

**THE ROLE OF INCOME GENERATING ACTIVITIES ON THE SOCIO-
ECONOMIC EMPOWERMENT OF WOMEN IN KRACHI WEST DISTRICT**

BY

EMMANUEL KAJAL JALULAH (B.A Theology with Admin)

(UDS/MDS/0191/11)



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UNIVERSITY FOR DEVELOPMENT STUDIES



**A THESIS SUBMITTED TO THE DEPARTMENT OF AFRICAN AND GENERAL
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REQUIREMENTS FOR THE AWARD OF MASTER OF PHILOSOPHY DEGREE IN
DEVELOPMENT STUDIES**

JUNE, 2020

DECLARATION

Student's Declaration

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

Signature..... Date.....

Name of Candidate: Jalulah, Emmanuel Kajal

Supervisor's Declaration

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.

Supervisor's Signature:

Date:

Name of Supervisor: Dr. Frank K. Teng-Zeng



ABSTRACT

The 2030 Agenda for Sustainable Development provides a global blueprint for member countries including Ghana to translate the shared vision of sustainable development goals (SDGs) into national development plans and strategies. Over the past decades, Income Generating Activities (IGA) is increasingly used as a tool for poverty alleviation and livelihood empowerment. IGA therefore, plays a critical role towards the attainment of SDG in general and specifically the SDG4 agenda. The study therefore examined the role of IGA in the socio-economic empowerment of women in the Krachi West District. Three objectives served as a guide in this study namely by examining how women participation in IGA contribute to their social and economic empowerment in the Krachi West District; identifying IGA opportunities available for women in the Krachi West District; and identifying the constraints women faced in engaging in income generating activities. The study adopted a mixed method using both qualitative and quantitative approaches. The qualitative approach relied on the interpretative phenomenological design specifically, realistic phenomenological approach to capture the views and lived experiences of participants in the study, while statistical and inferential tools were adopted to collect and analyse quantitative data. The study population was 276 of women engaged in income generating activities. Data was collected through a standardised, formal questionnaire from 251 with multi-stage random sampling technique to select respondents and 25 participants were purposively selected from the total respondents for the focus group discussions (FGD). The study used Interpretative Phenomenological Analysis (IPA) to analyse the qualitative data from the FGD. The IPA approach was used to make sense of the phenomenon under investigation, and explored the meanings participants' idiographic experiences held for them. The interpretative phenomenological analytical approach made it possible for the thematic analysis of the data. Four major findings emerged from the study including: firstly, the research found that more than two-third of the total respondents did not



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participate in IGA opportunities offered by NGOs, state department and other financial institutions in the district. Despite the fact that they were aware of these opportunities and were interested in benefiting from it. This implied that there is low participation of women in IGA in the Krachi West District. Secondly, the research found that most of the IGAs of women in Krachi West District was not sustainable due to the fact that these women had low level education, had only informal skills training, have family commitment that did not enable them to fully participate in IGA training and capacity development and engaged in economic activity which is largely informal. Hence, they were likely to face challenges in accessing credit, formal training and skills development. Thirdly, the research found that women engaged in IGAs in the District are faced with constrains including poor transport infrastructure, lack of access to market, lack of coordinated IGA policy etc. Finally, the finding of this study that 96.0% of the respondents agreed that engaging in IGA's will automatically increase women's economic and social independence implied that the women believed that IGAs are a major tool for women empowerment in the Krachi West District. Based on these findings, the following recommendations were made including: The adoption community approach by Stakeholders including (the Government of Ghana, District Assemblies, CBOs and NGOs) to mobilize the women and design tailor-made IGA programmes taking into consideration the peculiar challenges of women in Krachi West District. The study findings emphasize the need for capacity training. Women should work together in groups and collaborate with community leaders including DCE, MP, Chiefs, and other opinion leaders to advocate for IGA policy and lobby for training programmes to equip the women with knowledge, skills and competence to facilitate sustainable IGAs.



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ADB-	Agricultural Development Bank
CBOs-	Community-Based Organizations
DHS-	Demographic Health Survey
FAO-	Food and Agricultural Organization
FOMWAG-	Federation of Muslim Women Association of Ghana
IGAs-	Income Generating Activities
IGPs-	Income Generating programmes
L.I-	Legal Instrument
MoFA-	Ministry of Food and Agriculture
MTDP-	Medium Term Development Plan
MDGs-	Millennium Development Goals
NAMWG-	National Assembly of Muslim Women in Ghana
NGOs-	Non-Governmental Organizations
NPHC-	National Population and Housing Census
OECD-	Organization of Economic Cooperation and Development
PNP-	People's National Party
PPS-	Probability Proportional to Size
REP-	Rural Enterprise Project
SDGs-	Sustainable Development Goals
SPSS-	Statistical Product and Service Solution
UN-	United Nation
VTIs-	Vocational Technical Institutions
WHO-	World Health Organization



CHAPTER ONE

INTRODUCTION

1.0 Study Background

Economic and social inclusiveness is critical towards the attainment of equity, sustainable economic growth and national development (Bharathamma, 2005). In sub-Saharan Africa, there still remain a wide gap in social and economic opportunity between the haves and the have-not and between men and women (SDG Report 2018). The United Nations Sustainable Development Goal Eight (UN SDG8) seeks to promote inclusive and sustainable economic growth, full and productive employment and decent work for all. The SDGs 2030 Agenda for Sustainable Development provides a global blueprint for member countries including Ghana to translate the shared vision of SDGs into national development plans and strategies. The Sustainable Development Goals Report 2018 highlights significant progress being made in many areas of the 2030 Agenda however, the report also shows that, in some areas, progress is insufficient to meet the Agenda's goals and targets by 2030. (SDG Report 2018).

This is specifically true for SDG1 and SDG8 which seeks to end poverty in all its forms everywhere and promote inclusive and sustainable economic growth, productive employment and decent work for all respectively (SDG Report, 2018). According to Bharathamma (2005), women constitute half of the human population, even contributing two-thirds of the world's work hours and are regarded as the "better half" of the society and at par with the men. However, in reality, society is still male dominated and women are at a disadvantaged in terms of socio-economic opportunities both inside and outside the home (Bharathamma, 2005). For example, women earn only one-third of the total income and own less than one-tenth of the world's resources (Bharathamma, 2005). This shows that the economic status of women is low.



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Women's exclusion from many formal economic activities, especially those in rural areas, has contributed to their involvement in casual or unregulated labour as a means of coping with economic hardship (Tinker, 1990; Momsen and Kinnaird, 1993; Agarwal, 1994). Within this context of economic marginalisation, some rural women engage in collective income-generating activities such as cooperatives and networks as part of household and community economic strategies. These activities have the potential to empower women and other impoverished persons, especially in rural areas that lack sufficient employment opportunities.

For women to successfully engage in Income Generating Activities (IGAs), there is the need for Income Generation Programs (IGPs) which are deliberate interventions to assist the initiative of women, for example, by helping them to improve the existing skills or join together to increase their economic and political power. The supporting agencies are called interveners and the activities and skills which the beneficiaries are involved in are referred to as Income Generating Activities (Hurley, 1990).

Income Generating Activities (IGA) are considered as those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit (Bharathamma, 2005).

Within the context of women empowerment, IGA involves assisting women to secure income through their own efforts. Income generating activities cover diverse initiatives like: skill-based training, micro enterprise promotion, women cooperatives establishment, credit and saving groups, job creation schemes, awareness issues, resource mobilization and market linkages (Hall, 1992).

According to Ansoglenang (2006), in an attempt to alleviate poverty and empower poor rural women, many non-governmental organisations (NGOs) and government agencies have been providing credit and social services to rural women in some districts of Ghana. The essence of these schemes is to help women earn a decent living through such income generating activities.



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There is the need to ascertain the effect of these interventions on the socio-economic empowerment of women and other impoverished persons, especially in rural areas that lack sufficient employment opportunities.

The Krachi West District is one of the oldest districts in the Volta Region but it is one of deprived districts in terms of development (MoFA, 2013). The district is one of the major centres for marketing agricultural products in the Volta Region of Ghana yet poverty is high especially, among women and other impoverished persons. The District is one of the leading producers of yam in the region and could also boast of crops such as cassava, maize, rice, sorghum, soy bean and vegetables. It also has a vibrant market for yam and cereals as market women come from the south and northern Ghana to Krachi to load large trucks of vehicle with yams (MoFA, 2013). Agro processing activities in the Krachi West District is largely limited to gari and cassava dough production, cassava flour processing (*kokonte*), soybean processing and utilisation, and fish processing or smoking. These activities are undertaken by about 60 percent of the women folk in the district (GSS, 2012). This market environment provides opportunity for both men and women. For the focus of this work, the study would examine the effects of income generating activities of women in the Krachi West District.

1.1 Problem Statement

The 2010 National Population and Housing Census (NPHC) Report indicate that women constitute 51.2 percent of the total Ghanaian population of 24,658,823. Most of these women who reside in rural areas are engaged in agricultural production, which is the backbone of the Ghanaian economy (GSS, 2012). Rural women in Ghana produce about 70 percent of food crops and are key stakeholders in agro-forestry, fisheries, and major actors in processing and food distribution (MoFA Report, 2010). Whiles the 2010 NPHC provides detailed report on the contribution of various sectors of the economy by district, the report however, does not detail out the economic contribution of the various segment of the population towards income

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generation and socio-economic empowerment (GSS, 2012). This is important to help direct and shape policy focus and ensure gender equity and social justice. The Ministry of Women and Children Affairs (2012) indicated in their report that women contribute significantly in farming activities in Ghana, yet, most of the activities women engage in do not lead to generation of income for their social and economic empowerment. Much as this study may confirm our opinions on the contribution of IGA to socio-economic empowerment of women; rather, there is the need for an empirical study that utilizes a more robust methodology and research tools to examine whether or not women participation in IGA necessarily lead to their social and economic empowerment and if it does, to what extent.

Parvin *et al.* (2004) noted that although, poor women are the target group of typical income generating programmes, many women could not gain from these activities. The reason for this state of affairs still remain unknown as literature that explains the nuances of the nature of the income generating activities of these women is inadequate. Additionally, very little is known about the extent of income generating activities' contribution to the socio-economic empowerment of the rural women in Ghana (Ansoglenang, 2006). As researcher with much interest in the eradication of poverty through economic and social empowerment of women, there is the need to critically examine the income generating activities of these women and their contribution towards inclusive economic and social empowerment.



Against these backgrounds, this study examined the role of income generating activities on the socio-economic empowerment of women in the Krachi West District.

1.2 Research Questions

In relation to the objectives of the study, the main question of the study was: To what extent have income generating activities empowered women in the Krachi West District?

The following specific research questions are formulated to guide the study:

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1. How do women participation in IGA contribute to their social and economic empowerment in the Krachi West District
2. What IGA opportunities and strategies are available for women in the Krachi West District
3. What constraints do women in the Krachi West District encounter in the processes of sustaining their income generating activities?

1.3. Objectives of the Study

The main objective of this study was to examine the role of income generating activities on the socio-economic empowerment of women in the Krachi West District. Specifically, the study sought to:

1. Examine how women participation in IGA contribute to their social and economic empowerment in the Krachi West District
2. Identify IGA opportunities available for women in the Krachi West District
3. Identify the constraints women faced in engaging in income generating activities

1.4 Significance of the Study

Analysing trends in Ghana shows that there is an increasing importance attached to IGA and use of IGA approaches as tools towards women empowerment (Bharathamma, 2005). This study was of particular interest in that; lessons learned from it guide marginalized and disadvantaged people to realize their long-term social and economic sustainability. The study used theories to help illuminate the challenges facing marginalized and disadvantage people specifically, women engaged in IGA activities. The success stories from the findings of the study contribute to knowledge in the field of social and economic sustainability. The research report therefore provided insight for academics, policy makers, development expert and practitioners on pertinent issues related to IGA and socio-economic empowerment. The study



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apart from serving as reference document to academics and the general public made recommendations for improved implementation of IGA projects to guide IGA policy makers and programme implementers.

1.5 Delimitations of the Study

In the present century, the term women empowerment has come to light in the social, economic and political development perspective of both developed and developing nations (Bharathamma, 2005). However, for the purpose of this study, focus shall be placed on women socio-economic empowerment through income generating activities. This implies that women political and cultural empowerment is beyond the scope of this study. Considering the objectives of the study, the unit of analysis shall include only women into income generating activities. That is to say, women who are not in any way engaged in income generating activities would be exempted from the study. In terms of geographical coverage, the Krachi West District will be the case study for this study. Therefore, the study will be delimited to only women engaged in income generating activities in the Krachi West District. This is due to proximity, limited resources and time.

1.6 Organization of the Study

The study consisted of six chapters which were: Chapter (one) introduction: This basically introduced the topic and stated clearly the statement of the problem, the objectives and how to achieve them. The chapter consisted of the following themes: background, research context, statement of the problem, purpose/objectives, research questions significance and delimitation of the study. Relevant literature was reviewed in chapter (two), followed by chapter (three) which was a detailed outline of the methodology which included the population, sample size and sampling technique, data collection methods and analysis, research instrumentation and ethical considerations. Chapter (four) involved the presentation of the results. The last chapter



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(five) included discussions of finding which included summary of major findings, conclusions and recommendations.

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LITERATURE REVIEW

2.0 Introduction

In this chapter, related literature on women empowerment and income-generating activities in empowering rural women socio-economically was reviewed. In reviewing the relevant literature for the study, the chapter draws on the previous work of esteemed researchers and practitioners to help enhance a unified conceptual and theoretical framework suitable for use in this study. Generally, the literature is reviewed from the theoretical, conceptual and empirical perspectives.

Specifically, the following major themes are discussed in this chapter based on the research questions and objectives; the concept of women empowerment and related issues, concept of income generating activities of women, its historical antecedents and contemporary issues, contributions of women in IGAs and the challenges they faced. Related works on income generating activities on women socio-economic empowerment, women empowerment in Ghana, income generating activities of women in Ghana are also discussed. The chapter ends by developing a conceptual framework on conceptualizing women empowerment through IGAs within the context of sustainable livelihood approach.

2.1 Conceptualising Empowerment

During the last two decades, empowerment concerning women development and socioeconomic progress has become a popular dialogue in all development conferences, seminars, symposiums and workshops globally (Kabeer, 2001). Measuring social processes



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such as empowerment is a complex task, which makes it difficult to deliver exact results.

Therefore, it is imperative to come up with a clear and transparent definition of empowerment.

Empowerment happens when individuals and organized groups are able to imagine their world differently and to realize that vision by changing the relations and structures of power that have been keeping them in poverty (Eyben *et al.*, 2008). Thus empowerment is a non-linear, multi-dimensional process evolving along different pathways including material, perceptual, cognitive and relational. On the other hand, Dixon-Mueller (1978) viewed empowerment as degree of access to and control over material and social resources within family. Similarly, Batliwala (1995) and Malhotra *et al.* (2002) consider empowerment as a process of gaining and controlling material and intellectual resources to help develop self-sufficiency and to achieve independent rights. These capabilities help to organize, in order to acquire authority to make decisions and choices, and eventually eliminating subordination in all fields of life. The World Bank, (2006) also defines empowerment as the process of increasing capacity of individual or groups to make choices and to transform these choices into desired actions and outcomes.

According to Islam (2011), empowerment is significant for building a base for social progress.

The term empowerment is used mainly in relation to improvements in people's condition,

which is also applied to any disadvantaged group of society. Rowlands (1997) defined empowerment as bringing people on the outside of a decision process into it. It also refers to

the ability to obtain an income that enables participation in economic decision-making.

Therefore, individuals become empowered when they obtain the right to determine choices in

life and influence the direction of change through the ability to gain control over material and non-material resources (Rowlands, 1997).

Generally, it can then be deduced that empowerment is a multilevel construct which is defined

in different ways and it is often related to the concepts of power, democracy, autonomy,



authority and responsibility, command over own rights, social justice and mobilisation of vulnerable groups (Ahnby and Henning 2009; Planas and Civil, 2009; Varekamp *et al.*, 2009). The various definitions put forward indicates that empowerment is the expansion in people's ability to make strategic life choices in a context where that ability was previously denied. It is also a process which relates to the power of an individual woman to redefine her possibilities and options and to have the ability to act upon them. Thus, empowerment is fundamentally about the enhancement of individuals' capabilities to make a difference in their surroundings which affects them.

2.2 The Concept of Women Empowerment

In recent decades, the topic of women's empowerment has become acute, especially, in developing countries. Women's empowerment is of great importance, because it is the most important precondition for elimination of world poverty and enhancement of human rights (DFID, 2000). Sharma and Varma (2008) refer to empowerment in the context of women's development as a way of defining, challenging and overcoming barriers in a woman's life through which the woman increases her ability to shape her life and environment. It is an active, multidimensional process which should enable women to realize their full identity and power in all spheres of life.



The concept of women's empowerment implicitly assumes that in all societies, men control women or, to be more precise, men control at least some of the women of their social class, particularly those in their households and families (Smith, 1989). This view of women's empowerment is part of a sociological or anthropological conception which recognizes that individuals belong to and are strongly influenced by social collectivities that are integrated by common ideological or normative systems. These ideological systems make prescriptions about many fundamental principles of social life. For example, how to organize families, how

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to allocate wealth among different groups or individuals, and how to organize relations between males and females.

West (2006) indicates that at the International Conference on Population and Development in Cairo in 1994, development organizations agreed that women's empowerment is essential for important development outcomes. For instance, the empowerment and autonomy of women, and the improvement of their political, social, economic and health status, constitute an important end in themselves and one that is essential for achieving sustainable development.

Similarly, a review of empowerment by Afzal (2009) indicates that women empowerment implies:

- i. Women's sagacity of self-esteem;
- ii. Their right to have and to determine choices according to their point of view;
- iii. Their right to have access to opportunities, prospects and resources regarding basic amenities of life;
- iv. Their right to have the power to control their own lives, equally within and outside the home; and
- v. Their ability to manipulate the direction of social change to create a more just social and economic order, nationally and internationally (Afzal, 2009).



Generally, women's empowerment is fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society. A review of the various definitions of the concept of women empowerment implies that women empowerment is a process which gives women power or authority to challenge some situation such as development policies and programs that could enable them to get enough strength to

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challenge their submissive social condition or status. Additionally, it can be deduced from the review that women empowerment could expand the choices for women and increase their ability to exercise those choices when they are empowered.

Women's household decision-making and freedom of movement are often used as indicators of women's empowerment. Before the word empowerment was used, women's autonomy and their independence were often discussed as a goal for women's rights and equality in society (West, 2006). The ability to make decisions that affect one's life and the ability to move beyond the sphere of the home freely exemplify autonomy and were quickly adopted as basics of empowerment. Thus empowerment is a non-linear, multi-dimensional process evolving along different pathways including material, perceptual, cognitive and relational.

However, Kabeer (2005) indicates that access to resources does not by itself translate into empowerment or equality unless women acquire the ability to use the resources to meet their goals. For resources to empower women, women should be able to use the resources for the purposes of their choice. Thus, the effective use of resources requires agency, which is, the process of decision making, negotiation and manipulation. Women who have been excluded from decision making for most of their lives often lack this sense that allows them to define goals and act effectively to achieve the goals.



Sherly and Lavanya (2012) point out that empowerment gives power to women in various spheres to have control over the circumstances of their lives. It includes both control over resources and ideology, greater self-confidence that enables one to overcome any problems. Empowerment of women is critical not only for their own welfare but also for the development of their family and community at large.

2.2.1 Empowerment in Relation to Women Issues

According to West (2006), women's empowerment is typically discussed in relation to political, social and economic empowerment. Khan (2012) understands social empowerment as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty. Poor people's empowerment, and their ability to hold others to account, is strongly influenced by their individual assets (such as land, housing, livestock, savings) and capabilities of all types: human (such as good health and education), social (such as social belonging, a sense of identity, leadership relations) and psychological (self-esteem, self-confidence, the ability to imagine and aspire to a better future). Also important are people's collective assets and capabilities, such as voice, organization, representation and identity.

Khan further indicated that, the economic empowerment of women has received particular attention and is often cited as one of the most important ways to promote gender equality, reduce poverty and improve the well-being of not only women but children and societies. Economic empowerment comprises the participation of women in economic activities as well as women's economic decision-making and power. In this regard, employment, specifically paid employment, is considered as the fundamental component of economic empowerment.

Economic empowerment is thought to allow poor people to think beyond immediate daily survival and to exercise greater control over both their resources and life choices. For example, it enables households to make their own decisions around making investments in health and education, and taking risks in order to increase their income. There is also some evidence that economic empowerment can strengthen vulnerable groups' participation in decision-making.



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The evidence also suggests that economic power is often easily 'converted' into increased social status or decision-making power (Khan, 2012).

Economic independence or access to an inherited or self-generated income is considered as the major means of empowerment of women. To a great extent this is true as economic dependence is the worst form of dependence (Negash, 2006). To enable women to stand on their own, this strategy is attempted and advocated by many governments. Ritchie (2006) noted that women's income in a family is very important in relation to their full identity and powers in all spheres of life. However, as in the case of education, economic independence also may not give women the necessary decision making power and may not even make access to forums of decision making easy or smooth for them.

According to Negash (2006), women economic power enhances the wealth and well-being of nations. Women who control their own income tend to have fewer children, and fertility rates have been shown to be inversely related to national income growth. Women are also more able and generally more willing than male counterparts to send daughters as well as sons to school, even when they earn less than men. While women's roles and participation in economic activity in the traditional sense has, to a large extent, been defined and restricted along biological and cultural lines. Amu (2005) posits that women's role in the Ghanaian economy have not been limited to the home alone but has spanned all sectors of the economy with its impact more felt in the agricultural and services (wholesale and retail sub-sector) sectors. Women's participation in the labour force has contributed to household incomes and the education and health of their children.

2.3 Historical Overview of Women Income Generating Activities

Approaches to supporting women's productive activities have evolved over several decades. Prior to the 1970s, welfare-oriented approaches predominated. Grants were given for training



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and income-generating projects that emphasize domestication of women (Alana, 1994). Such projects tended to be small-scale, underfunded and isolated from mainstream development. A shift by some agencies began in the late 1970s towards creating income-generating components of larger programmes. These programmes as a whole were given higher priority than isolated projects, and in some cases, women were able to gain a better understanding of political and power structures. However, the income-generating components often received far less funding and priority than other components, and awareness of gender issues in the programmes as a whole was frequently missing (Alana, 1994).

By the mid-1980s, disillusionment with income generating activities began to surface within many agencies. There was increasing recognition that they were, in many cases, failing to raise income levels, and in some cases were additionally burdening poor women. By the end of the 1980s, many agencies were avoiding the use of the term 'income-generating', as it continued to conjure up images of women undertaking marginal economic activities far removed from the increasing thrust towards gender issues and women's empowerment (Hall, 1992).

By the end of the decade (1980s), scattered evidence was revealing that an increasing number of poor women were creating their own jobs in small-scale agriculture, manufacturing, services and petty trade (Berger, 1989). Access to financing at affordable rates was recognized as a constraint for poor women, and taking this into account, many development agencies began to turn their efforts towards utilizing credit as a development tool. Studies of women-focused credit projects, mostly carried out by the implementing agencies themselves, generally have found positive economic and social benefits resulting from these projects (Buvinic 1989).



2.3.1 Contemporary Issues of Women Income Generating Activities

Women are playing fundamental roles in almost every aspect of society from time immemorial. According to UNIFEM (1998), they have made important contributions in creating access to human, natural, financial, physical and social capital for making their livelihood sustainable.

There has been a surge in initiating small-scale businesses for women, cooperative undertakings, job creation schemes, credit and savings groups, training programmes financed by either micro-finance or funds donated for these purposes. These initiatives are referred to as income-generating activities (IGAs). According to Albee (1994), IGAs are defined as those initiatives that affect the economic aspects of peoples' lives through the use of economic tools such as credit. Women engage in these activities to secure income through their own efforts (Todd, 2006; Islam 2011). Bharathamma (2005) also define income generating activities as those initiatives that affect the economic aspects of women's lives through the use of economic tools such as credit. There no difference between these two definition except peoples and women so merge them Biswalo and Baartjies (2001) also note that income generating activities can be seen as some form of "employment" whereby participants are involved in activities for the purpose of increasing their income.

An expanded definition of IGA is also seen by the Danish Refugee Council (2008) as small-scale projects that create an income source to individual beneficiaries or beneficiary groups whilst promoting the principal right to self-determination and the objective of integration, repatriation and re-integration. For women to successfully engage in IGAs, there is the need for Income Generation Programs (IGPs) which are the deliberate intervention from the interveners (government or non-government) to assist the initiative of women. For example, by helping to improve the existing skills or join together to increase their economic and political power.



The supporting agencies are called interveners and the activities and skills which the beneficiaries are involved in are referred to as Income Generating Activities (Hurley, 1990).

Income generation interventions can be divided into two broad categories:

- i. those that directly provide local employment to women, mostly with no or low skill requirements, and
- ii. those that seek to initiate a process by which women are able to ultimately engage themselves in income generating activities (Saleh, 1999).

Sheheli (2011) further classified IGAs for women into two broad categories namely agricultural and non-agricultural activities. Homestead vegetables cultivation, crop production, post-harvest activities in agriculture farming, poultry rearing, management of livestock, fisheries, bee keeping, sericulture are the most important agricultural activities. All phases of agricultural activities from seed sowing to harvesting and processing of crops are intimately done by rural women.

The women are participating in both farming and non-farming activities directly or indirectly with men. The small farmland and homestead area is being used intensively mostly by women (ADB, 2004). However, the majority of new livelihood opportunities still considered to fall under the male domain, including work in the private sector, in small-scale businesses, or at the marketplace. In rural areas, interest of resource poor women in income-generating activities is high and they are involved in various non-farm income activities (ADB, 2001; ZEZZA, 2007). The rationale behind these interventions is that women need assistance to catch up and benefit more from development, as on many occasions massive developments do not necessarily bring equal opportunities to the group of the poor women (Orbeta and Sanchez, 1996).



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The main objective of Income Generating Programmes (IGPs) is to help women generate income and induce self-sufficiency so that they will be entirely independent after the program ends. This is however not the only desirable goal for an income generation program. There are many others that could be achieved which are, among others, building of unexploitative and just economic relations (Hurley, 1990), creating work satisfaction and the enhancement of the participants' assertiveness, self-confidence and skill as well as mutual support and organization (Todd, 2006; Islam 2011).

According to Ritchie (2006), providing support for income generation activities (IGAs) typically involves dealing with any combination of the following:

- Inadequate social and/or economic infrastructure and services to support increased opportunities for IGAs by community members;
- Lack of financial institutions that are willing and able to provide access to financial services for poor people;
- Saturation of local markets for the products of existing economic activities and lack of knowledge and facilities that would enable producers to expand their market of the product;
- Lack of knowledge of new technology or opportunities in non-traditional economic activities and aversion to risk when probable outcomes of such opportunities have not yet been demonstrated to the potential clientele; and
- Shortage of capital to start new or to expand the existing economic activities.

Intervener agencies usually offer more than one solution or services which are offered in a package. Such a package, according to Hurly (1990), usually comprises provision of small



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capital through grants or loans, training or advice in skills or small business management and other support services such as marketing and provision of temporary trained personnel.

2.4 Economic Empowerment of Women through Income Generating Activities

Several studies undertaken so far on the impact of income generating activities for sustainable rural livelihood of women have indicated a positive impact both on household outcomes such as income, wealth and asset accumulation and on individual outcomes like employment, health and nutrition (Baden and Green, 1994; Pitt and Khandker, 1996; Hall, 1992). Income generating activities have been acknowledged as they have allowed women to be more self-reliant and substantially encouraged them to engage in economically productive activities. Eventually, IGAs have empowered women by enabling them to make economic decision (Hall, 1992).

Experiences by different researchers also indicate that empowerment of women have brought, through IGAs, significant improvement in women's participation in household decision making, family planning, children survival rate, health and nutrition and children education especially girls' education (Steele, Amin and Naved, 1998). Although there are many evidences of positive impacts of different income generating activity programs on income, employment, empowerment and such other socio-economic and political indicators, there are also several weaknesses and eventually many scholars (Afrin, Islam and Ahmed, 2008; Al-Amin, 2008; Afzal, 2009) have criticized these programs.

Some studies suggest that economic development program could automatically increase the economic status of women, and thereby their overall status in community and family. They tend to focus on economic development program with the expectation of achieving the goals of empowering women with productive capacities and skills for the future (Kandiyoti, 1988; Buvinic, 1989). McCormack *et al.* (1986) contend that one should not assume that generation



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of income or economic empowerment will automatically increase women's independence, bargaining power and overall status in the family or in the community. McCormack and his colleagues also report that bargaining power of women coming from poor households does not change just because the women may now be earning a higher income through their engagement in income generating activities.

Some researchers such as Carr *et al.* (1996) and Viswanath (1995) found that the best way of achieving women's empowerment is to organise them under a common group or forum with income generation program support. These studies show that different NGOs in different countries of South Asia have achieved this goal by following multiple development strategies. NGOs generally take participatory and community development approach, which differs from traditional approaches usually taken up by government institutions. Viswanath (1995) also found overall empowerment of women in southern state of India when they have been organized under NGOs' economic development program.

2.4.1 Areas of Empowering Women in Income Generating Activities

Advisory and Training

According to Hurley (1990), training is a useful strategy to develop women's skills especially those which involve more complicated skills. It is however only effective if the training suits the technology and the markets in which the trainees are working. There are different types of training.

Vocational Training

Vocational training usually refers to the technical courses offered by vocational technical institutions (VTIs). Traditional VTIs focus on the technical skills which have high demand in the wage employment market. This scenario however has changed due to the emerging



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emphasis on the self-employment sector and unemployment problems especially in developing countries. The shift in focus has helped precipitate the “crisis of vocational training” and helped identify a reorientation to self-employment as a possible response (Grierson and McKenzie, 1996).

Standard vocational training often excludes the poor due to their operating location which is beyond the reach of the poor, expensive fees and inflexible schedule to enable them to earn their living.

In response to the above problems, there are several VTIs which deal specifically with the poor, offering courses that suit the needs of the poor in flexible times, so that they can simultaneously complete the course and work for their daily earnings. It is also reported that Faith Based NGOs actively run training centers in rural areas which provide low or no fees courses. These VTIs indeed have greater potential for directly impacting poverty reduction than that of the state or private VTIs (Robert *et al.*, 2007).

Apprenticeship

Apprenticeship is one of the oldest ways of transferring employment related skills which is carried out at the place of work and clearly related to the needs and realities of the market. At the beginning stages of traditional apprenticeships, the master or the employer watches over the apprentice closely and intervenes at all crucial stages. As the apprentice becomes progressively more skilled, the direct intervention from the master will be reduced and the apprentice is assumed to be more responsible to his/her work. Working independently is not encouraged until the apprentice’s performance is likely to be error free due to the nature of job which typically has an economic dimension.

With the increasing awareness of the effectiveness of apprenticeship strategies, VTIs are starting to offer integrated courses where the apprentice is not merely receiving the transfer of



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skills through on-the-job training but also other business and academic knowledge. This is an important preparation especially for those who want to be self-employed (Bharathamma, 2005).

Basic Skill and Business Training

In many circumstances, basic skills training may be an essential first step before income generating activities can be developed. Acquisition of or improvement in basic skills such as reading, writing and basic calculation can be particularly important for poor women as their educational level is often lower than that of the average man. Lack of basic business skills contributes to the low level of confidence of many of them which further impedes their economic activities Halula (2009).

Apart from basic skills, some degree of business training will always be helpful especially during the implementation stage of IGPs. The degree of training may range from simple accounting to more complex systems of business projection. It may also include marketing aspects and strategies on how to deal with legal requirements such as hygiene regulations or licensing. Rather than attempting to cover a comprehensive range of skills initially, it is preferable that a series of training units are offered so that participants can gradually build up their business capability as their needs develop (Hurley, 1990).



Direct Services

Small farmers and poor producers often have problems in sustaining their earning due to the problems faced in their daily economic activities. Poor producers tend to have problems with product marketing especially when they produce something which is not for local consumption as they have to rely heavily on the middlemen. Increasing concentration in the supply chain and high competitive markets could also weaken their negotiating power over the buyer, thus inhibiting them from getting reasonable prices. In this case, alternative marketing organizations set up by agencies

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can make a great difference by paying a fair price to the producers as compared to the traditional middleman (Hurley, 2006).

For example, Sarba Shanti Ayog (SASHA), a non-profit organisation based in Calcutta, provides a whole range of marketing related support to producers of hand crafted goods. They draw on a pool of people with commercial and design experience and organize marketing channels for the producer's goods. A major part of the work is providing professional advice and necessary assistance for the producers to meet both local and international demand. Other business aspects such as purchasing also need intervention if the small producers have problems with raw materials. The poor producers also frequently face purchasing problems as they have to purchase the production input with the higher price from the retailers. An intervener agency could help to solve this problem either through the provision of credit or organizing collective and bulk buying, so that they are entitled to commercial discount (Hurley, 2006).

- **Financing**

Women's accessibility to and utilization of micro credit is an important sign of economic empowerment. A number of empirical studies confirm positive impacts of micro credit on poverty reduction of women. Poor integration of financial markets in developing countries means that, in rural and urban areas, informal credit systems predominate, which often have high rates of interest. Kabeer (1991) notes that in rural Bangladesh, access to credit from retailers is often conditional on the borrower having regular employment, which effectively discriminates against female headed households whose sources of incomes, tend to be casual and insecure employment.

Small productive financing for rural women in the form of grant or credit has been gradually proven to be effective and could increase their earning. It can support initiatives, which help to



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break the absolute as well as the relative poverty cycle. The availability of financial assistance offers an opportunity as well as a challenge to families to change their routine practices and hope for a better future (Snow, 2001).

The financing provided for rural women is very important as they usually have limited access to the capital to expand their economic activities. This is due to a number of factors including limited assets to be pledged, government and institutional failure and the poor attitude towards risks. Thus, in many cases, women turn to easier access credit such as borrowing from family members and private money lenders. This however will only have little or even no positive impact as the money lent by families is a relatively small amount and money lenders tend to charge extremely high interest rates (Islam, 2011).

Income generation programs could offer financing to rural women either in the form of loans or grants. Without pressure to repay, grants may encourage misuse or poor use of funds, the development of dependent attitudes and the stifling of initiative. Grants are most appropriate in circumstances involving substantial loan amounts that the repayment would be impossible. This is often why large grants are given to groups to establish production units which require expensive machinery and other inputs (Hurley, 1990; Ritchie, 2006).

Apart from that, grants could also be given to the women who are too vulnerable to take on the risk of a loan. This provision however needs to be carefully monitored and should be in many cases combined with training mechanisms, so that the fund will be responsibly used for the productive purposes (Ritchie, 2006). If credit genuinely requires repayment, it has the great advantage of forcing the participants to take responsibility for the funds and to consider the economic viability of the productive investment. Thus, credit is almost always a more appropriate form of assistance to income generation activities of women than a non-repayable grant or subsidy (Hurley, 1990).



2. 5 Social Empowerment of Women Engaged in Income Generating Activities

West (2006) study carried out on social benefit of women's empowerment in India. The study uses Demographic Health Survey (DHS) data from India to empirically analyse the link on women's empowerment at the individual level for ever-married women. The study found out that working is important to empowered women in their marriage. Women who work had a greater likelihood of having children they wish to have than those women that do not, but that the strength of the relationship varies by empowerment indicator. The findings of this analysis also reveal that women in certain occupations have a greater likelihood for empowerment and that various social characteristics are associated with some of the indicators of empowerment.

Islam (2011) carried out a study on rural women's social status, through self-esteem on income generating activities (A Study on NGOs Credit Programs in Bangladesh). The study revealed that women self-esteem from generating activities and entrepreneurship are the most important contributing factor that improved women self-esteem in rural Bangladesh.

The quality of life of the women had improved as they reported that they can now send their children to school, leave the house, eat properly, and have a good relationship with their family members, including their husbands. These successful women are now satisfied with their lives and are respected by their family members, as well as by local people. According to these successful women, their quality of life had changed since their voices had become stronger, in the sense that they were able to speak with influential people, could advocate for issues that were important to them, and could move more freely outside of their homes (Islam, 2011).

Rural women are more often than not, excluded from access to technologies, land, credit and formal education that could eventually ease them from their workloads. In addition, they are also rarely integrated as partners in the design, management, monitoring and evaluation of development programs. Understanding the different roles that women and men assume to play



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in various agricultural activities and businesses would lead to better interventions for increasing productivity (Hallie, 2014). Therefore, a system that recognises and integrates rural women in the framework of human and social development in rural Ghana is imperative for sustainable development.

Woman empowerment in Ghana has been a resounding subject in the country as efforts have been made and are still being made to empower women through formal education. Women in Ghana contribute immensely to national development, and there is therefore the need to encourage and support women to actively involve themselves in public life and governance. The awakening of women in Ghana towards a society where justice and brotherhood prevail can best be achieved by woman-to-woman contact.

The cultural patterns of Ghana's society are such that social progress among women can be promoted effectively through the medium of personal relationship among them. It is women who can inspire confidence and offer stimulus for social change especially among their sisters in the rural areas. Hence, effective leadership among women must come from the ranks of women themselves. Their qualitative participation can be achieved through the formation of women's groups and educational programmes (Deshmukh, 2005).

According to Ansoglenang (2006), the use of empowerment programs and or projects that works through the gender responsive institutions in Ghana explains the success in achieving a 28% reduction in the poverty levels of Ghanaians. Grassroots institutions for social networking have been active in the mobilization of rural women voices, providing them with a space to participate in policy planning and its implementation.

The National Assembly of Muslim Women in Ghana was formed with the aim of promoting a nation-wide mobilization of Muslim women. Even though, it had a national appeal by name or in theory, but in practice, it also had a limited scope of coverage or operation. Apart from the



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coverage limitation it also had the problem of politicization. Apparently, the maiden President of the group also had an additional responsibility as the national organizer of the women's wing of the People's National Party (PNP), the then ruling party (Mumuni, 2002).

The quest for a more formidable Muslim's women group necessitated the formation of the Federation of Muslim Women Association of Ghana (FOMWAG) in 1997. The Federation was meant among other things to galvanize and expand the scope of Muslim women's activities with the view to empowering them in all facet of life, i.e. socially, economically and politically among other areas. However, its socio-economic impact on Muslim women from a nation-wide perspective is yet to be assessed or seen (Mumuni, 2002).

2.6 Challenges of Women Engaged in Income Generating Activities

In relation to the constraints faced by women in IGA, Amu (2005) notes that there are marked disparities in women's access to economic resources that will enable them to achieve their economic and social goals when compared to their male counterparts. Women generally lack access to credit, land and education, which make their progress in economic development relatively difficult.

Although women make up half of the world population, their participation in various activities is not the same as men. Without the participation of women in the development process, society as a whole cannot be said to develop sufficiently. Nevertheless, due to gender discrimination, women tend to be granted an inferior status in nearly every aspect of life. The discrimination that they face is greater and more in developing countries than in developed countries (Islam, 2011). Afzal (2009) carried out a study on the identification and analysis of factors hampering women empowerment in agricultural decision making and extension work in Pakistan.

This study was designed to identify participation level of rural women in decision making process regarding a number of household and agricultural affairs and their perceived hindrance



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in this context. The study found that respondents had lower level of education as they have to share work at farm instead of going to school. The system of male dominance in society and access to credit was considered major socio-economic obstacles in women participation in extension activities. Poverty was identified as the major hindrance in women's participation in agricultural practices. The study also found out that almost all of the respondents reported that they had no access to any government or to some extent private sectors where they could get agricultural extension services. A review of the literature presents the following specific challenges that confront women engaged in income generating activities.

2.6.1 Limited Access to Credit

Small productive financing for women in the form of grant or credit has been gradually proven to be effective and could increase their earning. It can support initiatives, which help to break the absolute as well as the relative poverty cycle. The availability of financial assistance offers an opportunity as well as a challenge to families to change their routine practices and hope for a better future. The financing provided for women engaged in income generating activities is very important as they usually have limited access to the capital to expand their economic activities. This is due to a number of factors including limited assets to be pledged (Ritchie, 2006), government and institutional failure (Snow, 2001) and the poor attitude towards risks.



Financial institutions could offer financing to women either in the form of loans or grants. OECD (2011) holds that micro finance including micro-credits is often considered as an instrument that promotes empowerment. In economic empowerment, women's access to savings and credit through collective action gives them a greater economic role in decision making through participation in terms of optimizing their own and the household welfare. Whilst it can stabilize livelihoods, broaden choices, provide start-up funds for productive investment, help poor people to smooth consumption flows and send children to school, it can

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also lead to indebtedness and increased exclusion unless programmes are well-designed. Banks in developing countries often have conservative lending practices. Consequently, small women-owned businesses face difficulties accessing the credit needed to invest in expanding their activities (OECD, 2011).

Women's lack of assets, due to the gender discriminatory property and inheritance practices in many of the African countries limit women's access and control over resources specifically land. The lack of both start up and working capital limits the size, type and location of income generating activities. Sebhatu (2012) further adds that other literature suggests that some women are worse off with loans. In some cases, because of loans and/or activities in which they invest, women face increased tension and violence in the home, male economic withdrawal and even abandonment.

2.6.2 Weak Infrastructure

The low development of roads and lack of transport affects both male and female entrepreneurs. However, a closer examination at the gender differentiated impact of weak infrastructure on women and men and their respective income generating activities tell a different story. As indicated earlier, women's ability to actively engage themselves in their economic activities is partly affected by the heavy labour burden and time poverty associated with their family responsibilities.

Women who live in communities with low infrastructure (transport, water and sanitation and energy) are worse affected. Studies have shown how women's time burden is affected by inadequate transport systems. A World Bank study (Hall, 1992, cited in Crown, *et al* 2005) reported that 87% of trips in rural Africa take place on foot. Of this, the time women spent accounts for more than 65% of the household's time and effort put on transport.



2.6.3. Limited Access to Markets

Baden and Green (1994) note that access to market is a critical constraint for women engaged in income generating activities. Women tend to have problems with product marketing especially when they produce something which is not for local consumption as they have to rely heavily on the middlemen. Increasing concentration in the supply chain and high competitive markets could also weaken their negotiating power over the buyer, thus inhibiting them from getting reasonable prices. In this case, alternative marketing organizations set up by agencies can make a great difference by paying a fair price to the producers as compared to the traditional middle man (Hurley, 2006).

There are various factors that limit women's income generating activities access to markets. As noted earlier, women disproportionately experience limited mobility due to various factors linked to either their family responsibility or cultural practices. Those who can travel lack the market information on products and inputs, thus they become dependent on the middle traders who buy their products at relatively lower than the market price. Because women often produce small amounts, they are limited to the local village markets, where the market for their products and services are already saturated. Some projects which organised women producers in handicrafts and other goods have shown some good practices where women producers were linked to international markets. Such projects invest extensively into training and coaching to ensure that the products match the international quality standards and improve competitiveness (Baden and Green, 1994).

2.6.4 Low Educational Level

In many circumstances, basic skills training may be the first important step before income generating activities can be developed. Acquisition of/or improvement in basic skills such as



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reading, writing and basic calculation can be particularly important for women. Low level of education among women may be one of the factors which contribute to the low level of confidence of many of the women which further impedes their economic activities (Hurley, 1990).

Islam (2011) posits that many rural women have the confidence to do something, but they often do not know how to act on it, because most rural women lack the education and basic training required for many jobs. For instance, Islam (2011) maintains that women in Bangladesh who accessed loans from NGO credit programmes ended up with debt and the major indication was that they were not motivated or allowed to attend any income generating training.

Clearly, it would have been desirable if the NGOs were able to offer income generating training to all participants, based on the participants needs. Apart from basic skills, some degree of business training will always be helpful especially during the implementation stage of IGPs. The degree of training may range from simple accounting to more complex systems of business projection. It may also include marketing aspects and strategies on how to deal with legal requirements such as hygiene regulations or licensing, rather than attempting to cover a comprehensive range of skills. Initially, it is preferable that a series of training units are offered so that women can gradually build up their business capability as their needs develop (Hurley, 1990).



2.6.5 Men Authority over Women

Women are more likely to engage in IGAs because of the role assigned to them and lack of competition with men. Traditionally men have a quite defined role for livelihood than women. Women engage in IGAs sometimes realize that in addition to participating in IGAs, they have additional responsibility of coming home do the domestic chores as well as use their income to

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finance their requirements. Men then keep their income for themselves knowing their wives would handle all domestic concerns.

Goetz and Gupta (1996) note that though poor women are the principal target group of typical income generating programmes, yet many women could not avail enough power within households to control their income. Income received by most of the women are surrendered to, husbands or male relatives of the family. Therefore, most often, women need to depend on husband or male members for repayment money, this situation leads to new form of dependency and tension for women (Goetz and Gupta, 1996).

2.6.6 Lack of Technology

Low income women are most often engaged in household and market work, which is time consuming, bungling, and intermittent; and their activities use few modern paraphernalia and skills and necessitate little or no capital investment. Poor working women, more than men, lack the benefits of productive resources, which increase productivity and economic returns to labour.

According to the UN (2002), less attention has been given to farming tools and technology that are both appropriate for women and environmentally safe, particularly as many projects tend to increase the quantity and physical demands of women's crop production activities.

2.7 Empirical Review on IGA and Women Participation in Ghana

Kaaria (1996) carried out a study on income generating activities of women and their contribution to household expenditure - the case of Keta district, Ghana. This study was based on the assumption that an attempt to increase women's household production will increase their household's consumption and ultimately increase the household standards of living. The study



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assessed the magnitude of women's contribution to the household production and consumption activities. Major findings of the study indicated that women spend longer hours engaged in economic activities and household chores, yet they earn less than their male counterparts. Despite their low income, women contributed more to household expenditure from income generated. The study identified the constraining factors as high illiteracy rates, lack of training, low access to credit facilities and marketing problems, among others.

In the Tolon-Kumbungu district in northern region Hudu (2009) conducted study on Socio-economic analysis of rural women beneficiaries of microcredit found out that microcredit livelihood activities such as, petty trading, processing of agro products like gari or oil extraction had significantly reduced vulnerability facing the women within households. The study further revealed that women beneficiaries who engaged into income generating activities like food vending, hair dressing etc had the chance of reducing their vulnerabilities through asset acquisition. . Similarly, Alhassan and Akudugu (2012) conducted a study on income generating activities and its impact on women beneficiaries in the Tamale Metropolis. The study found that 90 percent of most women who had access to microcredit facilities were able to build their capacity by way of expanding their micro businesses, enhance their social status within households and at the community level as well and earned more income.



Adu-Okoree (2012) empirical study in the Ashaiman municipality on Peri-urban. Can micro-finance be a panacea? Revealed that most women who benefited from microcredit facilities had increased their income. The savings capacity of 90% of beneficiaries had also increase and majority of the women could contribute to support their children school fees, income generating activities have promoted their health status because they were able to access credit facilities from banks. Other women beneficiaries were able to support their families by purchasing food items and were empowered to take part in decision making processes within households.

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Women contribute substantially to the economic development of the country. They form an estimated 52% of the agricultural labour force. They account for about 70% of total food production, and constitute 90% of the labour force in the marketing of farm produce (Mensah, 2007). Women play a lead role in post-harvest activities such as shelling of grains, storage, processing and marketing. Rural Women in Ghana are also important stakeholders in agro-forestry and fisheries sectors, and major actors in processing - 95% and food distribution - 85% according to MOFA (2011). Yet, these women face constraints in accessing to credit, land, labour, appropriate technology and structures and processes that increase agricultural productivity.

Although women are important actors in the food chain and are also responsible for food security in Ghana, they face a lot of uncertainties in food crop farming. Food crops do not have guaranteed prices, and they are therefore subject to the vagaries of market prices, which rise and fall with the quantity of harvest per period. In a lean season where food prices are very high, food crop farmers are able to recoup their costs and make some tidy profit. However, in the major production season of crops such as vegetables, prices freely fall and some farmers are not able to recoup their cost. This seasonality by and large impoverishes women farmers and does not allow them to save and to reinvest in their business, which would allow them to expand. This apparently leaves them in a perpetual poverty that becomes difficult to break.



2.8 Conceptualizing Women Empowerment through IGA within the Context of Sustainable Livelihood Framework

According to Kombo and Tromp (2006) theoretical framework is a pool of interrelated ideas based on theories. Theoretical framework accounts for and explains the phenomena, attempting to clarify why things are the way they are, based on the theory. The theory of sustainable livelihoods and the sustainable livelihoods framework/approach technologically advanced

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during the 1990s as an instrument to help assimilate the livelihoods viewpoint into research and development projects (Farrington *et al* 1999; Scoones 1998; Chambers & Conway, 1992;) and has turned out to be extensively embraced by researchers as well as bilateral and multilateral agencies and NGOs (OECD, 2011; Murray 2002; Hall, 1992).

The only implicit approach to study sustainability of IGA is in the context of its contribution to poverty alleviation by providing income to the immediate family hence an improvement of life for the whole community. IGA is documented as a strategy to eliminate poverty and hunger both in the MDG 1 and 3 by 2030. Increasing income generating activity for women through the group or individual is a strategy which has been identified by different governments, non-governmental organization (NGO), community-based organization (CBO), donors over a period of time worldwide.

The theory emphasizes the relationship of the assets to give an outcome of increased income, wellbeing and reduced vulnerability when shaped by the right policies, institution and process (DFID, 1999).

As adapted in this study, the sustainable livelihood theory holds that the assets influence livelihood. The sustainable livelihood approach seeks to improve the lives of the women by looking at how their assets influence sustainability of their IGAs to have a sustainable livelihood. In the application of the sustainable livelihood approach, this study focused on factors influencing sustainability of IGA among women financial, social- cultural and natural were identified as the variables that would influence sustainability of IGAs. The following regarding the sustainable IGAs were identified: investigating the extent to which financial factors influence sustainability of income generating activities among women in the Kete Krachi District; Explore the extent at which social factors influence income and sustainability of income generating activities; establish the extent to which financial factors influence



sustainability of income generating activities; determining the level at which environmental factors influence participation of women and sustainability of income generating activities run by women. They also contribute to the livelihood strategies of persons that access regular employment. The conceptual framework was developed based on the pertinent concepts and theories discussed in the review of literature as well as the research questions of the study (Figure 2.1).

The financial factor is conceptualized as saving, accessibility and availability of credit. Social factors are conceptualized as social status, education, cultural and tradition, knowledge and skills of member. Environmental factors are conceptualized as seasonality, environment and access to property resources. It is theorized that the independent variables which are financial, socio-cultural, natural and physical factors directly influence sustainability of IGA among women in the Kete Krachi District. However, the result may be confounded by policies of government, NGO and international funders as the intervening variable.



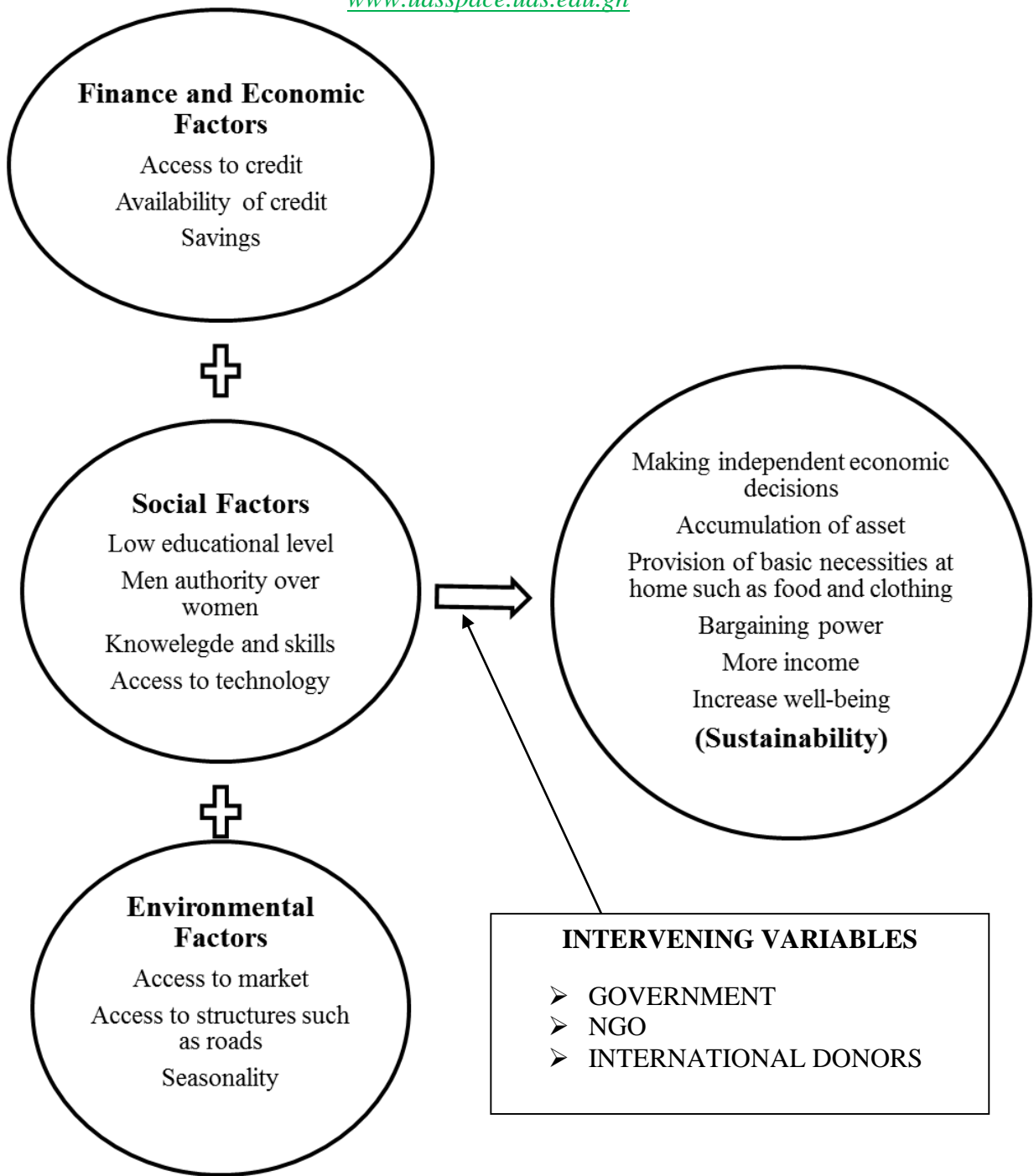


Figure 2.1: Conceptual framework

Source: Researcher Construct, 2018

2.10 Conceptual Framework

As can be inferred from figure 2.1 the framework highlighted the following: financial and economic factors, social, environmental and intervening variable (government, NGOs international donors, etc.) as factors that influence the sustainability of IGAs and subsequently influence the level of socio-economic empowerment. The framework argued that if women have access to adequate credit, have high level of education, knowledge and skills, access to good economic and social infrastructure and targeted interventions and support system, then, their IGAs would be sustainable and may likely lead to women's socio-economic empowerment. The framework however posits that, if women had challenges accessing credit, had low level of education, skills and unfavourable environmental conditions including bad roads, lack of access to good market etc. their IGAs may not be sustainable and may not contribute to their socio-economic empowerment.

The researcher carries the following assumptions into this study:

- That for the IGAs of the women in Krachi West District to contribute to socio-economic empowerment the IGAs must be sustainable (i.e. independent economic decision, accumulation of assets, ability to provide for basic needs)
- For sustainable IGAs in Krachi West, there must be the combined force of the economic, social, environmental and intervening factors that create the conducive environment for sustained participation of women in IGAs.
- That the lack of this combined force to support women IGAs in Krachi West would create challenges and this may pose serious set-backs to the effort of women IGAs in contributing towards socio-economic empowerment.
- The wider this challenges the weaker the effectiveness of IGAs contribution towards socio-economic empowerment.



2.10 Gaps in the Literature

The chapter has analyzed women empowerment within the theoretical framework, that enhancing socio economic conditions of women through participatory approach can lead them to empowerment which in turn will reduce their vulnerability to poverty. Many gaps in the literature have been noted in reviewing the available literature on women empowerment and income generating activities. The gaps include:

- i. Notwithstanding all the definitions reviewed on women empowerment, the concept of empowerment still remains a difficult concept to define and evaluate accurately in terms of its cultural and religious appropriateness. Additionally, the unrealistic expectation that societal gender imbalance and suppression can be overcome through group participation on issues that affect women is, at times, elusive or counterproductive
- ii. There are weaknesses in the methodologies used in the preexisting literature to study the role of income generating activity programs on household outcomes. Thus, since most of the studies take the household as unit of analysis, less is known about the impact of credit on women in terms of its effect on intra-household allocative patterns, resource allocation, productivities by gender and empowerment.
- iii. In other words, the socioeconomic proxies for women's empowerment used in past studies do a good job of indexing only some aspects of women's empowerment and power, but only in some contexts. For this reason, use of direct measures is preferable to the use of proxies. The substantive implication of this finding is that, in the short run, providing women with IGA, or other



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resources may do little to empower them, although the evidence suggests that these investments could have pay-offs for particular aspects of empowerment.

- iv. Most of the studies also failed to prove whether or not the impact is due to the programmes on IGA itself or there are some other factors behind that.

2.11 Lessons from the Literature

Generally, the following key lessons were learnt from the literature:

- Income generation activities of poor women help them to raise their overall status in a family and society and that income generating projects are a practical solution to empowering women as well as one of the strategies to strengthen women's positions
- Economic empowerment could be an entry point for overall empowerment of women if they are organised under a common platform
- Participation of women in income generating activities will lead to women's empowerment since by having access to resources a woman can improve her bargaining position, thereby allowing for greater control over decisions and life choices.
- Entrepreneurship development and income generating activities are a feasible solution for empowering women.
- IGA generates income for rural women and also provides flexible working hours according to the needs of home makers
- A number of constraints and shortcomings of income generating programs have restricted the women to achieve vast and sustainable impacts in their capacity building, hearing their voice and thus being empowered in family as well as in the community.



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- Though the credit programs addressing the women have embraced significant impacts, it has not yet been able to cover a wide range of issues of their lives.



METHODOLOGY

3.0 Introduction

This chapter presents the elements of methodology that were applied in this study. The methodology is carved out to meet the research objectives and address data gathering problems imminent in research. The major components of this chapter are the research design, study population, sample and sampling technique, data collection including sources of data, data collection instrument, validity of instruments and procedure for data collection and ethical consideration.

3.1 Profile of the Study Area

The Krachi West District is located in the Oti Region. The time of collecting data and write up it was part of the Volta Region before the new administrative region was created in 2019. The original Krachi District was established by Legislative Instrument (L.I. 1501) on March 1989. The Krachi District was divided into two separate districts: the Krachi West District and Krachi East District in the year 2004 following the creation of new districts. The Krachi West District was further altered in the year 2012 following the creation of yet another new district, Krachi Ntsumuru District, from the existing Krachi West district established by L.I 2078, 2012 (GSS, 2012).

The Krachi West district is located at the North-Western corner of the Volta Region of Ghana and lies between Latitudes 70 4'' N and 80 25' S and Longitudes 00 25' E and 80 75' E. The District shares boundaries with Krachi Nchumuru District to the North, Krachi East District to the East, to the South and West with the Volta Lake. Beyond the Volta Lake, it shares boundary with Sene West District to the West. The land area of the District is 928.36 square kilometres



(GSS, 2012). Figure 3.1 shows the pictorial view of Krachi West District on the map of the Oti Region.



Figure 3.1: Map of the Oti Region showing Krachi West District.

Source: Ghana Statistical Service (2014)

3.1.2 Population

Available statistics from the Ghana Statistical Service shows that the population size of the District stood at one hundred and twenty two thousand, one hundred and five (122,105) from

the 2010 census (GSS, 2012). www.udsspace.uds.edu.gh Gender distribution of the population size of the District according to the Statistical Service was 62,019 males as against 60,086 females. This shows that a little over half (50.8%) of the population of the District is made up of males. This meant that the proportion of males in the District is just 1.6 percent higher than the proportion of females (49.2%) in the District.

3.1.3 Roads and Transportation for Economic Activities

According to (GSS, 2012) none of the roads in the Krachi West District have been provided with bitumen surface. The major roads in the district, namely, Dambai - Kete-Krachi and Kete-Krachi - Banda are either regavelled or improved annually. Plans are also far advanced to tar ten (10) kilometres of Kete-Krachi town roads and an additional ten (10) kilometres from the town towards Banda. However, part of the Kete-Krachi township roads has been tarred.

Lake and road transport have played important roles in the socio-economic development of the District. The major road networks include Krachi –Dambai, Kpandai through Tamale in the Northern Region. With regard to lake transport, there is a link between Krachi and Defour to Kojokrom which continues to Atebubu and Kumasi. Furthermore, one can cruise on the lake from Akosombo to Kete- Krachi and further to Yeji by the ferry. The major markets in the district for economic activities include Boraie, Kete-Krachi, Bidi and Dadoto.



3.1.4 Agricultural and Industrial Sector

The Krachi West District has about 70% of the population actively engaged in agricultural related ventures (Krachi West District Assembly, 2014). Industrial activities in the District are basically on small scale. The development of Small Scale Industries (SSI) in Krachi District is therefore of paramount importance as this promotes the processing of agricultural produce and

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improve incomes. About 87% of the industries are owned by single individuals whilst 9.3% and 3.3 % are under family and co-operative ownership respectively (GSS, 2012).

3.1.6 Education

Krachi West District has a total of 257 educational institutions. These are made up of 110 Pre-Schools, Kindergartens and Nurseries (8 private and 102 public), 108 Primary Schools (6 private and 102 public), 37 Junior High Schools (4 Private and 33 public), 2 public Senior High Schools and one Technical/Vocational Institute, also public. The current Gross Primary Enrolment Rate is 101.6 percent for males and 105.2 percent for females while the pupil teacher ratio stands at 1:37 (all data as currently obtained for the 2013/2014 academic year) (GSS, 2012).

3.1.6 Access to Credit Facilities

Recognising the need to give credit facilities to traders to promote their activities, most SMEs in the District are encouraged to form co-operative groups to access loan from the both the commercial banks and rural banks currently in Krachi West District. In respect with farm capital about 82 % of farmers in Krachi West District finance their farming activities from their own savings. In relation to the empowerment of women, as savings are normally meagre, this could be a factor limiting the scale of economic activities in the District among women. Generally, it can be concluded that small-scale industrialists in the District have little access to formal financial institutions (GSS, 2012).

3.2 Research Design

The success of every research is dependent on the research design employed and that every component of the research methodology is informed by the design. According to Yin, (2003)



research design is a way to systematically solve the research problem. It comprises the various steps that are adopted in studying the research problem.

The mixed research methodology was used for the research, Creswell (2009) indicates that mixed methods research involves philosophical assumptions, the use of qualitative and quantitative approaches, and the mixing of both approaches in a study. Thus, the mixed design is used in development studies to map out or explain more fully, the richness and complexity of human behaviour by studying it from more than one standpoint (Cohen & Manion, 1994).

The rationale for employing mixed methods in this study is grounded in the view that it broadens understanding by incorporating both qualitative and quantitative research. In addition, mixed methods research uses one approach to better understand, explain as well as build on the results from the other approach (Creswell, 2009). The qualitative approach in this study was to allow for an in-depth investigation of the impact of income generating activities on women empowerment in the Krachi West District in non-numeric terms while the quantitative approach provided the needed statistical and numerical data for assessing the contribution effect of income generating activities on women empowerment in the Krachi West District. Open-ended interviews with key informants and focus group discussions were used in the collection of qualitative data while semi-structured questionnaires were used in the collection of quantitative data.

Employing both qualitative and quantitative approaches in this study increased the comprehensiveness of the overall findings, by showing how the qualitative data provide explanations for the statistical data which is expected to increase the methodological rigour as findings in both phases could be checked for consistency. Thus generally, the combination of the qualitative and quantitative approaches in this study is necessary because of the wide range of data needed in the delivery of efficient economic empowerment framework for women



engaged in income generating activities. Figure 3.2 shows the graphical view of the research design for the study.

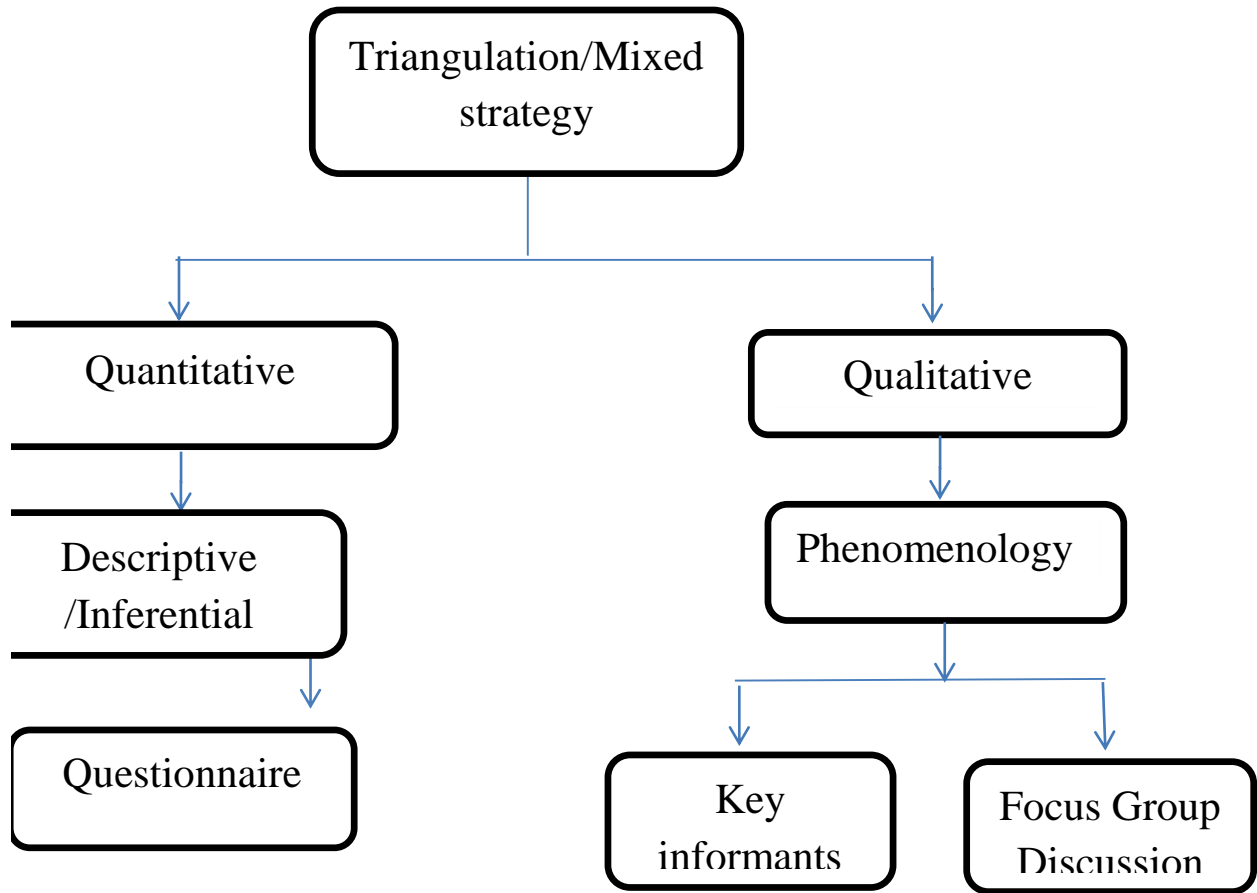


Figure 3.2: Topology of the Research Design

Source: Researcher Construct, 2018

Despite the prospects associated with the mixed strategy as outlined, there are equally several challenges in using the design. These challenges include the need for extensive data collection, the time-intensive nature of analysing both text and numeric data, and the requirement for the researcher to familiarize with both qualitative and quantitative methods. However, in spite of the challenges, the prospects associated with the use of the mixed research strategy outnumber

the challenges hence the need for the application of a mixed research design in this study.

Figure 3.2 shows the details of the topology of the research design in Figure 3.3.

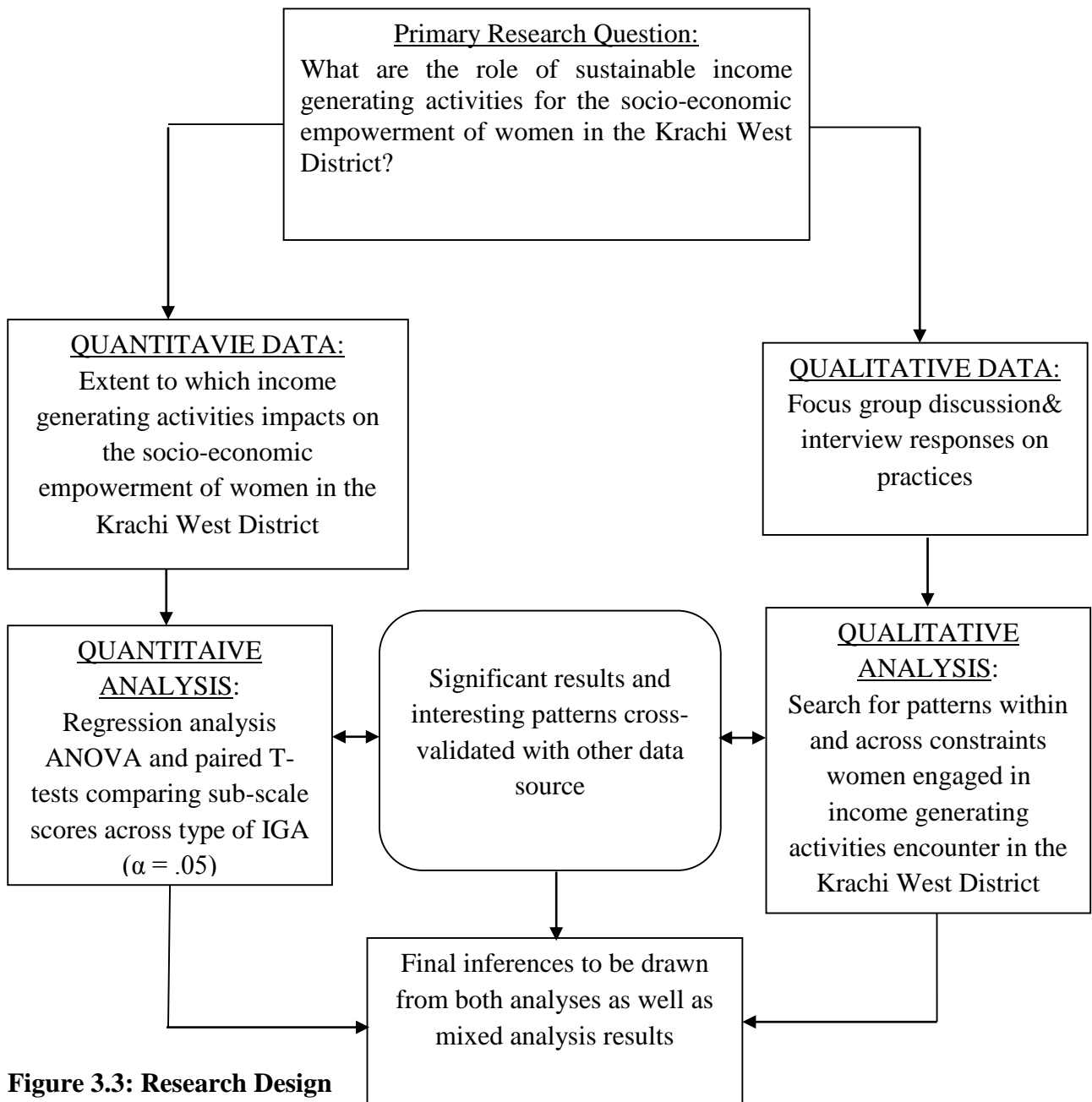


Figure 3.3: Research Design

Source: Researcher Construct, 2018

3.3 Target Population

Population according to Shank (2002) is a group of people or objects with common characteristics upon which the researcher is interested in. Castillo (2009) expanded the

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definition by Shank (2002) by indicating that study population refers to the entire group of individuals or objects to which researchers are interested in generalising the conclusions.

Communities in Krachi West District namely, Ankaase, Ntewosae, Osramani, Monkra, Sablakope, Gyankrom, Twereso-Bator, Nkyinkyin, Abujuro, Dadekro, Ehiamankyere, Bleyikope, Metakope, Bommodin and Tatakope. The population for this study includes women of the Krachi West District who are into some kind of income generating activities (i.e. small scale income generating activities) from all sectors of the economy including agriculture, services, manufacturing, petty trading, etc. In other words, women in the District who are not engaged in any income generating activities were exempted from the study. Additionally, NGOs who are into women socio-economic empowerment in the District as well as women cooperative groups and association were also respondents to the study.

3.4 Sample and Sampling Techniques

Since there are different units of analysis for the study, different sampling methods was employed in the sampling of the respondents. In relation to the sampling of the key informants, purposive sampling technique was employed. Purposive sampling was considered appropriate for the sampling of the key informants (heads of NGOs into IGAs, heads of women cooperative groups and association) because it is based on the assumption that the investigator wanted to discover, understand and gain insights into women socio-economic empowerment through IGAs and must therefore select a sample from which the most can be learned. Gay (1992) argues that the logic and power of purposive sampling lies in selecting information-rich cases for study in depth. Information-rich cases are those from which one can learn a great deal about issues of central importance to the purpose of the research.

On the other hand, the multi-stage sampling technique was employed in the sampling of women into IGAs. The multi-stage sampling technique involved performing a number of sampling



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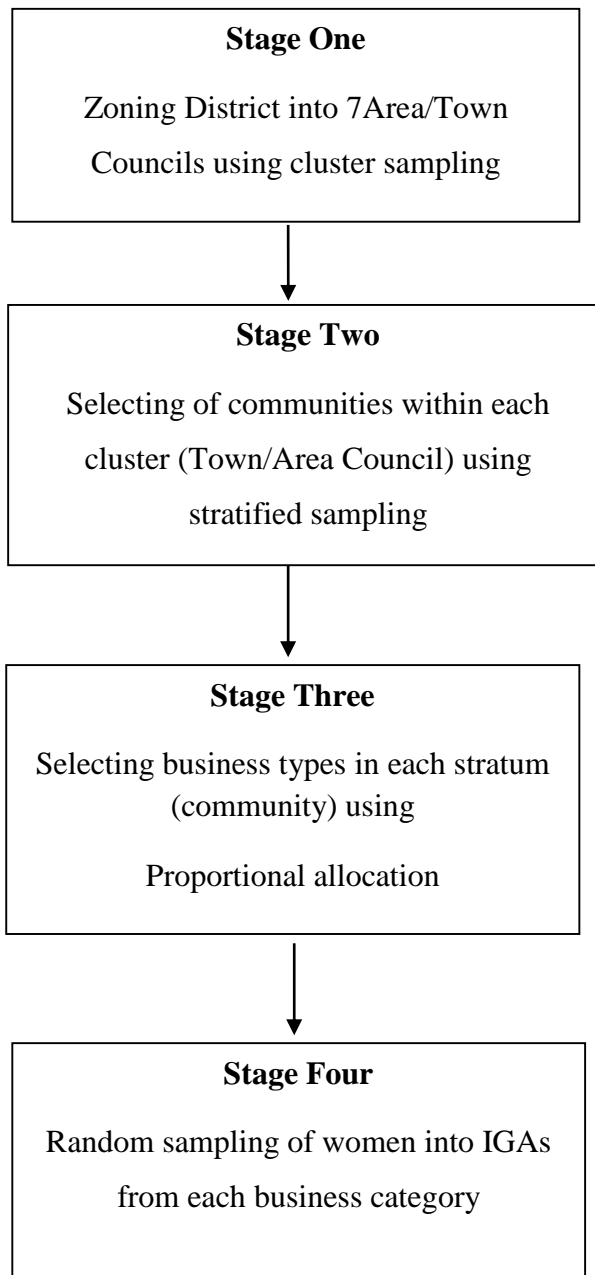
until the units of analysis for the study were reached. Thus, in multi-stage sampling, the sample was selected in stages, often taking into account the hierarchical (nested) structure of the population. Four stages of sampling were performed in all. The first stage involved cluster sampling by zoning the District into the seven Towns and Area Councils.

Based on the fact that the communities within a particular Town/Area Council are likely to be homogenous in terms of IGA for women, stratified random sampling was performed in the second stage to select communities from each of the Town Councils. Stratified sampling is a method of sampling that involves the division of a population into smaller groups known as strata. The method permits the researcher to identify sub-groups within a population and create a sample which mirrors these sub-groups by randomly choosing subjects from each stratum. Such a sample is more representative of the population across these sub-groups than a simple random sample would be (Creswell, 2005). The stratified sampling method was used to sample each element of the stratum in each cluster.

The next stage of sampling involved sampling of businesses within the selected communities (stratum). It is important to indicate that the selection of women was proportionally allocated. In other words, probability proportional to size (PPS) was employed in the selection of women across the communities. Communities which had more women in income generating activities had the greatest representation in the sample. Women within each selected community were randomly selected to ensure that each woman in an income generating activities had the same chance of being represented in the sample. Figure 4 shows the stages involved in the multi-stage sampling.



Figure 3.4: Multi-Stage Sampling



(Source: Researcher Construct, 2018)

The number of women in IGA in the District was obtained from the Revenue Department of the District as the department is supposed to have a record of all operating businesses in the District for tax administration purposes. According to the Revenue Department of the Krachi West District, there is no comprehensive data available on the number of women into IGA's.

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However, the District Revenue Department gave an estimated 30% (18,026) of women in the district were said to have been engaged in IGA's.

The sample size for the study was determined using the Yamane (2018) formula

$$n = \frac{N}{1+N(e)^2}$$

Where (n) represent corrected sample size for the study

N = population size (number of women into income generating activities in the District)

Margin of error (MoE), $e = 0.05$ based on the social research condition.

as:
$$n = \frac{N}{1+N(\alpha)^2} = \frac{18,026}{1+18026(0.05)^2} = 274 \text{ elements or respondents}$$

Where: n = sample size for the study

α =significance level in percentage of error that is allowed is six percent

The sample size was further distributed proportionally across the seven clusters using stratified proportional allocation formula by Neyman (1964) stated below:

$$nh = \left(\frac{Nh}{N}\right) n$$

Where: nh =stratum sample size

Nh = number of women engaged in IGA within a particular Area/Town Council

N = Total population size (better called SAMPLE FRAME)

n = total sample size for the study.

The specific sample proportions are displayed in in Table 3.1



Table 3.1: Sample Size of Various Category of Occupation of Target Women

Stratum	Target Women	Sample Size
Farming	5047	76
Gari Processing	3425	52
Fish Mongery	3785	58
Petty Trading	2704	41
Seamstress	901	14
Food Vendor	721	11
Hairdressing	1442	22
Total	18026	274

Source: Researchers Construct, 2018

3.5 Data Collection

Data gathering is crucial in research, as the data are meant to contribute to a better understanding of the research (Bernard, 2002). Questionnaires, interview guides and focus group discussion manuals were used in the collection of the relevant data. The questionnaires and focus group were used to respectively collect quantitative and qualitative data from women into IGA, while the interview schedules were used in the collection of data from the key informants.

3.5.1 Sources of Data

The quality of a research is influenced by the types and sources of evidence used. Various sources and types of evidence abound and was used for a study as indicated by Yin (2003). This study employed both primary and secondary sources of data (multiple source of evidence). The primary source of data were obtained directly from the study's unit of analysis through the use of structured questionnaires, focus group discussion and interview schedules. The primary



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data collection method provided original data directly from the study population and un-biased information; although the method was time consuming in gathering data.

Secondary data on the other hand were obtained through desk based research using library research of books, journals and other publications on women socio-economic empowerment and IGA. The use of secondary data in this study made the primary data collection more specific since with the help of secondary data, the researcher was able to make out what the gaps and deficiencies are, and what additional information needed to be collected. On the other hand, the disadvantage of secondary data is that the accuracy of secondary data was unknown while some data was outdated. However, this study ensured that it included only data that was current.

3.5.2 Instrument for Data Collection

Due to the fact that the study made use of both qualitative and quantitative research methods to improve the validity and reliability of the result, different instruments were used for gathering data relevant to answer the research questions as stated earlier.

3.5.2.1 Quantitative Methods



Although a number of instruments for data collection could be used, a structured questionnaire was deemed most appropriate for the collection of quantitative data for the study. Questionnaires were used because they are easy to administer, friendly to complete and fast to score and therefore take relatively very little time of researchers and respondents (Tannor, 2014). Additionally, questionnaires are valuable tools collecting a wide range of information from a large number of individuals or respondents.

However, according to Creswell (2005), questionnaires have certain disadvantages. The first is that they do not allow for probing, prompting and clarification of answers given. The second

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is that they do not provide opportunity to collect additional information from the respondents. These limitations were addressed by providing open-ended items on the questionnaire as well as complementing the questionnaire with the key informant interviews and focus group discussion to enable the respondents explain, opine, and make detailed elaborations.

To ensure that the content of the questionnaire adequately contains items to comprehensively answer the research question, the questionnaire were structured into five parts where each part focused on one of the objectives. However, the first section focused on the background characteristics of the respondents including age, marital status, educational background and occupation (types of business).

The second section investigated the background characteristics of income generating activities women of the Krachi West District are engaged in. Key variables on this section included types of business, number of years of being in the business, sources of capital for the business among other relevant variables. The third section focuses on the extent to which income generating activities empower rural women economically and socially; while the constraints or challenges of rural women engaged in income generating activities was covered in the fourth section. The last section of the questionnaire identifies and evaluates the opportunities available for rural women in the Krachi West District to improve their income generating activities.



The questionnaire contains open and closed -ended items with the majority of the items being closed-ended to make data analysis easy. Regarding the close ended items, provided respondents opportunity to select set of options (multiple choices) to a questions to choose among them, while with the open-ended; respondents provided answers in their own words through writing. The open ended items was to allow the respondents to express their opinion without being influenced by the researcher (Foddy, 1993). Thus the opened ended items


allowed the respondents to include [more information](http://www.udsspace.uds.edu.gh), including feelings, attitudes and understanding of the subject.

The questionnaire was administered to the respondents using structured interviews. In this case, the data was collected by an interviewer rather than through a self-administered questionnaire where the interviewer read the items exactly as they appear on the survey questionnaire. The choice of the structured interview was based on the fact that most of the women of the District are either totally illiterate or partially illiterate which had implications for the respondents' understanding of the content of the questionnaire to adequately respond to the items on their own without an interviewer.

Considering the geographical dispersion of the District and the efforts needed to administer the questionnaires as well as conduct interviews and focus group discussion, five research assistants who have some experience in data collection were recruited by the researcher to assist in the field work. To adequately perform the field work, the research assistants were trained by the researcher on the purpose of the study, the sampling technique as well as the items on the survey instruments.

3.6 Qualitative Methods

3.6.1 Unstructured Interviews



The key informants participated in the unstructured interview through the use of an interview schedule. Unstructured interviews can be a great source of information and are commonly used method in qualitative studies. Unstructured interviews are a data collection method that is usually conducted face to face between the interviewer and the participants allowing the researcher to control the process, and allowing freedom for respondents to express their

thoughts (O'Leary, 2004). In this case, the schedule would be designed using open-ended items to allow for further probing and discussions.

The purpose of undertaking in-depth interviews for this research was to acquire more in depth and specific knowledge about sustainable income generating activities for women and its implications for women's socio-economic empowerment in the Krachi West District. Prior appointments with the key informants were secured. At the meeting with each official, the purpose of the study was explained, and all questions in this regard answered. The interviews were tape-recorded with the permission of all the key informants and supported with notes taken by the researcher.

3.6.2 Focus Group Discussion

Focus Group Discussions (FGD) were held with women who are engaged in income generating activities. This included two FGD made up of between 6-10 participants. This was to give every participant the opportunity to express her opinion, while providing diversity of opinions. The researcher sought for the service of a co-moderator who assisted taking notes and recorded to ensure that the groups were given the opportunity to participate in a lively and natural discussion amongst themselves. The FGDs in this study were to help explore the meanings of the survey findings via the questionnaire which could not be explained statistically, the range of opinions/views on the sustainable income generating activities for women and its implications for women's socio-economic empowerment in the Krachi West District.

3.7 Pre-testing of Survey Instrument

Ultimately, designing the perfect survey questionnaire, interview guides and protocols is impossible (Yin, 2003). However, effective surveys can still be created. To determine the



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effectiveness of a survey instrument, it was necessary for it to be pre-tested before actually using it. The questionnaire, interview guides and focus group discussion manual for the study were pre-tested. The pre-testing was to help determine the strength and weaknesses of the survey instruments regarding reliability and validity before proceeding to the actual field work. Also pre-testing was to reveal any unanticipated problems with question wording, format, instructions to skip questions, and to make sure that respondents understand the items and provide useful answers to develop and refine the items. A few revisions were made on instruments before finally using them for the main survey.

3.8 Method of Data Analysis

Before analysing the data from the field, all completed questionnaires, focus group discussion manual and interview guides were adequately checked for completeness. Thus, data cleaning and processing were done to identify errors in data recording prior to the data analysis. The quantitative data gathered were coded and entered using the Statistical Product and Service Solutions (SPSS), version 20. Quantitative analysis involved the generation of descriptive and inferential statistics.

To examine the role of income generating activities on the socio-economic empowerment of women in the Krachi West District, the inferential statistics were used to explore the research questions across the demographics of the respondents and to determine the effect of IGA on the socioeconomic empowerment.

Qualitative analysis also involved the categorisation of data from interviews and field notes into common themes. The qualitative data obtained from the interviews, focus group discussion and the open-ended items on the questionnaire were analysed through thematic analysis. Specifically, the following steps would be taken in analysing the qualitative data:



- i. Read and review www.udsspace.uds.edu.gh field notes;
- ii. Writing of notes in reviewing of field notes and transcripts;
- iii. Coding of the data: Identify common thematic area: The patterns and common themes that emerged in responses dealing with specific items;
- iv. Coding of the data;
- v. Check whether or not there are deviations from the patterns and common themes that emerged;
- vi. Interpret the data by attaching significance to the themes and patterns observed.

3.9 Ethical Consideration

Ethical considerations are very important for every research adventure or study (Creswell, 2005). This is most important for studies that involve the use of human subjects. Participants have a right to know what the research is about, how it will affect them, the risks and benefits of participation and the fact that they have the right to decline to participate if they choose to do so. Therefore, the policy of voluntary participation was strictly adhered to during the data collection phase for the purpose of ensuring the privacy as well as the safety of the participants.

Specifically, the significant ethical issues that were considered in this research process include respondents' consent and confidentiality. To secure the consent of the selected participants, the researcher would relay all important details of the study, including its aims and purpose, while confidentiality of the participants would be assured by not disclosing their names or personal information in the research. Only relevant details that helped in answering the research questions was included.

According to Creswell (2005), gaining access to research sites involves obtaining permission to sites and individual and negotiating approval with these individuals at a site who can facilitate the collection of research data. To gain access into the key informants, a letter of



www.udsspace.uds.edu.gh

introduction was obtained from the University to the key informants. This letter explained to the key informants that the researcher is a student of the University who is on an academic research assignment and should be accorded the needed assistance.

UNIVERSITY FOR DEVELOPMENT STUDIES



RESULTS PRESENTATION AND DISCUSSION

4.0 Introduction

This chapter describes the analysis of data followed by a discussion of the research findings. The findings relate to the research questions that guided the study. Data were analyzed to identify, describe and explore the relationship between sustainable income generating activities for women and women socio-economic empowerment in the Krachi West District.

The analysis follows the differentiation of activities introduced in the previous chapter according to sectors and functions. Descriptive statistical analysis was used to identify frequencies and percentages to questions in the questionnaire. Participants responded to 272 out of the 274 questionnaires representing a 99.3% response rate. Not all respondents answered all of the questions therefore percentages reported correspond to the total number of respondents answering the individual questions. The statistical significance of relationships among selected variables was determined using the SPSS. The level of significance was set at 0.05.

4.1 Demographic Relationships and Study Variables

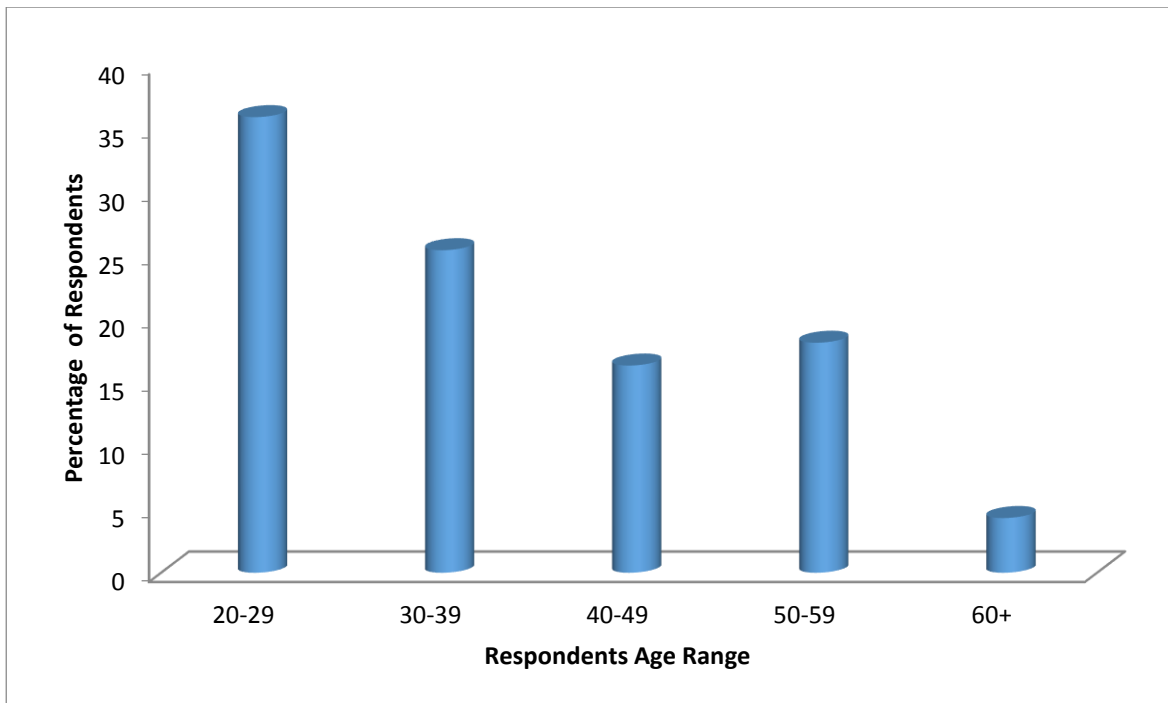
Although the demographic characteristics and its relationship with the study variable was not part of the purpose of the study, this set of data was intended to describe demographic variables of the sample and to assess for any influence on the research findings. The demographic data consisted of age, marital status, education, occupation and number of dependents.

4.1.1 Age Range of Respondents

Participants were asked to tick the age category appropriate to them (Figure 4.1.) and 35.9% of the respondents were in the 20-29 years age category constitute the bulk of the sample,



25.4% respondents were in range of 30-39 years old. 18.1% respondents were of the age of 50-59 and 40-49 years old was 16.3% as the lowest category age range engaged in IGA in the district. In this study, the correlation between age, and IGA was not statistically significant ($p < 0.05$). On the evidence of this data there would appear to be no doubt that there is no association between age and women involvement in IGA's in the population from which this sample of 276 respondents was drawn (Figure 4.1).



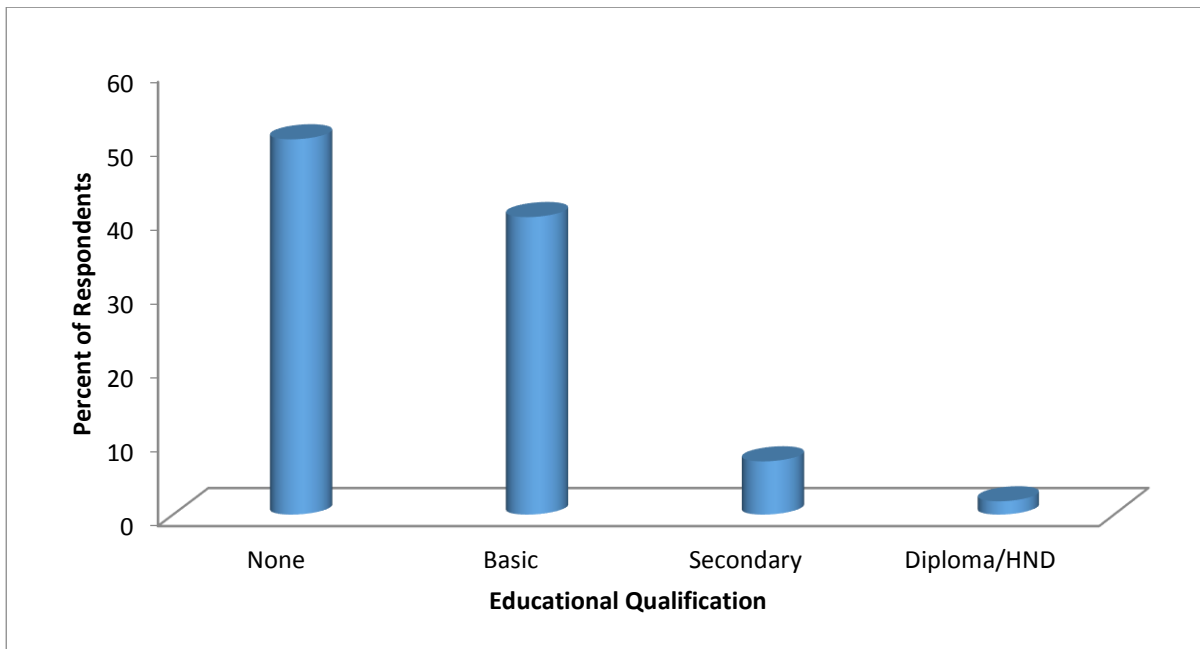
Source: Field survey, 2018

Figure 4.3: Age distribution of respondents

4.1.2 Educational Qualification

The Ghana education system involves government-funded basic education and now secondary education for the first twelve years of a students' schooling. Secondary education in Ghana usually includes three years of courses, referred to as Form One through Form Three and a

subsequent increase in school fees until recently made free by the new government of Ghana in September 2017. Figure 4.2 indicates that only 9% of the women interviewed continued beyond a basic education, with only 40.2% of them completing some level of basic school and an overwhelming 50.7% had no formal education. The study therefore shows that education plays an important role in socio-economic development of respondents, socially any person who has attained higher education is able to build good social status (self-esteem, confident) to participate in any economic activity and able to do savings and engage into any income generating activities (IGA).



Source: Field Survey, 2018

Figure 4.4: Distribution of respondent educational qualification

4.1.3 Marital Status

The marital status of respondents as in Table 4.1 showed that, 87% of women respondents were married. The data showed that 3.3% of the women who engage in IGA's and as respondents had never been married before, 2.1% of the women respondents are divorced as compared to

7.6% of the respondents are widows. The study has revealed that majority of respondents were married. Socio-economically married women tend to support their households with supplementary food items, sometimes pay school fees of their wards and utility bills of the family. It is not surprising that majority of respondent were engaged into IGA in the district.

Table 4.1: Respondents Marital Status

	Marital Status	Frequency	Percent	Cumulative Percent
Valid	Married	240	87.0	87.0
	Never Married	9	3.3	90.3
	Divorced	6	2.1	91.4
	Widowed	21	7.6	100.00
	Total	276	100.0	

Field Survey, 2018

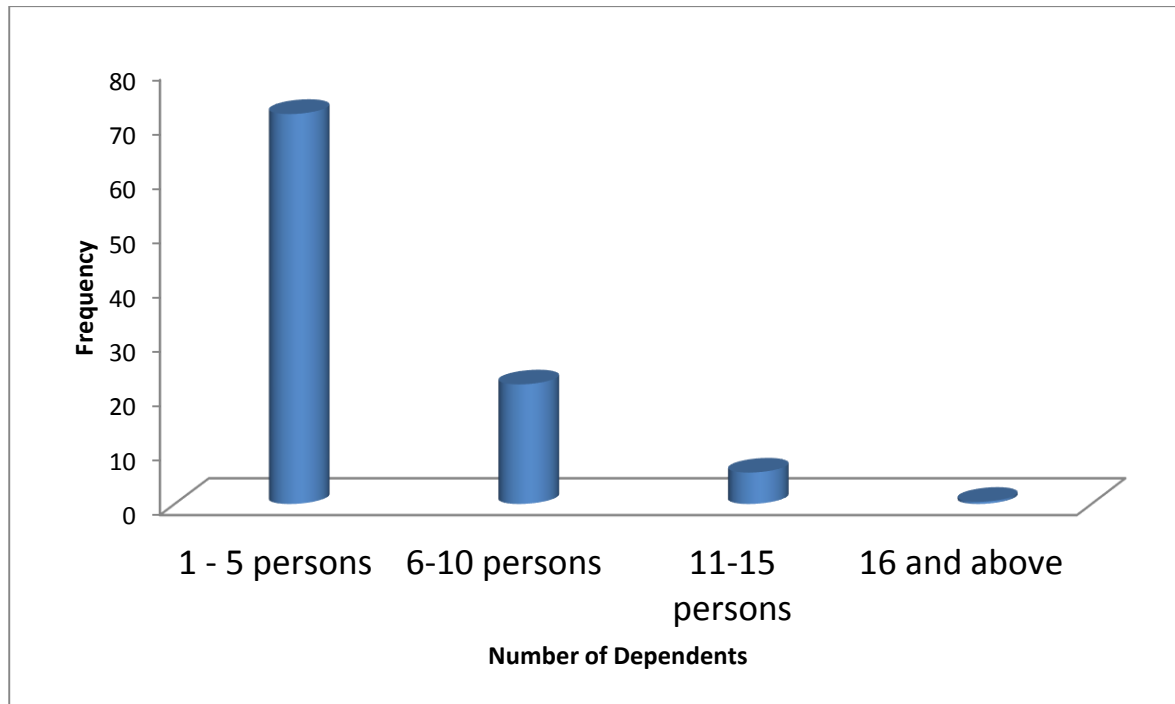
4.1.4 Number of Dependents

Data obtained from the survey on the number of dependents of women in Krachi West District who are engaged in income generating activities in the Figure 4.3. 71.7% of the respondents indicated that their family size ranged between 1 and 5 persons of which all depend on them for their livelihood. 22.1% of the respondents had their dependents ranged between 6 and 10 people. 5.8% of the respondents indicated their dependents ranged between 11 and 15 people whilst 0.4% respondent said she has 16 dependents. This is confirming from (table 4.1) majority of respondents were married, socially married couples will certainly have more



dependents to cater for and economically would have to engage in some form of IGA to support the household financially.

Figure 4.3: Distribution of respondents on the number of dependents for women engaged in IGA's



Field Survey, 2018

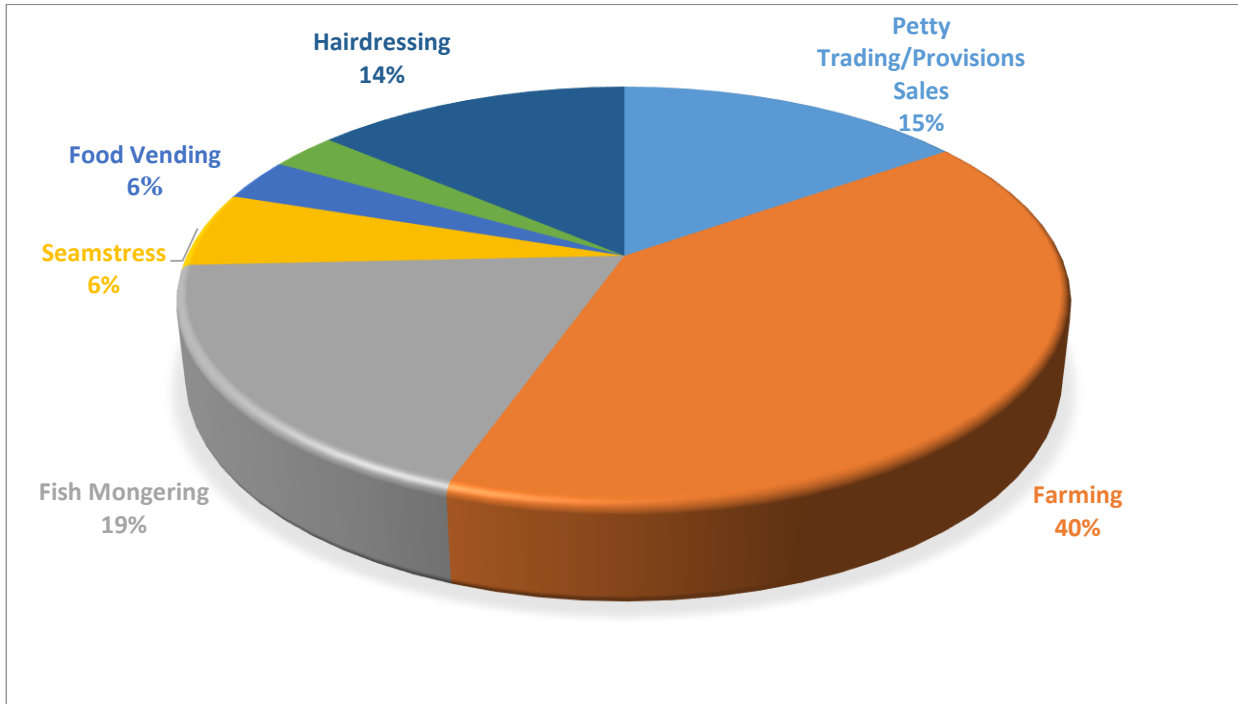
4.1.5 Occupation

Figure 4.4 presents the distribution of women engaged in income generation activities based on the type of occupation of respondents. The results obtained from the current study revealed that majority of women in the Krachi West District who are engaged in income generating activities are found within agricultural activities 40% (farming), fish mongering 19% of the respondents. Respondents involved in Petty trading and sales of provisions 15%. It was found that 14% were however engaged in hairdressing and seamstress 6%. The economic preoccupation in the Krachi West District is largely base on agriculture and the study has shown



that agricultural farming activities continue to be the leading IGA economic activities in the district.

Figure 4.4: Distribution of respondents base on their occupation



Field Survey, 2018

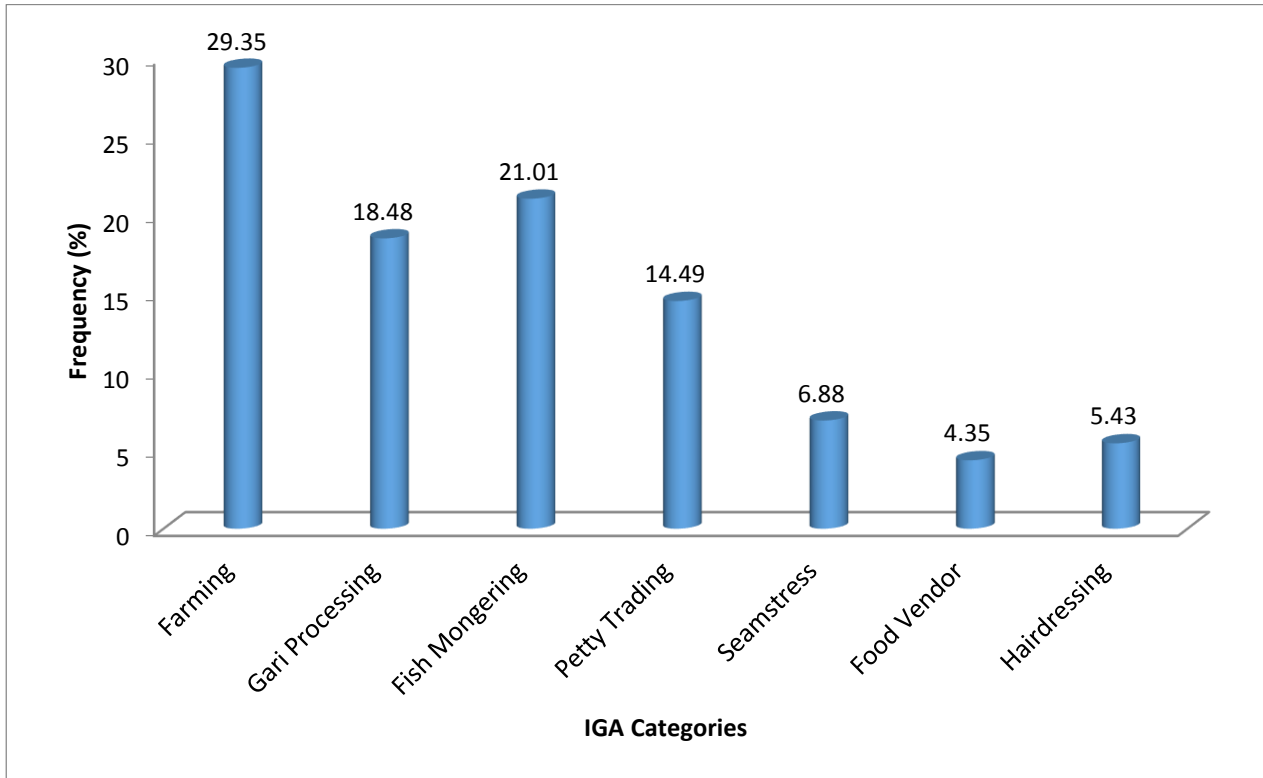
4.2 Income Generating Activities

4.2.1 Diversity of Income Generating Activities in Krachi West District



Figure 4.5 shows the income generating activities reported engaged in by women in the Krachi West District. Agricultural related income generating activities thus farming, fish mongering and gari processing activities cumulatively represented 68.84% of total number of women who engages in IGA's in the district. On the other hand, petty trading 14.49%, seamstress 6.88%, food vendor 4.35% and hairdressing 5.43%. The study shows that majority of respondents were engage in IGA agriculture related activities in the district. As cumulatively 68.84% of respondents main economic activities in the Krachi West District were into farming, gari processing and fish mongering. The current survey findings showed that there exists two

common types of Income Generating Activities for women in the Krachi West District of Ghana. The results showed that, women IGA's are mainly categorised into two groups, namely agricultural and non-agricultural activities.



Field Survey, 2018

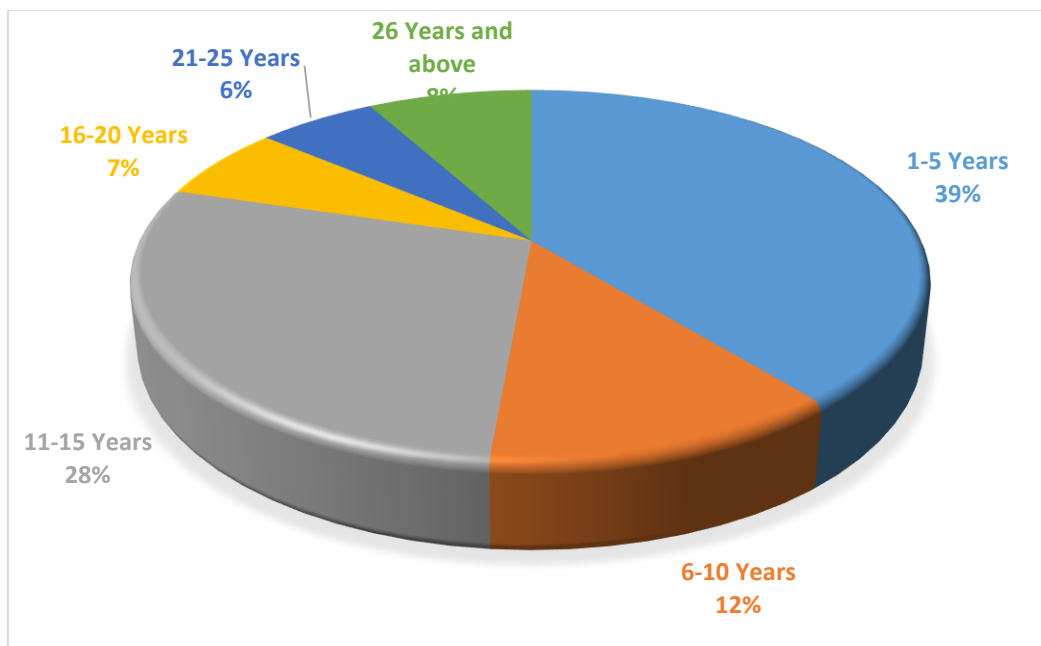
Figure 4.5: Distribution of respondents on the type of IGA they are engaged in IGA

4.2.2 Number of years engage Income Generating Activity

Figure 4.6 below shows the distribution of respondents on how long these women have been into Income Generating Activities. Data shows that 39.1% of the women indicated they have been into their respective income generating activities between 1 and 5 years. It was revealed that 12.3% of these women respondents engaged in income generating activities have been in the businesses between 6 and 10 years. 28.3% of the respondents have been into income generating activities between 11 and 15 years. It was found that 6.5% of the responding women have been involved in their respective income generating activities between 16 and 20 years.



The least number of respondents was observed to have been engaged in income generating activities between 21 and 25 years as this represents 5.8% of the responding women engaged in income generating activities and 8.0% have been into income generating activities for 26 years and above in the Krachi West District. The current study has shown that majority of respondents in the district have been engaged into IGA for more than ten (10) years, these women would have been economically empowered and also to provide social support for their families in the district.



Field Survey, 2018

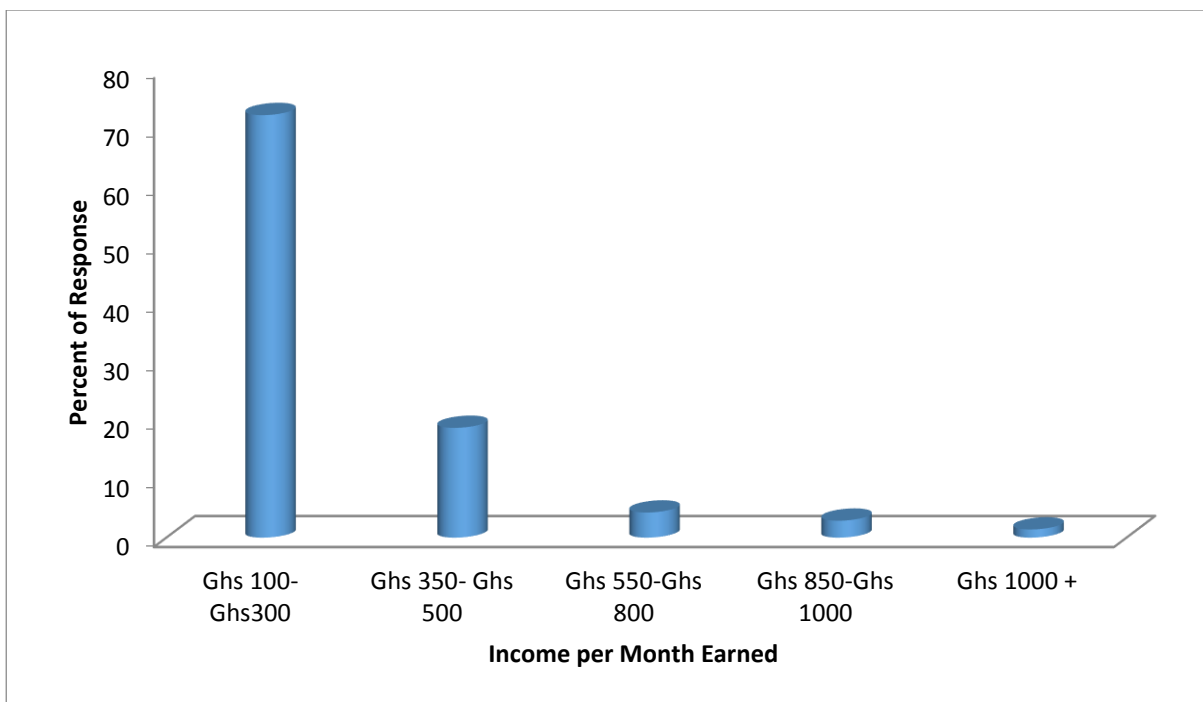


Figure 4.6: Distribution of number of years involved in Income Generating Activity

4.2.3 Income Generated from IGA's Monthly

Figure 4.7 shows the distribution of respondents based on the amount earned in a month on their respective income generating activities in the Krachi West District. It was found that majority of the respondents involved in income generating activities earn between GhC 100 and GhC 300 in a month in the District cumulatively 72.4% of the respondents. The survey outcome showed that 18.9% earn in a month between GhC 350 and GhC 500. 4.7% earn in

month between GhC 550 and GhC 800 in the Krachi West District. 2.9% of the respondents earn between GhC 850-GhC 1000 in a month whilst 1.5% of the respondents earn over GhC 1000 in a month from their IGA's. The study found that there was significant difference among the categories of income generating actives and the amount earned on monthly basis as presented in (Figure 4.7). The study shows that economically majority of women (respondents) engage into IGA in the district earned not more than 300 Ghana Cedis monthly from their occupation.



Field Survey, 2018

Figure 4.7: Distribution of respondents on the amount of money earned per month in their respective IGAs

Table 4.2: Type of Income Generation Activity * Amount of money obtained per month cross tabulation

IGA	Amount of money obtained per month					Total
	100-300 cedis	350-500 cedis	550-800 cedis	850-1000 cedis	1000 cedis and above	
Farming	60	7	0	0	0	67
Gari Processing	43	4	1	0	0	48
Fish Mongery	26	20	5	4	2	57
Petty Trading	36	4	0	0	0	40
Seamstress	6	8	0	0	0	14
Food Vendor	1	0	3	4	2	10
Hairdressing	18	4	1	0	0	23
8.00	9	5	2	0	0	16
Total	199	52	12	8	4	275

Source: Filed Survey, 2018



4.2.4 Number of Employees for IGA

Table 4.3 shows the distribution of respondents based on the number of employees per their income generating activities in the Krachi West District. It was found that majority of income generating activities do not have additional hands on the daily activities of the business in the District as cumulatively, 94.5% of respondents have no employee. The survey outcome showed that 4.0% of the responding women have employed between 1 and 5 persons. 0.7% has employed people between 6-10, 11-15 and 16 or more people respectively. The study shows that majority of respondents do not have additional employees to effectively and efficiently

support the women on the IGA endeavours and these will have serious implication on their economic and social activities in the district.

Table 4.3: Number of Employees

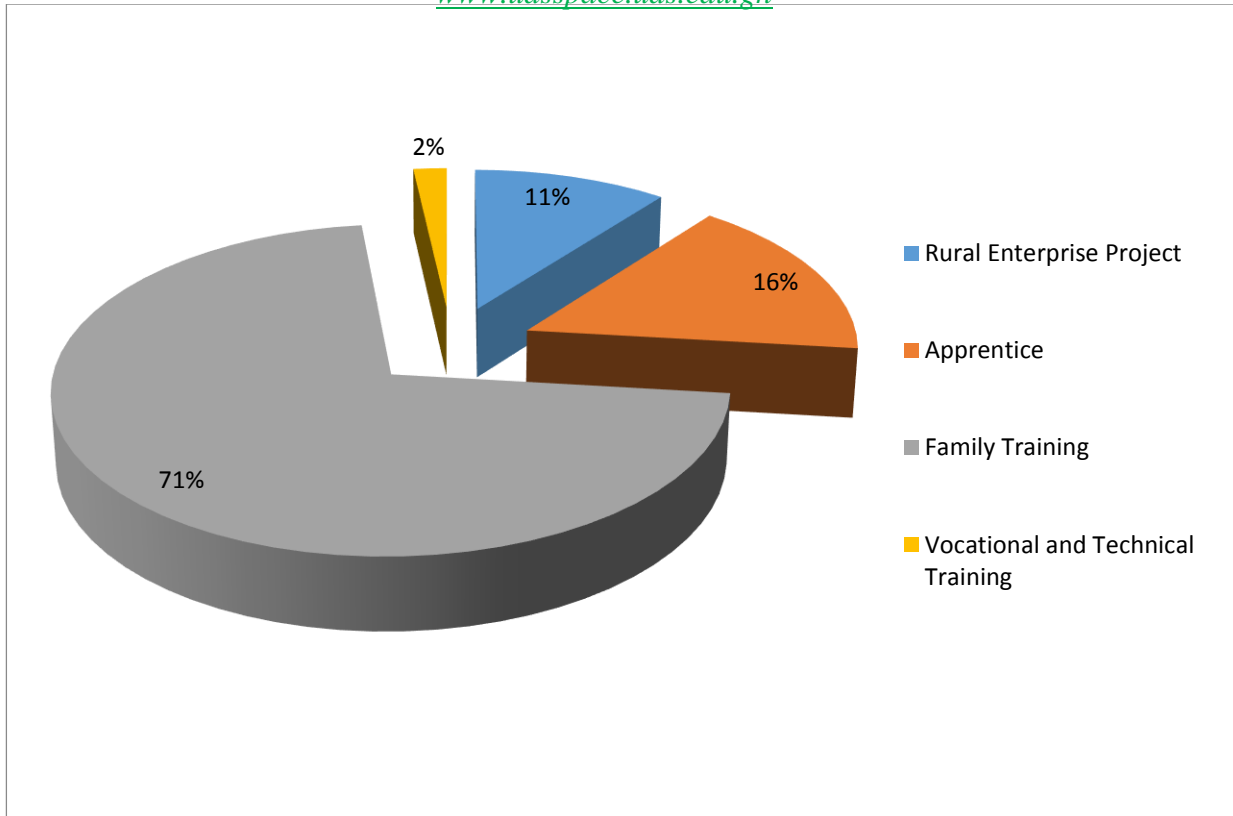
№ of Employees		Frequency	Percent	Cumulative percent
Valid	None	259	93.8	93.8
	1-5 Persons	11	4.0	97.8
	6-10 persons	2	0.7	98.5
	11-15 persons	2	0.7	99.2
	16 +	2	0.7	100.0
Total		276	100.0	

Source: Field Survey, 2017.

4.2.5 Source of Knowledge and Skills for Start-Up

Figures obtained from the survey regarding the source of knowledge and skills for their business operations. Majority of respondents revealed that they acquired knowledge and skills to engage in the income generating activities through family training. Thus cumulatively, 71.4% of the respondents acquired their knowledge through family training. We found 16.3% respondents acquiring their knowledge and skills through apprenticeship. 10.5% respondents acquiring their business knowledge and skills from Rural Enterprise Project (REP) as compared to 1.8% of the respondents obtaining their knowledge and skills through Technical and Vocational Training (Figure 4.8). The study shows that majority of respondents acquired their IGA training from informal traditional family settings, this form of socialization is limited to specific activity of the older generation that is pass on to younger ones in the family.





Field Survey, 2018

Figure 4.8: Source of knowledge and skills for start-up

4.2.6 Source (s) of Start-up Capital for the Business

Table 4.4 below shows the distribution of respondents on the sources of capital for their income generating activities. The survey outcome showed that 66.3% have their start-up capitals from their own money. 21.0% of the respondents who had their capital for their business through credit facilities from Banks. 11.2% of the respondents got their start-up capital from family members and friends as compared to 1.4% of the respondents through microfinance institutions. The study revealed that majority of respondents had their start-up to facilitate their IGA in the district from their own savings and support from family and friends.



Table 4.4: Distribution of Respondents Source of Capital

Source of Start-up Capital		Frequency	Percent	Cumulative Percent
Valid	Family and friends	31	11.2	11.2
	Own capital	183	66.3	77.5
	Credit from bank	58	21.0	98.5
	Microfinance institution	4	1.5	100.0
	Total	276	100.0	

Source: Field Survey, 2018

4.3 Income Generation Activities and Economic Empowerment of Women.

4.3.1 Extent to which Income Generating Activities Empower Women Economically.

IGAs are small-scale activities that may be the sole source of income or a supplement to another source, such as farming. The activities may be full-time part-time and/or seasonal, and are usually based on traditional technologies, local materials and local markets. They are often in rural areas, and are normally part of the informal economy.

It can be inferred from Table 4.5 below on the distribution of respondents on the link between IGA's and their Economic Empowerment. It was found that 97.5% of the respondents revealed that there is a very significant relationship between IGA's and Economic Empowerment of women in the Krachi West District. However, 1.8% and 0.7% of the respondents found that the relationship between IGA and their economic empowerment was somehow significant and insignificant respectively. When data was subjected to correlation analysis, the results showed the Correlation is significant at the 0.01 level (2-tailed) (Table 4.8). The study shows that majority of respondents were aware that IGA empowered women economically in the district.



Table 4.5: link between Income Generating Activities and Economic Empowerment of Women

		Frequency	Percent	Cumulative Percent
Valid	Very Significant	269	97.5	97.5
	Somehow Significant	5	1.8	99.3
	Insignificant	2	0.7	100.0
	Total	276	100.0	

Field Survey, 2017

Table 4.6: Chi-Square Tests on Income generating Activity and Women Empowerment

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	75.035 ^a	14	.000
Likelihood Ratio	29.704	14	.008
Linear-by-Linear Association	1.788	1	.181
N of Valid Cases	276		



4.3.2 Extent of Economic Empowerment of Income Generating Activities

Figures obtained from the survey regarding the extent of economic empowerment as a result of their engagement in IGA's. Majority of respondents revealed that their engagement in the income generating activities has significantly empowered them economically. 66.7% of the respondents indicating that, income generating activities to a very large extent has empowered them economically. We found 31.9% of the respondents reported that to the large extent, their income generating activities empower them economically. 1.1% of the respondents indicated

that, their engagement in IGA's have a low empowerment on their economic status and 0.4% of the respondents does not find any economic empowerment due to their engagement in Income Generating Activities (Figure 4.9).

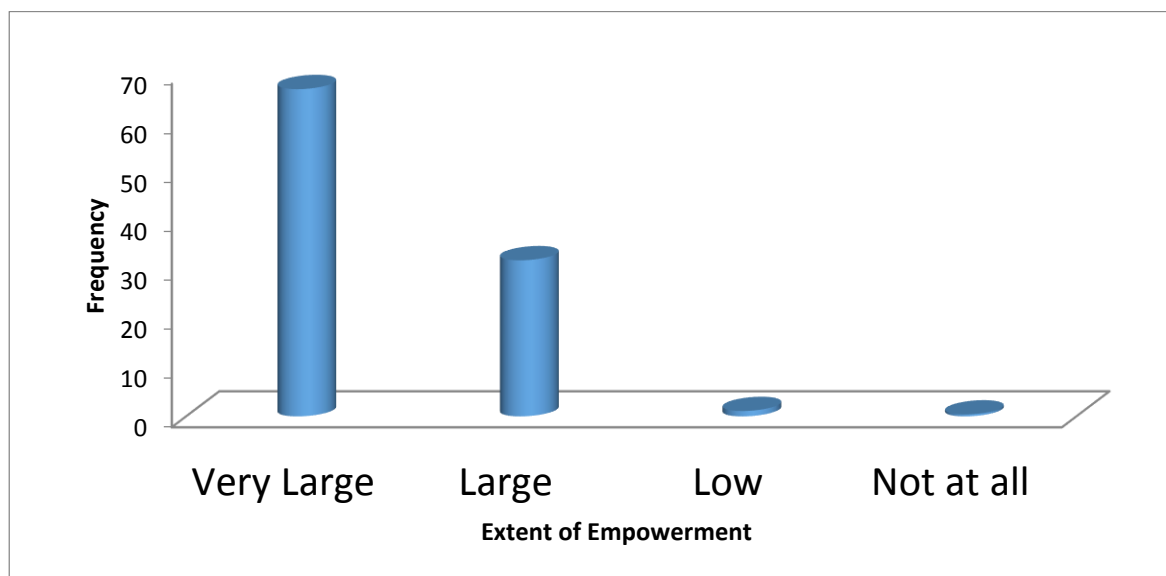


Figure 4.9: Distribution of respondents on the extent of empowerment due to IGA's

Table 4.7: Income Generation Activity & Empowerment Cross tabulation

GA's	specific way (s) if any does your Income Generating Activity empower you economically					Total
	Paying children fees	become financial independent	Attend social gathering and contribution	Buying food	Payment bills	
Farming	27	40	0	0	1	67
Gari Processing	8	30	0	6	4	48
Fish Mongery	10	32	0	2	26	58
Petty Trading	4	34	0	0	2	40
Seamstress	1	5	1	0	7	14



Food Vendor	3	7	0	0	0	10
Hairdressing	5	16	0	3	0	23
Total	58	164	1	11	42	276

Source: Filed Survey, 2017

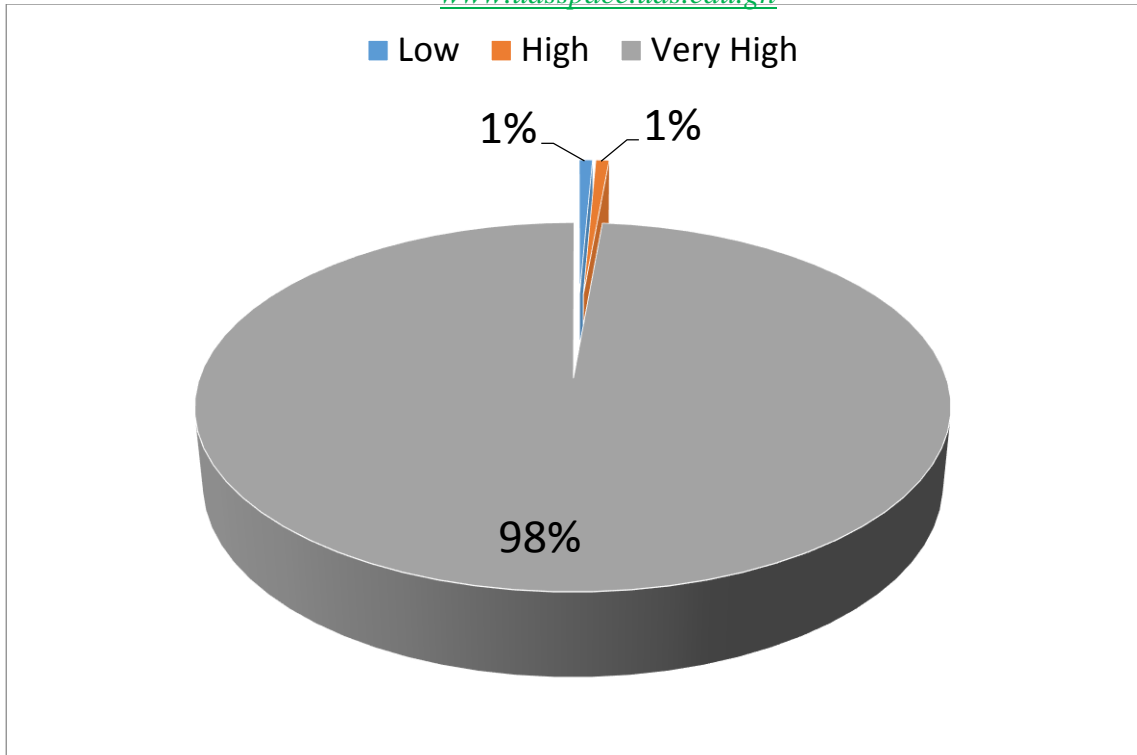
4.3.3 Making Independent Economic Decisions

Figures obtained from the survey regarding IGA’s empowering women to make independent economic decisions. It was recorded that 2 out of the 276 responding women representing 0.7% said the IGA’s has a Low and high respectively impacting on their economic decision making. However, majority 98.6% found IGA’s to have a Very High impact on them making independent economic decisions (Figure 4.9). The study in comparing the economic independence of the categories, it was found that women into agricultural related activities are more empowered (Table 4.9). When the data was subjected to statistically analysis using chi-square test, it was found that women involvement in IGA’s significantly impacted their independent decision making (Figure 4. 9).

Table 4.8: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	59.846 ^a	14	0.000
Likelihood Ratio	19.366	14	0.151
Linear-by-Linear Association	1.468	1	0.226
N of Valid Cases	276		





Field Survey, 2018

Figure 4.10: Distribution of respondents on making independent economic decisions

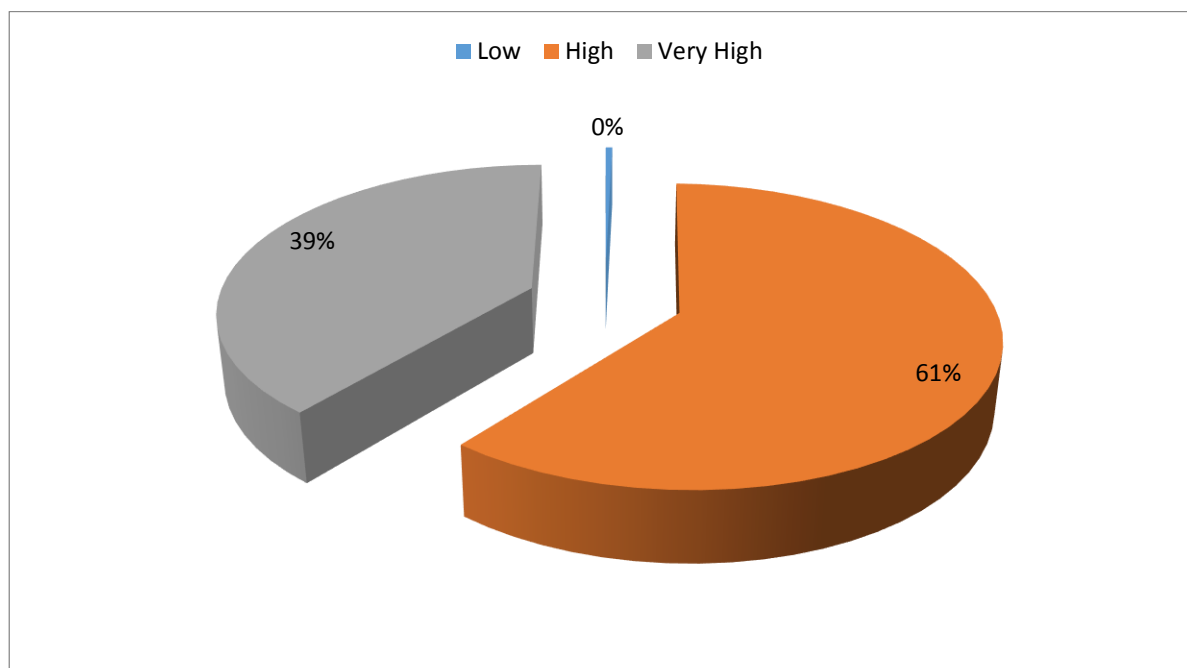
4.3.4 Involvement in Decision Making of the Home

Data obtained from the survey on the extent at which women involvement in IGA's affects their involvement in decision making at home. The results showed that 0.4% reported that her involvement in income generation activity has a low impact on her involvement in household decision making. Majority of respondents (60.5%) reported that, their engagement in IGA's has a high impact on their involvement in household decision making. However, 39.1% of the respondents have felt a very high impact on their engaging in IGA's to have a relationship with their household decision making process (Figure 4.10). When data from the survey was subjected to chi-square test (Pearson chi-square) it was found that a relationship exists between women involvement in household decision making and IGA's involvement (Table 4.9).



Table 4.9: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	129.587 ^a	14	0.000
Likelihood Ratio	134.688	14	0.000
Linear-by-Linear Association	1.029	1	0.310
N of Valid Cases	276		



Field Survey, 2018

Figure 4.11: Distribution of respondents on involvement in decision making of the home

4.3.5 Accumulation of Asset

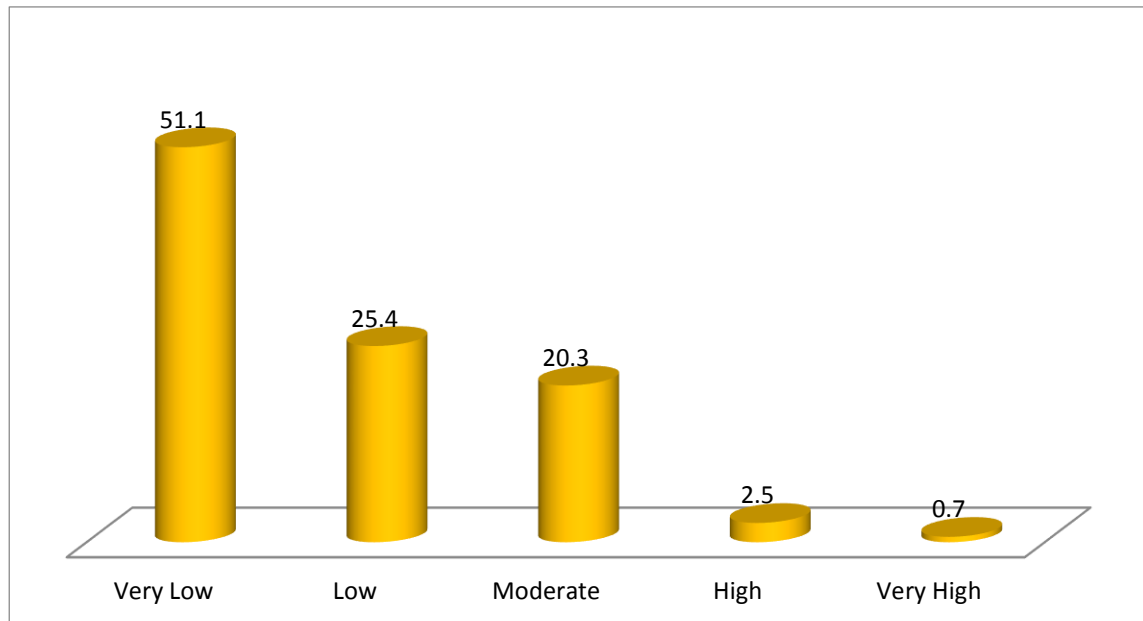
Figures obtained from the study on the accumulation of asset as an outcome of women into income generating activities showed that 51.1% of the respondents found the relationship to be very low. 25.4% found the relationship to be low as compared to 20.3% of respondents

indicated they found the relationship to be moderate. Rating the relationship been high 2.5% said the relationship between asset accumulation and IGA involvement was high whilst 0.7% found the relationship to be very high (Figure 4. 11). Subjecting the data to chi-square test, we found significant relationship at sig. (2-sidd) to be 0.000 as shown in table 4.11. The study shows that majority of respondents into IGA related activities in the district have not accumulated asset from their economic activities.

Table 4.10: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	186.540 ^a	28	0.000
Likelihood Ratio	186.618	28	0.000
Linear-by-Linear Association	.198	1	0.656
N of Valid Cases	276		

a. 23 cells (57.5%) have expected count less than 5. The minimum expected count is .07.



Field Survey, 2018

Figure 4.12: Distribution of respondents on accumulation of asset due to their IGA's



4.3.6 Assisting others Economically

It is important that the women are generating income following their involvement in Income Generation Activities. The figures obtained from the survey on the ability of these women who engage in Income Generating Activities assisting others economically was quite low. Data is showing that 25.4% of the respondents found a very low impact on their ability to assist others financially due to their engagement in IGA's. Majority of respondents 68.1% reported that, their ability in assisting others was low. However, 4.7% reported moderate ability whilst 1.1% and 0.7% indicated very and high ability to helping people respectively due to their involvement in IGA's. When data was subjected to statistical analysis using the multiple regression analysis as shown in table 4.12, null hypothesis could not be assumed. The study revealed that majority of women into IGA related activities were not able to assist others economically in the district.

Table 4.11: Multiple Regression Analysis Symmetric Measures

		Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Interval by Interval	Pearson's R	-.153	.051	-2.571	0.011 ^c
Ordinal by Ordinal	Spearman Correlation	-.201	.053	-3.393	0.001 ^c
N of Valid Cases		276			



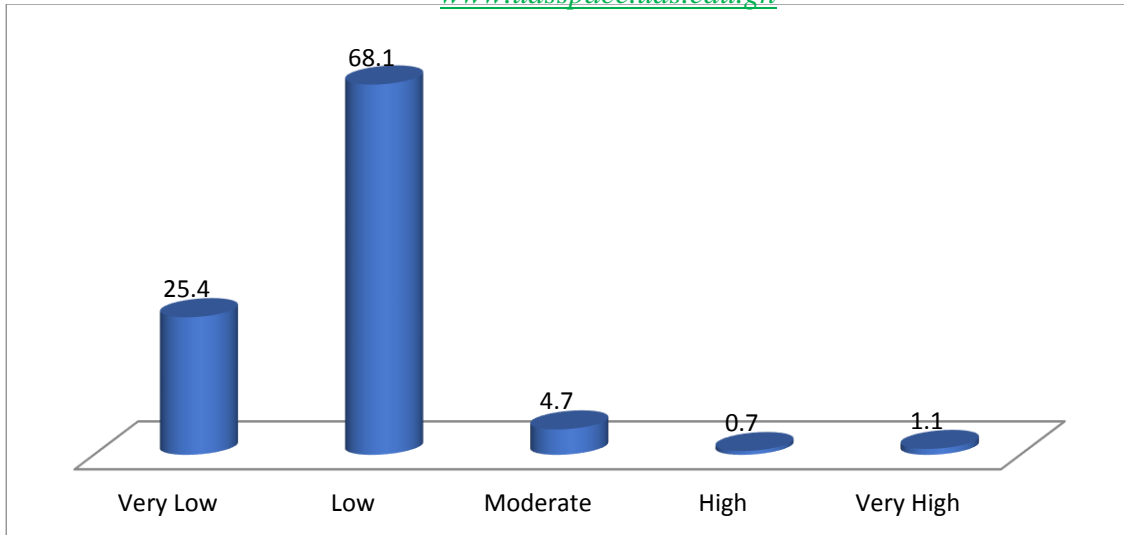


Figure 4.13: Distribution of respondents on their ability to assist others

4.3.7 Provision of Basic Necessities in the Home

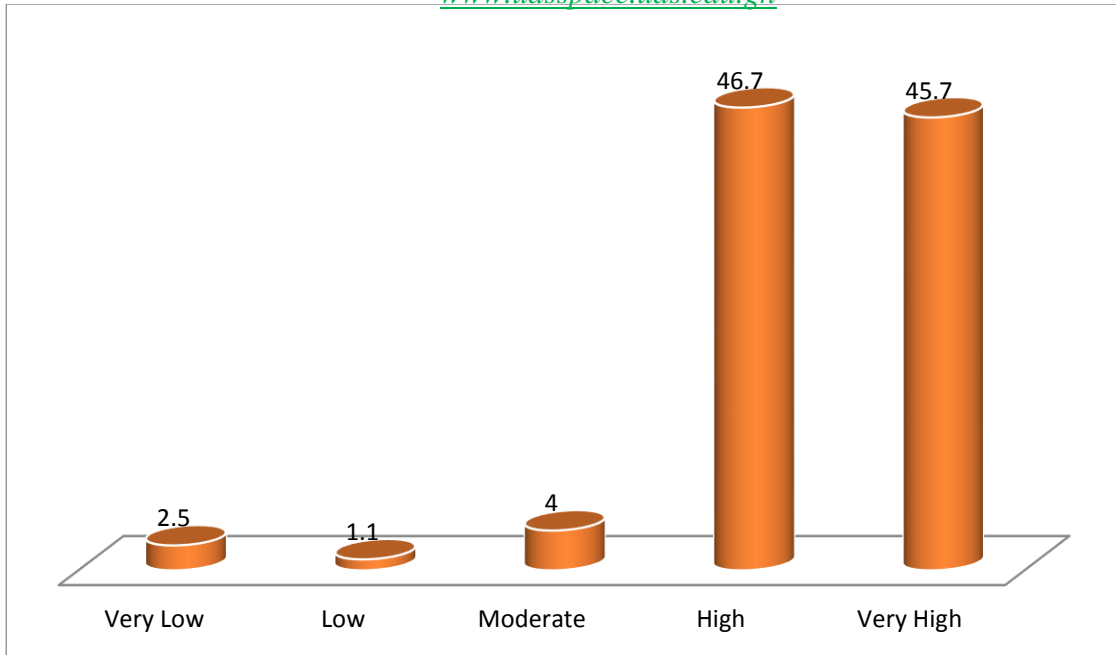
Figures obtained from the survey on the extent of women into IGA’s empowerment, it was found that 46.7% of the respondents found their ability in providing basic necessities was high as an outcome of IGA’s likewise 45.7% of the respondents found the impact very high as compared to 7.6% of the respondents finding the impact between moderate and very low (Figure 4.13). When data was subjected to statistical analysis using chi-square test (Table 4.12), the results showed significant effect on women ability to provide family basic needs. The study shows clearly that majority of women in the district were able to provide basic necessities like food items to support their household from the operations of IGA related activities.



Table 4.12: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	186.258 ^a	28	0.000
Likelihood Ratio	205.045	28	0.000
Linear-by-Linear Association	2.653	1	0.103
N of Valid Cases	276		

a. 26 cells (65.0%) have expected count less than 5. The minimum expected count is .11.



Field Survey, 2018

Figure 4. 14: Extent of women empowerment in providing family basic needs

4.3.8 Enhance Bargaining Power

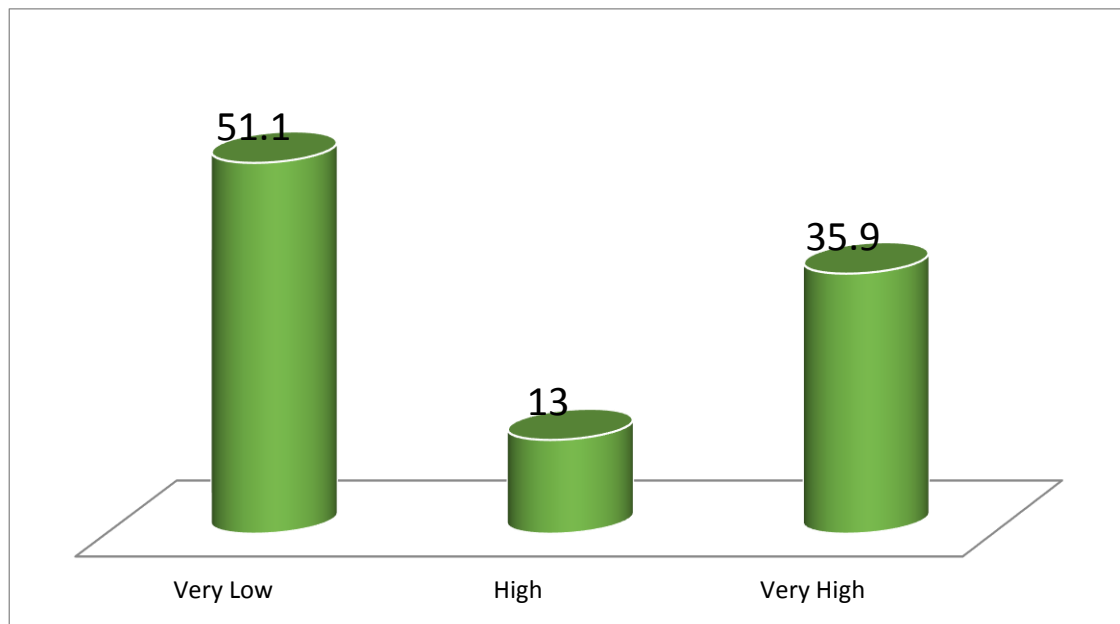
Figures obtained from the survey on the extent of women into IGA's empowerment, it was found that 51.1% of the respondents involve into IGA to enhance their bargaining power as very low against 48.9% of the respondents found the impact very high (Figure 4.14). When data was subjected to statistical analysis using chi-square test (Table 4.13), the results showed significant effect on women ability to bargain. The study revealed that majority of women into IGA related activities in the district do not have good knowledge and skills to bargain well on their economic activities.



Table 4.13: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	163.692 ^a	14	0.000
Likelihood Ratio	189.987	14	0.000
Linear-by-Linear Association	0.249	1	0.618
N of Valid Cases	276		

a. 5 cells (20.8%) have expected count less than 5. The minimum expected count is 1.30.



Field Survey, 2018

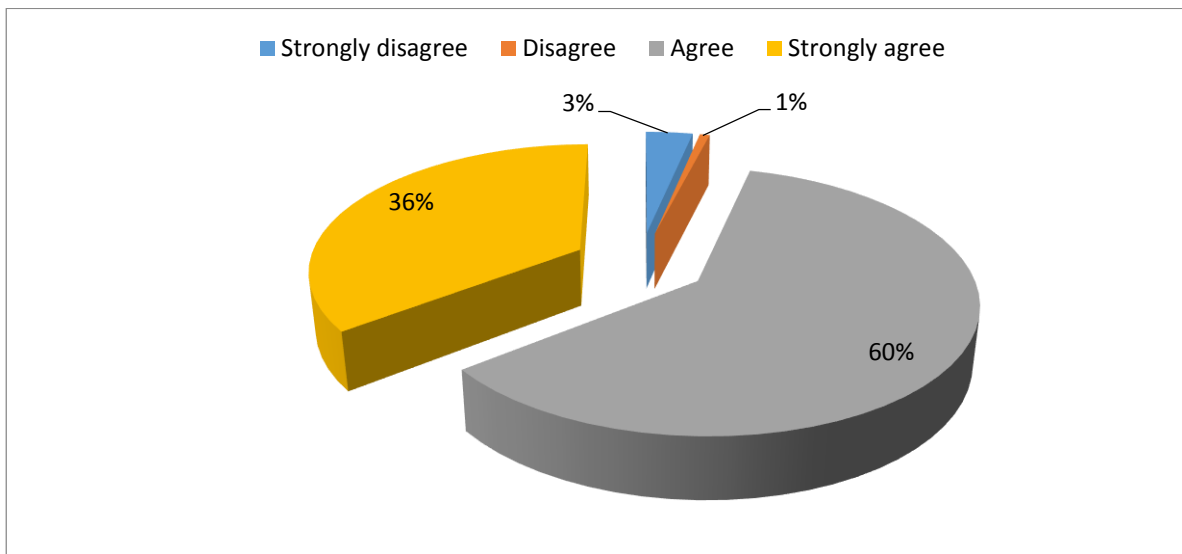
Figure 4.15: Enhancing Bargaining Power

4.3.9 Economic Empowerment and Women Independence

Figures obtained from the survey on the economic impact of women involvement in IGA's could increase their economic independence, it was found that 96.0% of the respondents agreed that, their engaging in IGA's will automatically increase women's independence as against 4.0



of the respondents who disagreed that economic empowerment of women will automatically increase women's independence when they engage in IGA's (Figure 4.15). When data was subjected to regression analysis, the results showed significant effect on IGA's economically empowering women will automatically increase women's independence (Table 4.14). The study shows that majority of women into IGA related activities were of the view that economically they were empowered to be independent.



Field Survey, 2018

Figure 4.16: Distribution of respondents on economic empowerment of women will automatically increase women's independence



Table 4.14: Regression of Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error				Beta	Lower Bound
1 (Constant)	3.452	.703		4.910	0.000	2.068	4.836

Economic empowerment of women will automatically increase women's independence	-.031	.163	-.012	-.193	.847	-.352	.289
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a. Dependent Variable: Type of Income Generation Activity

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	44.458 ^a	18	.000
Likelihood Ratio	45.663	18	.000
Linear-by-Linear Association	4.681	1	.030
N of Valid Cases	276		

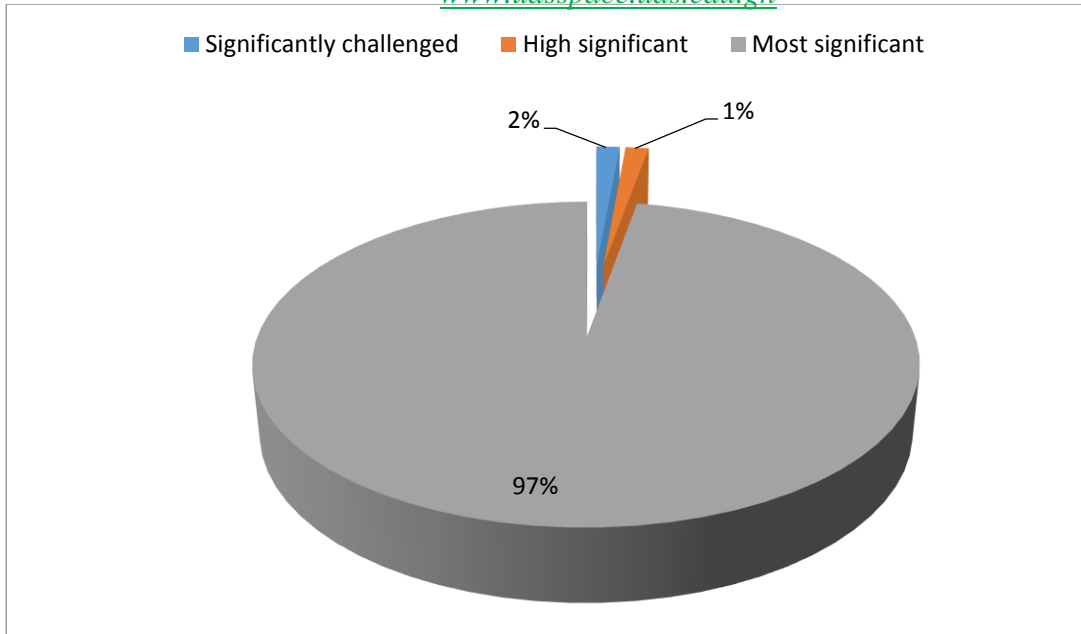
a. 12 cells (42.9%) have expected count less than 5. The minimum expected count is .29.

4.4 Challenges Affecting the Sustainability of Women's IGAs

4.4.1 Lack of Credit Facilities to Women

Data obtained from the survey showed that women in IGA's in the Krachi West District of the Oti Region are lacking financial institutions that are willing and able to offer credit facilities to women into IGA despite the benefits of women involving in IGA's. 100% of the respondents indicated that there lack of financial support from institutions is significantly having a negative impact on their businesses (Figure 4.16). The study has shown that majority of women in the district have challenges to access microcredit facilities from financial institutions to support their IGA operations.





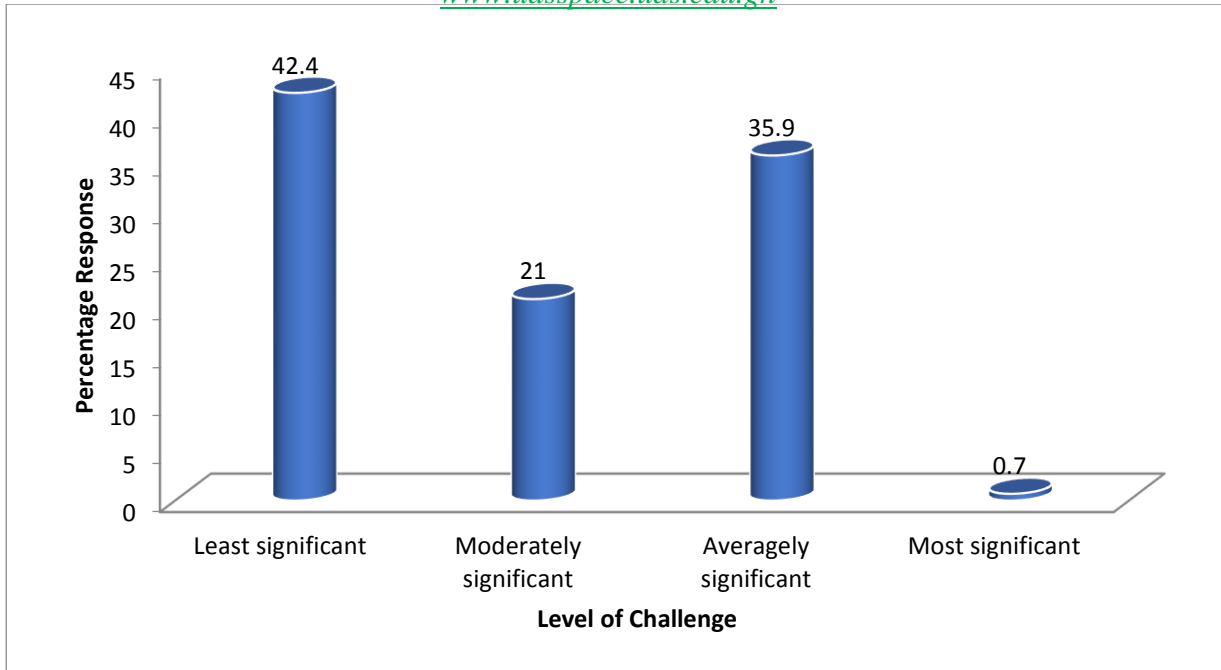
Field Survey, 2018

Figure 4.17: Distribution of respondents on significant effect of lack financial assistance on their businesses

4.4.2 Saturation of Local Markets for the Products of Existing Economic Activities

Data obtained from the study on the challenges affecting women engaged in Income Generating Activities as presented in Figure 4.17 below showed that, saturation of local markets for the products of existing economic activities was among the challenges. However, majority of the respondents 99.3% cumulatively, found saturation of local markets for their produce being least, moderately and average significant as a challenge to their activities. The rest 0.7% of the respondents found Saturation of local markets for the products of existing economic activities to be a significant challenge on the IGA's. The study shows that majority of respondents indicated that saturation of local market was the challenges facing IGA operations in the district.





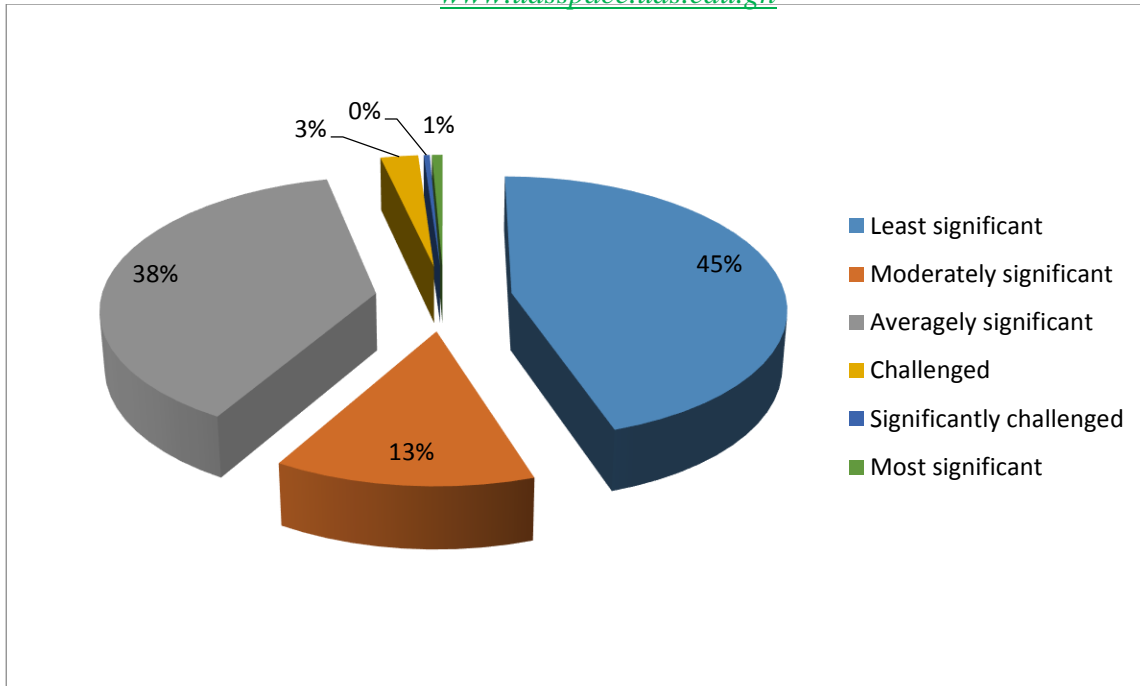
Field Survey, 2018

Figure 4.18: Distribution of respondents on the saturation of local market being a challenge to their IGA's operations.

4.4.3 Lack of Knowledge of New Technology

Data obtained from the study on the challenges affecting women engaged in Income Generating Activities as presented in Figure 4.18 below on lack of knowledge of new technology or opportunities in non-traditional economic activities as a challenge to their business. It was found that majority of respondents indicated that lack of knowledge of new technologies and opportunities offers a least significant challenge as 96% of respondents ranges it between least, moderate and average significant challenge. The remaining 4% respondents found lack of knowledge of new technology or opportunities in non-traditional economic activities to be a challenge. The study shows that majority of women indicated lack of knowledge of new technologies and opportunities as significant challenge facing IGA operations in the district.





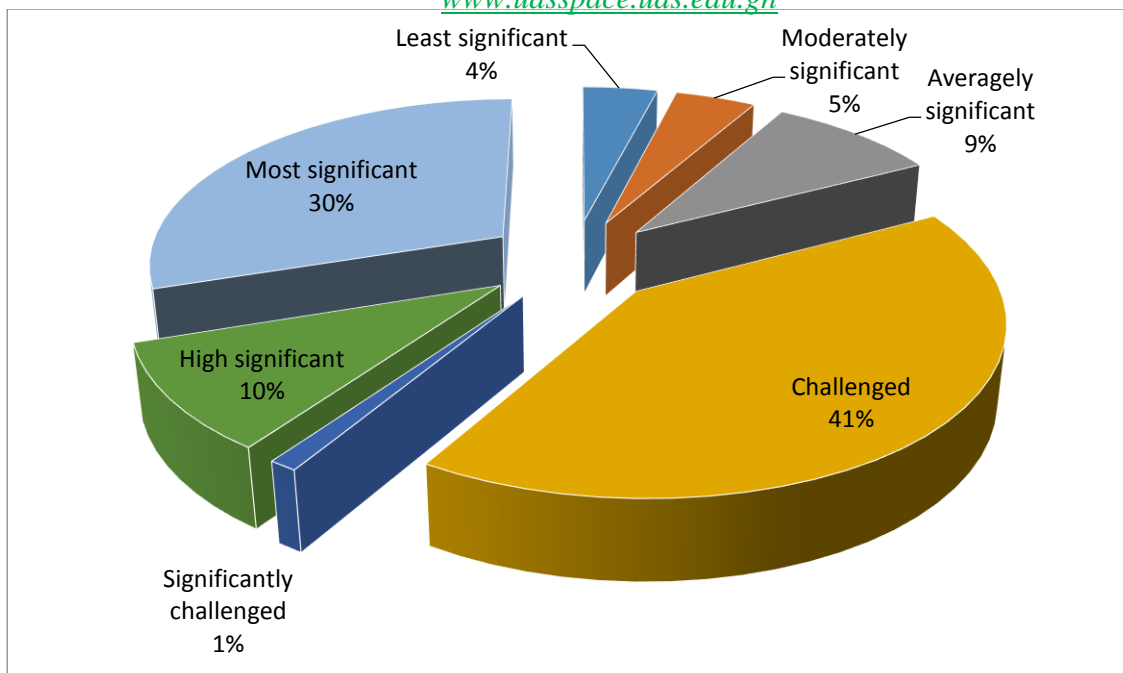
Field Survey, 2018

Figure 4.19: Distribution of respondents on lack of knowledge of new technology

4.4.4 Low Technical Know-How in Business and Financial Management

Figures obtained from the study on the challenges affecting women engaged in Income Generating Activities as presented in Figure 4.19 below on the low level of technical know-how in business and financial management been a challenge to the women. The outcome of the survey showed that majority of the respondents found their low technical know-how in business and financial management as a major challenge as 82% of the respondents found it be significant on their activities. However, 18% found it to be least significant comprising 4% least, 5% moderate and 9% for average challenge. The study has revealed that majority of respondents do not have technical know-how in business and financial management and these are constraints facing women into IGA operations in the district.





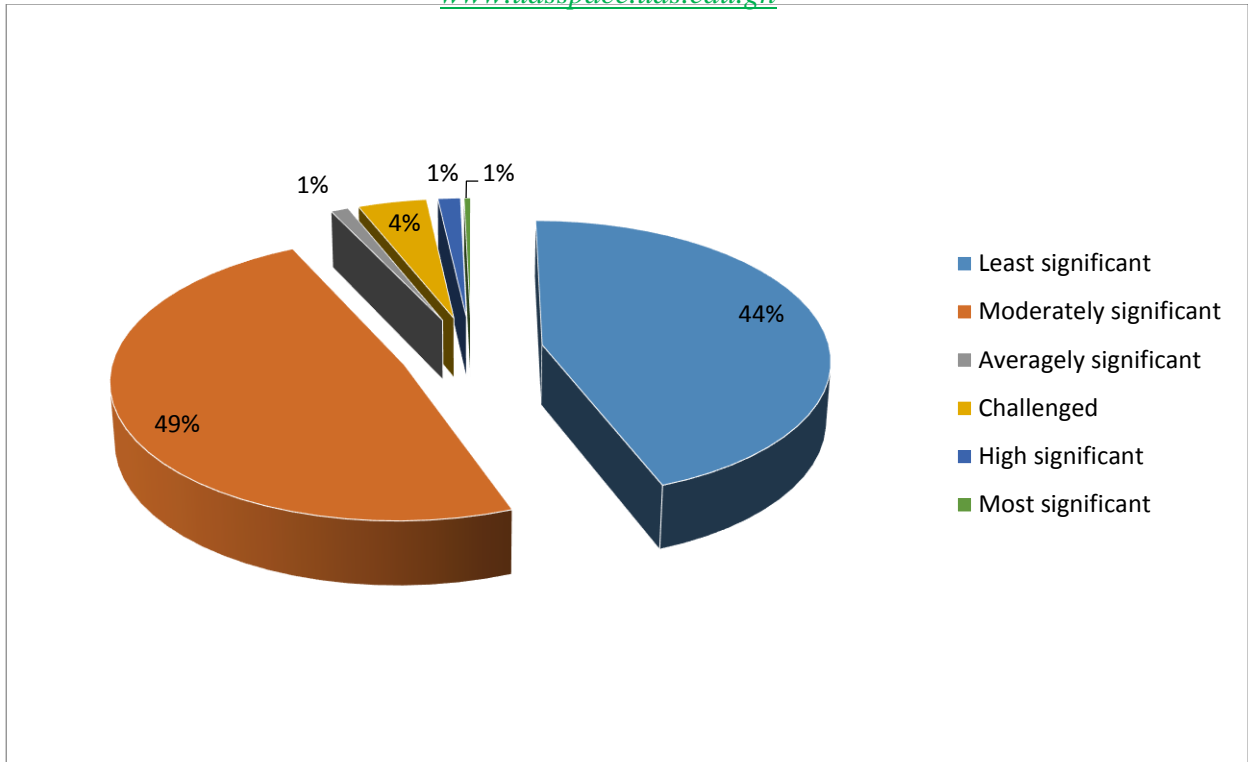
Field Survey, 2018

Figure 4.20: Distribution of respondents on low technical know-how in business and financial management.

4.4.5 Inability to avail enough Power within Households to Control Income from Business

Data obtained from the survey on the challenges affecting women engaged in Income Generating Activities as presented in Figure 4.20 below on the inability to avail enough power within households to control income from business. 44.2% of respondents found women inability to avail enough power within households to control income from business to be least significant a challenge to their IGA's. 48.6% of respondents indicated moderately significant; 1.1% of respondents found that as an average significant challenge, while 6.1% indicated that women inability to avail enough power within households to control income from business possess a high significant challenge. The study has shown that majority of women into IGA related economic activities inability to avail enough power within households do not possess a significant challenge to their business.





Field Survey, 2018

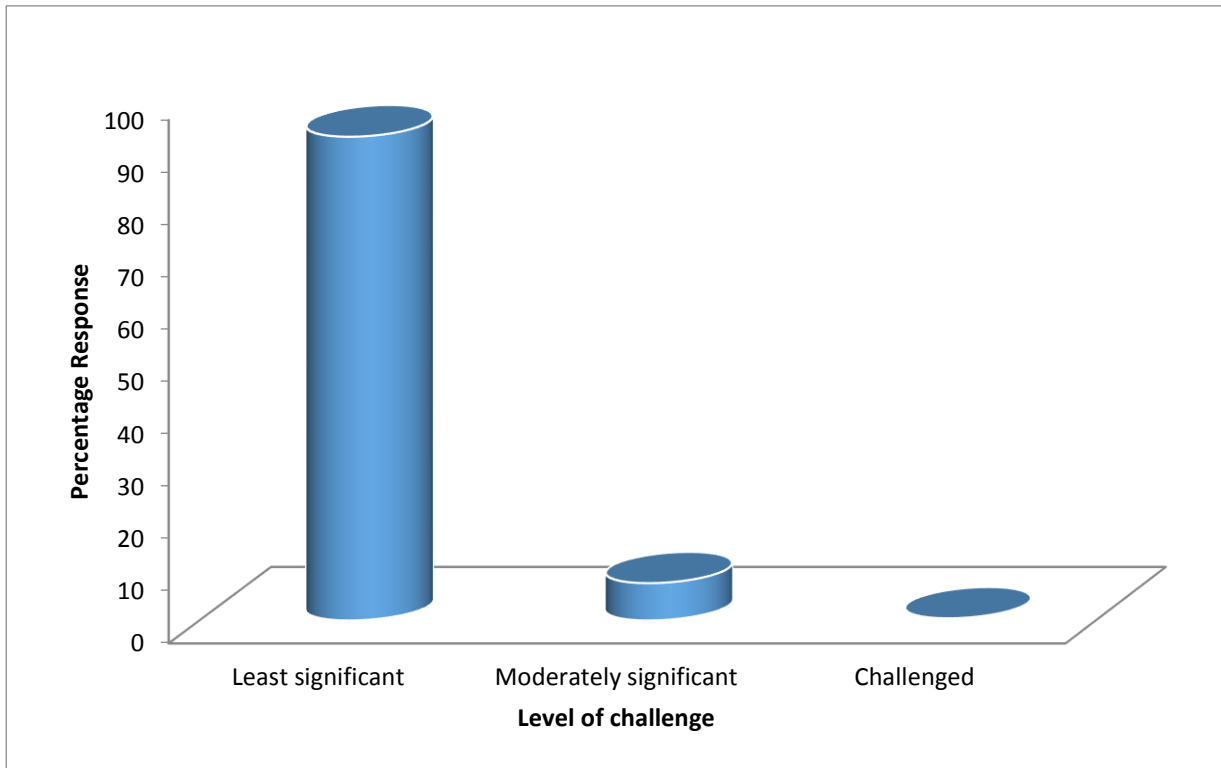
Figure 4.21: Distribution of respondents on the inability to avail enough power within households to control income from business

4.4.5 Poor Transportation Infrastructure

Data obtained from the survey on the challenges affecting women engaged in Income Generating Activities as presented in Figure 4.21 below on poor transportation infrastructure been a challenge to their businesses in the Krachi West District. The response showed 92.4% of respondents who indicated that poor transportation infrastructure offers least significant challenge to their Income Generating Activities 7.2% of respondents indicated poor transportation infrastructure to be moderately significant as a challenge to their businesses. 0.4% respondent reported that poor transportation infrastructure is a challenge to their businesses. The study has shown that majority of respondents were of the view that poor



transportation infrastructure was **not significant challenge** to their IGA businesses in the district.



Field Survey, 2018

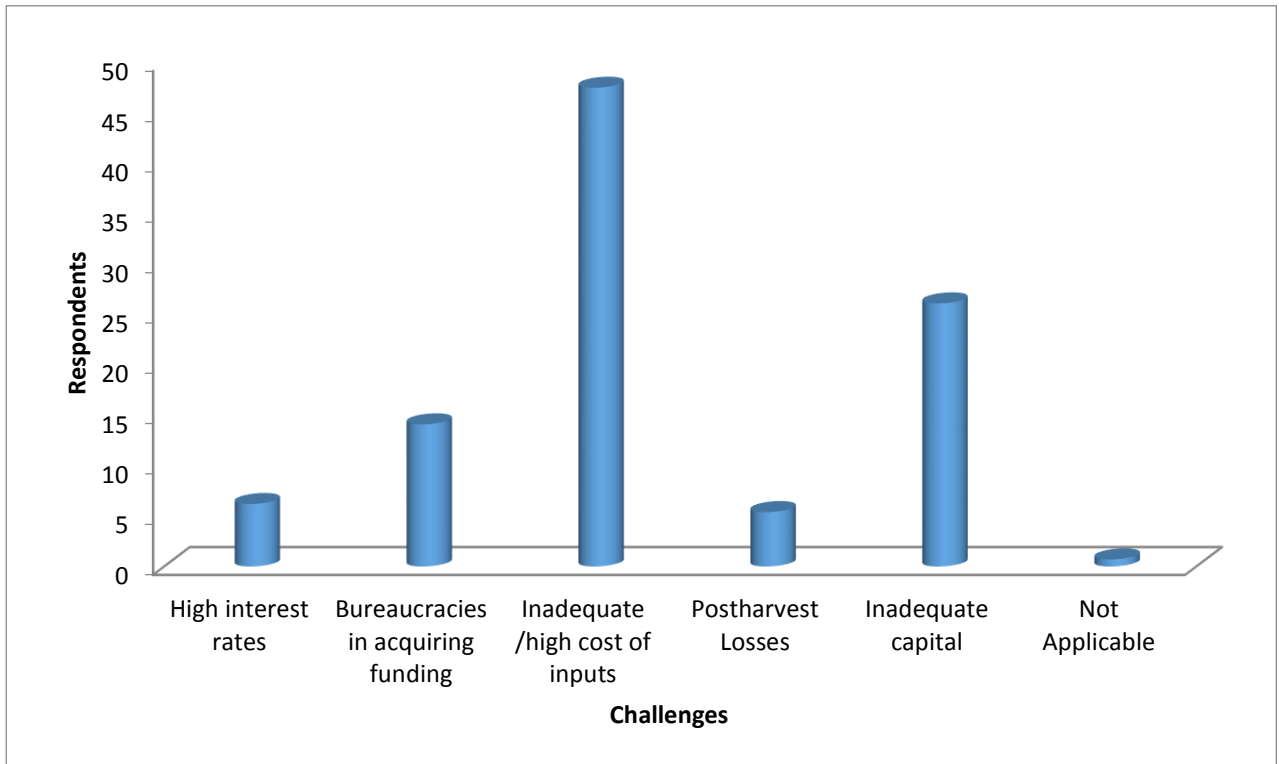
Figure 4.22: Distribution of respondents on Poor transportation infrastructure as a challenge to women engaged in IGA's.



4.4.6 Other Significant Challenges Women Encounter in their Income Generating Activities in the Krachi West District

Data obtained from the survey on the challenges these women encounter on their day to day running of their business. The respondents mentioned high interest rates from financial institutions as 6.2% of the respondents indicated it is a significant challenge. Bureaucracies in acquiring funding were identified by respondents being another significant challenge they encounter as 14.1% of the respondents indicated that. Inadequate and high cost of inputs was the most common challenge these women encounter as 47.5% mentioned. Post-harvest Losses

was also reported by 5.4% of the respondents. Inadequate capital was mentioned as one of the other significant challenge these women faces as 26.1% of the respondents stated. However, the data obtained showed that 0.7% of the respondents found no other challenge as different from the aforementioned (Figure 4.22). The study has revealed that inadequate and high cost of inputs were most common challenge faced by women into IGA businesses in the district.



Field Survey, 2018



Figure 4.23: Distribution of respondents on the other challenges they face

Table 4.15: Regression analysis (Coefficients^a) IGA's and challenges

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.504	3.607		0.417	0.677
Lack of financial institutions that are willing and able to offer credit facilities to women into IGA	0.088	0.483	0.011	0.181	0.856
Saturation of local markets for the products of existing economic activities	0.334	0.153	0.155	2.187	0.030
Lack of knowledge of new technology or opportunities in non-traditional economic activities	0.038	0.181	0.019	0.210	0.834
Less technical know-how in business and financial management	0.084	0.124	0.069	0.675	0.501
Inability to avail enough power within households to control income from business	-.128	0.182	-.057	-.706	0.481
Lack of readily available market	.641	.193	.208	3.317	0.001
Poor transportation infrastructure	-.503	.410	-.074	-1.227	0.221

a. Dependent Variable: Type of Income Generation Activity



4.5 Opportunities Available for Women to Improve upon their Income Generating Activities in the Krachi West District

4.5.1 Support opportunities for Women Engaged in Income Generating Activities in the Krachi West District.

Table 4.16 below, 100% of the respondents answered yes that they were aware of organizations in the District supporting women engaged in Income Generating Activities. The study shows

that majority of the women were aware of organizations providing support to women into IGA businesses in the district.

Table 4.16: Awareness of Organization Supporting Women into IGA

		Frequency	Percent	Cumulative Percent
Valid	Yes	72	26.1	26.1
	No	204	73.9	100.0
	Total	276	100.0	

(Field Survey, 2017)

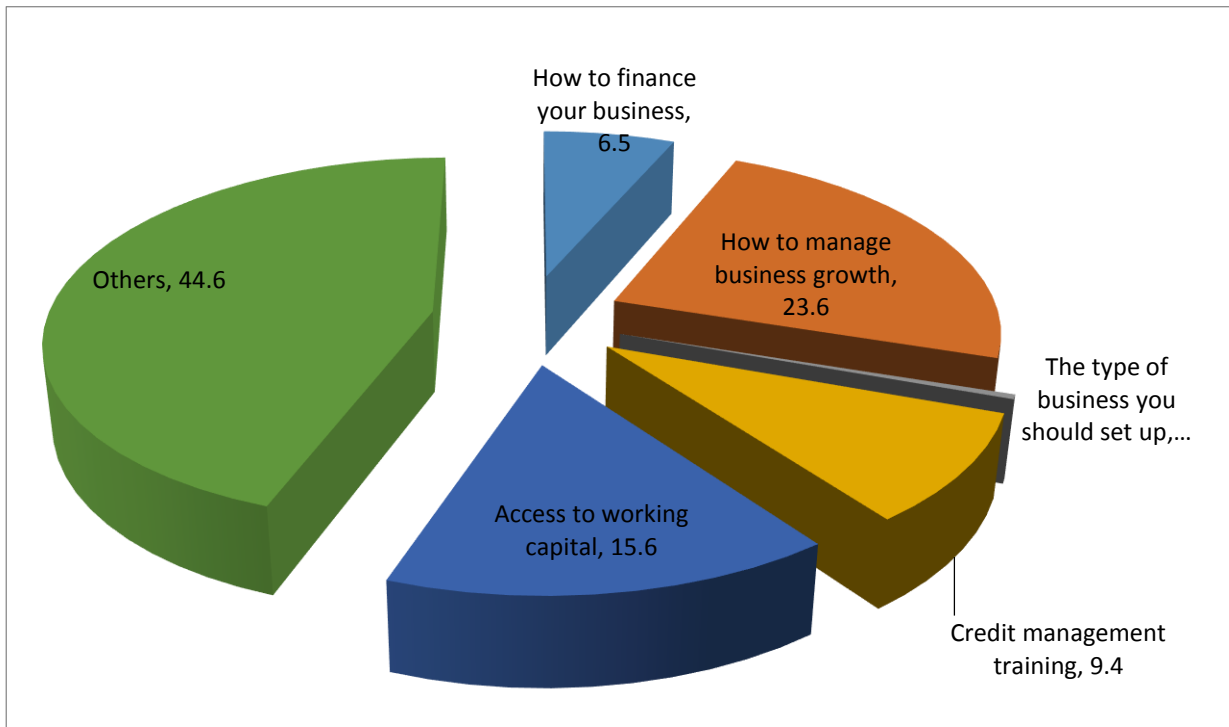
4.5.2 Support for Women Engaged in Income Generating Activities

Majority of women into Income Generating Activities indicated they do not obtain any help from these organizations as 73.9% of the respondents reported that they do not benefit from these organizations. The remaining 26.1% of respondents reported to have benefited from these organizations (Table 4.24). The study shows that even though women in the district were aware of organizations providing support on IGA training programmes majority have not benefited from their programmes.

4.5.3 Skills Acquired from Benevolent Organizations

In the researcher's quest to identify in specific terms, what the women who engage in Income Generating Activities benefited from these organizations as presented in Figure 4.23 below. Among several applicable skills in business, it was found that 6.5% of the women acquired skills on business financing. 23.6% acquired skills related to business management to enhance growth. 0.4% learnt how to identify a business opportunity. 9.4% of the respondents acquired skills on credit management from these organizations. 15.6% of the respondents acquired skills on access to credit facilities. The remaining 44.6% of the respondents indicated they have acquired other skills than the aforementioned from these organizations.





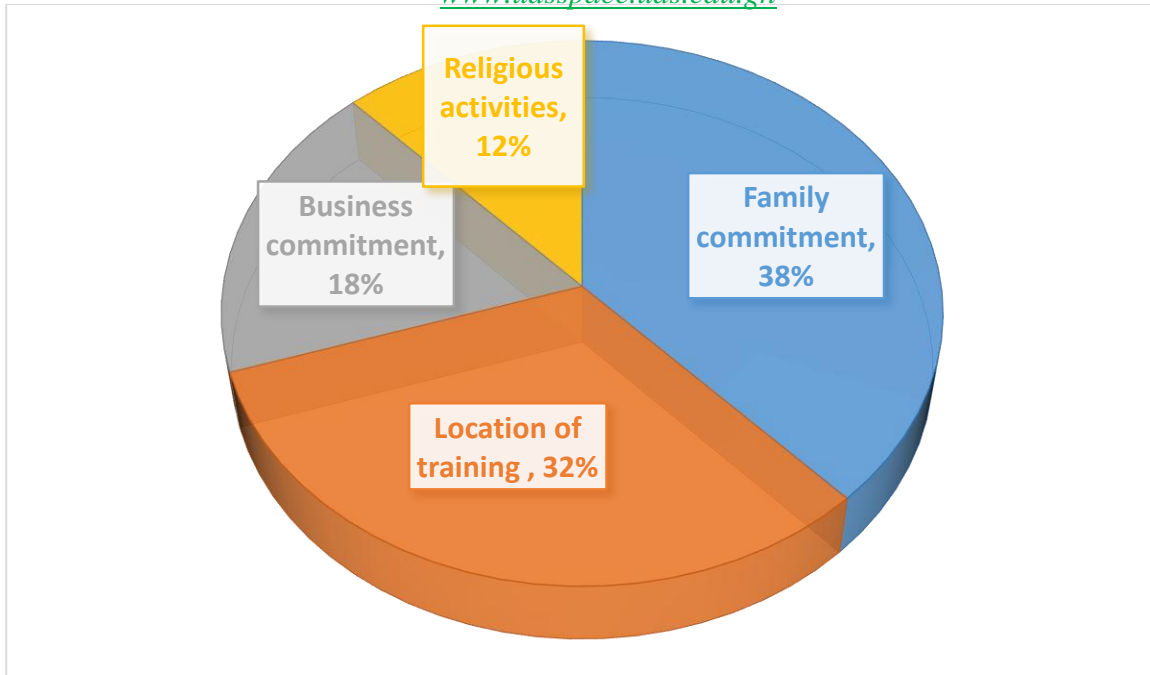
(Field Survey, 2018)

Figure 4. 24: Distribution of respondents on acquisition of business management skills

4.5.4 Major Constraints in Tapping from Business Opportunities.

Figure 4.24 below shows that respondents 38% indicated family commitment as constraint to participate in IGA opportunities, while 32% of respondents indicated location of training, 18% indicated business IGA as constraints and 12% of respondents indicated their commitment to religious activities as the main constraints. The study shows that majority of women into IGA in the Krachi West District indicated family commitment as the major constraint to partake in training opportunity in the district.





(Field Survey, 2018)

Figure 4. 25: Major constraints in tapping from these opportunities

4.5.5 Support Opportunities for Women Engaged in Income Generating Activities in the District

Figures obtained from the survey on the adequacy of support service opportunities for women engaged in Income Generating Activities (IGA's) in the Krachi West District (Table 4.17). 32.6% of the respondents strongly disagree that there is adequate support services for women who engaged in IGA's in the Krachi West District. 66.7% of the respondents disagreed that there is adequate support services for them as they engage in IGA's in the District. However, 0.7 of the respondents indicated that, there is adequate support services for women who engage in IGA in the District. As data was subjected to correlation analysis, we found that Correlation is significant at the 0.01 level (2-tailed) (Table 4.18). The study has shown that majority of women in the district into IGA businesses do not have adequate support services to facilitate their business operations.



Table 4.17: Distribution of respondents on adequate support service opportunities for women engaged in Income Generating Activities in the District

		Frequency	Percent	Cumulative Percent
Valid	Strongly disagree	90	32.6	32.6
	Disagree	184	66.7	99.3
	Agree	2	0.7	100.0
	Total	276	100.0	

(Field Survey, 2017)

Table 4.18: Correlations Analysis results

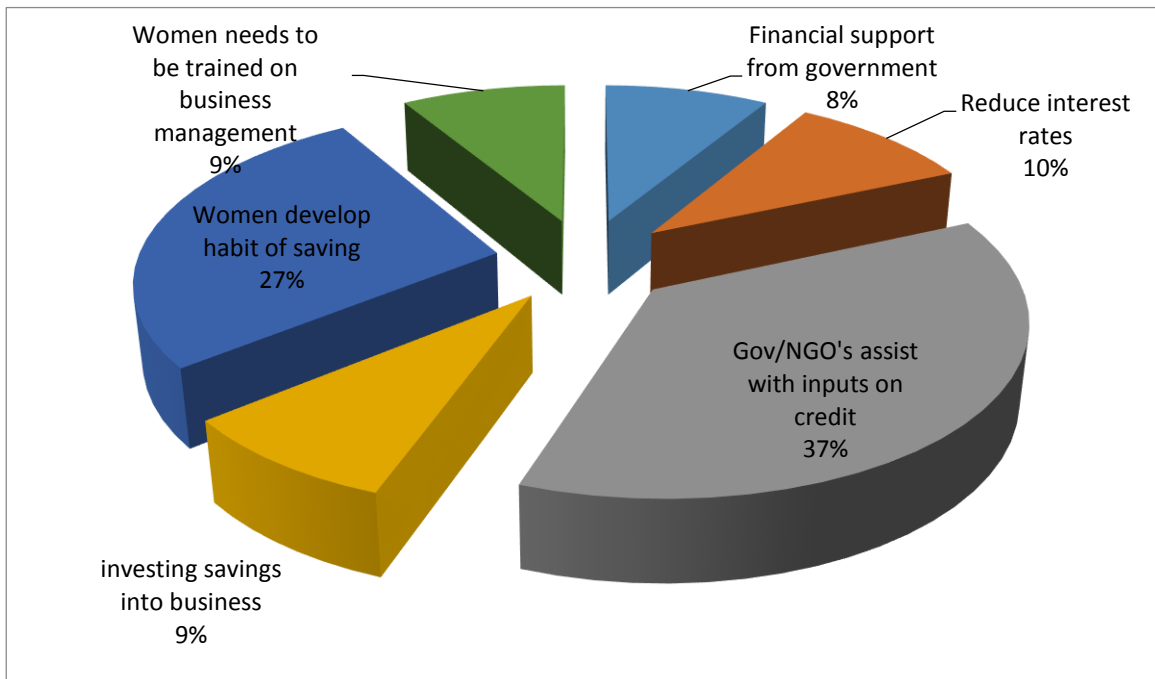
		Type of Income Generation Activity	Amount of money obtained per month	There are adequate support service opportunities for women engaged in Income Generating Activities in the District
Type of Income Generation Activity	Pearson Correlation	1	0.228**	0.062
	Sig. (2-tailed)		0.000	.305
	N	276	275	276
Amount of money obtained per month	Pearson Correlation	0.228**	1	0.173**
	Sig. (2-tailed)	.000		0.004
	N	275	275	275
There are adequate support service opportunities for women engaged in Income Generating Activities in the District	Pearson Correlation	0.062	0.173**	1
	Sig. (2-tailed)	0.305	0.004	
	N	276	275	276

** . Correlation is significant at the 0.01 level (2-tailed).



4.5.6 Relevant Recommendations towards Women Income Generating Activities in the Krachi West District

Figures obtained as the researcher seeking to hear from these women who engage in Income Generating Activities on relevant recommendations towards improving women IGA's as in Figure 4.25 below. It was revealed that Government and NGO's should assist these women with inputs on credit as 37.0% of the respondents recommended this. 27.2% of women recommended that, their fellow women engaged in Income Generating Activities should develop the habit of saving as their savings could reinvested into business for growth. 9.8% of the women wants interest charged by financial institutions on loans be reduced. 8.7% women each for those who recommended government provision of financial support, training of women on business management and investing their savings into their businesses.



(Field Survey, 2018)

Figure 4.26: Distribution of respondents on recommendations

4.6: Discussion and Analysis

4.6.1 IGA Opportunities and Strategies in Krachi West

In relation to the IGAs opportunities that exist for women in the Krachi West District, the quantitative data collected revealed two main categories of IGAs (agricultural and non-agricultural activities). The quantitative data showed that about 65% of the IGAs opportunities women engaged in the district are agriculture related. This confirms the literature reviewed ((ADB,2004; ADB 2001; ZEZZA, 2007; Orbeta and Sanchez, 1996) which states that majority of IGAs for women are agriculture related. A closer look at the nature of agricultural related IGAs, the qualitative data indicates that it is limited to farming, food value chain and credit support that cut across the agricultural value chain.

Below are excerpts from the participants during the focused group discussions;

There is no support for women by the government, no market for our farm produce, when is raining our yam remain on the farm because the road is not good..... (#FG).

.....some officers from MASSLOC came to write our names and promise to give us small loans but up to now nobody in our area got some (#FG).

..... few microfinance companies are in the district that give small support to women to do small small farming (#FG).

Some NGOs give financial support to fish mongers and vegetable farmers(#FG).

The strategy of IGAs in the Krachi West District fall under the welfare oriented IGAs as indicated in the literature by Alana, (1994) who explained that these strategies focused on IGAs that are small in scale and are purposed to domesticate women. Much as the current data has not explicitly confirmed this assertion, it is however a matter of fact that the agricultural IGAs



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that the women engaged in the Krachi West District are small in scale, isolated from coordinated government support and only support women domestic economic activities.

4.6.2 Women Participation in IGA and Socio-Economic Empowerment

To elicit response to provide answers to the above theme, data was quantitatively and qualitatively collected on the following issues. Women participation in IGA, women IGAs' contribution to social empowerment and women IGAs' contribution to economic empowerment.

4.6.3 Women Participation in IGA

On the evidence of the quantitative data, there is no association between respondent age and women involvement in IGAs. The qualitative data showed that some of the women engaged in IGA work individually while others work in group. Majority of respondents in the district have been engaged into IGA for more than ten (10) years. It is also indicated in the data that majority of these women have low level of education and are married. According to the data, respondents engaged in IGAs work full-time/part-time and/or seasonal, and are usually based on traditional technologies, local materials and local markets. The study showed that majority of respondents acquired their IGA training from informal traditional family settings, this form of socialization is limited to specific activity of the older generation that is passed on to younger ones in the family. They are often in rural areas, and are normally part of the informal economy.

The data also showed that all the 274 (100%) respondents were aware of organizations offering support to women engaged in IGA however only 26.1% of respondents reported to have benefited from these organizations (Table 4.24). Majority of women 73.9% of the respondents have not obtained any help from these organizations. To uncover the reasons for this trend it was reported from the focus group discussion that most of the IGA support services were not



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accessible to the respondent. In relation to this issue, the participants expressed their views in the following lines.

Many of the IGA programmes are workshops organized for weeks and months in expensive hotels in the districts. As mother with children I cannot leave my family to stay else were for even a day (#FG).

We need money to support our business not organize programmes far away from our communities in the name of leaning (#FG).

4.6.4 IGAs' Contribution to Economic Empowerment

According to the quantitative data cumulatively about 99.5% of the respondents affirmed that IGA have significant relationship with women's Economic Empowerment (Table 4.5). The data revealed that IGA is a major source of income of the respondents. The study found that there was significant difference in income earned from the various categories of IGAs as presented in (Figure 4.7). The average income earned is about 300 Ghana Cedis per month. The field results confirmed the analysis of West (2006) on the fact that certain occupations have a greater likelihood for financial benefit to women than others. In the Krachi West District despite the challenges faced in the agricultural value chain, women engaged in non-agricultural IGAs only earned an average income of GHC 300.00 per month, those in the agriculture IGAs earned an average income of GHC 800.00 per month. This implies that agricultural IGAs provided women with more financially reward than non-agriculture IGAs. To adduce additional evidence to measure the extent of IGAs' contribution to women economic empowerment, the focus group discussions and key informant interview was used to explore various issues: The results revealed that IGA had an effect on: women access to credit, asset accumulation, independent economic decision-making, employment and good knowledge and skills to



bargain well on their economic activities. The statement below sums up the participants' views captured on these issues.

I was working alone as a hairdresser in my husband house, but an NGO came and train us on manicure and pedicure. Now I am big beautician having a big shop training many apprentices (#IS).

An NGO formed women association in our area, I joined and they organize training to teach us how to grow mushrooms and green pepper, after that a bank supported me to do farming and got some money with which I use to buy fertilizer and spray for my farmIt has helped me to get more produce from my farm (#IS).

We women farmers engaged in cassava and yam, we were encourage by the assembly member of our area to form association of gari processors. After which he then brought an organization to train us on how to package gari. Now we get good market and we earn more income (#FG).

In another instance, it was again averred that:

.....said it is true business is somehow better than before most of us now have savings account with the bank and through the activities of the gari processors association we save little money for future use (#FG1).

4.6.5 IGAs Contribution to Social Empowerment

The quantitative data indicated that a relationship exists between women involvement in IGAs and household decision making (Table 4.9). The study shows clearly that majority of women in the district were able to provide basic necessities like food items to support their household



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from the operations of IGA related activities. The qualitative data showed that IGAs activities also served as social capital and solidarity for the women engaged in IGA.

4.6.6 Challenges Facing Women Engaged in IGA

The following factors have been identified as major constrain to women engaged in IGA. These factors have been categorised into the following: Structural and environmental factors, Lack of access to credit and capacity building and socio-cultural factors.

4.6.7 Structural and Environmental Factors

Major challenge mentioned by respondents on this issue include; inadequate social infrastructure including poor road infrastructure, lack of access to market and lack of policy intervention to increase access to sources of farm yields and opportunities for IGAs. During the interview a key informant mentioned the fact that some organizations established in the Krachi West District in the name of NGOs only take advantage of the people and do not implement programmes that significantly benefit the women.

4.6.8 Lack of Access to Credit and Capacity Building

Data obtained from the survey showed that 100% of the respondents indicated that there is lack of access to credit (Figure 4.16). To enquire further why, participants during the focus group discussion indicated that the financial institution require respondents to satisfy certain conditions including collateral which make it difficult for participants to meet such conditions hence the difficulty in accessing credit. The quantitative data showed that majority of respondents acquired their IGA training from informal traditional family settings, hence they have limited skills and ability to take advantage of IGA opportunities and expand. During the focus group discussions participants expressed concern that the lack of basic literacy, inadequate skills and technological know-how has limited their ability to take advantage of IGA opportunities.



4.6.9 Socio-Cultural Factors

To elicit answers in response to the socio-cultural factors that affect women in IGA's in the Krachi West District, a couple of issues raised by participants during the focus group discussions included. Level of education, Family commitment, status of women and number of dependants militate against women's ability to participate in IGAs. The qualitative data revealed that illiterate married woman, with high number of dependants would likely not participate in any IGA learning programme that may take her away from home. Participants confirmed from the focus group discussions that their low level of education and technological know-how limit their chances of participating in relevant IGA that is able to turn around their economic fortunes and ensure their economic independence. Krachi West District is still a developing district with still a dominant traditional outlook of the world. Organized of economic activities in the district still remain largely traditional and informal. Work occupations are organized based on gender. While men dominate the major sectors of the economy, there are limited opportunity for women as they are expected to largely engage in domestic economic activity.



SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

The preceding chapter presented and discussed the results of this research in relation to the research questions drawing on theoretical and empirical literature on IGA and women socio-economic empowerment. This final chapter presents an overview of the research, summarises the findings, and draws conclusions based on the findings. The chapter also offers recommendations, contribution to knowledge and limitations of the research.

5.1 Overview of the Research

The objectives of this study were to: examine how women participation in IGA contribute to the socio-economic empowerment of women in the Krachi West District, identify IGA opportunities available for women in the Krachi West District and examine the constraints women faced in engaging in IGAs.

To achieve these objectives, the study adopted a mixed research design employing both quantitative and qualitative approach to enabled the researcher gain insights and make sense of the phenomenon under investigation. A total of 276 respondents participated in the study.

Focus Groups Discussions (i.e. #FG) made up 25 members were also formed to discuss issues regarding the study.

5.2 Summary of Major Findings of the Study

On how women participation in IGA, contribute to their socio-economic empowerment in the Krachi West District. The data revealed that all of the 276 total respondents were aware of organizations offering IGA opportunities in the District however, only 26.1% of the



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respondents benefitted from these opportunities. The data further indicated that the majority of these women who did not benefit from the IGA opportunities was due to inaccessibility of IGA opportunities. This means that the women were aware of the fact that some IGA opportunities were available in the District however, those women were not able to access these opportunities. This implied that less than one-third of the respondent participated in IGA programmes while majority, more than two-third of the total respondents did not participate in IGA opportunities in the district. With regards to how the participation of these women contributed to their socio-economic empowerment. Furthermore, the quantitative data revealed that there was a relationship between women involvement in IGAs and socio-economic empowerment but the extent of empowerment vary based on the economic and social outcome of the type of IGA one engaged in. The data also revealed that most of those who engaged in IGA training and skills development programme had experienced very significant empowerment in terms of independent economic decision-making, livelihood empowerment, accumulation of asset, employment creation, solidarity and social capital. Therefore, IGA contributed significantly to socio-economic empowerment of women.

Despite the fact that IGAs contributed significantly to socio-economic empowerment of women in the Krachi West District, more than two-third of the respondents did not benefit from IGAs in the District. To ascertain why, the long lenses of this study was focused on the key constrains that deny women the opportunity to participate and succeed in their endeavour. From the field data the following key challenge mentioned were captured; lack of access to credit and capacity building, socio-cultural factors (level of education, family commitment, status of women and number of dependants), weak infrastructure including lack of access to market.



5.3 Conclusions

Based on the major findings of the research, the following conclusions were drawn:

Firstly, having found in this research that more than two-third of the total respondents did not participate in IGA opportunities in the district despite their awareness and interest in benefiting from these opportunities, meant that the IGA programmes may not have been made accessible to these respondents and hence the low participation of women in IGAs in the Krachi West District.

Secondly, the research found that majority of the respondents have low level education, had only informal training, have family commitment and engaged in economic activity which is largely informal, they were likely to face challenges in accessing credit, formal training and skills development. This meant that their ability to access credit and improve their skills for a sustainable IGA is limited.

Finally, the finding of this study that 96.0% of the respondents agreed that, their engaging in IGA's will automatically increase women's independence implies that the women believed that IGAs are a major tool for women empowerment in the Krachi West District.

5.3 Recommendations

Based on the findings and conclusions drawn, the study proposes the following recommendations.

1. Stakeholders including (the Government of Ghana, District Assemblies, CBOs, NGOs, Ministry of Gender Children and Social Protection) should design tailor-made IGA programmes taking into consideration the peculiar challenges of women in Krachi West and use community development approach to mobilize the women to get all involved.



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2. The study findings emphasize the need for capacity training, the community leaders including DCE, MP, Chiefs, and other opinion leaders should advocate and lobby for training programmes organized in communities to equip the women with knowledge, skills and competence to grow sustainable business.
3. The women should work together in groups and collaborate with state departments and civil society organizations in the area of project management, business management and record-keeping

5.6 Contributions to Knowledge

This research makes theoretical and practical contributions to the body of knowledge on the issues of IGAs and socio-economic empowerment of women. Theoretically, the use of the livelihood concepts and environmental concepts as a lens to analyse the results is arguably a novelty and represents originality of thought about the concepts of IGA and empowerment. Practically, the recommendations made at the end of this research add up to the repertoire of knowledge on the most effective and viable ways of improving IGA activities in Krachi West District.

5.7 Limitations of the Study



Despite the contributions of this research to the field of IGA and empowerment, it has some setbacks emanating mainly from methodological issues such as the size of the sample and use of a nonprobability sampling technique (purposive sampling). Nevertheless, the researcher followed standardised mixed research approach to ensure that the data is valid and reliable. The use of both qualitative and quantitative methods ensured the weakness of one method was offset by the other method. Subsequently the strict analytical process used by the researcher ensured that researcher biases were avoided in conducting the study.

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Type of Income Generation Activity * rate the link between Income Generating Activities and the economic empowerment of women Crosstabulation

Count

		rate the link between Income Generating Activities and the economic empowerment of women			Total
		Very Significant	Somehow Significant	Insignificant	
Type of Income Generation Activity	Farming	67	0	0	67
	Gari Processing	45	3	0	48
	Fish Mongery	58	0	0	58
	Petty Trading	40	0	0	40
	Seamstress	12	2	0	14
	Food Vendor	8	0	2	10
	Hairdressing	23	0	0	23
	8.00	16	0	0	16
Total		269	5	2	276

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	75.035 ^a	14	.000
Likelihood Ratio	29.704	14	.008
Linear-by-Linear Association	1.788	1	.181
N of Valid Cases	276		

a. 16 cells (66.7%) have expected count less than 5. The minimum expected count is .07.



**QUESTIONNAIRE FOR WOMEN ENGAGED IN INCOME GENERATING
ACTIVITIES**

Dear Respondents

This study seeks to assess the impact of Income Generating Activities on the sustainable livelihood of women of the Krachi West District of the Volta Region, with specific focus on the extent to which Income Generating Activities have empowered women of the District economically; the opportunities available for women in the District to improve upon their Income Generating activities as well as the constraints or challenges of the women engaged in Income Generating Activities in the District.

You are kindly requested to volunteer information by responding to this questionnaire. You are however assured that information provided to complete this questionnaire would be treated with the strictest confidentiality.

PART ONE: SOCIO-DEMOGRAPHY DATA

1. Age range. a.20-29 b.30-39 c. 40-49 d. 50-59 e. 60 and above

2. Highest Educational Qualification

- a. None
- b. Basic
- c. Secondary
- d. Diploma/HND
- e. University degree
- f. None



3. Marital status

- a. Married
- b. Never married
- c. Divorced
- d. Widowed

4 Occupation.....

5 Number of dependents.....

PART B: BACKGROUND OF INCOME GENERATING ACTIVITIES

6. What kind of Income Generating Activities are you engaged in?

.....

7. For how long have you been in this Income Generating Activity?.....

8. How much income do you generate from your business monthly?.....

9. How many employees do you currently have?.....

.....



10. How did you obtain the knowledge and skills to start-up the business?

- a. The Rural Enterprise Project (REP)
- b. Apprenticeship
- c. Family Training
- d. Voc. and Tech Training

e. Specify if others.....

11. What are the source (s) of start-up capital for the business? You may tick more than one

- a. Family and friends
- b. Own capital
- c. Credit from banks
- d. Micro-finance Institutions
- d. Traditional money lenders

Part C: EXTENT TO WHICH INCOME GENERATING ACTIVITIES EMPOWER WOMEN ECONOMICALLY

12. How would you rate the link between Income Generating Activities and the economic empowerment of women?

- a. Very Significant
- b. Somehow Significant
- c. Insignificant

13. To what extent if any does your Income Generating Activities empower you economically?

- a. Very large extent
- b. Large extent
- c. Low extent
- d. Very low extent
- e. Not at all



14. In what specific way (s) if any does your Income Generating Activity empower you economically?

.....

.....

15. Kindly indicate in your view on the extent to which your Income Generating Activities empower you in the following areas where 1=Very Low (VL), 2= Low (L), 3=Moderate (M), 4 = High(H) and 5= Very High (VH)



Variables	Scale				
	VL	L	M	H	VH
	1	2	3	4	5
Making independent economic decisions					
Involvement in decision making of the home					
Accumulation of asset					
Assisting others economically					
Provision of basic necessities in the home such as food, clothing, etc					
Enhance bargaining power					

16. Economic empowerment of women will automatically increase women's independence

- a. Strongly Disagree
- b. Disagree
- c. Not sure
- d. Agree
- e. Strongly disagree

PART D: CONSTRAINTS OR CHALLENGES OF WOMEN ENGAGED IN INCOME GENERATING ACTIVITIES

17. Below is a list of challenges that affect women engaged in Income Generating Activities. Kindly rank them in terms of the most significant challenge to the list significant where *1= Least Significant Challenge and 7 = Most Significant Challenge*

Challenges	Ranking						
	1	2	3	4	5	6	7
Lack of financial institutions that are willing and able to offer credit facilities to women into IGA							
Saturation of local markets for the products of existing economic activities							



Lack of knowledge of new technology or opportunities in non-traditional economic activities							
Less technical know-how in business and financial management							
Inability to avail enough power within households to control income from business							
Lack of readily available market							
Poor transportation infrastructure							

18. What other significant challenges if any do you encounter in your Income Generating Activities in the District?

.....

.....



PART E: OPPORTUNITIES AVAILABLE FOR WOMEN IN THE KRACHI WEST DISTRICT TO IMPROVE UPON THEIR INCOME GENERATING ACTIVITIES?

19. Do you know of any organization supporting women engaged in Income Generating Activities in the District?

a. Yes b. No

20. If Yes from Question 19, have you ever obtained any help from these organizations?

- a. Yes b. No

21. If Yes from Question 20, which of these have you obtained for the management of your business? You may tick more than one

- i. How to write a business plan
- ii. How to finance your business
- iii. How to manage business growth
- iv. How to market and promote your business
- v. The type of business you should set up, i.e. sole proprietorship, limited liability etc. and the pros and cons of each type of business
- vi. Preparation of tax returns
- vii. Financials record keeping
- viii. Credit management training
- ix. Access to working capital
- x. Specify if others.....

22. Are there major constraints in tapping from these opportunities and what are they if any?

.....
.....



23. There are adequate support service opportunities for women engaged in Income Generating Activities in the District?

- a. Strongly Disagree
- b. Disagree
- c. Not sure

d. Agree

e. Strongly disagree

SECTION F: RECOMMENDATIONS

24. What relevant recommendations can be made regarding how income-generating activities can be used to enhance the sustainability of livelihoods of women in the Krachi West District?

.....

.....

.....



**HEADS OF NGOs AND WOMEN COOPERATIVE ASSOCIATIONS IN THE
DISTRICT**

Introduction

This study seeks to assess the impact of Income Generating Activities on the sustainable livelihood of women of the Krachi West District of the Volta Region, with specific focus on the extent to which Income Generating Activities have empowered women of the District economically; the opportunities available for women in the District to improve upon their Income Generating activities as well as the constraints or challenges of the women engaged in Income Generating Activities in the District.

You are kindly requested to volunteer information by responding to this interview. You are however assured that information provided to complete this questionnaire would be treated with the strictest confidentiality.

PART A: BACKGROUND INFORMATION

1. Name of Organization.....
2. Position in the Organisation.....
3. For how long have you been working in the District?.....

**PART B: EXTENT TO WHICH INCOME GENERATING ACTIVITIES EMPOWER
WOMEN ECONOMICALLY**

4. How would you describe the link if any between Income Generating Activities and the economic empowerment of women in the District?
.....
.....



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5. Have women of the Krachi West District been empowered economically through their Income Generating Activities and in what ways if yes?

.....
.....

PART C: CONSTRAINTS OR CHALLENGES OF WOMEN ENGAGED IN INCOME GENERATING ACTIVITIES

6. What significant challenges if any do women engage in Income Generating Activities encounter in the District?

.....
.....

7. How can these challenges be addressed?

.....
.....

PART D: OPPORTUNITIES AVAILABLE FOR WOMEN IN THE KRACHI WEST DISTRICT TO IMPROVE UPON THEIR INCOME GENERATING ACTIVITIES

8. What support services does your outfit provide for women engaged in Income Generating Activities in the District?

.....
.....

9. What are the prevailing conditions that must be met for a woman engaged in Income Generating Activities in order to benefit from these support services?

.....
.....



Part E: RECOMMENDATIONS AND SUGGESTIONS

10. What relevant recommendations can be made regarding how Income Generating Activities can be used to enhance the sustainability of livelihoods of women in the Krachi West District?

.....

.....

