

**ALTERNATIVE LIVELIHOOD FOR WOMEN AT GHANA OIL PALM  
DEVELOPMENT COMPANY LIMITED CATCHMENT AREA IN THE  
KWAEBIBIREM DISTRICT**

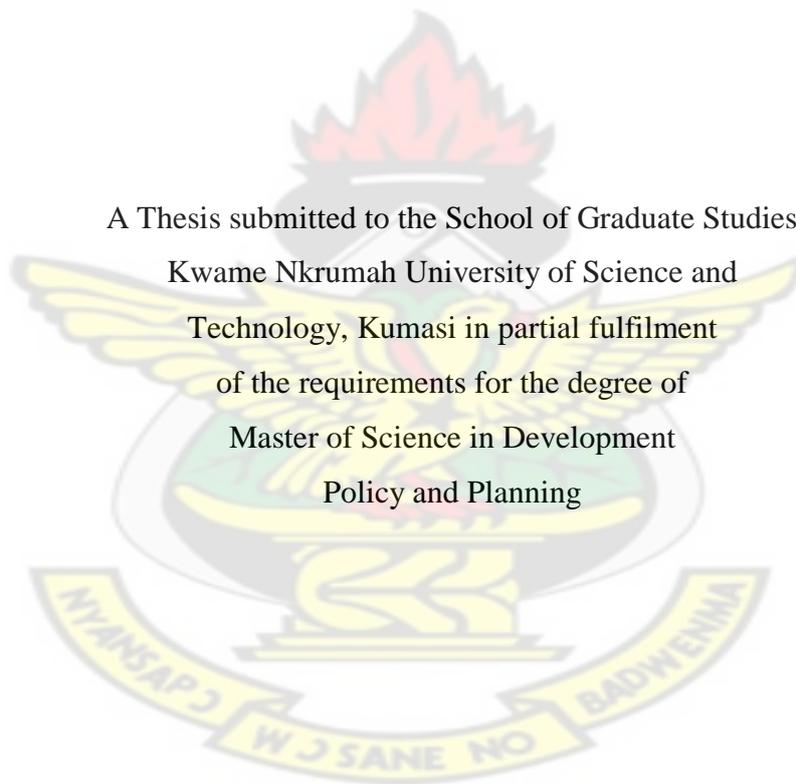
By

LYDIA ADOMA DANSO

(BSc Tourism)

KNUST

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Kwame Nkrumah University of Science and  
Technology, Kumasi in partial fulfilment  
of the requirements for the degree of  
Master of Science in Development  
Policy and Planning



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## DECLARATION

I hereby declare that this submission is my own work towards the M.Sc. Development Policy and Planning and, to the best of my knowledge, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text.

KNUST

LYDIA ADOMA DANSO  
(PG 7190512)

.....  
SIGNATURE

.....  
DATE

CERTIFIED BY:  
Dr. Charles Peprah  
(SUPERVISOR)

.....  
SIGNATURE

.....  
DATE



CERTIFIED BY:  
Dr. Daniel K.B. Inkoom  
(HEAD OF DEPARTMENT)

.....  
SIGNATURE

.....  
DATE

## ABSTRACT

Livelihood from a broad point of view embodies elements which define people's ability to ensure a good living which extends to their household. Low paid work is associated with women involved in part time work and those living in disadvantaged areas. Casual female employees of GOPDC Limited engage in alternative livelihoods as a response to their underemployment situation which generates low income. Empirical studies have highlighted that the living conditions of a population better explain development, especially in developing countries. The state's role in the distribution of resources for improved quality of human life cannot be underestimated. The study assesses alternative livelihood and the socio-economic development of women in the catchment area of GOPDC, in the Kwaebibirem District.

GOPDC catchment area was selected for the study and 157 women with alternative livelihoods were interviewed. The District Assembly and selected financial institutions and the Chemical Sellers Association provided information about the economic opportunities being created for women and the extent of resource distribution in the district. Aside the field data, relevant secondary data on livelihood and development were sourced and comparisons made in the analysis and discussion section. The quasi-experimental and cross-sectional designs formed the basis for the preparation of questionnaires and interview guide. The Sustainable Livelihood Framework was used for the analysis.

Key findings from the study indicate that most of the current activities women engage in are service related activities, which do not conform to their job priorities. The major challenge constraining women's activities is the low access to credit or loans. Also, women's livelihoods are not sustainable because they contribute less to society in terms of tax payment and generation of employment. There is an increasing commitment of women towards female dependents education, but women need to do more with their activities. Again, institutions are concentrated at the district capital and these provide only gender-neutral interventions. Furthermore, women are surviving on low income enough to provide the basic needs of the household.

On the basis of promoting alternative livelihoods, this study recommends the need for infrastructure provision, accessibility to credit facilities, development assistance to

women, broadening the range of resources and improving female dependent education.

The study concludes that alternative livelihood is a source of empowerment for rural women.

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## DEDICATION

To Adwoa Sika Danso and Yaa Serwaa Akoto Danso who arrived in the course of my study.

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## ACKNOWLEDGEMENT

I am most grateful to my supervisor, Dr. Charles Pephrah, for his constructive criticisms and guidance throughout the study.

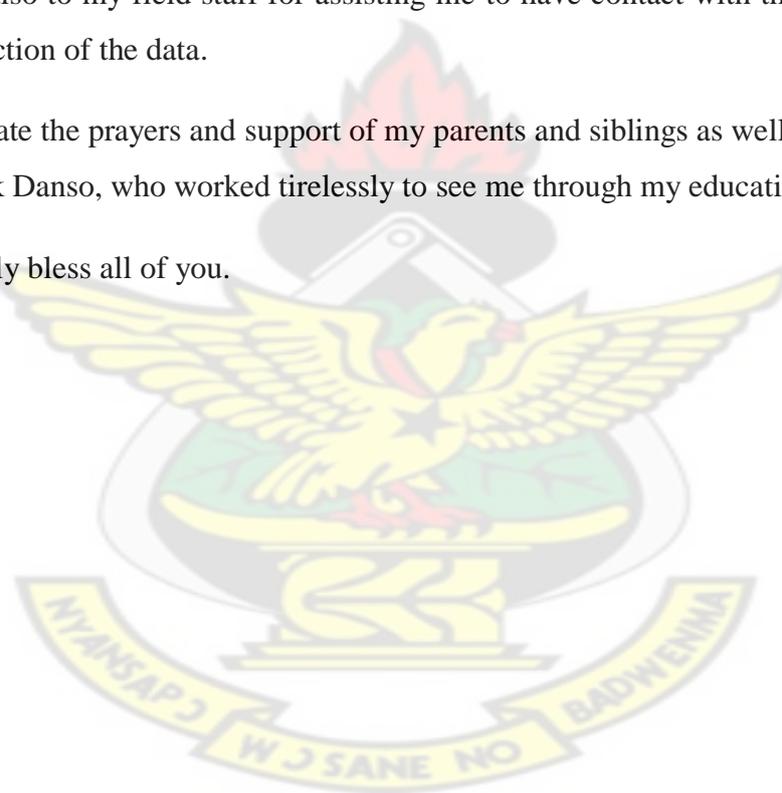
This study owes much to other people. Thus, I thank the various writers whose work supplemented this study. To women in the Kwaebibirem district, the District Assembly, Financial Institutions and the Chemical Sellers Association, a special debt of gratitude for making themselves available for this work.

I am grateful to my lecturers and course mates who have been very supportive during the course of my studies.

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## LIST OF ACRONYMS

AICESIS:	International Association of Economic and Social Councils and Similar Institutions
CI:	Care International
COYDOG:	Coalition of Youth Development Organizations in Ghana
GOPDC:	Oil Palm Development Company
GSS:	Ghana Statistical Service
IFAD:	International Fund for Agricultural Development
ILO:	International Labour Organization
KbDA:	Kwaebibirem District Assembly
LESDEP:	Local Enterprises and Skills Development Programme
MDAs:	Ministries, Departments and Agencies
MMDAs:	Metropolitan, Municipal and District Assemblies
NDPC:	National Development Planning Commission
NGOs:	Non-Governmental Organizations
OECD:	Organization for Economic Cooperation and Development
Siat:	Société d'Investissement pour l'Agriculture Tropicale (sa Siat nv) of Belgium
UKCES:	United Kingdom Commission for Employment and Skills
UN:	United Nations
UNCDF:	United Nations Capital Development Fund
UNDP:	United Nations Development Programme
WIEGO:	Women in Informal Employment: Globalizing and Organizing

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

Women have been identified as the most important actors in the food chain which begins from farm production, market and intra household distribution of food (Duncan, 2004). Their activities lie mostly within a wide range of informal activities such as agricultural production, food processing, fish smoking, garment/textile, soap making, hairdressing, rural craft and petty trading (Ansoglenang, 2006).

Studies show that, women make up two-thirds of the workforce in the horticultural sector in Africa, and 90% of the labour for rice cultivation in South-East Asia (OECD, 2008). Similarly women make up about 91% of the labour force in the agricultural sector of Ghana and play a lead role in post harvest activities such as shelling of grains, storage, processing of nuts and marketing (Ansoglenang, 2006). Their role in ensuring food security is fundamental to a sound and healthy economy (Duncan, 2004) and an important means of livelihood (Ansoglenang, 2006).

Livelihood from an economic perspective is an occupation, work or other means by which one earns income to meet the necessities of life (Asong et. al., 2000). Agriculture which is widely practiced and understood has been identified to be a useful starting point for the development of livelihood (Adkins, 2004). However, the National Development Planning Commission (NDPC) of Ghana (2004) reports that households relying heavily on agriculture for their livelihoods are vulnerable in particular to climatic shocks, unstable markets, rising prices of agricultural inputs and human risks, especially diseases and malnutrition.

According to Harrison (2007) challenges and threats to livelihoods are complex and numerous, especially in a situation where households live in basic conditions, have few capital reserves and rely extensively on their surrounding natural resources, some of which are seasonal and affected by climatic variability.

In one study, efforts were made towards resourcing small holder farmers in rural areas across Southern Africa. However, this could not result in increased agricultural

production and employment (Matshe, 2009). From the findings a de-agrarianisation process is taking place as farming is becoming part-time and a residual activity while livelihoods are geared towards non-farm and non-rural activities. According to Webb et al. (2001) non-farm income sources form a substantial share of rural African farm household earnings. They explained that farm household diversification into non-farm activities emerges naturally from diminishing or time-varying returns from labour or land, and market failures including access to credit.

This is evident in the Bialla smallholders oil palm sector, Papua New Guinea, where farmers are pursuing non-oil palm income sources both on and off-block as a response to changing economic, social and demographic characteristics (Koczberski and Curry, 2003).

The UKCES (2011) reported that sectors with high proportion of low paid workers including: young workers below age 22 years, older workers above 50 years, women in part-time work and those living in disadvantaged areas, experience high labour turnover rate. Instead of resorting to this practice people engage in extra economic activities to increase their earnings, while maintaining their predominant occupations. Thus, there is the need for alternative livelihood for women to ensure that challenges and threats to livelihood are minimized.

## **1.2 Problem Statement**

Like most districts in Ghana, agriculture serves as the main economic activity of the people in the Kwaebibirim District. According to KbDA (2012), it employs about 76.8% of the working population engaged in diverse agricultural ventures such as, oil palm, cocoa, citrus, plantain, cocoyam, cassava, maize, rice and vegetables production as the source of livelihood. A major livelihood in the district is oil palm production making it the leading producer of palm oil in the country (KbDA, 2012).

Located in the Kwaebibirim district of Ghana is the Ghana Oil Palm Development Company (GOPDC) an integrated agro-industrial company specialized in the cultivation of oil palm, extraction of crude palm oil, palm kernel oil and refined specialty oils for use by the food industry. GOPDC has 21,000 hectares of oil palm plantations at Kwae and Okumaning in the Eastern Region of Ghana, 14,000 of which have been developed for about 7,000 outgrowers (Siat Group, 2013).

Oil palm production is highly stratified, with distinct roles and responsibilities for men and women. This makes the livelihoods of a large number of workers, especially women, in the catchment area of GOPDC tread a thin line between subsistence and poverty. Women's farm work in the catchment area is limited to the transplanting of the oil palm seedlings, circle weeding and carrying of harvested fresh fruit bunches. These operations earn minimal income compared to major income earning activities carried out by men, including: pruning, harvesting, pesticide and fertilizer application and mechanized work.

It is this perception of pay differences in the catchment area of GOPDC that has led to the emergence of alternative livelihood options and livelihood diversification activities by women. Livelihoods from oil palm cultivation offer significant diversification opportunities. For example the sale of food, agricultural inputs and palm oil production. According to Baden et al. (1994), women in the rural areas of Ghana usually combine farming activities with a wide variety of agro-based processing activities which include trading in raw foodstuff, vegetables, and merchandise. In one study by Asong et al. (2000) women in Guimaras, Philippines, were identified as also utilizing their skills in adding to the family coffers.

There is therefore the need to establish means of diversification of livelihoods and to encourage reinvestment of profits into economically viable alternatives that will promote economic activities in the district and increase women's contribution to their household. In this wise, the study seeks to identify alternative livelihoods that sustain the women in GOPDC Ltd catchment area, in the Kwaebibirem District.

### **1.3 Research Questions**

The research questions below serve as the basis for the findings of the study.

- i. What alternative activities are women in the Kwaebibirem district engaged in?
- ii. What are the bases for engaging in such activities and the limitations?
- iii. How sustainable are women's alternative livelihood at the district level?
- iv. What institutional support exists for women engaged in such activities?
- v. What are the social and economic effects of such livelihood on women?

## **1.4 Objectives of the Study**

### **1.4.1 General Objective**

The study is to assess alternative livelihoods and the socio-economic development of women in the catchment area of GOPDC, in the Kwaebibirem District.

### **1.4.2 Specific Objectives**

The study specifically seeks:

1. To explore the types of and basis for alternative livelihood activities women engage in.
2. To determine the extent of support received from institutions supporting women's activities.
3. To assess the sustainability of women's livelihood at the district level.
4. To assess the socio-economic effects of alternative livelihood on women.
5. To recommend appropriate policies for promoting and sustaining alternative livelihoods for women.

## **1.5 Scope of the Study**

### **1.5.1 Geographical Scope**

The study focuses on women in GOPDC catchment area in the Kwaebibirem district.

### **1.5.2 Contextual Scope**

The study will consider various alternative activities and the basis for the choice of such activities, sustainability of alternative activities carried out in the district, institutional support for women engaged in alternative activities, economic and social development of women resulting from alternative activities with much focus on previous and current conditions.

### **1.5.3 Time Scope**

The study will make use of relevant secondary and field data from 1980 to 2014.

## **1.6 Justification of the Study and Study Area**

The study will provide information that will help government achieve the United Nation's Millennium Development Goal (3); to promote gender equality and empower women by 2015. The study is intended to contribute the promotion of rural development by providing information about the economic activities and conditions

of women, which is essential for policy formulation and evaluation of progress with respect to attitudinal, social and economic change. It is important for policy makers to be clear about the types of alternative livelihood carried out in the district in order to design policies that address cash constraints for further development where appropriate.

Women are the focus of the study because the Ghana Living Standards Survey (GLSS 5) carried out by GSS in 2008, estimates that the proportion of female contributing family workers is high in the rural areas. Research also shows that in the rural areas males who are own account workers constitute 64.3% compared with 55.0% females (GSS, 2008). This means that whereas most males are working for profit most females are working for pay, which is determined by the educational level and the nature of the job they engage in. This adversely affects the development of women as well as economic growth. Also OECD (2008) reveals that the rate of female participation in the labour force is significantly lower than that of men across countries. There is the need to create more economic opportunities for women in the rural areas to reduce rural-urban migration.

The study would show the resilience of the district in the case of the Ghana Oil Palm Development Company Ltd, which provides employment for about 2,880 workers in the peak season and is a leading producer of oil palm and other related products, experiences a down turn. Since oil palm production is the major livelihood in the district, an analysis of the basis for the chosen alternative economic activities would reveal the commitment of women to oil palm production.

### **1.7 Research Methodology**

The research was based on the following procedure:

- a) Primary and secondary data sources were used.

Previous works carried out on sustainable alternative livelihood were reviewed and data collected from the field for effective discussion of results.

- b) Systematic and purposive sampling methods were employed in selecting individual women and institutions to be included in the sample.
- c) Questionnaire, interview and observation data collection techniques were used to acquire diverse responses to variables from women and institutions.

- d) The quasi experimental and cross-sectional designs formed the basis for the research questions and data analysis.

### **1.8 Limitation(s)**

1. Due to the nature of their job data collection was carried out very early in the morning before women dispersed to their areas of work by 7:30 am.
2. The road network at Kwaebibirem district is in a deplorable state and affected traveling and collection of data in the evening. As such most data collection was carried out during the day and some women could not be visited at home.
3. Climatic variability sometimes disrupted the collection of data.
4. Some women were reluctant to provide information for fear of losing their jobs.

### **1.9 Organization of the Study**

The study has been organized under five main chapters. Chapter one consist of the introduction to the problem, the statement of the problem, the research questions, objectives of the study, hypothesis, scope of the study, justification of the study and study area, research methodology and organization of the study.

Chapter two contains a review of related literature on livelihood and socio-economic development of women and related knowledge gaps identified in the literature. The chapter also includes the theoretical framework with basic assumptions and definition of terms which form the basis for the conceptual framework.

Chapter three explains the research approach, data for hypothesis testing indicating variables to be tested and which provide answer to the research questions stated above, sources of the data, sampling methods, data collection techniques and qualitative techniques for data analysis.

Chapter four deals with the evaluative discussions on findings of the study and the policy or planning implications based on the data analysis.

Chapter five includes recommendations and conclusions derived from the data analysis.

## CHAPTER TWO

### REVIEW OF CONCEPTS ON LIVELIHOOD AND SOCIO-ECONOMIC DEVELOPMENT OF WOMEN

#### 2.1 Introduction of Relevant Literature

This study undertakes an assessment of how livelihoods can be sustained and be expanded in the Kwaebibirem District and the transformation this brings to women and their households. The chapter attempts to define key concepts and terms which form the basis of the study and provides background information on the concepts of livelihood and development and their relationship. In this section, an attempt is made to assess institutional or organizational support that has bearing on livelihood sustainability. This is to ascertain how continuous support of such livelihoods through public services, interventions or programmes can foster enterprise development and contribute to the socio-economic development of women.

#### 2.2 Livelihood as a Dynamic Concept

Livelihood is a socio-economic concept that is complicated; having many interrelated parts which make understanding difficult (Ellis, 1998). Chambers and Conway (1992) define livelihood as a means for survival and security dependent on the capabilities, assets (stores, land, materials and equipment and so on) as well as activities. Ansong et al. (2000) have a different view of livelihood, and describe it economically as an occupation or work which provides support for individual or household basic necessities in the form of income.

These definitions ignore the issue of social services which Ellis (1998) notes as a necessary condition for life. He indicates that aside income, livelihood encompasses the social and public services provided by the state, and which are accessible and beneficial to people. These services include but are not limited to education, health services, roads, water supplies, electricity. Support in the form of schemes or interventions provided by government and institutions to ensure the creation of sustainable employment opportunities, Naldoza (1987) sees as important when it comes to defining livelihood. He made reference to the Philippine National Livelihood Program, stating that livelihood includes all schemes that serve poor and marginal groups, encouraging the advancement of income generating activities.

From the above arguments, livelihood covers a lot of areas, and the idea is that an individual or household has a livelihood when the capabilities, assets, activities, income, social services and support systems that characterize livelihood are in place. An exhibition of these qualities in an occupation may or may not be exhaustive. Webb et al. (2001) add more meaning to livelihood by classifying occupation (or activities) under the following sectors:

- Primary, including: agriculture, mining and other extractive;
- Secondary, also known as manufacturing; and
- Tertiary, which involves services.

From the United Kingdom Commission for Employment and Skills (2011:48) point of view, the tertiary (or service) sector is referred to as the new sector and requires skills that differ from those required for the primary and manufacturing sectors, also known as the old sector.

These sectors are not isolated but are inter-dependent. Raw and semi-finished products from the primary sector, for instance, agriculture, are used for both domestic and industrial purposes. They serve as raw materials for food processing industries which produce finished goods for both local and international markets. Processed foods have value additions in terms of preservation, quality and design, and therefore attract higher prices compared with unprocessed foods. Various service providers like research institutions, financial institutions, experimental farms, government agencies work with food producers for increased quality production and income.

Income classification is made easier with much focus on the source of incomes generated by individuals and households as indicated by Webb et al. (2001), that “Agriculture (farm or primary) income has production or gathering of unprocessed crops, livestock, forest or fish products from natural resources as its source. Inversely, non-agricultural or non-farm income comprises all other sources of income”. However, Adkins (2004) noted that the revenue generated from primary sector activities, especially farming, is slow to reap. Households confronted with this situation are forced to engage in multiple occupations, viewed by Jiwa and Wanjau (2008) as the economic activities that generate alternative income sources for households. The UN Technical Report (1993) further explained that economic activities comprise a variety of work which attracts payment or reward and have

socio-economic implications for a nation's development. This brings to bear the issue of individual's contribution to these works as well as the use of space for livelihood.

The goods provided and services rendered through livelihood to the community result from the use of knowledge, skills and effort of human resources (Williams et al. 2011:5). Human capital is an important factor for decision making, choice and productivity at the micro and macro levels. A study by UKCES (2011:6) showed the importance of skill development in the achievement of quality jobs and increased earnings. Jobs available are closed to people without qualifications or with basic skills.

For individuals to contribute meaningfully to work there should be skill improvement. Notwithstanding, livelihood does not only involve skill enhancement, but also space or the physical environment, which is a requisite for the implementation of ideas generated from skills. Paul (2011:26) stated in his study that an individual's livelihood is a part of and dependent on the social institutions and the physical environment in which the income generating activity is located. Every activity takes place in space and involves the use of the land, water or the air.

Geographic space is made up of the lithosphere, hydrosphere and the atmosphere and is characterized by physical features and non-visible valuation like social benefits. It is the main medium for the manifestation of structural changes resulting from human settlements and activities, an evidence of socio-economic development (Klakpa et al., 2010). Space is limited and some areas are endowed with more natural resources and opportunities than others. This gives rise to migration as people may travel to find economic opportunities that meet their skills, generate income and provide benefits for the individual and (or) household.

Leo and Zoomers (2005) note that geographical settings may be rural, urban, different ecological zones in mountainous regions and distance to markets, which positively or negatively affect opportunities and outcomes. For instance, when the distance from a raw material site to the market is long and the route in a deplorable state, transportation and access to raw materials may be affected. Webb et al. (2001:6) built on this and made reference to two types of activities based on the geographical settings: local and distant away-from-home. He explained that a local activity can either be done at home or local away-from-home (countryside, short distance rural

town and a city located between two rural towns). Distant away-from-home may be a zoned area, distant metropolitan area and international.

The distinctions provided by Webb et al. (2001) serves as a basis for assessing the household's reliance on the local economy, investigating the connection that exists between farm and non-farm local activities as well as rural and urban relational studies. The relationship between activities, where one benefits from the other, and household support from the economy are reflected in the sustainable livelihood concept.

### **2.3 Sustainable Livelihood**

There is a difference between sustainable livelihood and employment sustainability. The underlying fact is that both enhance the wellbeing of individuals and households through improved skills and increased income or benefits. The National Audit Office, cited in UKCES (2011) explained that sustainable employment is the ability of an individual to maintain work either in one job or other chosen jobs as well as work that has increased income and improvement opportunities. Important factors like quality training interventions and information, advice and guidance play a lead role in supporting the transformation from worklessness to sustained employment.

Chambers and Conway (1992:10) viewed sustainable livelihood as one which can withstand stress and shocks, experience capabilities and assets improvement, and within short and long periods effectively provide livelihood opportunities and benefits for the next generation and other livelihoods at all levels, respectively. Assets may be tangible (stores and material resources) or intangible (claims and access). Scoones (1998) however, pointed out the fact that sustainable livelihoods are achieved through access to and combination of a range of livelihood resources for different livelihood strategies, making reference to institutional factors. In view of these the study looks at how women's alternative activities serve as a means for addressing societal problems like low female education, environmental degradation and inadequate infrastructure and others.

The issue of access as argued by Leo and Zoomers (2005) is associated with the use and acquisition of capitals and the beneficial exploitation of livelihood opportunities. Sen (1981) uses the concept of endowments, entitlements and capabilities in his entitlement approach to explain access. In his explanation he made it clear that

endowments (relate to capitals) represent the rights and resources in the possession of social actors. Entitlements (accessing capitals) and capabilities are what people can have to promote their wellbeing and what they can do or be with their entitlements, respectively (Leo and Zoomers, 2005; Leach et al, 1999).

An entitlement at a point in time may be an endowment, resulting in new entitlements. For instance, capital from a bank only becomes endowment when women have the right to access them through endowment mapping. One's ability to open an account or register for a loan with the bank gives one access to the capital: entitlement. The capital gained (endowment) generates entitlements like direct use or investment into business. Capital can only contribute to the capabilities (wellbeing) of a woman depending on the woman's bargaining arrangements with her husband (the beginning of a new cycle of endowment and entitlement mapping).

Access and mapping are in favour of inclusion. However, Leo and Zoomers (2005) pointed out that the regulation of access by social relations, institutions and organizations can lead to access failure, resulting in poverty and social exclusion. This happens when people or groups prevent others from gaining access to resources, fencing-in opportunities to their own advantage. Property relations, physical and socio-cultural characteristics (including race, gender relations, language, untouchability, beliefs about destiny, ethnicity, origin or religion) are the means for carrying out such acts. IFAD (2008:13) is of a similar view that access to resources is well known to be the decisive factor in the advancement of people's lives and community development, but the institutional environment is a determiner of access to resources as it may encourage or limit people's inclusion.

Access to resources is vital to the sustainability of livelihood but the operational institutions or organizations play a lead role in the transformation process from endowments to capabilities. This suggests that resources that are essential to livelihood for the benefit of the next generation or other occupations at various levels can be attained when there are supporting institutions.

The resources required for the effective running of a business or livelihood to produce output are provided in the work of William et al. (2011: 3) as land, labour, finance and equipments. These resources are classified into four different capitals by Scoones (1998: 7-8) as natural capital (soil, water, air and others), economic or financial

capital (cash, credit or debt, savings, infrastructure, production equipment and technologies), human capital (skills, knowledge, labour ability and good health) and social capital (networks, social relations, affiliations and associations).

The livelihood options including alternative livelihoods, engaging in multiple livelihoods, or migrating to find a suitable livelihood, are available to rural dwellers engaged in agriculture and can only be realized through the ownership of assets (or resources). Zoomers (1999) stands against structural classification of strategies consisting of accumulation, consolidation, compensatory and security, but is in favour of characterizing workers according to their priorities and objectives. It is imperative to determine the existing livelihood systems that yield revenue for people as well as the aspirations of the working population as this has a bearing on the success of interventions.

Profitability cannot be underestimated in the long-term survival (or as an outcome) of a livelihood option chosen by an individual or household. William et al. (2011) noted the importance of profit for re-current operational costs as well as return on investment. Expenses may include production costs, wages, insurance, electricity, water, rent, and others. No individual or household would like to remain in a business that does not produce expected results including profit.

However, Osmani (2003:7, 9) is of the view that expansion of opportunities for the working population is highly associated with the potential for growth in production than higher incomes. But as to who benefits in the long- run is a matter of inclusion, a function of operational institutions and organizations.

#### **2.4 Institutional Support and Livelihood Creation**

Economic development, according to Kaufmann et al. (2000) is greatly influenced by established institutions and traditions which dictate the pace for the execution of authority in any nation. Institution is used to describe government agencies, businesses providing financial services, local and international NGOs, user organizations, and others. As noted by Avellaneda (2006:14) the formation of institutions rely on the principle of choice and have a system of incentives that restrict the behavior of people in a society. But a study by IFAD (2008) showed that the word organization and institution are sometimes used interchangeably.

North (1991, 1993) provides a simple definition of institutions as the governing rules, formed by the society and which influence the possibility and profitability of economic activities as well as social, political, cultural and economic relationships. IFAD (2008) noted that an institution may be formal (consisting of regulations, laws, constitutions, rights, media, rules and conventions, and others) or informal (comprising traditions, customs and values, sanctions, codes of conduct, and others).

An enabling institutional environment is a growth factor for a society, as it encourages commercial activities and specialization, as well as influences benefit sharing and access to resources. Growth, in the social, economic, political, technological and cultural aspects of a society, is necessary for improving people's living standards; an indication of development. However, when the well endowed and influential groups in a community are allowed to amass wealth by establishing rules or laws that govern access to resources and opportunities and which favours them, it negatively affects the wellbeing of the larger public.

Organizations as defined by Ellis (2000) denotes individuals in a group or association united with the aim of attaining specific and time-bound objectives, and are characterized by the interrelationship between laid down roles, positions and responsibilities (Uphoff, 1992). Every sector of a community has a host of organizations. These organizations may be private, civil or public representing various levels. Family, commercial entities, corporations are private and belong to the micro level. Community-based organizations or non-governmental organizations, associations and community are civil and classified as local, regional or provincial (or meso level). Government agencies and state-owned enterprises are public and may be placed under meso or macro level (including national or international).

Local institutions are not static but subject to change with respect to the practices of people in a society. IFAD (2008:8) contributes to this idea by stating precisely that organizations work to influence the institutional framework in order to produce benefits that promote the interest of members in the group. It is possible for institutions designed by influential groups to change, but the change can only be effected when organizations act on behalf of their members through mediation or intervention and enforcement.

Various governments, trade associations, financial institutions, national and international organizations have diverse ways of responding to the needs of the public. This can be in the form of policies (or interventions) and programmes, provision of appropriate and adequate infrastructure and provision of health and educational services as well as decent jobs, which are necessary for economic prosperity, regional peace, stability and security in Africa (ILO, 2012). Mori (2010:7,14) is of the view that the public in general prefer local services to national services as it is possible for them to comment on local services operations and influence decision making in their area. Also, people are more concerned about the need for public services provision to be fair and to meet customer services standards. Irrespective of where people originate from or their social status, public service delivery actors should give priority to equal accessibility to public services.

The national government is not solely responsible for public service delivery, but performs this role together with the private sector, communities and civil society in the form of shaping demand, formulating state policies and delivering of services. UNCDF (2011) noted that currently, to promote accountability and responsiveness of service delivery, national governments collaborate with the local governments to increase public services accessibility. In the developing countries this is being carried out in the form of decentralization with the assistance of development partners. However, UNCDF (2011) indicates that local governments that are large, urban or well-established with a productive economic base are likely to perform well in this regard than new, small and poorly supported ones. Aside public services, the study looks at the local government's further collaboration with other institutions to create economic opportunities.

ILO (2012: 5, 6) is of the view that commitment on the part of public service delivery actors will reduce unemployment (described as marginal growth in labour demand as opposed to significant growth in labour supply) and underemployment affecting the youth and women in urban and rural areas. These groups of people tend to get employment opportunities in the informal sector. This sector is described by WIEGO, established in 1997, as the real sector in many developing countries discovered in Africa during the beginning of 1970. WIEGO supports working poor women by aiming to ensure they have adequate information, knowledge and tools and can mobilize around their rights, enhancing their safety and their earnings. Observers

suggest that the informal sector, which covers almost three quarters of the non-agricultural activities in the third world countries, may either serve as a comfort against economic crises or as a means for evading regulation and taxation. All these count, but the underlying fact is that it is a source of livelihood for the working population. Opportunities in the form of interventions or schemes that cut across all sectors and may be internal or external are available at the micro and macro levels.

In terms of diversifying livelihood income sources and selecting livelihood strategies, Paul (2011) is of the view that alternative livelihood interventions is more appropriate compared with traditional livelihood interventions. Traditional livelihood comprises the already existing livelihood options that need improvement. In addition, among the most consistent findings training or human capital interventions tend to be more effective in terms of sustained occupation (UKCES, 2011). A study by OECD (2008) also reveals that focusing on women in development assistance can yield positive results for economic growth than 'gender neutral' approaches. This is reflected in women's contribution to household welfare. Again, World Bank (2006) cited that investing in women and in their jobs has a multiplier effect on productivity, efficiency and sustained economic growth in developing countries.

There can be no alternative income generation programme that seeks the growth and welfare of beneficiaries without a donor or implementer (Koriya Salagrama, 2008). The private sector has been identified as the engine of growth and economic transformation in the area of enterprise development in Ghana (Tackie, 2004). The emphasis now is on small and medium scale enterprises which have a high potential in generating significant employment. According to Daley-Harris (2006), over 3,000 micro-credit institutions are providing services to 90 million clients, who are mostly women in developing countries. Micro-credits are an effective tool for assisting and empowering potential women entrepreneurs. Daley-Harris (2006) explains that clients receive small amount of money from a bank or an institution at normal interest rates and with a fair repayment schedule. However, loans might not be only assets required by women for the sustenance of their activities. The study considers the range of institutional resources against those required by women.

Successive governments in Ghana, for instance, have demonstrated commitment to retaining and enhancing youth skill (an important asset for the growth of businesses) by embracing both public and private partner initiatives.

#### 2.4.1 Local Enterprises and Skills Development Programme (LESDEP)

Government has emphasized in the National Youth Policy the importance of youth involvement in national development, and the role of MDAs, MMDAs, NGOs and other stakeholders in the common pursuit of youth development in Ghana. The Local Enterprises and Skills Development Programme is one of such programmes introduced by government to address unemployment among the youth (NOYED, 2013).

LESDEP is a public-private partnership with complete government (Ministry of Local Government and Rural Development) support. The company also collaborated with the Ministry of Employment and Social Welfare to implement specialized trainings in trade sectors. Offices have been established in 170 Metropolitan, Municipal and District Assemblies across the country. Its main objectives are to build the capacity of the unemployed youth to create and manage sustainable businesses through technical and entrepreneurial skills, and to provide equipment and support services for effective running of businesses commenced.

LESDEP changed its focus from individual beneficiaries to organized groups. The move was based on the easy distribution and monitoring of support facilities to groups as well as reliability and transparency in terms of repayment and beneficiary selection, respectively. As a result the Ghana National Association of Garages in Accra received 200 air-compressor machines and vehicle tyre changing equipment (LESDEP, 2013).

Their trainings cover information technology, local garments and fashion, mobile phone or lap top repairs, beauty care, event organization and décor management, beads making, agro-processing, local food and catering service, photography, and others. The company since the beginning of operation has trained and helped established about 38,743 beneficiaries across the country, and is currently in the process of training and setting up 1,257 beneficiaries (NOYED, 2013). Government disbursed GH¢12million to LESDEP purposely for its poverty reduction related

activities, however, COYDOG (2012: 10) points out that detailed information has not been provided on the progress or otherwise of this programme.

Government is taking steps to address the youth unemployment challenge, but it is time to initiate interventions that specifically address women socio-economic problems. Many of the programmes implemented by the private bodies have a fruitful beginning but their sustainability in the long run becomes a problem. Another issue of great concern relates to the influence that people's aspirations may have on the sustainability of economic activities even when institutional or organizational support promotes inclusion.

## **2.5 Women and Socio-Economic Development**

Improving women's socio-economic lives through economic opportunities is of great concern to international organizations like United Nations, and is reflected in the formulation of the UN Millennium Development Goals. Naldoza (1987) states that livelihood is a comfort zone for eliminating poverty and finding solutions to the problems of population, environment and development. Sustainable livelihoods can be a foundation for enterprise development, but should also reflect socio-economic development in the lives of women and their households. Women often become entrepreneurs out of a desire to exploit innovative ideas or market niches, to move out of low paid jobs, to gain independence from exploitative practices or to be one's own boss (OECD, 2001).

An entrepreneur is one who formulates certain ideas and is willing to take a risk to execute the ideas through a business (Williams et al., 2011:9). Access to finance is generally mentioned as a challenge for potential entrepreneurs. IFAD (2011:7) has enlisted unique problems affecting enterprises as lack of access to credit, inadequate managerial and technical skills, low level of education, poor access to market information and inhibitive regulator environment.

Enterprise development is a means to economic growth (IFAD, 2011) and classified as an indirect empowerment. It is people-oriented requiring time and capital investment in the establishment, expansion or improvement in businesses or reasonable income-generating activities that contribute to the local economy. It comprises micro-finance; entrepreneurship development; investment; growth in small, medium and small scale enterprises (SSMEs), with support for small start-up

businesses in the form of equity, as well as business skills development (that is, mentoring and loan expansion).

Harrison (2007) studied the livelihood of some women and discovered that even though such livelihoods do not provide sufficient earnings, women have enough to cover their basic needs. Koriya and Salagrama (2008) also argue that a livelihood may not necessarily produce monetary benefits but food security. Women's livelihood should result in progressive change in their lives and food security represents one of such steps. The most important thing is that livelihoods are yielding results that enable people to make a full use of their potential, described by Curle (1973) as a necessary condition that will enhance human development in a society.

Todaro and Smith (2012) defined development in economic terms as the ability of an economy to attain a stabilized level of per capita income so that output can be increased at a rate that exceed population growth rate. Development was mostly considered in economic terms in the 1950s and 1960s, as Turkson and Inkoom (2005) note that growth was a concept which involved increasing production, consumption and employment. Todaro and Smith (2012) indicate that strategies adopted basically concentrated on rapid industrialization instead of agriculture and rural development. The primary economic indicators used then were the annual growth rate of national income and per capita income. This definition was described by economists and policy makers as simplistic as it did not indicate real development, it was associated with social and political as well as environmental problems.

The current concept of development was first expressed in the Cocoyoc Declaration (1974) by the United Nations Technical Council on Trade and Development and the United Nations Environmental Programme. This concept emphasized human wellbeing and is more concerned with the general quality of human life in the environment. It employs social indicators including but not limited to: reduction of inequalities (such as women empowerment), life expectancy, standards of living and health, literacy levels, freedom of speech, degree of participation in government and decision making, access to social and political services and environmental degradation. The UNDP views human development as the process of enlarging people's choices, which covers the options to lead a long and healthy life, to be

knowledgeable, and to enjoy a decent standard of living. For the purpose of this study, development is the progressive enhancement of the living conditions of households.

Wallman (1984) made reference to the fact that livelihood goes beyond shelter, economic activities, income and food, but covers linkages among ownership, spread of information, relationship management, personal worth and group identity affirmation. Kabeer (1999:30) was of the view that women experience empowerment when they have the opportunity to make life choices, the resources to make the right decisions, build their confidence and act on their own free will, aside enhancement in their wellbeing. Care International's household livelihood security framework focuses on livelihood security (such as community participation, personal security and identity), aside food, water, health, shelter and education. Power relations, based on gender, within and among households receive greater attention (CI, 2011).

The above arguments all indicate the importance of empowerment as an aspect of social development in addition to health, food, shelter and education. CI (2011) refer to empowerment as the total sum of changes needed for a woman to realize her full human rights which includes: the combined effect of changes in her own aspirations and capabilities, the environment that influences or dictates her choice, and the interactions she engages in each day. It involves changes to the relationships and social structures that shape the lives of women and girls. Karaan (2003) however, is of the view that empowerment is not a single entity but can be sub-divided into the economic context (the availability of tradable assets) and institutional context (developing human capabilities or capital necessary to participate, influence or control institutions).

The study considers whether women are able to afford the development of their capabilities and that of their household, their ability to influence decision making through their economic activities and the reliability of tradable assets available to women.

## **2.6 Theoretical Framework**

The above literature points to the fact that it is possible for livelihood and development to co-exist. The ideas are similar to those shared by the proponents of the Welfarist or Interventionist Development Theory. This section establishes the

theoretical framework within which data on alternative livelihood for women in Kwaebibirem will be collected.

### 2.6.1 Social Justice Theory and Developmentalism

The history of development rests on several theories ranging from modernization theory, dependency and world systems theories to neo-liberalism and alternative development approaches. Neither of the grand theories (modernization and dependency theories) has survived intact as a viable paradigm for understanding change and transformation, or processes of poverty and inequality in time and space (Gardner and Lewis, 1996). The developmentalist school, dominated in the field of development after 1980s and consists of numerous interventionist strategies with focus on mass poverty (Ansoglenang, 2006). The proponents of redistribution with growth, unified planning, intermediate technology and basic needs are the main supporters. Developmentalism evolved to promote unified socio-economic development, defined as the attempt of developing countries to achieve economic growth and increased standards of living simultaneously (Midgley, 1995).

Poverty in this study relates to the low paid workers who are basically women in part-time work and those living in disadvantaged areas, which encourages high turnover rate in some sectors of the economy as noted by UKCES (2011). The low pay nature of their predominant jobs and their location makes it difficult to secure basic needs or make meaningful income.

CI Annual Report (2011) reveals that 70 percent women and girls out of 1.3 billion people who live around the globe are poor because they are denied their rights and opportunities. OECD (2008) adds that women are poor due to unequal access to economic opportunities in both developed and developing countries. Highly unequal societies tend to grow more slowly than those with low income inequalities, and more unemployed women and uneducated girls lead to deeper levels of poverty and greater inequality in a society (AICESIS, 2013).

From the definitions of development by Curle (1973), Todaro and Smith (2012) and the 1974 Cocoyoc Declaration it is obvious that development is characterized by income, savings, basic needs provision, empowerment and others. Development, therefore, embodies socio-economic processes.

They reject capitalism with a strong view that economic growth alone cannot eradicate poverty, but strongly believe in participation and community involvement which promotes redistribution (Midgley, 2003:8,10). They are of the view that equitable distribution of resources will increase production as a result of increased income and demand.

Todaro and Smith (2012) are also of the view that growth is generally imperative, but not sufficient for achieving development. Economic growth is more associated with increasing production, consumption and employment which adds value each year to a nation's capital, but development is concerned with equitable distribution of capital or benefits accrued to a nation.

The developmentalists are in favour of state intervention through social and economic policies, growth, equal rights and benefits for all and welfare as solutions to poverty and inequality (Midgley, 2003:8).

Midgley (1999:8, 9) has identified a variety of productivist social services programmes which should be cost-effective and require examination of outcomes. Human capital programmes (basically imparting knowledge and skills); productive or self-employment programmes; job referral, placement and mentoring programmes; micro-enterprise and micro-credit programmes; and social capital programs (focused on promoting social networks that are participatory in nature).

Investment in physical capital through the provision of health and educational facilities, motorable roads, portable water supply, electricity supply and others encourage economic activities in all sectors of the economy, described by Webb et al. (2001) as primary, secondary and tertiary and by UKCES (2011) as old and new sectors.

The underlying fact is that sustainable employment opportunities will be generated for beneficiaries. This further suggests that a livelihood with adequate support should lead to the achievement of development objectives including:

- increase in the availability and distribution of basic life-sustaining goods such as food, shelter, health and protection;
- better living standards (material wellbeing, human and national self-esteem) reflected by higher incomes, increased employment opportunities and improved education;

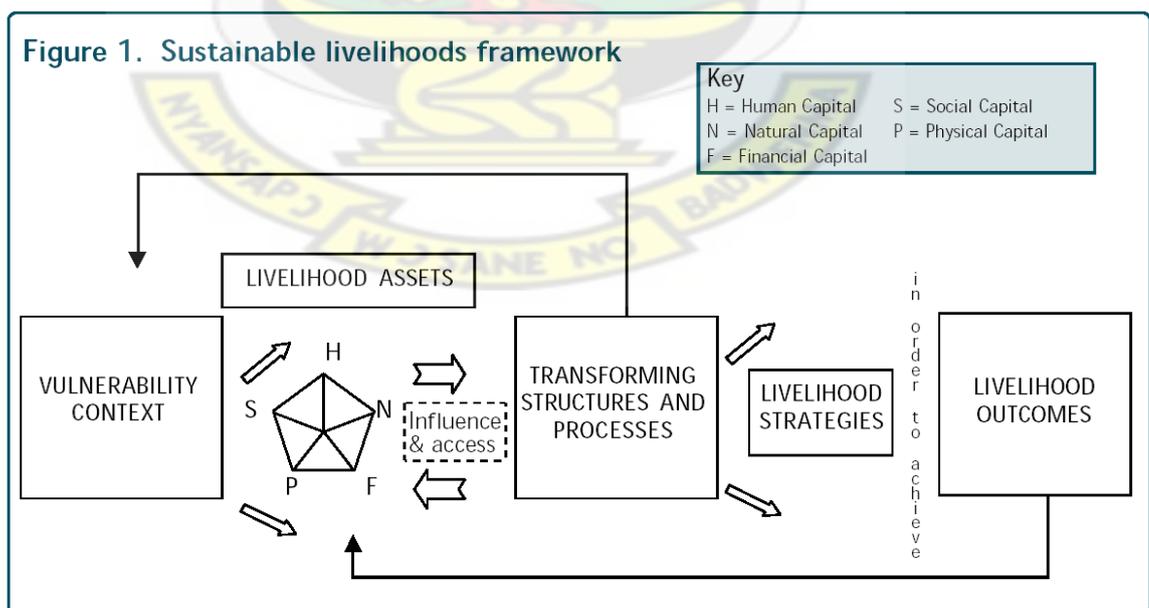
- expansion of economic and social choices available to individuals so they can be independent and overcome ignorance and misery. This objective relates to empowerment, equal job opportunities, adequate public services and reliable institutional process.

## 2.7 Conceptual Framework

The study employed the sustainable livelihoods framework to analyze data collected from the field. The sustainable livelihoods concept ascribed to Chambers and Conway (1991) and originated from Brundtland Commission report (1987) concepts of sustainability. It is understood as a development oriented and poverty reduction approach, embraced by several organizations.

From figure 2.1, capital (or asset) for a livelihood activity may be human, natural, financial, social or physical. Access to livelihood assets determines livelihood strategies that people may chose. Such strategies may be intensive agriculture, non-agricultural activities or migration. Institutions may mediate access to livelihood assets or influence vulnerability (short-term shocks or long-term trends in a community), which may be opportunities or threats affecting accessibility to assets. Livelihood outcomes (living conditions of women) are achieved through livelihood strategies.

**Figure 2.1 Conceptual Framework**



Source: Ireland et al. (2004), Matshe (2009: 487)

The five elements of the sustainable livelihoods framework are explained below.

#### 2.7.1 Vulnerability Context

This represents the conditions or characteristics in a community that determine the opportunities available to individuals and households. These include long-term trends and short-term shocks such as politics, economic conditions, climate, policies, and others.

#### 2.7.2 Livelihood Assets

The capital assets represent the available resources that an individual or household have the right to access. This study looks at five (5) main differentiated types of assets, including:

- Natural Capital: land, water, forest resources and livestock;
- Social Capital: social networks and trading networks;
- Financial Capital: savings, loans and credit;
- Human Capital: skills, knowledge;
- Physical Assets: tools, equipment, infrastructure, educational and healthcare facilities.

#### 2.7.3 Structures and Processes

These determine the access of individuals and households to capital assets. They provide the opportunities for access as well as regulate the use of such assets. Processes comprise formal institutions such as governmental regulations, laws and policies, and the structures represent organizations and associations. The framework stresses the mediation of institutions in the transformation of assets into livelihood strategies which leads to livelihood outcomes.

#### 2.7.4 Livelihood Strategies

This represents the alternative activities employed by women in Kwaebibirem GOPDC catchment area. Women may be engaged in single or multiple alternative activities, depending on resource availability.

#### 2.7.5 Livelihood Outcomes

This represents the effects of livelihood strategies on women and their households. Such livelihood strategies may be as a result of women being members of an organization, association or the community.

The findings of the study will show whether women with alternative livelihood are receiving adequate support and the effect on their development. The study will further find out whether it is worth promoting such alternative activities. The field study is based on district and methodological information provided in the next chapter.

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## CHAPTER THREE

### RESEARCH METHODOLOGY AND PROFILE OF STUDY AREA

This chapter presents information on what the research is about, where it will be carried out, sources of data, methods and techniques required to collect and analyze data from the field. The district profile and research design provide clear description of study area and features that will provide the necessary information for explaining what underlies women's livelihood in the district and how they can be supported, respectively.

#### 3.1 Data Sources

Data can be categorized into primary and secondary sources. Both types of data have specific characteristics that are necessary for the success of this study. This section throws more light on the two types of data sources and how they influenced data collection for the study.

##### 3.1.1 Secondary Data

Secondary data refers to data collected by people other than the researcher and have passed through statistical process. They are processed information easily accessible from institutions, by purchase or through the internet for personal or academic use. These are in the form of books, reports, records, journals, news papers, and others. The use of secondary data in this study is by virtue of the fact that it makes available variety of materials related to the issue under investigation. Secondary data provided more insight by defining variables and concepts, and provided opportunity for comparison of institutional or organizational processes and support in the study area.

##### 3.1.2 Primary Data

Primary data refers to data acquired directly from the field by means of observation or direct communication with respondents. This type of data is obtained in the course of carrying out a survey or descriptive research. A survey is defined by Kothari (2004) as the method of acquiring information from a selected number of respondents (sample survey) or all included in the population (census survey) concerning a phenomenon under investigation. Even though primary data has limitations in the form of time, resources and labour, its use in this study was important because it yielded specific and relevant data relating to the objectives of the study.

### 3.2 Variables

From the stated objectives, the study will make use of two (2) variables namely: Alternative Livelihood and Women Development.

Alternative Livelihood is the independent variable to be investigated.

Women Development is the dependent variable to be predicted.

#### 3.2.1 Alternative Livelihood

##### a. Type of Livelihood

The study will focus on alternative livelihood that is non-farm and non oil palm production activities engaged in by the women in GOPDC catchment area. Variables and units of analysis for the study include:

Economic Activities: Classification of Economic Activities, Current Alternative Activities, Conformity of Job Priority to Current Alternative Activity, Job Priorities or Future Activities of Respondents.

Access to Resources: Source of Resources

Bases for Choice of Alternative Livelihood: Main Job Challenges, Time Spent on Main and Alternative Jobs, Number of Years in Alternative Job, Motivation for Alternative Activity, Vulnerable Conditions Affecting Alternative Activities

##### b. Institutional Support

The term “local institution” will be used interchangeably with “local association” or “local organization” for the purpose of this study.

Indicators for the study include: Density of Organizations/Institutions, Membership Dues, Direct Benefits (Resources) from Institutions.

The study will also analyze institutional support using Access Mediation by Institutions and Collaboration between the DA and Institutions (Scoones, 1998).

##### c. Livelihood Sustainability

Livelihood sustainability will be looked at from the environmental, economic, social and institutional sustainability livelihood perspective. This was adopted from the NDPC Guidelines for the Preparation of District Medium-Term Development Plans.

Environmental: Type of Fuel used for Activity

Economic: Employment Options of Respondents, Number of People Employed by Respondents

Social: Female Dependents in School through Alternative Activities

Institutional: Payment of Tax by Respondents

### 3.2.2 Development

The study focuses on measuring economic and social development of women with alternative livelihood in the district.

Economic Development indicators include: income (amount earned), condition of respondents after alternative activity

The indicators of social development include: education, health and women empowerment.

Education: Access to Education by Dependents, Access to Public Schools by Dependents

Health: Number of Visits to the Health Facility, Access to Health Services

Women Empowerment:

Malhotra et al. (2002) notes that various frameworks for measuring women's empowerment have been developed by different authors including: CIDA (1996) which focuses on four main dimensions of empowerment (legal, political, social and economic empowerment) and Kishor (2000a) empowerment framework, which uses two main elements (broad; for instance equality in marriage, and specific; example lifetime exposure to employment).

Commonly used dimensions of women's empowerment with a range of sub-domains cut across economic, socio-cultural, interpersonal, legal, political and psychological, with potential operationalization in the household, community, and broader arenas.

- Economic

Household: Women's Control over Income, Access to Credit

Community: Access to Infrastructure (water supply to respondents, electricity supply to respondents)

- Socio-cultural

Household: Commitment to Educating Daughters; Decision Making on Dependents Education

### **3.4 Research Design**

A research design is a plan which specifies in advance methods and techniques to be used for the collection of relevant data and data analysis, respectively. This served as the foundation of the study in terms of reliability of the findings as it specified the sources and types of information relevant to the research problem. Specifically, the quasi-experimental design and the cross-sectional design were used for the study.

Quasi-experimental design is a type of experimental design which does not involve the random assignment of cases. It was introduced because there was a time priority among variables in the study. It was therefore, employed to enable data collection on the living conditions of women before and after the alternative livelihood activities. This design aided in the formulation of questions and data analysis relating to: the condition of women after alternative activity, access to education by dependants, motivation for alternative activity, and time spent on main and alternative jobs.

Cross-sectional design was employed because it has no time dimension. Analysis of data was based on the differences among female workers of GOPDC Ltd. The study looked at women with institutional support and women without institutional support, with much focus on the resources women with support were receiving.

### **3.5 Sampling Design**

Sampling is the process of selecting respondents who are a part of and representative of a population. The population constitutes all units which were included in the study; individual women or institutions, who are beneficiaries of, have knowledge about or contribute to alternative livelihood in the Kwaebibirem district. Specifically, the sampling units included:

- all GOPDC female workers with alternative livelihoods (and their households),
- associations, financial institutions, Non-Governmental Organizations providing services to women with alternative livelihood in GOPDC Ltd. catchment area; and
- the District Assembly.

The selected respondents constituted the sample, and this made the study a sample survey.

### 3.5.1 Determination of Sample Size

776 female workers currently working as casual labourers at GOPDC formed the sample frame for the sample size determination. The sample size was determined using the mathematical formula:  $n = N / (1 + N) * (\alpha)^2$

Where,

n = sample size

N= sample frame

$\alpha$  = margin of error

Therefore,

$$n = 776 / (1 + 776) * (0.08)^2$$

$$n = 776 / 777 * 0.0064$$

$$n = 776 / 4.9728$$

$$n = 156.05$$

Sample size was approximately 156 women.

With 8 per cent margin of error, not less than 156 women working as casual labourers at GOPDC were engaged.

Both probability and non-probability sampling techniques were employed to determine the sample units on representation basis.

### 3.5.2 Probability Sampling

Probability sampling is also referred to as random or chance sampling. This sampling design ensured that each unit of the population (female workers of GOPDC with alternative livelihoods) had equal chance of being included in the study. The study made use of the systematic sampling technique, which considers every nth case.

With a population of 776 female workers and a sample size of 156 women, every 5<sup>th</sup> woman encountered at the general assembly ground at GOPDC, Kwae, was selected and engaged. Women were interrogated only once and within twenty (20) working days the sample size was exhausted. Women were made to understand the reason for the study and the expected benefits.

This technique is advantageous compared with simple random sampling because it permitted concurrent listing and sampling, instead of listing all population elements in advance.

### 3.5.3 Non-Probability Sampling

The study targeted institutions or organizations and associations directly involved in the provision of services to women at GOPDC catchment area. These included the District Assembly, four (4) financial institutions and the Chemical Sellers Association operating in the district. This required the use of purposive sampling technique to pick specific interesting institutions or organizations which could provide the data required (Table 3.1).

**Table 3.1 Purposive Sample Sizes**

Institutions or Organizations	Sample Size
District Assembly	1
Financial Institutions	4
Organizations	1

Source: Author's Construct, February 2014

### 3.6 Data Collection Techniques

Primary or field data was acquired through the use of a combination of direct observation, structured personal interview, and closed and open-ended questionnaire methods.

#### 3.6.1 The Observation Method

By the passive participation method data not influenced by past and future intentions on women's alternative livelihood were collected. Some women were visited at their places of work in the afternoon and their livelihood activities carried out as well as the physical and human resources deployed were observed. This was purposely to check triangulation of responses, that what women had provided through the questionnaire was exactly what was on the ground. This did not require participation in the activities at the work places as the case of active participation method. Also other activities aside those women in GOPDC Ltd. catchment area engaged in were found by the use of this method. These include beekeeping, tie and dye making, palm basket making and bamboo artifacts.

### 3.6.2 The Interview Method

The interview method is categorized into personal and telephone interviews. This study made use of the structured personal interview, and involved personal contact with heads of institutions or organizations. Where personal interviews with institutional or organizational heads were not possible, other personnel with knowledge about the phenomenon were interviewed. The study was carried out in a language respondents understood and the interview guide permitted in-depth probing. Institutional resources and accessibility, access mediation by institutions and collaboration between the District Assembly and other institutions, registration process and tax payment were captured in the interview guide. Responses provided were either written or recorded by means of a recording device.

### 3.6.3 The Questionnaire Method

The study made use of the structured questionnaire with multi-choice questions (list of several options), dichotomous questions (yes or no answers) and limited open-ended questions. Questionnaires were directly administered to female casual labourers at GOPDC Ltd in a language common to them. This was carried out at the assembly ground with the help of four (4) trained assistants. At most nine (9) women were engaged each day within twenty (20) working days. Data on women's personal characteristics, household education and health, institutional support for alternative livelihood activities, resources, basis for the choice of alternative job, and sustainability of livelihood activities, were all captured in the questionnaires.

Per the objectives of the study Table 3.2 specifies data sources and data collection tools.

**Table 3.2 Data Sources and Data Collection Tools**

<b>Objectives</b>	<b>Data Required</b>	<b>Data Sources</b>	<b>Data Collection Tools</b>
To explore the types of alternative livelihood for women in GOPDC Ltd. catchment area	-Types of alternative livelihood -Sources for livelihood resources -Basis for choice of activities	-Women in GOPDC Ltd. catchment area	Questionnaires Observation
To assess the sustainability of women's livelihood at the district level	-Environmental, -Economic, -Social, and -Institutional sustainable livelihood	-Women in GOPDC Ltd. catchment area -KbDA	Questionnaires Interview Guide
To assess the institutional support for livelihood in Kwaebibirem district	- Institutional support for economic activities Types of institutions and organizations in the district -Collaboration among institutions Institutional Resources	-Women in GOPDC Ltd. catchment area -KbDA -Organizations and Institutions	Questionnaires Interview Guide
To assess the socio-economic development of women	Economic and Social development of women and households	Women in GOPDC Ltd. catchment area	Questionnaires

Source: Author's Construct, February 2014

### 3.8 Data Analysis

#### 3.8.1 Levels of Analysis

Considering the various elements in the framework, the analysis was carried out at three (3) levels.

- **Livelihood Assessments**

The assessment was carried out in communities within the catchment area of GOPDC Ltd. The aim was to understand the basis for women's chosen activities and resource availability, limitations and opportunities available to women, as well as women's aspirations, in order to determine current and future livelihood strategies.

- **Institutional Support for Livelihoods**

The assessment was carried out at the District Assembly, selected financial institutions and organizations operating in the district. The aim was to find out

the organizations or associations providing support to women, their influence over resource accessibility and commitment to continuous support.

- **Socio-Economic Development of Women**

The assessment was centered on selected women and their households. The aim was to determine the effect of the alternative activity they engaged in on their social and economic development. The analysis provided the basis for determining whether there is a relationship between alternative livelihood and women's socio-economic development.

### 3.8.2 Statistical Tools

Generally, the statistical tools used in the survey include the range, mean, mode, percentages, frequencies, pie chart.

Frequencies and percentages were used throughout the analysis.

The pie chart was employed to represent marital status.

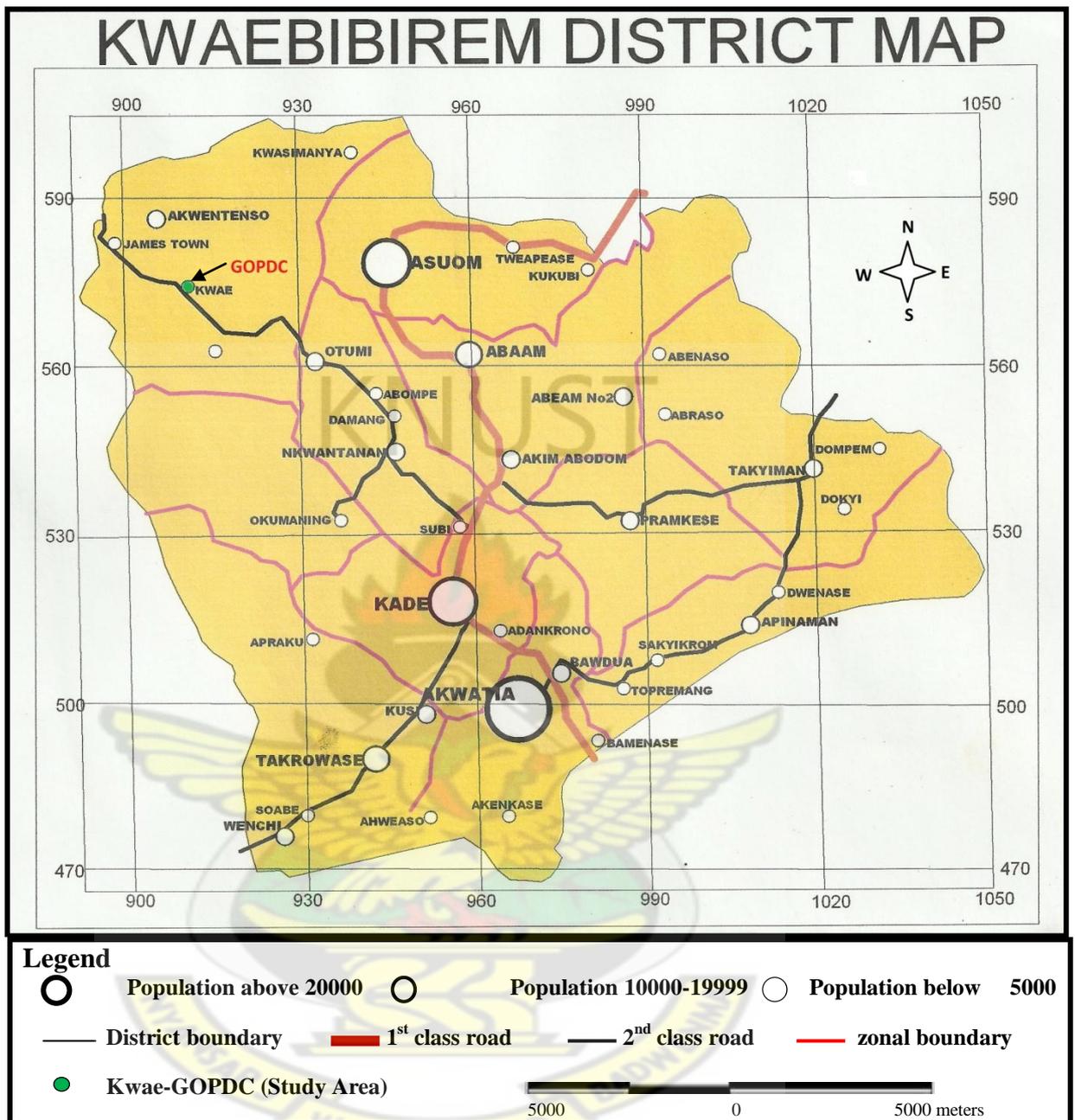
The range, mean and mode were used to analyze the income earned by respondents.

## **3.7 Profile of Study Area**

### 3.7.1 Introduction

Kwaebibirem is one of the 26 districts in Eastern Region and has Kade as its capital. This district was carved out of the then West Akyem District in 1988 based on the government's decentralization policy. It has a land area of about 1230 km<sup>2</sup> (472.4 sq miles) and consists of several towns and villages including but not limited to Kade, Asuom, Bawdua, Takorowase, Akim-Wenchi, Pramkese, Nkwantanag, Kusi, Abaam, Apinamang, Topremang, Otumi, Takyimang, Kwae, Adankrono, Okumaning, Tweapease, Abodom, and Anweaso. Akwatia, which used to be part of this district, is currently under Denkyemuor district.

**Figure 3.1 District Map of Kwaebibirem District**



Source: Kwaebibirem District Assembly, 2013

### 3.7.2 Location, Population Size and Density

The Kwaebibirem District is located in the South-western corner of the Eastern Region of Ghana, between Latitudes 1 degree 0'W and 0 degree 35.'E and Longitudes 6 degrees 22'N and 5 degrees 75'S. The district is bounded on the north by Birim North District, on the east by East Akim Municipal, on the south-west by the Birim Central Municipal and on the west by Akyemansa District. It has an estimated population of 200,000 people and covers an estimated area of 1230 square kilometers, which represents 6.4 per cent of the total regional land area (KbDA, 2012). This puts

the population density figure at 163 persons per square kilometer. The male and female populations are estimated at 51 per cent and 49 per cent, respectively.

### 3.7.3 Settlement Patterns and Economic Activities

In the Kwaebibirem District, with the exception of Kade, Asuom, Boadua, Abaam, Wenchi, Kusi, Takyiman and Takrowase, which are urban, the rest of the settlements are rural with very small communities. However, a very strong economic, social and political interaction exists between the smaller settlements and the urban centers. Settlements are separated from each other by a distance of 2-8km and are mostly spread along the main trunk roads within the district. They are located by an average distance of 25km from the district capital. Information available indicates that about 70.1% of the district's population resides in rural settlements, with the rest in urban settlements. Agriculture is the predominant occupation in the district engaging about 76.8 per cent of the economically active labour force. This is followed by commerce accounting for 11 per cent. Industry and services employ 8.5 per cent and 3.7 per cent of the labour force, respectively (KbDA, 2012).

### 3.7.4 Other Characteristics

The Atiwa Range is the major mountain range found in the north-east of the district, around Dwenase and Apinamang. The general topography in the district is less than 500 meters and extensive marshlands exist between heights. The main river that traverses the district from the north to the south is the Birim river. Other rivers worth mentioning include Kadepon Pram, Subinsa, Mmo and Apaam. With the exception of Birim the rivers are bounded by large tracts of low-lying lands that are liable to flood in the rainy season. Three (3) water catchment areas are located between the Atiwa Range and Asuom. The Birimian rock formation in the district, considered to be one of the most important water-bearing formations in the country, makes it easy for one to find underground water.

## CHAPTER FOUR

### DATA ANALYSIS ON ALTERNATIVE LIVELIHOOD FOR WOMEN IN KWAEBIBIREM DISTRICT

#### 4.1 Introduction

Chapters two and three provide background knowledge about livelihood and development of women and the methodology for data collection, respectively. These form the bases for this chapter, which embodies the descriptive and analytical findings of the study. In view of the objectives, some selected indicators have been used to assess alternative livelihood and development of women. Activities, access to resources, livelihood sustainability and institutional support reviewed under the livelihood concept were considered. The chapter also focuses on the two (2) indicators of development with much emphasis on income, education and health accessibility and decision making. The opinion of women about the relationship between livelihood and their development is also presented.

#### 4.2 Characteristics of Respondents

##### 4.2.1 Age Distribution of Respondents

Age distribution of the respondents ranged from 18 years to over 57 years (Table 4.1). Age bracket of between 28-37 years (32%) and 38-47 years (47%) constituted over 70 per cent of the respondent. Respondents between 48-57 years constituted 13 per cent. Ages 18-27 years (5%) and >57 years (3%) formed less than 10 per cent of the respondents.

This is an indication that majority of the respondents (over 70%) were in the working age bracket permissible under the laws of Ghana. Farming activities forms the main job of respondents and is labour-intensive, attracting the majority of women in the middle- aged group (28-47 years). When these women have access to economic opportunities, adequate resources and enough time, they will contribute meaningfully to the development of the district by employing other people and paying taxes.

**Table 4.1 Age Distribution of Respondents**

Age (Years)	Frequency	% Respondents
18 – 27	8	5
28 – 37	50	32
38 – 47	74	47
48 – 57	20	13
> 57	5	3
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

#### 4.2.2 Religious Affiliations of Respondents

Table 4.2 shows the religious affiliations of the respondents. Less than 5 per cent of the respondents were traditionalist (4%). Moslems constituted 19 per cent of the people interviewed while over 70 per cent were Christians (77%), indicating that the predominant religion of the respondents was Christianity.

**Table 4.2 Religious Affiliations of Respondents**

Religion	Frequency	% Respondents
Christian	121	77
Muslim	30	19
Traditional	6	4
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

The religious groups available in the district help with identification of beneficiaries of a livelihood intervention and serve as units for monitoring the progress of activities for which women access credits or training. Religious belief is also significant with respect to the type of activities that would be acceptable by women and contribute to the overall success of a livelihood intervention.

#### 4.2.3 Marital Status of Respondents

Marital status of the respondents is shown in Table 4.3. Out of respondents sampled 85 per cent were either married or had married before. Respondents who were married constituted 65 per cent, 9 per cent were divorced, 8 per cent were separated while 4

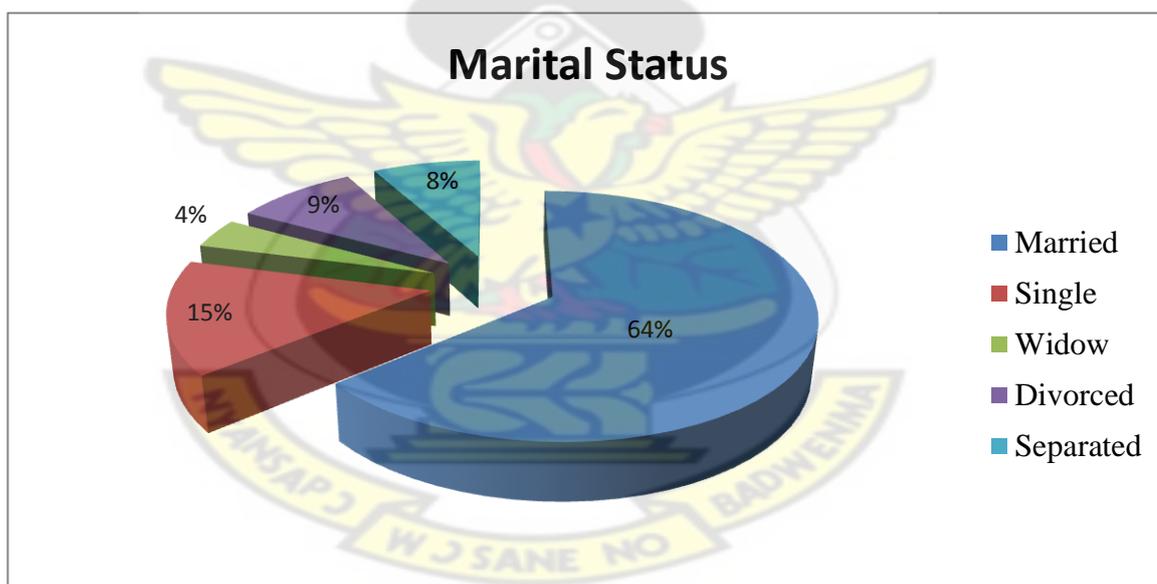
per cent were widows. Only 15 per cent of the respondents indicated their status to be single.

**Table 4.3 Marital Status of Respondents**

Marital status	Frequency	% Respondents
Married	100	64
Single	24	15
Widow	6	4
Divorced	14	9
Separated	13	8
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

**Figure 4.1 Marital status**



Source: Author's Construct, May 2014

According to Duncan (2004) social factors such as marriage and divorce have been identified as important determinant of property right of women. Marriage may have an initial positive impact on women activities because of access to land belonging to their spouses. However, this may tend to dissipate upon the demise of the marriage, either upon death or divorce as women are at a risk of being disposed of properties they had worked for many years.

#### 4.2.4 Educational Level of Respondents

Table 4.4 shows that 73 per cent of the respondents had experienced some form of education. Non-formal education constituted only 1 per cent of respondents, primary education and secondary education constituted 41 per cent and 31 per cent, respectively, of the respondents. None of the respondents had attained tertiary education status and almost 30 per cent of the women interviewed had no form of education.

**Table 4.4 Educational Level of Respondents**

<b>Educational level</b>	<b>Frequency</b>	<b>% Respondents</b>
Non formal	2	1
Primary	64	41
Secondary	49	31
Tertiary	0	0
None	42	27
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

Low skilled work is generally associated with low paid work or low income generation (UKCES, 2011). The low level of education of women may hinder their ability to generate much revenue to support their households or to hire employees. At each level of education there are more males than females resulting in men being equipped with more employable skills than women (Dugbazah, 2007).

### 4.3 Livelihood Assessment

#### 4.3.1 Classification of Economic Activities

Table 4.5 shows the classification of economic activities engaged in by the respondents. Services related activities (including food sales, groceries trading, clothing and women's items, petty goods trading, bakery and drinking bar) constituted the largest economic activity of the respondents (91%) while 9 per cent made up respondents engaged in agro-processing activities. This supports the Ghana Living Standards Survey Report on employment (GSS 2008), as the national working population employed in trading (15.2 per cent) surpasses that of manufacturing (10.9 per cent).

These were women engaged in primary activities (old sector) and diverting more into tertiary activities (new sector). The skills required for agriculture is different from that required for trading (UKCES, 2011). They will require much training in areas such as customer care, marketing, budgeting, record keeping, savings, and others. This will ensure effective competition with other domestic traders from both within and outside the district.

**Table 4.5 Classification of Economic Activities**

<b>Classification of Activity</b>	<b>Frequency</b>	<b>% Respondents</b>
Agro-processing activities	14	9
Services related activities	143	91
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

#### 4.3.2 Current Alternative Activities

A further breakdown of economic activities indicated that most of the respondents were food vendors. From Table 4.6, 31 per cent of women interviewed were engaged in food sales, followed by petty goods trading (25%) and then groceries trading (15%). Respondents engaged in the sale of clothing and women items constituted 12 per cent. Bakery services, smoked fish, local soap making, drinking bar, drug store, and corn and cassava dough processing were activities carried out by 4 per cent or less of respondents.

**Table 4.6 Current Alternative Activities**

<b>Activity</b>	<b>Frequency</b>	<b>% Respondents</b>
Food Sales	48	31
Groceries trading	23	15
Clothing and women items	19	12
Petty goods trading	39	25
Bakery services	7	4
Drug store	3	2
Drinking Bar	4	3
<b>Services (Total)</b>	<b>143</b>	<b>91</b>
Local Soap Making	5	3
Corn and Cassava Dough	2	1
Smoked Fish	7	4
<b>Agro-Processing (Total)</b>	<b>14</b>	<b>9</b>
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

The large number of women engaged in food sales may be due to the agrarian nature of the district (KbDA, 2012), and implies that most women are dependent on natural resource related activities. Women have been identified as the most important actors in the food chain (Duncan (2004) and they are essential contributors to food security and a healthy economy. However, such businesses may not be recognized collateral for the financial institutions as they do not guarantee regular income.

#### 4.3.3 Conformity of Job Priority to Current Alternative Activity

From Table 4.7 responses from the women interviewed showed that 44 per cent of them had the alternative activity conforming to their job priority, while 56 per cent had the current activities different from their job priority.

**Table 4.7 Conformity of Job Priority to Current Alternative Activity**

<b>Conformity</b>	<b>Frequency</b>	<b>% Respondents</b>
Same / Related	69	44
Different	88	56
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

Over 50 per cent of women interviewed engaged in activities other than what they had interest in and actually sought to do in the future (Table 4.7). The current economic activities serve as a form of economic security for them and their households. Alternative livelihood interventions may create economic opportunities for women and encourage inclusion, but the job priorities of these women may hinder the sustainability of livelihood strategies. Women may have equal access to resources irrespective of political affiliation, religious affiliation or educational level. The kind of resource, for instance tools and equipment, determines the livelihood activities to be carried out. Such livelihood activities may not be their job priorities and may be considered as temporal activities which may be abandoned any time.

#### 4.3.4 Job Priorities or Future Activities of Respondents

From Table 4.8 more than 50 per cent of respondents expressed interest in services related activities (89%). The majority of these respondents were interested in petty goods trading (54%), while 12 per cent constituted respondents who preferred food sales to their current activities. This was followed by artisanal services (bakery, hairdressing, dressmaking and beautician) constituting 10 per cent of respondents.

The results also show a reduction in both services and processing activities by 2 per cent and 4 per cent, respectively. This is because some of these respondents preferred intensive agriculture (4%), migration (1%) or schooling (1%) to services and manufacturing.

Most women showed interest in petty goods trading because such activities require relatively little seed capital. For livelihoods to be created and sustained at the local level, agriculture, non-agricultural income sources, migration and remittances have to be jointly considered (Scoones, 1998). This will ensure rural development in the district, because focusing on all livelihood strategies would ensure the distribution of resources to all sectors. The sectors are inter-dependent so promoting non-agricultural activities only may attract farmers who may abandon their jobs. This will adversely affect agricultural production which provides livelihood inputs for food sales and groceries trading, among others.

**Table 4.8 Job Priorities or Desired Future Activities of Respondents**

<b>Activity</b>	<b>Frequency</b>	<b>% Respondents</b>
Food Sales	13	8
Groceries Trading	6	4
Drinking Bar	3	2
Clothing and Women's Items	9	6
Petty Goods Trading	85	54
Bakery Services	3	2
Hair Dressing	5	3
Beautician	3	2
Dressmaking	4	3
Drug Store	2	1
Agrochemicals	1	1
Nursing	1	1
Teaching	4	3
<b>Services (Total)</b>	<b>139</b>	<b>89</b>
Soap Making	5	3
Fish Smoking	3	2
<b>Agro-Processing (Total)</b>	<b>8</b>	<b>5</b>
<b>Farming</b>	<b>6</b>	<b>4</b>
<b>Migration</b>	<b>2</b>	<b>1</b>
<b>Education</b>	<b>2</b>	<b>1</b>
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

#### 4.3.5 Main Job Challenges

Table 4.9 indicates challenges that respondents encountered with their main job. Lack of credit or loan facility (or funding) happened to be a major challenge facing most of the respondents (40%). 22 per cent constituted respondents who complained about low remuneration. Respondents who viewed the work as stressful and those with adverse effects on their health (in terms of their susceptibility to accidents and deteriorating health conditions) represented 26 per cent and 8 per cent, respectively. The work, however, required less of most respondents' time (4 %).

**Table 4.9 Main Job Challenges**

<b>Challenges</b>	<b>Frequency</b>	<b>% Respondents</b>
Low access to Credit/Loan Facility	63	40
Low Remuneration	35	22
Stressful	41	26
Adverse Effect on Health	12	8
Time Consuming	6	4
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

These are the basic reasons why the women interviewed decided to start their alternative activities. This means that if women continue to encounter similar problems with their alternative activities, further diversification is possible and may affect the success of livelihood interventions. The stressful nature of the work and health related issues may push some of these women out of oil palm production which will also adversely affect the sector. The majority of these women have difficulty attaining loan facility because of low incomes and this has effect on their wealth creation as noted by Webb et al. (2001) and on their productive capacities as women may be able to trade a few products at a time.

#### 4.3.6 Time Spent on Main and Alternative Jobs

Table 4.10 indicates that 88 per cent and 96 per cent of respondents spent 7 hours or less of their time on main and alternative jobs, respectively. The majority of respondents (54%) spent 1-3 hours of their time on alternative jobs against 1 per cent using same time for the main job. Only 12 per cent spent 8-11 hours on main jobs and 4 per cent use same time for alternative jobs.

**Table 4.10 Time Spent on Main and Alternative Jobs**

<b>Time</b>	<b>Main Job (Frequency)</b>	<b>%Respondents</b>	<b>Alternative Job Frequency</b>	<b>% Respondents</b>
1-3 hours	2	1	85	54
4-7 hours	136	87	66	42
8-11 hours	19	12	6	4
	157	100	157	100

Source: Author's Field Survey, May 2014

The alternative jobs women engage in take less of their time compared with the time spent on the main job. These jobs together with the household responsibilities prolong the working days of the women. In one study Duncan (2004) observed that women engaged themselves in unpaid activities, which act as severe time burdens on their productivity. Computation of such contribution in economic terms will significantly lead to appreciation of the contribution that women make to both the rural and national economy.

#### 4.3.7 Number of Years in Alternative Job

From Table 4.11 there is a variation in the number of years respondents had been engaged in their alternative jobs. Over 50 per cent of the respondents said they have been engaged in the alternative job for 1-6 years. Those engaged in alternative jobs for 1-3 years formed 33 per cent of the respondents, while those engaged in such livelihoods for 4-6 years made up 27 per cent of the respondents. Respondents with less than 1 year and greater than 6 years experience formed 16 per cent and 24 per cent of the number of years in alternative job, respectively.

The results show that most women were engaged in alternative jobs that could be carried out year round. Such jobs provide livelihood security which the main job does not offer because it is seasonal. More than 50 per cent of respondents have over 3 years experience and can provide adequate information to others who might be interested in the same activities. This reduces transportation cost incurred to engage the services of experts during training, as on-the-job training is carried out by women.

**Table 4.11 Number of Years in Alternative Job**

<b>Years in alternative job</b>	<b>Frequency</b>	<b>% Respondents</b>
<1 year	25	16
1 – 3 years	52	33
4 – 6 years	43	27
>6 years	37	24
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

#### 4.3.8 Motivation for Alternative Activity

The motivation to start a particular alternative job varied among respondents (Table 4.12). As much as 45 per cent of the respondents indicated that they engaged in alternative jobs to supplement their income, while some (17%) of the women interviewed took advantage of the available market, especially nearby schools. Business opportunities were realized by 16 per cent of respondents as nobody in their area of operation traded in their goods. Education and health of women and their households motivated 14 per cent of respondents to start their activities. Respondents who had previous knowledge about the activity, either through apprenticeship or business originating from family, constituted 8 per cent.

**Table 4.12 Motivation for Alternative Activity**

<b>Motivation</b>	<b>Frequency</b>	<b>% Respondents</b>
Dependents Education	17	11
Knowledge about Activity	13	8
Need Gap	25	16
Available Market	27	17
Age and Health	5	3
Income Supplement	71	45
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

Most of the women do not have sufficient incomes to run the household or to re-invest. This explains why women do not have access to funding and 36 per cent of respondents, whose dependents were in school, could not afford educational expenses

before the start of alternative activity. Some women also realized there is available market but the progress of their activities is hindered by changes in demand. Women who are engaged in food sales to serve nearby schools in their communities experience low patronage, because such schools are benefiting from the National School Feeding Programme.

#### 4.3.9 Vulnerable Conditions Affecting Alternative Activities

More than 50 per cent of respondents' activities were affected by changes in fuel price and demand one way or the other (Table 4.13). Fire outbreak and introduction of new technology were vulnerable conditions affecting the activities of 10 per cent and 3 per cent respondents, respectively. Flooding (1%) and fluctuation in resource supply (2%) affected a few of the respondents.

**Table 4.13 Vulnerable Conditions Affecting Alternative Activities**

<b>Vulnerable Condition</b>	<b>Frequency</b>	<b>% Respondents</b>
Flooding	2	1
New Technology	5	3
Fire Outbreak	16	10
Changes in Fuel Price only	38	24
Changes in Demand only	29	19
Changes in fuel price and demand	64	41
Fluctuation in Resource Inputs Supply	3	2
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

The frequent fuel price increases and changes in demand are barriers to the progress of women's current activities. If these factors are not controlled or enhanced the future activities (trading) of these women could be adversely affected, even under the support of livelihood interventions. A right step after job priorities is to implement interventions based on women's diversification behaviour; this ensures reduction in vulnerability (Webb et al., 2001). There is a great opportunity for most of the activities women engage in with respect to resource availability and favourable weather. Increased cost of transportation increases sales price of products which the consumer may not be able to afford. Less consumption by consumers limits sales or

leads to distress sales. This reduces operations capital which may lead to termination of employment.

#### 4.3.10 Source of Resources

Results from Table 4.14 indicate that respondents obtained resources from varied sources. Respondents who sourced most of their materials within their town constituted 32 per cent, while those who obtained most of their resources outside the town but within the district formed 38 per cent. Respondents sourcing their assets outside town and district constituted 17 per cent as against 9 per cent representing respondents who acquired most of their resources outside the district. Respondents constituting 4 per cent obtained resources both within and outside the district.

This means that more than 50 per cent of the respondents sourced their resources within the district. The activities that these women engage in are as a result of the resources that they are able to acquire from their immediate environment. Possession of livelihood resources is a determinant of livelihood strategies pursued as well as productivity (Scoones, 1998). Women are operating on a small scale because most of them engage the services of one or two people.

**Table 4.14 Source of Resources**

Source of resources	Frequency	% Respondents
Within town	50	32
Outside town within district	60	38
Outside the district	14	9
Within and outside district	6	4
Outside town and district	27	17
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

#### 4.3.11 Type of Fuel used for Activity

Source of fuel used for alternative activity varied among respondents (Table 4.15). Less than 50 per cent of respondents relied on forest resources for their alternative livelihood. These comprised women involved in food sales, bakery services and local soap making. Out of this 32 per cent of respondents used firewood while 6 per cent use charcoal. Only 3 per cent of respondents use gas, and 59 per cent of women interviewed do not use fuel in their activities.

**Table 4.15 Type of Fuel used for Activity**

Type of fuel	Frequency	% Respondents
Gas	4	3
Firewood	51	32
Charcoal	9	6
Not Applicable	93	59
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

The results show that most women are not dependent on natural resource based activities. However, the quantity of the forest resources (charcoal and firewood) deployed by 38 per cent of women is a major issue that demands consideration. Accessibility (affordability and availability) to gas is also another issue if women are provided gas cylinders for their operations. The intensity and continuity of women's alternative activities is determined by their access to livelihood assets (Ramcilovic et al., 2010: 364). Women who desire to increase the quantity of food or local soap produced may use more resources from the forest. Fetching of firewood is one of the causes of environmental degradation in the district.

#### 4.3.12 Employment Options of Respondents

Table 4.16 shows the employment options of respondents. Over 50 per cent of respondents engaged the services of others. Out of this respondents who engaged employees constituted 38 per cent. Most of the respondents (49 per cent) employed the services of contributing family workers (siblings, parents and children of the respondents). Own account workers without employees constituted 13 per cent of the women interviewed.

**Table 4.16 Employment Options of Respondents**

Employment option	Frequency	% Respondents
Employees	59	38
Contributing Family Workers (CFW)	77	49
Own Account Workers (OAW)	21	13
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

This implies that dependents play an important role in the alternative activities of women. Duncan (2004) noted that dependents serve as a source of labour in every rural community. Some women operate family businesses and older family members are engaged for health reasons. However, such labour cannot be economically computed because contributing family workers are not paid for their services but benefit from the household resources acquired through the livelihood activity, and is a loss to the district.

#### 4.3.13 Number of People Employed by Respondents

Table 4.17 shows the number of people who are actually engaged by respondents in their alternative livelihoods.

**Table 4.17 Number of People Employed by Respondents**

Number of people employed	Frequency	% Respondents
One (1)	54	40
Two (2)	43	32
Three (3)	8	6
Four (4)	8	6
Five (5)	3	2
Six (6)	17	13
Eight (8)	2	1
	<b>135</b>	<b>100</b>

Source: Author's Field Survey, May 2014

More than 70 per cent of the respondents engaged at most two (2) people in their jobs. Out of this 40 per cent and 32 per cent of respondents employed the services of one (1) and two (2) people, respectively. A total of 12 per cent of respondents engaged 3 – 4 people, while 16 per cent of respondents engaged 5 persons or more in their activities.

The number of people employed is dependent on the nature of the job the respondents were engaged in. For instance, food vendors engage between 1 and 2 people because of the returns from the activities pursued. Out of 202 people assisting respondents, 139 were paid workers. The highest weekly wage was GH¢ 70.00 and the lowest was GH¢ 10.00. Most of the paid workers received GH¢ 40.00, covering five or six

working days, for their services. This is slightly higher than the minimum wage of GH¢ 6.0 per day permitted in Ghana. The low pay is as a result of low income earned by women; hence, the contribution of these women to society is low.

#### 4.3.14 Female Dependents in School through Alternative Activities

Table 4.18 shows how respondents through their activities were contributing to improve the low female education in their households and the district as a whole.

**Table 4.18 Female Dependents in School through Alternative Activities**

<b>Females in school</b>	<b>Frequency</b>	<b>% Respondents</b>
Some in school	33	21
All in school	67	43
None in school	30	19
Not applicable	27	17
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

From table 4.18, 17 per cent did not respond to the question (because they had no female child or children) and 19 per cent of respondents had their female dependents not in school. Respondents who had some of their female dependents in school constituted 20 per cent, while 43 per cent formed respondents with all their female dependents in school.

Since more respondents were involved in decision making about their dependents' education, most of them had all their female dependents in school. However, households that have to show more commitment to female education is still high (39%). Households were not committed to education of female dependents because they: were not academically good, showed less interest in schooling, served as housekeepers, served as shop assistants, or were learning a trade. Dugbazah (2007) stated in her study that boys education is highly important than that of girls in many developing countries because marriage and child bearing define the role of women, and that in the rural areas of Ghana the change of this perception has delayed.

#### 4.3.15 Payment of Tax by Respondents

Table 4.19 shows the commitment of respondents to tax payment as part of their contribution to the internally generated fund used by the district assembly for development projects.

**Table 4.19 Payment of Tax by Respondents**

<b>Tax Payment</b>	<b>Frequency</b>	<b>% Respondents</b>
Income Tax	11	7
Value Added Tax (VAT)	3	2
Market Levy	22	14
Sales Tax	10	6
No Tax Payment	111	71
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

Table 4.19 indicate that aside the income tax that each respondent pays on their main job as salary workers, over 70 per cent of these respondents did not pay tax on their alternative activities. Most of the respondents constituting 14 per cent paid market levy, while only 2 per cent indicated that they paid VAT. Income tax and sales tax made up 7 per cent and 6 per cent of the respondents, respectively.

This means that the district is not gaining much from the activities of these women. The nature of the activities that women engage in hinders their ability to pay tax, as most of these women do not earn enough income. The DA is beset with inadequate financial resources and logistics to effectively carry out its task of revenue collection.

#### **4.4 Institutional Support for Women Engaged in Alternative Activities**

##### 4.4.1 Density of Organizations/Institutions

This is measured by the number of active memberships (Grootaert et al., 1999) among respondents. Institutional support to women in running their economic activities is vital. From the survey (Table 4.20) only 46 per cent of the women were receiving support (loans and training) for their alternative activity through membership with institutions, while 54 per cent of the women had no support.

**Table 4.20 Density of Organizations/Institutions**

<b>Are you supported by an institution?</b>	<b>Frequency</b>	<b>% Respondents</b>
Yes	73	46
No	84	54
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

This means that most of the women lack institutional support. Work done by Duncan (2004) shows that lack of institutional support (credit and market advice) for women restrains their ability to increase their productivity and income. Harrison (2005) noted that women who express interest in credit facilities encounter a number of barriers in collecting loans. Similar barriers found in this study include women's inadequate knowledge of the processes required for loan acquisition and inability of some women to provide collateral. Women find it difficult to provide collateral because they do not have personal valuable properties required by financial institutions.

#### 4.4.2 Membership Dues

It is expected that respondents' ability to pay membership dues in an organization is a sign of greater interest in the organization (Grootaert et al., 1999). Scoones (1998) is of the view that a resource can be a precursor for another resource. The organization therefore, is a social network, required for other resources. This was applied to find out respondents who paid membership dues to show their commitment in order to get support from institutions.

**Table 4.21 Membership Dues**

<b>Do you pay dues?</b>	<b>Frequency</b>	<b>% Respondents</b>
Yes	1	1
No	72	99
	<b>73</b>	<b>100</b>

Source: Author's Field Survey, May 2014

From Table 4.21 only 1 per cent of respondents actually paid membership dues to the Chemical Sellers Association. Respondents who do not pay dues constituted 99 per cent.

This is an indication that most women in GOPDC Ltd receive support from financial institutions and not Associations and NGOs. As such they are compelled to save or have an active account with the institutions before they can receive support. Women have less interest in associations because previous attempts to form such groups have failed. The respondent who pays dues received only training and not loan from the Association. This implies that the focus of organizations and institutions differ but in each case expenditure precedes support received.

#### 4.4.3 Institutional Resources and Accessibility

Table 4.22 indicates institutions and organizations which were interviewed and their area of specialization. The range of resources and area of coverage of these institutions are limited.

**Table 4.22 Institutional Resources and Accessibility**

<b>Institution</b>	<b>Resource</b>	<b>Location</b>
Akim Bosome Rural Bank	Loan and Training	Within the district
Kwaebibirem Rural Bank	Loans	Within the district
ROPA Micro Finance	Loans	Within the district
Help Point Cooperative Savings and Loans	Loans	Within the district
Chemical Sellers Association	Training	Within the district
District Assembly	Infrastructure and Relief Services	Within the district

Source: Author's Field Survey, May 2014

Most of the institutions operating in the Kwaebibirem district are financial institutions. NGOs visit the district to establish projects when necessary, but are located in other districts. All the institutions were found in the district capital, Kade. Infrastructure provision and relief services are planned and managed by the district assembly from its office at Kade. Respondents had to travel to the district capital due to lack of financial facilities in their communities. The road network in the district is in a deplorable state and will affect cost of transportation. Women may develop body pains and headache due to the rough and dusty nature of the road.

#### 4.4.4 Direct Benefits (or Resources) from Institutions

As part of the membership approach, members of an organization have access to direct or indirect benefits (Grootaert et al., 1999). Table 4.23 shows resources acquired by the respondents from available institutions in the district. The majority of respondents constituting 70 per cent received support in the form of loans. In addition to the loans, 26 per cent had training while 3 per cent received market information. Only 1 per cent out of the women interviewed received training without loan as a form of institutional support.

The percentage of women receiving market information is very low (3%) and explains why most women were constrained by changes in demand. Access to various resources and the likelihood outcomes are influenced by a set of formal and informal institutions and organizations (Scoones, 1998). This means that resources that women receive are based on institutions area of focus. The large number of women receiving loans as well as training is in line with Care International (2011) report that women have ideas but often lack funding and skills to implement them.

**Table 4.23 Direct Benefits (Resources) from Institutions**

<b>Resources Acquired</b>	<b>Frequency</b>	<b>% Respondents</b>
Loan only	51	70
Training only	1	1
Loan and Training	19	26
Loan and market information	2	3
	<b>73</b>	<b>100</b>

Source: Author's Field Survey, May 2014

#### 4.4.5 Access Mediation by Institutions

Scoones (1998) noted that institutions mediate access to resources. Institutions interviewed provided selection criteria which defined one's inclusion.

**Table 4.24 Access Mediation by Institutions**

<b>Institution</b>	<b>Selection Criteria</b>
Financial Institutions	Serve both males and females Client must have a business or active account Client is expected to start loan payment in a week or a month time Client must have relevant documents Client may be expected to provide collateral or a guarantor
Association	Serve male and female chemical sellers only

Source: Author's Field Survey, May 2014

This means that an organization that targets only women is non-existent in the district. Gender-neutral approaches characterize the interventions from these institutions. Hence, the need to focus on women in development assistance to yield positive results for economic growth, as noted by OECD (2008). Only women who engage in activities producing regular income are normally considered by these institutions.

#### 4.4.6 Collaboration between the District Assembly (DA) and other Institutions

Aside institutions registering with the DA and paying taxes for the development of the district, there had been no collaboration among institutions as far as the creation of economic opportunities for women is concerned. There has been no joint programme planned and implemented by the DA and other institutions which specifically targets the economic needs of women in GOPDC Ltd.

### 4.5 Socio-Economic Development of Women

#### 4.5.1 Condition of Respondents after Alternative Activity

The seasonal nature and unstable income associated with the main job adversely affected women interviewed. Responses from the survey show that women had some returns from their alternative jobs (Table 4.25). More than 50 per cent of the women interviewed had acquired personal properties or increased their savings. Out of this 31 per cent of respondents had acquired properties (tools and equipments) to sustain their business, 15 per cent had acquired land, and 7 per cent had increased their savings as a result of the alternative activities. Health and education were the targets of 15 per

cent of respondents, while 32 per cent generally contributed to the upkeep of their household.

**Table 4.25 Condition of Respondents after Alternative Activity**

<b>Condition after Alternative Activity</b>	<b>Frequency</b>	<b>% Respondents</b>
Land Acquisition	24	15
Household Support	51	32
Properties (tools and equipments)	48	31
Education	15	10
Increased savings	11	7
Health	8	5
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

Although over 50 per cent of women had acquired personal properties, the percentage of women (47%) who could not afford anything beyond the basic needs (including food, shelter, education and health) required to sustain their households is still high. This is in line with the results from Harrison (2007) that such livelihoods may not provide sufficient earnings. Wealth creation through alternative livelihood can only be realized when women are able to save and reinvest in lucrative activities. Investment may take the form of establishing new businesses or improving on existing business (by enriching or introducing new products or food varieties), which widens the income base of women.

#### 4.5.2 Permission to Obtain Credit

This was to find out if respondents engaged in economic activities would still seek permission from someone to obtain credit. Respondents who expressed the need to seek permission from their spouses and parents to obtain credit for their jobs constituted 38 per cent while 56 per cent of respondents did not need to seek permission. Those who did not provide response to the question constituted 6 per cent.

**Table 4.26 Permission to Obtain Credit**

<b>Do you need permission from someone to obtain credit?</b>	<b>Frequency</b>	<b>% Respondents</b>
Yes	60	38
No	88	56
Not applicable	9	6
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

The high percentage of respondents (56%) providing negative responses stems from the fact that not all the respondents were married. This shows that most of the women are empowered through their activities. The percentage of respondents (38%) who needed permission to obtain credit is high and some of them are married women. Men have been found to dominate the decision making of women (Duncan, 2004). Some women were running family businesses or were joint owners of such businesses with their spouses. As a result they cannot solely take decisions on obtaining credit.

#### 4.5.3 Permission from Spouse to Use Income

Table 4.27 shows that permission from spouses to use income also varied among respondents. Respondents who needed permission from their spouses to use income accrued from their jobs formed 31 per cent, while 40 per cent did not need to seek permission. Those who were not married, constituting 29 per cent, did not indicate a response to the question.

**Table 4.27 Permission from Spouse to Use Income**

<b>Do you need permission from your spouse to use your income?</b>	<b>Frequency</b>	<b>% Respondents</b>
Yes	49	31
No	63	40
Not applicable	45	29
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

Married women are beginning to take personal decisions with respect to the use of income. Over 50 per cent of these women did not need permission from their spouses to use their income. This is because they claimed to own the income gained and that the men were not supportive. However, the percentage of married women who needed to seek permission is still high (44%). This is because the spouse stands as a surety for loan or is the head of the family. Some of these respondents were in a joint savings or joint venture with spouse.

#### 4.5.4 Decision Making on Dependents Education

Out of the 157 respondents interviewed, 30 per cent constituted respondents whose spouses were solely making educational decisions (Table 4.28). Respondents personally involved in decision making with their spouses formed 48 per cent. The results also showed that 10 per cent and 12 per cent constitute respondents solely making educational decisions and those not responding to the question asked (because they had no children, their children and dependents were below or above the school going age), respectively.

The results show that women are significant contributors to the education of their dependents. This results from their increased contribution to household and their liberty to use their income. Since it is a shared responsibility, dependents education is guaranteed even when a parent is incapacitated. However, the percentage of respondents allowing their spouses to take decisions is still high (30%). This means that it will be difficult for women to support their dependents when their spouses are incapacitated as they may not have adequate information.

**Table 4.28 Decision Making on Dependents Education**

<b>Person Responsible</b>	<b>Frequency</b>	<b>% Respondents</b>
Male Spouse	47	30
Female Spouse	16	10
Both	75	48
Not applicable	19	12
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

#### 4.5.5 Access to Public Schools by Dependents

Table 4.29 shows that more than 50 per cent of the respondents have their dependents attending school within their communities and district. Respondents who had their dependents attending school within their communities and in other communities but within the district made up of 67 per cent and 18 per cent, respectively. Those with dependents schooling within or outside the district constituted 10 per cent. Only 8 per cent of the respondents had their dependents not in school, either because they were above or below school going age, or less privileged.

**Table 4.29 Access to Public Schools by Dependents**

<b>Location of Institution</b>	<b>Frequency</b>	<b>% Respondents</b>
Within community	105	67
Within community and Outside the district	10	6
Another community within the district	28	18
Outside the district	6	4
Not applicable	8	5
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

Most respondents preferred education within their communities (close to their homes or places of work) due to the educational level of dependents. About 54 per cent and 27 per cent of respondents had their dependents at the primary and secondary levels, respectively, at the time of the interview. This indicates that most women have access to educational facilities for dependents at the primary level in their communities. Facilities for secondary and tertiary education are rare and non-existent, respectively. Generally, the public (including women) prefer local services to national services so they can comment on operations (Mori, 2010) affecting their household.

#### 4.5.6 Access to Education by Dependents

Table 4.30 depicts the ability of respondents to afford the education of their dependents. Respondents who could afford educational expenses both before and after engaging in the alternative activities constituted 38 per cent. Those who could afford expenses before but not after engaging in the activities constituted 19 per cent. About 13 per cent of respondents could not afford expenses before activity, but the result showed that 5 per cent could do so after the activity. Some respondents (30%) were

not personally involved as they had no children in school or their spouses were rather responsible for that.

**Table 4.30 Access to Education by Dependents**

<b>Affordability</b>	<b>Frequency</b>	<b>% Respondents</b>
Yes before/ yes after	59	38
Yes before/ no after	30	19
No before/ yes after	8	5
No before/ no after	13	8
No child in school	19	12
Spouse pays	28	18
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

Aside respondents without children in school, the percentage of women who could actually afford educational expenses was slightly lower (49%) than those who could not afford or assist their spouses to pay (51%). These women either do not influence decision making or earn much to support their dependents' education. Only 3 per cent of respondents had their dependents reaching the tertiary level at the time of interview. Cost of education increases with time and at each level, depending on available infrastructure and human resource. This may lead to high school drop outs and low skill acquisition among dependents, because women's income would not be enough to support their dependents' secondary and tertiary level education.

#### 4.5.7 Access to Health Services

Table 4.31 indicates that all respondents constituting 100 per cent are using the National Health Insurance Card to seek medical care.

**Table 4.31 Access to Health Services**

<b>Do you use the National Health Insurance card?</b>	<b>Frequency</b>	<b>% Respondents</b>
Yes	157	100
No	-	-
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

The government's aim for introducing the National Health Insurance Scheme (NHIS) as a social intervention is to make health care accessible to people of all social class. The majority of these women had control over the use of their income, hence, their ability to make health decisions. However, the scope of the study did not address the extent to which women have benefited from the use of the card (the cost of medical bills not covered under the health scheme, and their choice and location of health facility and the transportation cost).

#### 4.5.8 Number of Visits to Health Center

From Table 4.32 over 60 per cent of respondents had visited the health facility for the past one to six months (table 4.32), but generally it takes a year or more for most of the respondents (87%) to visit the health center. This is followed by monthly visits by 11 per cent of respondents, and weekly visits by 2 per cent of respondents.

**Table 4.32 Number of Visits to Health Center**

<b>Number of Visits</b>	<b>Frequency</b>	<b>% Respondents</b>
Weekly	3	2
Monthly	17	11
A Year or More	137	87
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

The number of visits to the health center by women interviewed is not frequent. Most of the women can afford health care but hardly use the health facility. They prefer self-medication to visiting the health center because the sicknesses they experience are less serious. It is possible that women might not be using the right drugs or may be abusing drugs in the absence of a diagnosis or prescription.

#### 4.5.9 Water Supply to Respondents

Access to water supply is depicted in Table 4.33. Respondents who had water supply for 1– 2 days constituted 4 per cent. Those who had access to continuous supply of water formed 96 per cent.

**Table 4.33 Water Supply to Respondents**

<b>Rate of Supply</b>	<b>Frequency</b>	<b>% Respondents</b>
No access	0	0
1 – 2 days	6	4
3 – 6 days	0	0
7 days but less than 24 hours	0	0
Continuous supply	151	96
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

This means that pipe-borne water is limited to just a few households as most of the respondents get their source of water from bore holes. The birmanian rock formation makes underground water easily accessible (KbDA, 2012). The operations of women can be affected as they have to spend time making sure there is enough water in the household.

#### 4.5.10 Electricity Supply to Respondents

Access to electricity supply by respondents (Table 4.34) indicates over 90 per cent of respondents have access to electricity, but then accessibility varies. Respondents who had access to electricity for 7 days in a week, but less than 24 hours constituted 64 per cent and 26 per cent represented respondents having access to continuous supply of electricity. While 7 per cent had access to electricity for at most 2 days in a week, 3 per cent of respondents had no access.

**Table 4.34 Electricity Supply to Respondents**

<b>Rate of Access</b>	<b>Frequency</b>	<b>% Respondents</b>
No access	4	3
1 – 2 days	11	7
3 – 6 days	0	0
7 days but less than 24 hours	101	64
Continuous supply	41	26
	<b>157</b>	<b>100</b>

Source: Author's Field Survey, May 2014

The majority of women have access to electricity throughout the week but not for the entire day. This has effect on the operations of women as they might not have power supply when required, and this can contribute to the failure of alternative livelihood interventions. Commitment of public service delivery actors can positively influence unemployment and underemployment (ILO, 2012).

#### 4.5.11 Income Generated from Alternative Activities

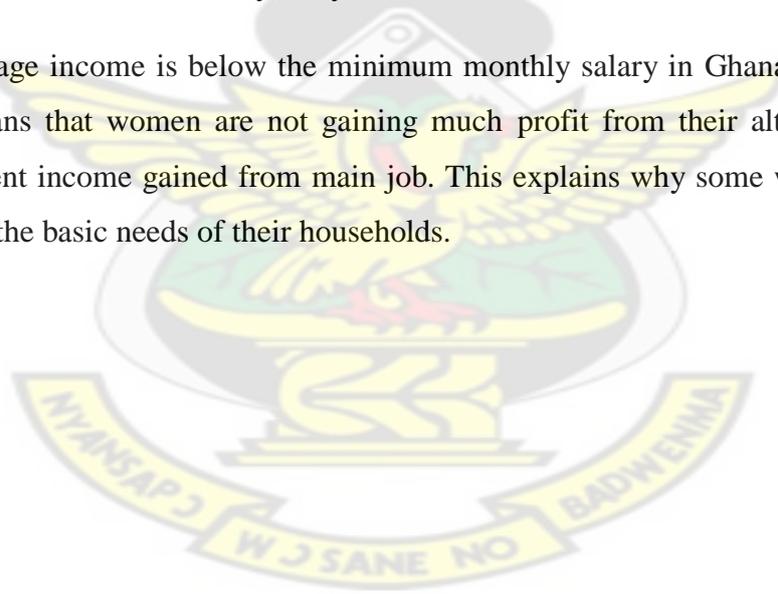
Table 4.35 indicates that women interviewed earned at least GH¢ 50.00 a month and the highest income earned was GH¢ 800.00. The commonly earned monthly income among women was GH¢ 100.00. The average income recorded was GH¢ 169.00.

**Table 4.35 Income Generated from Alternative Jobs (Amount in GH¢)**

Range	Mean	Mode
50 - 800	169	100

Source: Author's Field Survey, May 2014

The average income is below the minimum monthly salary in Ghana (GH¢ 180.00). This means that women are not gaining much profit from their alternative jobs to supplement income gained from main job. This explains why some women can only cater for the basic needs of their households.



## CHAPTER FIVE

### SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSION

#### 5.1 Introduction

This chapter synthesizes the findings on alternative livelihood and development of women discussed in chapter four. It also presents a range of suggestions for the promotion of such livelihoods as a source of empowerment for rural women underemployed. The objectives to the study are dealt with by the conclusion of this chapter, which also includes suggestions for future studies.

#### 5.2 Summary of Findings

##### 5.2.1 Alternative Economic Activities

Services related activities, especially food sales were the dominant activities engaged in by women interviewed. These activities, however, did not conform to the job priorities of the women.

The agrarian nature of the district enabled women to acquire resources from their immediate environment. Most women are temporarily engaged in such activities to supplement their income. The start-up capital for such activities is relatively small.

Activities like food sales are natural resources related activities for they rely on forest resources, and their intensity may lead to environmental degradation if not controlled. Women are likely to continue avoiding tax payment as they operate informal, small scale activities. The job priorities of women if not considered may lead to the failure of livelihood interventions.

##### 5.2.2 Lack of Credit Facilities

This was a major challenge for most of the women interviewed. As a result the sustainability and expansion of women's livelihood outcomes and activities, respectively, are greatly affected.

The main job is seasonal and casual in nature yielding little gains and women do not earn much from their alternative activities. Women spend much time on household responsibilities which cannot be economically computed adding nothing to their income. Financial institutions provide assistance to regular income earners.

Livelihood interventions are likely to fail if this challenge is not addressed. Further diversification is possible as women are not able to earn enough to supplement their income.

### 5.2.3 Limited Institutional Resources

Resources provided to women by institutions were limited; basically loans and training.

There is no collaboration between institutions or organizations and the DA in creating economic opportunities, providing tools and equipment and market information for the growth of businesses. Also women are reluctant to join associations because previous attempts to form such organizations had failed.

Meeting the taste of and demand for goods and food by customers would be a challenge to these women as low incomes prevent reinvestment and quality improvement. Women would be forced to accept and cope with regulations and laws formulated to govern their activities since they lack organizations that can promote their interests.

### 5.2.4 Centralized Institutional and Public Services

The district capital attracted financial institutions and organizations to the detriment of other towns. Secondary and tertiary educational facilities were either lacking or non-existent in the various towns.

Deplorable roads, unreliable electricity supply and bore-hole water, characterized infrastructure in the towns. Immigrants who decided to stay in these towns had to battle with inadequate decent housing. The DA is constrained by lack of funds for development projects.

Even though the district has resources for women's current activities, inadequate infrastructure may hinder access to such resources and the progress of activities. Access to institutional support would be an added cost to women as they have to travel to the district capital for such services. Lack of educational facilities may lead to high school drop outs.

### 5.2.5 Gender-Neutral Interventions

Interventions provided by institutions to women were characterized by gender-neutral approaches.

Financial institutions dominated the institutions providing assistance to people in the district. These are profit oriented and focus on promising businesses and regular income earners and not gender. There were no women groups or NGOs committed to assisting women in the district.

Full empowerment of women and gender equality would delay when women continue to rely on their spouses for assistance. Women cannot effectively compete with their fellow men due to the marked gap in resources opportunities and earnings in the informal sector.

### 5.2.6 Increasing Commitment to Female Dependents Education

Most of the women showed commitment towards ensuring female dependents education. However, a significant number of these women were doing less with their alternative activities.

Female dependents were considered academically weak, showed less interest in schooling, served as housekeepers and shop assistants. Some households had male spouses dominating decision making on education adversely affecting the female dependents.

The cycle of women being equipped with relatively less employable skills would continue. Women would contribute less to the upkeep of their household and rural-urban migration is likely to increase because women would be compelled to seek better jobs.

### 5.2.7 Low Income coupled with the Engagement of Family Workers

A significant number of women interviewed could not afford anything beyond the basic needs (including food, shelter, education and health) for their households. Most of these women employed the services of contributing family workers (siblings, parents and children of the respondents).

The low income can be attributed to the nature of activities that women engage in, the lack of credit or loans for expansion and increased productivity, and the low

patronage of goods or food. Some women cannot afford the services of skilled labour while others operate family businesses. Older relatives are engaged in such activities in order to make them active and healthy.

This implies livelihood activities that women engage in are just a means of survival, and that women are far from wealth creation. Sustaining current outcomes may be difficult as such activities may not withstand stress or vulnerable conditions over a long period. Since the labour provided by family workers cannot be computed, the district cannot generate adequate internal revenue.

### **5.3 Recommendations**

Alternative livelihood is necessary for the enhancement of women's wellbeing. To promote the sustainability of such livelihoods various development initiatives need to be taken and interventions implemented by the district and government agencies, NGOs, financial institutions, associations and communities involved.

#### **5.3.1 Incorporate Job Priorities into Livelihood Interventions**

It is important that the DA in collaboration with institutions or organizations implement livelihood intervention projects based on women's job priorities. This requires the involvement of women in the planning and implementation of livelihood interventions. Training, covering customer care; record keeping; time management; loyalty; among others, that checks women's diversification behavior in order to reduce vulnerability may be introduced during the implementation stage.

#### **5.3.2 Access to Credit Facilities**

The DA should collaborate with Micro-Finance Institutions, Credit Unions, Women's Organizations and NGOs to provide credit in the form of start-up capital, tools or equipment to women. Collaboration among institutions serves as a check against corruption and enhances inclusion. The distribution and monitoring of support facilities and revenue mobilization from women are well executed on collective rather than individual basis. Women should form Self-Help groups with knowledgeable women as leaders. These prominent women would influence institutions and other organizations that provide assistance to women.

### 5.3.3 Broadening the Range of Institutional Resources

Most of the resources provided by the institutions are loans and training. Women lack market information, tools and equipment, credit in the form of goods or items, land and others for their livelihood. The DA may liaise with organizations which specialize in the provision of such services to provide equipment or educate local entrepreneurs, especially women, about the changing taste of customers with time and the location of markets for specific products and the associated costs. Women should be given opportunities to showcase their products during occasions like trade fairs and durbars organized within and outside the district.

### 5.3.4 Infrastructure Provision

The DA should maximize efforts to improve the deplorable state of roads in the district, as well as access to electricity and water supply. District Joint Venture Projects should focus on improving road networks to enhance trade among districts. DA may partner with institutions and NGOs to provide education and health facilities in the communities. Areas with adequate infrastructure normally attract such institutions. Education to encourage women to pay taxes on their alternative jobs should be intensive in order to increase the revenue base of the DA.

### 5.3.5 Development Assistance to Women

Interventions that are not gender-neutral, but specifically targets women should be implemented by institutions. Economic opportunities should be made available to women because of their contribution to household. This may be done on group basis and may cover agro-processing activities since the district has more agrarian resources, beekeeping, soap making, tie and dye making, palm basket making, bamboo artifacts, local food and catering services. Non-Governmental Organizations as part of their social responsibilities may create and manage such organized groups.

### 5.3.6 Improving Female Education

The district may increase its revenue base by investing in human capital. Households play an important role in the education of dependents, especially females. Female dependents should be encouraged to go to school or learn vocational skills through training or apprenticeship. This will break the cycle of women in relatively less employable skills.

The effect of all these is the increased income generation from women's alternative jobs. This is also to empower women to access funds or loans for increased productivity and savings. Employment opportunities would increase as old businesses are expanded and new businesses spring up. The ultimate beneficiary is the district because more people would be gainfully employed increasing the revenue base.

#### **5.4 Conclusion**

The majority of women are satisfied with their livelihoods but the gains from such activities are marginal. When the wider environment is significantly influenced, there is a high possibility that these outcomes would be sustained. This is where the collaboration and commitment of institutions is most needed, which is currently lacking in the district. Provision of assistance targeted at women is a bright idea that would attract patronization if DAs put in all efforts to engage private institutions and NGOs.

The livelihoods that women currently engage in are not sustainable because women contribute less to society and their activities may increase environmental degradation. Availability of supportive market linkages is a means to ensure the success of activities that women themselves have identified. However, individual and group motivation and capacity play an important role in the success of alternative livelihood projects.

Women are beginning to take decisions regarding their own businesses, but much has to be done to ensure that more women act independently. Until this is established through economic opportunities that offer better jobs and through female education, women's job priorities are likely to fail in the long run. Since women have shown their commitment to improving their wellbeing and that of their household by initiating livelihood activities, it will be appropriate for the state and DA to intervene.

The study was carried out with pre-knowledge about sustainable livelihoods: the combination of particular livelihood strategies to create gainful employment (income, production and recognition) covering certain part of the year, positive correlation between non-farm participation and household income and wealth status. This study adds that alternative livelihood (non-farm activities) is a source of empowerment for rural women, and that development assistance (or interventions) specifically for women in GOPDC Ltd. catchment area, in the Kwaebibirem District, is non-existent.

Possible research areas include: market survey on women's alternative livelihood activities, the connection between farm and non-farm local activities and migration and remittances, and the impact of combined livelihood strategies on other household members or the broader community.

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## APPENDICES

### Appendix A

#### QUESTIONNAIRE FOR PARTICIPATING WOMEN

##### A. PERSONAL INFORMATION

1. Age .....
2. Religious Affiliation (a) Christian (b) Muslim (c) Traditional (d) Other (specify) .....
3. Marital Status (a) married (b) single (c) widow (d) divorced (e) separated
4. Educational level (a) adult education (b) primary (c) secondary (d) tertiary (e) non-formal (specify) .....
5. Do you have children? (a) yes (b) no
6. If yes, how many children do you have? Male(s) ..... and (or) female(s) ...
7. Do you have other dependents? (a) yes (b) no
8. If yes, how many dependents do you have? male(s) ..... and (or) female(s)
9. What is your relationship with dependents? (a) Parent(s) (b) Siblings (c) Other (specify) .....
10. Do your children and other dependents go to school? (a) yes (b) no

##### B. ALTERNATIVE ECONOMIC ACTIVITY

1. What economic activity do you engage in aside your main job? .....
2. How long have you been engaged in such economic activity? (a) less than a year (b) one to three years (c) three to five years (d) over five years.
3. What motivated you to start another economic activity? .....
4. What is your personal aspiration or job priority? .....
5. What resources or assets do you use for your work?
  - Natural Capital: (a) land (b) water (c) forest resources (d) livestock (e) other (specify).....
  - Social Capital: (a) family (b) friends (c) trading network (d) association (e) other (specify).....
  - Financial Capital: (a) savings (b) loans (c) credit (d) other (specify) .....
  - Human Capital: (a) skills (b) knowledge (c) labour ability (d) good health (e)other (specify) .....

- Physical Assets: (a) tools (b) equipment (c) infrastructure (d) technologies (e) other (specify).....
6. Where do you acquire such resource(s)? (a) within the town (b) outside the town but within the district (c) outside the district (d) other (specify) .....
  7. What is the maximum time spent on main job? .....
  8. What was the problem associated with the main job? .....
  9. What is the maximum time spent doing alternative activity? .....
  10. Which of these is your work vulnerable to? (a) flooding (b) introduction of new technology (c) fire outbreaks (d) fuel increases (e) changes in demand

**C. SUSTAINABILITY OF ECONOMIC ACTIVITY**

1. Do you work with other people? (a) yes (b) no  
If yes, how many people ....., and how much do you pay as wages or salaries? .....
2. Do you pay tax? (a) no tax payment (b) income tax (b) Value Added Tax (c) market levy (d) road toll (e) sales tax (f) property tax (g) other (specify) .....
3. Are all your daughters or female dependents in school? (a) none in school (b) some in school (c) all in school  
Explain why none is or some are not in school? .....
4. What source of fuel do you use for your work? (a) gas (b) firewood (c) kerosene (d) charcoal

**D. INSTITUTIONAL SUPPORT**

1. Are you supported by a financial or government institution, association or organization? (a) yes (b) no  
If yes, please specify .....
2. Is the support as a result of your registration or membership with the institution or the organization?  
(a) yes (b) no  
If no, how did you get the support for your work?  
.....

3. Where is the institution, association or organization located? (a) within the town (b) within the district (c) outside the district (d) other (specify) .....
4. What kind of support are you receiving from the institution or organization? (a) loan (b) training (c) tools and equipment (d) land (e) products on credit (f) market information
5. How did you qualify for the support? .....
6. Do you usually pay back the loan or credit obtained?(a) yes (b) no  
If yes, how often are you expected to pay back? (a) daily (b) weekly (c) monthly (d) yearly

**E. BENEFITS FROM ECONOMIC ACTIVITY**

1. Can you estimate your daily/weekly/monthly income received from the main job? .....
2. Can you estimate your daily/weekly/monthly income received from the alternative activity? .....
3. Do you usually save part of your income? (a) yes (b) no
4. What have you gained as a result of the economic activity?  
(a) Did you have land/property before? (a) yes (b) no  
(b) What property have you been able to acquire recently through this activity? .....

**F. WOMEN EMPOWERMENT**

1. Do you need to seek permission from any one in order to obtain credit? (a) yes (b) no  
If yes, who? (a) spouse (b) parent(s) (c) father-in-law (d) mother-in-law
2. Why do you seek permission from him/her? .....
3. Do you always seek permission from your spouse on how to use your income? (a) yes (b) no  
Explain .....
4. What is the quality of service with respect to water provision? (a) no access at all (b) one or two days in a week (c) three to six days in a week (d) less than 24 hours, 7 days a week (e) continuous supply

5. What source of water do you have for your work? (a) individual tap water (b) yard connection water (c) semi-private water supply system (d) borehole water
6. What is the quality of service with respect to electricity supply? (a) no access at all (b) one or two days in a week (c) three to six days in a week (d) less than 24 hours, 7 days a week (e) continuous supply
7. Do you take major decisions concerning the education of your dependents?
  - (a) decision making is done by male spouse (b) decision making is done by both parents (c) female spouse does majority of the decision making

## G. EDUCATION AND HEALTH

1. Do you and your household visit the health center often?
  - (a) daily (b) weekly (c) monthly (d) a year or more
2. Have you visited the health center for the past one to six months? (a) yes (b) no
  - i. If yes, how long did you spend at the center? .....
  - ii. How did this affect your alternative activity? (a) unable to go to work (b) late for work (c) less productivity (d) relatively less income (f) no change
3. What percentage of your income do you set aside for education and health expenses weekly/monthly?
  - i. Education of dependents .....
  - ii. Visits to the health center .....
4. Were you able to cater for school and health expenses before? (a) yes (b) no  
 Is the amount you set aside able to cater for school and health expenses now?  
 (a) yes (b) no  
 If no, how do you get extra funds for these expenses? .....
5. Where is the school of dependents located? (a) within the community (b) another community within the district (c) outside the district  
 Why is the school of dependents outside the community?  
 (a) there is no school in the community (b) dependents living with relatives (c) quality of education provided (d) relatively low educational expenses (e) personal problem with the school in community (f) school(s) in community filled to capacity

6. What level are your dependents?  
(a) pre-school (b) primary (b) secondary (c) post-secondary (d) tertiary
7. Are you aware of the National Health Insurance Scheme? (a) yes (b) no  
If yes, have you and your household acquired the National Health Insurance Card?  
(a) yes (b) no
8. Are you currently using the card on your visits to the health center?  
(a) yes (b) no  
If no, why is the card not being used?  
(a) card not regarded at health center (b) card not renewed (c) relatively long time spent at center (d) card does not cover medical bills (e) card does not cover dependants



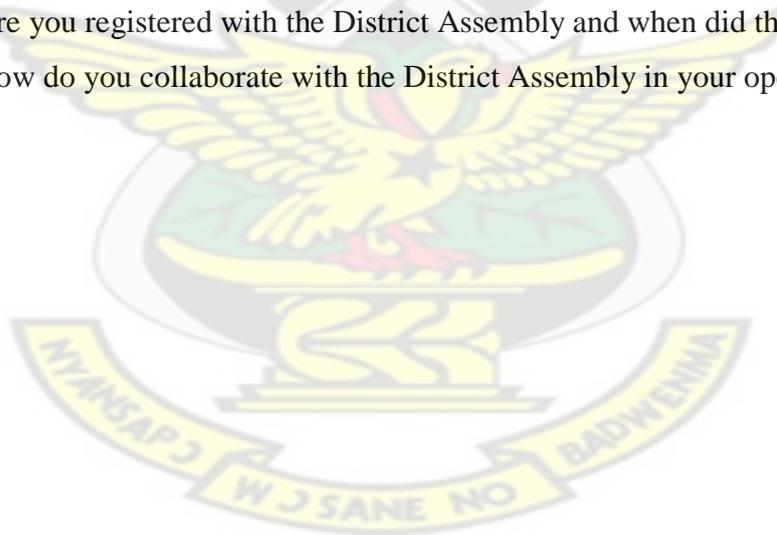
## Appendix B

### INTERVIEW GUIDE FOR FINANCIAL INSTITUTIONS

Name of Financial Institution .....

Name and position of respondent .....

1. What support do you provide?
2. Is the institution accessible to people in all towns?
3. What are the goals and objectives of the institution?
4. Who are the main beneficiaries of the programme?
5. What criteria are used in the selection of clients?
6. What Income Generating Activity (ies) do you support?
7. What qualification do clients need to obtain loan or credit?
8. How long are they expected to start paying back the loans?
9. Are there other organizations in the district providing support to people and in what ways do you collaborate with them?
10. Are you registered with the District Assembly and when did this take place?
11. How do you collaborate with the District Assembly in your operations?



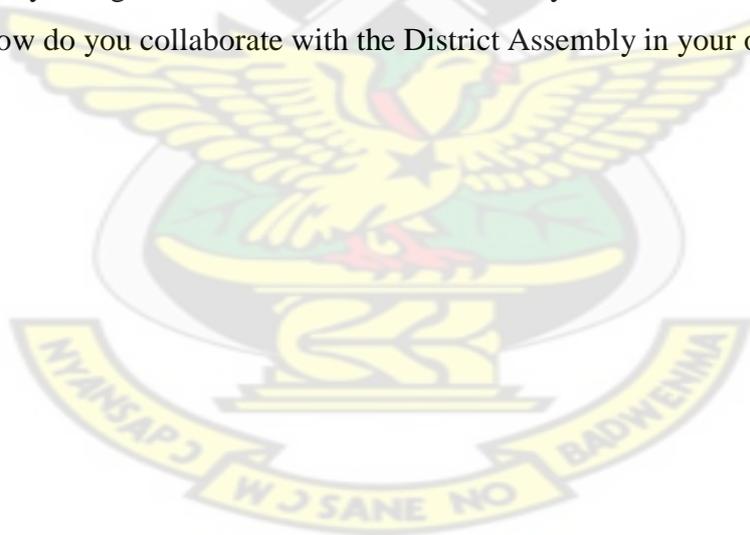
## Appendix C

### INTERVIEW GUIDE FOR ORGANIZATIONS

Name of Organization .....

Name and position of respondent .....

1. What support do you provide?
2. How do the women access support from the association
3. What qualification do women need to obtain credit?
4. Is the association accessible by people from all the towns?
5. What are your goals or objectives?
6. Who are the main beneficiaries of the programme?
7. What criteria are used in the selection of clients?
8. What Income Generating Activity (ies) do you support?
9. Are there other organizations or institutions in the district which provide support to women and in what ways do you collaborate with them?
10. Are you registered with the District Assembly and when did this take place?
11. How do you collaborate with the District Assembly in your operations?



## Appendix D

### INTERVIEW GUIDE FOR THE DISTRICT ASSEMBLY

Name of Respondent: .....

Position: .....

Department: .....

1. What are the functions of the District Assembly in the provision of devolved public services?
2. Who finances such services?
3. What is (are) the source(s) of funding for the assembly's operations?
4. What measures have been put in place by the assembly to generated funds internally?
5. The tax system in the district applies to which activities or businesses?
6. What projects or programmes executed required collaboration with organizations, financial institutions or associations?
7. What is the percentage of women representation in the district assembly?

