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THE IMPACT OF THE RURAL ENTERPRISE PROGRAMME ON
WOMEN'S LIVELIHOOD AND POVERTY REDUCTION IN THE
SISSALA EAST DISTRICT.

ISSIFU NAPUNA ALIDU



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THE IMPACT OF THE RURAL ENTERPRISE PROGRAMME ON WOMEN'S
LIVELIHOOD AND POVERTY REDUCTION IN THE SISSALA EAST DISTRICT

A Term Paper submitted to the Department of Planning and Management, University for
Development Studies, Tamale in partial Fulfillment of the requirements for the award of
Master of Science Degree in Strategic Planning and Management

By

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UNIVERSITY FOR DEVELOPMENT STUDIES

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DECLARATION

I, **Issifu Napuna Alidu**, declare that except for references to other people's work to which due acknowledgement has been given, this work is original and that no part of it has been presented for another degree in this University or elsewhere. I accept responsibility for errors of omission or commission in the course of the research.

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DEDICATION

This work is dedicated to the memory of my late father, Alidu Waah Yumo, as well as my wife and my mother, Amina Kanluoru Iddi and Mari Tanjia Hatongama respectively.

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ABSTRACT

Although available statistics in recent years reveal a decline in poverty in Ghana, the socio-economic and political participation of women in the Sissala East District needs attention. The study therefore sought to evaluate the impact of social intervention policies such as the Rural Enterprise Programme (REP) on women's livelihood and poverty reduction in the Sissala East District of the Upper West Region of Ghana.

The study used both quantitative and qualitative data using questionnaires and interviews to gather and process data from fifty-seven (57) respondents from three (3) communities (namely; Sakai, Chinching and Nwanduonu) using probability and non-probability sampling techniques such as simple random sampling and purposive sampling respectively.

The Rural Enterprise Programme's intervention has been useful in poverty reduction and livelihood sustainability among women in the study area. The study also helped unearth the relevance of the woman in the decision making process in the family and the community levels. The socio-economic indicators assessed in the study shows an improvement in income levels, health care status, respect and dignity, book keeping and customer care of REP's beneficiaries in the study area.

The work has identified inadequate start-up capital, poor perception for local products and access to markets and poor advisory services and monitoring mechanisms after skills training programmes provided by the Rural Enterprise Programme as some of the challenges beneficiaries face and therefore recommends that the REP intervention be extended to other communities with continuous technical and other relevant support to beneficiaries.

Key words: *women, poverty, reduction, sustainability, livelihoods, interventions, household, income, averages, leadership and management.*



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A C K N O W L E D G E M E N T S

This research work is possible as a result of my determination for higher academic qualification and knowledge that can impact positively in the lives of humanity and also as a motivation for other family members of mine. In the course of it however, many people have directly or indirectly contributed to the production of this work.

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ADRA	Adventist Relief and Development Agency
CFPR.....	Challenging the Frontiers of Poverty Reduction
CRRPR.....	Centre for Rural Research and Poverty Reduction
DFID SL	The Department for International Development on Sustainable Livelihood
GPRSP	Ghana's Poverty Reduction Strategy Programme
ILO	International Labour Organisation
MDGs.....	Millennium Development Goals
PRSP's	Poverty Reduction Strategy Papers
REP	Rural Enterprise Programme
RSW.....	Rural Sissala Woman
SED	Sissala East District
SEDA	Sissala East District Assembly
SL	Sustainable Livelihoods
SPSS.....	Statistical Package for Service Solutions
SWN.....	Safe Water Network
UNIFEM	United Nations Development Fund for Women
WHI.....	Water Health International



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INTRODUCTION

1.1 Background of the Study

The United Nations supported Millennium Development Goals (MDGs) and Ghana's own Poverty Reduction Strategy Programme (GPRSP) highlights the *empowering of women* as a goal to address the problem of poverty.

One study has defined „empowerment“ as *“a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination” (Karl 1995, p.190).*

The use of Social Intervention Policies such as the Rural Enterprise Programme (REP) is now considered a critical element in the effort to empower rural women because empowerment entails the ability and freedom to make choices in the social, political, and economic arenas.

In turn, choice-making is driven by both the quality and quantity of relevant information given women in rural communities. The challenge facing a developing country like Ghana is how effectively the Rural Enterprise Programme (REP) could be made available to rural households to enhance their socio-economic development.

In attempting to respond to this challenge, policy makers must address a formidable question.

To what extent has the Rural Enterprise Programme benefited women in the rural household in Ghana and in the Sissala East District in particular given the budgetary restrictions in developing countries?



1.2 Problem Statement

In Ghana, the socio-economic status of women has remain predominantly a rural and urban phenomenon and this has impacted women decision making abilities and their capacity to contribute meaningfully to the socio-economic and political development of their communities in diverse ways.

Though other social interventions and research have been undertaken to ensure equity and access to economic resources in the rural communities by both men and women, not much has been done on the impact of the Rural Enterprise Programme (REP) on women's livelihood and poverty reduction in the Upper West Region, especially, in the Sissala East District.

1.3 Research Questions

1.3.1 Main Research Question

What is the impact of the Rural Enterprise Programme on women's livelihood and poverty reduction in the Sissala East District?

1.3.2 Specific Research Question

1. Has there been a significance change in the income levels of the Sissala woman under the Rural Enterprise Programme?
2. What is the level of political participation of women in the decision making process in the study area?
3. What are the militating factors to women's livelihood and poverty reduction activities in the Sissala East District?

1.4 Research Objectives

1.4.1 Main Objective

The main aim was to examine the impact of the Rural Enterprise Programme (REP) on women's livelihood and poverty reduction in the Sissala East District.



1.4.2 Specific Objectives

The research hoped to achieve the following Specific Objectives:

1. To ascertain, whether the Rural Enterprise Programme has a positive economic effect on the income levels of the rural Sissala women in the Sissala East District.
2. To assess, the level of political participation of women in the decision making process in the study area.
3. To evaluate, women livelihood and poverty reduction activities in the Sissala East District.

1.5 Significance of the Study

Research justification would be buttressed by the theoretical and practical significance of the study. The research sought to bring into perspective and examination of the various concepts and theories, other related literature pertaining socio-economic status of women in relation to the implementation of the Rural Enterprise Programme (REP) in the Sissala East District of the Upper West Region of Ghana.

The basic justification for the research however is that not much empirical work has been done in demonstrating the impact of the Rural Enterprise Programme on women in the Sissala East District and to draw the link between socio-economic status of the rural woman and the Rural Enterprise Programme as a tool for poverty reduction in the Sissala East District in particular and Ghana as a whole. Practically, findings could be extended to other parts of the country.



1.6 Scope of the Study

The study looked at the socio-economic and political status of the Rural Sissala Woman (RSW) in relation to the Rural Enterprise Programme in the Sissala East District (SED). Particular attention was placed on how the Rural Enterprise Programme has influenced the income level, health status, political status, livelihood assets, and ultimately, poverty reduction among women under the Programme.

1.7 Organisation of the Study

This research work was organised into five (5) chapters.

The first chapter dealt with the general introduction and background to the study, statement of the problem, research questions, and the research objectives, rational/significance of the study, and scope of the study.

Chapter two looked at the relevant literature in relation to the socio-economic status of the woman under the Rural Enterprise Programme as a tool for livelihood and poverty reduction in the Sissala East District.

Chapter three focused on the research design, study area (the physical background which looked at the location and size, climate, vegetation, and other relevant characteristics of the study area). Also in this chapter are the target population, sampling and sample size/ procedure and the relevant sample techniques used for the study.

Chapter four looked at data presentation, data analysis, discussions and inferences. In this chapter the researcher did the presentation and analyses of the information obtained from the field in relation to the literature reviewed.

Chapter five dealt with the summary of findings, conclusion and recommendation(s).



LITERATURE REVIEW

2.0 BACKGROUND REVIEW

This chapter examined the relevant literature on the subject under study. The literature review was aimed at providing a comprehensive examination of scholarly works which are of significance to the research topic and the achievement of research goals/objectives by taking into account the available documents [published and unpublished] used as relevant information or objects in the development of the research work. The literature review forms an integral part of the success of any academic research. The main purpose of literature review is for referencing and for critical review.

For purposes of this research, the literature review shall be put into three (3) major categories;

2.1 COCNCPETUAL OVERVIEW

This focused on the basic concepts, definitions, and philosophical ideas of livelihood and poverty reduction strategies/Programmes.

2.1.1 Basic Definitions and Philosophical Ideas on Livelihood and Poverty

Recent literature on poverty uniformly acknowledges different theories of poverty, but the literature has classified these theories in multiple ways (for example, compare Blank, 2003; Goldsmith and Blakely, 1992; Jennings and Kushnick, 1999; Rodgers, 2000; Schiller, 1989; Shaw, 1996). Ryan (1976) addresses this dichotomy in terms of “blaming the victim.” Goldsmith and Blakely, for example distinguish “Poverty as pathology” from “poverty as incident or accident” and “poverty as structure.” Schiller (1989:2-3) explains it in terms of “flawed characters, restricted opportunity, and Big Brother.” Jennings (1999) reviews a number of variants on these individual vs. society conceptions, giving emphasis to racial and political dynamics. Rank was very clear: “the focus on individual attributes as the cause of poverty is misplaced and misdirected.” Structural failings of the economic, political, and



social system are causes instead. (Rank 2004:50) The various theories are divergent, and each results in a different type of community development intervention strategy.

From the review; virtually all the authors distinguish between theories that root the cause of poverty in individual deficiencies (conservative) and theories that lay the cause on broader social phenomena (liberal or progressive).

In line with the sustainable livelihoods (SL) framework, a livelihood is defined here as „the activities, the assets, and the access that jointly determine the living gained by an individual or household“. Rural livelihood diversification is then defined as „the process by which households construct a diverse portfolio of activities and social support capabilities for survival and in order to improve their standard of living“ (Ellis, 1998).

Form the review; one could see a connection between Ellis, (1998) and Rank, (2004) and that different interventions and community development will lead to diversification of livelihoods

Burki and Perry (1998), Haggard (1999) defines governance as “the design of institutions and organizations for making and implementing collective decisions.” Broadening the focus of governance from what may be thought of as “good government” to include the establishment and operation of the basic institutions for the operation of an economy may be helpful in the sense that it places emphasis on these basic institutions.

Drawing on the framework outlined in Moser and Norton (2001), Moser defines rights as legitimate claims that give rise to correlative obligations or duties.

Poverty in its most general sense is the lack of necessities. Basic food, shelter, medical care, and safety are generally thought necessary based on shared values of human dignity. However, what is a necessity to one person is not uniformly a necessity to others. Needs may be relative to what is possible and are based on social definition and past experience (Sen,



1999). Valentine (1968) says that “the essence of poverty is inequality. In slightly different words, the basic meaning of poverty is relative deprivation.”

Regardless of how we look at the “science” of poverty, or what O’Connor (2001) calls the “knowledge of poverty,” it is essential to retain focus on the fact that the definition of poverty and the policies addressing it are all shaped by political biases and values. Nayaran (2005) has explained „empowerment“ to mean the expansion of freedom of choice and action to shape one’s life particularly in the areas of resource control and decision making.

From the review; it can be established that the causes, basic definitions and philosophical ideas on livelihood and poverty are shaped by various factors not excluding political.

2.1.2 Poverty Reduction Strategies:

The „assets/processes/activities“ framework that is utilized in various different guises by researchers concerned with poverty reduction, sustainability, and livelihood strategies (e.g. Carney (ed.), 1998; Scoones, 1998). In recent times this has come to be called the sustainable livelihoods (SL) framework, and is viewed as equally applicable to urban as to rural survival strategies. Assets in this framework include: human capital (the education, skills and health of household members); physical capital (e.g. farm equipment or a sewing machine); social capital (the social networks and associations to which people belong); financial capital and its substitutes (savings, credit, cattle, etc.); and natural capital (the natural resource base).

From the above review; one could compute that the inclination for rural households to engage in diverse occupations is often remarked, but few attempts have been made to connect this behaviour in a logical way to rural poverty reduction policies.



2.1.3 Evidence on diversification, Poverty and income distribution

Empirical evidence from a variety of different locations suggests that rural households do indeed engage in multiple activities and rely on diversified income portfolios. In sub-Saharan Africa, a range of 30–50 per cent reliance on non-farm income sources is common. In sub-Saharan Africa reliance on agriculture tends to diminish continuously as income level rises, i.e. the more diverse the income portfolio the better-off is the rural household (Ellis, 1998).

Having alternatives for income generation can make the difference between minimally viable livelihoods and destitution (Ellis, 1998). In sub-Saharan Africa this has rarely been the case, since most household level diversification is not just non-farm but non-rural in character. (Ellis, 1998).

This could also be viewed to widely agree that a capability to diversify is beneficial for households at or below the poverty line.

2.1.4 Gender

Gender is an integral and inseparable part of rural livelihoods. Men and women have different assets, access to resources, and opportunities (Ellis, 1998). Women rarely own land, may have lower education due to discriminatory access as children, and their access to productive resources as well as decision-making tend to occur through the mediation of men (Ellis, 1998).

In this sense, diversification can improve household livelihood security while at the same time trapping women in customary roles.

2.1.5 Human capital

Poverty is closely associated with low levels of education and lack of skills. There is little doubt that rural education is under stress in many countries (Ellis, 1998; Ellis, forthcoming).



These five policy areas – education, infrastructure, micro-credit, enabling environments and safety nets – are of course not by any means the only policy themes worth pursuing in relation to promoting sustainable rural livelihoods (Ellis, 1998; Ellis, forthcoming).

The Department for International Development on Sustainable Livelihood (DFID SL) framework (Carney (ed)., 1998) emphasises a focus on people, their assets and their activities, rather than on sectors and their performance which is the conventional point of entry to policy.

2.2 Livelihoods and Poverty Reduction Strategies Overview

This has stressed on the livelihood and poverty reduction strategies, dynamics of economic activities and the role of the woman in poverty reduction, trends of livelihood sustainability programmes and poverty reduction.

2.2.1 Employment as poverty reduction strategy

Employment is often described as the most important link between economic growth and poverty reduction. Providing income earning opportunities through wage employment or self employment for poor women and men is crucial to raising incomes and overcome poverty (United Nations Economic and Social Commission for Asia and the Pacific - UNESCAP, 2007). However, currently women across the developing world enjoy limited access to fair and decent work compared to men.

Two main arguments are presented in current debates on women and economic empowerment. The *right-based argument* focuses on increasing women's job opportunities and their freedom to work in security and dignity. The *economic argument* emphasises women's economic capacities and potential contribution to economic growth(United Nations Economic and Social Commission for Asia and the Pacific - UNESCAP, 2007). The Decent Work agenda of the ILO supports both arguments in combining the poverty reduction agenda



with the fundamental right to work in freedom through the *four pillars*: Opportunities, Rights, Protection, and Voice (United Nations Economic and Social Commission for Asia and the Pacific - UNESCAP, 2007).

2.2.2 Facts about women and employment - three imbalances

Women's participation in paid, non-agricultural employment has continued to increase slowly (ILO, 2008). But women are still more likely than men to access low-paid, low-productivity and vulnerable jobs with no basic rights, social protection nor voice (ILO, 2008). According to ILO report, the status of women at the labour markets throughout the world has not substantially narrowed gender gaps in the workplace (ILO, 2008).

The gap between female and male employment worldwide is still significant. According to ILO estimates, the share of employed people in the world's working age population (the employment-to-population ratio) was 49.1 percent for women and 74.3 percent for men in 2007 (ILO, 2008).

Women are under-represented in the formal economy and in high value-added sectors (ILO, 2008). In developing countries six out of ten women work in the informal economy often as self-employed. Agriculture is the primary sector of women's employment (ILO, 2008).

Furthermore, the public sector tends to employ more women compared to the private sector, but women in the public sector tend to work in low paid jobs in social sectors such as education and health (United Nations, 2007).

2.2.3 Women face a decent work deficit

The average female-to-male weekly income gap ranged between 23 percent (Burkina Faso) to 79 percent (Ghana), while women in Malawi earned slightly more than men UNIFEM (2007:12). Controlling for the level of education, Kolen and Sirven (2007; 16-17) find that



among workers with no education men earn almost three times more than women, while the gap is nearly closed with respect to workers with tertiary education.

2.2.4 Factors behind the gender gap - barriers to women's employment

The general gender gap is explained by multiple factors. The most important among these factors are social and cultural patterns keeping women out of the labour market as well as a tendency of government authorities to invest too little attention and resources in promotion of women's employment: Women are "time poor". Due to the gender division of labour in the family prevailing in many countries, women's responsibility for unpaid household labour leaves only few hours daily for engaging in work outside the household (UNIFEM, 2005).

In sub-Saharan Africa early marriage is common and often seen as a key factor why women fail to access the labour market. Using a combined measure for family code, physical integrity, civil liberties and ownership right, the Organisation for Economic Cooperation and Development (OECD) finds that discriminatory institutions have a direct impact on women's economic development (OECD, 2006).

2.2.5 Education

This education gap has implications for the ability of girls and women to access economic opportunities later in life. The rapid increase in women's labour force participation rate noted in the Middle East over the past decade has coincided with massive investments in education (ILO, 2008). Girls are still excluded from education more often than boys, particularly in West and South Asia (United Nations, 2007)

For example in Ghana, where the Ministry responsible for gender issues, the Ministry of Women and Children's Affairs, remains "severely under-resourced, and is left to draw on a network of gender desk officers consisting mostly of junior officers with little capacity to influence decision-making" (IFC, 2007).



2.2.6 Factors keeping women in low value added sectors

Microfinance is clearly a promising instrument for mobilising micro-scale entrepreneurs, it is still difficult for women to graduate to the next level and access loans from commercial banks (World Bank, 2007e; f).

While typical micro-finance schemes may not reach the poorest of the poor, experience from a Bangladeshi programme - Challenging the Frontiers of Poverty Reduction (CFPR) - has shown that women can also be economically empowered through small grants offered in combination with skills development, health services, and general awareness training.

The next major change in thinking about the process of economic growth can be seen to grow out of the work of Becker (1964). Becker argued that all labour was not the same, that it was differentiated through education, training, and improvements in health, and that households decisions about these investments in labour could be thought of in an economic framework of human capital Becker (1964).

2.3 Overview of Stakeholder Contributions

This category highlighted the fundamental overview of stakeholders, and the impact of the Rural Enterprise Programme on Women's Livelihood and Poverty Reduction.

2.3.1 Stakeholders, Strategies and policies of poverty reduction

Ali and Thorbecke (2003) indicate the vast, deep and chronic nature of poverty in the rural African regions requiring alternative strategies for its reduction. Against this background, governments, policy makers, development experts and researchers particularly in developing countries are focusing attention on poverty reduction as means of accelerating sustainable community development.

In particular, de Soto (2000, 210-1) has shown that "getting the policies right" (the focus of the Structural Adjustment Programs) will be ineffective unless the institutions essential to the



participation of all of an economy's income-earning assets (land, labour, capital, and natural resources) are in place.

The emphasis on poverty reduction in global development initiatives has been necessitated by the realization and response to the reality of the growing incidence of poverty amidst so called economic growth in the last few decades (WHO, 2009; Chen and Ravallion, 2008 and World Bank Group, 2009). The necessity of shifting focus from growth-oriented strategies into development oriented strategies with poverty reduction as the central objective is captured in the Millennium Development Goals (MDG)'s and Country-level Poverty Reduction Strategy Papers (PRSP's).

2.3.2 NGOs and Poverty Reduction:

Poverty has been variedly conceived and defined due to its multidimensional nature, hence defies a single definition. Osmani (2003) has noted that a major common theme underlying the conceptualization of poverty is diversity; diversity of ways in which people perceive and understand poverty, diversity of how poverty is measured and how people strive to either escape or cope with it, and diversity of policy interventions employed to combat poverty. This notwithstanding, the World Bank sees poverty as „pronounced deprivation of well-being“ with several indicators of well-being including individuals possession of income, right to good quality health and nutrition, education, housing and asset ownership as reference points against which deprivation could be measured (World Bank, 2000). Wamani (2007) has indicated that, regarding the provision of affordable health care for the poor, NGOs provide about 14 to 50 percentage of both curative and preventive health and medical services in most developing countries, especially in Kenya. In Ghana for example, the Safe Water Network (SWN) and Water Health International (WHI), community based NGOs have, in conjunction with local government structures, provided safe drinking water and sanitation facilities to



help reduce water poverty among rural households in Amasaman in the Greater Accra Region (Okyere, 2010).

Across the African region specifically, a number of NGOs including Adventist Relief and Development Agency (ADRA), Centre for Rural Research and Poverty Reduction (CRRPR) and the Hunger Programme have been instrumental in facilitating an effective network of micro-enterprises in rural areas. These micro-enterprises enhance rural agriculture and empower women entrepreneurs through various capacity building programmes for poverty reduction (Aboagye et. al., 2007). Nayaran (2005) has explained „empowerment“ to mean the expansion of freedom of choice and action to shape one’s life particularly in the areas of resource control and decision making.

Needs may be relative to what is possible and are based on social definition and past experience (Sen, 1999). Valentine (1968) says that “the essence of poverty is inequality. In slightly different words, the basic meaning of poverty is relative deprivation.” A social (relative) definition of poverty allows community flexibility in addressing pressing local concerns, while objective definitions allow tracking progress and comparing one area to another.



METHODOLOGY

3.0 INTRODUCTION

In this chapter, the researcher looked at the research design appropriate for the study, explored the study area in terms of certain relevant characteristics to the study, the target population and the appropriate sampling and sample size and then sample techniques suitable for the study.

3.1 Research Design

The social survey method was used. The aim of using this survey method is to have an in-depth knowledge and analysis of the socio-economic status of the rural woman under the Rural Enterprise Programme as a tool for livelihood and poverty reduction in the Sissala East District.

This approach helped the researcher to have face-to-face interactions with beneficiary-women under the Rural Enterprise Programme as a qualitative data collection method and the use of questionnaires also helped in collecting quantitative data relevant for the study.

3.2 Study Area

The Sissala East District is located in the North-Eastern part of the Upper West region of Ghana. It falls between Longitudes. 1.300 W and Latitude. 10.000 N and 11.000 N. The district has a total land size of 4,744 square kilometers representing 26percent of the total landmass of the region. It shares boundaries to the North with Burkina Faso, to the East with Kassena Nankana and Builsa Districts, to the South East with West Mamprusi District, to the South West with Wa East and Nadowli Districts and to the West by Sissala West District.

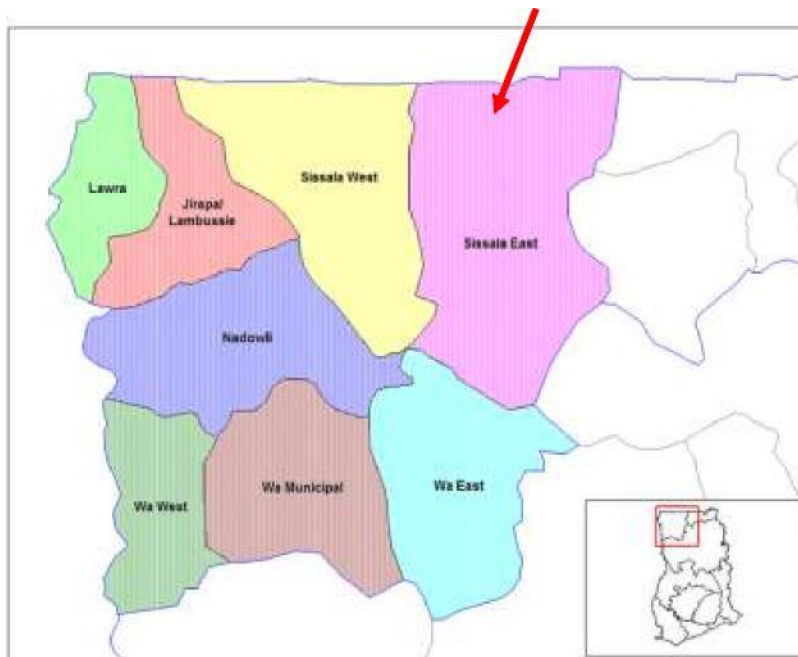
It has total a population of 56,528 (Males=27,503. Females=29,025) people. According to Ghana Statistical Service,(2010) Population and Housing Census.



The district has five main ethnic groups comprising the Sissala's (88percent), Kassenas (5percent), Dagaabas (3percent), Moshies (2percent), and 2percent comprising of other ethnic groups. On the other hand, the religious composition in the district includes Moslems-80percent, Catholics-10percent, Traditionalist-5percent, and others accounting for about 5percent.

The Sissala East district has between 35percent and 40percent of its population constituting the active labour force. A greater proportion of this population is engaged in agriculture production and its related activities. The industrial activities in the district include; sheabutter processing; groundnut oil extraction; weaving and dress making; pottery and basket weaving; blacksmithing; pito brewing; carpentry and masonry; bicycle repairs and vehicle repairs. The commerce and distributive trading sector takes 10 percent of the work force whilst the remaining 5percent are engaged in sectors such as finance, social services, construction, restaurants/hotels and transport operation.

Figure 3.2.1 MAP LOCATING SISSALA EAST DISTRICT (see arrow)



3.3 Target Population

The population of the study area was the beneficiaries of the Rural Enterprise Programme (REP) for 2011 in the Sissala East District that has the characteristics of the research interest. The study considered a population of 429 beneficiaries from 14 communities in the district but with particular emphasis on 131 beneficiaries from three (3) purposively selected communities (ie Sakai, Chinchang and Mwanduonu) in the study area due to their active client base and the availability of relevant data.

Table 3.3.1 Population of REP Beneficiaries

S/N	Community	Beneficiaries
1	Tumu	203
2	Challu	1
3	Pieng	3
4	Sakai	24
5	Nabugubelle	5
6	Chinchang	43
7	Silbele	1
8	Bandei	22
9	Wallembele	59
10	Nabulo	1
11	Kong	1
121	Tarsor	1
13	Mwanduonu	64
14	Bujan	1
	TOTAL	429

Source: Sissala East District Assembly (SEDA) -REP (2011)

3.4 Types of Data Collected:

Quantitative and qualitative data was collected on women income level, political participation, and livelihood sustainability activities at community level. First hand information was gathered using questionnaires as well as the conduct of interview to solicit qualitative data from respondents in the study area.



3.5 Sources of Data:

Both relevant Primary and Secondary sources of data was extensively used. Data from respondents, and text books, desk top information, related works were collected to enhance the effective execution of this study. Primary data was gathered from field administered questionnaires and interviews while secondary data was also obtained from the District Office of the Rural Enterprise Programme in the Sissala East District, textbooks, and internet sources.

3.6 Sample Size and Sampling Procedure

The probability and non-probability sampling techniques such as simple random and purposive sampling techniques respectively will be used to draw a sample size of fifty-seven (57) for the study. This will enable the research avoid biases and to collect adequate yet relevant information to draw inferences and recommendations.

The study targets 57 beneficiaries out of the population of 131 (drawn from Sakai, Chinchang and Mwanduonu communities) in the Sissala East District (SEDA). The data was obtained from the Office of the Rural Enterprise Programme under the Sissala East District Assembly

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(SEDA). The sampled size was determined by the mathematical formula: $n = \frac{N \cdot Z^2 \cdot p \cdot q}{E^2}$ propounded by Taro Yamane (1967:886) to determine the sample of 57(at 90percent confidence level).

Where:

n =sample size,

N = population size and

E = the level of precision or margin of error.

By inputting/substituting the variables into the formula,



n= 56.7099; Therefore n = 57

Due to the heterogeneous nature of the population, stratified random sampling technique was used to select respondents in each category/community for the study. The De Vaus, (2012) formula was used for the study.

Which is given as: $r=(cx) \div p$

Where; r = desired respondents from a category. c= category of the population. s= desired sample. p= population of total beneficiaries under consideration.

Due to this, the respondents for the study were selected using convenience sampling techniques. The number of the respondents from each beneficiary community/category was determined as follows:

$$\text{Sakai} = (24 \times 57) \div 131 = 10$$

$$\text{Chinchang} = (43 \times 57) \div 131 = 19$$

$$\text{Mwanduonu} = (64 \times 57) \div 131 = 28$$

Table 3.6.1 Stratified Random Samplin

Category/Community	Population	Sample Size
Sakai	24	10
Chinchang	43	19
Mwanduonu	64	28
Total	131	57

Source: Researcher's Field Data, (2016)



3.7 Data collection method:

The research employed data collection tools such as; questionnaires and unstructured interview guide, to gather relevant first hand field data as well as secondary data from the District Office of the Rural Enterprise Programme in the Sissala East District, electronic and non-electronic sources.

The researcher first contacted the District Officer of REP in Sissala East data for their training programmes, beneficiaries and the beneficiaires communities. Questionnaires were

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then administered by hand and face-to-face interviews were also conducted to the REP beneficiary-women in three (3) communities (namely; Sakai, Chinchang and Mwanduonu) at different days and times particularly on Fridays and after the Friday's Mosque prayers since most of the respondents were Moslems and in all sixty-two (62) questionnaires were given out and fifty-seven (57) were retrieved successfully over a three-week period.

3.8 Data analysis and Interpretation:

Both qualitative and quantitative methods of data analysis were employed to organise and discuss the findings and to draw conclusions from the study.

Basically, descriptive statistical tools such as frequency, percentage and tables were employed with the aid of the IBM Statistical Package for Service Solutions version 20.0 (SPSS 20.0).



DATA PRESENTATION AND ANALYSIS

4.0 Introduction

This chapter presents data collected from the field, the analysis and discussion of the data. In this phase, data presentation and analysis were made on data supplied by beneficiaries of the Rural Enterprise Programme in the study area. Relevant aspects analyzed here include the bio-data of respondents and the analysis of perceptions and manifestations of poverty and income levels, political participation and decision making process as well as the Rural Enterprise Programme and Livelihoods sustainability among beneficiaries of the Programme in the district.

4.1.1 Demographic Data of Respondents

This section of the study analysed the demographic data (as in age distribution, educational level, occupational status, household size, and the bread winner of the household). The bio-data of respondents was from questions 1-6 in the questionnaire.

Age and education of Respondents

It was necessary for the researcher to determine age distribution and educational status of the respondents. This data enabled the researcher know the most likely age group of respondents that benefitted the most or otherwise and how the respondents' educational level has influenced the success of the Rural Enterprise Programme intervention in the district on poverty reduction among the beneficiaries. See Table 1 for details.



Table 1 Age and Education of respondents

Variables Age	Age of respondent		Variables Education	Educational level	
	Frequency	Percent age		Frequency	Percentage
18-27	20	35.1	Primary	25	43.9
28-37	11	19.3	JHS/Middle school	15	26.3
38-47	17	29.8	SSS/SHS	16	28.1
48 and above	9	15.8	Tertiary	1	1.8
Total	57	100.0	Total	57	100.0

Source: Researcher's Field Data, (2016)

As shown in Table 1, 20 out of the 57 respondents were between 18-27 years of age representing 35.1 percent of the respondents while 15 percent were aged 48 and above. This is an indication that most of the beneficiaries under consideration were within the youthful brackets. And that 43 percent of the respondents numbering 25 completed primary school, while 1 respondent representing 1.8 percent had tertiary education. This shows that a good percentage of the beneficiaries did not go beyond primary school emphasizing the relevance of education and experience for business success.



The findings therefore finds meaning in Mazzarol, Volery, Doss and Thein (1999) statements that demographic factors such as age, gender, education and work experience has a considerable impact on entrepreneurial intention and venture success. Kristiansen, Furoholt and Wahid (2003) in their study found a significant relationship between age of an entrepreneur and business success.

Occupational Status of Respondents

This has assisted the researcher to determine the occupational status of respondents and how that influences their production and income levels under the REP in the Sissala East District.

See Table 2 for the field data.

Table 2 Employment status of respondents

Variables	Frequency	Percentage
Employed	10	17.5
Unemploye d Total	47 57	82.5 100.0

Source: Researcher's Field Data, (2016)

Table 2 revealed that 82.5 percent of the respondents numbering 47 out of 57 were unemployed, while 10 respondents representing 17.5 were employed. The researcher's personal interaction with some the respondents revealed that *,,,not earning monthly salary or not been employed in the formal sector meaning not employed at all''''*.

This data has confirmed that the gap between female and male employment worldwide is still significant. According to ILO estimates, the share of employed people in the world's working age population (the employment-to-population ratio) was 49.1 percent for women and 74.3 percent for men in 2007 (ILO, 2008).



Marital Status, Size of household, and the bread winner of household of Respondents

This has helped the researcher found out the marital status, size of household, and the bread winner of household of the respondents and how such data impacts on the success or otherwise of the Rural Enterprise Programme's intervention in poverty reduction and livelihood sustainability among women in the study area.

Table 3 Marital status, Size of household, and the bread winner winner of household of respondents

Marital status	Freq	Percent age	Size of house-hold	Freq	Percent age	Bread winner	Freq	Percentage
Married	37	64.9	1	7	12.3	Father	14	24.6
Single	15	26.3	2-5	35	61.4	Mother	3	5.3
Widowed	3	5.3	6-9	9	15.8	Husband	9	15.8
Divorced	2	3.5	10 and above	6	10.5	Myself	26	45.6
						Others (specify)	5	8.8
Total	57	100.0		57	100.0	Total	57	100.0

Source: Researcher's Field Data, (2016)

From Table 3, it was found that 64.9 percent of the respondents were married, 26.3 percent were single while 5.3 percent and 3.5 percent were widowed and divorced respectively. This however shows that majority of the respondents were married. Besides that 61.4 percent of the size of households was between 2-5 people while the least household size of 10 and above members represents 10.5 percent had only 6 members in the household. On the component of the bread winner, 45.6 percent were taking care (bread winners) of themselves while 8.8 percent were cared for by other people apart from their fathers, mother, husband or themselves.

This revealed that married people have larger households and are most likely to be their own bread winners. In Africa, as in many other developing regions (see for example, Fuligni, 1999; Carapas, 2011) the extended family is a long established institution which provides its members with sophisticated social security system, an economic support to meet their basic needs for food, shelter, and clothing, and a wide circle of relatives on whom to fall back in times of crisis, unemployment, sickness, poverty, old age, and bereavement (African Union, 2004:3).



As confirmed by the argument that the marital wage premium is caused by household specialization. Becker (1973, 1981) showed that marriage is economically beneficial because it makes greater specialization possible. He suggests that married workers are able to specialize in labour market activities while their spouses specialize in household production.

4.1.2 Poverty and Income Levels of Respondents

This aided the researcher to ascertain whether or not the REP's intervention has transcended into reducing poverty while effecting an increase in the income levels of beneficiary women in the study area which enabled the researcher answer the research specific objective two. And whether or not the REP intervention in the study area has an impact on how poverty manifests in the study area. As contained in Table 4 below.

Table 4 Percentage of women considered poor

Variables	Frequency	Percentage
Less than 10percent	3	5.3
10-20percent	4	7.0
20-30percent	18	31.6
30-40percent	14	24.6
Above 50percent	18	31.6
Total	57	100.0

Source: Researcher's Field Data, (2016)

From Table 4 above, the percentage of women considered poor in the community in average terms is either 20-30 percent or above 50 percent. This however shows that economic and educational group of factors captured in Table 6 comes close in Percentage as the most likely group of factors that pushed women in the study area in poverty.

Regardless of how we look at the “science” of poverty, or what O'Connor (2001) calls the “knowledge of poverty,” it is essential to retain focus on the fact that the definition of poverty and the policies addressing it are all shaped by political biases and values.



Average monthly income 5 years AGO

This collected data was to enable the researcher have a fair idea of the income status of the respondent five (5) years ago so as to a good analysis of the financial impact of the Rural Enterprise Programme in the Sissala East District. See Table 5 below.

Table 5 Average Monthly Incomes 5years ago

	Frequency	Percentage
Below GHS100	51	89.5
GHS100-GHS200	4	7.0
GHS200-GHS300	2	3.5
Total	57	100.0

Source: Researcher's Field Data, (2016)

From Table 5, 51 respondents representing 89.5 percent in the study area had on the average monthly incomes below GHS 100.00, while 7.0 percent and 3.5percent had their monthly income averages between GHS100-GHS200 and 200-GHS300 respectively five years ago. This indicates that on the average majority of the respondents had their monthly income less than GHS100.00. This agrees with many of the respondents attribute to educational and economic factors as contained in Table 6.

This agreed with Ellis (1998) conviction that women may be even more relegated to the domestic sphere and to subsistence food production. This act therefore limits women to domestic activities leaving little space for them to make money.

Average monthly income NOW

This field data was to help the researcher make a fair comparison of the average monthly incomes of respondents from five (5) years to date. This helped make an informed decision on average monthly income progression or otherwise. See Table 6 below.



Table 6 Average monthly income NOW

Monthly Income Averages	Frequency	Percentage
Below GHS100	9	15.8
GHS100-GHS200	30	52.6
GHS200-GHS300	13	22.8
GHS300-GHS400	5	8.8
Total	57	100.0

Source: Researcher's Field Data, (2016)

From Table 6, 30 out of the 57 respondents had an increased in their average monthly income from 7.00percent in2011 (five (5) years ago) to 52.6percenttoday (2016) from below GHS100 to at most GHS200. And respondents who had their monthly incomes between GHS200-GHS300 and GHS300 and GHS400 realized an increased in average monthly income. The number of respondents with average monthly income between GHS300-GHS400 has increased from 2 to 5 (ie over 100 percentage terms)

While typical micro-finance schemes may not reach the poorest of the poor, experience from a Bangladeshi programme - Challenging the Frontiers of Poverty Reduction (CFPR) - has shown that women can also be economically empowered through small grants offered in combination with skills development, health services, and general awareness training BRAC and Aga Khan Foundation, (2006). The REP in the Sissala Land has therefore contributed greatly to these recorded increases in average monthly income of women interviewed.

4.1.3 Political Participation of Women in Decision Making Process

This section of the study analysed the political participation and decision making process of women in rural communities and the management levels women are often placed in the study area. This data was captured from questions 13-18 in the questionnaire.



Existence of Women Groups in the Community

This helped the researcher to ascertain the existence of various women groups in the communities in order to justify the need for the Rural Enterprise Programme intervention for people in groups or associations in the study area.

Table 7 Existence of Women Groups in the Community

Variables	Frequency	Percentage
Yes	54	94.7
No	3	5.3
Total	57	100.0

Source: Researcher's Field Data, (2016)

Field data from Table 7 indicated that 94.7 percent of the respondents agreed that there are various women groups in the study area while 5.3 percent representing 3 respondents thought otherwise. Groups or association therefore play an important grounds for cross fertilization of useful ideas.

Following Burki and Perry (1998), Haggard (1999) they define governance as “the design of institutions and organizations for making and implementing collective decisions.” Broadening the focus of governance from what may be thought of as “good government” to include the establishment and operation of the basic institutions for the operation of an economy may be helpful in the sense that it places emphasis on these basic institutions.

Drawing on the framework outlined in Moser and Norton (2001), Moser defines rights as legitimate claims that give rise to correlative obligations or duties. From the field data gathered and processed, it is obvious that women are active players in the political and decision process in the study area.



Table 8 Groups Women Most Involved

Groups Women Most Involved	Frequency	Percentage
Political groups	5	8.8
Economic groups	18	31.6
Religious groups	7	12.3
Social groups	20	35.1
If more than one specify	7	12.3
Total	57	100.0

Source: Researcher's Field Data, (2016)

From the Table 8, the data shows that women are involved in varying groups for varying reasons. However, the field data suggested that women are mostly involved in social groups representing 35.1 percent contrarily to women involvement in political groups representing 8.8 percent.

Most of the classical economists are skeptical about women's rational decision-making capacities. Pujol (1992) states that it could be inferred from Adam's Smith's work *The Wealth of Nations* (1776) that "women are relatively invisible in the *Wealth of Nations*, aside from their obvious role in contributing to population growth". Perhaps that is why the Table 11 shows very little percentage of women involvement on political groups in the study area.

Table 9 Women Contribution to Public Discussions

Women Participation in Public Discussions	Frequency	Percentage
Yes	56	98.2
No	1	1.8
Total	57	100.0

Source: Researcher's Field Data, (2016)

From Table 9 above, 56 out of 57 respondents said women are allowed to contribute to public discussions representing 98.2 percent while 1 representing 1.8 disagreed that women are allowed to contribute to public discussions in the study area.

According to Nelson and Wright, (2000), there is a distinction between participation as a means and participation as an end. As a means, participation is used to accomplish the aims



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of a Programme more efficiently, effectively or cheaply; and as an end, it has to do with a community setting up a process to control its own development. In spite of the diversity, it implies power relations between members of a community on one hand and between them and the state and its institutions on the other hand.

Using a combined measure for family code, physical integrity, civil liberties and ownership right, the Organisation for Economic Cooperation and Development (OECD) finds that discriminatory institutions have a direct impact on women's economic development (OECD, 2006).

Table 10 Women in Leadership Position

Variables	Frequency	Percentage
Yes	54	94.7
No	3	5.3
Total	57	100.0

Source: Researcher's Field Data, (2016)

From Table 10, 54 out of 57 respondents have said that women are in leadership position in the study area. In an interaction with some of the respondents, they shared the view that women play various leadership roles in the family and community levels.



This has confirmed that women in low value added sectors lack skills to access other sector.

As evidenced by countries such as Singapore, Taiwan, and Malaysia an increase in vocational training is a precondition for countries to make the transition from low to high-value added production, World Bank (2007). This shows that women in leadership position may contribute better to poverty reduction in their families and communities.

Table 11 **Category of organisations women often work in**

Category of organisations	of	Freq	Percentage	Management level	Freq	Percentage
Formal organisations		29	50.9	Higher levels management	11	19.3
Informal organisations		28	49.1	Middle levels management	16	28.1
Total		57	100.0	Lower management levels	30	52.6
				Total	57	100.0

Source: Researcher's Field Data, (2016)

Data from Table 11 indicated that 50.9percent and 49.1percent of women often work in formal organisations and informal organisations respectively. However, data from Table 11 stated that 52.6percent of those women often hold lower management level positions in organisations in which they work in the study area.

The field data therefore confirmed that women's participation in paid, non-agricultural employment has continued to increase slowly. But women are still more likely than men to access low-paid, low-productivity and vulnerable jobs with no basic rights, social protection nor voice. According to a recent ILO report, the status of women at the labour markets throughout the world has not substantially narrowed gender gaps in the workplace (ILO, 2008).



4.1.4 Rural Enterprise Programme and Livelihoods Sustainability

This was meant to assess the impact of the Rural Enterprise Programme and how it contributed to the livelihoods of the rural women in terms of sustainable livelihoods activities. This has helped the researcher in his determination of the various livelihood interventions provided by the REP in the study area

Perception of REP intervention towards poverty reduction

This enabled the researcher know whether or not the Rural Enterprise Programme’s interventions in the study area has a positive or negative impact. See Table 12 for field data.

Table 12 Perception of REP Intervention towards Poverty Reduction

Variables	Frequency	Percentage
Positive impact	46	80.7
Not sure	7	12.3
No change	4	7.0
Total	57	100.0

Source: Researcher’s Field Data, (2016)

From Table 12, majority of the respondents representing 80.7 percent are of the perception that the REP intervention towards poverty reduction among beneficiaries has positive impact, while 12.3 percent were not certain of the Programme’s impact on beneficiaries, 7 percent said the REP intervention has no change on poverty reduction among beneficiaries.

Ali and Thorbecke (2003) indicate the vast, deep and chronic nature of poverty in the rural African regions requiring alternative strategies for its reduction. Against this background, governments, policy makers, development experts and researchers particularly in developing countries are focusing attention on poverty reduction as means of accelerating sustainable community development.



Respondents Involvement in REP Activities

The number of years respondents were involved in Rural Enterprise Programme activities has helped the researcher determined the level/amount of experience and commitment levels of the respondents to the REP intervention activities in the study area. Table 13 contains the field data on number of years respondents had been involved in REP activities.

Table 13 Respondents Involvement in REP Activities

Variables	Frequency	Percentage
Less than 1 year	12	21.1
1-2 years	10	17.5
3-5 years	35	61.4
Total	57	100.0

Source: Researcher's Field Data, (2016)

From Table 13, 35 out of 57 respondents representing 61.4percent were had been involved in REP activities for 3-5years, while 21.1 percent were less than 1 year and 17.5 percent were between 1 and 2 years involvement in the Rep activities. This means that 61.4percent of the respondents had shown and benefitted from REP activities for not less than 3years with good experience and commitment.

The data analysed has agreed with Toohey (2009:13) argument that experience takes many guises (for example, industry experience, start-up experience, etc.) and breadth of experience is shown to be an important factor driving the performance of firms, with the number of previous jobs positively related to new firm performance (Lumpkin and Marvel 2007). Wanigasekara and Surangi (2011:1) elaborates that most of the researchers have found a strong link between business experience, education and business success. Thapa (2007) also found a positive association between education and small business success.



Table 14 Component of REP Benefitted

REP Components	Frequency	Percentage
Training	34	59.6
Advisory services	15	26.3
Financial capital/loans	2	3.5
If more than one (specify)	6	10.5
Total	57	100.0

Source: Researcher's Field Data, (2016)

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From Table 14, 59.6 percent of the respondents has benefitted the skills training component of the Rural Enterprise Programme's intervention package, while 26.3 percent received advisory services, financial capital(loans) receivers were only 3.5 percent, however 10.5 percent numbering 6 respondents were involved in more than one intervention package from the Rural Enterprise Programme.

The field data on REP intervention activities confirms Ali and Thorbecke (2003) indication that there is a vast, deep and chronic nature of poverty in the rural African regions requiring alternative strategies for its reduction. Against this background, governments, policy makers, development experts and researchers particularly in developing countries are focusing attention on poverty reduction as means of accelerating sustainable community development.

Table 15 Main Livelihood Activity before REP Intervention

Variable	Frequency	Percentage
Farming	31	54.4
Petty trading	23	40.4
Learning a trade	3	5.3
Total	57	100.0

Source: Researcher's Field Data, (2016)

From Table 15, the main livelihood activity of 31 out of 57 of the respondents before REP intervention was farming representing 54.4 percent of the respondents which meant that more than half of the respondents were farmers, while 40.4 percent had petty trading as their main livelihood activity before REP intervention. And 5.3 percent were learning a trade.

This confirms Ghana Housing and Population Census Report (2010) on the study district that a greater proportion of its population is engaged in agriculture production and its related activities. Also, the field data stresses the important role of social networks in learning about agriculture in Ghana as viewed by Conley and Udry (2005) and that reaffirms the data that

the main livelihood activity among the rural women in the study area was farming as indicated in Table 15. This also points to the necessity of the REP intervention in the study area as an alternative livelihood enhancer for the rural woman in the Sissala East District.

Table 16 Ranked of Main Livelihood Activity before REP Intervention

Variables	Frequency	Percentage
Very poor	7	12.3
Poor	41	71.9
Good	8	14.0
Very good	1	1.8
Total	57	100.0

Source: Researcher's Field Data, (2016)

From Table 16, 71.9 percent of the respondents ranked their main livelihood activity before REP intervention as „,Poor““, while 1.8 percent felt it was very good. Meanwhile 14.0 percent said it was good and 12.3 percent ranked their main livelihood activity before REP intervention as „,Very good“. This suggested that majority of the respondents' main livelihood activity was not doing quite well before REP intervention in the study area.

The next major change in thinking about the process of economic growth can be seen to grow out of the work of Becker (1964). Becker argued that all labour was not the same, that it was differentiated through education, training, and improvements in health, and that household decision about these investments in labour could be thought of in an economic framework of human capital. The REP intervention therefore offered respondents with various socio-economic and livelihood packages such as skills training in bee keeping, shea butter processing, soap making among other activities as a poverty reduction and livelihood sustainability measure for the rural Sissala woman in the Sissala East District.



Table 17 captures data on respondents' livelihood assets/strategies and how the REP intervention has affected the financial capital, physical assets and human capital requirements of respondents. This has helped the researcher to determine whether or not there was an improvement, no change or worsened livelihood assets and strategies among respondents under the Programme.

Table 17 Livelihood Assets and Strategies Among Respondents

Variables	Financial capital (loans)		Physical assets (tools/machines)		Human capital (employees)	
	Freq	Percentage	Freq	Percentage	Freq	Percentage
Improved	27	47.4	40	70.2	25	43.9
No change	2	47.4	16	28.1	30	52.6
Worsened	7	5.3	1	1.8	2	3.5
Total	3	100.0	57	100.0	57	100.0

Source: Researcher's Field Data, (2016)

From 17 shows an improvement in the financial capital (loans) and physical assets (tools/ machines) base of respondents representing 47.4 percent and 70.2 percent respectively except for human capital (employees) which was recorded as 43.9 percent. However, on „No change“ category for human capital (employees) recorded a maximum of 52.6 percent whereas on „Worsened“ category. Financial capital (loans) recorded the highest poor performing percentage of 5.3 percent. In effect, respondents' livelihood assets-base has improved during their participation in the REP intervention on the categories studied.

Financial capabilities are critical in supporting functional strategies and making required infrastructure investments. For example, a firm with adequate funding can expand or invest, or can provide customer financing (Siropolis, 1997:385). This has confirmed the study by Indarti and Langenberg (2004) length of time was not significantly related to business



success. The profitability of a business as an indicator of business performance profitability is essential for continued business operations.

Livelihood Outcomes of Respondents

The determination of how livelihood outcomes have impacted on the socio-economic outcomes on monthly income, health care status, and respect and dignity of respondents under the REP was important for assessing objective thereof the research work. These categories have helped the researcher to make a fair assessment of „an improved or no change“ analysis of the REP intervention to the study area. See Table 18 from field data.

Table 18 **Socio-Economic Outcomes**

Variables	Monthly income		Health care status		Respect and dignity	
	Freq	Percentage	Freq	Percentage	Freq	Percentage
Improved	39	68.4	43	75.4	50	87.7
No change	1	31.6	1	24.6	7	12.3
Worsened	8	00.0	4	00.0	0	00.0
Total	0	100.0	0	100.0	57	100.0
	57		57			

Source: Researcher’s Field Data, (2016)

From Table 18, livelihood outcomes have impacted positively on the socio-economic outcomes on monthly income, health care status, and respect and dignity of respondents who were beneficiaries of the REP representing 68.4percent, 75.4 percent, and 87.7 percent respectively. However, all of the variables recorded a zero percentage worsening situation. This shows a positive and an improved monthly income, health care status, and respect and dignity accorded beneficiaries under the REP intervention for at least a 3-year period in the study area.



De Soto (2000, 210-1) has shown that “getting the policies right” (the focus of the Structural Adjustment Programs) will be ineffective unless the institutions essential to the participation of all of an economy’s income-earning assets (land, labour, capital, and natural resources) are in place. This suggest that the REP is a policy that is rightly in place to improve the monthly income, health care status, and respect and dignity of respondents in the study area. And that the REP intervention packages (ie bee keeping, soap making etc) in the study area were appropriate and were helping the rural woman as an alternative livelihood source.

Livelihood Sustainability and Skills Built

The determination of how REP has impacted on the livelihood sustainability and skills built on records/Book keeping, Customer care and Business assets helped the researcher to make a fair assessment of whether there was an improvement or no change in the REP intervention in the study area. See Table 19 for details.

Table 19 Sustainability and Skills Built Indicators

Variables	Records/Book Keeping		Customer care		Business Assets	
	Freq	Percentage	Freq	Percentage	Freq	Percentage
Improved	54	94.7	50	87.7	31	54.4
No change	3	5.3	7	12.3	23	40.4
Worsened	0	00.0	0	00.0	3	5.3
Total	57	100.0	57	100.0	57	100.0

Source: Researcher’s Field Data, (2016)

Table 19 recorded a significant improvement in all the livelihood sustainability and skills built indicators of 94.7 percent, 87.7 percent and 54.4 percent on records/book keeping, customer care, and business assets respectively, while no respondents have realized zero percent in worsened livelihood sustainability and skills built except business assets which



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recorded 5.3 percent in poor performing in business assets increase over the period studied and for those who felt „no change“ in the three indicators considered.

The characteristics of the enterprise such as the length of the time the business has been in operation and size of the enterprise is of paramount importance to the survival and success of small business. The field data confirmed the study conducted by Kristiansen, Furuholt and Wahid (2003) the outcome indicated that the length of time an enterprise has been in operation was significantly related to the business success.

Table 20 REP Intervention Withdrawal

Variables	Frequency	Percentage
Highly secured	9	15.8
Secured	19	33.3
Insecure	22	38.6
Highly insecured	7	12.3
Total	57	100.0

Source: Researcher's Field Data, (2016)

From Table 20, 33.3percent of the respondents felt insecure if REP intervention was to be withdrawn from their communities. As some of the respondents puts it „*I still need REP's further skills training, funds, and advisory services*“, while 12.3percent felt highly insecured if REP intervention was withdrawn as captured in a respondents' statements when asked about challenges she face as REP beneficiaries? „*inadequate money, low market demands for local products, low prices, inadequate working tools and financial expectations from family members*“while 15.8percent felt highly secured if REP intervention was withdrawn as captured „*I can continue to expand and manage my business well*“

The researcher's field data therefore found grounds in the perspectives of May et. al (1998); Nkum and Gharthey (2000) that poverty was conceptualized as lack of adequate resources, (income and productive capital) to meet the basic needs of life. The respondents felt their

businesses could thrive given adequate resources from REP in the form of income (loans) and other productive resources in the form of working tools, advisory services and social capital in the form of connections and association.

Change in Socio-Economic Indicators after REP intervention

The determination of how REP has impacted a change in socio-economic indicators after the REP intervention on their average monthly income, average monthly productivity, number of employees and health insurance status of respondents helped the researcher to make a fair assessment of whether there was an improvement or not in the socio-economic indicators in the study area. See Table 21 for details.

Table 21 Socio-Economic Indicators

Variables	Average monthly income		Average monthly productivity		Number of employees		Health insurance status	
	Freq	Percent	Freq	Percent	Freq	Percent	Freq	Percent
Major Improvement	9	15.8	11	19.3	2	3.5	2	43.
Slight improvement	40	70.2	3	68.4	29	50.9	5	9
No improvement	8	14.0	9	12.3	26	45.6	3	56.
Total	57	100.0	7	100.0	57	100.0	2	1

Source: Researcher's Field Data, (2016)



Field Data from Table 21 has shown a significant slight-improvement in all the socioeconomic indicators from average monthly income, average monthly production, number of employees to health insurance status representing 70.2 percent, 68.4 percent, 50.9 percent to 56.1 percent respectively. However, the field data suggested that there were neither significant major improvement nor no improvement at all from the REP intervention in the socio-economic indicators under consideration.

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Under the assumption that the labour market is competitive, firms will base the pay of workers on the value of their marginal productivity (Ehrenberg and Smith, 2000). Thus, wages and earnings can be used as proxies for productivity. The REP intervention has therefore proven to effectively add slight improvements in the socio-economic indicators (average monthly income, average monthly production, number of employees and health insurance status) of its beneficiaries as per data from Table 21.



FINDINGS/CONCLUSION/RECOMMENDATIONS

5.0 Introduction

This chapter was structured into three (3) categories. The first category showcased the findings of the study. The second category highlighted the conclusions of the study and the last category focused on the recommendations advanced from the study.

5.1 Major Findings

From the study it was revealed that the Rural Enterprise Programme (REP) intervention has a positive economic effect on the income levels of the rural Sissala women in the Sissala East District. The significant change in the income levels of the beneficiaries under the REP intervention resulted in significant improvement in the health care status and respect and dignity of the rural Sissala women. However, access to financial capital/loans with flexible repayment regime remains a great challenge to start-up businesses.

It was realised that the level of political participation of women in the decision making process in the study area has improved which has a positive effect on the leadership roles women play. However, the study has found out that, women still occupied lower management levels positions in organisations in which they work in.

Finally, the study has revealed that the Rural Enterprise Programme intervention activities (ie assets-base, socio-economic conditions, and livelihood sustainability strategies) were effective in reducing poverty and sustaining the livelihoods of the rural Sissala woman under the REP intervention. However, the study has identified inadequate financial capital for business start-ups, poor perception for local products, low pricing and access to better markets and inadequate working tools as well as irregular advisory services and monitoring as some of the challenges beneficiaries are faced after receiving skills training from the REP outfit in the district.



5.2 Conclusions

In effect, the results from the research work have satisfactorily actualised the achievement of research objectives and answered the research questions. In the first place, the research has ascertained that the Rural Enterprise Programme (REP) has a positive economic effect on the income levels of the rural Sissala women in the Sissala East District. Since it has helped the rural Sissala women to gain extra income outside the normal farm produce sold resulting in diversification in livelihood activities in the rural areas.

Also, the results confirmed the second research objective that sought to assess the level of political participation of women in the decision making process in the study area. (*See Researcher "Field Data in Tables 9 &10)*

In conclusion, the study has successfully evaluated women livelihood and poverty reduction activities in the study area and has come to the conclusion that the Rural Enterprise Programme's intervention activities have significantly enhanced the achievement of livelihoods and poverty reduction strategies and activities among women in the Sissala East District.

5.3 Recommendations

Poverty reduction is and has remains a global agenda. During the 1980s and 1990s when structural adjustment was in fashion, there was the general belief that if one could endure the short-run social costs the long-run benefits would be enormous. However from the findings of the study, the Rural Enterprise Programme as a social intervention mechanism has significant effect on the livelihoods and poverty reduction strategies and activities on the rural woman in the Sissala East District. It is based on these findings that the researcher recommends the following measures as possible means to help reduce poverty and improve livelihood sustainability activities of the rural woman under the Rural Enterprise Programme in the Sissala East District.



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Firstly, the Rural Enterprise Programme should provide or help provide access to financial capital/loans with flexible repayment regime to start-up businesses who are beneficiaries of the skills training component under the Rural Enterprise Programme with regular provision of advisory services and monitoring mechanisms.

Secondly, women should be empowered and motivated further to pursue high education and to occupied high management levels positions in organisations since that would help strengthen their political participation and decision making processes in society.

Lastly, people in the study area should be encouraged to build positive attitudes towards local products and the packaging of the local products should also be improved to attract better patronage which would help demystify the perception of poor quality of local products.



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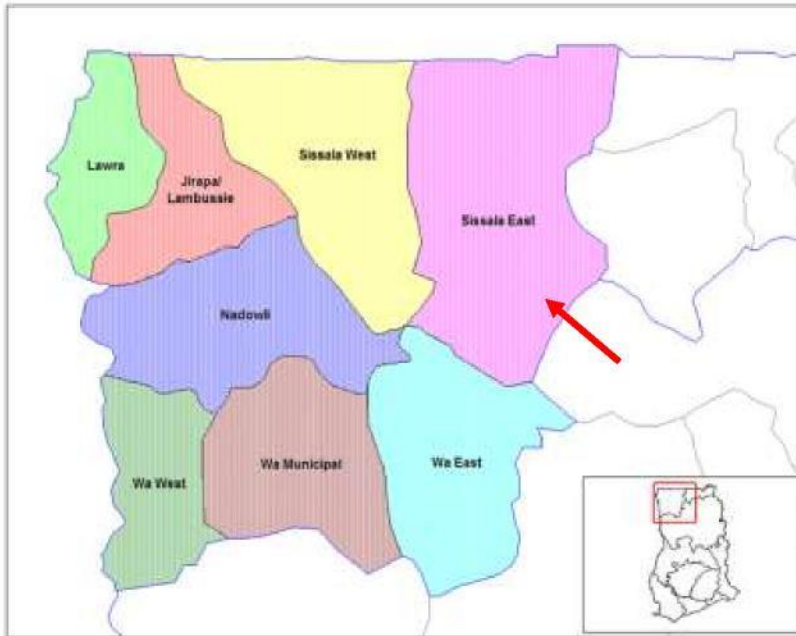
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MAP LOCATING SISSALA EAST DISTRICT



SURVEY QUESTIONNAIRE

The researcher is a student of the Department of Planning and Management of the University for Development Studies, Wa Campus undertaking a thesis/dissertation on **“The impact of the Rural Enterprise Programme (REP) on women’s livelihood and poverty reduction in the Sissala East District”**. This is in partial fulfillment for the award of a MSC in Strategic Planning and Management. The researcher would be very grateful if you could respond to these questions. Respondents are guaranteed of the confidentiality and anonymity of the information they provide. They are further assured that any information provided is for academic purposes only.

Background of Respondent

1. Age of Respondent:

A. 18-27 []

B. 28-37 []

C. 38-47 []

D. 48 and above []

2. What is your educational Level?

A. Primary []

B. JHS/Middle School []

C. SSS/SHS []

D. Tertiary []

3. What is your occupational status?

A . E m p l o y e d []

B . U n e m p l o y e d []



4. What is your marital status?

- A. Married [1
- B. Single [1
- C. Widowed [1
- D. Divorced [1

5. What is the size of your household?

- A. 1 [1
- B. 2-5 [1
- C. 6-9 [1
- D. 10 and above [1

6. Who is the bread winner of household?

- A. Father [
- B. Mother [
- C. Husband [
- D. Myself [1
- E. Others (specify)

POVERTY AND INCOME LEVELS AMONG WOMEN IN THE STUDY AREA

7. Are there poor women people in this community?

- A . Y e s [1
- B . N o [1

8. How does poverty manifest among women in this community?

- A. Inadequate income [1
- B. In ability to afford three square meals a day [1
- C. Unemployment [1
- D. Poor health [1



E. others specify.....

9. What is the most likely group of factors in this community that can push people especially women into poverty?

- A. cultural factors []
- B. Political factors []
- C. Economic factors []
- D. Educational factors []
- E. o t h e r s (s p e c i f y)

10. On the average, how many women in the community would you consider poor?

- A. less than 10percent []
- B. 1 0 - 2 0 p e r c e n t []
- C. 2 0 - 3 0 p e r c e n t []
- D. 3 0 - 4 0 p e r c e n t []
- E. a b o v e 5 0 p e r c e n t []

11. What was your average monthly income 5 years AGO?

- a. Below GH¢100 []
- B. GH¢ 100-GH¢ 200 []
- C. GH¢ 200 -GH¢ 300 []
- D. GH¢ 300 -GH¢ 400 []
- E. A b o v e G H ¢ 5 0 0 []

12. What is your average monthly income NOW?

- A. Below GH¢100 []
- B. GH¢ 100-GH¢ 200 []
- C. GH¢200-GH¢300 []
- D. GH¢300-GH¢400 []



E. Above GH¢500 [1

POLITICAL PARTICIPATION OF WOMEN IN DECISION MAKING PROCESS IN THE STUDY AREA

13. Are there women groups in this community?

A . Y e s [1

B . N o [1

14. If yes to question 13, what kinds of group are women involve?

A. political groups [

B. Economic groups [

C. Religious groups [

D. Social group [

E. I f m o r e t h a n o n e s p e c i f y

15. Are women allowed to contribute to public discussions in this community?

A . Y e s [1

B . N o [1

16. Are there women in leadership positions in this community?

A . y e s [1

B . N o [1

17. If yes to question 16, please state the category of organisations these women often work in?

A. formal organisations [1

B. Informal organisations [1

18. What management level positions do women often hold those organisations?

.....



RURAL ENTERPRISE PROGRAMME AND LIVELIHOODS

19. What is your perception about REP interventions to its beneficiaries towards poverty reduction?

- A. Positive impact []
- B. Not sure []
- C. No change []

20. How long have you been involved in REP activities?

- A. less than 1 year []
- B. 1 - 2 years []
- C. 4 - 5 years []
- D. If more than 5 years (specify)

21. Which REP component are you benefitting from?

- A . T r a i n i n g []
- B . A d v i s o r y s e r v i c e s []
- C . F i n a n c i a l c a p i t a l / L o a n s []
- D . I f m o r e t h a n o n e (s p e c i f y)

22. What was your main livelihood activity before you participated in the REP intervention?

- A . F a r m i n g []
- B . P e t t y t r a d i n g []
- C . L e a r n i n g a t r a d e []
- D . O t h e r s (s p e c i f y)

23. How would you rank your main livelihood activity before participating in the REP intervention?

- A . V e r y p o o r []
- B . P o o r []



C . G o o d []

D . V e r y g o o d []

How has your participation in the REP intervention affected your livelihood asset-base in the following areas? Please tick ('1) in the appropriate space provided in the Table below

No.	Livelihood Assets/Strategies	Improved	No change	Worsened
24	Financial capital (loans)			
25	Physical assets (tools/machines)			
26	Human capital (employees)			

How has your participation in the REP intervention affected your socio-economic conditions outcome in the following areas? Please tick ('1) in the appropriate space provided in the Table below

No.	Livelihood outcome	Improved	No change	Worsened
27	Monthly income			
28	Health care status			
29	Respect and dignity			

In what way(s) would you say the REP intervention has impacted on your capacity to sustain your livelihood and skills built? Please tick ('1) in the appropriate space provided in the Table below



No.	Skills/Assets	Improved	No change	Worsened
30	Record/Book Keeping			
31	Customer care			
32	Business Assets			

33. How secured is your livelihood activity, if REP intervention is withdrawn from this community?

- A. Highly secured []
- B. Secured []
- C. Insecure []
- D. highly insecure []

34. Please give reason (s) for your answer

How have the following socio-economic indicators changed after your participation in the REP? Using a 3 point scale 1= **Major improvement** 2=**Slight improvement** 3=**No improvement**

No.	Indicators	Before REP	After REP
35	Average monthly income		
36	Average monthly productivity		
37	Number of employees		
38	Health insurance status		



39. What challenges do you face as a REP beneficiary?

.....
.....

40. In your view, what should be done to improve the REP?

.....

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41. How has the REP reduced poverty among women in your locality?

.....

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THANK YOU FOR PARTICIPATING

