistance and school uniform for our education. M7 (PFT/CDP) has also taught us savings culture and has even encourage us to open accounts with the Presbyterian Credit union so that we could save part of our children financial support for the future”. (Dakpemyili: July, 2013).

4.4.1 The Kind of Projects in PFT/CDP that Respondent Benefited

To determine the kind of projects that respondents benefited from the PFT/CDP organization in the study communities in the districts, Table 4.7 shows the kind of projects that respondents have benefited from PFT/CDP in all the study communities. From Table 4.7 about 47 % of the respondents stated that they benefited from FBO development Market access Project implemented by PFT/CDP in the study communities. Also about 20% of the respondents indicated that they have benefited from one of the projects implemented by



PFT/CDP. 17.8% of the respondents also stated that they have benefited from the child sponsorship project implemented by PFT/CDP. Meanwhile, 5.9% of the respondents and 3% of the respondents have also benefited from livelihood and livestock rearing (small ruminants) projects. However, 6.7% of the respondents did not benefit from any of the projects implemented by PFT/CDP in all the study communities in the district.

Table 4.7 The Kind of Projects Benefited by Respondents

Type of projects benefited by respondents	Frequency	Percentage %
FBO Development & Market Access and child education sponsorship	27	20
Child sponsorship	24	17.8
FBO Development & Market Access project	63	46.7
Livelihood projects (soap and Pomade making)	8	5.9
Livestock rearing	4	3
None	9	6.7
Total	135	100

Source: Field Survey, July 2013

Table 4.7 indicates the variety of projects benefited by respondents in the study communities. From the table, the concentration of the PFT/CDP project is centred on FBO Development & Market Access project and secondly the Child sponsorship project. The rest of the projects are either mixed or smaller projects. Beside the data in table 4.7 is also an indication of the skewness of PFT/CDP projects to the primary occupation of the rural



environment (farming activities). It is thus clear from Table 4.7 that apart from the FBO development & market access project and the child development project that beneficiaries have largely benefited from, the other projects received little attention from PFT/CDP and for that matter the respondents did not benefit enough from such projects at the study communities. From the Table 4.7, livestock rearing, livelihood projects also constitute a very crucial part of the rural economy for the rural women in the study communities. However, such projects could not be given some attention in some of the study communities but only FBO development through-out all the study communities thereby limiting the rural women to only farming which some of them may have the advantage due to some soil fertility problems in their respective communities.



Plate 4.1 Small Ruminant Support Project in a Study Community (Dabogshei)



Source: Field Survey, July, 2013

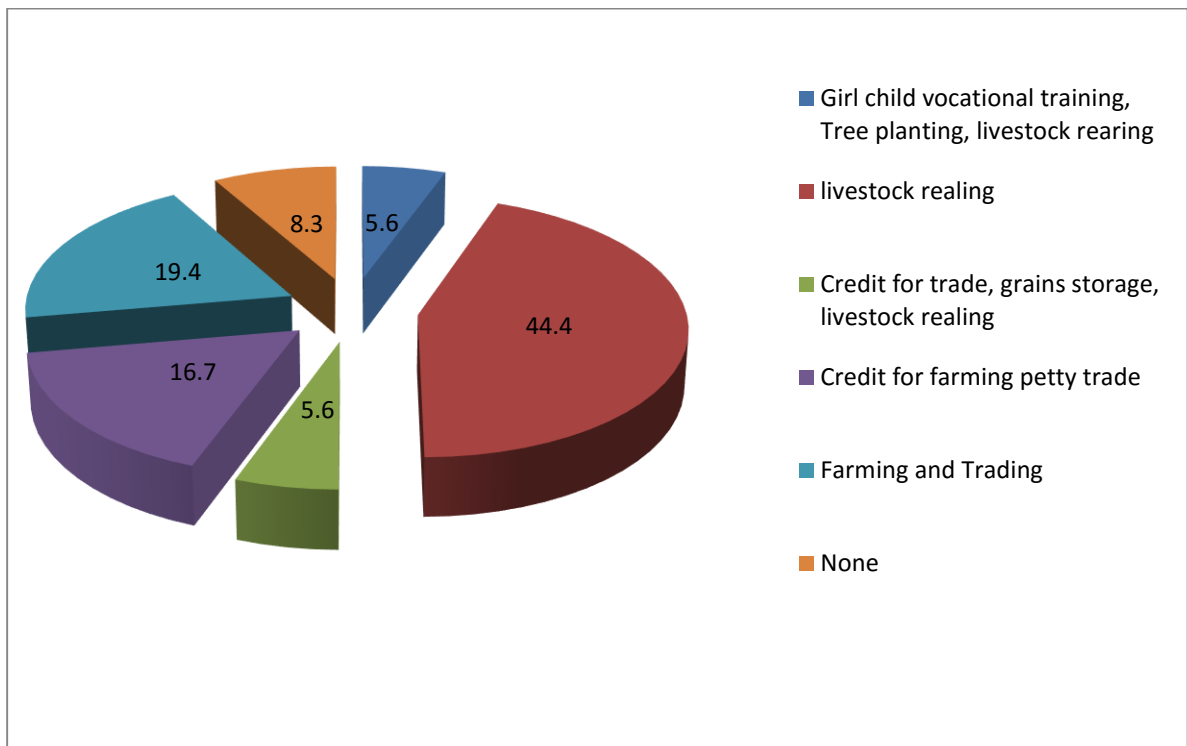
4.4.2 Projects PFT/CDP can do to Help Improve the Economic Lives of rural Women

To determine the kind of projects that PFT/CDP can do to help improve upon the economic lives of rural women in the study communities, Fig 4.4 illustrates the projects PFT/CDP can implement to improve upon the economic lives of rural women in the study communities during the group interview meeting. The survey shows from Fig 4.4 that about 29.6% of the respondents suggested that if PFT/CDP will have to do anything to help improve upon the economic lives of rural women in the study communities, it should be on farming (maize, soya, rice and groundnuts) and petty trade (shea butter processing, grains banking & selling). Meanwhile Fig 4.4 also shows that about 24.4 % of the respondents agreed on tree planting and livestock keeping. Fig 4.4 further shows that about 22.2% of the respondents support credit for farming and grains banking. About 7.4%, 3%



and 1.5% of the respondents suggested livestock (small ruminants), credit for farming and petty trading (grains banking & selling), credit for petty trading (grains selling) & livestock rearing (small ruminants), farming & livestock rearing, and girl child education, tree planting & livestock rearing. About 12.6% of the respondents from Fig 4.4 also did not have any idea as to what PFT/CDP can do to improve upon the economic lives of rural women. The respondents explained that from the already existing projects implemented in the district, there seems not to be tackling the root cause of rural women economic challenges in the district.

Fig 4.4 PFT/CDP Projects aim at Improving Rural Women’s Economic Life.



Source: Field Survey, July 2013

Fig 4.4 shows about 28.9% of the respondents explain that the reason why they have suggested farming (soya beans, maize, groundnuts and rice) and petty trade (grains banking



and selling) is because such activities constitute the basic financial and food security activities for the family at the rural level. Meanwhile, the respondents (24.4%) have also argued that the bases for suggesting such projects is because livestock rearing (small ruminants) is an indigenous economic venture that is used to fend for the family and therefore if farmers knowledge is enhanced on how to generate income from livestock rearing, it will become easy for the farmers to adopt and depend on it entirely for their family income and food security. In Fig 4.4 it was also observed that about 22.2% of the respondents are of the view that if PFT/CDP will support farmers in terms of credit for the entire cropping activities and petty trading (grains banking & selling) it will be an effective means of generating income for the family. This view was supported by the results of a focus group discussion in the study communities.

In the focus group discussion on the same question, it came out clearly that for PFT/CDP to really help provide rural women economic needs in the study communities, the support should be channel through farming (soya beans, groundnuts, maize and rice production) and petty trading (grains banking & selling). The respondents all agreed that such interventions will provide an effective means of economic assistance to the rural women. Even though some of the participants holds other views such as girl child education, tree planting, they only represented a very insignificant percent of the respondents. About 17% of the respondents however, did not state clearly why they think PFT/CDP should embark on any other projects. During the male focus group discussion, a participant stated that:

“Our communities are farming communities so if PFT/CDP would have to do something to economically support women, that support should be channelled through strengthening



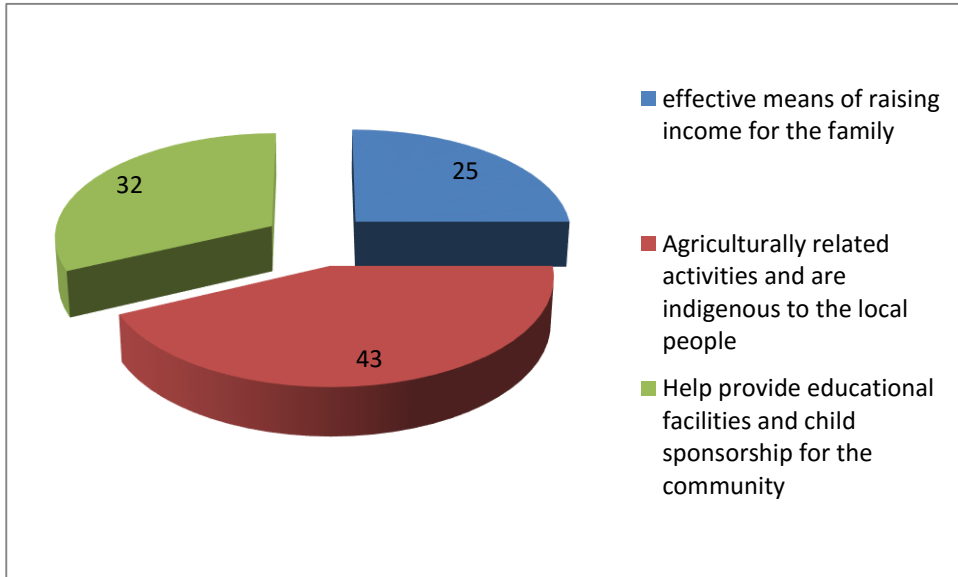
our capacity to cultivate enough food and petty trading and also to rear small ruminants. This will help we the women to improve upon our economic life in the rural communities because such activities are indigenous economic activities for rural people” (Jantong Dashie Community, July, 2013).

4.4.3 The Reasons for Livestock Rearing, Credit, Petty Trade and Farming as Economic Activities help Address Rural Women Economic Needs

In connection with the reasons why the respondents think that livestock rearing, credit, petty trade and farming can help the rural women to come out of poverty are discussed in Fig 4.5 shows that about 43% of the respondents indicated that such projects are helpful to them because there are agriculturally related activities and indigenous economic ventures to the local people in the communities. About 32% of the respondents also explained that such projects provide educational facilities and child sponsorship to the children in the communities throughout the study districts. Meanwhile 25% of the respondents further mentioned that the above projects constitute an effective means of raising income for their families.



Fig 4.5 The Reasons for Livestock Rearing, Credit, Petty Trade and Farming



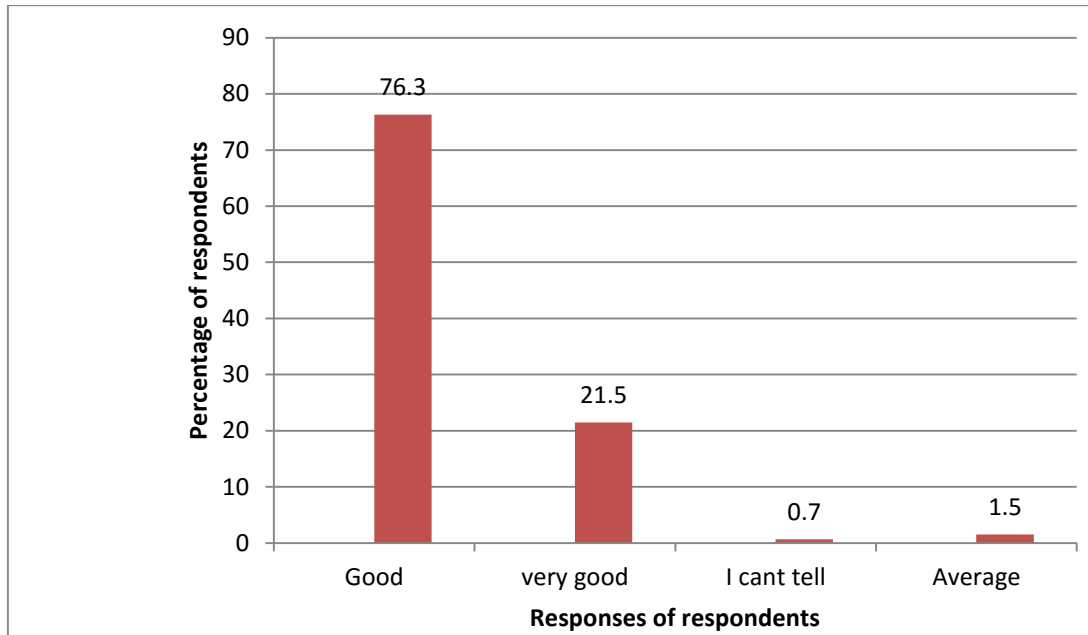
Source: Field survey July, 2013

4.4.4 Attitude of community members towards Projects Implemented by PFT/CDP

Fig 4.6 shows the attitude of the community members towards PFT/CDP development programs in all the study communities. Fig 4.6 further shows that the attitude of people towards the projects implemented in the study communities is generally good. The study further indicates that in fig 4.6 about 76.3% respondents affirmed that the community members attitude towards PFT/CDP projects are good. It is also clear from the figure that about 21.5% of the respondents said the attitude of the community members towards PFT/CDP projects is very good while about 1.5% respondents also stressed that the attitude of the communities towards PFT/CDP projects is average. About 7% however, remained indifferent and claimed that they could not say anything.



Fig 4.6 Attitude of People towards the Projects Implemented by PFT/CDP in the Communities.



Source: Field Survey July, 2013

The response of the respondents is also a confirmation of the Men/Female focus group discussion at Dalogyili which was one of the study communities. The discussion indicates that:

“In this community we cherish and like the projects like livestock rearing, the soya beans farming and the children education sponsorship. This is because they eased our financial burden”. (Dalogyili Community, July, 2013).

4.4.5 Reasons for the Good and very Good Attitude

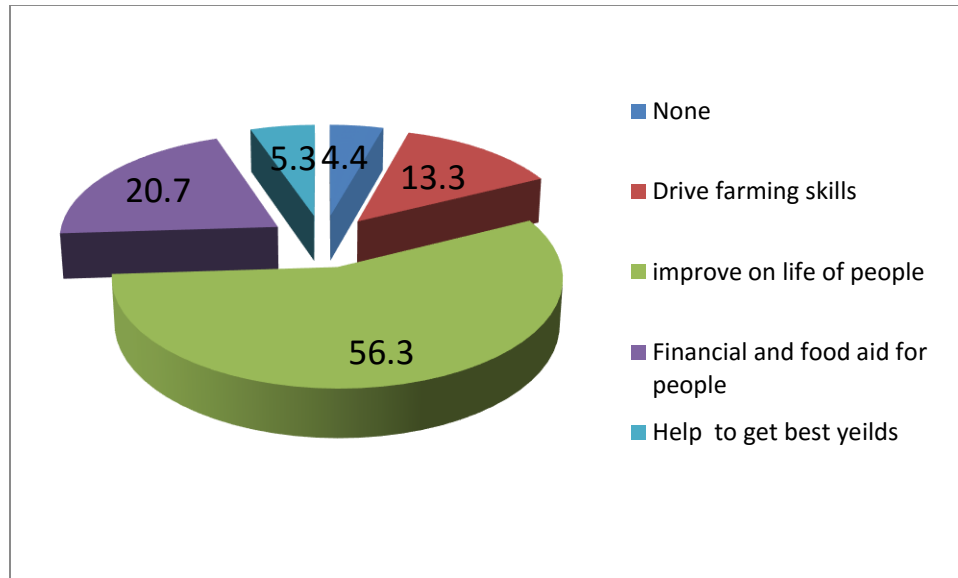
Fig 4.7 shows the reasons for the good attitude of the people towards PFT/CDP implemented projects in the community. From Fig 4.7 that about 56.3% of the respondents indicated that the reason why the people like the projects of PFT/CDP is as a result of the



fact that the women have improved upon their economic live in the communities. About 13.3% of the respondents also indicated that they derived their farming skills from PFT/CDP the further explained that unlike the MOFA staff who often come to them, they do not always have time to explain certain basic concepts of farming to them to understand but the staff of PFT/CDP any time they come to the community, they come down to their level in explaining basic agronomic practices for them to understand. About 20.7% of the respondents further explained that they get food and financial aid from PFT/CDP in their communities while about 5.2% mentioned that PFT/CDP projects have helped them to improve upon their crop yields at the study community level. About 4.4% respondents however, could not explain the reasons for such attitudes.



Fig 4.7 Reasons for Good and very Good Attitude



Source: Field Survey July, 2013

4.5 Effects of PFT/CDP Projects in Reducing Poverty in the Life of Rural Women in the District

This section finds out whether the projects of PFT/CDP are having any effects on reducing poverty in the life of rural women in its operational areas. The section will thus discuss the economic opportunities available to the rural women in PFT/CDP operational areas and what capacity building is given to rural women by PFT/CDP in this operational area in the District. The discussion will centre on the effect of PFT/CDP projects in reducing poverty in the life of the rural women, economic activities that rural women are interested in doing, economic activities that women are interested in investing in to generate income for their households.

4.5.1 Economic Opportunities for Rural Women in PFT/CDP Operation Areas



The increasing focus on gender and development debate has been an important development of the last three decades. The global realization that failure to pay closer attention to the differentiated positions of women and men in the society areas of resource allocation, human rights, economic capacity building and opportunities in formulating policies and designing projects can have adverse impact on development outcomes (World Bank, 2001).

The economic empowerment of women is fundamentally a human rights and social justice issue. But it is also important for poverty reduction, economic growth and human development. Policies and interventions aimed at promoting women's economic empowerment work towards the full recognition and realization of women's economic rights. The economic empowerment of women contributes to poverty reduction for all; especially in low-income households, it is vital for household survival. In addition, promoting women's economic empowerment facilitates the achievement of other important public policy goals such as economic growth, improved human development, and reduced violence (Sida working paper, 2009). With this understanding, the study has observed that economic empowerment of rural women should be based on the economic opportunities available and accessible to them for their household. Thus the survey has delved into what economic opportunities that exist in all the study communities.

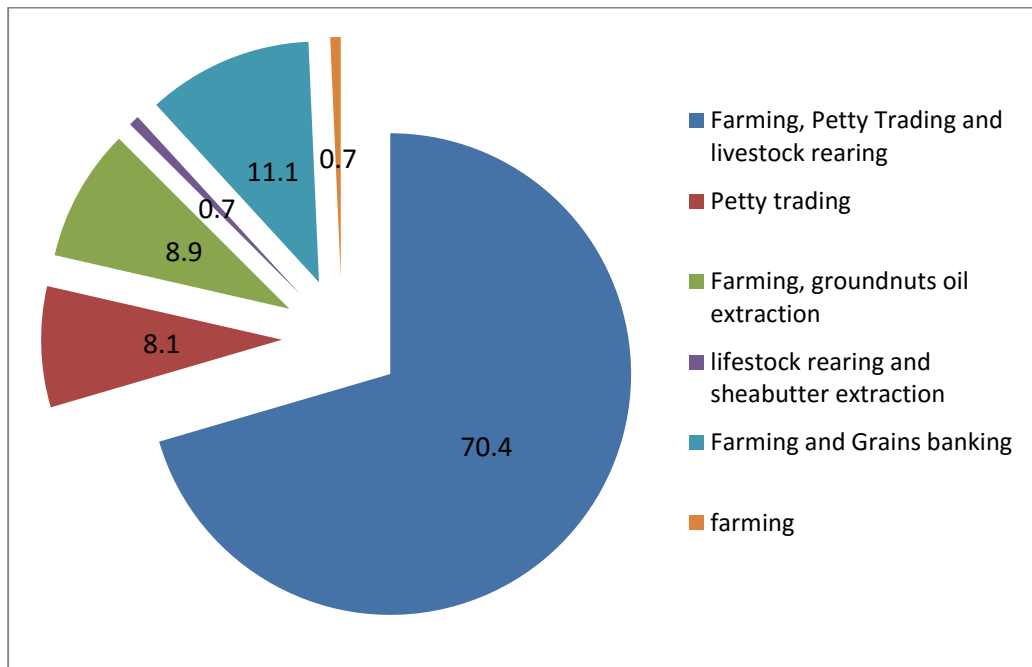
Fig 4.8 shows that the economic opportunities that are available to the rural women in the operational areas of PFT/CDP can be categorized as farming, petty trading, livestock rearing, grains banking, shea butter extraction. It was observed that most of the respondents are engaged in more than one of such economic opportunities in the study communities.





It shows in Fig 4.8 that 70.4 % of the respondents mention that farming, petty trading & livestock rearing was available and accessible to most of the study communities. The rest, 11.1% of the respondents, 8.9% of the respondents, 8.1% of the respondents and 0.7% of the respondents also mention farming grains banking, farming groundnuts shea butter extraction, petty trade, livestock rearing groundnuts shea butter extraction and farming & grains banking to be accessible for rural women in the study communities respectively. The data also shows that about 70.4% of the respondents saw farming, petty trade and livestock to be accessible economic opportunity for rural women in the study communities in the four districts.

Fig 4.8 Economic Opportunities to Rural Women



Source: Field Survey, July 2013

4.5.2 Economic Opportunities that are accessible to rural women in the District

Table 4.8 shows the economic opportunities that are accessible to rural women in the study communities in all the four Districts. Table 4.8 indicate that the economic opportunities that are viable and accessible to rural women are farming, petty trade livestock rearing grains banking & selling, shea butter & groundnuts oil extraction and livelihood (soap & pomade making) activities. Table 4.8 shows that about 28.1% of the respondents mention that farming & livestock rearing are the economic opportunities that are viable and accessible to rural women in the study communities. Meanwhile table 4.8 further shows that 19.3%, 17.8%, 14.1%, 8.1%, 5.9%, 5.2% and 0.7% of the respondents mention that petty trade & farming, farming & groundnuts & shea butter extraction, petty trade, and shea butter extraction respectively are the economic opportunities that are viable and accessible to rural women in the study communities with the least respondents mentioning only livestock rearing and grains banking. The study also shows that even though respondents have mentioned one, two or three opportunities combined to be viable to them and the communities, there are very few (0.7%) who mention only one economic opportunity (livestock rearing) that is viable and accessible to rural women. However, farming as an economic opportunity is still viable and accessible to quite a significant percent (17.8%) of the respondents.



Table 4.8 Economic Opportunities that are Accessible to Rural Women

Economic opportunities viable and accessible to rural women	Frequency	Percent (%)
Petty Trading	11	8.1
Petty Trading and Farming	26	19.3
Farming and livestock rearing	38	28.1
Farming	24	17.8
Farming, oil extraction	19	14.1
Sheanuts and rice processing	7	5.2
grain banking and petty trading	1	0.7
sheabuter extraction	8	5.9
Livelihood activities (Soap & Pomade making), livestock rearing	1	0.7
Total	135	100

Source: Field Survey, July 2013

4.5.3 Economic Opportunities that rural woman would be interested in doing

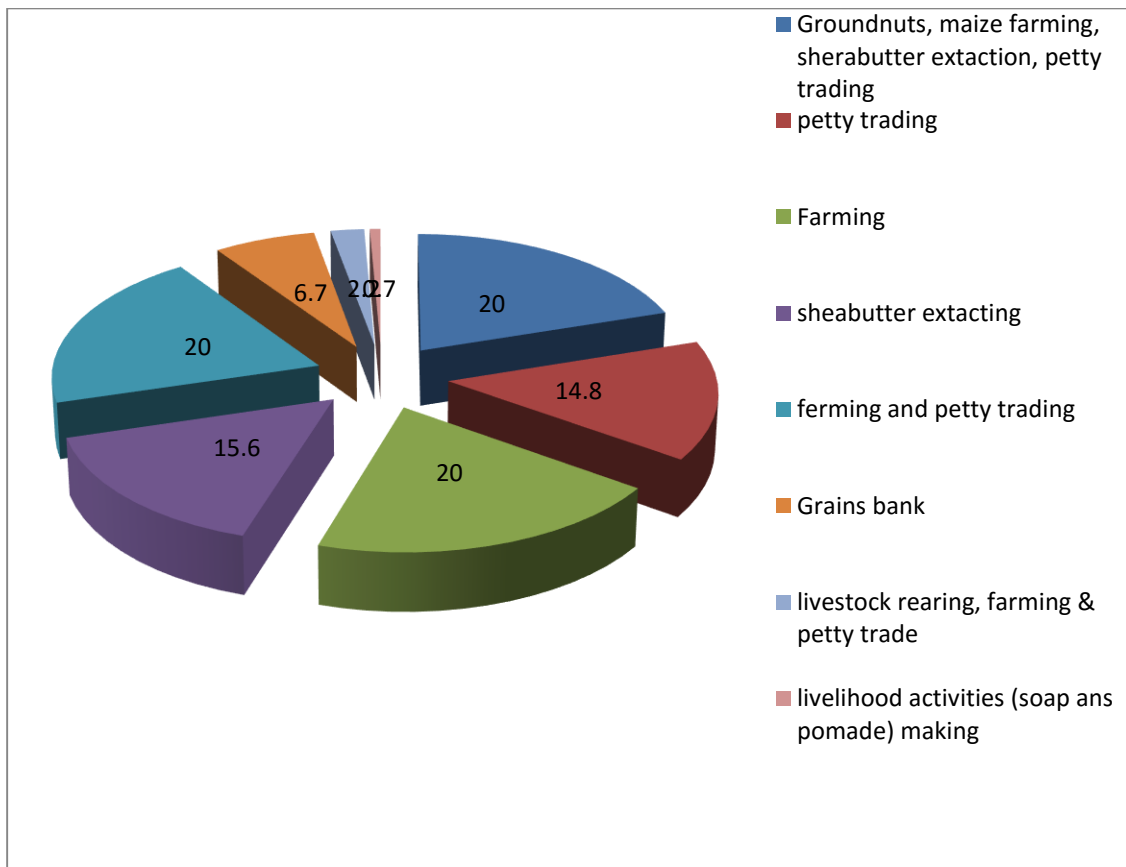
One cannot underestimate the fact that to be able to promote economic empowerment of rural women in the study communities one must necessarily invest in economic opportunities that are viable and available to women. In addition, the rural women must be passionate in engaging in this income generation activities.

Fig 4.9 shows the projects that the rural women are interested in doing in the study communities. Fig 4.9 shows the various economic opportunities that rural women are interested in doing for their household income generation in the study communities in order of priority. About 20% of the respondents mention that they will be interested in



engaging in economic activities such as farming, shea butter petty trade and farming petty trading. Also about 15.6% and 14.8% of the respondents mentioned only shea butter extraction and only petty trade respectively. The rest of the respondents (6.7% of the respondents, 2.2% of the respondents and 0.7% of the respondents) also mention that they would be interested in doing only grains banking, only livestock (small ruminants) and only livelihood (soap & pomade making) activities respectively as their economic activities.

Fig 4.9 Projects that Rural Women are interested in engaging for their Household Income



Source: Field Survey, July, 2013



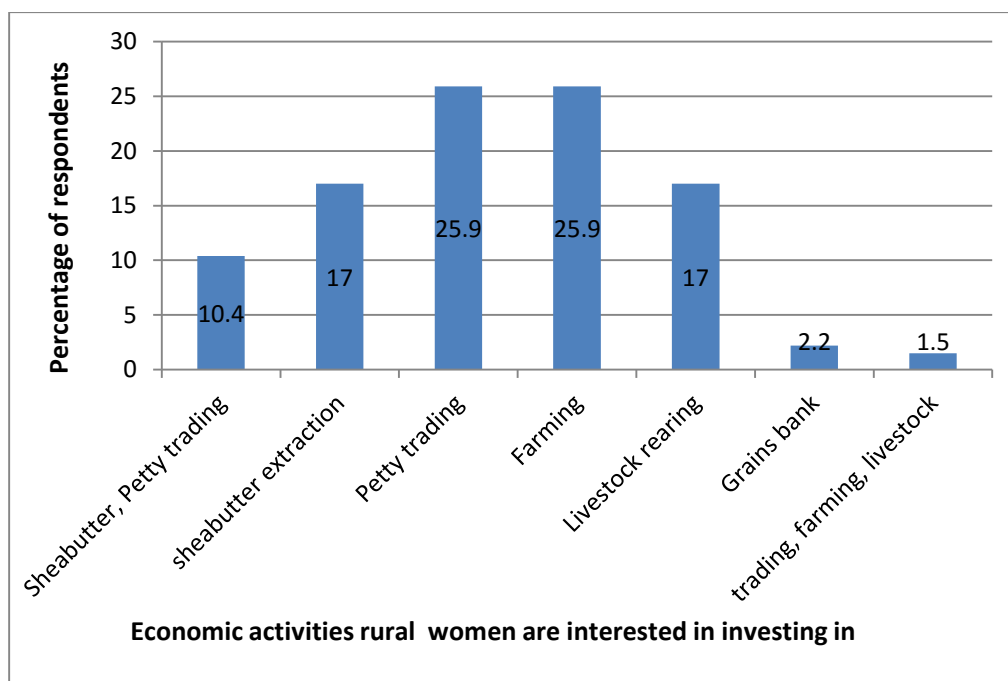
4.5.4 Economic Activities Rural Women are interested in investing in to improve household income.

It is a known fact that rural women cannot be empowered on economic activities that they are not interested in channelling their resources in. The study has therefore discussed the economic activities that rural women are interested in investing their resources in to bring about economic relief on women households and women. Fig 4.10 shows that 51.8% of the respondents indicated that they are interested in investing in petty trade and farming while 17% of the respondents, 10.4% of the respondents, 2.2% of the respondents and 1.5% of the respondent are interested in investing in shea butter extraction, livestock rearing, grains banking and petty trading & farming & livestock rearing respectively. It is also noted closely that petty trade, farming and livestock rearing are the economic activities that most (68.8%) of the respondents were interested in investing in for their income generation.

The respondents indicated that farming, small ruminants rearing are an indigenous and sustainable means of raising income to support the family/household. The respondents also explain that petty trade in some of the locally produce goods such as maize, groundnuts, rice, shea butter are easy and quick means of raising income for the household. This response was also confirmed in a focus group discussion to elicit information from respondents on the reasons why farming, livestock rearing and petty trade is considered by most respondents as economic activities for household income generation. The discussion reveals that such activities are indigenous and sustainable source of generating family income. The focus group discussion also recognizes that such activities can constitute a reliable means of reducing poverty among rural women and the entire household in the study communities.



Fig 4.10 Economic Activities Rural Women are interested in Investing into for Family Income



Source: Field Survey July, 2013

“if PFT/CDP intensify their support to us on farming (maize, groundnuts and soya beans) and small ruminants rearing our poverty situation would be drastically reduce. This is because such economic activities are indigenous economic ventures for the rural women in this community. Such activities are what we are very interested in engaging ourselves to raise income for the family”. (Wulanyili Community, July, 2013).

4.5.5 PFT/CDP Projects and Poverty Reduction

Poverty trends in Ghana in the 1990s were favourable as poverty among the population fell from 52% in 1991-92 to just below 40% in 1998-99. This improvement was attributed to sustained GDP average growth rate of 4.3% during that period. There were also broad improvements in social indicators such as life expectancy, primary school enrolment, and

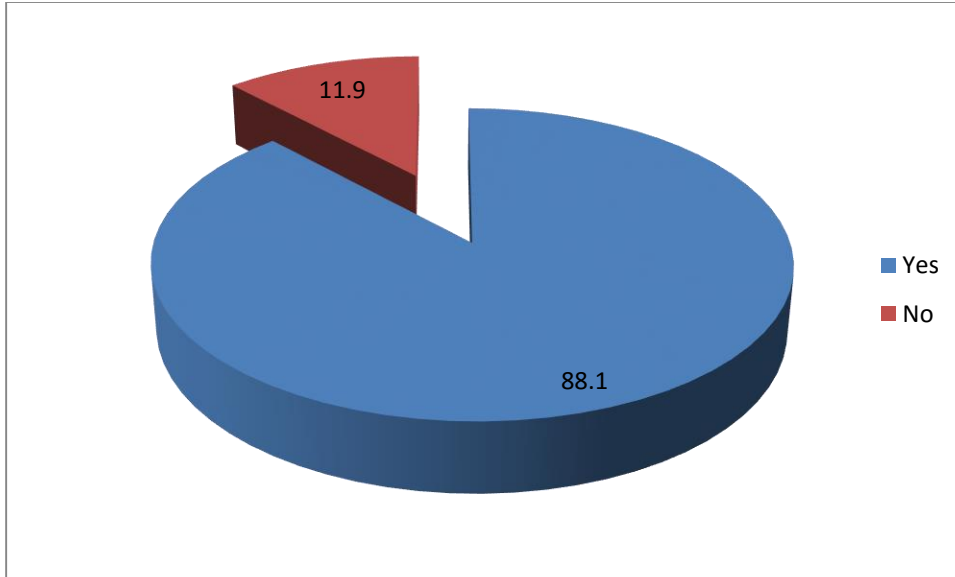


infant mortality rates. However, the reduction in poverty has been geographically uneven and poverty even rose in some areas, notably in the northern part of the country. To put it crudely, Ghana, like most African countries, has grappled with the problems of hunger, ignorance and disease for a very long time. Thus, poverty revolves around these problems: low income, low entrepreneurial skills, malnutrition, inadequate access to safe water, illiteracy and endemic diseases and increased prevalence of HIV/AIDS (GLSS, 2000). This study has thus tried to find out the relationship between the projects implemented by PFT/CDP and poverty reduction in the study communities.

To determine whether the type of programs and projects implemented by PFT/CDP has reduced poverty among rural women in the study areas, Fig 4.11 shows the response by the respondents on the relationship between PFT/CDP projects and poverty reduction and among rural women in the study communities. About 88% of the respondents agreed that the projects of PFT/CDP has reduced poverty among the study communities while 12% of the respondents also mentioned that the projects of PFT/CDP did not reduce poverty in the study communities but rather the poverty situation has worsened in the study communities in the district.



Figure 4.11 PFT/CDP projects and poverty reduction among rural women



Source: Field Survey, July, 2013

Majority of the respondents (88.1%) said that PFT/CDP projects enabled them to educate many of their children through the child education sponsorship. The respondents also explained that through PFT/CDP projects, they are able to provide food and income security for the family through the soya beans cultivation and small ruminants' projects, this the respondents claim never existed when they were not with the PFT/CDP program. Also among the respondents views the projects of PFT/CDP at the study communities has helped provide income and food security to small holder farmers who are with the program. According to them PFT/CDP projects offer FBOs who are directly under them to gain some level of skills and knowledge in the peasant farming practices through their FBO development program which seeks to form and to strengthen peasant farmers into formidable groups for easy assistance from the government and other NGOs who are interested in supporting farmers in the northern region. They further explain that through the programs/projects of PFT/CDP they are thought how to see farming as a business. This according to the respondents has helped most of them to take decisive decisions to plan



and commit the needed resources into their farming activities thereby increasing crop yield to produce enough food and generate more income for the family. It was also observed from the respondents that PFT/CDP has been able to find market for some of their crops such as groundnuts and soya beans through the market access project. According to them, the market access project was a measure put in place by PFT/CDP to provide ready market for groundnuts and soya beans which initially was a challenge to small holder farmers and thus were left under the mercy of local market women and traders who most of the time was always cheating them with their oversize bowls (kilos).

They also claimed that the PFT/CDP Micro Enterprise scheme has reduce the financial burden on families especially in the areas of education, clothing, food and the entire family upkeep. The respondents explained that the Micro Enterprise scheme of PFT/CDP is not like other micro credit schemes where one needs to go and collect loans and pay with an interest which most of the time is not helpful due to the high rate of interest charges. The PFT/CDP scheme is rather a 50% of the sponsored child support from partners of CCFC (Canada) which is save towards the Childs higher education in the future but is giving back to parents of beneficiary wards as a revolving fund which parents collect and the money is then paid back with an agreed interest by both parties (parents and PFT/CDP). The respondents further explained that the interest that is accrued from what is given to parents as micro credit plus the capital is collected and paid back to the sponsored child accounts as his/her income and at any time that the child grows up, that money could be assess for the Childs support and the entire family. Supporting this claims from the discussions a focus group discussion in Kpandu mention this;



“Poverty is what we in this community grew up to meet. But since most of us decided to join the M7 (PFT/CDP) activities we are able to cultivate other crops such as groundnuts and soya beans as cash crops and also keep small ruminants to help us raise some income for the family. This has reduced the burden of depending on the main food crops such as maize, sorghum, millet, yam and others to take care of the family. The cultivation of cash crops such as soya beans and groundnuts and the rearing of small ruminants that has been assisted by M7 (PFT/CDP) has reduced the hunger gap in this community from seven (7) months to about three (3) months”. (Kpandu Community, July, 2013).

Specifically on women, Fig 4.11 shows that about 88.1% of the respondents explain that it is through PFT/CDP that women actually took farming as an aspect of income generation. The respondents said PFT/CDP projects have enabled them to gain some financial freedom from their husbands and also to support the entire family in every aspect of the family life in a household. Even though numerous reasons has been accounted for as why respondents on their view that PFT/CDP projects has reduced poverty in the communities. Fig 5.4 also shows that some respondents (12%) however, thought that PFT/CDP projects may not necessarily reduce poverty in the study communities. According to respondents (12% respondents) the support giving to farmers by PFT/CDP is just a peanut to enable a farmer to really get any meaningful income from it. They further explained that most of the time they (respondents) are only supported to plough and seed giving, but the rest of the activities especially the farming support (clearing, sowing, weeding and harvesting) is left to the already poor farmer to provide. They also explained that in most cases the farmer has to spend the little income that he/she has to maintain the farm. This respondents claimed is sometimes not provided early enough to take care of the



farmer and hence the farmer end up harvesting less than the required yield per a hector. These they also explain normally bring frustration and psychological stress on the family.

The respondents also laid emphasis on the fact that the situation even becomes worse when the support is not from PFT/CDP own program but from outside such as the rural banks or a credit union. In their view (12% of the respondents) most of the time when the credit is paid the farmer and the family is even left broke and worse than before. They (12% respondents) however, agreed that looking at the nature of PFT/CDP programs and projects in the communities they are very good projects that could help reduced poverty. They explained that support in terms of farming should be increase to cover all aspect of the crop farming (clearing, ploughing, sowing, weeding seeds, fertilizer and harvesting). The respondents have also agreed that the child education sponsorship program is an effective tool that helps households and others such as the Micro Enterprise Scheme which is an aspect of the child sponsorship projects has help households to educate many of their children. The respondents (12%) have also agreed that the farmers training program they received from PFT/CDP in the FBO development project is very good because through that project the disorganized peasant farmer have been organized into formidable and functional farmer groups. This is because the groups are taking through group formation & management methods, basic financial and records keeping skills to enable the groups to function well. Through such projects, the respondents explained that about 60 % of the farmers groups have been able to register with the department of cooperative and are giving certificates. The respondents will allow the groups to easily access financial assistance from any financial institution using the group as a collateral security which is often difficult to provide by individual farmers.



The analysis raised by the respondents (11.9%) is a confirmation to a focus group discussion at Jallo. According to the participants;

“the projects of PFT/CDP does not really help us to come out of poverty. This is because the assistance they give is just for ploughing and sometimes some few bowls of seed but the rest is left to we the poor farmers to supply the rest. This sometimes we are not able to provide and therefore leading to poor yields” (Jallo Community, July, 2013).

Even though the discussions in both the FBO groups and the focus groups has the majority (88.1 %) of the respondents claiming that PFT/CDP projects have help reduced poverty among rural women in the study communities, it cannot also be totally rule out that PFT/CDP projects does not help reduce poverty among the rural women in the study communities, this is because the respondents (11.9%) is quite a significant figure to be ignored. The claim by the respondents (11.9%) is also a revelation that PFT/CDP projects may actually not helping to reduce poverty among the rural women in the study communities. The assistance to the rural women is in the form of small funds and some inputs at the peasant level for their farming activities and not necessarily to economically empower the rural women in the study district through their farming activities.

4.5.6 Effects of PFT/CDP Projects on the Economic Needs of Rural Women

Following the myriad of projects implemented by PFT/CDP in the study communities, the study has shown whether such projects really have an effect on the lives of rural women in the study communities in the Districts. Table 4.9 shows the perfection of the effects of PFT/CDP projects in the study communities.



Table 4.9 Effects of PFT/CDP Projects in the Lives of Rural Women

Effects of PFT/CDP projects on Rural Women	Frequency	Percent
women become financial independents	23	17
improve life and school attendance	36	26.7
help reduce hunger, improve income and social life	62	45.9
Provide financial Aid	5	3.7
provide school infrastructure to communities	8	5.9
None	1	0.7
Total	135	100

Source: Field Survey July, 2013

About 45.9% of the respondents mention that through PFT/CDP projects, there is a reduction in hunger gaps from six (6) months to three (3) or two (2) months in all the study communities. The respondents claimed that this became possible due to the fact that through PFT/CDP the communities have learn to diversified their income generation activities from just farming maize and other traditional crops to the cultivation of cash crops such as groundnuts and soya beans farming. Some also mentioned that they are engaged in the rearing of livestock (Small ruminants) and poultry rearing for income. Further still some of the respondents, are also engage in dry season gardening which have help them not to rely on one source to raise income for the household. Meanwhile, 26.7% of the respondents mention that through the projects of PFT/CDP in the communities, there



is an improvement of lives and school attendance in a household from 0-1 child per household to 2-4 children per a household with the least number of children attending school to be 2 among households in all the study communities. Again, about 17% of the respondents also mention that through the projects of PFT/CDP rural women have gained some financial independence. They further explained that before the advent of PFT/CDP projects in the study communities rural women were always depending on their husbands for financial support to buy cloths, cooking utensils and other domestic needs. However, since the introduction of PFT/CDP projects rural women in the study communities have learned to raise income through farming (groundnuts & soya beans), small ruminants rearing and petty trade. These respondents explained that such economic activities have helped ease some financial burden in the family. The projects in the communities have also the component of hygiene and family live planning which has helped the men and women to understand gender issues in the nucleolus family set up. This they explained has enhanced unity in taking effective measure in managing family affairs.

Beside, 5.9% of the respondents have mentioned that PFT/CDP has provided school infrastructure to most of their children to attend school. This, the respondents explained has helped those who could not send their wards to school to do so with ease. Apart from this, the respondents also mentioned that some children who have drop-out from formal education are provided with skills training in carpentry, dress making and masonry to enable them still find something meaningful to do for their lives. About 3.7% of the respondents have also mentioned that PFT/CDP has helped provide some financial assistance to them and their families. However, about 0.7% of the respondents have received nothing at all in the study communities. It must therefore be noted generally that



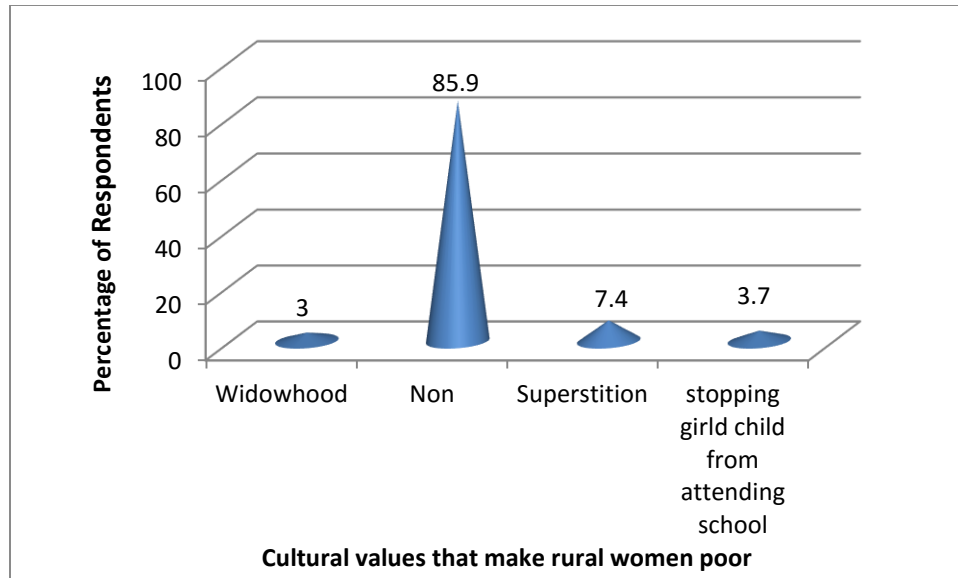
95.5% of the respondents have mention that PFT/CDP have impacted the study communities through general life improvement projects, hunger reduction, education and health.

4.5.7 Cultural values in the community that make rural women poor

The study found out that there are some cultural values that make rural women poor in the study communities. Fig 4.12 shows that the cultural values that make rural women poor are widowhood rites, superstition and the persistence of some household still trying to deny the girl child from attending school. The study shows that about 85.9% of the respondents mentioned that there is no cultural value in the study communities that make rural women poor. However, about 7.4% of the respondents mentioned that some of the cultural values in the study communities that make rural women poor is superstition. They explained that in the study communities there are some economic ventures that rural women are prevented from engaging in. They explained that it is very difficult to find a rural woman engaged in economic ventures such as the cultivation of yams, rearing of cattle, rearing of fowls. This is because generally women who are engaged in such ventures are frowned at because it is considered a taboo for women to do such activities but only reserved for men. They even believed that a rural woman who is very rich is seen as possess some evil powers and thus as a witch in the community. Again about 3.7% of the respondents mentioned that in most of the study communities it is difficult for them to allow the girl child to go to school.

Fig 4.12 Cultural values in the community that make rural women poor





Source: Field Survey July, 2013

This is because they believed that the girl child is to be reserved for her biological functions of child bearing and domestic activities. Again in fig 4.11 the study shows that 3% of the respondents indicate that a widowhood rite is one of the cultural values that affect rural women economically. They explained that when a woman loose the husband she is made to remain indoor for six months in the name of mourning the deceased husband thereby preventing her from doing any economic activities for her life. They further explained that in a typical cultural tradition of the study communities sometimes even after the funeral of the woman’s late husband is performed, the rural woman is still restricted from engaging in some economic ventures as a widow. Meanwhile it is possible that such an economic activity could be very viable for income generation.

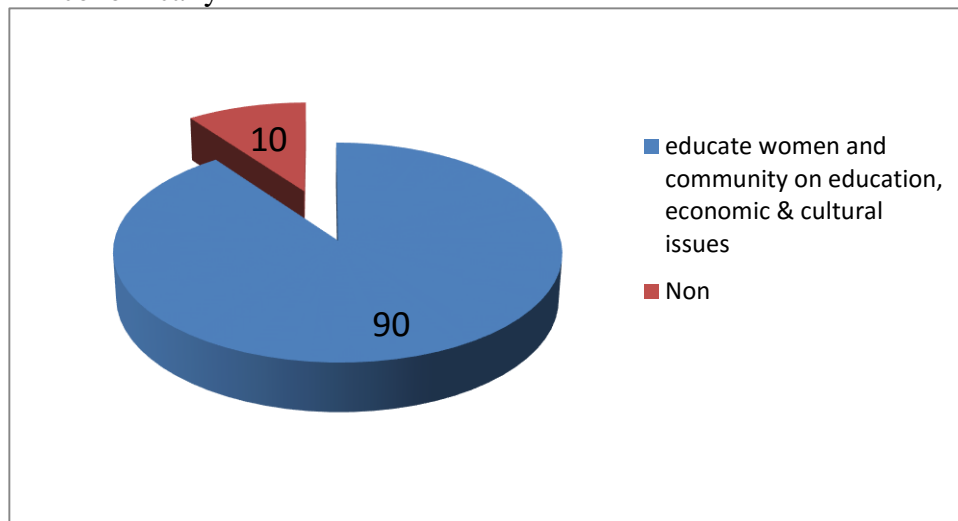




4.5.8 Activities PFT/CDP will have to Implement to improve on Cultural Values in the Communities to help Women

Fig 4.13 indicates the activities that PFT/CDP can implement to improve on cultural values that affect rural women and their economic life. Fig 4.13 shows that about 90% of the respondents mentioned that if there is anything that PFT/CDP can do to cultural values that economically affect rural women that should be in educating and sensitizing the rural women and the entire study communities on issues of formal education, economic and traditional issues. The respondents also explained that when education and sensitization is giving to the study communities that will open up the rural women to freely access economic ventures of their choice in spite of any circumstances. However, about 10% of the respondents in the study communities were indifferent and therefore seems not to know what PFT/CDP can do. They also explained that since those cultural values have to do with tradition, there is nothing PFT/CDP can do.

Fig 4.13 What PFT/CDP Can do to Cultural Values in the Communities to help women Economically



Source: Field Survey July, 2013

The response in Fig 4.13 is a confirmation to what came out of a focus group discussion at Kanjeyili which is one of the study communities in the East Gonja District as to what PFT/CDP can do to such cultural values.

“The best thing that PFT/CDP can do in the situation of cultural values that economically affect rural women is to organized community education and sensitization to the women and the communities to enable them to modify any cultural or traditional values that affect rural women economic life” (Kanjeyili July, 2013).

4.6 Priority Giving to Rural Women Entrepreneurial Skills Development by PFT/CDP in its Projects in the study District

This aspect of the study is focused on the priority given to rural women entrepreneurial skills development by PFT/CDP in its projects in the East Gonja district. Other areas such as the priority given to rural women in PFT/CDP projects implementation, number of projects cantered on rural women and girls, economic needs identified by PFT/CDP and the interventions made by PFT/CDP on such economic needs to enhance rural women economic empowerment and socioeconomic factors that make women poor will be discuss.

4.6.1 Capacity Building & Training for Rural Women Economic Activities

Fig 4.14 shows that about 67% of the respondents said they have received some training on basic farming practices such as the best agronomic practices of cultivating soya beans, maize, groundnuts, credit management and basic husbandry practices for small ruminants rearing. It was also revealed that such training and capacity building was organized for the respondents by PFT/CDP and MIDA in the study communities in the District. The study also reveals that 33.5% of the respondents have not had any capacity building or any

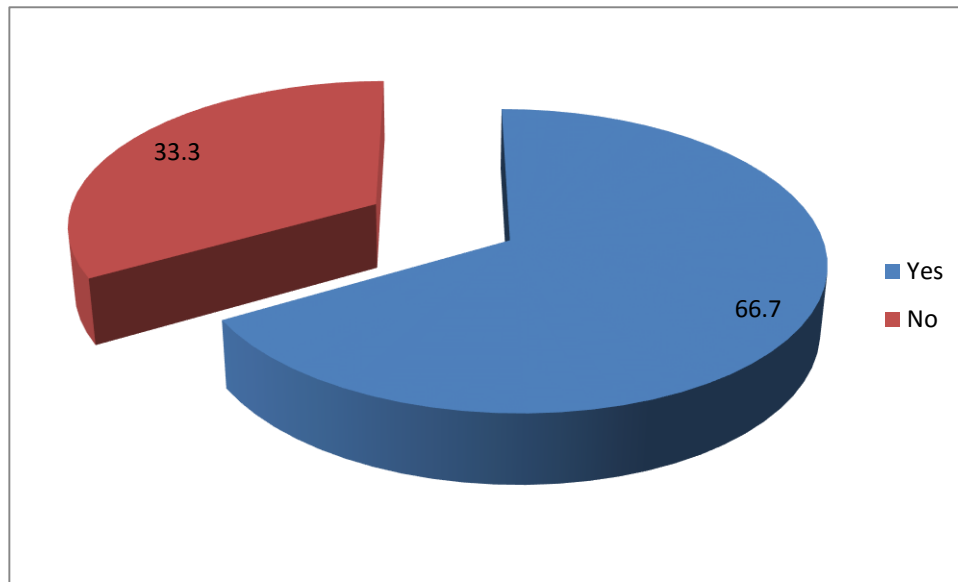


training from any organization on the economic activities that they are engage in doing for their household income generation.

This in connection with Sathiabama claimed that Economic empowerment of rural women certainly cannot be possible without any basic training on the economic activities that they are interested in doing to equip themselves with some basic skills to fend for themselves in the study communities (Sathiabama, 2010).To determine whether the respondents have received any capacity building or training on the economic activities that they are engaged in doing for their household income generation,

Fig 4.14 shows the following responses from the respondents.

Fig 4.14 Women’s Training on their Economic Activities



Source: Field Survey July, 2013

It was also revealed that even though some (33.5%) did not receive any training on the economic activities they are engage in from PFT/CDP, 70.4% of such respondents have received some assistance in the form of seed, ploughing, credit, fertilizer, protective



clothing for their farming and other livelihood activities for generating income for the household.

4.6.2 Entrepreneurial Skills Training for Rural Women and Their Economic activities

To determine whether PFT/CDP and other organizations working among the study communities were giving entrepreneurial training to rural women on their economic activities they are engaged in, the study shows that the respondents have received some trainings on their economic activities as indicated in Fig 4.15. More than half of the respondents indicated that they have not received any entrepreneurial skills training on their economic activities they are engaged in do for their household income. This is a confirmation to similar arguments raised in the literate review by Islam and Aktaruzzaman (2001) that majority of rural women entrepreneurs do not receive any entrepreneurial training regarding their economic activities. This is in contrast with some arguments raised in the literature review (IFAD, 2009), it is very certain that development of the society is directly related with the income generation capacity of its members with agriculture, as the key income generation activity.

The growth of modernization processes such as industrialization, technical change; urbanization and migration further encourage it. Entrepreneurship on small scale is the only solution to the problems of unemployment and proper utilization of both human and non-human resources and improving the living condition of the poor masses (Prabha Sigh, 2009).

Similarly, Kuratka and Richard (2001) claimed that entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who

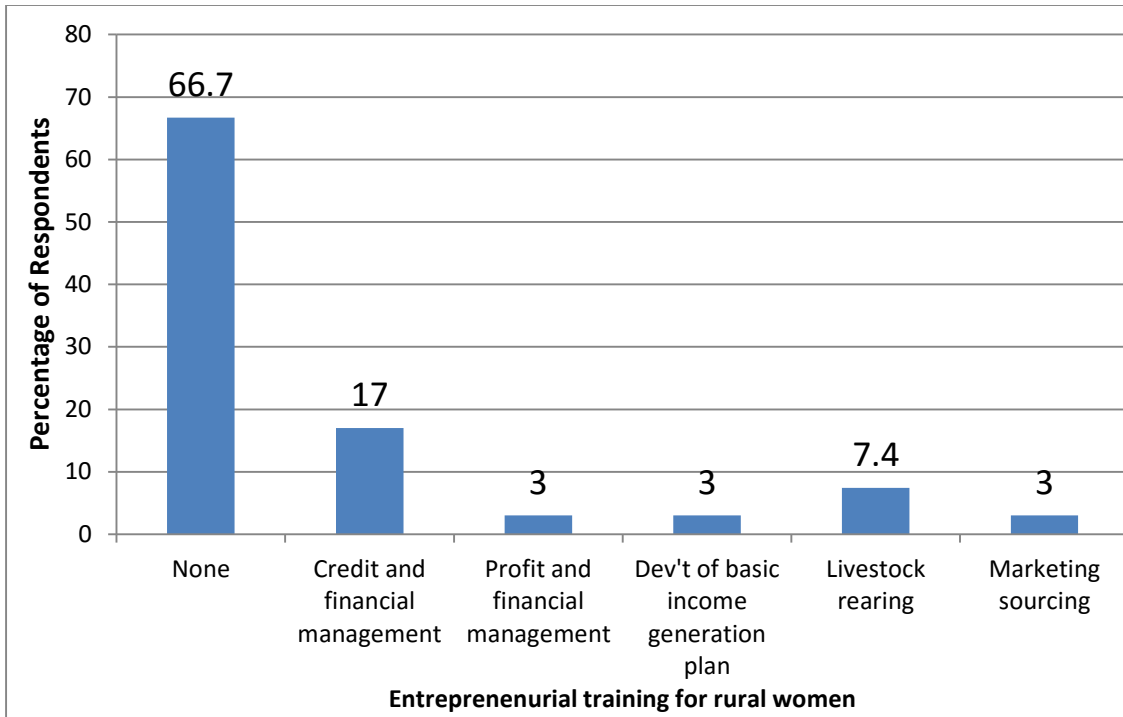


take the major risks in terms of equity, time and career commitment of providing value to some products or services. The product or service itself may or may not be new or unique but value must somehow be infused by the entrepreneur by securing and allocating the necessary skill and resources.

Fig 4.15 shows that 66.7% of the respondents have not received any entrepreneurial skills training on their economic activities either farming, livestock rearing, petty trading or livelihood activities to enable them effectively generate income to support their families. However, it is observed from the study that 17%, 7.4% and 3% of the respondents have gone through credit & financial management, development of basic income generation plan and some profit & livestock management respectively. From Fig 4.15 also shows that even though majority (66.7%) of the respondents did not received any entrepreneurial skills training, all the respondents have at least had some training in financial management, credit sourcing & management, profit determination & management, development of basic income generation plan, livestock rearing and market sourcing. The results shown in Fig 4.15 have supported the first proposition that the projects of Presbyterian Farmers Training and Child Development Program are not playing an effective role in the entrepreneurial skills development of rural women as a tool for their economic empowerment in East Gonja District of Northern Region.



Fig 4.15 Entrepreneurial Skills Training for Respondents



Source: Field Survey July, 2013

It is very imperative to mention that the results for the study from the study communities could explain some of the reasons for the slow past of reducing poverty in the study communities. This is because PFT/CDP has a lot of impact in training farmers to developed a simple crop budget, how to use profit from their farms and many other activities to improve upon their income at the communities. Farmers have even been made to form cooperative groups to enable them access certain facilities for their income generation. However, this has not helped increased production and productivity for the women farmers at the study communities. The women have not been able to sustain their income levels in any of the economic activities they are engage in and the level of poverty keeps increasing at the communities. Entrepreneurial training could be the alternative options to help the rural women elevate themselves from poverty. This is because at the study communities the women are already engaged in some economic activities such as shea butter processing,



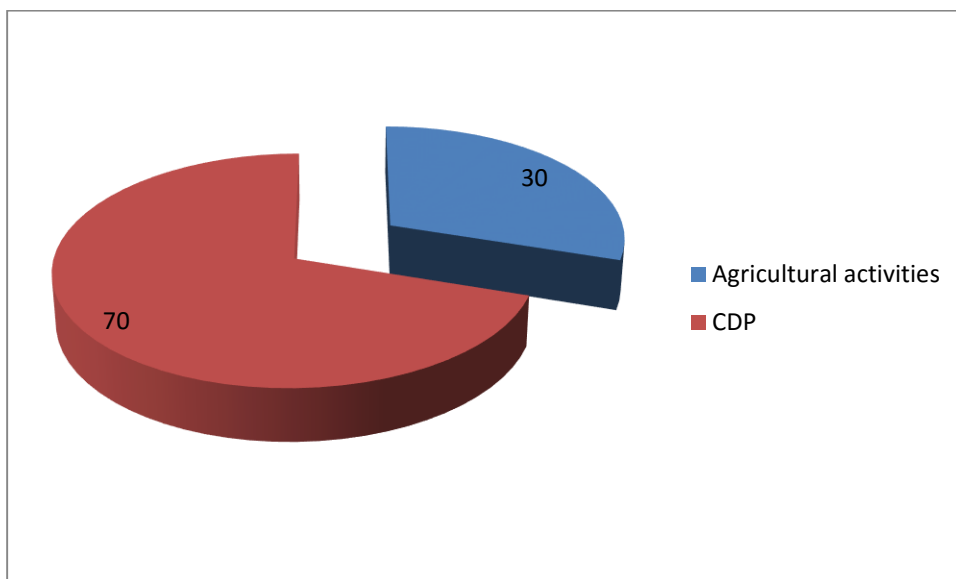
groundnut oil processing livestock rearing, pepper cultivation and many others as coping strategy for their situation. This suggest that if there is any help that these rural women actually need, that help should be channel towards building the women entrepreneurial skills to enable them improve upon their indigenous knowledge and perhaps blend it with some basic modern technology for increase in production It should also be noted that the entrepreneurial skills training of the rural women should be on the economic activities they are already familiar with to get them understand the various steps involved since they are predominantly illiterates.

4.6.3 Priority given to rural women in PFT/CDP projects

Fig 4.16 illustrates the priority that is given to rural women in PFT/CDP projects in all the study communities. The study shows that in all the projects implemented on agricultural activities from PFT/CDP, rural women are given 30% priority to participate in agricultural activities such as farming and agro-processing. The management explained that this priority is giving to the rural women to gradually promote an effective means of reducing poverty in the study communities. This is because in the study communities rural women rely on their husbands to get land for their farming and other agricultural activities. It is the believed of the PFT/CDP that giving rural women the 30% priority, their husbands will be sensitized to help their rural women to access land facilities since the proceeds from whatever the women get has a direct bearing on the entire household.



Fig 4.16 Priority Given to Women in Two Major Projects



Source: Field Survey July, 2013

According to World Bank Report (2001) rural development should be focus on giving more priority to rural women to enhance sustainable development. Based on this the study survey was also centred on what priority is giving to rural women in its programs and projects. The study found out that from PFT/CDP departments (agric extension and child development) there is no specific priority giving to rural women in their program and projects. However, in terms of general projects efforts have been made to encourage active involvement of women in the projects that are implemented in the four districts.

Meanwhile, the study also found out that on the CDP projects the priority given to rural women is about 70%. The management of PFT/CDP explained that this priority is giving to rural women to undertake economic activities such as small ruminants rearing and petty trading to support their children and the entire family. PFT/CDP management further explained that the financial assistance for rural women to embark on such economic ventures is a credit facility which is meant to generate more income for



their children sported by PFT/CDP. Since women are proven to be credit worth, PFT/CDP believed that the women will be able to pay back. The records of PFT/CDP proof also that the women who benefited from such facility have paid back with ease.

4.6.4 Number of PFT/CDP Projects Centred on Rural Women

The study shows in Table 4.9 that projects in PFT/CDP which are centred on rural women are about 33% on agro-processing (shea butter & groundnut processing and rice), about 26% on small ruminants, about 30% micro credit support for petty trading (grains banking & selling) and about 11% on vocational training. PFT/CDP management explained that such projects are implemented with specific interest on the rural women and girls.

Table 4.10 Projects of PFT/CDP That are centred on Rural Women & Girls

Projects	Number of women	Percent (%)
Agro-processing	45	33
Small ruminants	35	26
Micro credit	40	30
Vocational training sponsorship	15	11
Total	135	100

Source: Field Survey July, 2013

It is further a known fact that in all the study communities some rural women and girls often abandoned their villages and run to the urban centres in search of greener pastures to finance their domestic needs. Upon realizing this PFT/CDP has implemented such projects to assist some rural women and girls in economic activities such as hair dressing & dress making, credit support for petty trading and small ruminants. According to PFT/CDP field



staffs, such projects has maintain some girls at home thereby stopping them from engage in Kayayee (migration) to urban centres to seek for greener pastures and hence such girls have settled down to do dress making & hair dressing which they were sponsored by PFT/CDP for training. Some of them are now also professional seamstresses having their own shops and having apprentices whom they are also training.

Interviews with the women also shows that those who also benefited from the credit support for petty trading (grains banking & selling), agro-processing are now engaged into rice, shea butter, and groundnut oil processing and grains banking at their communities. This according to the PFT/CDP field staff explanation has supported the rural women and girls to assist their husbands in taking care of the family and moreover, some recognition and respect for rural women in their household (IFAD 2006).

4.6.5 Identified Economic Activities of Rural Women in the Study Communities

The study seeks to establish the kinds of economic activities that have been identified by PFT/CDP in all the study communities. The study shows that the economic activities that were identified by PFT/CDP in all the study communities are based on the economic opportunities that exist and the rural women are engage in all the study communities. In Table 4.10, PFT/CDP explained that the economic opportunities/activities that exist in all the study communities are livestock rearing (small ruminants, cattle, poultry, piggery), agro-processing (sheabutter, groundnuts oil processing and rice processing), tree planting, bee keeping, petty trading (grains banking & selling), and farming (maize, groundnuts, soya and rice). PFT/CDP field staff further explained that the study communities have the above mentioned opportunities/activities that can be exploited for rural women economic empowerment. The study however, observed that each study community is endowed with



almost the same economic opportunities but as an organization each of the study communities are included in PFT/CDP project regardless of what economic opportunities they possessed since PFT/CDP projects provide both social and economic services to the study communities.

Table 4.11 Some Economic Activities in the Study District

Economic activities	District
Livestock rearing	East Gonja
Tree planting	East Gonja
Bee keeping	East Gonja
Petty trade	East Gonja
Farming	East Gonja

Source: Field Survey July, 2013

The study also established that even though PFT/CDP did not enter any of the study communities based on what economic opportunities/activities they have, it is clear from the study that the rural women in each of the study communities are engaged in some economic activities at the micro level that they need some economic assistance. The economic needs that were identified by PFT/CDP in all the study communities for the economic activities of the rural women therefore are; entrepreneurial skills, credit support and financial management. PFT/CDP field staff also mentioned that, the rural women are part of the Farmer Based Organization (FBO) that the program has established at the study communities. The women have also benefited from the training programs giving to farmers



on basic farming practices, records keeping and credit management.

Plate 4.2

Rural Woman Processing Groundnut Oil and Cakes in a Study Community.



Source: Field Survey July, 2013

4.6.6 Intervention Made by PFT/CDP to Address Women Economic Needs

To determine what kind of intervention made by PFT/CDP in assisting rural women to address their economic needs, it was observed from the survey that the kind of assistance made by PFT/CDP were in the areas of bullock traction, training on basic agronomic practices for the cultivation of soya beans maize, groundnuts, sorghum. It was also observed that the women are sensitized to do some savings with the Presbyterian credit union in Tamale and they are also linked to some companies such as the Savannah Farmers and Marketing Company (SFMC) for market to their farming produce (soya beans, maize sorghum and groundnuts).

4.6.7 Effective Ways by Which PFT/CDP can Economically Empower Rural Women in the study communities.

The study reveals that the study communities have been benefiting from the projects of PFT/CDP for the past decades. These benefits are mentioned to cut across child sponsorship, farmers training on best agronomic practices, bullock traction and many others. It is also explained from the study that the study communities have benefited from one or more that one of the above mentioned projects from PFT/CDP. Interaction with the study communities also still revealed that PFT/CDP have brought other new projects into the communities. However, the poverty situation at the communities kept increasing. The study thus have found that much efforts and concrete measures by PFT/CDP has been taking to help rural women improve upon their economic lives but PFT/CDP seems to have neglected the indigenous economic efforts of the rural women.

It is therefore imperative to mention that findings from the study shows that one of the effective means of economically empowering the rural women is in the area of building the entrepreneurial skills of the rural women in their indigenous economic



activities among which are; sheabutter processing, groundnut oil processing, livestock rearing; and some livelihood activities such as soap making, pomade making food sales. This answer the research question; what are the ways by which PFT/CDP can economically empower rural women in the study district?

Conclusion

The results shows that PFT/CDP and its projects that all the female respondents had their ages ranged between 18-70 years and majority of them (85.9%) married. The respondents are predominantly not having formal education. The occupation of the respondents ranges from farming petty trading even though some of them are engaged in both activities.

All the respondents have children from 1-10 with the majority (68.1%) respondents having children from 4-6 while the least respondents have children between 1-3. It was shown from the survey that at least all the respondent have 1-2 children in school. The survey also reveals that the type of programs implemented by PFT/CDP at the study communities can be categorized as FBO development and Market access, Ethno vet medicine, Rain water harvesting tanks construction, Child education sponsorship, livestock rearing and food security projects.

The study also shows that most of the respondents have benefited at least from one or two projects implemented by PFT/CDP in the study communities. The study also indicated that PFT/CDP have four major projects implemented in most of the study communities. These projects are FBO development & Market access, Child education sponsorship, Food security and livestock rearing (small ruminants and bullock traction).

The discussion on the effects of PFT/CDP projects in the study communities has been focus on, the economic opportunities that exist for rural women in the study



communities, economic opportunities that are viable and accessible to rural women, the economic opportunities that rural women are interested in doing for household income and are also interested in investing into improve upon their lives, capacity building and training of rural and the effects of PFT/CDP projects in the study communities. The respondents have also discuss the economic opportunities that exist for rural women in the study communities; the study thus shows that that opportunities such as farming, petty trading, livestock rearing, shea butter extraction, groundnuts oil extraction, grains banking selling as economic opportunities exist for all rural women in all the study communities. The study also reveals that among all the economic opportunities that are available to rural women in the study communities, the economic opportunities that are viable and are accessible to rural women are livestock rearing, farming petty trading (64.4 % respondents). The study also shows that about 75% rural women are interested in doing and investing in economic activities such as farming, sheabutter processing, petty trading and livestock rearing (small ruminants) rearing.

The respondents also explained that PFT/CDP projects have helped reduce poverty in the study communities due to the fact that scattered farmers are now grouped together and training organized for them on the best farming practices and how to raise funds for their farming activities. Moreover respondents also mention that through the child education sponsorship program and the micro enterprise scheme, parents are able to send more children to school. According to the respondents this has provided some financial ease to parents and a solid foundation for financial sustainability in the future. The study further shows that even though PFT/CDP is implementing a myriad of projects in the study communities, some of their support covers smaller margins of the economic need of rural



women in the study communities. Thus the respondents suggested that for PFT/CDP to actually help rural women economically there is the need to invest in projects such as livestock rearing (small ruminants) and farming petty trading. PFT/CDP according to the respondents should provide financial assistance to the rural women to cover the centre crop cultivation needs (seeds, clearing, ploughing, sowing, fertilizer, weeding, harvesting and marketing)

Also the study shows that the cultural values that affect rural women economically can be discuss as superstition, widowhood rites, denial of the girl child formal education. However, generally about 85.9% of the respondents explained that there is no cultural or traditional value that makes rural women poor. To find out what PFT/CDP can do to remedy some of the challenges in the identified cultural and traditional values that economic affect the rural women, the study shows that PFT/CDP should organized sensitization and education for the entire community on issues of formal education, economic and cultural or traditional issues.

The chapter has also been focused on discussing the priority giving to rural women entrepreneurial skills development by PFT/CDP projects at the study communities. The study shows that about, 66.7% of the respondents have had some training on the best agronomic farming practices in the cultivation of maize, soya beans, groundnuts and sorghum from PFT/CDP and MIDA while 33% of the respondents have not had any training at all from PFT/CDP. However, the 66.7% respondents who have received training on best agronomic practices in the cultivation of maize, soya beans and groundnuts never had any skills training in entrepreneurship to enable them (respondents) to engage their economic activities as business ventures in all the study communities. Even though 33.4%



of the respondents have had some capacity building in financial, credit, profit management and livestock rearing, development of basic income generation plan and market linkages. Consequently the study shows that the projects of PFT/CDP have affected positively the lives of rural women in the study communities in the areas of rural women financial independence, food security, educational infrastructure and general family live (gender issues).

It was observed from the survey that there is no specific priority giving to rural women in the study communities, however, it was realized that in both the agricultural extension activities and the child development programs of PFT/CDP, rural women have been giving 30% priority in agricultural extension delivery and 70% priority for the micro finance scheme attached to the child development program. The discussion has been on the fact that the 30% priority is giving to women on agricultural extension work is as a result of the fact that it is a gradual process of getting the rural women actively involved in agricultural activities.

The study also shows that the seventy (70%) priority giving to the rural women is based on their credit worthiness. This is because the component of the micro finance aspect is a long term measure taking to grow 50% of the sponsorship giving to their children by PFT/CDP partners. The measure is to economically keep the family as the children get support to attend school. Besides, the survey shows that the number of PFT/CDP projects that are centred on rural women and girls specifically do not exist, however, projects such as agro-processing (shea butter, groundnuts processing), market access, small ruminants, micro credit support for petty trading (grains banking & selling) even though are part of



the general projects but target the rural women to economically empower them in the study communities.

The study also revealed from the data that the rural women economic needs are centred on entrepreneurial skills to enable them engage their economic activities with some basic professional skills and financial support to enable them produce in larger quantities to improve upon their economic life. Meanwhile the study also shows that PFT/CDP has been providing some interventions in the areas of livestock (small ruminants) rearing, bullock traction, training on basic agronomic practices in the cultivation of some crops and some financial/ credit management. This, as observed by the study are done at the very basic level due to the high illiteracy rate among the study communities.

It is imperative to mention that from the study, the effective means of economically empowering the rural women is in the area of building the entrepreneurial skills of the rural women in their indigenous economic activities among which are; shea butter processing, groundnut oil processing, livestock rearing and some livelihood activities such as soap making, pomade making food sales. PFT/CDP therefore will need to build the entrepreneurial skills of the rural women on their indigenous economic activities in addition to the already existing projects in the communities to economically empower them.

CHAPTER FIVE

SUMMARY OF MAJOR FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 Introduction



The focus of this study has been on the role of Presbyterian Farmers Training and Child Development Program (PFT/CDP) in the economic empowerment of rural women in the East Gonja District of Northern Region of Ghana. In effect, the study has attempted to find out the kind of projects being implemented by PFT/CDP in the study communities. The study has also delved into whether PFT/CDP projects really have any effects on the poverty reduction in the lives of rural women in the study communities and finally the kind of priority giving to rural women entrepreneurial skills development in PFT/CDP projects in the communities. In this final chapter, the study present a general summary of the principal findings of the study, and draw conclusions with some recommendations within the context of enhancing an effective role by PFT/CDP and other actors in the economic empowerment of rural women in the East Gonja Districts in Northern Region of Ghana.

5.2 Summary

5.2.1 Projects of PFT/CDP

The survey also revealed that the type of projects implemented by PFT/CDP at the study communities can be categorized as FBO development and market access, ethno veterinary medicine, rain water harvesting tanks construction, Child sponsorship, livestock rearing and food security projects. Thus in answer to the research question what programs and projects are implemented PFT/CDP it is established by this study that the above programs and projects have been implemented at the study communities.

5.2.2 Projects That Respondent have Benefited from PFT/CDP in their Communities

The study shows undoubtedly that most of the respondents in their communities have benefited from at least one or two projects implemented by PFT/CDP in the study communities. The survey has also established that PFT/CDP have four major projects



implemented in most of the study communities. Those projects can be include as FBO development and market access, child sponsorship program, food security and livestock rearing (small ruminants/bullock traction). Thus this answered the research question; what are the projects undertaken by PFT/CDP in the study communities.

5.2.3 PFT/CDP Projects and Poverty Reduction

According to the respondents, PFT/CDP projects have helped reduce poverty in the study communities due to the fact that scattered farmers are now grouped together and training organized for them on the basic farming practices and how to raise funds for their farming activities. This according to the respondents has helped them to improve upon their crop yields. Moreover, the respondents have also mention that, through the child sponsorship program and the micro enterprise scheme, parents are able to send their children to school. According to them this has provided some financial ease to parents and solid foundation for financial sustainability in the future. The survey has also established that even though PFT/CDP is implementing so many projects in the study communities, some of their support (micro enterprise & market access) covers a small margin of the economic needs of rural women thereby making it difficult for rural women to easily come out of poverty in the study communities. However, if PFT/CDP is to actually help rural women economically, there is the need to provide the support (micro enterprise & market access) to cover a wider range of activities such as clearing fields for cropping, ploughing, seed, sowing, weeding, fertilizer and harvesting). The survey also reveals that if PFT/CDP actually wants to help the rural women to come out of poverty they should invest in projects such as livestock rearing (small ruminants) and petty trading activities of the rural women in the study communities.



5.2.4 Economic Opportunities to Rural Women in the Study Communities

The study shows that the economic opportunities that exist for rural women in the study communities are farming, petty trade, livestock rearing, shea butter extraction, groundnuts oil extraction, grains banking selling. The survey further established that among all the economic opportunities that are available to rural women, those that are viable and accessible to rural women are livestock rearing and farming petty trading (64.4 % respondents). The study also shows that about 75% of rural women are interested in doing and investing in economic activities such as farming, shea butter processing petty trading and livestock rearing.

5.2.5 Capacity Building and Training for Rural Women

The survey indicates that about 66.7% of the respondents have had some training on the formation of cooperative farming groups, basic agronomic farming practices in the cultivation of maize, soya bean, groundnuts and sorghum from PFT/CDP and MDA while 33% of the respondents have not had any training at all from PFT/CDP or MIDA.

5.2.6 Rural Women Entrepreneurial Skills Development in PFT/CDP Projects

To determine whether the rural women have had some skills and entrepreneurial training for their economic activities, the study shows that the respondents have had some training on the best agronomic farming practices in the cultivation of maize, soya beans, groundnuts and sorghum from PFT/CDP and MIDA. However, the study also established that all the



66.7% respondents who have received training on the formation of cooperative farming groups, basic agronomic practice in the cultivation of maize, soya beans, groundnuts, never had any training in entrepreneurial skills to enable them to engage in their economic activities as business ventures in all the study communities. The lack of entrepreneurial skills of the rural women to turn their farming and other sources of income generation to business ventures is probably a confirmation. Even though about 33.4% of the respondents have had some capacity building on livestock rearing, development of basic crop budget, the study has also established that there is the need for PFT/CDP to do more in the areas of building the business capacity of the rural women rather than just providing services to them which may not be sustainable in the near future.

5.2.7 The priority giving to Rural Women in PFT/CDP Projects in the communities

To determine the kind of priority given to rural women in the study communities by PFT/CDP, the survey shows that there is no specific priority giving to rural women in PFT/CDP. However, it was realized that in the agricultural extension component of the program, rural women are giving 30% priority to participate in the project implemented in the communities while the child development component has also giving the rural women 70% priority in the child sponsorship project.

5.2.8 Number of PFT/CDP projects centred on rural women

The survey also established that the number of projects centred on rural women and girls do not exist, however, projects such as agro-processing (shea butter, groundnuts), market access, micro credit support for petty trading (grains banking & selling). Even though there are part of the general projects but targets the rural women and girls to economically empower them in the study communities.



5.2.9 Identified Economic Needs of Rural Women

The study has established that the economic needs of the rural women are centred on entrepreneurial skills of the women to enable them engage their economic activities with some basic professional skills and financial support to enable them produce in larger quantities to improve upon their economic life. Meanwhile it was observed that PFT/CDP has been providing some interventions in the areas of livestock (small ruminants) rearing, bullock traction, training on basic agronomic practices in the cultivation of some crops and some financial/ credit management. This was found out in this study are done at the very basic level due to the high illiteracy rate among the rural women in the study communities. This explains the reasons why most of the projects (FBO development market access, livestock keeping) implemented by PFT/CDP in the study communities seems to have no positive impact in the economic lives of the rural women.

5.2.10 The Effective Ways by Which PFT/CDP can Economically Empower Rural Women in the Study Communities.

The effective way for the economic empowerment of rural women in the study communities is for PFT/CDP to build the entrepreneurial skills of the rural women on their indigenous economic activities in addition to the already existing projects in the communities to economically empower them. This will help the rural women to build upon their already existing technology in managing their income generating activities.

5.3 Lessons Learnt



This study has offered me an opportunity to gain some experience as far as research work is concerned. In fact, a number of lessons were learned as the work proceeded to the end.

These include;

- A narrow research topic allows the researcher to do an in-depth study and analysis of issues concerning the topic. It was realized that the emphasis by academics on narrower topics in the field of research is a reality and has a direct bearing on the depth and quality of work.
- Also a research well done gives the researcher some insight into the phenomenon under consideration. Really, this piece of work has provided me an insight into issues concerning the economic empowerment of rural women in the East Gonja District. I have learnt that the reduction of poverty among rural women in the District can best be tackled if the rural women received some entrepreneurial training on their indigenous economic activities instead of giving them micro credit facilities.

5.4 Review of the Study Objectives and Questions

The first objective was to examine some of the projects being undertaken by PFT/CDP to economically empower rural women in the East Gonja District. The findings indicate very clearly that PFT/CDP is implementing two main projects in the District. These are, Farmer Based Organisation (FBO) and Child Development Project (CDP). It is also indicated in the findings that under the FBO development project farmers are organised into groups and giving training on basic agronomic practice on grains production. The farmers are also supported to cultivate soya beans, sorghum and groundnuts. Farmers are also assisted with





small ruminants and some bullocks. This answered the sub-research question one. However, there are challenges when it comes to the kind of projects that should be implemented in the study communities. This is because PFT/CDP did not have specific projects implemented in the communities based on the communities' priorities. But rather PFT/CDP provided a project package to support the rural women in the District.

The second objective was to find out whether the projects of PFT/CDP are having any effects in reducing poverty among the rural women in the District. Certainly, the findings confirmed that the projects of PFT/CDP have some positive effects on the lives of the rural women. These include financial assistance, child education, knowledge in some basic farming techniques, bullock and small ruminants. However, the financial support has been very small for their farming activities. The small ruminants and the bullocks support has also been neglected.

The third objective was to examine the priority giving to rural women entrepreneurial skills development by PFT/CDP in its projects implementation in the District. Undoubtedly the findings indicated clearly that PFT/CDP has offered several trainings for the rural women. Among them are, group formation, record keeping simple business plans, agronomic practices. However, PFT/CDP has not offer any entrepreneurial skills training for the rural women on their indigenous economic activities. This answers the third research question.

The fourth objective was to assess the effective ways by which PFT/CDP can economically empower rural women in the study communities. The study has indicated that the effective way to economically empower the rural women is through building the

entrepreneurial skills of the rural women in their indigenous economic activities. This obviously answered the fourth research question.

5.5 Conclusion

The study shows that the type of projects implemented by PFT/CDP at the study communities can be categorized as FBO development, market access, ethno veterinary medicine, rain water harvesting tanks construction, child education sponsorship, livestock rearing and food security projects. The study further shows that most of the respondents have benefited from at least one or two projects implemented by PFT/CDP in the study communities. This has answered the research question ‘What are some of the projects undertaken by Presbyterian Farmers Training and Child Development Program to economically empower rural women in the operational District’?

The study shows that the economic opportunities such as farming, petty trading, livestock rearing, shea butter extraction, groundnuts oil extraction, grains banking & selling as economic opportunities exist for all rural women in all the study communities. The study also shows that among all the economic opportunities that are available to rural women in the study communities, the economic opportunities that are perceived to be viable and are accessible to rural women are livestock rearing, farming & petty trading. The study also shows that rural women are interested in doing and investing in economic activities such as farming, shea butter processing, petty trading and livestock rearing (small ruminants) rearing.

Moreover respondents also mention that through the child education sponsorship program and the micro enterprise scheme, parents are able to send more children to school. The study further shows that even though PFT/CDP is implementing several projects in



the study communities, some of their support covers smaller margins of the economic need of rural women in the study communities. Thus the respondents suggested that for PFT/CDP to actually help rural women economically there is the need to invest in projects such as livestock rearing (small ruminants) and farming & petty trading.

Consequently the study shows that the projects of PFT/CDP have dealt with components of the economic opportunities activities that rural women are interested in engaging in for their income generation. Thus to some extent the projects of PFT/CDP has affected positively the lives of rural women in the study communities in the areas of rural women financial independence, food security, educational infrastructure and general family live (gender issues). The results in this study has answered the research question ‘Are the projects of Presbyterian Farmers Training and Child Development Program having any effects in reducing poverty among the rural women in the district’?

The study shows that the respondents have had some training on the best agronomic farming practices in the cultivation of maize, soya beans, groundnuts and sorghum from PFT/CDP and MIDA as well. However, the respondents who have received training on best agronomic practices in the cultivation of maize, soya beans and groundnuts did not have any skills training in entrepreneurship to enable them to engage in their economic activities as business ventures in all the study communities. These answer the research question that ‘what priority is giving to rural women entrepreneurial skills development by PFT/CDP in its projects. The results also accept the proposition that ‘The projects of Presbyterian Farmers Training and Child Development Program are not playing an effective role in the entrepreneurial skills development as a tool for the economic



empowerment of rural women in East Gonja District of Northern Region'. But reject the proposition that the projects of PFT/CDP are playing an effective role in developing the entrepreneurial skills of rural women in the study district.

It is observed from the study that there is no specific priority giving to rural women in PFT/CDP in the study communities, however, it was realized that in both the agricultural extension activities and the child sponsorship projects of PFT/CDP, rural women have been giving 30% priority in agricultural extension delivery and 70% priority for the micro finance scheme attached to the child sponsorship prom. The discussion has been on the fact that the 30% priority is giving to women on agricultural extension work is as a result of the fact that it is a gradual process of getting the rural women actively involved in agricultural activities. The study also shows that the seventy (70%) priority giving to the rural women is based on their credit worthiness.

Besides, the study also shows that the number of PFT/CDP projects that are centred on rural women and girls specifically do not exist, however, projects such as agro-processing (shea butter, groundnuts processing), market access, small ruminants, micro credit support for petty trading (grains banking & selling) even though are part of the general projects but target the rural women to economically empower them in the study communities. The study further indicate that the rural women economic needs are centred on entrepreneurial skills of the women to enable them engage their economic activities with some basic professional skills and financial support to enable them produce in larger quantities to improve upon their economic life. Meanwhile the study also shows that PFT/CDP has been providing some interventions in the areas of livestock (small ruminants) rearing, bullock traction, training on basic agronomic practices in the cultivation of some



crops and some financial/ credit management. It must thus be admitted that PFT/CDP has build the capacity of the rural women in its operational communities in the study district in the areas of good farming practices, food security, livelihood activities and FBO development. However, the gap that still stands tall in the operational areas of PFT/CDP and possibly making it difficult for the rural women to be economically empowered to enhanced sustainable development is in the areas of rural women entrepreneurial skills development.

It is imperative to mention that from the study, one of the effective means of economically empowering the rural women in the study district is the building of the entrepreneurial skills of the rural women in their indigenous economic activities among which are; shea butter processing, groundnut oil processing, livestock rearing and some livelihood activities such as soap making, pomade making food sales. PFT/CDP therefore will need to build the entrepreneurial skills of the rural women on their indigenous economic activities in addition to the already existing projects in the communities to economically empower them.

5.6 Recommendation

This component of the study contains some recommendations with regards to the role of PFT/CDP in the economic empowerment of rural women in the East Gonja District in the Northern Region of Ghana. This is done in line with the various findings and conclusions drawn thereafter in the previous chapters. These recommendations are purported to influence the policy decisions aimed at reducing poverty among rural women and



economically empowering them for a better family life in the East Gonja District. There are also recommendations for further research in this aspect including some lessons learned. Presbyterian Farmers Training and Child Development Program (PFT/CDP) has had myriad of projects (major and minor) implemented in the study communities. What needs to be done is;

- To evaluate each of the projects implemented at the study communities to ascertain the viability in terms of economically empowering the rural women the East Gonja District.
- Prioritize the projects implemented at the communities as a station to enhance concentration for better and sustainable economic results.
- PFT/CDP should also assess the viability of the indigenous economic activities of the rural women in the study district and invest in such ventures as economic empowering projects for the rural women.

It is true that the projects of PFT/CDP have had some positive and significant effects on poverty reduction and women economic empowerment. Findings presented in other studies such as Guerin (2006), Khandker (1998), MKNelly (1998) and Derbile (2003) threw light on some successes of micro-credit (one of the projects of PFT/CDP) in alleviating households' poverty. They enabled women to go into gainful self-employment. Income from such non-farm enterprise is used for household provisioning and other essential basic services. This leads to improvement in the family livelihood. According to Jalbert (2000) women, acting as breadwinners of the family, gives them the opportunity in taking part in household decision-making, which changed their positions relative to men's in study communities.



But in the case of rural women in the study communities, the credit given to them is inadequate to support any viable venture. They are therefore compelled to put the loan collected into supporting the family's routine subsistence. This, in one way or the other, defeats the intended purpose of the credit scheme.

For women to remain in business and contribute to the family livelihood, it is therefore important that NGOs like PFT/CDP and government line agencies consider;

- Revising the terms of the schemes. This should be done to give women access to 'business money' instead of the usual 'chop money' which does not help in poverty reduction.
- PFT/CDP should also do a poverty profiling of the women in the study communities to enable the station to attend to rural women according to their economic needs and avoid giving a general assistance to everybody.
- PFT/CDP should educate and sensitize the rural women to invest in economic ventures that they can easily get enough income to support their families.

It is also very imperative to mention that despite the fact that rural women in the study communities have had series of training programs organized by PFT/CDP one thing still stands out that majority of these rural women have not had any training on entrepreneurial skills to turn their economic activities into business ventures. What needs to be done is;

- PFT/CDP will have to revise its training programs to include entrepreneurial skills training as a top most priority for the rural women in the study communities and the entire operational area of PFT/CDP in the Districts.



- PFT/CDP should endeavour to organize entrepreneurial skills training programs for the rural women on specific rural enterprises to enable the rural women to learn how to manage simple and small economic enterprises for their families.
- PFT/CDP will need to build the entrepreneurial skills of the rural women on their indigenous economic activities in addition to the already existing projects in the communities to economically empower them.
- The study has revealed that majority of the rural women are interested in small ruminants rearing and petty trading however, these areas have not received much attention from PFT/CDP. The program only assisted a very negligible section of the women in the study communities. It is therefore very paramount to recommend that once the rural women have high interest in going into small ruminants rearing, PFT/CDP should consider investing in entrepreneurial training programs of such projects in order to economically provide a sustainable means of mitigating poverty in the study communities as well as the entire operational areas of PFT/CDP in the Districts.

It is imperative to mention that from the study, the effective means of economically empowering the rural women is in the areas of;

- Building the entrepreneurial skills of the rural women in their indigenous economic activities among which are; shea butter processing, groundnut oil processing, livestock rearing and some livelihood activities such as soap making, pomade making food sales. PFT/CDP therefore will need to build the entrepreneurial skills of the rural women on their indigenous economic activities in addition to the already existing projects in the communities to economically empowerment them.



5.7 Further Research

It is obvious that not any single research will be enough to unearth all it is in the economic empowerment of rural women in the study communities in the East Gonja District. Therefore a number of further research areas have been recommended.

- ✚ Entrepreneurial skills training needs for rural women in their indigenous economic activities are a very important determinant of rural women economic empowerment. However, there is not enough research into it at even the national level not to talk of PFT/CDP in its projects implementation. There is scanty information on it at the national and regional level. More research has to be done into the prospects of entrepreneurial skills of rural women in PFT/CDP and the nation at large.
- ✚ Undoubtedly this study has also revealed that the effective ways by which PFT/CDP can economically empower rural women in the East Gonja,6g District is to invest in the rural enterprises of the women choice. There is the need to further research into the kind of investment that is needed for the rural women at their communities in the District.
- ✚ Another area worth research into is the micro credit component of PFT/CDP. Specifically this would have to be on the strategies needed to be used to get to the pro poor in the communities to offer economic assistance.





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APPENDIX 1

THE ROLE OF PRESBYTERIAN FARMERS TRAINING AND CHILD DEVELOPMENT PROGRAM IN THE ECONOMIC EMPOWERMENT OF RURAL WOMEN IN THE EAST GONJA DISTRICT IN THE NORTHERN REGION OF GHANA.

Interview Questionnaire for women FBOs and cooperatives

This study is being conducted to find out the role of Presbyterian Farmers Training and Child Development Program in the economic empowerment of rural women in the northern region of Ghana. It aimed at contributing to knowledge as well as helping to find sustainable solution to rural women economic needs in the northern region of Ghana as

well as the whole country. I appeal to you to kindly answer the following questions as objectively as possible. The survey is for an Mphil thesis.

Dear valued respondent, your confidentiality is guaranteed. Thank you in advanced for your cooperation.

Code No..... Name of
community.....

A. Personal information

1. Sex.....Male() Female ()
2. Age.....
3. Marital status (a) Married (b)Single (C) Widow (d) divorce
4. Educational level (a) Primary School (b) Middle School (c) JHS (d) SHS (f) others (specify)
5. Religious persuasion (a) African Traditional (b) Muslim (c) Christian (d) others (specify)
6. What is your occupation

B. Household Composition

7. Do you have children? (a) Yes (b) No
a) If yes, how many? (a) Male (b) Female
8. Do you have other dependants (a) Female..... (b) Male.....
9. Do your children and other dependants attend school (a) Yes (b) No
(c) if yes, how many of them (male) (Female)

C. Economic Opportunities

10. What are some of the economic opportunities available to your community? (list them)



.....
.....
.....

11. Which of these economic activities are viable and accessible to women for their economic empowerment? (List them)

.....
.....
.....
.....
.....

12. Which of these economic activities are you interested in doing for your household income generation in the community? (List them in order of priority to you).....

.....
.....
.....
.....
.....

13. Which of them would you prefer investing in to improve your household income? (list them)

.....
..... b) why?(explain reasons)
.....
.....
.....
.....
.....



14. Which of these activities are you engaged in doing for your household income generation

now?.....
.....
.....
.....

D. Capacity Building and Training

15. Have you ever received training for the economic activities you are engaged in?
(yes) (no)

b) If yes, what type of training did you received?

.....
.....
.....

16. Which institution or organization offered you with such training?(
training?.....

17. Apart from training, have you received any assistance from any of such
institutions or organizations mentioned in question 14? (yes) (no)

18. What type of assistance? (explain)

.....
.....
.....

19. What entrepreneurial skills training have you received for the economic activities
that you are doing for your household income generation?

.....
.....
.....
.....
.....

20. Which institution or organization offered the entrepreneurial training?

.....



.....
.....

21. How are you able to apply the skills acquired from the training on your daily economic activities to improve on your income generation?

.....
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.....
.....
.....

E. The Role of Presby Farmers Training and Child Development Program

22. Do you know of Presbyterian Farmers Training and Child Development Program (PFT/CDP)? (Yes) (No)

23. What type of project (s) is implemented by PFT/CDP in this community? (list them)

.....
.....
.....
.....

24. Which of them are you a beneficiary to?

.....
.....
.....

25. Do you think that the projects implemented by PFT/CDP can help reduce poverty in your community? Yes No

b) Explain your reasons if Yes or No

.....
.....
.....
.....
.....



26. What project (s) do you think PFT/CDP can do to help improve upon the economic lives of women in this community?

.....
.....
.....
.....
.....
.....
.....

27. Why do you think that if PFT/CDP undertakes such project (s) will help improve the economic conditions of women in this community?

F. Socioeconomic factors

28. What is the attitude of people towards the project (s) implemented by PFT/CDP in the community?.....

.....
.....
.....
.....
.....

29. Why do you think are the reasons for such attitudes by people? (explain)

.....
.....
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.....
.....

30. Do you think PFT/CDP projects are helping to address the economic needs of women and girls in the community? (explain)

.....
.....



.....
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.....
.....

31. Do you think there are some economic projects undertaken by PFT/CDP in the community that the people are not interested in ? (mention them)

.....
.....
.....
.....

32. What economic activities do you think if implemented by PFT/CDP will help reduce the socioeconomic factors that make people poor in your community?

.....
.....
.....
.....

33. Why do you think such economic activities will help address the economic needs of the women in the community?

.....
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.....

34. What are the cultural values in this community that you think can make women poor?

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35. What do you think can be done by PFT/CDP in this community to such cultural values in other to assist women economically to reduce poverty?

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APPENDIX 2

THE ROLE OF PRESBYTERIAN FARMERS TRAINING AND CHILD DEVELOPMENT PROGRAM IN THE ECONOMIC EMPOWERMENT OF RURAL WOMEN IN EAST GONJA DISTRICT IN THE NORTHERN REGION OF GHANA

Research Questions Guide For Presbyterian Farmers Training and Child Development Program (PFT/CDP) staff

This study is being conducted to find out the role of Presbyterian Farmers Training and Child Development Program in the economic empowerment of rural women in four Districts of northern region of Ghana. It aimed at contributing to knowledge as well as helping to find sustainable solution to rural women economic needs in the northern region

of Ghana as well as the whole country. I appeal to you to kindly answer the following questions as objectively as possible. The survey is for an Mphil thesis.

Dear valued respondent, your confidentiality is guaranteed. Thank you in advanced for your cooperation.

Note: Skip question(s) which are not applicable.

1. When was this organization established.....
2. What are the goals of the organization in your operational areas
.....
.....
.....
3. Why are you operating in the selected communities (explain)
.....
.....
.....
.....
4. Do you work with women groups? Yes or No
5. What criteria do you use in selecting women groups? (explain)
.....
.....
.....
.....
6. What assistance do you give to women groups in the communities?
.....
.....
.....
.....
7. What entrepreneurial skills training do you give to women groups?
.....
.....
.....



8. What specific projects are implemented by your program in the communities to address women economic needs?

.....
.....
.....

9. What criteria do you use to select projects that are implemented in the communities? (explain)

.....
.....
.....

10. Why do you choose such a criteria?(explain)

.....
.....
.....

11. Who are the target beneficiaries of your projects at the communities?

.....
.....
.....

12. What specific role is PFT/CDP playing towards the economic empowerment of rural women in its operational areas?(mention them)

.....
.....
.....
.....

13. What economic opportunities has the program identifies in the various communities for women economic empowerment?(mention them)

.....
.....
.....

14. Are the women assisted to invest in such economic opportunities identified? Yes or No



15. If yes; what type of assistance are given to the women on such opportunities?
(Mention)

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.....

16. What priority is giving to rural women entrepreneurial skills development in your programs and projects in your operational areas?

17. How many of your projects are centred on rural women?



APPENDIX 3

THE ROLE OF PRESBYTERIAN FARMERS TRAINING AND CHILD DEVELOPMENT PROGRAM IN THE ECONOMIC EMPOWERMENT OF RURAL WOMEN IN EAST GONJA DISTRICTS OF NORTHERN REGION OF GHANA

FOCUS GROUP DISCUSSION QUESTIONS LIST

1. What projects are implemented by PFT/CDP in your community?
2. Do you think PFT/CDP projects implemented in the community have help to reduced poverty in your community?
3. What projects can PFT/CDP implement to effectively improve upon the economic life of rural women in the community?
4. What economic activities are rural women very interested in engaging in to raise income for their family?
5. What can PFT/CDP do to cultural values in the community that make rural women poor?
6. What do you think PFT/CDP can do to assist rural women come out of such cultural values in the community?
7. What is the attitude of rural women towards the projects implemented in investing in for their economic lives?



APPENDIX 4

LIST OF KEYINFORMATS

1. Mrs Hawa Yakubu. Dabogshie community
2. Mr Sampson Alhassan. Fooshegu community
3. Mr Umar Sulemana. Nachimbia community
4. Mr Abdulai Richard.
5. Mr Bakari Badawu (Teacher). Dakpemyili community
6. Mrs Amama Mohammed. Fooshegu community

