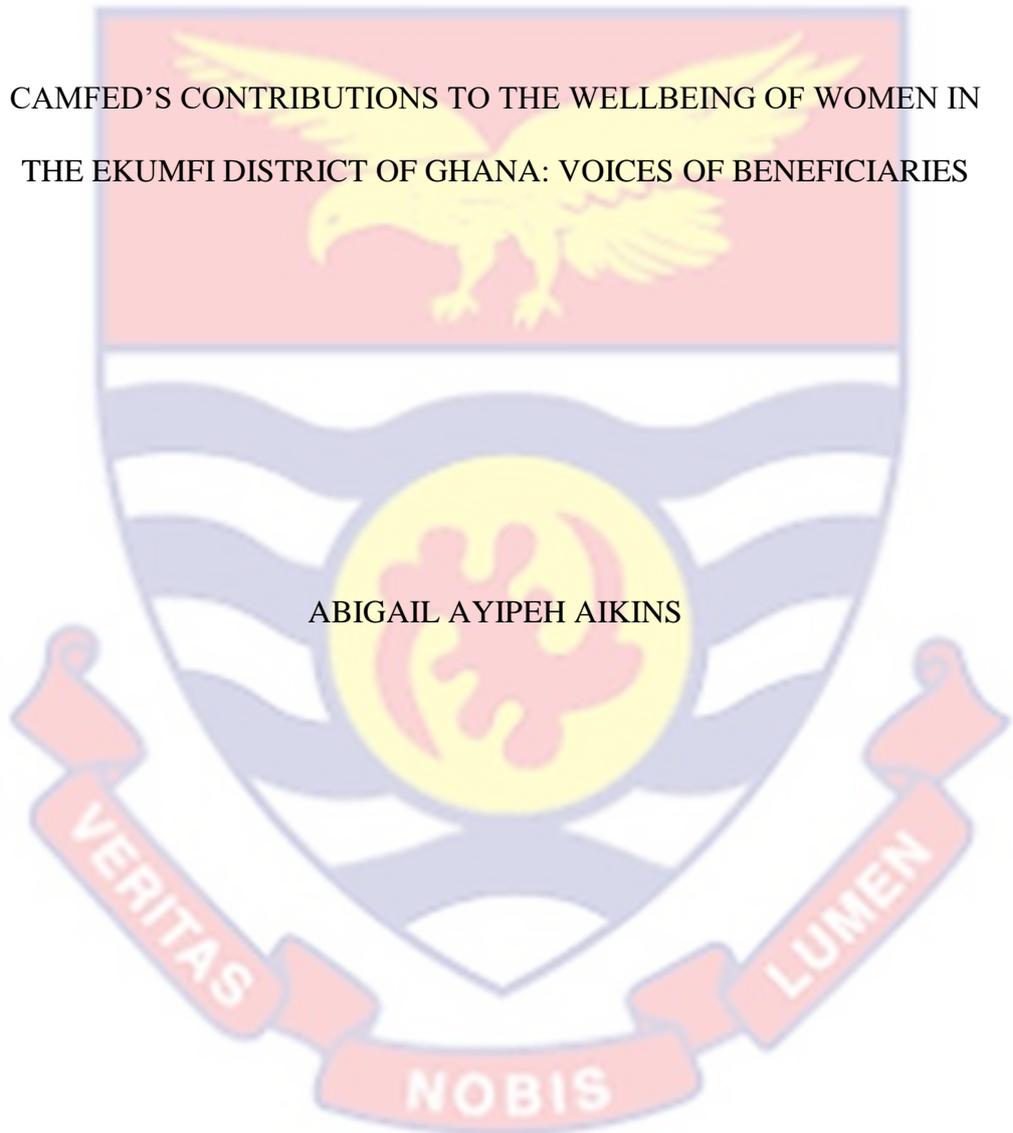


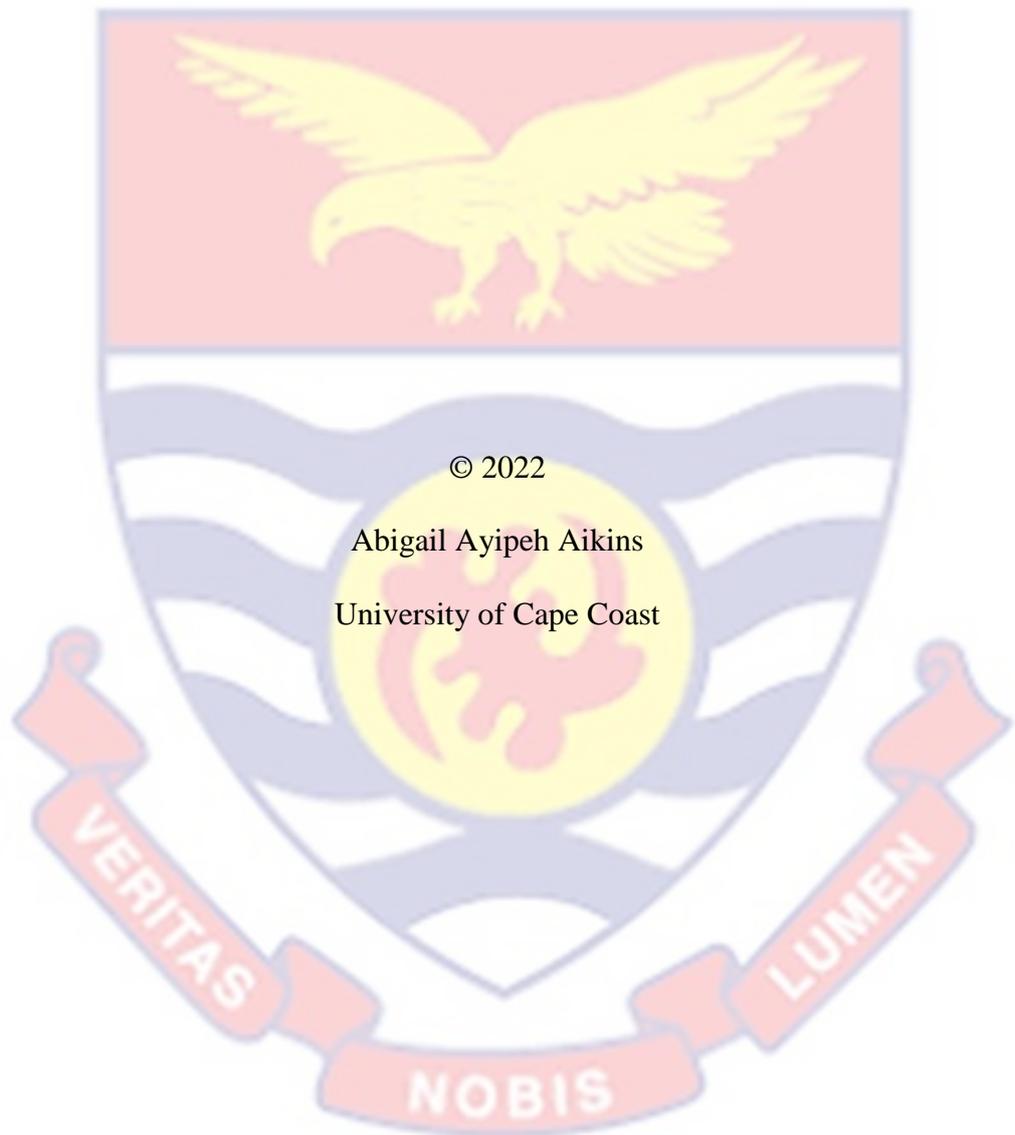
UNIVERSITY OF CAPE COAST

CAMFED'S CONTRIBUTIONS TO THE WELLBEING OF WOMEN IN
THE EKUMFI DISTRICT OF GHANA: VOICES OF BENEFICIARIES

ABIGAIL AYIPEH AIKINS



2022



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THE EKUMFI DISTRICT OF GHANA: VOICES OF BENEFICIARIES

BY

ABIGAIL AYIPEH AIKINS

This Thesis is submitted to the Department of Sociology and Anthropology of
the Faculty of Social Sciences, College of Humanities and Legal Studies,
University of Cape Coast, in partial fulfilment of the requirements for the
award of Master of Philosophy degree in Sociology

JUNE, 2022

DECLARATION

Candidate's Declaration

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

Candidate's Signature: Date:

Name: Abigail Ayipeh Aikins

Supervisors' Declaration

We hereby declare that the preparation and presentation of this thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature: Date:

Name: Dr. Georgina Yaa Oduro

Co-Supervisor's Signature: Date:

Name: Dr. Brempong Osei-Tutu

ABSTRACT

The Campaign for Female Education (CAMFED) is a Non-Governmental Organization (NGO) that plays a significant role in improving the status and wellbeing of women in rural areas through education and entrepreneurship skills training. This study used a qualitative approach to examine how CAMFED policies and programs have contributed to the wellbeing of women in Ekumfi District, Central Region of Ghana. This was achieved through in-depth interviews and focus group discussions. A total of 40 participants took part in the study. They were, CAMFED beneficiaries, parents of the beneficiaries, the District Planning Officer (DPO) of Ekumfi, the CAMFED Representative, and opinion leaders. The study revealed that CAMFED contributed to the empowerment of women by providing education, improving income generation activities and skills training. It is therefore recommended that NGOs should intensify outreach and orientation activities to highlight the importance of educating females. Their efforts could provide more opportunities for women to empower them socio-economically and allow them to have a greater voice in society.

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I am grateful to the Chiefs, Opinion Leaders, the District Planning Officer (Bushira), CAMFED's Representative and all the study participants of Ekumfi District, who in sharing their personal opinions, provided rich data for my thesis.

Special thanks to my parents, Dr. Serebour Quaicoe and Mrs. Stella Aikins Obosu for their support and prayers.

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My final acknowledgement goes to all my friends and graduate course-mates. God richly bless you.

DEDICATION

To my dad, Dr. Serebour Quaicoe and my husband, Mr. Christian Kwesi Owusu, for their support, and to my lovely daughters: Ama Agyeiwaa Owusu and Ama Sika Owusu, for giving me hope



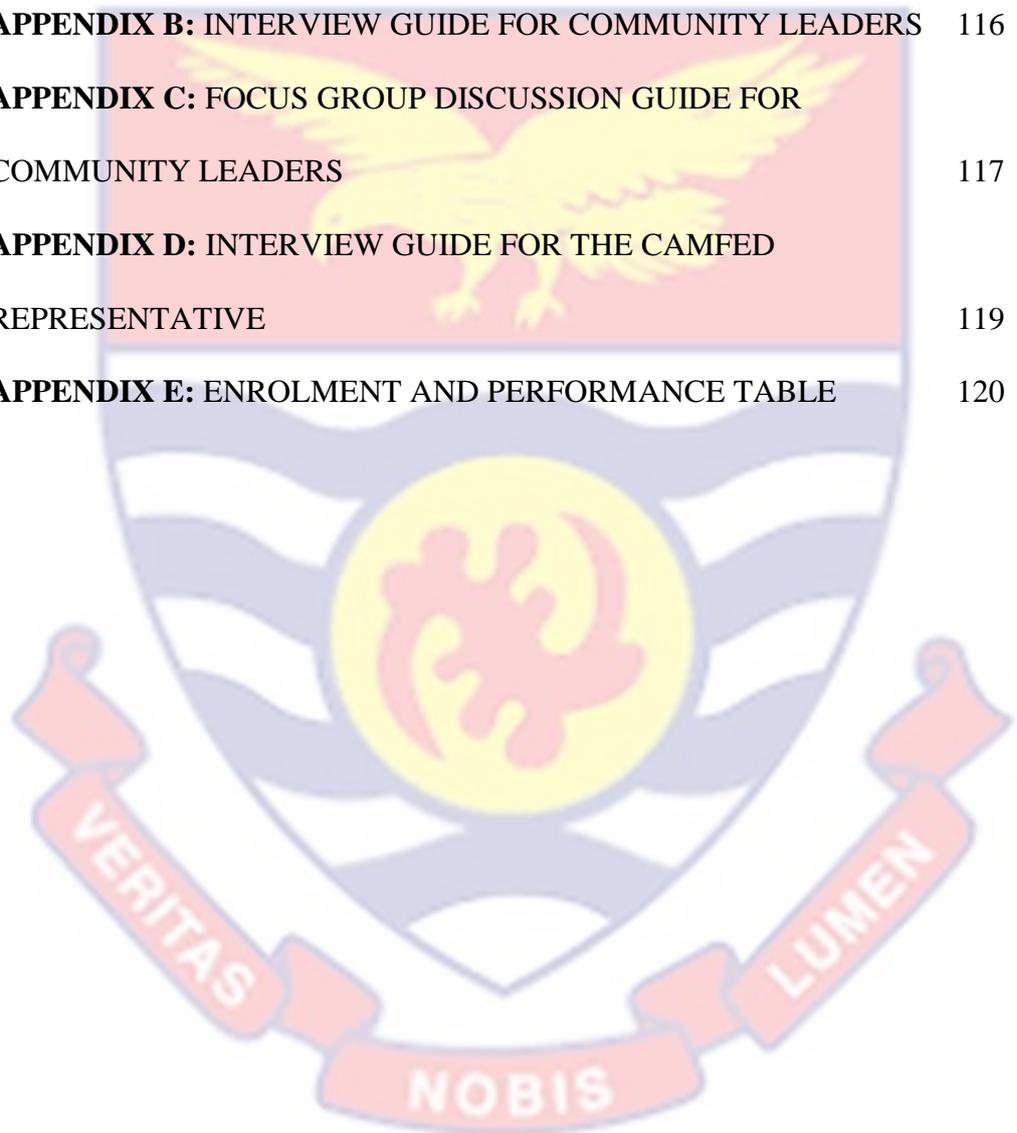
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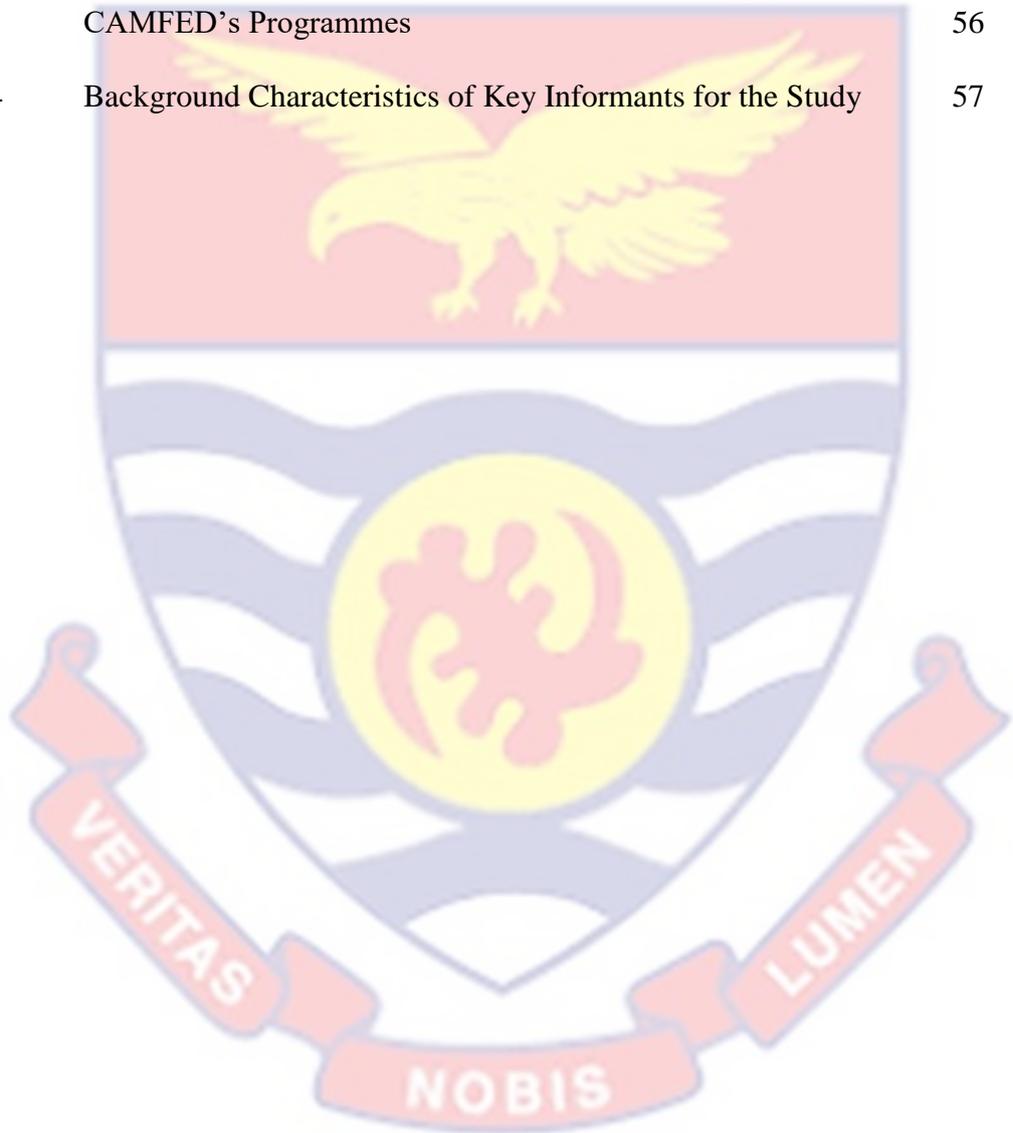
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LIST OF ACRONYMS

ADRA	Adventist Relief Agency
AIDS	Acquired Immune Deficiency Syndrome
BECE	Basic Education Certificate Examination
CAMFED	Campaign for Female Education
CRRPR	Centre for Rural Research and Poverty Reduction
DAWN	Development Alternatives for a New Era
DHS	Demographic and Health Survey
DPO	District Planning Officer
EFA	Education for All
FAO	Food and Agriculture Organisation
FGD	Focus Group Discussion
GDP	Gross Domestic Product
GES	Ghana Education Service
GPRS	Ghana Poverty Reduction Strategy
GSS	Ghana Statistical Service
HFFG	Hope for the Future Generation
HIV	Human Immunodeficiency Virus
IGA	Income Generational Activities
ILO	International Labour Organisation
JHS	Junior High School
MDG	Millennium Development Goals
NGOs	Non-Governmental Organisations
PTA	Parent-Teacher Association
SDG	Sustainable Development Goals

SHS	Senior High School
SWN	Safe Water Network
UNICEF	United Nations Children and Education Fund
WASSCE	West Africa Secondary School Certificate Examination
WHI	Water Health International
WID	Women in Development



CHAPTER ONE

INTRODUCTION

Background to the Study

Women comprise over half of the world's population, and 70 percent of them, probably 1.2–1.3 billion, are poor. In addition, two-thirds of the world's women, numbering over 500 million in developing countries, are considered less educated (Dankelman & Davidson, 2013; Momsen, 2008; Olatokun, 2017; Wetzel, 2016). According to the World Health Organization (2015), more than half a million women all over the world die annually from pregnancy-related problems, and most of them are from developing countries. Although women make-up more than 60 percent of the world's agricultural workforce and produce 50 percent of food, they earn less than 10 percent of revenues and own one percent of assets such as land (UNICEF, 2007). These statistics evidently portray that woman are worse off than men.

Even though women have made significant progress in some parts of the world, they are marginalized in developing countries (Lind, Simon-Kumar, Amadiume, Ray, Pieterse, Collins & Harcourt, 2016). Compared to men, most women in developing countries work longer hours, receive less money, have more responsibilities, less schooling, poor health and poor life strategies (Lind et al, 2016).

Women in Ghana face poverty, lower rates of productive resource utilisation, and lower literacy rates than men (Bosak, Eagly, Diekman & Sczesny, 2018; Ganle, Afriyie & Segbefia, 2015). Furthermore, the participation and representation of women in key sectors of Ghana's society is

still inadequate, particularly in public service and political appointments (Blay, 2011; Harvey, 2015).

Although successive governments of Ghana have supported advocacy and development programs in recent decades to improve the status of women under the Millennium and Sustainable Development Goals (MDGs and SDGs), their status has not improved much, especially in rural areas. According to Adjei (2012), development efforts in rural areas have not had an impact on the quality of life of women in any form. Adjei (2012) further stated that, employment avenues, apart from farming, are inadequate for women, resulting in their extreme poverty. Women in employment also earn low incomes due to low levels of production and thus, have low standards of living.

Women in the Ekumfi District are faced with high level of poverty, low participation in decision-making, poor quality of formal education and lack skills training opportunities (GSS, 2014). Women in the District are faced with the problems of unemployment, teenage pregnancy, low income and low access to health care facilities (GSS, 2014).

As a way of addressing the myriad of challenges confronting women, a number of local and foreign organisations have tried to contribute to the wellbeing of women with intervention programmes in areas of funding/micro-financing, by supporting them with livelihood improvement strategies and educational projects (Adu, Dimbie, & Antwi, 2017). Non-Governmental Organisations (NGOs) are considered key partners in the process of improving human development in developing countries, with their operations covering most areas of human endeavour. According to Adu, Dimbie and Antwi (2017), NGOs contribute to development programmes in various ways from health,

formal education and skills training to water and sanitation. NGOs are also recognised as partners in Ghana's development process due to their contribution to the socio-economic needs of the country.

In a review of the role of NGOs in education and skills training, Roy, Al Raquib and Sarker (2017), revealed that NGOs in Bangladesh, such as Groundwork Inc (2002) have supported the development of school children by supplying them with supplementary study materials. Education Development Centre (EDC), an NGO in Rwanda, has partnered with the government to incorporate skills training programmes into the formal secondary school curriculum for the youth (Kanichay & Dietsche, 2020). The aim of EDC is to provide an initiative through which the youth can have access to formal sector jobs and entrepreneurship opportunities in Rwanda. In Ghana, a large number of NGOs operates in rural communities which are worse off as a result of under development. Examples of such NGOs are Campaign for Female Education (CAMFED), Plan Ghana, Action Aid, Care International and OXFAM International. These NGOs want to eradicate poverty in rural areas through women's education and empowerment. For example, CAMFED supports girls' education in the Ekumfi District in the Central Region of Ghana. Their main goal is to help educate girls to become successful young adults.

The word wellbeing explains the state of being happy, healthy, fulfilled and comfortable with respect to one's standard of living. In this study, indicators of wellbeing of beneficiaries of NGO work, specifically CAMFED, will cover their level of education, income-generating activities and level of decision-making power. According to Dejaeghere and Lee (2011), the level of educational achievement is a signal of the income earning potential of

individuals and hence a predictor of improvement in the wellbeing of women. Women with formal education have better degree of decision-making power since education provides opportunities for personal development and awareness of social mobility (Goldman & Little, 2015). Studies by Batliwala (2007) and Kabir and Huo (2011) identified the lack of formal education as the main obstacle for women in gaining access to jobs, health facilities and awareness.

This research used CAMFED as a case study to examine the contribution of NGOs to the wellbeing of women beneficiaries. The research aimed to examine the impact of CAMFED policies and programmes on the empowerment of rural women in Ekumfi District, Ghana.

Statement of the Problem

Non-Governmental Organisations perform remarkable roles in improving the status and wellbeing of disadvantaged groups, including women. This is done by supporting them to stand on their own through formal education, micro-credit support and vocational training. However, Krenz (2012) argued that, despite the interventions of NGOs, most women, especially those in rural areas, still remain poor and vulnerable. Even though the Ekumfi District has benefited from a number of NGO interventions, it is still one of the hardest hits by poverty in Ghana with an illiteracy rate of over 50 percent (GSS, 2016).

Little research has been conducted in Ekumfi District on how NGOs improve the status and wellbeing of women in terms of education and skills training. Also, the dominant approach to the subject in many wellbeing research studies has been quantitative; with number production. (Biswas-Diener, 2018; Diener, 1984). However, this study draws on a qualitative approach to explore

the subjective experiences of CAMFED beneficiaries with women's wellbeing in Ekumfi District.

Objectives of the Study

The main objective of the study was to examine the contribution of CAMFED to the wellbeing of women in Ekumfi District. The study sought to:

1. explore how the education level of CAMFED beneficiaries has improved in Ekumfi District
2. identify how CAMFED's programmes have contributed to skills development and income generation activities of beneficiaries
3. determine how CAMFED contributions have affected the level of beneficiaries' participation in decision-making processes
4. ascertain the views of community members on the contributions of CAMFED's programmes in the Ekumfi District

Research Questions

The study sought to answer the following questions:

1. How has the education level of CAMFED beneficiaries improved?
2. How have CAMFED's programmes contributed to skills development and income generation activities of beneficiaries in the Ekumfi District?
3. How have CAMFED contributions affected the level of beneficiaries' participation in decision-making processes?
4. What are the views of community members on the contributions of CAMFED programmes in Ekumfi District?

Significance of the Study

The study will provide a platform for rural women to reflect on CAMFED interventions to improve their wellbeing. Identified factors, problems and suggestions made could help improve NGOs support in rural communities in the country.

The local community will benefit from this study by assessing the role of CAMFED in relation to educational support provided to children in need in order to make informed decisions in the future. The data obtained from this research can help NGOs improve their access to education and related assistance to people in need.

Above all, the study is primarily looking forward to be a source of reference for sociologists and development agencies engaged in similar research. It will also help in the literature on the role of NGOs in sustainable national development. It will also become a reference point for policy formulation and implementation.

Operational Definitions of Terms

Beneficiaries: Beneficiaries in this study refer to those who are directly affected by CAMFED's interventions, benefits, policies, and programmes.

Gender Inequality: Gender inequality is the denial of equal rights and opportunities to both sexes in all areas of human endeavour; politically, educationally, legally and economically, among others. Inequality occurs when individuals do not have the same level of opportunity or overall economic status.

Household Sizes: A household is composed of one or more people who share living arrangements at the same housing unit. A household consists of parents,

children and other members who live under one roof and share common cooking arrangements. Gardiner (1997) emphasised that the household is usually built around human needs, with cultural, historical, social and mental dimensions. These social construction needs include housing, food, hygiene, clothing, reproduction and recreation. Lloyd-Jones and Rakodi (2014) as well as Ansoglenang (2006) argued that household size is a determinant of choices and available policies.

Income Generation Activities: This term refers to activities undertaken to generate income to ensure financial sustainability in a given group or society. Income generation activities consist of efforts by NGOs to improve the income of their beneficiaries, particularly through entrepreneurship skills training.

Opinion Leader: Rogers (2003) defines opinion leadership as "the degree to which an individual is able to informally influence the behaviour of other individuals or behave in a desired manner with relative frequency." In this study, an opinion leader is defined as one who influences the decision making of others to a great extent.

Wellbeing: The Oxford English Dictionary defines wellbeing as "a state of comfort, health or happiness". However, it should be pointed out that wellbeing is a much broader concept that goes beyond health and happiness. While wellbeing includes happiness, it also comprises other aspects, such as peoples' sense of purpose, how satisfied they are with their life as a whole and how in control they feel. In simple terms, wellbeing is very much about the quality of life that people experience. Wellbeing is the process by which people work to create meaning in their lives. This study buckles down to three indicators of

women's wellbeing. The study essentially looked at how CAMFED activities affected the quality of life of the beneficiaries in relation to their level of education, income generating activities and their decision-making powers.

Women Empowerment: Women's empowerment refers to the process by which a woman develops the awareness or ability to act successfully and purposefully for her desired goals. Some openings for women's empowerment that help better the status of women in society include programmes that governments, individuals, and NGOs implement in communities. These programmes include micro credit support, activities initiated by women's organisations, literacy programmes and women's skills training. Nonetheless, in the simplified context of this study, women's empowerment refers to the process through which women acquire skills and take appropriate action to critically analyse their situation and change their position in society. It is a process of empowering women to take control of their lives through expanded options. Women's empowerment includes women's formal education, access to property, political positions, participation in money-making activities, decision-making processes and access to appropriate opportunities.

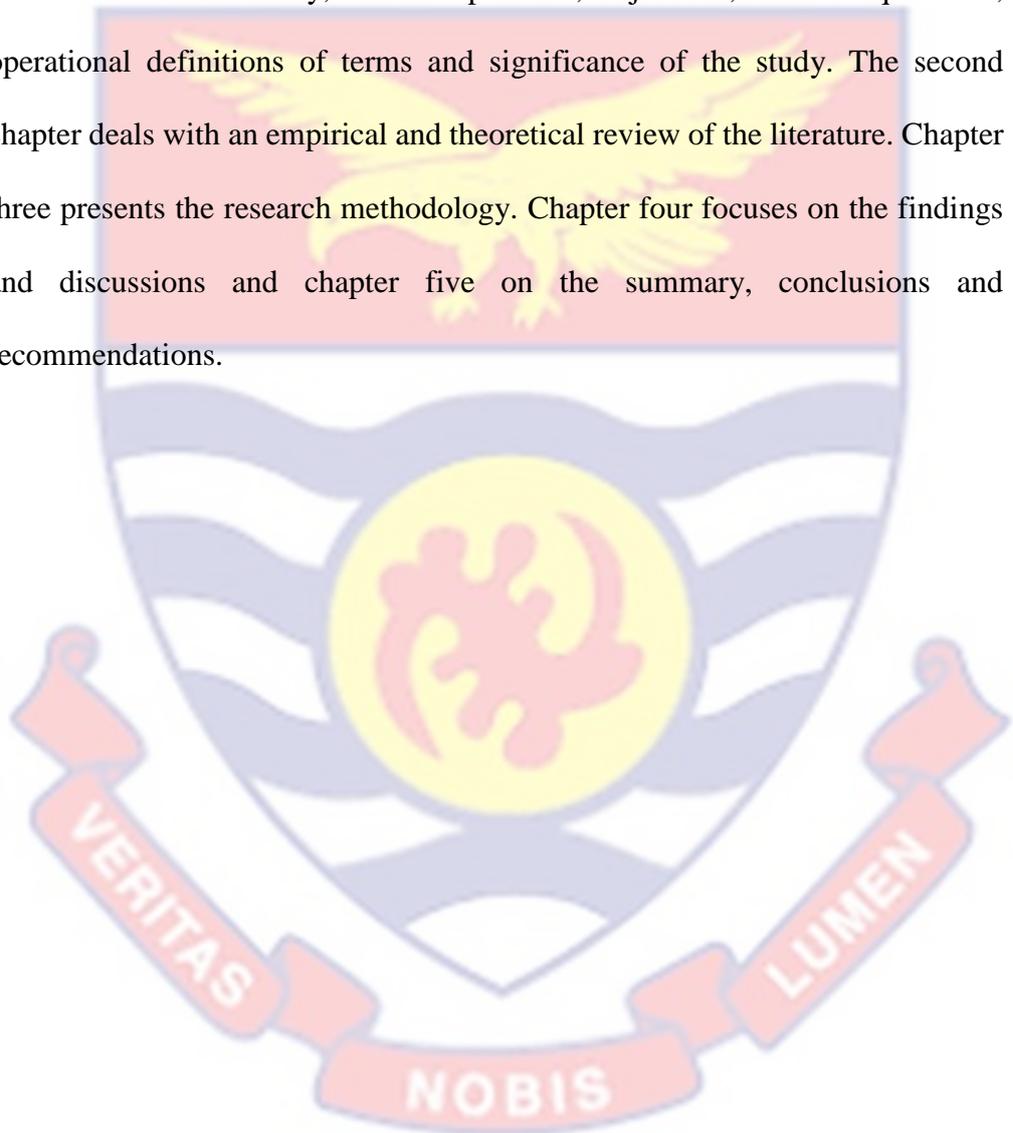
Women: For the purposes of this study, the term “women” can be defined as adult females aged 18 years and older.

Key Informants: Key informants are people who are most knowledgeable of an issue. They have specific knowledge about certain aspects of the community or the population either because of their leadership responsibilities, professional background or particular personal experience. In this study, the key informants

are; the CAMFED Representative, the District Planning Officer (DPO), opinion leaders and the parents of the beneficiaries.

Organisation of the Study

The study consists of five chapters. The first chapter focuses on the introduction to the study, research problem, objectives, research questions, operational definitions of terms and significance of the study. The second chapter deals with an empirical and theoretical review of the literature. Chapter three presents the research methodology. Chapter four focuses on the findings and discussions and chapter five on the summary, conclusions and recommendations.



CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter focuses on the literature review related to the study. The literature review basically has three parts. The first part deals with an overview of women in developing countries, hindrances to women's empowerment, comprising access to formal education, employment, land credit and decision-making processes. It also gives an insight of gender addressing development, the origins of empowerment and NGO activities and poverty reduction, NGOs and women's empowerment, indicators of wellbeing, the CAMFED's profile and empirical literature. The second section aims to address relevant issues of the study by drawing literature from a range of disciplines. The theories and frameworks that underpinned the study are Liberal Feminism, Capability Approach and the Basic Needs Approach.

Women in Developing Countries

The survival of women in developing countries is somewhat complicated and in different ways, especially in relation to the influence of culture, religion, biological norms, and gender differences (Ghorayshi & Belanger, 1996). Social relations are influenced by the wider cultural environment and customs of a country, and some dimensions also transcend specific countries, cultures or nations (Antonucci et al., 2002). In a given society, the roles women play may improve overtime, but their inferior status does not. Women in developing countries are socialised to adopt inferiority and subsequently shape their psyches and destinies (Ghorayshi & Belanger, 1996). For example, a study conducted in the West Bengal region of India by

Nussbaum (2003) found that women felt they should have less education than men.

Patriarchal social relations in most developing countries contribute to the ideological root of gender inequality. Cain, Khanam, and Nahar (1979) explained patriarchy as a set of social relations with a factual basis that allows men to dominate women. They further stated that although patriarchy is widespread and found worldwide, it varies across cultures and regions. Kandiyoti (1988) argued that patriarchal relationships have a great influence in determining women's gender subjectivity. According to Mason (1987), the case for gender inequality is complex because it is reinforced by various economic, religious, social, political and legal organisations that operate on the basis of women's inferior status in society. For example, local customs, tribal laws and traditions in Ghana play a role in determining the status of women in many communities (Newell, 2002).

Inequality among women in developing countries can be seen in access constraints to economic opportunities such as education, which can lead to women's subordination. A study by Bardhan and Klasen (1999) found that women and girls in South Asia tend to endure higher death rates, which Amartya Sen referred to as missing women. In many African and South Asian societies, most parents choose to support and sink more money into the education of their sons than their daughters, on the basis that their sons will provide them with social security in the future, while their daughters, on the other hand, will marry and serve the needs of their husbands' families (Blakemore & Cooksey, 2017; Hopcroft, 2005; Logan & Beoku-Betts, 1996). Although there has been an increase in women's economic activities since the 1980s, in most developing

countries agriculture is still the main source of employment and income generation for rural women (Akter, Rustsaert, Luis, Htwe, San Rahario & Pustika, 2017; Huyer, 2016; Mehra & Gammag, 1999). However, 96 percent of these women working in agriculture have access constraints to resources such as credit options and ancillary services (Akter, Rustsaert, Luis, Htwe, San Rahario & Pustika, 2017; Huyer, 2016; Mehra & Gammag, 1999).

Jejeebhoy and Sathar (2001) mentioned various forms of exploitation of women in developing countries. Despite policies and programmes developed to improve women's reproductive health services in developing countries, most women are still disadvantaged to adequate services due to lack of access and availability. Jejeebhoy and Sathar further stated that in many Islamic and South Asian countries, the law enforcement system views violence against women as a private family matter and due to that, most women continue to endure and cannot take any necessary action (Niaz, 2003; Douki et al., 2003).

According to Akinola (2018), most women in developing countries continue to depend on their husbands economically, due to poverty. Gender gaps in poverty are deeply rooted in unequal access to economic resources (Akinola, 2018). Koomson (2017) reported that in rural areas, customary laws continue to restrain women in accessing economic resources such as education, land, employment and loan facilities, among others.

Barriers to Women's Empowerment

Asongu and Kodila-Tedika (2017) stated that, although there has been considerable progress in the fight against poverty during the course of time and the proportion of people living in indigence has fallen since 1990, around 1 in 5 people in developing countries still live on less than £1 per day. In sub-

Saharan Africa, 48 percent of the population, with the majority being women, live on less than £1 a day (Asongu & Kodila-Tedika, 2015). This enables the achievement of Sustainable Development Goals 1, 2, 3, 4 and 5. In poor countries, most women cannot gain as much as men in virtually all societies. However, inequalities with regards to education and negotiating power in marriages is higher in developing countries. Women in most developing countries are often not allowed their basic rights, enfranchisement, acquire property, aim at getting to a high office, or even equal justice before the law. In addition, most women often suffer a wide range of humiliation and commonly accepted violence against them (Andima & Tjiramanga, 2014).

Several studies show that women in rural areas are more vulnerable to poverty due to inequality in acquiring productive assets like land, formal education, health care, decent jobs, jobs, credit facilities and decision-making processes (Hill, 2017; Fairer-Wessels, 2017; Naughton, Deubel & Mihelcic, 2017; Bosco, 2017; Ganle, Afriyie & Segbefia, 2015). The following poverty indicators will help measure the wellbeing of women in Ekumfi District, Ghana, to better monitor how the Sustainable Development Goals (SDGs) are being achieved.

Education

Several studies have shown that formal education is a prerequisite for women's greater social autonomy and improvement in their socioeconomic status (Stromquist, 2015; Wexler, 2017). However, despite efforts by various governments to achieve the goal of universal education, inequality in obtaining formal education persists in most societies. In Ghana, despite the increase in

literacy rates in rural areas in recent years, the percentage of literate women is still far behind that of men (GSS, 2016). The education rate of women in the cities is certainly much higher than that of their peers in the villages. Factors such as teenage pregnancy, insufficient family income, lack of parental support, early marriage, and other socio-cultural constraints account for lower retention rates among women (Kabeer, 2016).

Studies have shown a link between school dropouts, child labour and economic activity. Furthermore, the high cost of education has further increased the barrier to female participation in higher institutions (Aziato, 2016). In Ghana, access to higher education is limited by the high cost of school fees. Increasing fees and attempting to remove or reduce government funding leads to higher costs of tertiary education, which may result in additional barriers to participation in higher education being overcome for applicants who are already disadvantaged, such as students from less well-off homes (Abugre, 2018).

Employment

In rural areas, women's involvement in waged employment is minimal and approximately five times lower than that of rural men: merely three percent of rural women are involved in waged employment as their main job as against fourteen percent (14%) of men (FAO, 2013). Rural women have less access to jobs that require machine operation or craft work due to lack of technical or other skills training. More than seventy percent (70%) of rural women workers are self-employed in the informal service sector with low or unpaid wages (Adu-Oppong & Arthur, 2015). A further forty two percent (42%) of rural women compared to ten percent (10%) of males are in service and sales work. This

inconsistency may be as a result of the low start-up capital and home-based trading nature of rural women (Adu-Oppong & Arthur, 2015).

Access to Land

The greatest proportions of rural women in Ghana considered as “economically-active” are engaged in agriculture (Zakaria, 2017). The Food and Agriculture Organisation (FAO) in 2012 stated that, in Ghana, about 18 percent of lands in rural areas, for example, are regulated under the customary law which allows lineage chiefs to lead the decision with regard to the dispersal of land. Under the customary law as emphasised by Food and Agricultural Organisation (2012), all members of lineage are entitled to those lands irrespective of their sex. However, in practice, male family heads are responsible for setting up land ownership arrangements. As a result, most rural women access and use land through their male counterparts. Such practices can limit women's direct access to land owned or used (Rood, 2017; Lambrecht, Schuster, Asare Samwini, & Pelleriaux, 2018).

According to the Food and Agricultural Organisation (2012), less than forty percent (40%) of female farmers in Ghana engage in improved crop varieties in farming as compared with over sixty percent (60%) of male farmers. This is due to their poorer access to land, labour, capital and extension services. In Ghana, women are said to be as resourceful as men in maize and cassava production, yet they achieve lower yields and earn minimal profits because they cannot maintain the fertility of their soil (FAO, 2012).

Access to Credit Facilities

Access to financial resources is very crucial for improving women's socio-economic status (Rokis, Basir, & Fauzi, 2018). Though, studies show that rural women have difficulty in accessing these resources because, traditionally women did not own property. Access to credit in Ghana is generally not easy, however, access for women is even more difficult (Ganle et al, 2015; Lambrecht, 2016). Lack of property to use as collateral, the low level of formal education, as well as the nature of their small-scale businesses, all affect women's inability to convince banks for loan. The establishment of rural banks as guarantors gives credit to women in trade and others in organised groups such as women in co-operatives, including fish mongers (Nukpezah & Blankson, 2017).

Decision-Making in the Household

An aspect of poverty among women that has received more attention from academics and politicians is the impact on household decision-making. The role a woman plays in taking decisions in the household is one of the indicators of her wellbeing, and thus women's empowerment is generally concerned (Mishra & Sam, 2016). This opportunity for women to make decisions in the home is thought to influence child control outcomes (Mishra & Sam, 2016). According to Wrigley-Asante, Owusu, Egyir, and Owiyo (2019) and Jost et al (2016), although women perform more related activities than men, the major decision makers in both household and agricultural activities in rural areas are men. In addition, the traditional role of women as homemakers remains unchanged and decision-making regarding home affairs is more dominated by male (Markel, Gettliffe, Jones, Miller & Kim, 2016).

In an effort to increase the role of rural women in decision-making, several studies conducted have indicated that there is a need to equip them with knowledge and skills as well as financial resources so that women have the opportunity to play a vital role in making decisions in the family and the community at large (Abisuga-Oyekunle & Fillis, 2017; Boateng, 2012; Dutt & Grabe, 2017; Mudege, Chevo, Nyekanyeka & Demo, 2016; Sultana, Jamal & Najaf, 2017; Kabeer, 2005). Women must be sensitive to the operation of oppression and negative social constructions and must recognize that they are entitled to participate in the decisions that have effects on their lives.

The Feminist Origins of Women's Empowerment

The feminist operationalization of “women's empowerment” as a development discourse emerged in the mid-1980s in response to prevailing approaches to paving the way for women in international development (Kabeer, 2011). However, the “Women in Development” (WID) approach has significant restrictions that have a tendency to limit the transformative capacity in women's empowerment on many levels (Kabeer, 2011). For instance, Third World feminists have criticized the Women in Development (WID) agenda for its Western analysis and overgeneralization of women's roles, identities, and needs. Papart, Shirin and Kathleen (2003) stated that in countering the criticism against the “Women in Development” (WID) approach, Non-Governmental Organisations (NGOs) activists suggested a different approach to development that accepted the complexity of the lives of women in poor and impoverished areas in developing countries. They were of the view that gender subordination must be measured against socially constructed gender relations and larger systems of inequality (Papart et al, 2003). These activists and scholars detected

"women's empowerment" to be a serious developmental method and social transformation. Gita Sen and Caren Grown are credited with popularizing the idea of women's empowerment as a method of international development. This is depicted a book they wrote titled "Development, Crisis and Alternative Visions" and presented at the Third World Conference on Women in 1985 and also published by Development Alternatives for a New Era (DAWN) (Carr, 2003).

Feminists such as Batliwala (2007) have argued that empowerment should include experiences of women and realities to promote self-acceptance, stimulate critical thinking and enable women to identify and prioritize issues for action based on expanding awareness, critical analysis and informed decision-making.

Empowerment of women can be broadly divided into three components: agency, resources and achievements. Consequently, improving women's access to social, economic and political resources is important for women's empowerment. According to Kabeer (2015), resources include not only material resources in the more conventional economic sense, but also various human and social resources that serve to enhance their ability to exercise choice.

Expanding control over resources can be a contentious process that requires both institutional and ideological change. Although successful, resources alone cannot bridge the gap that exists in unequal gender relations between women. To support the above statement, women must have the ability to identify and tactically use resources in their own interest. Methods that support women's ability to recognize and overcome oppression can contribute to their greater ability to make more meaningful and successful life choices.

Greater access to resources and a deeper sense of self-worth can add up to a process where women can completely challenge gender equality. This process could lead to the transformation of the institution from people to shared agencies, from informal settings to official forums of struggle, and from private negotiations to public action (Kabeer, 2015).

Many local and international organisations, such as NGOs in developing countries, want to promote the women's economic empowerment by giving them access to low incomes. The same attempts are underway to improve women's education and health through a human rights-based empowerment approach (Lewis & Kanji, 2009).

Non-Governmental Organisations (NGOs)

NGOs provide services and perform various functions, including providing aid in under developed countries. Usually, they are plagued by problems and the support and services offered include supporting aides as well as organizing events to promote peace, environmental protection, human rights, social and economic justice, education, sustainable development and equality, health and relief. There is an ongoing debate about the role of NGOs in development forums. According to Townsend, Porter & Mawdley (2004), NGOs have been blamed by some as new regulatory instruments created by the neoliberal project, while others elaborate and pursue alternative dreams.

NGOs have been criticized for misappropriation of funds, and this criticism stems from the fact that only a small percentage of their money goes to the poor, much of which goes to offset costs, and some even go to great lengths to pay people high wages. In certain situations, this is a good criticism. Governments often express concerns about the accountability of NGOs. NGOs

do not account to the general public, but they are only accountable to their members or their fans.

In addition, some independent NGOs often prefer transparency in matters such as finances or criteria for selecting activities. In some cases, these arguments are used by people who seek to portray NGOs in general as extremely bad, as research on NGOs can ultimately criticize their practices. On the other hand, NGOs also have a complex organizational structure that limits what they do. For example, Bratton (1989) states that NGO projects are often isolated from each other and from government-sponsored interventions and are difficult to replicate in different contexts. In a focused analysis of increased effectiveness claims, Tendler (1982) and Bratton (1989) collected evidence from Latin America that NGOs do not always deliver lasting benefits or reach their customers. This is the case of the research area where the support of these NGOs does not affect the lives of the beneficiaries.

Despite the fact that some people follow broader perspectives and sometimes seek individual interests, create space through NGOs, it cannot be said that this is a true picture of all NGOs. Some NGOs have a strong interest in making a positive effect in the lives of their clients.

NGOs and Poverty Reduction

Over the past few decades, NGOs have performed major functions in reducing poverty and community development in less developed countries. Thanks to this, they hold a better place in the field of development and among civil society organizations. Their role is based on the confidence that NGOs work well and respond to the issues of people who are poor and vulnerable at

the grassroots level. Empirical evidence confirms that in many rural communities the activities of NGOs have developed education and health facilities, enhanced drinking water sources, the provision of employment and employment opportunities, reduced poverty and improved the standard of life for people who are poor and vulnerable.

Peters, Garg, Bloom, Walker, and Hafizur Rahman (2008) believe that in terms of affordable health care for the poor, NGOs provide about 14 to 50 percent of preventive and intensive care services in developing countries, including Kenya. Similarly, NGOs provide loans to poor and marginalized women in India (Krenz, 2012). In Ghana, Safe Water Network (SWN) and Water Health International (WHI), community-based NGOs partnered with local government in the Amasaman-Greater Accra region to provide portable drinking water and sanitation facilities to help alleviate rural water scarcity (Sansom, 2010). Through the Smart Water for Green School project, Australian environmental NGO Green Cross International enabled many primary schools in Ghana's Volta Region to improve water and sanitation facilities in 2009 (Sansom, 2010). Adjei (2012) noted that thanks to the efforts of NGOs operating in rural communities in Northern Ghana, a large number of families are able to meet their food and other basic needs. Farrel and Hartwell (2008) reported that NGOs continue to create complementary projects to support governments' efforts to reach the marginalized in rural communities. Therefore, in addition to the challenges NGOs face in their efforts to get to the people who are poor both in the developed and developing countries, the effect of their strategies over the past ten years has attained significance.

Some of NGOs in Africa such as Centre for Rural Research and Poverty Reduction (CRRPR), Adventist Relief and Development Agency (ADRA), Campaign for Girl Child Education (CAMFED), World Vision, Plan Ghana, Action Aid, Hope for the Future Generation (HFFG) and the Hunger Project contribute to an effective network of small businesses, education and training in rural areas, including Ekumfi District. The micro-enterprises improve agriculture in rural areas and empower women entrepreneurs through a number of poverty alleviation programmes (Aboagye, Obirih-Opareh, Amissah & Adu-dapaah, 2007). The implication is that by helping women gain freedom in the socio-cultural environment through empowerment strategies, NGOs enable them to take part in the issues that have effect in their lives, thereby improving their wellbeing and gradually erasing women's expression of poverty by ultimately giving them will strengthen their position as a result.

NGOs and Women Empowerment

NGOs have been spearheading the rights of women and their empowerment since the 1980s (Handy & Kassam, 2007). Donor organizations and governments often relied on local NGOs in less developed countries because of their deep awareness of concerns of women (Mehra, 1997). NGOs are perceived to be participative, malleable and dynamic (Riddell, Robinson, Coninck & Muir, 1995).

NGOs have adopted various strategies and approaches to address women's issues, which include gender-based discrimination and oppression. As NGOs adopt ideas through participation and empowerment, it is also necessary to pay attention to unequal sexual relations, which are often overlooked (Lewis

& Kanji, 2009; Parpart, Rai, & Staudt, 2002). By linking gender to various development agendas, it is possible for development agencies to focus on the role that culture and inequality play in the subordination of women (Sen & Grown, 1988).

Sen and Grown (1988) explained empowerment in terms of contextual issues facing women in less developed countries, whether economic, political or cultural. According to Sen and Grown (1988), women's equality is not possible within existing cultural and political systems that maintain the power and control of resources of minority groups. However, development is not possible without gender equality in the participation of women (Lewis & Kanji, 2009).

Since the late 1990s, NGOs and donor agencies have embarked on a rights-based approach to bring social, economic and cultural rights to the poor in society. A rights-based approach has helped fight poverty through the ongoing efforts of NGOs and donor agencies to promote accountability (Lewis & Kanji, 2009).

Many studies highlight the role of NGOs in women's empowerment (Hunt & Kasynathan, 2002; Lewis & Kanji, 2009; Mayoux, 1998; Swainson, 2000). Given the cultural, social and economic challenges women face, development NGOs have interceded in diverse ways to convey the issues of women in less developed countries. For instance, in India and Bangladesh, the Self-Employed Women's Association (SEWA) empowers women by supporting them with microcredit to start their own businesses (Lewis & Kanji, 2009). The advent of microcredit programmes is now well known as an equally effective and sustainable development tool to empower women. Women's

empowerment through programmes by organizations such as Grameen Bank and BRAC is well documented in India (Hunt & Kasynathan, 2002; Amin, Becker & Bayes, 1998; Streeten, 1981).

NGOs such as the Nairobi-Kenya African Women Educationalists Forum (FAWE) perform an important function to make sure that women obtain quality education and also advocate for gender equality and equity in African education (Ongaga & Ombonga, 2009). The FAWE programme is comparable to the Campaign for Female Education (CAMFED), an independent organization dedicated to fighting AIDS and poverty in rural African communities by educating girls.

The expanded definition of reproductive health endorsed by the Cairo Declaration at the United Nations Conference on Population and Development in 1994 provided better opportunities for non-governmental organizations to promote reproductive health. For example, in Sri Lanka, reproductive health services are implemented through family planning by non-governmental organizations (Langer, Nigenda, & Catino, 2000). In Latin America, NGOs such as AFROFAM in Guatemala provide family planning and other reproductive health services to disadvantaged women (Langer, Nigenda, & Catino, 2000).

More recently, NGO support coupled with public policy impact has been recognized as part of service delivery. NGOs use advocacy as a means to review their critical investments in development programmes as they seek to make women's empowerment and poverty reduction central to their mission (Lewis & Kanji, 2009). In recent decades, NGO advocacy has become more strategic, more focused, and therefore more effective in its use of the media (Anderson, 2000).

NGOs have been successful with their support role because they have been able to link development at the local level with global or national policies (Madon, 1999; Kilby, 2006). For example, the Young Women's Christian Association (YWCA) promotes the needs and civil rights of women and girls in 120 countries, including Ghana (Kilby, 2006). The Peruvian NGO Movimiento Manuela Ramos also worked with about 200 civil society organizations to lobby for the inclusion of women in state health care (Langer, Nigenda & Catino, 2000). Also, ActionAid and other NGOs in Uganda have implemented programmes to support the success of the Domestic Relations Act and incorporated sections of land ownership into the 1998 Land Act to protect women's rights to own land (Nabacwa, 2001).

Governments in many developing countries have partnered with local NGOs to adopt policies and interventions to address women's issues and implement programmes that promote women's empowerment. For example, the Lok Jumbish scheme in India, Indonesia and Sri Lanka shows how NGO-country collaboration addresses women's education and empowerment, and the Kenyan People's Programme involves NGOs in service delivery (Streeten, 1997). Other governments have also introduced programmes to empower women. For example, the Swayamsiddha programme run by the Indian government promotes women's participation in local governance, and the Swarnjayanti Gram Swarozgar Yojana programme helps poor families generate income. In Pakistan, government policies regarding women are more concerned with economic realities than with gender issues (Weiss, 1994).

Most of the programmes put in place by governments and NGOs from the 1980s till now have been heavily limited to programmes that have been

raised to limit oppression rather than address the root causes of gender discrimination. For example, education programmes run by various governments and NGOs have been severely limited by policies that increase girls' access to formal education and have not addressed the root causes of gender inequality, particularly the economic development of the communities where women live.

Despite the efforts of NGOs in recent decades to enhance the situation of millions of women in developing countries, discrimination against women continues, especially in rural communities. This means that empowering women through their socio-economic development does not liberate them (Hunt & Kasynathan, 2002). It has not been made clear how the social effect of education and microeconomic empowerment programmes translate into minimizing gender gaps and enhancing the social status of women. Briefly, more attention needs to be paid to assessing NGO advocacy and identifying their success (Edwards & Hulme, 1995).

Many bilateral organizations, international organizations, NGOs and local governments have adopted policies to improve and promote the welfare of poor women in most developing countries.

Wellbeing

Wellbeing is used as a broader term that goes beyond health and the standard economic measure of development that relies on income and standard of living that enable an improved understanding of the dynamics of socio-economic development (McGregor, 2007; Hicky & Bracking, 2005). It is widely acknowledged that, measuring social progress and development in terms of income alone is not enough. While income mechanisms unquestionably

remain important for numerous policy objectives, they do not provide sufficient insights into many of the critical concerns for our current and future development. At the social level, this comprises considerations such as environmental degradation and issues that re-inforce the quality of social cohesion, and at the individual level, there are a variety of factors beyond income that are important to our wellbeing, for example, care and love provided by others and the need to feel valued by others. The argument here is that, traditional economic measures must be perfected by alternatives established with a holistic view of promoting human progress. Thus, human wellbeing refers to the level of human experience in life.

Since wellbeing is very much about the quality of life that people experience, it should be measured by either purposeful and unique terms or both qualitatively and quantitatively. White (2008) explained wellbeing using two dimensions: doing well-feeling good and doing good-feeling well. Doing well is reflected in the material dimensions of living standards or wellbeing, indicating the basis of economic prosperity. Feeling good conveys the sublime nature of individual observations and levels of satisfaction.

The material dimensions of wellbeing combine often distinct things in Amartya Sen's language as "human capital" or "capabilities," which include education and health and other labelled "assets," or physical, material, natural, or financial resources. In relation to what people possess, material dimensions include "common material resources" like the physical and natural environment that they share with others. Thus, material dimensions relate to practical wellbeing and living standards, which include: income, wealth and property,

employment and livelihood, education and skills, and access to services and amenities (White, 2008).

The relational dimensions and/or qualitative characteristics of wellbeing include intimate relations of care and love and the classic mechanisms of social network 'social capital' alongside interactions with state authorities that include local or national politics, law and police, social and welfare services (White, 2008). The relational dimension also addresses inequalities and social class distinctions, as well as the types of rights and domination classified by class, religion, race, nationality, ethnicity, gender, age, or obligation to act. It considers individuals exposed to violence or other forms of social conflict and insecurity.

Subjective dimension of wellbeing talks about what individuals love and hold to be good, their identified desires and the feeling they have about their lives. Instead of seeing personal goals and values as part of the individual, it places them within broader ideologies and normative frameworks of what the moral order is and should be, understandings of the sacred and what it means for people to live a meaningful life (White, 2008).

Wellbeing is the process by which people work to create meaning in their lives. This study focuses on three indicators of the wellbeing of women to know whether there have been any changes in their wellbeing informed by NGO support and interventions. The study basically looked at how CAMFED activities affected the quality of life of the beneficiaries in relation to their level of education, income generating activities and their decision-making powers.

CAMFED's Profile

The Campaign for Female Education (CAMFED) is a non-profit organization founded in 1993 dedicated to eradicating poverty in Africa through female education and the empowerment of young women. CAMFED is a pan-African organization changing the way girls are educated. His vision is a world where every child is educated, protected, respected, valued and nurtured to turn the tide of poverty in the world. CAMFED's mission in Africa seeks to increase educational opportunities for girls and empower young women to become leaders of change. It operates in Ghana, Zimbabwe, Zambia, Tanzania and Malawi.

CAMFED launched its programme in Ghana in 1998 in the Northern Region and it is now operating in 12 regions and 38 districts. It has also supported 4,150,543 students in primary, secondary and tertiary schools in 38 districts of Ghana, with major financial support from the UK Department for International Development (DFID) (CAMFED, 2019). CAMFED focuses on Ghana's rural areas where poverty is rampant and girls and young women face exclusion from higher education and educational opportunities. The NGO selects schools in rural areas most in need of the programmes as its partner schools (CAMFED, 2012). It directly contributes to transforming lives by achieving Goal 1: Zero Poverty, SDG4: Quality Education and Goal 5: Gender Equality and Women's Empowerment.

In 2013, CAMFED supported girls' education together with programmes empowering women by funding the education of over 500 brilliant but needy women in Ekumfi District. Between 2013 and 2016, 380 primary school/JHS students and 140 upper secondary school (SHS) students benefited from the

CAMFED financial package. To date, CAMFED has sponsored over 920 students in SHS and 2500 in primary schools and JHS in Ekumfi District (CAMFED, 2019). However, about 50 girls have benefited from the tertiary support programme in the district (CAMFED, 2019). CAMFED is also helping in capacity building and developing talents of the poorest and most marginalised girls in Ghana. Currently, the contributions of CAMFED have been limited to basic schools and tertiary support as a result of the free education initiative by the Ghana government. In the Ekumfi District, though CAMFED's senior high school support ended in 2019, beneficiaries in basic schools, junior high schools and tertiary continue to benefit from their programmes.

Empirical Literature

A number of studies have been conducted on the role of education and skill development in women's empowerment. Most of the studies finalised that woman who are able enter formal education and develop their skills have enhanced their standard of living, which empowers them. For example, Djietror (2010) noted that entrepreneurship training in Ghana equipped women with technical skills that gave them the capability to establish their own businesses. This initiative empowers women through vocational training, providing them with the commercial knowhow to make more of them self-employed, provides support to young entrepreneurs and supports the creation of new businesses. The study recommended that there must be viable sources of funding to support women seeking to start their own businesses. Ackah, Sammo, and Hammond (2018) carried out a similar study to evaluate the impact of education and entrepreneurship skills training on women's empowerment in rural communities

in Offinso Municipality, Ghana. The study found that education and entrepreneurial skills can empower women in the social, political and economic sectors of the economy.

Moreover, Adatuu and Gyader (2019) carried out research in the Tamale metropolis of Ghana to evaluate how NGO education and skills development programmes support the involvement of women in local government and national levels. The study concluded that education, training and advocacy programmes provided by NGOs such as NORSAAC, CAMFED and ActionAid Ghana support women in their quest for their in local governance. The purpose of these NGO programmes was to educate women to compete for office at the local and national levels.

Eliasu (2017) stated that gender disparity in enrolment and attendance is a major problem in the Northern Region of Ghana. Consequently, he conducted a study seeking to examine the role of NGOs in education in the northern region. The findings in the research indicated that education affects women's empowerment positively. Eliasu was able to establish that boys are therefore still ahead of girls when it comes to taking part in primary education in the northern region of Ghana.

According to Kyei (2019), NGOs contribute to empowering women economically by educating and training them. Using economic participation, savings mobilization, income status, capacity building and decision-making as indicators for women's empowerment, the study concluded that education and skills training impacts women's empowerment positively.

Theoretical Framework

Three theories underpinned this study. These are the Capabilities Theory, Basic Needs Theory and the Liberal Feminist Theory.

Capabilities Theory

Capability theory is a theoretical framework that includes two normative requirements. Firstly, the assertion that the liberty in attaining wellbeing is the foundation of morality, and secondly, that the liberty in attaining wellbeing should be comprehended when it comes to human capacities, that is, their actual potential to act and achieve, is justified. Some aspects of capability theory can be traced back to Aristotle, Adam Smith, John Stuart Mill and Karl Marx (Sen, 1993; 2014). However, the theory has currently been developed by the philosopher and economist, Amartya Sen (Sen, 1980, 1984, 1985, 1987, 1992, 1993, 1995, Drèze & Sen, 2002). The theory was also promoted by philosopher Martha Nussbaum (Nussbaum, 1987; 1995; 2000; 2002; 2003). Nussbaum's view of Capabilities Theory focuses on developing a partial Theory of Justice by presenting his views on the political principles that should underpin a constitution. Nussbaum argued that a precise yet standard list of ten "central human capacities" should be included in all constitutions. Nussbaum's lists of ten central human capacities are: Life, Physical health, Bodily integrity, Senses and thought, Emotions, Practical reason, Affiliation, Play, and Control over your surroundings. In Nussbaum's concept of abilities, much attention is paid to the abilities and personality traits of people.

The Capabilities Theory offers two focal points for the evaluation of individual wellbeing. Basically, in this theory, the two essential concepts that this study relied on are its capability and functioning ideas. According to Sen

(1980), functionings are the “beings and actions” that correspond to individual potential and actual development. On the other hand, a person's ability is the numerous combinations of functions that he can achieve. Functioning can be elementary, such as the basic physical state of good nutrition, or complex. The word “capability” however refers to the various functioning’s a person is free to accomplish. Capabilities are set of vectors of functioning’s that demonstrate people's freedom to lead unique lives (Sen, 1992). For example, good nutrition, safety, social participation, social cohesion, caring for others, working in the labour market and health.

The difference between functioning and ability is the same as the difference between success and achievement or the difference between result and opportunity. Together, they combine all the abilities with the complete freedom of life, which should be appreciated (Sen, 2014). In their journal, Nnorom, Oduro and Yahaya (2013) explained how unemployed youths in Ghana do various jobs to survive without necessarily begging from people. They referred to it as what people are capable of doing and being, specifically as young people using their abilities and potential to survive without asking others for help (Nnorom, Oduro & Yahaya, 2013).

The Capabilities Theory to development and wellbeing analyses policies in terms of their impact on human capabilities (Robeyns, 2000). Thus, the policies and programmes implemented by NGOs should reflect the quality of life of its beneficiaries. The Capabilities Theory asks whether individuals are healthy and well-fed, and whether the necessary resources and conditions for this capability are in place. It also enquires about individuals’ access to real political participation, quality of education and social work that helps them face

challenges in their daily lives, and fosters real friendships, as well as religious groups that soothe and give them peace.

To address gender inequality, CAMFED has launched a programme that focuses on educating marginalised but brilliant women and girls. CAMFED's vision as an NGO is to improve the lives and statuses of girls and women through its empowerment programmes. The Capabilities Theory hence covers the whole area of human wellbeing. The theory allows for the exploration of how education processes and practices can promote women and girls' wellbeing. The reason for adopting the Capabilities Theory for this study is because it is useful in exploring the overlapping concepts of poverty, disability and gender.

Basic Needs Theory

NGOs and various development practitioners have played important roles in focusing their attention on the basic needs and wellbeing of poor and marginalised women. The Basic Needs Theory was developed in the 1970s, when high-level development methods were not effective in reducing poverty, that is, the benefits of economic growth were enjoyed by rich countries and groups rather than the entire society (Simon, 1997). The theory of basic needs was initiated in 1976 by World Bank and the International Labour Organisation.

Under this programme, emphasis on development policy should be focused on the poor in the community to address their persistent needs. These are; food, water, shelter, education and employment (Willis, 2011). Providing for the basic needs of the people, especially the poor, has become increasingly important for rural areas' development. The adoption of this theory has helped to formulate policies for investment, production, and income and employment,

to meet the needs of the poor effectively (Streeten, 1981). Basically, many NGOs pursue a vision of basic needs to some degree, as they seek to identify the basic requirements of human development and community mobilisation (Jonsson, 2003).

The research adopted the theory of basic needs because many NGOs use this concept as a theoretical lens in their work, although the theory has been criticised by many studies because it is financially challenging to provide basic services (Willis, 2011). CAMFED is a large international organisation dedicated exclusively to educating girls and empowering women. CAMFED operates with a strong commitment to basic needs, and in recent years has been instrumental in strengthening its advocacy and participation practices. To date, CAMFED has served more than 1500 people in Ghana (CAMFED, 2016). One of the great benefits of NGOs using the basic needs approach is that, through acts of kindness and charity, they are able to achieve their goals (Willis, 2011).

Liberal Feminism

Liberal Feminism has its roots in the works of Western Feminists, such as Mary Wollstonecraft (1759-1797), John Stuart (1806-1873) and Harriet Taylor (1807-1858). Numerous writers of Wollstonecraft's work, including Rousseau (1712-1778), made it clear that men and women were different in kind and "natural rank". According to Rousseau, women are emotionally, psychologically, and physically weak.

Men were said to be more intelligent and women more attractive, so their individual education should reflect this comparison. However, Wollstonecraft (1989) contended that both men and women have the power to reason; therefore, both of them should be educated in order to develop their rationality, seeing it

as a force for full morality. The realisation of this ability will provide for the self-fulfilment of the ethical agent and benefit the community. Stuart in 1869 portrayed women's roles as a caste system in which they were subjected to inferiority and limited to what they were allowed to do. This is primarily because of their sexuality, though there was no distinction between the sexes to justify it. This not only hinders the moral development of women, but also deprives them of the self-satisfaction that comes only with the freedom to pursue their own good.

Liberal Feminist Theory further states that women's work is limited to private and domestic roles, ranging from child bearing and care to household management (Hirsch & Keller, 2015). This prevents women from fully participating in education, social work and politics as their men counterparts (Hudson-Weems, 1997). In order to address this bias, a number of NGOs around the world, are working to improve the status of marginalised women. CAMFED sees formal education as a means to improve the status of women in disadvantaged communities.

Liberal Feminist Theory was adopted for this study because of its basic notion that justice requires equal opportunity and equal consideration for all regardless of gender. Liberal feminists are concerned about the equal rights and freedoms of women. They have modest intentions and their views do not conflict with existing values, and therefore, aim for gradual social, economic and political change (Haralambos & Holborn, 2008). Ghanaian women are given equal rights as men under the Constitution, but inequalities in employment, education and health remain widespread (Boateng, 2017). Ghanaian women in rural areas have less access to resources than men

(Boateng, 2017). Increasing women's access to social, economic and political services are often important in improving their wellbeing. Kabeer (2016) stated that resources such as material, human and social, serve to enhance the ability for women to exercise choice. Most NGOs, including Akina Mama wa Afrika (AMwA) in Uganda and CAMFED in Ghana are bureaucratic organisations which focus on gendered jobs and inequitable wage scales, visible sources of gender discrimination, and educating and training women to get into positions of authority in government institutions, professions and cultural institutions. CAMFED Ghana Executive Director, Dolores Dickson, advocates that educating children, especially girl-child, can reduce poverty in families and communities, as educated girls earn 25 percent more and return 90 percent of their income to their families.

Chapter Summary

The literature review identified the determinants of poverty and oppression women face in the third world. Despite concerted efforts made by many international organisations and governments, much work has to be done on addressing the poverty and oppression of women.

The Capabilities, Basic Needs and Liberal Feminism Theories stipulate that, once the capabilities of people are realised and the basic needs of poor women are met, they can move from powerlessness in the domestic sphere by reclaiming their lives. Many NGOs working to reduce poverty also focus on advocating for women's rights. NGOs work to raise awareness of women's legal rights. Again, NGOs educate and train poor women by providing them with opportunities for self-employment to improve their social and economic status. Some NGOs provide basic services to the poor such as good and quality

education, credit facilities, and potable drinking water, to help improve the wellbeing of the rural people. Hence, I find the above theories relevant to my work since they constitute the basis for my arguments, and a useful theoretical underpinning this study.



CHAPTER THREE

METHODOLOGY

Introduction

The methodology details how the research was conducted. It includes a profile of the study area, philosophical underpinnings, research design, population, sampling technique, instruments used in data collection, ethics and analysis of data. It also addresses the challenges and limitations.

Profile of the Study Area

Ekumfi District is located at latitudes 0.916451°W, 5.367043°N and 0.925398°W, 5.424463°N. The District is located along the Atlantic coast in the Central Region, Ghana. Essarkyir the district capital, was carved out of the former municipality of Mfantseman. As seen in Figure 1, the district is bounded by Mfantseman to the west, Ajumako-Weapon-Essiam to the north, Gomoa West District to the east and the Gulf of Guinea to the south (GSS, 2014).

The District has a total land area of 276.65 square kilometers, making it the fifth smallest of the twenty districts in Central Region (GSS, 2014). The Ekumfi District Assembly consists of eight sub-district structures and has one town council and seven local councils. The sub-districts are Otuam, Narkwa, Essarkyir, Eyisam, Ebiram, Ekrawfo, Immuna and Assafa. There are 55 communities in the district, with Narkwa being the most populous.

According to the SLDB from 2010, 52,231 inhabitants lived in the district, this represents 2.4 percent of the Central Region's population. This population consists of 28,129 females representing 53.8 percent and 24,102 males representing 46.2 percent of the total population. As in sister districts such

as Mfantseman municipality, these figures show that there are more women than men in the district.

The District has a total of 12,631 household heads, which is made up of 51.8 percent males and 48.2 percent females. The structure of household systems in the district consists of the extended family (52.0 percent) and the nuclear family (48.0 percent). A nuclear family consists of head only (5.1 percent), head only and spouse (1.5 percent), parents and children (28.0 percent), and one partner (13.4 percent). These figures suggest that the extended family is the most common system in the district.

The nuclear family comprises the least male population (51.0 percent). The female extended family population has a higher proportion (54.6 percent). In 2014, the marital status of county residents reported that 43.0 percent of those over the age of 12 were married, 37.0 percent were never married, and 6.0 percent separated or divorced. 44.9 percent of men compared to 19.0 percent of women in the age group of 25-29 have never married (GSS, 2014).

Out of the 12,646 persons who had never married, 78.4 percent have basic education, 9.1 percent secondary school education and 8.7 percent have no formal education (GSS, 2014). The proportion of literate men (78.7 percent) was higher than that of women (21.3 percent) (GSS, 2014). Among those married 14,563 persons, 50.9 percent have basic education, 42.5 percent no formal education and 3.2 percent secondary school education.

Pineapple production is a major agricultural activity in the District. Other agricultural products include vegetables and fruits. Fishing is another activity undertaken in the District, especially those on the coast. More than 61.4 percent of the people engage in agriculture. 92.6 percent of the agricultural

households are involved in crop farming (GSS, 2014; GSS, 2016). Trading activities are carried out in every community, where Essuehyia is an important area and involves the sale of agricultural products and other commodities (GSS, 2016). Out of the majority of those who have never married, 67.0 percent are not economically active and 51.1 percent are unemployed. Approximately 60.0 percent of those employed are married. On the other hand, 16.5 percent of those who are not economically active are married. The higher proportions of the employed men 64.1 percent compared to 35.9 percent women are married. In addition, 66.6 percent of unemployed men have never been married compared to 33.4 percent of women. 18.3 percent of women who are not economically active are widowed compared to 2.7 percent of men (GSS, 2014).

The Ekumfi District was selected for this study because it is considered to be the poorest district in the Central Region which has been affected by underdevelopment over the years. In 2003, modernghana.com cited a World Bank report that poverty had increased in the Central Region, but decreased in the Western, Greater Accra, Volta, Ashanti and Brong-Ahafo regions. The report stated that, poverty in Central Region was a reflection of the worsening welfare of female headed households (www.modernghana.com assessed on 14th July, 2018).

In the 2014 district league table shown in Table 1, poverty incidence (per capita poverty, poverty depth and poverty severity) was highest in Ekumfi District with 48.4 percent poverty per capita, 16.8 percent poverty depth and 7.9 percent severity poverty. Moreover, this is one of the areas in which CAMFED operates, so the researcher decided to conduct this study to investigate how the NGO has improved the living conditions of women in Ekumfi District. This

study covered four communities in the Ekumfi District, namely; Essarkyir, Otuam, Essuehyia and Akroful, where CAMFED operates and implements its policies and projects (see Figure 2).



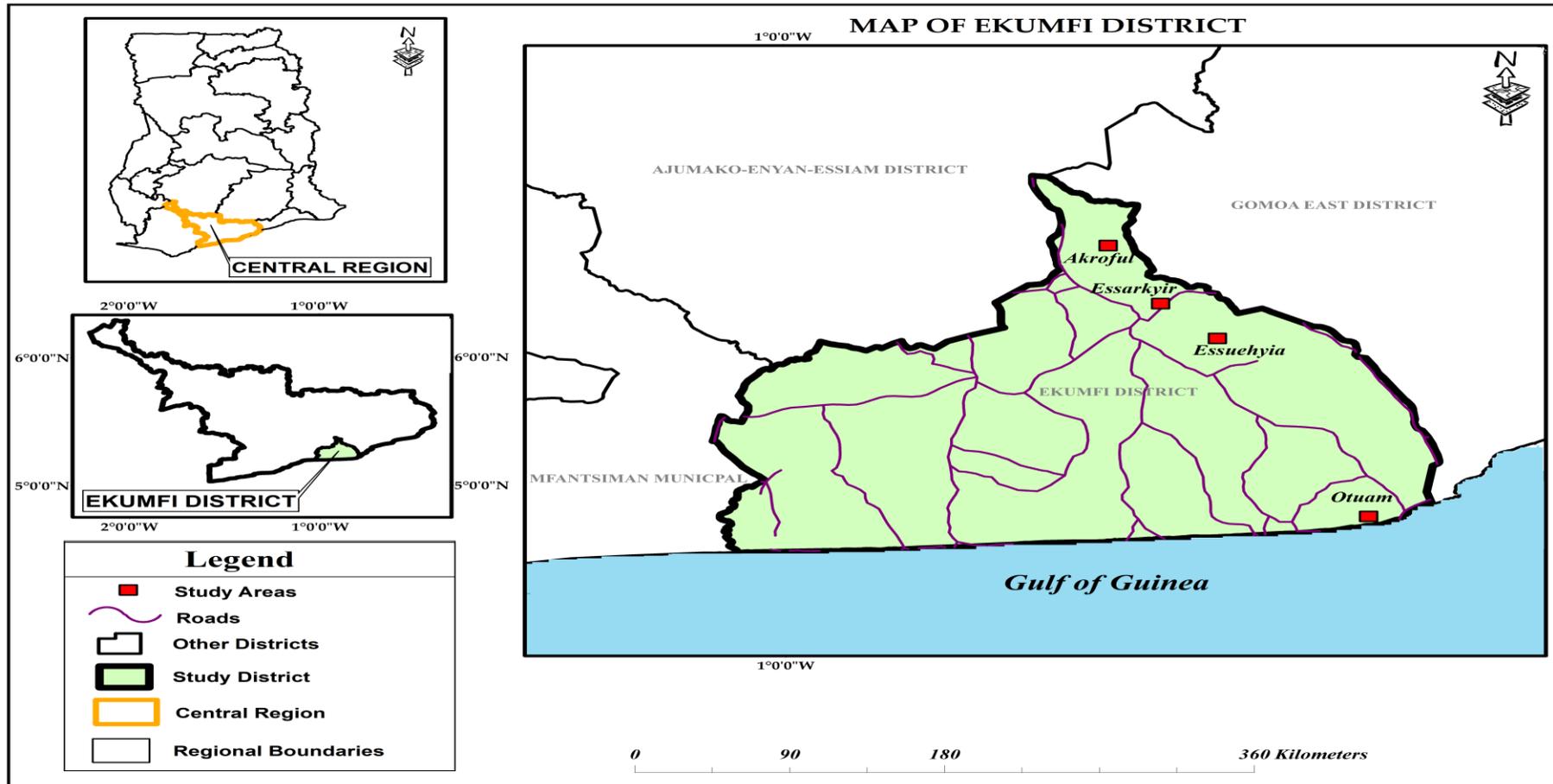


Figure 1: Map of Study Area Showing Selected Communities in Ekumfi
Source: ArcMap, 2022.

Table 1: Incidence of Poverty in the Central Region

Region/District	Household Population	Poverty head count (P ₀)	Standard error	Poverty depth (P ₁)	Standard error	Poverty severity (P ₂)	Standard error	Gini coefficient	Estimated number of poor persons
Central	2,113,763	19.6	0.0072	5.7	0.003	2.4	0.0016	42.0	415,143
Komenda-Edina-Eguafo-Abirem Municipal	139,053	18.6	0.0183	5.0	0.0069	2.1	0.0034	37.2	25,836
Cape Coast Metropolis	140,405	2.6	0.0063	0.7	0.0019	0.3	0.0009	37.3	3,580
<i>Cape Coast South</i>	<i>81,560</i>	<i>2.7</i>	<i>0.0076</i>	<i>0.7</i>	<i>0.0021</i>	<i>0.3</i>	<i>0.0009</i>	<i>37.9</i>	<i>2,227</i>
<i>Cape Coast North</i>	<i>58,845</i>	<i>2.3</i>	<i>0.0059</i>	<i>0.7</i>	<i>0.0020</i>	<i>0.3</i>	<i>0.0011</i>	<i>36.3</i>	<i>1,348</i>
Abura-Asebu-Kwamankese	114,220	27.2	0.0169	7.8	0.0062	3.3	0.0032	36.8	31,022
Mfantisman	135,823	29.8	0.0199	8.6	0.0083	3.7	0.0045	38.9	40,489
Ajumako-Enyan-Essiam	136,633	11.7	0.0137	2.9	0.0041	1.2	0.0019	34.8	15,986
Gomoa West	132,833	22.6	0.0157	6.6	0.0006	2.9	0.0032	39.2	29,967
Effutu Municipal	60,891	12.3	0.0154	3.4	0.0060	1.4	0.0032	38.5	7,465
Gomoa East	202,446	14.5	0.0135	3.8	0.0045	1.5	0.0021	38.0	29,415
Awutu Senya	84,505	33.6	0.0306	10.5	0.0128	4.7	0.0067	41.5	28,419
Agona East	84,738	25.4	0.0261	7.0	0.0089	2.9	0.0041	34.7	21,549
Agona West Municipal	111,447	4.4	0.0069	1.1	0.0019	0.4	0.0008	35.2	4,904
Asikuma-Odoben Brakwa	111,094	24.0	0.0151	6.5	0.0054	2.7	0.0026	36.0	26,685
Assin South	102,062	23.6	0.0203	6.7	0.0075	2.9	0.0037	39.4	24,066
Assin North Municipal	157,749	24.4	0.0152	7.3	0.0058	3.2	0.0030	41.8	38,443
TwifoAti Morkwa	59,284	7.9	0.0081	2.1	0.0028	0.9	0.0014	38.7	4,666
Upper Denkyira East Municipal	71,519	30.6	0.0318	10.0	0.0141	4.5	0.0076	41.9	21,878
Upper Denkyira West	58,750	3.3	0.0092	0.8	0.0026	0.3	0.0012	38.4	1,945
Twifo Heman Lower Denkyira	54,047	18.7	0.0208	5.2	0.0069	2.2	0.0033	37.7	10,080
Ekumfi	51,033	48.4	0.0271	16.8	0.0141	7.9	0.0085	39.2	24,695
Awutu Senya East Municipal	105,231	20.3	0.0202	6.1	0.0082	2.7	0.0043	42.6	21,320

Source: Ghana Statistical Service, 2010 Population and Housing Census and GLSS6

Philosophical Underpinnings

The research philosophy adopted in this study is interpretivism. Interpretivist seeks to understand the contemporary social world. In this study, an interpretivist method was used to understand knowledge related to people and their behaviour.

Practically, interpretivists tend to gain deeper insights of the complexities of social phenomenon rather than trying to create problems based on common understandings (Creswell, 2007). Likewise, Hammersley (2013) emphasised that, as multiple interpretations develop among human relations, interpretivists understand the different ways of seeing and hearing the world in different contexts and cultures. According to Willis (2007), interpretivism mostly seeks to recognise a particular context because they understand that, reality is socially constructed. Interpretivism, by its very nature, supports the amount of quality data in the pursuit of knowledge (Kaplan & Maxwell, 2005). Willis (2007) asserted that, qualitative approaches usually give rich reports that are needed for interpretivists to fully understand social contexts. Using this strategy, the research examined and obtained the ideas and feelings of the participants interviewed (Tuli, 2010).

Valuable data collected provided the researcher with better insights on the research topic. An interpretivist perspective provided relevant information on how CAMFED contributes to the wellbeing of women.

Research Design

The study used an exploratory approach to examine how CAMFED policies and programmes contributed to the wellbeing of women in Ekumfi District, Ghana.

This study is exploratory in the sense that there is little information on how CAMFED in Ekumfi District is improving the status and wellbeing of women. Cooper and Schindler (2006) argued that, exploratory research is typically interpretive research with the intention of building an understanding of an issue rather than proving a theory. Exploratory research is often qualitative in nature. Denscombe (2002) asserted that qualitative research is appropriate for capturing the social context of people's lives. Polit and Beck (2004) also found out that in recent times, qualitative methodology has gained greater acceptance in the area of development research because this approach enables researchers to explore from varied opinions, certain social events or phenomena within their natural context. Most importantly, qualitative research relies on extensive interaction with the people being researched and allows the researcher to obtain unanticipated or unexpected information.

Specifically, this study examined how CAMFED contributed to the education level of beneficiaries, their level of decision-making processes and their income-generating activities. These criteria were the basis for adopting a qualitative research approach using interviews and focus groups (FGDs).

Study Population

The number of study participants was 40 (see Table 2). They included 22 beneficiaries, 11 parents, five community leaders, a District Planning Officer and CAMFED's Project Representative. Out of the 22 beneficiaries

interviewed, seven were from Essarkyir and five each from Otuam, Akroful and Essuehyia. With the key informants, 12 were from Essarkyir, four from Essuehyia, 3 from Otuam and two from Akroful.

Table 2: Categories of Participants and Methods of Data Collection

Participants	Gender		Data Collection Instrument Used	Town/ Community
	Male	Female		
Beneficiaries of CAMFED	0	10	In-depth Interviews FGDs	Essarkyir, Otuam, Akroful and Essuehyia
Parents	4	7	In-depth Interviews	Essarkyir, Otuam, Akroful and Essuehyia
Opinion Leaders	3	2	FGDs	Essarkyir
CAMFED Representative	0	1	In-depth Interview	Essarkyir
District Planning Officer	0	1	In-depth Interview	Essarkyir
Total	9	31		

Sample and Sampling Procedures

The study adopted the purposive technique to select interviewees as a result of their knowledge, experience and opinions (Cooper & Schindler, 2006). The study employed the purposive and convenience sampling techniques to select targeted women (aged 18 years and above) who had benefited from CAMFED's programmes for at least two to five years who were available and

willing to participate in the investigation (Cooper & Schindler, 2006). Key informants which comprised of; parents, opinion leaders and the District Planning Officer were also selected for the study. The CAMFED Representative in the Ekumfi District was also to find out the activities and the type of support that the NGO provides to girls in the study area.

CAMFED representative gave the list of beneficiaries to the researcher to be contacted. Beneficiaries from each of the four designated communities who were ready and willing to answer the questions pertaining to the research were selected and interviewed. In this study, the researcher used the concept of saturation as Glaser and Strauss (1967) recommended for achieving the right sample size in qualitative studies. The saturation of this study occurred when adding more participants to the study did not lead to any additional information or ideas.

Instruments for Data Collection

The study adopted in-depth interviews as well as focus group discussions (FGDs) in the collection of data. In several cases, the researcher conducted face-to-face interviews.

In-depth interviews

Interviews were conducted with the help of interview guides (see Appendices A and B). Mason (2010) referred to interviewing as “conversation with a purpose”. He explained interview as a meaningful conversation between two or more people that can help gather valid and reliable data relevant to research. Mason (2010) also described face-to-face interviews as a type of

conversation that allows for personal communication and facilitates the collection of more information in a study.

The interview guides for this study were semi-structured, that is, they contained open-ended questions designed to obtain participants' views, opinions and experiences. The questions were designed to encourage flow of information and to ensure that participants focused on the questions relevant to the research (Mason, 2010). One advantage of using an in-depth interview is that it gives the researcher an opportunity to discuss sensitive topics with participants as well as the opportunity to discuss, expand, and clarify issues in more detail (Stokes & Bergin, 2006). The use of the in-depth interview was informed by information that the study sought to generate about the wellbeing of beneficiary participants in Ekumfi District.

Using the in-depth interview was quite expensive and time consuming, as interviews must be transcribed, organised, analysed, and reported. However, the main advantage of using an in-depth interview is that the researcher is able to obtain more detailed information and gain a deeper understanding of the participant. Participants were allowed to share information in their own words.

Focus Group Discussions

Zikmund (2003) described Focus Group Discussions (FGDs) as unstructured interview, flowing freely with a group of people. An FGD involves the gathering of people from similar backgrounds to discuss specific topics of interest (Zikmund, 2003). This is a form of qualitative research where questions are asked about people's ideas, beliefs, opinions or perceptions. During FGD sessions, participants talk freely with other group members (Zikmund, 2003). FGDs help to collect data from a small group of people while observing non-

verbal behaviour and guiding and probing participants to obtain the desired information (Cavana et al., 2001).

According to Cavana, Delahaye and Sekaran (2001), FGD is effective in exploring and gaining insights into issues where information is limited. The FGD fundamentally allows discussion, observation of group dynamics as well as first-hand insights into the participants' attitudes. The flexible nature of an FGD encourages the researcher and gives him/her the opportunity to explore areas initiated by the group (Cavana et al., 2001). A single comment can sometimes generate a series of responses.

According to Patton (1990), a focus group is the gathering of 4 to 12 persons who share some common characteristics. FGDs were used to gather data on CAMFED's contributions and the communities' perceptions of empowerment programmes on the lives of women in the Ekumfi District. The FGDs were also used because it was easier to organise the participants from selected communities.

Data Collection Procedures

Interviews and FGDs were conducted between 20th November, 2018 and 17th January, 2019 using a voice recorder to record the conversations with research participants in order to preserve their words. Each interview lasted for at least an hour and at most two. A field assistant helped in the gathering of information and notes taking during the interviews. The research assistant was presented with the research objectives (thoroughly explained to him) and then trained to work in a highly accurate manner, pay close attention to detail, keep records of their work and to meet deadlines. In some cases, when something was unclear in the transcript, the researcher checked for accuracy through

telephone calls. The telephone conversations were done after coming back from the field. In addition to the interviews and FGDs, enrolment and performance data was collected from the Ekumfi District Assembly, Ghana Education office (GES, Ekumfi District), for both CAMFED and non-CAMFED support schools. The data collected from these institutions helped in examining the impact of CAMFED's programmes on the lives of the beneficiaries.

FGDs were held on 17th and 18th December 2018, each day in the morning, between the hours of 9:30am and 11:30am GMT. Each FGD lasted for 50 minutes to one hour. Three FGDs were conducted at Essarkyir and Essuehyia, consisting of two groups for beneficiaries with four members each and one group for opinion leaders with five members. Prior to the FGDs, the researcher met participants to discuss the study objectives and scheduled dates for interactions. Details regarding the FGDs and locations for interactions were communicated to participants a week in advance. Telephone calls were made two days before the FGDs to confirm their participation. The locations for the FGDs were the Stool Chief's house at Essarkyir, the Summer Hut of the Ekumfi T. I. Ahmadiyya High School and the Community Centre at Essuehyia. These locations were more convenient to the participants and free from distractions. The first FGD for the beneficiaries was held at the Summer Hut of Ekumfi T. I. Ahmadiyya School, while the second one was done at the Essuehyia Community Centre by the researcher. The third FGD was held for the opinion leaders at the Stool Chief's house at Essarkyir. Participants were encouraged to tolerate and respect the views of one another. The researcher moderated each of the discussions while the research assistant guided participants on issues under discussion.

Data Processing and Analysis

The data was analysed with the use of Braun and Clarke's (2006) thematic analysis method. The authors provide a six-step guide to conducting qualitative analysis, namely: familiarise yourself with the entire body of data, create initial codes, search for themes, review and develop preliminary themes, define and name themes and finally produce a report. The interviews recorded in Fante were translated verbatim into English. All interviews were transcribed and converted into text or written form based on key themes, research objectives, and questions.

After every interview or discussion, the researcher examined the field transcripts for three core reasons. The first was to identify the specific themes and sub-themes that emerged in each of the interviews. Followed by the second step, that is to identify the gaps that needed modifications by going back to participants. Third, to avoid the dangers of omission and procrastination. The researcher developed the themes manually to reduce omissions.

The transcripts were read several times to facilitate familiarity with the interviews and the FGDs data. Initial codes that represent the meanings and patterns were created. Any information that jumped out to be relevant to the research objective was highlighted. Various phrases were highlighted with a marker. Once the codes had been identified, they were clustered into potential thematic categories. The three main themes identified were beneficiaries' level of education, income generation activities and decision-making power.

After analysing the data, the researcher began to build on the themes to gain deeper insight into their meanings, provide interpretations of emerging trends, and compare them to the literature. A thorough reading of the transcripts

helped to identify the context in which each theme and sub-themes related (Braun & Clarke, 2006). Data collected through in-depth interviews and FGDs were interpreted and discussed within the objectives of this study.

Thematic analysis allowed for flexibility of the data, provided structure for organising themes, and aided in the interpretation of the research topic (Braun & Clarke, 2006).

Ethical Considerations

Ethical issues pertaining to the study included participants' informed consent, confidentiality, anonymity and voluntary participation without deception (Cooper & Schindler, 2006; Davis & Lantos, 2000; Polonsky & Waller, 2011).

Prior to data collection, an introductory letter from the Department of Sociology and Anthropology, University of the Cape Coast was given to the relevant authorities in Ekumfi District. The researcher sought each participant's consent by explaining the purpose of the study, associated risks or side effects, and benefits. Interviews and FGDs were transcribed to ensure accuracy of information (Polonsky & Waller, 2011). In addition, participants were assured that any confidential information provided would only be used for academic purposes. There was no harm to any of the participants due to participation in the study (Polonsky & Waller, 2011).

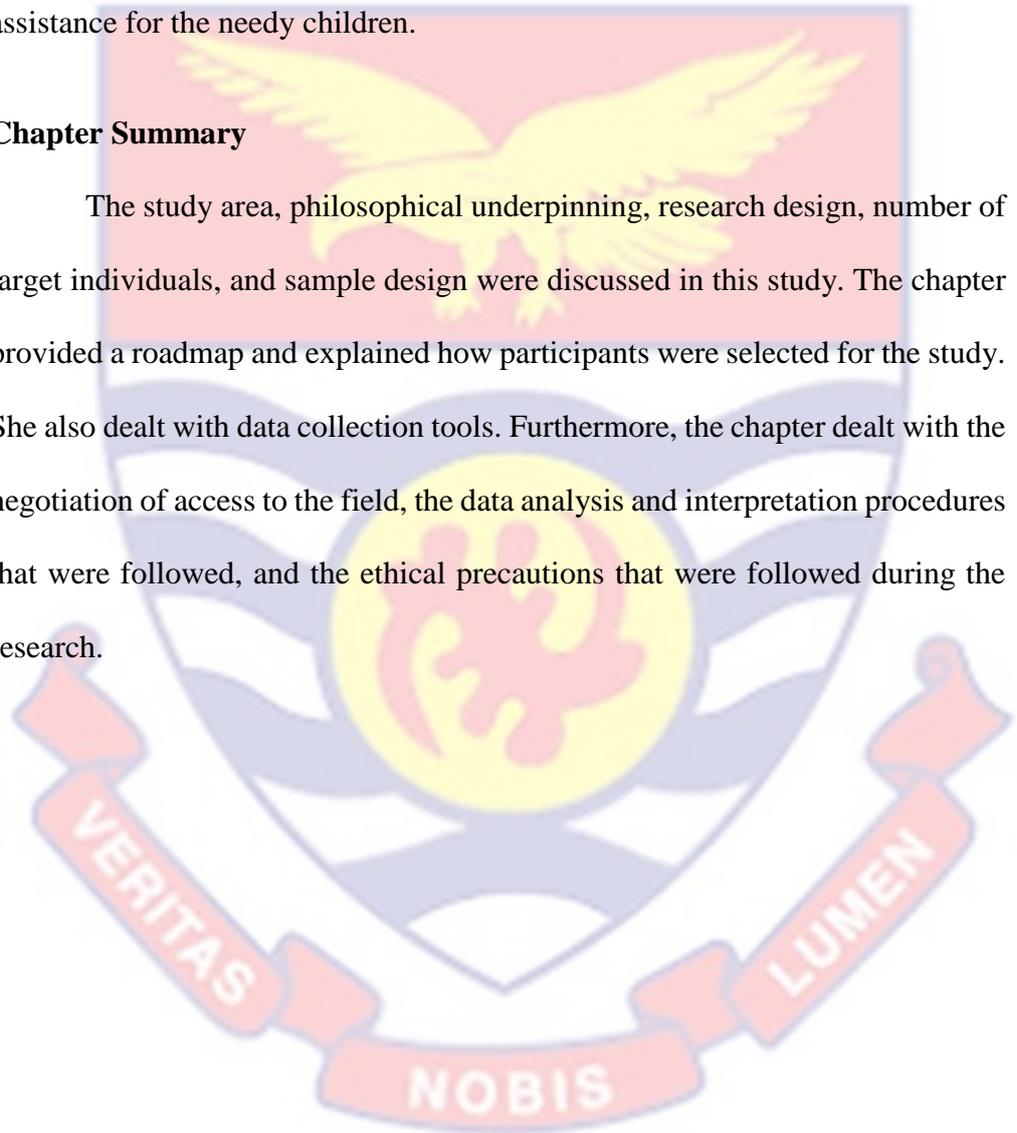
Field Experience and Practical Challenges

Although the research participants were welcoming, several appointments had to be rescheduled because of the busy schedule of some key informants. The activities of some NGOs and philanthropic institutions made

participants anticipate monetary reward, incentive or some form of support from the researcher. The researcher endeavoured to inform the participants of the benefits associated with the research, such as providing a platform for rural women to reflect on CAMFED's interventions to improve their wellbeing and providing data that could help NGOs improve their access to educational assistance for the needy children.

Chapter Summary

The study area, philosophical underpinning, research design, number of target individuals, and sample design were discussed in this study. The chapter provided a roadmap and explained how participants were selected for the study. She also dealt with data collection tools. Furthermore, the chapter dealt with the negotiation of access to the field, the data analysis and interpretation procedures that were followed, and the ethical precautions that were followed during the research.



CHAPTER FOUR

RESULTS AND DISCUSSIONS

Introduction

This chapter gives an overview of the data collected for the study. The analysis was done based on the research objectives. The first section focuses on the background of the participants, while the remaining sections discuss the research objectives.

Demographic Characteristics of Participants

Demographic characteristics provide basic information as well as general features of study participants. Features examined include age, marital status, educational attainment, occupation, household size, as well as the community where participants are located.

Age Distribution of Participants

Participants were in two groups. The CAMFED beneficiaries were all women, as seen in Table 3, while the key informants were both men and women in Table 4.

During the interviews, participants were requested to indicate their ages. Based on the information collected, the beneficiaries of the CAMFED programme were between the ages of 17 and 29 (see Table 3).

Table 3: Background Characteristics of Female Beneficiaries of CAMFED’s Programmes

No.	Age	Education Level	Occupation	Marital Status	Community	No. of years benefited	Status of Beneficiaries	Household Size
1	18	SHS	Student	Never Married	Akroful	3	Still benefitting	8
2	22	JHS	Trader	Married	Akroful	3	Previous beneficiary	5
3	18	JHS	Apprentice	Never Married	Akroful	5	Previous beneficiary	12
4	20	SHS	Teacher	Never Married	Akroful	3	Previous beneficiary	6
5	27	SHS	Apprentice	Married	Akroful	3	Previous beneficiary	5
6	22	SHS	Student	Never Married	Essarkyir	3	Still benefitting	12
7	19	SHS	Student	Never Married	Essarkyir	3	Still benefitting	7
8	21	SHS	Student	Never Married	Essarkyir	3	Still benefitting	9
9	19	SHS	Student	Never Married	Essarkyir	3	Still benefitting	13
10	22	SHS	Student	Never Married	Essarkyir	3	Still benefitting	9
11	19	SHS	Student	Never Married	Essarkyir	3	Still benefitting	7
12	23	Tertiary	Student	Never Married	Essarkyir	3	Still benefitting	6
13	23	Tertiary	Student	Never Married	Essuehyia	5	Still benefitting	6
14	29	SHS	Teacher	Never Married	Essuehyia	5	Previous beneficiary	8
15	28	Tertiary	Student	Married	Essuehyia	6	Previous beneficiary	7
16	25	Tertiary	Teacher	Married	Essuehyia	4	Previous beneficiary	3
17	26	SHS	Trader	Never Married	Essuehyia	3	Previous beneficiary	15
18	20	JHS	Trader	Never Married	Otuam	4	Previous beneficiary	11
19	24	JHS	Unemployed	Married	Otuam	5	Previous beneficiary	6
20	25	Tertiary	Student	Never Married	Otuam	5	Still benefitting	10
21	18	SHS	Student	Never Married	Otuam	3	Still benefitting	14
22	19	SHS	Student	Never Married	Otuam	5	Still benefitting	4

Source: Field Data, 2018

Table 4: Background Characteristics of Key Informants

No.	Age	Gender	Status	Education	Occupation	Marital Status	Community
1.	45	Female	Parent	JHS	Trading	Divorced	Akroful
2.	41	Female	Parent	SHS	Trading	Divorced	Akroful
3.	38	Female	Opinion Leader 1	JHS	Trading	Married	Essarkyir
4.	51	Male	Parent	Primary	Farming	Married	Essarkyir
5.	49	Male	Opinion Leader 2	Tertiary	Teaching	Divorced	Essarkyir
6.	36	Female	District Planning Officer	Tertiary	Coordinator	Married	Essarkyir
7.	54	Female	Opinion Leader 4	JHS	Farming	Widowed	Essarkyir
8.	54	Female	Project Representative	Tertiary	Teaching	Married	Essarkyir
9.	41	Female	Parent	SHS	Trading	Never Married	Essarkyir
10.	57	Female	Opinion Leader 5	No Formal Education	Trading	Married	Essarkyir
11.	43	Female	Parent	No Formal Education	Farming	Never Married	Essarkyir
12.	40	Female	Parent	JHS	Trading	Married	Essuehyia
13.	47	Female	Parent	JHS	Trading	Divorced	Essuehyia
14.	53	Male	Parent	Primary	Farming	Married	Essuehyia
15.	50	Female	Parent	Primary	Trading	Separated	Essuehyia
16.	55	Male	Parent	JHS	Artisan/Craftsmanship	Separated	Otuam
17.	62	Male	Opinion Leader 3	Primary	Farming	Widowed	Otuam
18.	55	Male	Parent	Primary	Artisan/Craftsmanship	Separated	Otuam

Source: Author's Field Data, 2018

These groups of participants were mostly students (13), teachers and businessmen (3), apprentices (2), and unemployed (1). The study findings show that most of the beneficiaries were youthful, that is, at a stage where they could make effective decisions about various social and economic issues affecting their families. These findings were corroborated by Mumbua (2011), who argued that this age group is the most active among women who seek empowerment to establish themselves socio-economically and are thus aggressive in life.

Among the key informants were three people aged 36-40 years, five people aged 41-45 years and four between the ages of 46-50 respectively. Whereas those aged 51-55 years were six, only one key informant was above 62 years. Relatively older people made up a minority of the age groups surveyed for the study. These groups of respondents were involved in smaller community activities. According to Uddin (2008), age is the most important determinant of human performance, and young people can best use their capacity, dedication, knowledge, and motivation to successfully achieve a goal.

Educational Level of Participants

The participants' educational background, as shown in Table 3, indicates that the majority of beneficiaries (13) had reached the level of Senior High School (SHS), with five receiving tertiary education. Table 3 further shows that only four have reached the level of Junior High School (JHS). According to the data collected, before the inception of CAMFED, most of the girls in the district hardly attained basic level of education with only a few obtaining secondary and tertiary educational levels.

Table 4 reveals that the majority of the key informants representing six, had reached JHS as their highest educational level, followed by five who had their highest level of education up to tertiary and primary level respectively. However, only two of the key informants reached SHS level and two had no formal education. Looking at the data in Tables 3 and 4, the majority of participants received a level of primary and higher school education.

Marital Status of Participants

In relation to participants' marital status, Table 3 reveals that the majorities of the beneficiaries (17) were students, single and had never been married, while five were married. According to the data on key informants in Table 4, nine of them were married, five divorced, three separated, two widowed and two had never been married.

Table 4 further shows that the majority of the parents (8 out of 11) were single. The data show that most of the parents had been separated or divorced, while others had never been married. The majority of the beneficiaries, according to this study, were headed by a mother rather than a father. According to Golombok (2014), many single parents, especially women, suffer from extreme financial difficulties. Some receive support from friends and family while others do not. These financial difficulties have been a contributory factor to why women have low income in the study area.

Occupational Status of Participants

The researcher was interested in the occupation of participants because it provided guidance to understanding the vulnerability of the participants to poverty. From Table 3, 13 of the beneficiaries were students while three were

into trade/business and teaching respectively. It can also be noted that two were under apprenticeship while only one was unemployed.

The majority of the key informants were engaged in trade and farming activities. Specifically, eight of the key informants were engaged in trading, while five were farmers, four were teachers, a CAMFED representative and opinion leader respectively. Two of the key informants were into craft and artisanship, while one was a coordinator at the District Assembly Office of the Ekumfi District.

Most of the key informants have shown that farming activities, livestock raising and trade were the main sources of livelihood.

Household Sizes of Beneficiaries

The majority of CAMFED beneficiaries are part of large households as shown in Table 3. This was due to the believe that having more wives, women, and children comes with a prestige. Beneficiaries with varying household sizes were chosen because the researcher anticipated that people with diverse levels of responsibilities would be impacted differently by the programmes of CAMFED.

The household size in the Ekumfi District is from three to fifteen. The main selection criteria for the programme were based on a policy of needy but brilliant students but not household size. Participants shared their diverse views about household sizes during the FGD's:

As for me I have a very large household size among all of us who are present here. Can you imagine that our household size is made of 14 people including me? This made it very difficult for my parents to cater for our household needs. I even had to stay in the

house for a year after I completed JHS before continuing to SHS due to financial constraints (Beneficiary, aged 18, FGD).

A 26-year-old former beneficiary, who is now engaged in trading business, shared a similar experience:

I stayed in a complex extended family house, where my parents have 10 children including me. We also have five other siblings from extended family members staying with us. This made it difficult for us to afford three-square meals per day. In a situation like this, we the girls were forced to sacrifice our school hours to sell in the market to make money for the family. There was a period, when I was unable to attend school. I was performing only house chores and selling in the market to earn some money for my parents to cater for my other younger siblings [Hmmm...]. This affected my education and my dream of becoming a nurse to a large extent (Beneficiary, aged 26).

The impacts of large household sizes on girls' education were largely realised in this study. The experiences of these two beneficiaries indicate that household income was inadequate to cater for the needs of a large family size. Girls were denied equal opportunities to quality education and other forms of educational/skills training, as illustrated from the statements and experiences of these two beneficiaries above.

Location of Participants within the Ekumfi District

From Table 3, most of the beneficiaries (8) resided in Essarkyir, while five resided in Otuam and five in Essuehyia, with four located in Akroful. With regards to the key informants, Table 4 illustrates that 10 of them resided in

Essarkyir, four in Essuehyia, while three were located in Otuum and three in Akroful.



CAMFED's Contributions to Improving the Level of Education of Beneficiaries

The first objective was to investigate how CAMFED programmes improved the education level of beneficiaries. The study showed that there was an improvement in the educational level of the beneficiaries. Basic Needs Theory stipulates that in empowering women, it is necessary to provide them with their basic needs (Simon, 1997; Willis, 2011). CAMFED is committed to supporting selected girls in their basic, secondary and tertiary levels by providing them with the necessary support to stay in school, by paying their school fees, buying their textbooks and stationery, uniform and/or clothing, footwear, feeding and other essentials, to support their education.

The study found out that the assistance from CAMFED through the provision of basic needs has helped improve enrolment among the girl-child in school in the Ekumfi District. One of the beneficiaries shared her thoughts as follows:

In my former Junior High School (JHS), most girls dropped out of school due to lack of financial support as well as learning materials. Most girls also lacked school uniforms, footwear, stationery, sanitary pads and daily chop money, among others. Lack of these materials becomes a problem for the girl-child to stay in school. However, through CAMFED's provision of the necessary educational tools, I have been able to stay in school and performed admirably well (Beneficiary, aged 18 Years).

Another 19-year-old student beneficiary observed:

Before I got assistance from CAMFED's project, I had problems getting my school fees paid, and acquiring other materials such as stationery and sanitary pads. In basic school, I owed a lot of arrears in school fees. As a result, I was sometimes absent from school or missed classes. Even during examination period, I got worried of being sacked from school. As a result, I was really disturbed and this affected my academic performance until I completed JHS. But now thanks to CAMFED, in SHS, I attend class every day and have never been absent from school. In addition, every month I get my stipends, stationery and the sanitary pads. (Beneficiary, aged 19).

All the beneficiaries agreed on how CAMFED has helped improve their level and quality of education up to where they have reached in life. A beneficiary who was a tertiary student of the University of Cape Coast noted:

I have been a CAMFED beneficiary from high school to the tertiary level. I was among one of the selected female beneficiaries from Ekumfi to get support from CAMFED. I feel fulfilled and now I am able to make good decision on my own without any interference. I believe I have good prospects in finding a good job and livelihood after school. (Beneficiary, aged 24).

CAMFED beneficiaries believed that formal education is a fundamental right and girls should not be deprived because of their gender. These findings are consistent with liberal feminist Wollstonecraft's (1989) argument that women have the capacity to reason and should have the same right as men to be educated to enhance their rationality. All CAMFED beneficiaries agreed on the

positive impact of educating girls. A 22-year-old beneficiary of the FGD presented her views as follows:

Of course, it is important to educate girls, not because they are girls, but because they are human beings and all human beings ought to be given the right to pursue education and develop their potential (Beneficiary, aged 22, FGD).

Denying access to formal education severely limits girls' participation in many activities that can benefit society as a whole; education helps girls contribute to innovative ideas. The DPO maintained:

Girls' reduced access to formal education creates a cycle of reduced development across a society, and across generations. Without equal access to formal education, a woman is denied a path towards her full potential. This then ripples beyond her personally, whereby families and communities are similarly deprived of their full potential (DPO, aged 36).

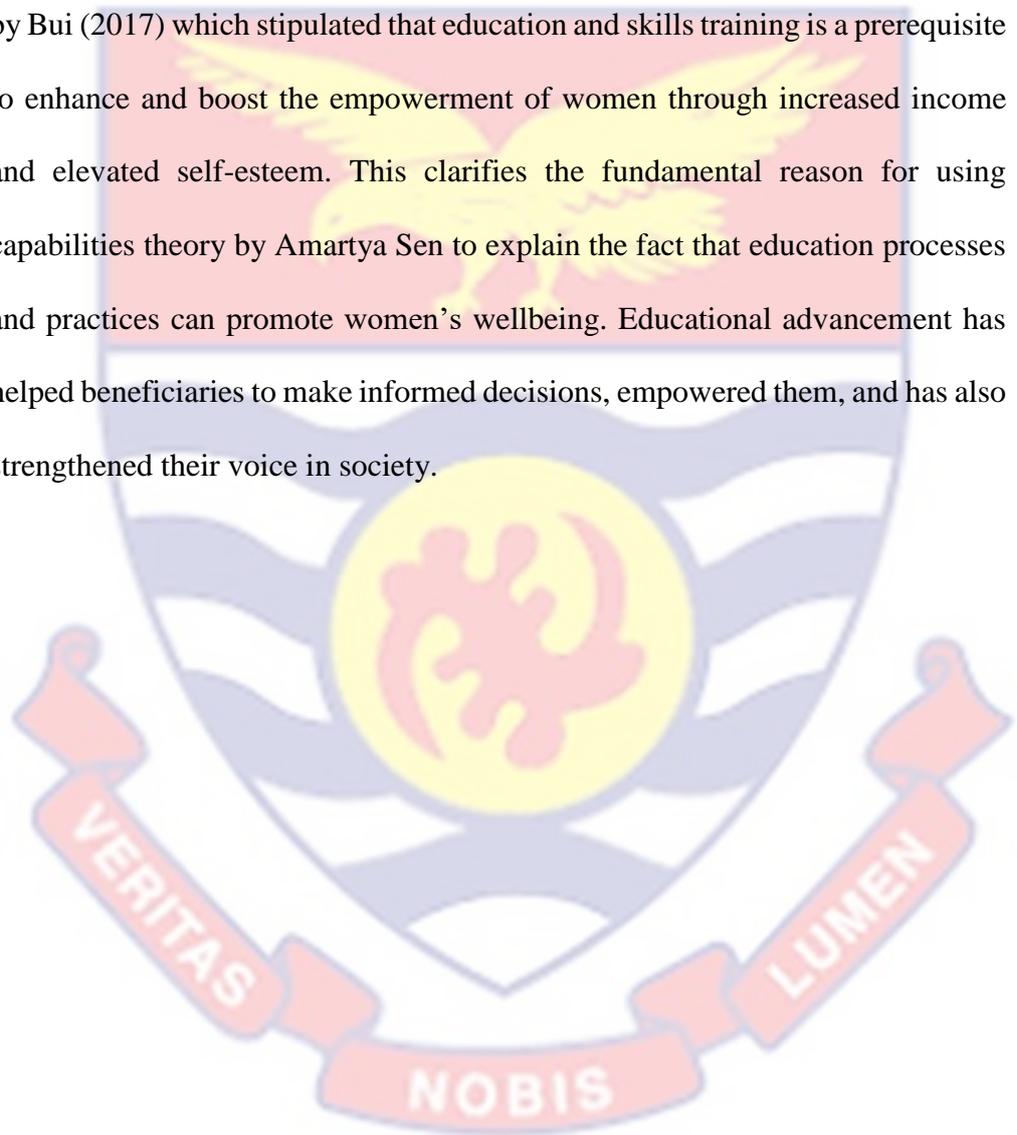
The study also revealed that CAMFED's educational support has provided beneficiaries with relevant knowledge and skills to better understand life and its challenges. Some CAMFED beneficiaries reported that the academic support they received enabled them to become self-confident, self-reliant and gain respect in the society. CAMFED gave beneficiaries the opportunity to follow their dreams and careers.

A 24-year-old beneficiary in an interview emphasised:

Through CAMFED's educational support, I am very confident of becoming a role model to up-and-coming young girls. I believe

that I am empowered to play an active role in the development of my society... Thanks to CAMFED (Beneficiary, aged 24).

Beneficiary responses further demonstrated that CAMFED's educational support have empowered women and given them the capacity to make a positive impact on their lives. This can be related to a study conducted by Bui (2017) which stipulated that education and skills training is a prerequisite to enhance and boost the empowerment of women through increased income and elevated self-esteem. This clarifies the fundamental reason for using capabilities theory by Amartya Sen to explain the fact that education processes and practices can promote women's wellbeing. Educational advancement has helped beneficiaries to make informed decisions, empowered them, and has also strengthened their voice in society.



CAMFED's Education and Skills Development Programmes on Beneficiaries' Income Generation Opportunities

The second objective was to explore how CAMFED programmes contributed to the income generation opportunities of beneficiaries. CAMFED's general efforts to support education and skills development programmes in Ekumfi District have yielded positive results and improved beneficiaries' access to employment and services, giving them their rightful place in economic development. The submission below from a 23-year-old beneficiary during an FGD highlights how the education received has made a positive impact on her life:

Since I am now educated, I can secure a good job after school, as compared to my friends who were not able to attain little or any education at all. I can support my single-parent mother financially
(Beneficiary, aged 23, FGD).

Another 25-year-old beneficiary and a company intern illustrated how her access to employment has improved:

Being educated, I feel like I can do something meaningful with my life. After my internship, I can now get a good job to earn enough money to help my family, and make decisions regarding my life, without any one giving me pressure on what to do. I can also decide on when I want to marry and whom I want to marry without any pressure from my family (Beneficiary, aged 25).

Prior to the inception of CAMFED's programmes in the Ekumfi District, most of the beneficiaries indicated that, they were not involved in any income generating activity. However, all the beneficiaries joyfully remarked that

CAMFED has provided important skills training for women, this has been very beneficial. This training has empowered women financially by engaging them in income generating activities. Beneficiaries are trained in numerous skills in order to enable them start businesses of their own. Skills development programmes implemented include liquid and solid soap making, detergents, tie and dye fabric making, pastries, ice cream and assorted drinks. Through CAMFED's skills training and entrepreneurship programmes, most beneficiaries, after completing school, have been able to set up viable businesses: A 26-year-old beneficiary from Essuehyia, had this to say about the entrepreneurship training workshops:

Attaining education and entrepreneurship training programmes has improved my life. Having support from CAMFED has enhanced my skills and ability to establish my own soap making business. This experience has boosted my chances of taking up opportunities (Beneficiary, aged 26).

Another 27-year-old previous CAMFED beneficiary in an interview highlighted:

Skills training, through CAMFED, have made it possible for all of us the beneficiaries to empower ourselves financially. We have been able to learn and acquire a number of entrepreneurial skills to better our lives. I, for instance, have my own small catering shop that gives me income regularly. I am very grateful for CAMFED's support (Beneficiary, aged 27).

The DPO also indicated how the support from CAMFED has improved beneficiaries' income generating activities:

The standard of living of beneficiaries has improved due to the support from CAMFED. Before CAMFED's intervention, some women were involved in lower paid and domestic jobs, whilst others served as housewives at home doing household work only (DPO, aged 36).

It is remarkable to note that, the data gathered from the field illustrated how the economic and social status of some beneficiaries had improved as a result of CAMFED's educational and skills training programmes. Some of the beneficiaries highlighted that, through education, their income generation opportunities have been improved, and now they have a better quality of life. According to Blattman, Emeriau and Fiala (2018), NGOs assists women gain financial independence, freedom of choice and access to employment opportunities through skills or vocational training and education.

The study also found that formal education, skills training and entrepreneurship programmes helped beneficiaries generate income, enabling them to provide food, clothing and shelter for their families. One of the key informants remarked:

If women are in business, a greater portion of their profit trickles down to the family. They normally use profits to take care of family needs (Parent, aged 47).

These findings are in line with the study conducted by Harper (2003), which depicts that, women save portions of their revenues earned and the savings have significant impacts on their families.

The study further revealed that, after CAMFED's intervention, beneficiaries and their families in the district are now able to save money towards other basic needs.

A regular saving can be an empowering experience for people who are accustomed to living on marginal incomes, and can help improve the quality of their lives. The savings works to create productive activities, increase family income and sustain members.



CAMFED's Educational Programmes and Income Generation Activities on Women's Participation in Decision-Making Processes

The third objective was to examine how CAMFED's programmes have impacted on women's decision-making roles in Ekumfi District. The educational attainment of beneficiaries was examined in terms of their highest level of formal education sponsored by CAMFED to empower women with knowledge and decision-making powers. According to Amartya Sen's Capability Approach, education and skills training equips individuals with knowledge and skills that help them participate in decisions. The increase in women's decision-making power was explained by Acharya, Bell, Simkhada, Van, and Regmi (2010) by stating that highly educated and employed women mostly participate in household decisions. It is possible that a woman's personal level of income influences her ability to make decisions in the family. In this context, beneficiaries of CAMFED were asked whether difference of education and income among family members had any impact on decision-making within their families. In their responses, the majority of CAMFED beneficiaries agreed that education and income was an important factor in determining one's ability to make decisions in the family.

In an interview, a 23-year-old final year student beneficiary of CAMFED, from Essuehyia, said:

After completing my SHS, my mum told me to stop schooling and learn a trade, I told her I wanted to continue my education to a higher level. She had no choice, but to accept the decision I had made. Now I am in the final year in the university. There are several instances I have been able to make good decisions that

have impacted positively on my life. I think without CAMFED's support, I would not have gotten to where I am now (Beneficiary, aged 23).

A 25-year-old beneficiary mentioned:

Indeed, anytime we are discussing important matters in the family, I am also allowed to contribute to the discussion just like the male members. I think this is because I am recognised for being able to go to the university. Now, they think that, I have acquired more knowledge to help solve problems in the family (Beneficiary, aged 25).

One of the previous beneficiaries, a 26-year-old, from Essuehyia, who is now a trader disclosed as follows:

Of course, when you have money every opinion you express is considered, whether good or bad. The rest of the family members who do not have any money feel that they do not match up to you, so they accept your views in every discussion. Now that I received entrepreneurship training from CAMFED, and have also been able to set up my own business, my opinions in my parental home matter a lot (Beneficiary, aged 26).

A few married beneficiaries indicated that, they made decisions about family planning with their husbands.

A 25-year-old previous beneficiary observed:

As a married woman, my husband and I agree on issues when it comes to the success of our marriage. We both understand the issue of birth control and after we have given birth to the number

of children, we both wanted, we will look at birth control options

(Beneficiary, aged 25,).

The findings of the study revealed that women can now be seen with their abilities to decide on the appropriate age to marry and to decide on the size of their family. CAMFED's contribution has helped reduce the number of early marriages and health problems in Ekumfi District. The findings of this study support Suen's (2013) and Somani's (2017) arguments that girl-child education is essential for community development and the elimination of gender inequality.



Perceptions of CAMFED's Programmes on the Wellbeing of Women

The fourth aim of the study was to obtain the views of community members on CAMFED programmes. This section discusses community members' views on CAMFED programmes in Ekumfi District.

Perceptions of Beneficiaries on the Support and Contributions toward their Education

With regard to the nature of support and the educational projects undertaken by CAMFED, the beneficiaries indicated that they receive allowances, books and other learning materials, school uniforms, school fees and free medical care from CAMFED. These are the basic needs necessary for students to stay in school. Below is the view of a beneficiary in an FGD:

What I know about CAMFED is that it's an NGO from abroad that help females in the community. They support our education by taking care of our needs in school (Beneficiary, aged 19, FGD).

From the view of this beneficiary, it can be confirmed that beneficiaries are aware and recognise the activities and impact of CAMFED in their communities.

Further interactions with the beneficiaries and other members of the community within the district revealed that, prior to the inception of CAMFED, the girl-child was not regular in school due to financial constraints. The responses from beneficiaries indicate that, they were very satisfied with the support from CAMFED because it has helped in improving their attendance and regularity in school and their level of performance. This is the experiences of a beneficiary in an FGD:

I am very happy that CAMFED came to our aid, they do not only pay our school fees, but also provide us with exercise books, pencils, pens, uniforms, soap, sanitary pads and bags. For that I am very happy (Beneficiary, aged 21, FGD).

In addition, four other beneficiaries (aged 19, 23, 24 and 25 years) also emphasised the support provided by CAMFED:

CAMFED does a lot more than paying our school fees. It takes care of our accommodation and our hostel fees as well as pays our monthly allowances (Beneficiary, aged 23).

After CAMFED's intervention, I am able to focus on my studies because I now worry less about financial challenges that previously affected my education. Now I know that my school fees and other educational needs are being taken care of (Beneficiary, aged 25).

I have the chance to a higher education due to CAMFED. I am able to learn comfortably in class and not bothered by how to afford my school needs. A lot of my friends who are not beneficiaries of CAMFED envy me because I always concentrate and perform well in class. I also have all the necessary books that I need for the subjects I am studying. I always have a peace of mind (Beneficiary, aged 19, FGD).

I no longer do petty trading to earn income to provide my school needs. I now have enough time on my hands to concentrate on my

education and I know that after I complete my tertiary education, I will be able to get a good job (Beneficiary, aged 24).

In this study, it was revealed that lack of school supplies like books, school bags, uniforms and other teaching aids made the girl-child drop out of school. A study conducted by Adam, Adom and Bediak (2016) states that poverty and lack of parental support are the main causes of early school leaving in rural Ghana. Thus, based on the above illustrations by the beneficiaries, their education has improved due to the provision of the needed materials and financial support from CAMFED. CAMFED works from strong a basic needs theory by providing the necessary support needed for students to stay in school.

With regards to CAMFED's skills development programmes, some beneficiaries raised concerns about financial difficulties in setting up and operating their businesses.

I am happy that I have been able to acquire some skills from CAMFED. After SHS, I wanted to set up my own business but was finding it difficult to do so. This is because I could not get any financial assistance from anyone. I wished the NGO could support me financially so that I could easily set up my business (Beneficiary, aged 25).

Most of us who couldn't make it to the university after SHS wish to set up our own businesses with the skills obtained from CAMFED but we suffer a lot to get financial assistance. I hope the NGO can assist us with financial support to enable us set up our businesses (Beneficiary, aged 26).

It can be revealed in the study that, financial assistance in the form of loan or microfinance can help beneficiaries with skills training to set up their viable businesses.

Perceptions of Parents on the Relief Provided by CAMFED's Assistance

The research explored the views of parents on issues relating to the impact of the assistance provided for their children by CAMFED. The views of parents on the relevance of the support provided by CAMFED were very motivating. All the parents underscored the fact that, they had been relieved of some financial burden regarding educating their children due the intervention by CAMFED. Some parents had different opinions on the support offered by CAMFED.

The assistance offered by the NGO to my daughter has reduced financial pressure on me and, therefore, I can now save some money for my farming activities (Parent, aged 43).

I can now save more money for my business activities which I couldn't do before. I used to spend all of my income on my children without saving enough (Parent, aged 41).

Before CAMFED came to our aid, it was not easy sending my first daughter to school. There was some heavy financial burden on me. The assistance of CAMFED actually was on time when my second daughter got admission to Ekumfi T. I. Ahmadiyya SHS. They paid for my daughter's school and boarding fees as well as other miscellaneous expenses including books and stationery, monthly

allowance, uniforms and even sanitary pads. In fact, they have taken a great burden off me (Parent, aged 47).

Initially my daughter was not attending school due to the lack of money, but when I heard that CAMFED takes care of everything regarding my daughter's education, I was encouraged to send her to school. (Parent, aged 44).

Responses from some of the parents also suggested that they were no longer worried about the basic needs and fees of their girl-child because of CAMFED's support. This evidence indicates the significance of the assistance provided by CAMFED to beneficiaries and their parents as well as what they are doing to enhance girls' right to quality education. These findings are similar to a study conducted by Agbemabiese-Grooms (2011) which indicated that NGOs promote relief of parents from the financial burden of educating and providing school supplies for their children. The implication of CAMFED's assistance is that parents will now be able to see their wards get the formal education they desire.

However, a question was asked regarding the awareness of parents concerning CAMFED's support for their girl-child. Based on interview data collected, all the parents stated that they were aware of CAMFED's support for their girl-child which they saw as a very important stepping stone for a brighter future for their wards.

Yes, there was a sensitisation programme which was announced on the community radio platform, I was much aware of any issue relating to the support from CAMFED. The NGO should provide employment as well (Parent, aged 41).

As a parent, I know what is best for my ward and what my child needs and what they do not. In that regard, parents must be consulted to determine the type of support (Parent, aged 47).

Although these NGOs claim they are helping the people in this community but their assistance is not enough. There are a lot of problems in this District that we need help from NGOs and the government. I just hope CAMFED would have consulted us and done more for this community, other than educating only the girl-child (Parent, aged 50).

Responses from the parents also suggest that CAMFED should have helped find jobs for their children in order to secure their future. They indicated that equality in job finding and opportunities should be the yardstick of CAMFED and other NGOs' work. Beneficiaries, after receiving quality education must be able to secure better jobs with the assistance of the NGO to help improve their income and wellbeing.

Views of Opinion Leaders on the Awareness and Support of CAMFED

The opinion leaders indicated during the FGD that though they are aware of the presence of CAMFED in their respective villages, they have never been officially informed by the authorities of the NGO regarding their activities.

Personally, I sometimes don't hear about most of the NGOs. They are supposed to come and see us the leaders in this community before they take any action, but they don't do so. They rather deal with the District Assembly. I just hear of them from other people (Opinion leader, aged 57).

In answering the question on the need to find out more about the activities of CAMFED in the District, three of the opinion leaders indicated that, it was necessary to do so.

The opinion leaders wanted to know why CAMFED decided to discriminate against the boy-child. They stated that in rural communities, a girl-child, and for that matter a woman does not play a lead role and that the responsibility is on the boy-child or a man and, therefore, CAMFED was not doing the right thing by taking care of only the girl-child.

Most of these NGOs, sometimes do not consult the custodians of the land once they are in contact with the schools and some key informants within the communities. Unless the need arises, they normally proceed with their activities without any notice to the traditional authorities. The implication here is that, there are no checks on these NGOs as to what they do in the various communities by the leaders. However, when the DPO and the CAMFED Representative were contacted, they indicated otherwise that due diligence is done in contacting the custodians of the land before implementing every activity or policy of NGOs.

Views of Participants on the Duration of Support from CAMFED

The researcher sought to determine the length of time participants considered as appropriate for CAMFED's programmes to remain with the beneficiaries and how long CAMFED should be in operation to implement its programmes. The following responses were given by parents:

The assistance should remain as long as the girl-child remains in school.

That way the child will be able to graduate from school without any worries (Parent, aged 38).

The girl-child should be sponsored from basic education through to the university or tertiary level (Parent, aged 55).

If the NGO has decided to assist us, they should sponsor us through to the tertiary level but only a few get the opportunity to graduate from the university. I want to continue my education to the tertiary level and not just end at SHS. I hope the support from the NGO doesn't stop now that there is free education because I know that the free education is for only those in the SHS (Beneficiary, aged 19).

The NGO should sponsor the girl-child till she completes university. With this, the girl-child will be able to have a better job prospect and a better future (Parent, aged 45)

The majority of the parents and beneficiaries gave similar responses, stating the need for the NGO to sponsor the girl-child through to the university. Parents and beneficiaries argued that basic education alone was not enough to enable the girl-child develop her full potential to facilitate her empowerment.

Parents were very passionate about the duration of CAMFED's assistance. They emphasised that the lives of women and their families change for the better as beneficiaries receive high and quality education and, therefore, CAMFED should extend its implementation time and do more when resources are available. Few parents, however, think that with limited resources, CAMFED should help as long as it can reduce the gender gap in schools in the Ekumfi District.

Chapter Summary

According to the results, CAMFED is committed to supporting selected girls in all their primary, secondary and tertiary levels by providing the necessary support to stay in school. The study results showed improvements in the social and economic wellbeing of beneficiaries in the Ekumfi District through the education and skills training programmes of CAMFED.



CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents the study summary, findings and recommendations.

Summary

This research used an exploratory design to determine how CAMFED policies, interventions and programmes have affected the wellbeing of women in Ekumfi District, Central Region of Ghana. Qualitative methodology was used to study the experiences of women who received assistance from CAMFED in Ekumfi District. Interviews and FGDs were also used in collecting the data which ensured that the objectives of the study were achieved.

Participants for the study were 40, comprising 22 CAMFED beneficiaries, five opinion leaders, one CAMFED District representative, one DPO, and 11 parents of the beneficiaries.

The findings of this study suggest that supporting women to improve their wellbeing through formal education, as well as training and skills development, form part of important ways to reduce poverty as established by capabilities theory. The main findings of the study are as follows:

- i) CAMFED was found to support formal education and skill development for brilliant but needy girls in Ekumfi district by providing their basic needs such as payment of fees and uniforms and shoes, stationery, sanitary pads, feeding, free medical care and also monthly allowances for women. CAMFED programmes have helped to improve the educational level of beneficiaries.

Additionally, the support from CAMFED has helped improve school enrolment, completion and performance rates and lowered drop-out rates among female students in the Ekumfi District.

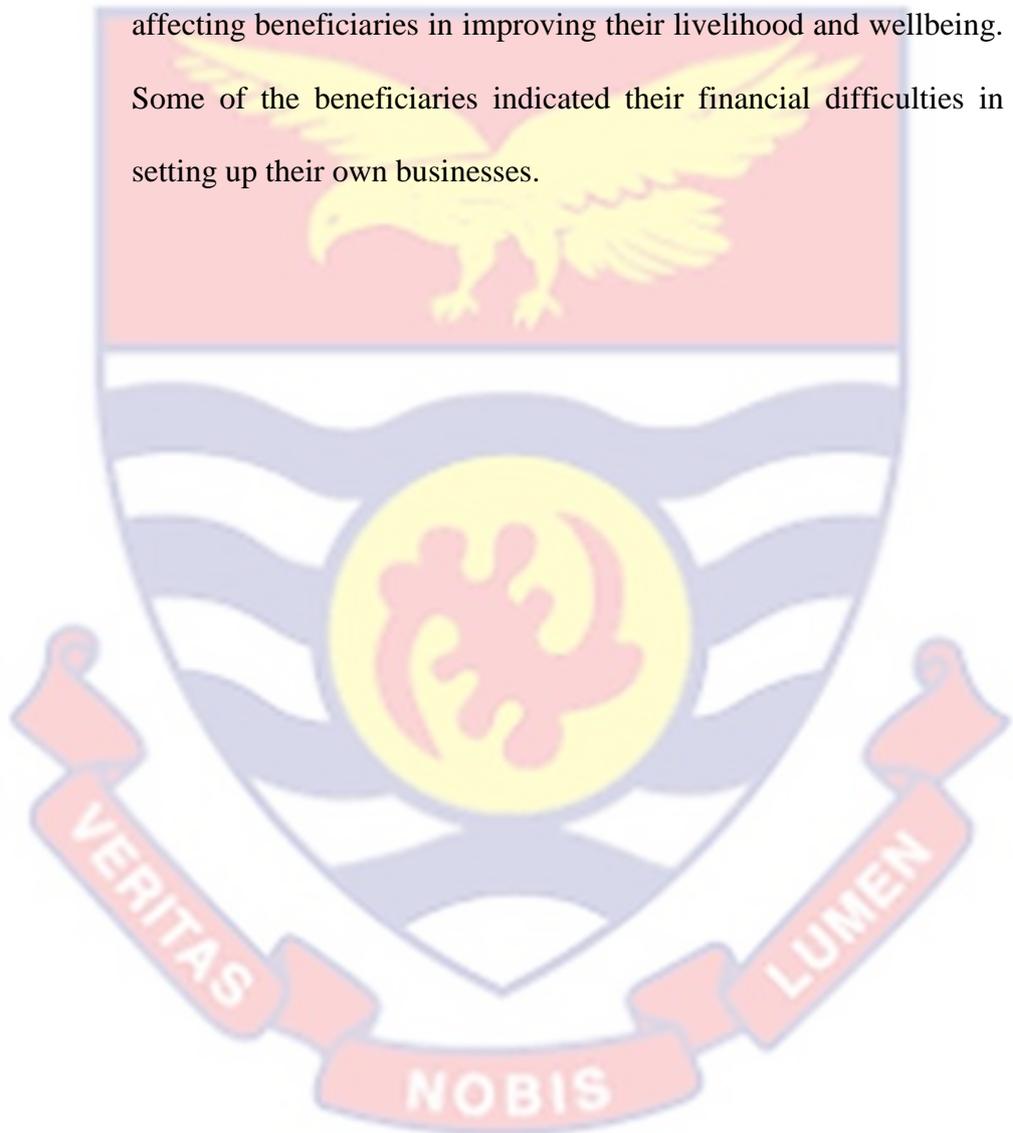
- ii) The study revealed that education and skills training have a positive impact on a person's life in terms of fighting poverty. This is because educational attainment can enhance individuals' skills, improve economic and job opportunities. It can also increase earning potential, and help individuals to make decisions that are meaningful to their lives. Furthermore, CAMFED's policies, according to the findings of the study, have contributed to poverty reduction and living standards of beneficiaries, by improving their sources of income.
- iii) According to the findings of the study, the majority of beneficiaries with higher education participate in family decision-making. Formal education also places women in a position to make better decisions at home and in the community.
- iv) The study also revealed that parents were no longer worried about the basic needs and fees of their female children because of CAMFED's support. Some of the beneficiaries who had received skills through the entrepreneurship training were having difficulties in setting up their own businesses due to financial constraint.

Conclusions

This study discussed the experiences of CAMFED's beneficiaries and their involvement with the NGO's educational programmes. Several studies have highlighted formal education as a vital tool in improving the wellbeing of women. The Improvement of the educational status and the wellbeing of the girl-child presents various potentials for poverty reduction, especially in the rural areas. Thus, CAMFED is seen as a valuable actor in transforming and improving the wellbeing of the girl-child through education. The NGO plays a key role in education and skills training to make rural women in Ekumfi District self-reliant both socially and economically. CAMFED contributes to the decision-making, living standards, sources of income and literacy levels of women. Based on the research objectives, this study concluded that:

- i) CAMFED's education programmes have affected beneficiaries' social and economic empowerment. Beneficiaries' level of education has improved and they have quality lives. This has improved beneficiaries' wellbeing and standard of living.
- ii) CAMFED's education and skills development programmes have empowered women and enabled them to access income generation opportunities. Financial dependence on others has decreased as a result of CAMFED's intervention, thanks to women's access to employment opportunities and business creation.
- iii) The contribution of women to decisions on social and family matters have been positively affected because of the education and income generation activities provided by CAMFED. Beneficiaries now have confidence to make decisions at home.

iv) Parents have been relieved of the financial burden of sending their children to school. Community leaders though happy about the NGOs intervention, preferred the NGO educating both boys and girls. Yet, the programmes to empower women through income generation activities are insufficient to address the complex relations affecting beneficiaries in improving their livelihood and wellbeing. Some of the beneficiaries indicated their financial difficulties in setting up their own businesses.



Recommendations

In the light of the main findings of this research, the following policy recommendations are made to help improve the living conditions of women in Ekumfi District and Ghana as a whole.

- i. The findings of the study showed that if women, especially those in rural areas, are given formal education, they will be able to earn and also participate in decision-making, thereby improving their wellbeing. This study revealed that the problems hindering access to quality formal education and academic performance among rural women could be tackled if NGOs and the government make rapid interventions and take immediate measures to improve educational support in rural areas. These interventions include: provision of teaching and learning materials; provision of uniforms and footwear; Provision of catering and catering facilities; training teachers to use appropriate teaching techniques and motivating teachers.
- ii. To ensure women's active participation in decision-making processes, their level of education and income-generating activities must be improved. The Ministry of Gender, Children and Social Protection should therefore play a more active role in promoting the importance of women's education in collaboration with the Ekumfi District Assembly and the Ghana Education Service. The Ministry of Education, civil society organisations, NGOs and the media could collectively initiate awareness and orientation activities to highlight the importance of women's education so that more women can be educated up to the tertiary level.

- iii. The study revealed that some beneficiaries who received the skills training had difficulty setting up their businesses due to financial constraints. Hence, CAMFED could collectively work with other NGOs involved in micro-finance to strengthen their income generation programmes and expand their support to resource poor women. The collaboration can provide beneficiaries with soft loans and conduct meetings with them to educate them on how to use their loans for proper businesses. CAMFED could encourage a saving scheme with a periodic maturity period for beneficiaries as well.
- iv. CAMFED should broaden its horizon to cover more beneficiaries in the midst of possible limitations. The NGO should increase funding by liaising with other international bodies towards this discourse. They should also ensure capacity building through adult education for women who do not have access to formal education. This process will go a long way towards ensuring that women have the knowledge and skills needed to improve their quality of life.

Suggestions for Further Research

- i. This study looked only at CAMFED interventions aimed at improving the living conditions of rural women through education and skills training. Future research could be conducted to explore other interventions such as access to micro-credit and health care services that can be provided by NGOs and the government to improve the living conditions of women in Ekumfi district.

- ii. This study could also be evaluated by further in-depth research by comparing the lives of beneficiaries and non-beneficiaries of CAMFED programmes between two or more Districts.



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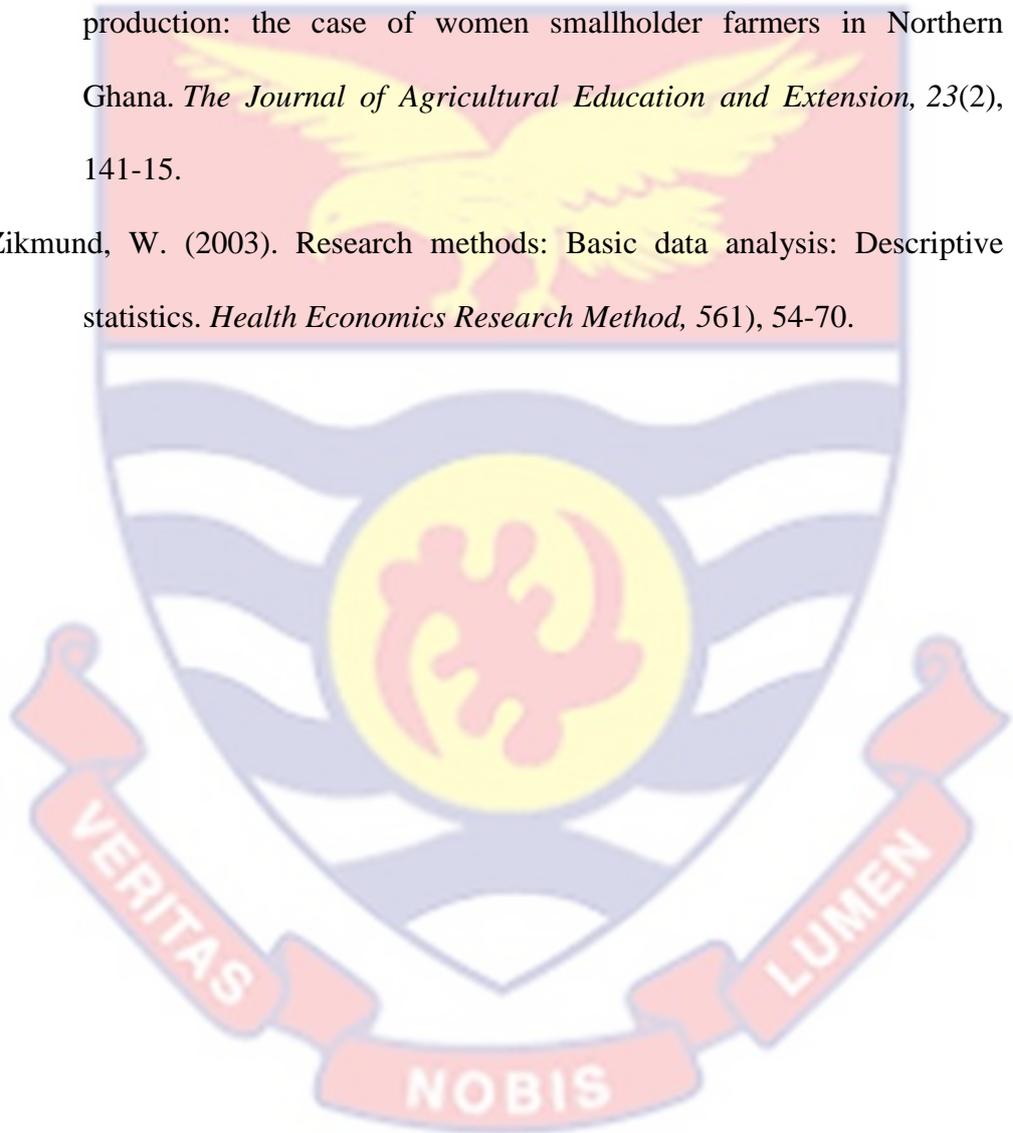
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APPENDICES

**APPENDIX A: INTERVIEW GUIDE AND FGD GUIDE FOR
BENEFICIARIES**

UNIVERSITY OF CAPE COAST

COLLEGE OF HUMANITIES AND LEGAL STUDIES

FACULTY OF SOCIAL SCIENCES

DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY

**CONTRIBUTIONS OF NGOS TO THE WELLBEING OF WOMEN: A
CASE STUDY OF EKUMFI DISTRICT OF THE CENTRAL REGION
OF GHANA**

SECTION A: Demographic Background of Participants:

1. How old are you?
2. What is your educational background?
3. What is your religious affiliation?
4. What is your main Occupation?
5. How long have you stayed in this community?
6. What is your type of accommodation?
7. How many people live in the shared household with you?
8. What are some of the NGOs that operate in your community?
9. What do you know about CAMFED?
10. What is your relationship with CAMFED?
11. What age did you start benefiting from CAMFED?
12. How many years have you benefited from CAMFED?
13. Are you still a beneficiary?
14. What is the nature of assistance given to you by CAMFED?

SECTION B: Educational Attainment

15. At this level of your education, do you consider it as the most important priority? If yes how?
16. If no, what would you have considered as the most important so far as your education at the moment is concerned?
17. How did the support from CAMFED contribute to your educational development?
18. How would have your education been affected if CAMFED had ceased to give you assistance?
19. To what extent has CAMFED contributed in keeping you in school up till date?
20. State if there are any areas the NGOs need to improve with regard to their services.
21. How will you complement the works of the NGOs to improve the situation of girl-child education?
22. How does your community perceive CAMFED's educational programmes?

SECTION C: Skills Development, Source of Income and Income Generation activities of Women:

23. Can you tell me something about your working situation? (Where does your income come from)?
24. Do you have any peculiar skills you trade in?
25. Where did you learn such skills from?
26. Were you sponsored, supported or self-paid to learn such skill(s)?

27. How do you feel about your work? Are you able to save? (Has it always been like that?) How do you feel about saving?
28. What other sources of income do you have apart from your main income?
29. What are you using your income for?
30. In what ways have your sources of income changed after the implementation of CAMFED's programme (e.g., engagement of women in activities in which they were not previously engaged)?
31. In what ways have the programmes provided economic benefits to you as a woman specifically?

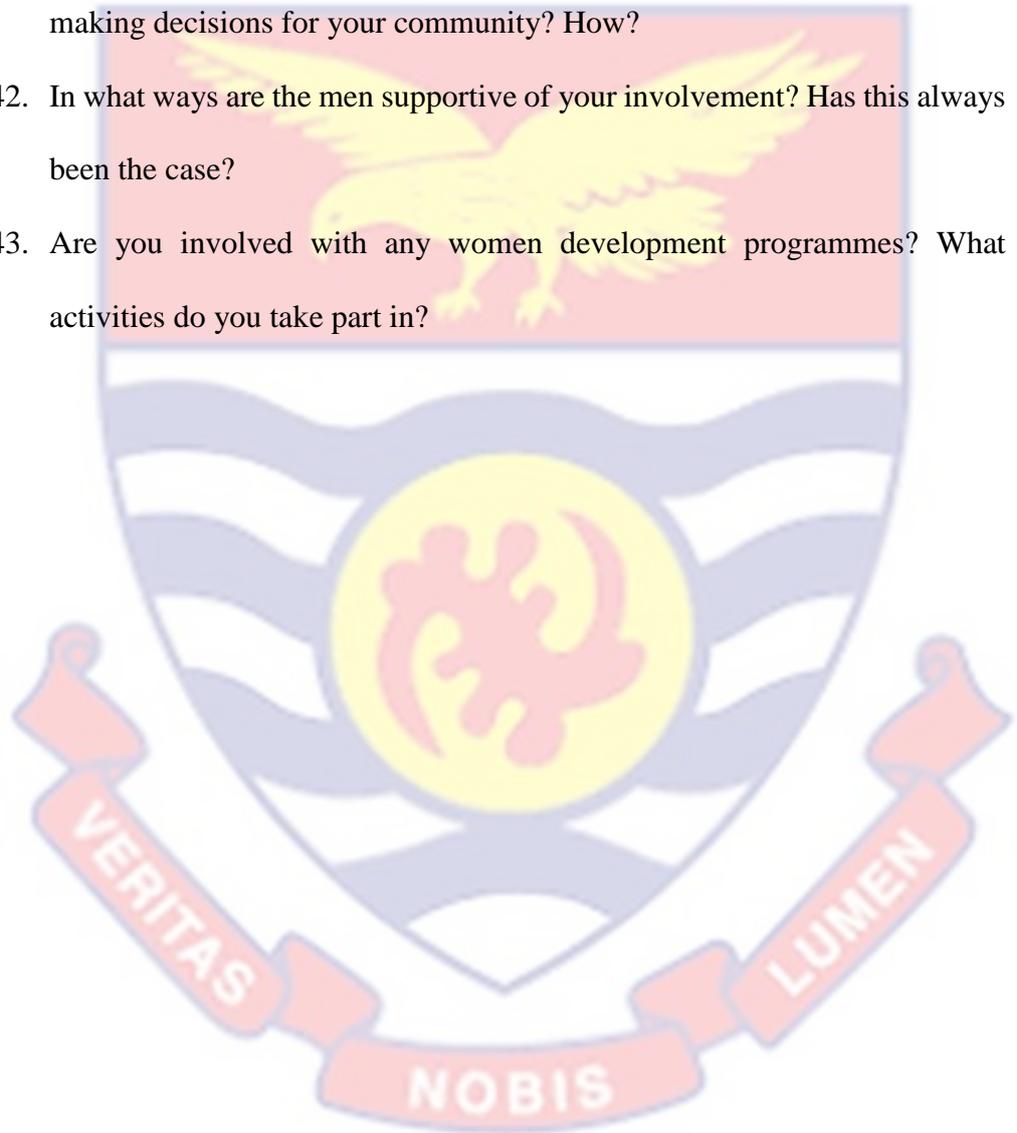
SECTION D: Decision-making inside the Household:

32. If you think of your family/household, in which situations are you able to make decisions? Has this changed after CAMFED's programme? How do you feel about that?
33. Can you think of any situations where you would like to make decisions but are not able to? What could change that?
34. Do you discuss what to buy with your husband/family? How do you feel about that?
35. Have processes of decision-making changed after CAMFED's programme?

SECTION E: Decision-Making outside the Household

36. How do you perceive community development progress?
37. How often do you participate in community activities? What was the last activity you participated in?
38. What hinders you from been more active in your community?

39. Do you feel that you have an equal say at the meetings? Can other women say what they want to?
40. How has your involvement in decision-making changed the role of women in your community?
41. Do you feel that you are achieving equal status with men when it comes to making decisions for your community? How?
42. In what ways are the men supportive of your involvement? Has this always been the case?
43. Are you involved with any women development programmes? What activities do you take part in?



APPENDIX B: INTERVIEW GUIDE FOR COMMUNITY LEADERS

1. What are the NGOs operating in this community?
2. What do you think about the activities of these NGOs in your community?
3. What are some of the benefits women derive from the activities of NGOs?
4. In what ways would you say there have been changes in this community as a result of NGO activities?
5. Specifically, have the activities of CAMFED changed the living standards (in relation to the educational level, income level and decision-making power) of the women beneficiaries and their household? If yes, how? If no, why not?
6. What services (education, health, agricultural extension or any other rural services) and infrastructure (electricity, roads, and water pumps) are available in this community? Do women have access to these services? Do they use the services?
7. Have you identified any changes in your perceptions about women's roles following the NGO programmes? Why do you say so?
8. Have you, in recent years, noticed any changes in women beneficiaries' sense of self confidence, self-esteem and dignity (e.g., being more confident to speak in public meetings, voicing an opinion within the household, engaging in productive activities or other indicators)? Please explain.
9. How were people selected for CAMFED's programmes?
10. What do you think about the way people were selected for CAMFED's assistance in this community?
11. Are there people in this community who deserve to be included but have been excluded? What reasons would you give to your response?
12. Which other groups have benefited from NGOs in this District aside women?

**APPENDIX C: FOCUS GROUP DISCUSSION GUIDE FOR
COMMUNITY LEADERS**

**GENERAL KNOWLEDGE ABOUT NGOs OPERATING IN THE
EKUMFI DISTRICT**

1. Define an NGO?
2. What are the NGOs operating in this community?
3. What do you think about the activities of these NGOs in your community?

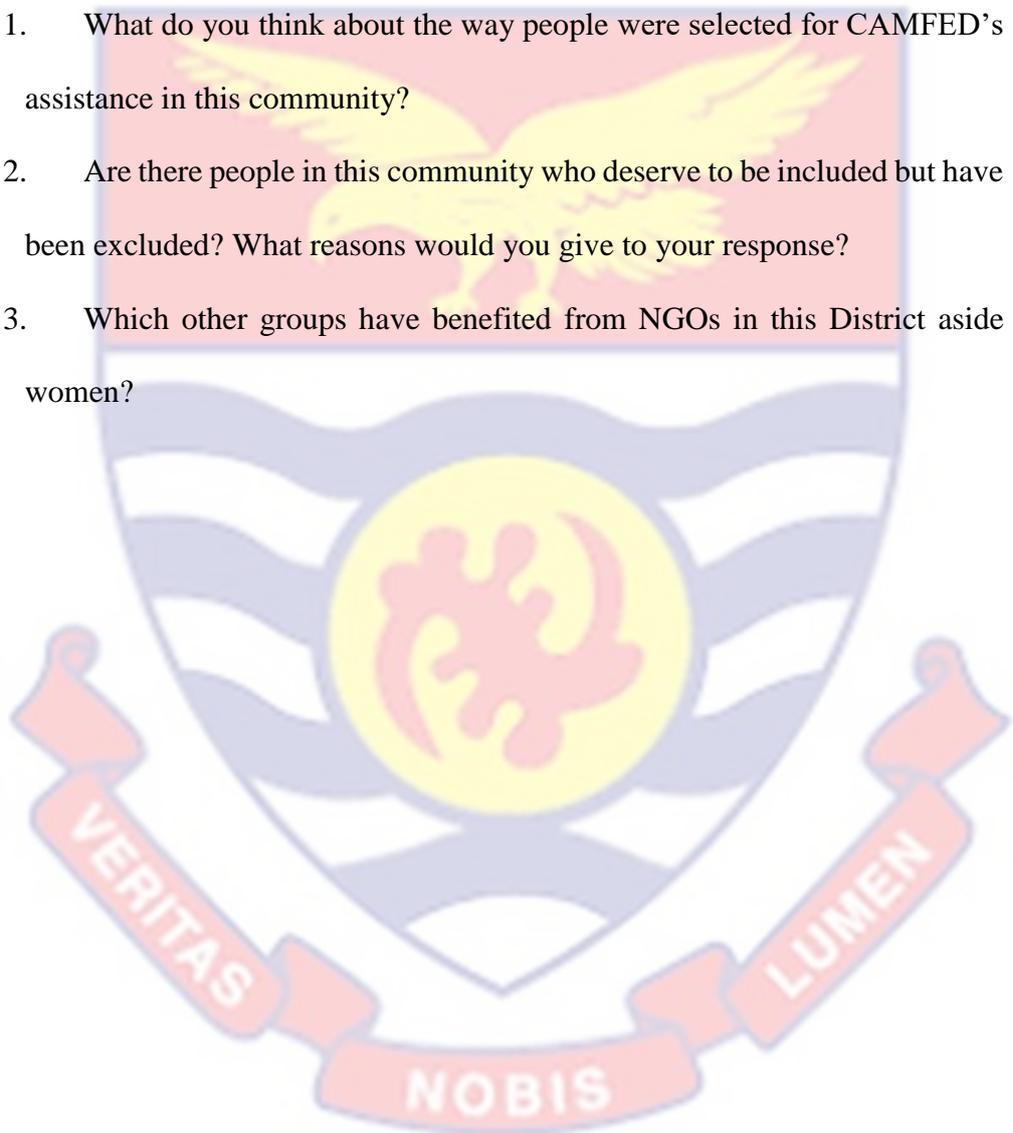
**SERVICES THAT NGOs PROVIDE AND THEIR BENEFITS TO
WOMEN IN THE EKUMFI DISTRICT**

4. What are some of the benefits women derive from the activities of NGOs?
5. In what ways would you say there have been changes in this community as a result of NGO activities?
6. Specifically, have the activities of CAMFED changed the living standards (in relation to the educational level, income level and decision-making power) of the women beneficiaries and their household? If yes, how? If no, why not?
7. What services (education, health, agricultural extension or any other rural services) and infrastructure (electricity, roads, and water pumps) are available in this community? Do women have access to these services? Do they use the services?

PERCEPTIONS OF NGOs (CAMFED)

8. Have you identified any changes in your perceptions about women's roles following the NGO programmes? Why do you say so?

9. Have you, in recent years, noticed any changes in women beneficiaries' sense of self confidence, self-esteem and dignity (e.g., being more confident to speak in public meetings, voicing an opinion within the household, engaging in productive activities or other indicators)? Please explain.
10. How were people selected for CAMFED's programmes?
11. What do you think about the way people were selected for CAMFED's assistance in this community?
12. Are there people in this community who deserve to be included but have been excluded? What reasons would you give to your response?
13. Which other groups have benefited from NGOs in this District aside women?



**APPENDIX D: INTERVIEW GUIDE FOR THE CAMFED
REPRESENTATIVE**

Demographic Background of Key Informant of NGO

1. Sex.... Male [] Female []
2. Age.....
3. Position.....
4. Highest level of educational attainment

Brief Mandate of CAMFED

5. What is the mandate of your organisation?
6. How do you carry out your mandate?
7. What programmes do you have/operate in the Ekumfi District?
8. What programmes do you have for women?
9. How did you select the beneficiaries?
10. In what ways does the design and implementation of the programmes impact on the wellbeing of women in the Ekumfi District?
11. In what ways have the programmes impacted on beneficiaries' level of education, level of income and decision-making power?
12. Do you have statistics to indicate if your policies have made a marked improvement in the lives of those being served?
13. In terms of quantum, how many people have you served since you started implementing your programmes in Ekumfi District?
14. Would you say your NGO is satisfied with its achievements since you started operation in the Ekumfi District? If not, why not and what could be done better? If yes, how?
15. How does the community perceive your empowerment programmes?
16. What problems or challenges have you faced with policy implementation in the Ekumfi District?

APPENDIX E: ENROLMENT AND PERFORMANCE TABLE

Enrolment and Performance Table for a CAMFED supported SHS (SECONDARY SCHOOL) and a school not supported by CAMFED.

ACADEMIC YEAR	(ENROLMENT)			(COMPLETION)					(PERFORMANCE) Total no. that sat for WASSCE and total no. that passed in all Core Subjects			
				JHS 3								
2011/2012	TOTAL	GIRL	BOY	TOTAL NO. OF SHS 3 PUPILS	TOTAL NO. THAT SAT FOR WASSCE	DIFFERENCE			TOTAL	GIRLS	BOYS	FAILED
SCHOOL						L	S	S				
T.I AHMASS*	337	158	179	81	74	7	5	2	108	20	40	42
MILLS	438	208	230	88	83	5	4	1	113	33	46	40
TOTAL	775	366	409	169	157	12	9	3	221	53	86	82
2012/2013												
SCHOOL	TOTAL	GIRL	BOY						TOTAL	GIRLS	BOYS	FAILED
T.I AHMASS*	342	167	175	90	88	2	2	0	126	28	42	57
MILLS	441	214	227	94	90	4	3	1	131	37	43	50
TOTAL	783	381	402	184	178	6	5	1	257	65	85	107
2013/2014												
SCHOOL	TOTAL	GIRL	BOY						TOTAL	GIRLS	BOYS	FAILED
T.I AHMASS*	434	188	200	86	86	0	0	0	135	37	25	73
MILLS	419	175	222	84	78	6	4	2	128	32	45	51
TOTAL	853	363	422	170	164	6	4	2	263	69	70	124
2014/2015												

SCHOOL	TOTAL	GIRLS	BOYS						TOTAL	GIRLS	BOYS	FAILED
T.I AHMASS*	454	215	239	113	109	4	1	3	124	48	32	44
MILLS	431	190	241	90	89	1	1	0	132	35	38	59
TOTAL	885	405	480	203	198	5	2	3	263	89	70	103
2015/2016												
SCHOOL	TOTAL	GIRLS	BOYS						TOTAL	GIRLS	BOYS	FAILED
T.I AHMASS*	426	200	226	90	89	1	1	0	134	59	55	20
MILLS	438	183	244	76	74	2	1	1	129	43	46	40
TOTAL	820	383	470	166	163	3	2	1	203	102	101	60
2016/2017												
SCHOOL	TOTAL	GIRLS	BOYS						TOTAL	GIRLS	BOYS	FAILED
T.I AHMASS*	372	178	194	101	100	1	0	1	140	52	53	35
MILLS	456	197	259	85	83	2	1	1	123	45	44	34
TOTAL	828	375	453	186	183	3	1	2	263	97	97	69
2017/2018												
SCHOOL	TOTAL	GIRLS	BOYS						TOTAL	GIRLS	BOYS	FAILED
T.I AHMASS*	428	217	210	97	97	0	0	0	143	55	51	37
MILLS	432	190	242	88	83	4	1	3	111	43	48	20
TOTAL	860	407	452	184	180	4	1	3	254	98	99	57

Enrolment and Performance Table for a CAMFED supported JHS (BASIC SCHOOL) and a school not supported by CAMFED.

ACADEMIC YEAR	(ENROLMENT)			(COMPLETION) JHS 3					(PERFORMANCE) Total no. that sat for BECE and total no. that passed in all Core Subjects				
				TOTAL NO. OF JHS 3 PUPILS	TOTAL NO. THAT SAT FOR BECE	DIFFERENCE			TOTAL	GIRLS	BOYS	FAILED	
SCHOOL	TOTAL	GIRL	BOYS			TOTAL	GIRL	BOYS					
2011/2012													
AKROFUL M/A*	286	116	170	81	74	7	5	2	74	16	19	39	
OTUAM M/A	301	129	172	88	83	5	4	1	83	15	22	46	
TOTAL	587	245	342	169	157	12	9	3	157	31	41	85	
2012/2013													
SCHOOL	TOTAL	GIRL	BOYS						TOTAL	GIRLS	BOYS	FAILED	
AKROFUL M/A	323	122	201	90	88	2	2	0	88	16	24	48	
OTUAM M/A	316	134	182	94	90	4	3	1	90	18	20	52	
TOTAL	639	256	383	184	178	6	5	1	178	34	44	100	
2013/2014													
SCHOOL	TOTAL	GIRL	BOYS						TOTAL	GIRLS	BOYS	FAILED	
AKROFUL M/A	320	153	167	86	86	0	0	0	86	22	17	47	
OTUAM M/A	311	139	172	84	78	6	4	2	78	19	23	36	
TOTAL	631	292	339	170	164	6	4	2	164	41	40	83	
2014/2015													
SCHOOL	TOTAL	GIRL	BOYS						TOTAL	GIRLS	BOYS	FAILED	
AKROFUL M/A	331	163	168	113	109	4	1	3	109	30	28	51	

OTUAM M/A	302	141	161	90	89	1	1	0	89	18	26	45
TOTAL	633	304	329	203	198	5	2	3	198	48	54	96
2015/2016												
SCHOOL	TOTAL	GIRLS	BOYS						TOTAL	GIRLS	BOYS	FAILED
AKROFUL M/A	339	167	172	90	89	1	1	0	89	28	28	33
OTUAM M/A	314	141	173	76	74	2	1	1	74	22	23	29
TOTAL	653	308	345	166	163	3	2	1	163	50	51	60
2016/2017												
SCHOOL	TOTAL	GIRLS	BOYS						TOTAL	GIRLS	BOYS	FAILED
AKROFUL M/A	364	179	185	101	100	1	0	1	100	32	29	39
OTUAM M/A	317	156	161	85	83	2	1	1	83	25	24	34
TOTAL	681	335	346	186	183	3	1	2	183	57	53	73
2017/2018												
SCHOOL	TOTAL	GIRLS	BOYS						TOTAL	GIRLS	BOYS	FAILED
AKROFUL M/A	372	189	192	97	97	0	0	0	97	35	37	25
OTUAM M/A	332	130	163	88	83	4	1	3	83	33	28	22
TOTAL	704	319	385	184	180	4	1	3	180	68	65	47

CAMFED supported/sponsored schools.

Source: Ghana Education Service, Ekumfi District Office, Essaakyir, Central Region.