



**EFFECT OF RURAL ENTERPRISES PROGRAMME'S BUSINESS
DEVELOPMENT SERVICES ON LIVELIHOODS AND EMPOWERMENT
OF MSEs IN TWO DISTRICTS OF THE ASHANTI REGION OF GHANA**

FINAL REPORT

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ACRONYMS AND ABBREVIATIONS

AfDB	African Development Bank
BAC	Business Advisory Centre ^[1] _{SEP}
BDS	Business Development Services
CDASED	Committee of Donor Agencies for Small Enterprise Development
GDP	Gross Domestic Product ^[1] _{SEP}
GOG	Government of Ghana ^[1] _{SEP}
GNI	Gross National Income
IFAD	International Fund for Agricultural Development
IFPRI	International Food Policy Research Institute
MSEs	Micro and Small Scale Enterprises
NBSSI	National Board for Small Scale Industries
OPHI	Oxford Poverty and Human Development Initiative
REP	Rural Enterprises Programme
SPSS ^[1] _{SEP}	Statistical Package for Social Scientist
SWOT	Strength Weaknesses Opportunities and Threat ^[1] _{SEP}
UNDP	United Nations Development Programme ^[1] _{SEP}
USAID	United States Agency for International Development
WEAI,	Women's Empowerment in Agriculture Index

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EXECUTIVE SUMMARY

This research was conducted at the instance the International Fund for Agricultural Development (IFAD) graduate Win-Win Field Practicum Grant for students undergoing a study in Development Practice at all the global Partner Universities, University of Ibadan being the only partner university in Nigeria.

The International Fund for Agricultural Development (IFAD), an international financial institution and a specialized agency of the United Nations is dedicated to eradicating poverty and hunger in rural areas of developing countries. In Ghana, IFAD is one of the major funders of the Rural Enterprises Programme (REP) which is part of Ghana Government's efforts to reduce poverty and improve living conditions in the rural areas. The Rural Enterprises Programme is also funded by the Government of Ghana and the African Development Bank (AfDB). The goal of REP is to improve the livelihoods and increase the incomes of rural poor micro and small entrepreneurs. Its development objective is to increase the number of rural MSEs that generate profit, growth and employment opportunities. The success of Phases I & II of the project in 66 districts led to the 3rd phase of the programme which is now run in 161 rural districts all over the country.

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This study focused on determining the effect that the Business Development Services (BDS) services of the REP has had on the MSEs in 2 Districts; Kwabre East and Atwima Mponua in the Ashanti region of Ghana in terms of their livelihoods as it pertains to income, asset acquisition and other aspects of their livelihood. The Business Development Services include; Training, Counselling, Credit, Marketing Platform and Business regularization enjoyed by MSEs in these two districts. The objectives of the study were as follows;

- I. To determine effect of the Rural Enterprises Programme BDS on the livelihoods of the Micro and Small Enterprises.
- II. To measure the empowerment level of the beneficiaries of the Rural Enterprises Programme.
- III. To assess the challenges faced by Micro and Small Enterprises in Atwima Mponua and Kwabre East districts.

Purposive and simple random sampling techniques were employed in selecting the districts and

respondents for the study. The two districts had a total number of 764 beneficiaries of the BDS, with 529 beneficiaries from Atwima Mponua and 235 from Kwabre East. Data was gathered from primary sources through interviews using structured questionnaires. In depth interviews and Focus Group Discussion were also held to further gather data and deepen the understanding on different aspects of the study. Out of the 415 questionnaires administered and retrieved, 366, which accounted for the scientifically calculated sample size were used for the purpose of the study. In the study, there was slightly higher percentage of women (59.6%) than men (40.4%) while the mean age was 37.8 with almost half (47%) of all the recipients being between the ages of 19-35 years. Which implies that quite a good number of beneficiaries are youths. Most of the beneficiaries, had educational level only at the Basic level accounting for 70.2% of the total number of beneficiaries. Only 19.1% had education level of Secondary, Diploma and Graduate combined. 6.6 % had no formal education while, 4.1% had informal, Islamic or technical training.

The study shows the effect of the REP BDS on the livelihoods of the MSEs at it was clearly shown that at 5% level of significance, there is significant difference between Income of the beneficiaries before and after the REP BDS intervention. There was also an improvement increase of 20.5% in the number of beneficiaries who had access to land or shop (business premises) after the intervention. 46.5% more had access to credit than before the intervention and 44.3% more could take decisions on credit also after the intervention. 2.2. % now personally own their houses while 11.5% more now pay taxes (District level contributions). All the beneficiaries witnessed an increment in income with some going from a zero income (as they previously did not have any means of income before the intervention) to a positive income amount after the intervention.

In terms of empowerment, as calculated using the 10 indicators from the 5 domains of the WEAI, 35 women were empowered as against 28 men after the BDS intervention. Their empowerment level was as a result of their attainment of a minimum of 80% (which is the minimum score for empowerment status in the WEAI) in the weighted 10 indicators of the WEAI which include the following areas;

- 1 Production: decisions about agricultural production, including sole or joint decision making power over food or cash-crop farming, livestock, and fisheries, as well as autonomy in agricultural production ^{[[1]]}_[SEP]
- 2 Resources: access to and decision-making power over productive resources, including ownership of, access to, and decision making power over productive resources such as land, livestock, agricultural equipment, consumer durables, and credit ^{[[1]]}_[SEP]
- 3 Income: sole or joint control over income and expenditures ^{[[1]]}_[SEP]
- 4 Leadership: leadership in the community, including membership in economic or social groups and being comfortable with speaking in public ^{[[1]]}_[SEP]
- 5 Time: allocation of time to productive and domestic tasks and satisfaction with the time available for leisure activities

The number of beneficiaries who are termed empowered generally is rather low. These low figures were as a result of low scores of below 80% by those termed as disempowered and is majorly due to the following areas where those beneficiaries did not meet the requirements; Access to Credit and Decision on credit, Group membership, Leisure and Workload.

There was also significant difference in level of empowerment before and after the BDS intervention at 5% significant level.

The study also examined the challenges faced by beneficiaries. 93.5 % believed Credit and access to funds was the major challenge they experienced, followed by 24.6% which had to do with Staffing, 23.8, High or exorbitant utility bills, 23.2 Business premises acquisition, Packaging 13.1% and Competition 3.3%. Other challenges include; Transportation, Lack of sales, Shortage and Cost of raw materials, Lack of managerial training, Mode of collection of District payments (taxes), Marketing and advertisement of products and Animal diseases (among animal rearers).

The study clearly showed a significant improvement in the livelihood of the MSE owners. It has also led to empowerment of both male and female beneficiaries. The Government of Ghana, IFAD and AfDB will do well to continue this program as its effect definitely has a very positive impact in the lives of the beneficiaries. A lot can also be done to assist the MSEs to overcome their challenges.

CHAPTER ONE: INTRODUCTION

1.0 BACKGROUND TO THE STUDY

Micro and Small Enterprises (MSEs) are seen as key drivers of economic growth, innovation, employment and social integration. They constitute most of the businesses and form the economic backbone of developing economies in terms of employment, investment and their overall contributions to gross domestic product (OECD, 2009).

According to the National Board for Small Scale Industries (NBSSI), Ghana, Micro and Small Enterprises are those enterprises employing 29 or fewer workers. Micro enterprises are those that employ between 1-5 people with fixed assets not exceeding USD 10,000 excluding land and building. Small enterprises employ between 6 and 29 employees or have fixed assets not exceeding USD 100,000 excluding land and building.

MSEs augment government efforts to achieve economic growth and poverty reduction in rural and urban areas (African Development Bank 2005). According to Wangwe (1999), MSEs tend to ensure balanced economic growth since they are concentrated in different parts of a country.

In Ghana, about 70% of enterprises are micro to small sized and it is estimated that nearly 40% of Ghana's GNI is attributable to informal sector activity (Ghana Government, 2002).

Unfortunately, MSEs usually, due to their size and structure face peculiar challenges which include financial constraints from lack of access to funds, poor access to market, lack of management and technological skill; which makes them inefficient and also lack of basic infrastructure. It is therefore of great importance to ensure that these micro businesses get a firm footing and are well established in order to fulfill the purpose of contributing meaningfully to the GDP of the country.

The Micro and Small Scale Enterprises (MSEs) sector in Ghana operates in an environment with very poor infrastructure which constitutes a barrier to entry and hinders international competitiveness.

In 1995, as part of the Government's efforts to reduce poverty and improve livelihoods, it birthed the Rural Enterprises Project phase 1 which was funded by IFAD and Government of Ghana, GOG; and phase two funded by the GOG, IFAD and the African Development Bank (AfDB). The success of Phases I & II of the project in 66 districts led to the metamorphosis into the Rural Enterprises Programme which is now run in 161 rural districts all over the country, which is the focus of this study.

REP aims to improve the livelihoods and increase the incomes of the rural poor micro and small entrepreneurs. Its development objective is to increase the number of rural MSEs that generate profit, growth and employment opportunities. It also aims to ensure that at least fifty percent of recipients or beneficiaries are women. It targets rural MSEs to achieve 4 main outcomes;

1. Business Development Services
2. Technology promotion and Skills Development
3. Improved Financial Services
4. Conducive environment and Institutional support for business startup and growth

The Business Development Services comprises of Training, Counselling, Credit, Marketing platform and Regularisation of Business.

1.1 PROBLEM STATEMENT

Micro and Small Scale Enterprises (MSEs) in Ghana have not performed creditably well and have not played the expected significant role in economic growth. They equally have not influenced apprentice training so as to accelerate employment and poverty alleviation in order to foster Ghanaian economic development. (European Journal of Accounting Auditing and Finance Research Vol.2, No.6, pp. 84-97, August 2014). As a result of this, the Ghanaian Government with the support of other organisations including the World Bank, AfDB and IFAD have worked hard over the years to put in place and ensure relevant interventions to ensure the sector meets and fulfils its potential in contributing significantly to the economy of the country. Interventions especially targeted at improving the Technical and Entrepreneurial skills of the business owners ensures they fulfil their potential of being profitable to the extent of driving the economy.

Entrepreneurship education and technical skills when acquired, help to create enormous business opportunities and train people with innovative enterprise skills to grasp the opportunities for starting new entrepreneurial activities.

Scholars have focused on different aspects of BDS on MSEs and their development including the effect of processes and strategies employed and the effect on income and wellbeing. However, they have not critically looked at its likely effect in translating to empowerment. This study therefore, assessed the effect of the Business Development Services intervention of the REP (which should round off by 2022) so far on the livelihoods of the MSEs especially as it relates to income, measured the empowerment indices for both male and female beneficiaries and compared their empowerment indices in order to highlight which of the genders have been more empowered as a result of the interventions. It also examined the challenges faced by MSEs in the districts in fulfilling their potential for nation building.

1.2 JUSTIFICATION OF THE STUDY

The research has been able to examine the different challenges experienced by MSEs, determine the effect of the BDS Services on livelihoods by determining the improvement in income of the beneficiaries. It has also established the empowerment level of the beneficiaries and determined the levels of empowerment between the Male and Female beneficiaries. These results will, hopefully, help to inform the necessary policies that the GOG needs to put in place to ensure the sustainability of the REP interventions after the current phase ends in 2022.

It should also inform policy decisions on ensuring gender balance in targeting potential beneficiaries in order for REP to continue to achieve its goal of at least 50% women beneficiaries and which gender is producing greater returns on the investments of the donor agencies and bodies, including IFAD.

1.3 RESEARCH QUESTIONS

The research questions are as follows;

- I. What is the effect of the Rural Enterprises Programme Business Development Services on the rural livelihoods of the Micro and Small Enterprises?
- II. What is the empowerment level of the beneficiaries of the Rural Enterprises Programme?
- III. What are the challenges faced by Micro and Small Enterprises in Atwima Mponua and Kwabre East? Districts of Ghana?

1.4 OBJECTIVES OF THE STUDY

The main objective of the study is to assess the effects of upgrading or improving the Technical and Entrepreneurial skills of rural MSEs in the Kwabre East and Atwima Mponua districts of the Ashanti Region of Ghana by providing access to business development services at the district level.

The specific objectives of the study are:

- I. To determine effect of the Rural Enterprises Programme Business Development Services on the livelihoods of the Micro and Small Enterprises.
- II. To measure the empowerment level of the beneficiaries of the Rural Enterprises Programme.
- III. To assess the challenges faced by Micro and Small Enterprises in Atwima Mponua and Kwabre East districts.

1.5 ANALYSIS OF OBJECTIVES OF THE STUDY

Table 1 :Analysis of Objectives

S/No.	Objectives	Data Required	Analytical Techniques
1.	To determine effect of the Rural Enterprises Programme Business Development Services on the livelihoods of the Micro and Small Enterprises.	<ul style="list-style-type: none"> • Monthly income before and after the intervention • Household items, assets and equipment purchased before and after the BDS intervention • Ownership status of business premises before and after the intervention • Ownership status of personal house before and after the intervention 	Descriptive (frequency distribution, mean, mode, median, standard deviation. and inferential statistics (T-test)
2	To measure the empowerment level of the beneficiaries of the Rural Enterprises Programme.	<ul style="list-style-type: none"> • Ability to make decisions on production, income and Assets • Ownership of assets • Ability to lead in the community • Availability of leisure time • Reasonable workload 	<ul style="list-style-type: none"> • 5 Domains and 10 indicators of the WEAI • Descriptive (frequency distribution, and inferential statistics)
3	To assess the challenges faced by Micro and Small Enterprises in Atwima Mponua and Kwabre East districts.	<ul style="list-style-type: none"> • Type of challenges faced by the beneficiaries 	<ul style="list-style-type: none"> • Descriptive (frequency distribution, and inferential statistics)

1.6 RESEARCH HYPOTHESIS

HYPOTHESIS ONE

- 1a. Null Hypothesis (H₀): There is **No** significant difference between Income of the beneficiaries before and after the REP BDS intervention,
- 1b. Alternate Hypothesis (H_a): There is significant difference between Income of the beneficiaries before and after the REP BDS intervention.

HYPOTHESIS TWO

- 1a. Null Hypothesis (H₀): There is no significant difference between Empowerment level of the beneficiaries before and after the REP BDS intervention,
- 1b. Alternate Hypothesis (H_a): There is significant difference between Empowerment level of the beneficiaries before and after the REP BDS intervention.

1.7 DEFINITION OF CONCEPTS^[1]_[SEP]

1. MICRO AND SMALL ENTERPRISES

Micro and Small Scale Enterprises is defined as enterprises with fewer than 6 workers. - Steel and Webster (1989).

2. The 5 DOMAINS OF EMPOWERMENT

The 5 Domains of Empowerment are defined thus;

- A. Production: decisions about agricultural production, including sole or joint decision making power over food or cash-crop farming, livestock, and fisheries, as well as autonomy in agricultural production^[1]_[SEP]
- B. Resources: access to and decision-making power over productive resources, including ownership of, access to, and decision making power over productive resources such as land, livestock, agricultural equipment, consumer durables, and credit^[1]_[SEP]
- C. Income: sole or joint control over income and expenditures^[1]_[SEP]
- D. Leadership: Leadership in the community, including membership in economic or social groups and being comfortable with speaking in public^[1]_[SEP]
- E. Time: allocation of time to productive and domestic tasks and satisfaction with the time available for leisure activities^[1]_[SEP]-Alkire et al. (2013)

3. BUSINESS DEVELOPMENT SERVICES (BDS) is defined as services that improve the performance of the enterprise, its access to markets, and its ability to compete. The services include; training, consultancy, marketing, information, technology development and transfer, business linkage promotion, etc. - The Committee of Donor Agencies for Small Enterprise Development (CDASED) (2001)

1.8 PLAN OF THE STUDY

The study has been organized into the following Five (5) Chapters;

Chapter One: This comprises of the Introduction to the study, including the background and problem statement, the objectives of the study, research questions, the significance of the study, Hypothesis of the study and Definition of concepts of the study.

Chapter Two examines the existing Literature, reviewing the significant concepts on MSEs and Business Development Services, the socio economics of the Ashanti region, specifically of the Kwabre East and Atwima Mponua Districts and the Rural Enterprise Programme with special focus on the third phase of the programme.

Chapter Three explains the methodology employed for the study, the sampling and data gathering methods and the strategies used in preparing and gathering data from the field for the study.

Chapter Four focuses on analysis of data gathered and presentation of results from data.

Chapter Five is a summary of findings and presentation of relevant conclusions and recommendations

1.9 LIMITATIONS OF THE STUDY

The data gathering exercise was conducted with the consent and cooperation of beneficiaries save for the challenge of language as most of the respondent could not speak English but the native language, Twi. This challenge was overcome by the services of interpreters and enumerators on the field

Also, a few of the beneficiaries felt they had answered questionnaires in time past and didn't experience any improvement in their lives. Some also felt the exercise was probably for tax identification purposes and initially did not feel comfortable answering some of the questions. However, the interpreters did a great job and were also very helpful to reassure them and we were able successfully conclude the data gathering exercise.

CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 THEORY AND CONCEPT

2.1.1 MICRO AND SMALL SCALE ENTERPRISES

MSEs by their nature are typically small and solely owned, usually have unpaid family members who work with the business owner, they mainly operate in rural areas and are normally wide spread over vast geographical locations. They are Manufactures e.g. carpenters, fabricators, dress makers, bead makers and are also Traders. Due to their size, size of their businesses and mode of operations, they usually are not eligible for commercial facilities as most of them are not registered.

There have been numerous interests and researches into Micro and Small Enterprises (MSEs) due to the fact that they have been deemed to be quite pivotal to development, job creation and even to boost the GDP of countries, especially in developing countries. In light of the above, their continued birth and success in any economy is of tremendous importance. MSEs have therefore usually been recipients and beneficiaries of several interventions both by the governments in the countries where they exist and also from donor organizations, especially in developing countries. These interventions are usually quite capital intensive and considerable investments on the part of the donors and stakeholders who need to justify and account for and ensure return on the investments of the agencies and (in some cases) countries they represent. It is crucial therefore to continually measure and evaluate the effect of these interventions to determine if they are meeting the desired mark or if there is a need to modify or alter the interventions or their approach in order to ensure that the objectives of these donors are met.

After studying 225 credit recipient MSEs, SS Temu, Seveire Kessy, 2010, showed that there was a positive effect on their business performance. This is in agreement with Yuchi Mano et al, 2012, who also demonstrated from their study in Ghana that simple managerial training led to improvement in business practices and performance.

Michael Sieverts, Paul Vandenberg, 2007 having studied 30 linked programs came to the conclusion that simply giving MSEs training was not enough to accomplish success, rather there is a need for other interventions; for example, training and credit.

Jonathan Dawson ,2012 too came to the conclusion that a more balanced approach is needed in interventions for MSEs as micro credit alone without Business Development and counsel have had a lot of limitations in achieving growth for the MSEs.

These studies majorly considered training and or credit facilities as interventions for the study. There is a need to examine the effect of availability of several BDS services in the MSEs. This study therefore examines the effect of REP BDS which comprises of 5 components; Training, Counselling, Credit, Marketing Platform and Regularisation of Business (Standardisation /Registration) available over the project life time to the MSEs

2.1.2 LIVELIHOOD

Chambers and Conway (1992)., defined livelihood thus;

“A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living; a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long-term.”... Chambers and Conway (1992).

While Carney (1998) ‘s definition in agreement with Chambers and Conway; defines it as including capabilities, assets, (both material and social resources) and activities needed for a means of living.

The Sustainable Livelihood Approach (SLA) is an approach where sustainability is seen in the context of availability of capital. In this case the capital are according to Scions, 1998, natural, human, social, physical and financial. Once identified and known, these capital can be evaluated for the vulnerability, trend or shocks to which they are prone. An in-depth analysis of these can then pave the way for effective strategies for interventions.

Concern 2003, also acknowledged natural disasters such as drought which constitutes shocks, factors affecting people’s livelihood such as education, and local infrastructure and also the people’s economic and political setting. They argued for an all-encompassing livelihood approach which takes into cognizance the analysis to determine the root cause of poverty and how people can cope with it.

This study also explores the livelihood of the beneficiaries of the REP BDS in terms, not only of their income but also of other parameters, including asset acquisition and staff strength.

2.1.3 EMPOWERMENT

Scholars have tried to define and explain the term Empowerment in different ways but have not particularly come to a consensus on any particular definition.

Rappoport (1984) noted the difficulty in defining the term because it manifests in a different manner in different people, rather it seems easy to define when it is absent or nonexistent.

Nanette Page and Cheryl E. Czuba, 1999 defined empowerment as a multi-faceted social process responsible for helping people to take control over their lives, communities and society by fostering power which they use to take action on what is important to them.

The Women's Empowerment in Agriculture Index (WEAI, or THE Index) was jointly developed by the United States Agency for International Development (USAID), the International Food Policy Research Institute (IFPRI) and the Oxford Poverty and Human Development Initiative (OPHI) and launched in 2012. It is the first comprehensive and standardized measure to directly capture Women's empowerment and inclusion in the agricultural sector. The WEAI is composed of two sub-indexes: the five domains of empowerment index and the gender parity index (Alkire et al. 2013).

Since its launch it has been used widely by different organisations and individuals to measure Empowerment not only in the Agricultural sector but in others sectors and also used to measure empowerment for men as well as women.

This study has adapted the WEAI to measure empowerment levels of both men and women in the study area and to compare levels of empowerment between both genders and also to compare levels of empowerment before and after the intervention.

2.2 REVIEW OF METHODOLOGY

Several researches have been carried out to measure effect of interventions on MSEs, especially as it relates to livelihood, income, purchase of items and the like, however there seems to be a gap in determining if these interventions have led to the empowerment of the MSE owners in areas of life like leadership in their communities, ability to make choices, for example, decisions on what they produce and what they purchase or sell.

2.2.1 LIVELIHOOD

There are several methods in which the effect of interventions on MSEs can be measured. A common method is to examine the livelihood of the MSE owners to determine if there are positive changes in the different aspects of livelihood.

Ruth Malleson et al, 2008 surmised that participatory techniques of research such as rapid rural appraisal (RRA) and Participatory rural appraisal (PRA) are the methods in current use since they are seen to be more effective. She however argued that when used in isolation it is inadequate as it does not give enough insight and understanding of the actual livelihood of the people. Homewood 2005, in agreement with this, posited that though PRA methods may be successful as part of pilot studies they cannot be a replacement for a deeper research. Ellis, 2000 also, affirmed rather that a combination of sample surveys and participatory methods are better suited to understand the livelihood strategies. In agreement with this, this study also utilizes a combination of methods.

The Sustainable Livelihood Approach by Stephen Morse, Nora McNamara and Moses Acholo G, 2009 has a scenario where sustainability is considered in terms of available capital (natural, human, social physical and financial) and these all exist in an atmosphere of the vulnerability context i.e. trends, shocks and stresses. Its core principles include being People oriented, all encompassing, dynamic, building on existing strengths and emphasizing links between the poor the leadership/ government which are responsible for their access to assets and determine what opportunities come to them. It is an approach which balances several dimensions such as

resilience to shocks and negative trends, dependency on institutions, conservation and preservation of natural resources and other livelihood options.

Lucrezia Tincani, 2015, having studied the livelihoods of eight family compounds (a total of 23 households) for one agricultural cycle in two different regions of Burkina Faso, examining how they constructed their livelihood, concluded that the adoption of a single analysis method can significantly restrict the research method, and lead to basic conclusions that are not in depth or the true picture of the situation regarding the motivations behind livelihood construction. He advised that the Sustainable Livelihood Framework should therefore only be used as the conceptual framework as which it was conceived, and not as an analytical framework.

Jessica Emma Mc Lean 2015, also argued rather for a flexible livelihood trajectory approach and stated that it opens up data gathering approaches and can lead to a holistic understanding of complex realities of people's adaptive strategies

In spite of these, there are several lessons which can be drawn on the resourcefulness and challenges of the Sustainable Livelihood (SL) which include; it highlights the importance of focusing on livelihood priorities within development and conservation projects, it is also refreshingly different from the usually project evaluation criteria, a rich contextual and project level analysis which helps to clearly determine whether a project intervention is a successful fit with livelihood or not. Its disadvantages include, difficulty obtaining comparable data across different contexts of respondents, the need for highly skilled and qualified personnel to carry out the study. It also seems to be more successful in cases more successful in identifying the broad 'fit' of project interventions with livelihoods in a particular context than measurable changes in livelihood security and sustainability. The data generated may therefore be more useful at project level than at more macro levels. There is therefore an opportunity for further research along these lines

This study makes use of different participatory methods and also elements of the SLA for effectiveness.

2.2.2 EMPOWERMENT

Deepa Rayan 2002's framework of empowerment dwells on improving the choices that poor people have in charting the course of their lives. It requires a change to seeing the poor as part of the solution in reducing poverty instead of being the problem to tackle. It also proposes enabling them to make decisions that pertains to their lives. This will be achieved when the relationship between the poor and the authorities over them change in this regard and also a change in formal and informal institution to make them more responsive to the needs of the poor. This framework seems too lofty and may not be easily achieved especially as a fundamental part of it depends on the poor making choices about what concerns them. The question that begs to be answered is if this can happen when the resources they need to better their lot lies in the hands of others. Also, having the expectation that those in authority will be prompt to respond to the needs of the poor may not be easily achieved especially in developing countries where such governments themselves have numerous problems, including the need for resources.

Another methodology for measuring Empowerment is the Women's Empowerment in Agriculture Index WEAI. The WEAI measures the empowerment, agency, and inclusion of women in the agricultural sector. It measures empowerment of women in five domains, including (1) decisions about agricultural production, (2) access to and decision making ability about productive resources, (3) control of use of income, (4) leadership in the community, and (5) time allocation. Sabina Alkire 2013

This study adopts the WEAI, to test for empowerment among the beneficiaries of the REP BDS

2.3 REVIEW OF EMPIRICAL FINDINGS

This section takes a look at the different empirical findings from different studies reviewed.

2.3.1 MICRO AND SMALL SCALE ENTERPRISES

Rudolph Asomaning and Alhaji Abdulai, 2015, In seeking to explore the influence of market orientation on market performance of small businesses, Rudolph Asomaning and Alhaji Abdulai, 2015, proved that there was a positive relation between market orientation, its constituents and market performance of small businesses. Meaning that there is a need to include market orientation in the business development services as intervention for MSEs.

Also, in the study, “A Strategic Disadvantage Profile of the Stages of Development of Small Business: An Empirical Investigation” Vozikis, George S., 1984, concluded that generally, small businesses face the strategic challenge of matching their resources to the needs of the environment.

The issue of financing the MSE to meet the desired need of the market is continually a challenge faced by almost all MSEs. Stakeholders, governments and donor agencies interested in the development of these MSE will therefore do well to provide interventions that bridge this gap in their development.

2.3.2 LIVELIHOOD

Farhad Hossain and Tonya Knight examined the role of micro-finance institutions in promoting rural livelihoods in the country. The study reflects on recent arguments against micro-credit and shows that, despite some criticisms, micro-finance is making significant contributions to improving the livelihoods of disadvantaged rural communities.

In the study, Effect of business development services on the performance of small scale entrepreneurs in Kenya. A survey of small scale enterprises in Kisii municipality, Osinde and Stella Kemunto, 2014, found out that the Small Scale Enterprises who received business development services recorded an improvement in the growth of sales and growth in market shares on the various businesses they were operating.

2.3.3 EMPOWERMENT

Hazel Jean. L. Malapit and Agnes Quisumbing, investigated the linkages between women's empowerment in agriculture and the nutritional status of women and children, they suggest that Empowerment is more strongly associated with diet quality than nutrition status and also that the ability to make decisions on credit by the recipients is associated with better outcomes for both women and girls. They however, highlighted that the biggest hinderance to empowerment among the recipients was the lack of enough credit, way too much workload both at home for domestic work and at the business premise and not enough groups (social and economic) for recipients to belong to. They also discovered that on the average, women were two times more disempowered than men and women are almost two times as disempowered than men in decision on credit and one and a half as disempowered with workload and membership of. They also observed that there was disempowerment of both men and women.

Hazel Jean. L. Malapit et al ,2015, using household survey data from Nepal to determine the relationships between women's empowerment in agriculture and production diversity on maternal and child dietary diversity and anthropometric outcomes, they discovered that Production diversity is positively associated with maternal and child dietary diversity, and weight-for-height z-scores.

It also concluded that Women's group membership, control over income, reduced workload, and overall empowerment are positively associated with better maternal nutrition.

Women's empowerment mitigates the negative effect of low production diversity on maternal and child dietary diversity. Therefore, empowerment is highly beneficial to the home and the society at large.

This study will measure and compare the empowerment levels of male and female beneficiaries using the WEAI to determine which gender s more empowered and how many beneficiaries are empowered.

2.4 THE BUSINESS DEVELOPMENT SERVICES

2.4.1 THE BUSINESS DEVELOPMENT SERVICES CONCEPT

Business Development Services Theoretical Foundations

The Committee of Donor Agencies for Small Enterprise Development (CDASED) introduced Business Development Services (BDS) as a concept in the 90's as a replacement for the term 'non-financial services'. The CDASED guide defines it as "services that improve the performance of the enterprise, its access to markets, and its ability to compete. The definition of 'business development service' comprises of different business services such as training, consultancy, marketing, information, technology development and transfer, business linkage promotion, etc., both strategic and operational BDS serve individual businesses, as against the larger business community (CDASED 2001)

Miehlbradt, et al (2003) highlighted seven categories of Business Development Services and they include the following:

1. Market access (e.g. marketing linkages, advertising, packaging)
2. Infrastructure (e.g. storage and warehousing, telecommunications, couriers)
3. Policy/Advocacy (e.g. training in policy advocacy)
4. Input supply (e.g. linking firms to input suppliers)
5. Training and Technical Assistance (e.g. management training)
6. Technology and product development (e.g. design services)
7. Alternative financing mechanisms (e.g. supplier credit)

2.3 REVIEW OF EMPIRICAL STUDIES

Literature Review

The impact and effect of Business Development Services (BDS) on Micro and Small Enterprises (MSEs) in Africa has received considerable research attention. Most of these studies focused on identifying the varying impact and effect of BDS on rural MSEs in different domain areas and using varying indicators.

Okeyo (2014) investigated the influence of BDS on entrepreneurial orientation and performance on Small and Medium enterprises in Kenya, using analyzed data from 97 small and medium enterprises in Kenya out of a sample of 150 organizations. The findings of the study showed that there is a positive relationship between business development services and performance of the Small and Medium Enterprises, in addition to also demonstrating the relationship between BDS and entrepreneurial orientation of the studied firms.

Mengstie (2016) study of the Impact of BDS on Performance of Micro and Small Enterprises in East Amhara Region of Ethiopia, focused on the impact of key Performance factors, that include market access, infrastructure facility, input supply, training and technical assistance. The findings demonstrated that BDS had an impact on the performance of micro and small enterprise in east Amhara region of Ethiopia.

Haile and Batra (2016) examined the Impact of Business Development Service on Performance of Micro and Small Manufacturing Enterprises in Addis Ababa, Ethiopia and concluded that despite experiencing low-level practice of BDS, all BDS dimensions individually and jointly have a significant and positive effect on the performance of micro and small enterprises.

More specifically, their findings identified input supply, market access, and infrastructure facilities as the most important factors of Micro Small Enterprises' (MSE) performance, which

should be prioritized when developing MSE strategy. Osinde et al (2013) studied the effect of business development services on the performance of small-scale enterprises in Kenya. The study revealed that the entrepreneurs who received business development services recorded an improvement in the growth of sales and growth in market shares on the various businesses they were operating. In the assessment of the impact of training by the BDS providers on the MSE in rural Kenya, the study established that training offered by the BDS had positive impact on MSEs. (Kimando et al 2012)

Boner, T (2013) however concluded that BDS are not currently significantly influencing the following enterprise performance factors of sales/revenue, profit and market coverage in Zambia because current BDS interventions do not seem to be in proper alignment with the key trigger point areas that could unlock the potential of Zambia's MSMEs.

Research Gaps on the Effects of BDS on MSEs in Ghana

Most of the studies on the relationship of BDS on MSEs in Africa have largely focused on National jurisdictions in East Africa. There is paucity of investigations on the effects of BDS on MSEs in rural communities in Ghana. In addition, the preponderant investigations on the impact or effects of BDS on MSEs have also concentrated on examining the effects of BDS specifically on Performance.

There exists a considerable research gap on the effects of BDS on MSEs in Ghana, focusing on the direct effect on income, workforce growth, training and development and empowerment.

The objective of this study is to address this research gap identified in specific rural communities in Ashanti region of Ghana by investigating the effects of BDS on MSEs in Ashanti Ghana covering Livelihood as it relates to Income and other parameters and Empowerment. In addition, this study will also examine the common denominating challenges facing these MSEs.

2.5 CONCEPTUAL FRAMEWORK FOR THIS STUDY

Based on research study on literature reviewed, the following Conceptual framework has been developed for the purpose of this study. It is an adaptation from Ashenafi Haile and G.S. Batra 2016: “The Impact of Business Development Service on Performance of Micro and Small Manufacturing Enterprises in Addis Ababa, Ethiopia”.

CONCEPTUAL FRAMEWORK

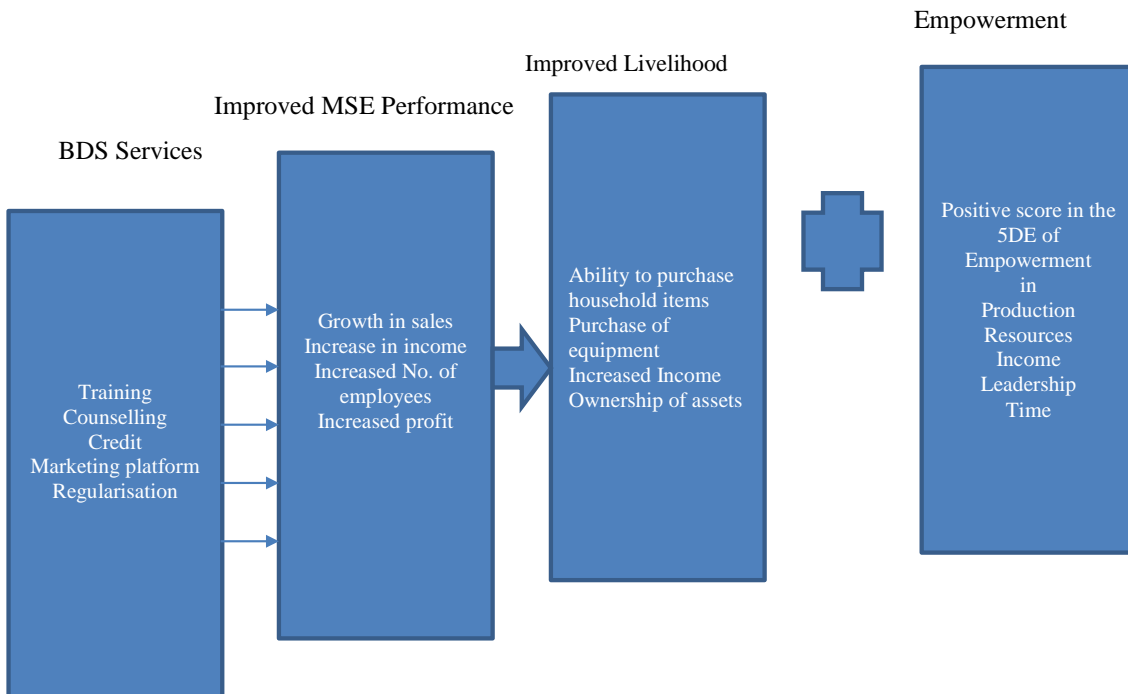


Figure 1: Conceptual Framework. Source : Field 2018

The application of the intervention of REP via providing the BDS services, leads to improved performance in the MSE performance. This improvement leads to Improved livelihood plus Empowerment of the MSE owners.

CHAPTER THREE: METHODOLOGY

3.1 STUDY AREA

The Study area are Kwabre East and Atwima Mponua districts of the Ashanti region of Ghana. Ghana, a country on the West Coast of Africa, is one of the most thriving democracies on the continent. It has often been referred to as an "island of peace" in one of the most chaotic regions on earth. It shares boundaries with Togo to the east, la Cote d'Ivoire to the west, Burkina Faso to the north and the Gulf of Guinea, to the south. A recent discovery of oil in the Gulf of Guinea could make Ghana an important oil producer and exporter in the next few years.

The country's economy is dominated by agriculture, which employs about 40 percent of the working population. Ghana is one of the leading exporters of cocoa in the world. It is also a significant exporter of commodities such as gold and lumber. A country covering an area of 238,500 kilometres, Ghana has an estimated population of 25,199,609 (July 2013 est.), drawn from more than one hundred ethnic groups - each with its own unique language. English, however, is the official language.

The Gross Domestic Product (GDP) in Ghana was worth 37.54 billion US dollars in 2015. The contribution of agriculture to the country's GDP has suffered decline since 2009 from 31.8% to about 12.8% as at September 2015.

Ghana also exports the following products; gold, cocoa, timber and bauxite manganese.

THE ASHANTI REGION

The Ashanti Region is the third largest of the 10 administrative regions in Ghana. It occupies a total land surface of 24,389 km² (9,417 sq. mi) or 10.2 per cent of the total land area. According to the 2000 census, the region had a population of 3,612,950, making it the most populous region; however, its density (148.1 per square km) is lower than that of Central (162.2/km²) Region. It is comprised of 27 districts amongst which are; Kwabre East and Atwima Mponua which have been selected for this study.

MAP OF ASHANTI REGION, GHANA

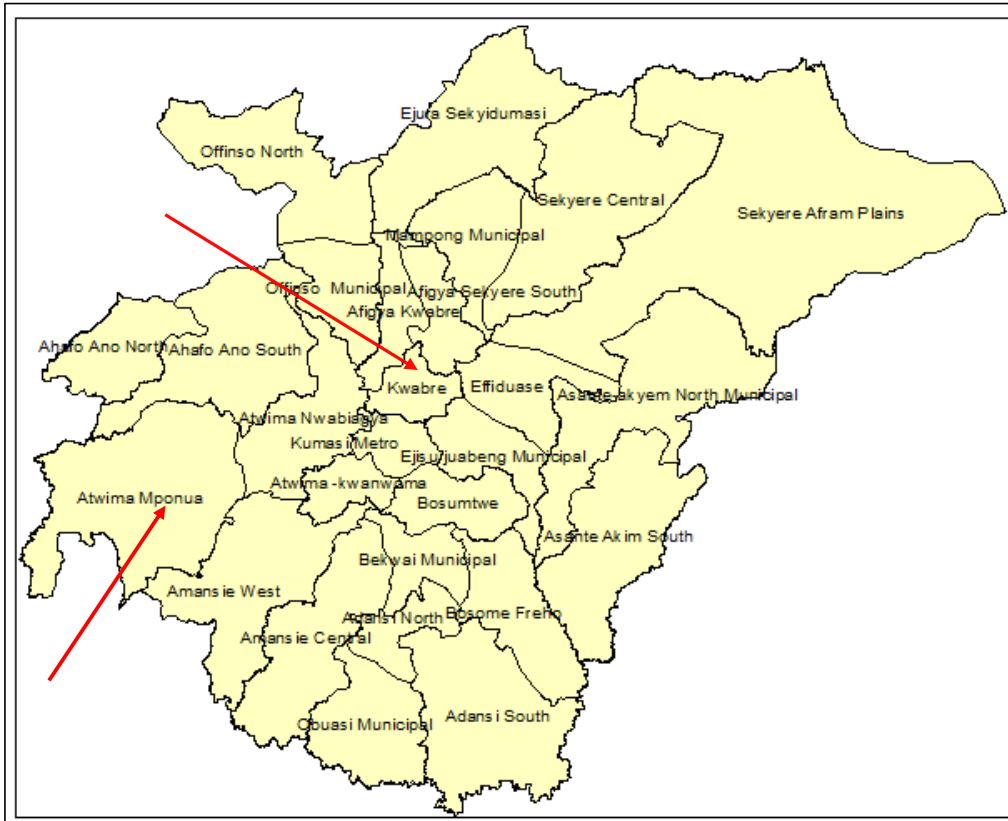


Figure 2: Map of Ashanti Region showing the study area. Source: Google Maps

KWABRE EAST

The Kwabre East District is one of the twenty-seven (27) districts in the Ashanti Region with a total area of 356 km² (137 sq. mi) . Its capital is Amounting.

Agriculture is the main source of income in the Kwabre East district where farmers typically grow food crops and rare domestic animals. The wood carving industry also thrives in this district as well as the commercial sector. This is largely due to the proximity of the district to Kumasi metropolis which facilitates trading activities among the populace.

Kwabre East is also blessed with the Kente and Adinkra traditional textile and other woodcrafts and artefacts market. This is a major tourist attraction and source of foreign exchange in the region.

MAP OF KWABRE EAST

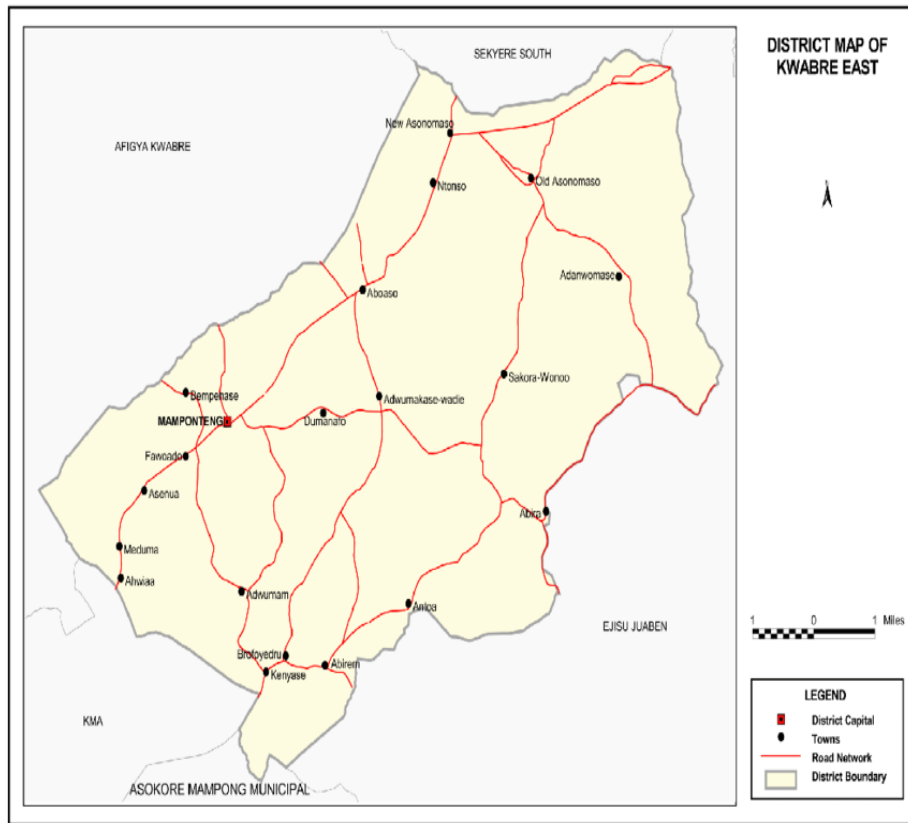


Figure 3: Map of Kwabre East. Source: Google Map

ATWIMA MPONUA

The Atwima Mponua District is one of the twenty-seven (27) districts in the Ashanti Region of Ghana, and is the westernmost district in the Ashanti Region. Its capital is Nyinahin.

MAP OF ATWIMA MPONUA

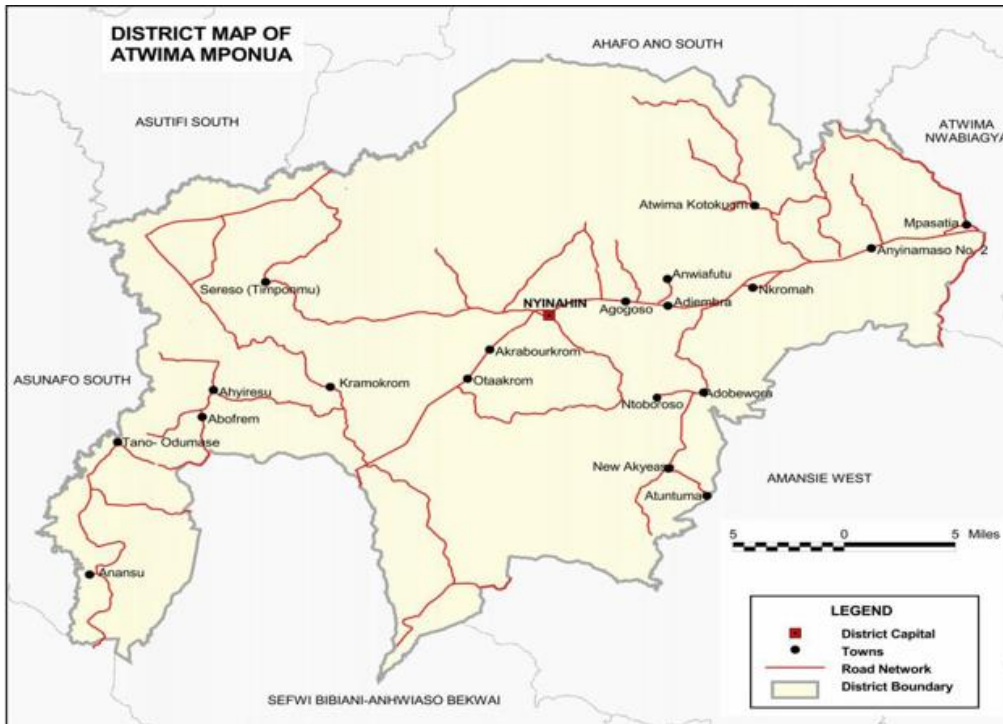


Figure 4: Map of Atwima Mponua. Source Google Maps

These two districts are very rich in the number of MSEs operating in diverse business sectors and business types which include; Hair dressing, Dressmakers, Bee keepers, Kente Weavers, Poultry and Animal Keepers, Mechanics and many more. As at the time of the study, a total of 764 MSEs were beneficiaries of the REP BDS.

3.2 NATURE AND SOURCES OF DATA

Both qualitative and quantitative data was collected during the course of this study. Key informants were selected from the MSE owners and from the staff of both the REP and BAC offices. Structured random sampling was employed to select about 400 owners from different MSEs, beneficiaries of the BDS from the Kwabre East and Atwima Mponua districts based on the business type and sample size. A total number of 366 (which is the sample size for this study) questionnaires were recovered and analysed.

3.3 METHOD OF DATA COLLECTION

A combination of several different methods were utilised in gathering data for the study. Self-administered questionnaires were developed in order to enhance the validity and reliability of the instruments, a pilot study was carried out by administering questionnaires to the MSEs in Ejisu Juaben Municipal to assess the ability of the respondents to interpret and answer the questions asked correctly. Thereafter, the questionnaire was reviewed with the findings from Pre-test and then corrected before administration on the field.

Key Informants (KII) were selected and interviewed to determine the actual effect that the BDS intervention upgrade has had on the MSEs. Focus group discussions were also held with some beneficiaries of the BDS to further understand the concerns and challenges of the beneficiaries and how the BDS has impacted their lives.

The recommendation from the findings of the report will help the Ghanaian Government to determine how best to channel these interventions to assist the MSEs which are very predominant in the two selected districts to ensure they operate at the maximum capacity in order to meaningfully contribute the Country's GDP.

FGD AT KWABRE EAST DISTRICT



Figure 5: FGD at Kwabre East . Source Field:2019

3.4 ANALYTICAL METHODS/TECHNIQUES

Different analytical techniques were utilized in this study to arrive at results. They include the following; Descriptive analysis which included frequency distribution, computation of mean, mode, median, standard deviation and also inferential statistics whereby cross tabulation and 2 paired T-test was carried out to determine level of income before and after the BDS intervention.

THE WOMEN'S EMPOWERMENT IN AGRICULTURE INDEX (WEAI)

The Women's Empowerment in Agriculture Index (WEAI, or THE Index) was jointly developed by the United States Agency for International Development (USAID), the International Food Policy Research Institute (IFPRI) and the Oxford Poverty and Human Development Initiative (OPHI) and launched in 2012. It is the first comprehensive and standardized measure to directly capture Women's empowerment and inclusion in the agricultural sector.

The WEAI is composed of two sub-indexes: the five domains of empowerment index and the gender parity index (Alkire et al. 2013).

Since its launch it has been used widely by different organisations and individuals to measure Empowerment not only in the Agricultural sector but in others sectors and also used to measure empowerment for men as well as women. For instance, USAID has used it to identify women's empowerment level in its Feed the Future Programme.

It can also be used as a diagnostic tool for identifying areas in which women and men in a particular geographic area are disempowered. Policies and interventions can then be put in place to address such areas to close the observed gaps. Researchers can also use it as a research tool to determine linkages between the WEAI and wellbeing and /or other outcomes for households, women, children and other groups. They may also be able to determine and proffer other indicators for empowerment not included in the WEAI.

This study has adapted the WEAI to measure empowerment levels of both men and women in the study area and to compare levels of empowerment between both genders. The Indicators have therefore been adapted as seen below.

FIVE DOMAINS OF EMPOWERMENT

The WEAI comprises of 5 Domains and 10 indicators. The 5 domains are explained below.

The first sub-index the five domains of empowerment (5DE) index—assesses women's empowerment in five general areas, or domains:

FIVE DOMAINS OF EMPOWERMENT EXPLAINED

The WEAI is composed of two sub-indexes: the five domains of empowerment index and the gender parity index (Alkire et al. 2013).

This study only deals with the first sub index, the five domains of empowerment index.

The first sub-index—the five domains of empowerment (5DE) index—assesses empowerment in five general areas, or domains as follows;

1. Decisions about agricultural production (“Production decision making”): Sole or joint decision making power over food or cash-crop farming, livestock, and fisheries, as well as
2. autonomy in agricultural production. This has been adapted as Production decision making on the MSE business or enterprise.
3. Access to and decision making power over productive resources (“Access to productive resources”): Ownership of, access to, and decision making power over productive resources such as land, livestock, agricultural equipment, consumer durables, and credit. This is adapted as ownership of business premises and decision making over the MSE business or enterprise.
4. Control over use of income: Sole or joint control over income and expenditures.
5. Leadership in the community (“Community leadership”): Membership in economic or social groups and being comfortable speaking in public.
6. Time allocation: Allocation of time to productive and domestic tasks, and satisfaction with the time available for leisure activities (IFPRI, USAID, and OPHI 2012).

These five domains are measured using 10 indicators; their corresponding weights are given in Table 1. Each indicator is given a value of 1 if the respondent has exceeded a given threshold for the indicator and a value of 0 if the respondent falls below the threshold. The weighted sum of these 10 indices is the empowerment score or 5DE score of the individual. A person is defined as “empowered” if her or his score is 80 percent or higher.

Table 2: The five domains of Empowerment .Source: Alkire et al. (2013)

Domain	Indicator	Weight
Production decision-making	Input in productive decisions	1/10
	Autonomy in production	1/10
Access to productive resources	Ownership of assets	1/15
	Purchase, sale, or transfer of assets	1/15
	Access to and decisions on credit	1/15
Control over use of income	Control over use of income	1/5
Community leadership	Group member	1/10
	Speaking in public	1/10
Time allocation	Workload	1/10
	Leisure	1/10

CHAPTER FOUR: RESULTS AND DISCUSSION

4.1 SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

This chapter discusses the analysis and interpretation of the data collected. It includes data gathered via structured questionnaires, descriptive information gathered from in depth interviews for some of the BAC staff and other key informants, Information from focus group discussions with some MSE owners and also information from materials from the REP office.

4.1.1 GENDER

More women (60%) than men 40% were respondents in the study. One of the objectives of the REP is to ensure at least 50% of beneficiaries are women. This goal is obviously being achieved as evidenced by the higher number of women beneficiaries in the study area.

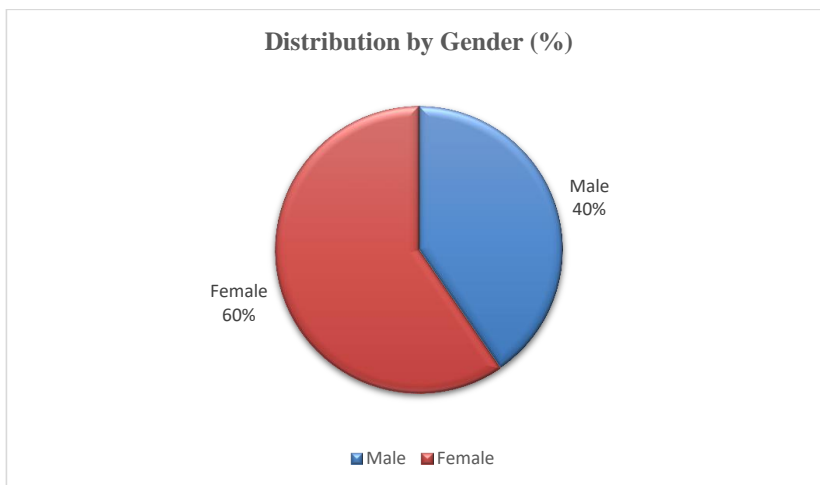


Figure 6: Distribution by Gender. Source: Field: 2018

4.1.2 AGE DISTRIBUTION

From the data collected, it is obvious that the beneficiaries represent a relatively young workforce with 47% between the ages of 0 to 35 and a Mean Age distribution of 37.86. The youngest beneficiary is 19 while the oldest is 74. It is worthy of note that age is not a barrier to accessing the BDS and for accessing an opportunity for development as far as the REP programme is concerned. This is highly commendable.

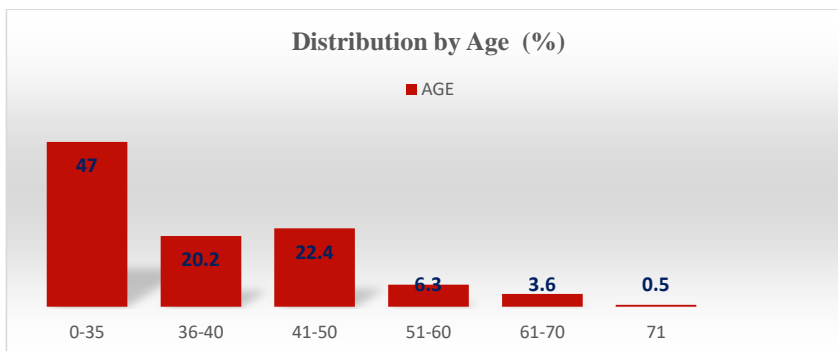


Figure 7: Distribution by Age. Source: Field 2018

Table showing frequency distribution by age of respondents

Table 3: Frequency distribution by Age of beneficiaries

Mean	Median	Mode	Minimum	Maximum
37.86	36	31	19	74

4.1.3 MARITAL STATUS

Majority of respondents are married (70.2%) while 24.9% are single among the respondents. Only 4.9% of respondents are either widowed or divorced.

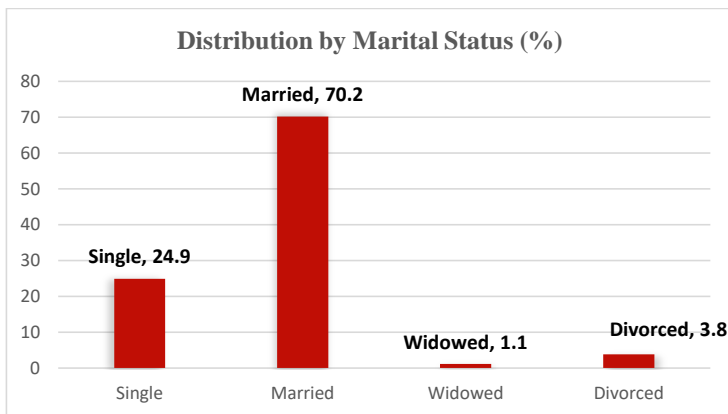


Figure 8: Distribution by marital status: Source : Field Survey 2018

4.1.4 RELIGION

Most of the respondents are Christians accounting for 83.1% of the sample size while 16.7% were of the Islamic faith. This is most probably due to the fact that the two regions in the study are predominantly Christians with a smaller Muslim and other faith communities.

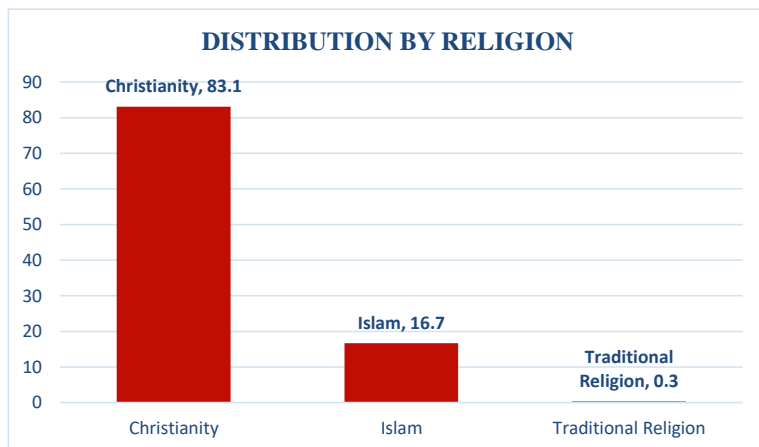


Figure 9: Distribution by religion: Source: Field Survey 2018

4.1.5 EDUCATIONAL ATTAINMENT

Figure 10 shows the educational level of the REP BDS beneficiaries. A massive 80.4 % of them have education up to Basic level while only about 19% have a Diploma or Tertiary education. This explains why majority of the respondents could not answer the questionnaires without the help of an interpreter who could translate it from English language to the native Twi language; the common language of communication in the research communities. The level of education also most likely explains why these beneficiaries could only operate at the artisanal level.

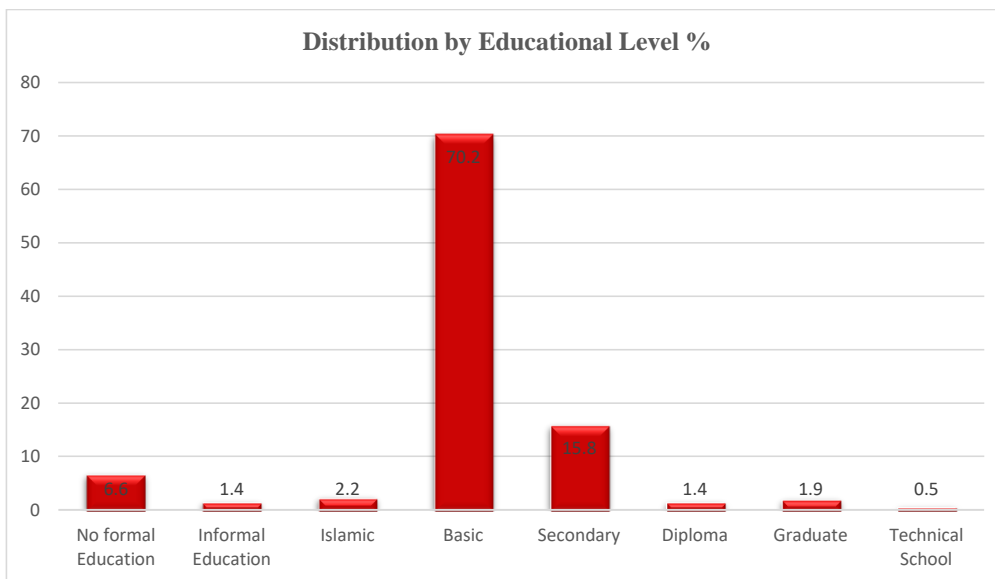


Figure 10: Educational level: Source: Field Survey 2018

4.1.6 BUSINESS SECTOR

The Business Development Services cover the following six business sectors in which different business types are categorized. The highest in the study is Primary Fabrication and repairs, followed by Agro Processing.

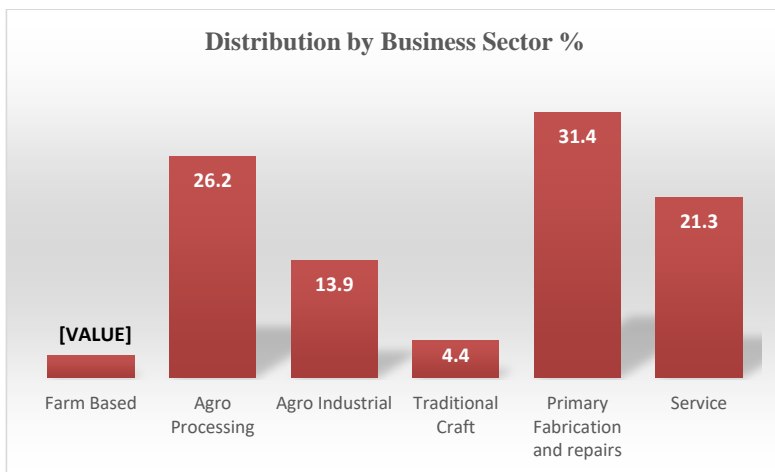


Figure 11: Business Sector. Source: Field Survey 2018

4.1.7 FIRST CONTACT WITH BAC (BDS)

The REP (III) commenced in 2012 but from Table 4.1.7, the highest number of beneficiaries who had contact for the first time with the BAC via the BDS intervention in was in 2015. Thereafter the number of beneficiaries has been impressive most probably due to better awareness as the program progressed compared to the first two years of the phase.

FIRST YEAR OF CONTACT WITH BAC

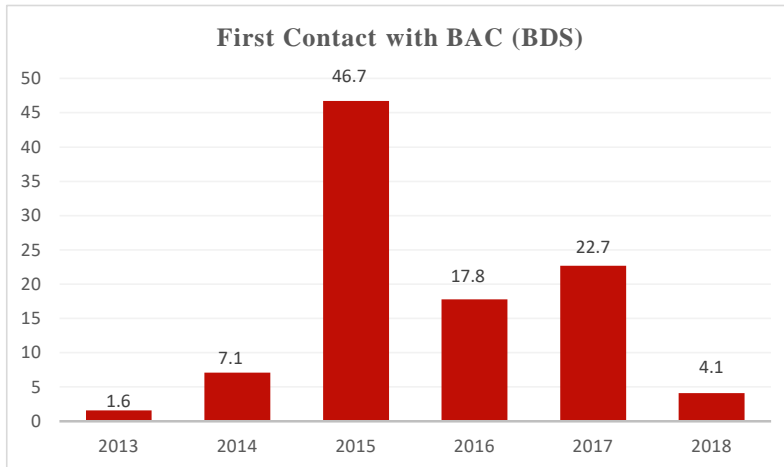


Figure 12: First Contact with the BAC. Source: Field Survey 2018

4.1.8 MSEs THAT HAVE RECEIVED DIFFERENT BDS SERVICES

All the BDS beneficiaries have benefited from the Training aspect of the programme, this is simply due to the fact that usually, the first manner of contact with the BAC is through Skills Training, followed by Counselling or any of the other four services as they case and need of the MSE may be. Less than 10% of the total number of beneficiaries sampled have benefited from Credit, Marketing platform and Regularisation of business. This also goes to show that these MSEs are yet to mature to the level of regularisation of business which is a pre requisite to obtaining credit from the financial institutions.

% OF MSEs THAT HAVE RECEIVED BDS

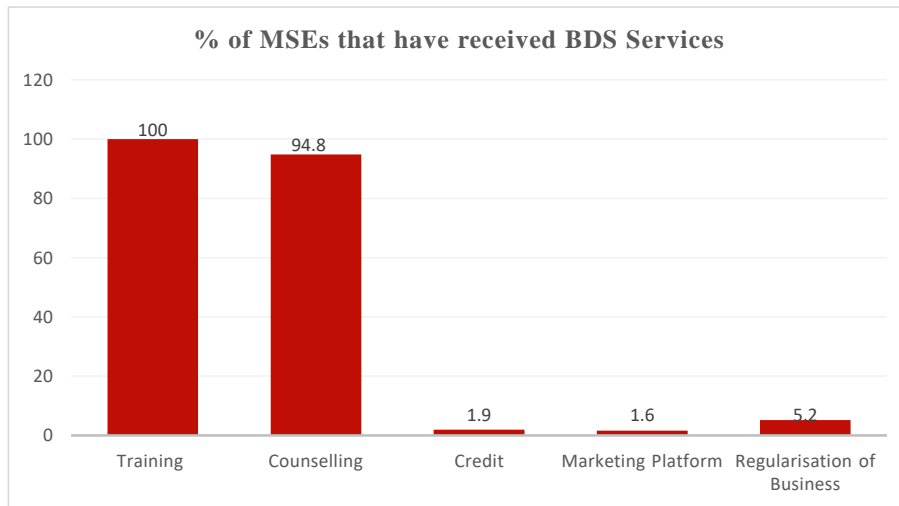


Figure 13: MSEs that have received different BDS services Source: Field Survey 2018

4.2 EFFECT OF THE RURAL ENTERPRISES PROGRAMME'S BDS ON THE LIVELIHOODS OF THE MICRO AND SMALL ENTERPRISES

The study assessed the effect of the Business Development Services received on some aspects of livelihood of the MSE owners with a major focus on changes in their financial income. These aspects of livelihood include; their ability to have access to land or a business premise from where they carry out business operations, their ability to meet their obligation in paying the mandatory district contributions (referred to here as tax), whether they personally own their businesses or the houses they live in and also if they have access to credit.

Access to credit in this study (except under calculation for Empowerment) is not limited to access to credit from Financial Institutions but includes opportunity to access funds from family, friends and others as well. The beneficiaries are aware of the fact that Credit is a part of the services of the BDS however, only very few beneficiaries have been able to access credit from financial institutions majorly due to inability to make the requirements for the credit, the first of which is registration of the business enterprise.

4.2.1 COMPARISON OF BEFORE AND AFTER EFFECT ON LIVELIHOOD

Table 4 is a clear representation of the effect of the BDS on the selected parameters. 97.3% of the beneficiaries attested to the fact that, in terms of finances their lives had changed for the better since the BAC (BDS) intervention. There has been improvement in all the parameters measured as can be seen in Table 4

Table 4: Comparison of Before and After Effect on Livelihood

Parameter	Before REP Intervention (%)	After REP Intervention	% Improvement
Access to land or shop	73.2	93.7	20.5
Personally own business premises	36.1	48.9	12.8
Personally own house you live in	13.1	15.3	2.2
Payment of taxes (District collections)	80.6	92.1	11.5
Access to Credit	46.7	93.2	46.5
Decision on credit	51.1	95.4	44.3

4.2.2 GROSS INCOME CHANGE BEFORE AND AFTER REP (BDS) BY BUSINESS SECTOR

Table 5, compares gross income of MSEs (according to business sector) comparing findings from before and after the REP Intervention and also highlights the percentage difference in income before and after the REP Intervention.

42 of the 366 beneficiaries, representing 11.5% of the total number of beneficiaries had zero income before the BDS skills training because they did not have any business venture whatsoever before the intervention while 46 (12.5%) had an income of less than 100 GhC per week before the intervention. All the beneficiaries had an increase in income after the intervention. Those who initially had no business ventures, started while those who were initially involved in some business venture saw an increase in sales and therefore income after the intervention while some even went on to start another business after the intervention.

Table 5: Change in gross income before and after the BDS intervention

Enterprise	Gross monthly income before BDS intervention		Gross monthly income after BDS intervention		%Difference in monthly income before and after BDS intervention	
	Mean	Standard Deviation	Mean	Standard Deviation	Mean	Standard Deviation
Farm based	1518.18	2128.29	5712.73	10167.43	67.00	35.50
Agro Processing	1158.08	698.14	1914.42	1236.01	34.95	18.91
Agro Industrial	811.37	967.23	1951.92	1242.24	55.11	33.90
Traditional Craft	2260	3358.20	4140.57	5432.24	70.53	36.52
Primary Fabrication & Repairs	974.61	580.12	1397.22	845.43	28.99	8.71
Service	838.03	1216.90	1257.57	1442.77	34.87	23.01

4.3 EMPOWERMENT LEVEL OF THE BENEFICIARIES OF THE REP BDS

Relevant data that had to do with empowerment levels of the beneficiaries was gathered for the study. These had to do with levels of decision making over production and credit for the business, whether the recipients belonged to economic or social group and their comfort level in speaking in public on different types of issues ranging from speaking on infrastructure in their communities, to speaking on behalf of others concerning proper payment of wages and also confronting or protesting misbehavior of authorities or elected officers.

Table 6: Empowerment level. Source: Field 2018

Parameter	Before REP intervention (%)	After REP intervention	% Improvement
Makes decisions on methods of production or techniques	66.7	95.1	28.4
Goes to the farm or work place every day	51.6	68.6	17
An active member of any economic or social group	33.1	44.0	10.9
Ability to take decisions on credit for their business	51.1	95.4	44.3
Takes decisions concerning use/control of income in their business	98.6	100	1.4
Ability to take decisions on business	66.7	95.1	28.4
Comfortable speaking in public on infrastructure	80.6	91.7	11.1
Comfortable speaking in public to ensure proper payment of wages for public works or other similar programs	81.7	90.8	9.1
Comfortable speaking up in public to protest the misbehavior of authorities or elected officers	79.4	90.2	10.8

4.3.1 EMPOWERMENT ACCORDING TO THE WEAI

Empowerment was calculated based on the 10 indicators of the 5 Domains of Empowerment of the WEAI as heighted in Table 2. Each of the 10 indicators has a value of 1(one) , if the respondent scored or exceeded the criteria for the particular indicator and 0 (zero) if the respondent scored below the criteria. The weighted sum of these 10 indices is the empowerment score or 5DE score of the individual. A respondent is defined as “empowered” if his or her score is 80 percent or higher.

EMPOWERMENT INDEX BY GENDER AFTER BDS INTERVENTION

The summary of the empowerment index after the intervention for the different beneficiaries showing the number of men and women in each score category is calculated in this section. A score of 80% and above (highlighted in yellow) means the individuals are empowered as measured by the WEAI while a score below 80% represents respondents termed as disempowered.

EMPOWERED INDIVIDUALS

The analysis of Empowerment data shows that;

1. Total Number of women in the study:218

Percentage of empowered women as derived using the WEAI (Compared to the total number of Women) : $(35/218) * 100 = 16\%$

2. Total Number of Men in the study: 148

Total Number of empowered Men as derived using the WEAI (Compared to the total number of Men): $(28/148) * 100 = 19\%$

3. Percentage of empowered Women in the total sample: $(35/366) * 100 = 9.6\%$

4. Percentage of empowered Men in the total sample: $(28/366) * 100 = 7.65 \%$

FACTORS RESPONSIBLE FOR EMPOWERMENT

Table 7 and Figure 14 clearly show the number of respondents who have attained the Empowered level as well as those who have not after the BDS intervention. Major factors responsible for this are as follows;

1. Access to credit and decision on credit, where it is a requirement that the individual should have been involved in accessing and making decision on credit within the current year of the assessment. Those who are empowered had a positive score in terms of making decisions as regards to credit while the disempowered respondents mostly had a low or zero score in this indicator.
2. Group membership was also a major area where empowered respondents had positive scores accounting for 44% of the total number of respondents. 56 % of respondents did not belong to any social or economic group which reduced their score towards empowerment.

These groups are usually trade or business sector/type associations and usually contribute to the empowerment of members in various ways, ranging from giving opportunities for expression and speaking in public, access to credit among group members from funds contributed by members or cooperatives instituted by the groups in some cases to emotional support in terms of encouraging group members to attain more in their businesses.

Quite a number , 56% respondents who did not belong to any group gave the fact that they do not have any association in their area of residence as a reason for non-membership.

3. Leisure time - Most of the respondents had much fewer than 6 hours of leisure time as they work so many hours at both at the workplace and also on domestic work at home and hardly have time for leisure or rest. However, 64.2% of the respondents expressed satisfaction with the amount of leisure time that they had. It is however worthy of note that majority 83% of all the male respondents expressed satisfaction while 16.89% of the men were not satisfied. On the other hand, only slightly over half of the women, 51.38% of all women expressed satisfaction with available leisure time as against 48.63% who were not satisfied. The reason for this is largely due to the fact that a lot of the women

engaged in cooking, care of children and the elderly and other domestic work at home after working on their business at work. The satisfaction level therefore increased the score for those empowered while contributing to disempowerment for those who expressed dissatisfaction.

4. Workload - This was another indicator that contributed to the empowerment level of those empowered. These were respondents who had a work load of 10 hours 30 minutes or less. Most of the respondents work well over 10 HRS 30 minutes per day, both on their business and on other domestic chores when they get home leading to a low or zero score for that indicator, contributing to disempowerment.
5. On the average most respondent obtained relatively good scores in the area of decision making on production, resources and income. For the married respondents, majority of them made decisions jointly with their respective spouses all of which increase their positive scores toward empowerment.

Table 7: Results of Empowerment test After BDS intervention using the WEAI. Source: Field 2018

Empowerment Index (score)	43.33	46.67	50.00	53.33	56.67	60.00	63.33
Male	1	2	1	1	8	0	20
Female	0	1	2	3	14	8	52

Empowerment Index	66.67	70.00	73.33	76.67	80	83.33	86.67
Male	41	1	11	34	2	14	0
Female	48	4	23	28	5	21	1

Empowerment Index	90.00	93.33
Male	0	12
Female	1	7

EMPOWERED BENEFICIARIES AFTER BDS INTERVENTION

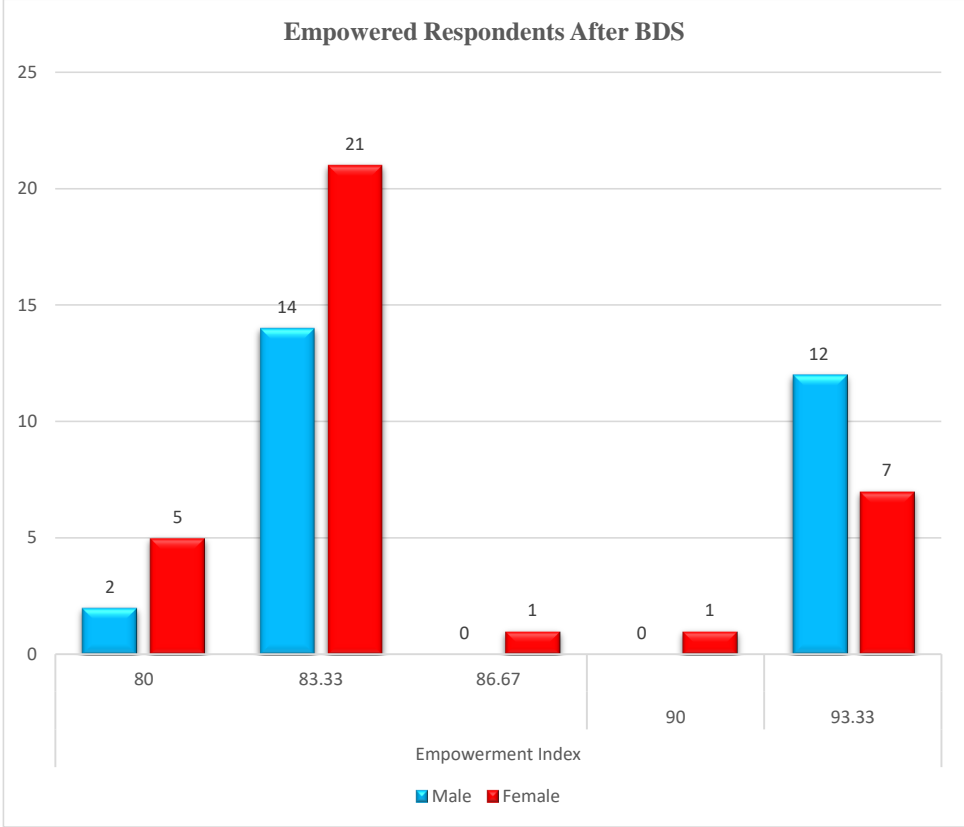


Figure 14: Empowered Beneficiaries after the BDS intervention. Source: Field 2018

COMPARISON OF EMPOWERMENT BEFORE AND AFTER THE INTERVENTION

Using the WEAI , the empowerment levels of the beneficiaries before and after the BDS Intervention was measured to determine if there was a difference.

Table 8 and 9 and Figure 15, show that a total of 53 respondents were empowered before the BDS Intervention as against 63 respondents after the intervention.

It was noted that some of the beneficiaries become more engaged in their businesses after the intervention and scored low on workload and leisure indicators (which reduced their empowerment score) as a result of the long hours they put into the businesses after the intervention. This could be due to increase in production for those who had businesses prior to the intervention and the commencement of business for those that didn't have any before the intervention.

Table 8: Empowered beneficiaries before the BDS intervention

Empowerment Index (score)	80.00	83.33	86.67	90.00	93.33	Total
Male	4	13	0	1	6	24
Female	5	14	1	0	10	30
Total	9	27	1	1	16	53

Table 9: Empowered beneficiaries after the intervention

Empowerment Index	80	83.33	86.67	90.00	93.33	Total
Male	2	14	0	0	12	28
Female	5	21	1	1	7	35
Total	7	35	1	1	29	63

NUMBER OF EMPOWERED BENEFICIARIES BEFORE AND AFTER BDS

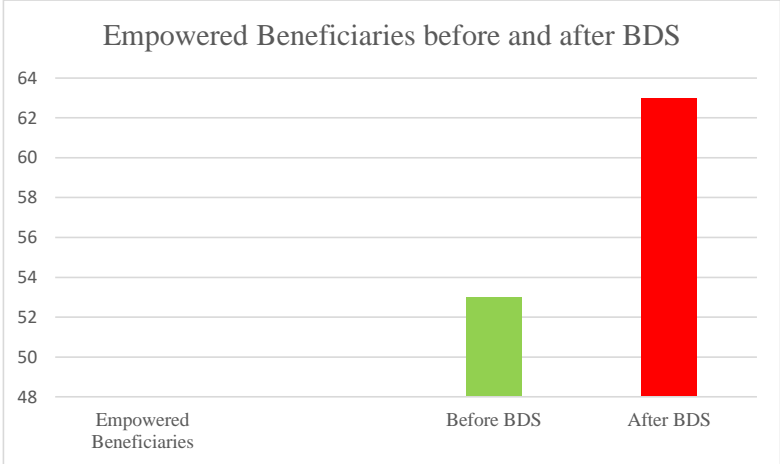


Figure 15: Empowered beneficiaries before and after BDS

4.3 PROFILE OF CHALLENGES FACED BY THE MSEs

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The MSEs like other MSEs all over the world are also faced with different types of challenges which tend to hinder them from fulfilling their potentials. From data gathered, the means to finance their businesses seem to be the greatest challenge amongst the MSEs accounting for 93.4% of the respondents. For some of them, finance needed to increase their businesses by acquiring a business premise or expanding the current one was the major challenge. Unfortunately, many of the MSEs are yet to grow to the extent of having in place the requirements for credit facilities from the banks. Most of the MSEs are also not yet registered and therefore have not been able to commence a banking relationship with the Community or Rural banks but usually patronize the small and at times unregistered Thrift Collectors, which is at a risk to them.

Staffing and Business premises acquisition are next in line in terms of the frequency of challenges among the MSEs. One of the respondents during an FGD noted that sometimes after acquisition of a business premise, the government decides to pull down the structures. Apparently these structures were not legally erected to start with by the property owner. This usually leaves the MSE owners with the loss of having to acquire another space and at a cost with a lot of inconvenience which leads to loss of time and customers.

Exorbitant taxes and especially the mode of collection of the District mandatory collections was also a major concern. The MSEs are billed a flat rate for the business space or container or shop which they use, irrespective of the sales made or the size, however, this was not highlighted as a problem, rather it was the mode of collection that bothered the MSE owners as they cited how the collectors sometimes do not come to take collections for over two years and suddenly show up when the MSEs least expect them, threatening to close down the business premise unless all outstanding dues were settled. This, the MSEs said is usually unsettling and unhelpful.

Other Challenges mentioned are specific to some particular sectors. For example, animal diseases by the Rabbit farmers.

Below is a profile of the challenges experienced by the MSEs.

Table 10: Profiles of challenges faced by MSEs. Source: Field 2018

Parameter	(%)
Finances	93.7
Staffing	24.6
Business premises acquisition	23.2
High utility bills	23.8
Equipment and Tools	13.1
Exorbitant taxes	16.4
Packaging	13.1
Competition	3.3
Marketing and Advertisement	2.2
Transport	1.4
Others	2.4

4.4 RESULT OF RESEARCH HYPOTHESIS

HYPOTHESIS ONE

1. Null Hypothesis (H0): There is No significant difference between Income of the beneficiaries before and after the REP BDS intervention
2. Alternate Hypothesis (Ha): There is Significant difference between Income of the beneficiaries before and after the REP BDS intervention

Table 11: Paired sample test result 1. Source: Field 2018

		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
					Lower	Upper			
Paired	Gmpmthb4 - GmpmthAF	-696.70492	1053.91021	55.08877	-805.03613	-588.37370	-12.647	365	.000

From this results, $t=-12.65$

P is significant at 0.00, which implies that the income of beneficiaries after the intervention is much higher than before the intervention ($t=-12.65$, $df=365$, $p<0.1$)

Therefore, the alternate hypothesis holds.

Alternate Hypothesis (Ha): There is Significant difference between Income of the beneficiaries before and after the REP BDS intervention

HYPOTHESIS TWO

1. Null Hypothesis (H0): There is No significant difference between empowerment of the beneficiaries before and after the REP BDS intervention
2. Alternate Hypothesis (Ha): There is Significant difference between empowerment of the beneficiaries before and after the REP BDS intervention

Table 12: Paired sample test result 2: Source: Field 2018

		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
					Lower	Upper			
Pair 1	Empowerment before- Empowerment After	-4.62628	12.74097	.66598	-5.93593	-3.31664	-6.947	365	.000

From this results, $t = -6.947$

P is significant at 0.00, which implies that the empowerment of beneficiaries after the intervention is much higher after the intervention than before it ($t = -6.967$, $df = 365$, $p < 0.1$)

Therefore, the alternate hypothesis holds.

Alternate Hypothesis (H_a): There is Significant difference between Empowerment of the beneficiaries before and after the REP BDS intervention

CHAPTER FIVE: SUMMARY OF MAJOR FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY OF MAJOR FINDINGS

The purpose of this study was to assess the effect that the BDS services of the REP has had on the MSEs in the Atwima Mponua and Kwabre East Districts of the Ashanti region of Ghana with a focus on their livelihood especially as it relates to their income and some other aspects of their livelihood and also to determine if the MSE owners were empowered as measured by the 5DE domains of Empowerment of the WEAI. The study also examined the different challenges faced by the MSEs.

The objectives of the study were;

- I. To determine effect of the Rural Enterprises Programme BDS on the livelihoods of the Micro and Small Enterprises (MSEs).
- II. To measure the empowerment level of the beneficiaries of the Rural Enterprises Programme.
- III. To assess the challenges faced by Micro and Small Enterprises in Atwima Mponua and Kwabre East districts.

Purposive and simple random sampling techniques were used to select the districts and communities for the study in. Data was gathered from primary sources through interviews using structured questionnaires, in depth interviews and Focus Group Discussion in order to deepen the understanding on different aspects of the study.

The results have clearly shown that the Livelihood of the MSE owners has clearly improved. All the beneficiaries recorded an increase in income after the BDS intervention Some of them have been able to start other business ventures from the proceeds of the first one they had before the REP BDS intervention which has led to other sources of income.

Also, results of the t-test showed that there is a significant difference in the income of the beneficiaries after the intervention than before it. The effect has led to creation of jobs for others as the MSEs have been able to increase staff strength. In some cases, these are apprentices that are currently being trained by the MSEs in order to embark on their own business ventures after their apprenticeship.

The intervention has also led to the Empowerment of both Men and Women. Though the current percentage of those who are currently termed empowered as measured by WEAI, is quite low, 63 beneficiaries in total, it has been observed that this is majorly due to Access to and Decision making on credit, lack of satisfaction with amount of time allocated for Leisure and very high number of hours of work both on the business and also domestic work.

Empowerment among women is only slightly higher than among men with 35 women termed as empowered as against 28 Men.

The two-way t- test on empowerment also revealed that there is significant difference in empowerment before and after the BDS intervention.

The MSEs face a number of challenges, the most predominant of which is finance. Most of the beneficiaries believe they need more funds to improve or in some cases improve and expand their businesses. Other challenges include; business premises acquisition, staffing, high utility bills, exorbitant prices of raw materials, high cost of transportation packaging and high energy and utility bills.

5.2 CONCLUSION¹_{SEP}

The REP BDS intervention has had a positive effect on the livelihood of the MSEs. The income of all the beneficiaries has increased since the intervention and this has led to improved livelihood of the respondents.

The intervention has also translated to the empowerment of both men and women though women have had a higher percentage of those empowered than men albeit a small difference. The project has therefore impacted slightly more on women than men.

The MSEs need to grow and develop to the extent whereby they are eligible for the financial services credit facilities. The continual intervention of the REP BDS, especially the Business regularisation aspect will further assist to ensure that this becomes a reality for many more of the MSEs.

Access to credit outside of the regular financial services organization (for example banks) has helped so far to sustain the MSEs so far and should be encouraged pending the time they do qualify for commercial loans from the banks.

5.3 RECOMMENDATIONS

From the study, the following are recommendations that may be helpful both for the Rural Enterprise Programme and the Government of Ghana as a whole.

There is an obvious need for more intervention of the BDS Services. From the findings, only a negligible number of beneficiaries have been able to access three of the services. i.e., the Credit, Marketing Platforms and Regularisation. It is worthy of note that REP which was the subject of this study is meant to be concluded by 2022. In the light of this we recommend that the Government of Ghana and the donor agencies, IFAD and the AfDB strive to either commence another phase of the programme after this or to put in place strategies to ensure the long-term sustainability of its interventions.

Also, interventions need to go way beyond training and counselling. More effort should be made to get more MSEs to benefit from the other BDS services.

From our findings, the communities that are quite far from the BAC locations are not well represented among current beneficiaries. This may be due to the distance from the BAC offices and the challenge with logistics in accessing some of these very remote locations. It is recommended that the BAC offices be given much more support in order to achieve this.

One of the major components that led to disempowerment among the beneficiaries was non membership of an economic or social group. It is recommended that the REP through the BAC should intensify efforts to continue to encourage and guide the MSEs to establish economic groups especially among MSEs within the same business sectors.

There is a great need for Government's strong intervention on behalf of the MSEs to the banks in the area of credit. It is worthy of note that there was a lot of complaints from the MSEs on the almost unattainable conditions they need to meet with the banks in accessing credit facilities and when they do meet them, the rates are usually too high. It is recommended that the Government goes a little further in helping to access funds for the MSEs.

It is also recommended that the Governments makes available cheaper source of funds in order to development these MSEs.

There were also issues with very late release of funds even when credit is awarded. It is would be helpful if government in collaboration with the REP could ensure the release of funds when Credit has been approved, especially the Matching Grant from the REP this can be ensured through better and closer monitoring of the financial institutions.

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APPENDIX 1: WORK PLAN OF THE STUDY

S/No	Activities	March			April				May				June	July	
		1	2	3	4	5	6	7	8	9	10	11	12	13-16	17-18
1.	Preparation and travel plan to field trip / Familiarity with the project team members	█	█	█											
2.	Conduct a pretest of the survey Instrument				█										
3.	Work with the project design plan and visit to field					█	█								
4.	Data Collection					█	█								
5.	Monthly Report to UI				█				█				█	█	█
6.	Computation and analysis of data and compilation of reports						█	█	█						
8.	Submission of Draft report								█						
9.	Predation and travel plan from project site									█					
10.	Submission of draft report to Supervisors												█		
11.	Final report submission														█

APPENDIX 2: PICTURE GALLERY/SUCCESS STORIES OF BDS



Picture 1: Researcher with Gari makers at Ejisu Juaben during pretest of questionnaires

SUCCESS STORIES OF THE REP (BDS) INTERVENTION



Picture 2: From no business to a thriving MSE and Trainer :MSE owner and trainer at a training with her branded product

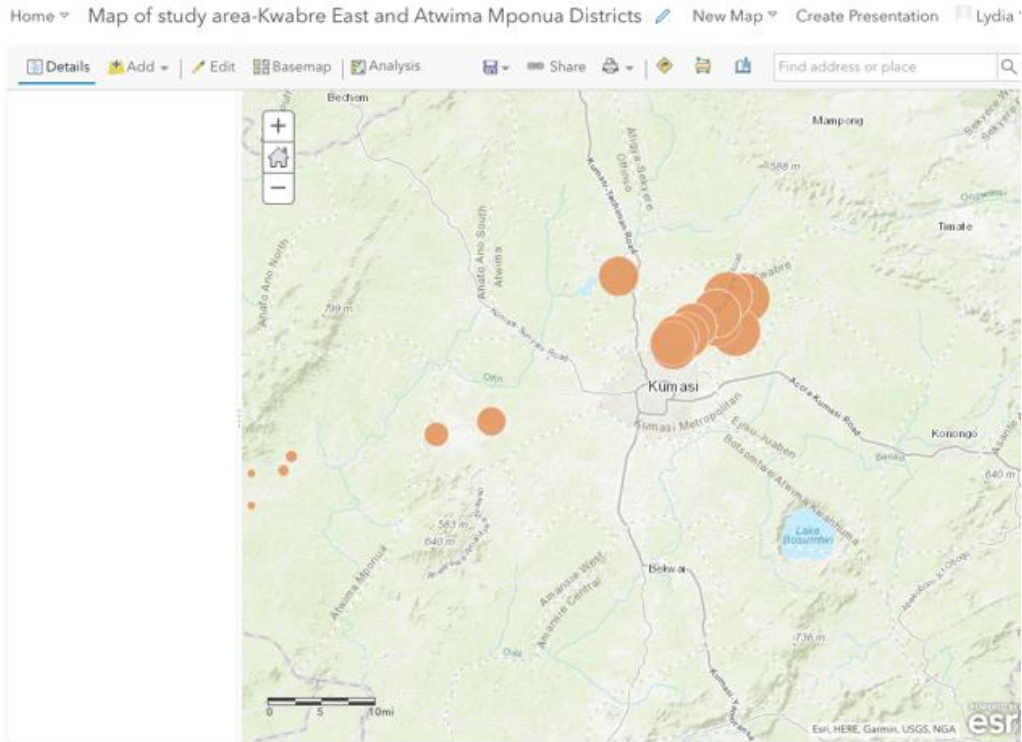


Picture 3: From no business to bead making business: Researcher with bead maker and her products.



Baby Cereal producer (Middle) and the Business Advisory Centre Head in his factory with packed product.

APPENDIX 3: MAP OF STUDY AREA



APPENDIX 4: QUESTIONNAIRE

CENTRE FOR SUSTAINABLE DEVELOPMENT
UNIVERSITY OF IBADAN, IBADAN
OYO STATE, NIGERIA
 (RURAL ENTERPRISES PROGRAMME (REP), GHANA)
 Questionnaire

No:.....
 District:
 GPS: Coordinates:.....

This is a questionnaire for the study on “**Assessment of the Effect of Rural Enterprises Programme (REP)’s Business Development Services on Rural MSEs in Kwabre East and Atwima Mponua Districts of the Ashanti Region of Ghana.**”

Please, be assured that your responses will be treated with confidentiality and anonymity.

Section 1: Socio –Demographic data

No.	Questions /Statements	Response	Coding
1.1	Gender	Male Female	1 2
1.2	Age as at last birthday	.....
1.3	Religion	Christianity Islam Traditional Religion Other (specify)	1 2 3 4
1.4	Educational level	No formal education Informal Education Islamic Basic Secondary Diploma Graduate Other.....	1 2 3 4 5 6 7 8
1.5	Marital Status	Single Married Widowed Divorced Other ,specify	1 2 3 4 5
1.6	Your location (District/ and town or village)	.....
1.7	Phone No.	.....

1.8	Address	.....
1.9	Email address	.....
1.10	What is the name of your (main) enterprise?	.....
No.	Questions /Statements	Response	Coding
1.11	What sector and Specific business type of Activity (business) are you engaged in?	Farm Based/Specific business type Agro Processing/ Business type Agro Industrial/ Business type Pre & Post Harvest Activities/Business type Traditional Craft/ Business type Primary Fabrication/ Business type Other(specify).....	1 2 3 4 5 6 7
1.12	What year was your first contact (intervention) with the Business Advisory Centre (BAC)?	.....
1.13	What support have you received from the Business Advisory Centre (BAC)?	Training Counselling Credit (Rural Ent Dev fund/Matching Grant-) Marketing Platform (Trade show) Regularisation of Business (standardization/registration)	1 2 3 4 5

Section 2: Effect of Business Development Services (BDS) on MSE's Livelihoods.

No.	Questions /Statements	Response	Coding
2.1	What was the average quantity of goods you produced or customers you serviced per week before REP intervention?	.....

2.2	What is the average quantity of goods you produce or customers you serviced per week now?	.....
2.3	What was your gross income per week before REP intervention? (please state in Heidi's)		
2.4	What is your gross income per day/week/month after REP intervention? (please state in Gh.Cedis)	.....
2.5	In terms of finances, how has REP intervention changed your life?	Better No difference Worse	1 2 3
2.6	Did you pay taxes before REP intervention?	Yes No	1 2
2.7	If answer to 2.6 is Yes, how much was your highest yearly tax before REP intervention? (please state in Gh.Cedis)	.....
2.8	Do you pay taxes now After the REP intervention?	Yes No	1 2
2.9	If answer to 2.8 is yes, What was your annual tax last year ? (please state in Gh.Cedis)	.....
2.10	What major household item(s) have you bought after REP intervention?	.....
2.11	What major equipment /machine /structure have you added for the business after the REP intervention.	.....
2.12	How many staff did you have before the REP intervention?		
2.13	How many staff do you have now?		
2.14	List 3 major benefits of the BDS intervention you have received	1..... 2..... 3.....	

Section 3: Challenges faced by MSEs in the region.

No.	Questions /Statements	Response	Coding
-----	-----------------------	----------	--------

3.1	What is (are) the major source(s) of challenges to your success as a business in the last one year?	Finances Staffing Business premises acquisition Other , specify.....	1 2 3 4
3.2	In order of severity (seriousness) list up to 5 major challenges you have encountered in your business in the last one year.(1 being the most serious)	1..... 2..... 3..... 4..... 5.....	
3.3	In your opinion, do other businesses (MSEs) owners face any of these challenges?	Yes No	1 2
3.4	If yes, list those challenges also faced by other business owners (MSEs).		
3.4	If yes, list those challenges also faced by other business owners (MSEs).	..... ..... ..... .....

Section 4: Empowerment indices of the beneficiaries.: Production, Resources, Income, Leadership, Time.

Production

No.	Questions /Statements	Response	Coding
4.1	Before the REP intervention did you have access to land (shop) for production?	Yes No	1 2
4.2	Do you have access to land (or shop) for production now (after the intervention)?	Yes No	1 2
4.3	If answer is No in 4.2 above, why?	.....
4.4	Before REP intervention, could you make decisions on methods of production or techniques?	Yes No	1 2
4.5	Can you make decisions on methods	Yes	1

	of production or techniques now?	No	2
Resources			
No.	Questions /Statements	Response	Coding
4.6	Before REP intervention did you personally own your business premises?	Yes No	1 2
4.7	Do you personally own your business premises now?	Yes No	1 2
4.8	Before REP intervention did you personally own the house you live in?	Yes No	1 2
4.9	Do you personally own the house you live in now?	Yes No	1 2
4.10	Before REP intervention what 3 major assets did you personally own?	Yes No	1 2
4.11	After the REP intervention what 3 major assets did you personally own?	Yes No	1 2
4.12	Before REP intervention when a household item was to be bought, what level of decision making do you have?	Sole decision maker Joint or Co decision maker Not a decision maker (someone else makes this decision for me)	1 2 3
4.13	After REP intervention when a household item is to be bought, what level of decision making do you have?	Sole decision maker Joint or Co decision maker Not a decision maker (someone else makes this decision for me)	1 2 3
4.14	Before REP intervention when a household item was to be sold, what level of decision making do you have?	Sole decision maker Joint or Co decision maker Not a decision maker (someone else makes this decision for me)	1 2 3
4.15	After REP intervention when a household item is to be sold, what level of decision making do you have?	Sole decision maker Joint or Co decision maker Not a decision maker (someone else makes this decision for me)	1 2 3
4.16	Did you have access to credit before REP intervention?	Yes No	1 2
4.17	Do you have access to credit now?	Yes No	1 2
4.18	Could you take decisions on credit before REP intervention?	Yes No	1 2
4.19	Can you take decisions on credit now?	Yes No	1 2
Income			
4.20	Before REP intervention when decisions are made on the use of	Main male or husband Main female or wife	1 2

	income for the Household , who normally takes the decision?	Husband and wife jointly Someone else in the household Jointly with someone in the household Someone outside the household Other, specify	3 4 5 6 7
4.21	After REP intervention when decisions are made on the use of income for the Household , who normally takes the decision?	Main male or husband Main female or wife Husband and wife jointly Someone else in the household Jointly with someone in the household Someone outside the household Other, specify	1 2 3 4 5 6 7
4.22	What is your level of decision making in taking credit for your business before REP intervention?	Sole decision maker Joint or Co decision maker Not a decision maker (someone else makes this decision for me)	1 2 3
4.23	What is your level of decision making in taking credit for your business after REP intervention?	Sole decision maker Joint or Co decision maker Not a decision maker (someone else makes this decision for me)	1 2 3
4.24	Before REP intervention what was your level of decision making concerning use/control of income in your business ?	Sole decision maker Joint or Co decision maker Not a decision maker (someone else makes this decision for me)	1 2 3
4.25	After REP intervention what is your level of decision making concerning use/control of income in your business ?	Sole decision maker Joint or Co decision maker Not a decision maker (someone else makes this decision for me)	1 2 3
	Time/ Workload/Leisure		
4.26	What time did you normally wake up before REP intervention?	Weekdays	
		Weekends.....	
4.27	What time do you normally wake up after the REP intervention?	Weekdays	
		Weekends.....	
4.28	Before REP intervention did you go to the farm or work place every day?	Yes No	1 2
4.29	Do you go to the farm or workplace every day now?	Yes No	1 2
4.30	Before REP intervention, on the days you didn't go to the farm or work place, when did you wake up?	.....
4.31	After REP intervention, on the days you don't go to the farm or work place, when do you wake up?	.....

4.32	Tick activities you engage in on the days you don't go to the farm (multiple responses allowed)	Cooking Domestic work (e.g. fetching wood/water) Care for Children/Adults/Elderly Social Activities, Watch TV, Radio, Hobbies (e.g. play football/ Religious Activities Other, specify.....	1 2 3 4 5 6 7
4.33	Before REP intervention, what time do you get to work and what time do you close?	.....
4.34	After REP intervention, what time do you get to work and what time do you close?	.....
4.35	On the average, how many hours did you spend on Domestic work per day before REP intervention?	.....
4.36	On the average, how many hours do you spend on Domestic work per day after the intervention?	.....
4.37	After REP intervention on the average, how many hours did you spend on Leisure per day?		
4.38	Before REP intervention on the average, how many hours did you spend on Leisure per day?	.....
4.39	Do you think you have enough time for leisure?	Yes No	1 2
No.	Questions /Statements	Response	Coding
	Leadership		
4.40	Before REP intervention were you an active member of any economic or social group	Yes, (please specify name)..... No.	1 2
4.41	After REP intervention are you an active member of any economic or social group now (e.g cooperative)	Yes, (please specify name)..... No.	1 2

4.42	If you are not a member (now) of any economic or social group (e.g cooperative), state why	..... .....
4.43	If you belonged to a group before REP intervention how much input did you have in decision making in the group before the REP Training?	Much input Little input No input	1 2 3
4.44	If you belong to a group now, how much input do you have in decision making in the group before REP intervention?	Much input Little input No input	1 2 3
4.45	Before REP intervention, did you feel comfortable speaking up in public to help decide on infrastructure (like small wells, roads, water supplies) to be built in your community?	No, not comfortable Yes, but with a great deal of difficulty Yes, but with a little difficulty Yes, fairly comfortable Yes, very comfortable	1 2 3 4 5
4.46	After REP intervention, do you feel comfortable speaking up in public to help decide on infrastructure (like small wells, roads, water supplies) to be built in your community?	No, not comfortable Yes, but with a great deal of difficulty Yes, but with a little difficulty Yes, fairly comfortable Yes, very comfortable	1 2 3 4 5
No.	Questions /Statements	Response	Coding
4.47	Before REP intervention, did you feel comfortable speaking up in public in public to ensure proper payment of wages for public works or other similar programs?	No, not comfortable Yes, but with a great deal of difficulty Yes, but with a little difficulty Yes, fairly comfortable Yes, very comfortable	1 2 3 4 5
4.48	After REP intervention (now), do you feel comfortable speaking up in public in public to ensure proper payment of wages for public works or other similar programs?	No, not comfortable Yes, but with a great deal of difficulty Yes, but with a little difficulty Yes, fairly comfortable	1 2 3 4 5
4.49	Before REP intervention, did you feel comfortable speaking up in public to protest the misbehavior of authorities or elected offices?	No, not comfortable Yes, but with a great deal of difficulty Yes, but with a little difficulty Yes, fairly comfortable	1 2 3 4 5

		Yes, very comfortable	
4.50	After REP intervention (now), do you feel comfortable speaking up in public to protest the misbehavior of authorities or elected offices?	No, not comfortable Yes, but with a great deal of difficulty Yes, but with a little difficulty Yes, fairly comfortable Yes, very comfortable	1 2 3 4 5

Thank you.