UNIVERSITY OF CAPE COAST

ASSESSING THE EFFECTS OF RURAL ENTERPRISE PROGRAMME ON

POVERTY REDUCTION IN THE TANO-NORTH DISTRICT

BY

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DECLARATION

Candidate's Declaration

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

Candidate's Signature………………………Date…………………….....

Name: Krofa Alice Manku

Supervisors' Declaration

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

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ABSTRACT

The main objective of this study was to assess the effect of Rural Enterprise Programme on poverty reduction in Tano-North District. Using a stratified sampling technique, one hundred and forty five (145) respondents made up of oil palm extractors and oil palm farmers, as well as Rural Enterprise staff were sampled from the study's target population of 220. Both qualitative and quantitative approaches were used in probing the research questions of how the Rural Enterprise Programme have affected poverty reduction in Tano-North District. Interview schedule and questionnaires were the main instruments used to obtain the needed data. The study employed frequencies and percentages in analysing the study's results. In some cases, direct quotation from the respondents were also discussed in accordance with qualitative approach. Findings of the study showed that although REP has created jobs for some people in the Tano-North District, the programme has failed to improve upon the standard of living of the beneficiaries. In addition, the study found that REP's contribution to job creation in the Tano-North District was low. The study recommended that beneficiaries of REP should be supported financially by the government of Ghana to enable them expand their business in order to improve their standard of living. It was further recommended that Tano-North District Assembly should prioritise activities that will facilitate the creation of jobs for more women and unemployed youth to ensure their retention in the district for development.

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DEDICATION

Dedicated to the Krofa family at Tafo in the Eastern Region of Ghana.

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LIST OF ACCRONYMS

BAC	Business Advisory Centre
GoG	Government of Ghana
GPRS II	Growth and Poverty Reduction Strategy II
HIPC	Heavily Indebted Poor Countries
IFAD	International Fund for Agricultural Development
IMF	International Monetary Fund
MDGs	Millennium Development Goals
MoFA	Ministry of Food and Agriculture
OECD	Organisation for Economic Co-operation and Development
PRSP	Poverty Reduction Strategy Programmes
REP	Rural Enterprise Programme
SDGs	Sustainable Development Goals
SMEs	Small and Medium Enterprises
UN	United Nations
UNDP	United Nations Development Programme
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNICEF	United Nations Children's Emergency Fund

CHAPTER ONE

INTRODUCTION

Background to the Study

Globally, extreme poverty has been viewed as a rural phenomenon despite increasing urbanisation. Out of the 1.2 billion extreme poor people, 75 percent live in rural areas (Ravallion, Martin, Chen & Sangraula, 2007) and, for the most part, they depend on agriculture, forestry, fisheries and related activities for survival (Anriquez & Stamoulis, 2007). The causes of rural poverty are complex and multidimensional. They involve, among other things, culture, climate, gender, markets, and public policy. Likewise, the rural poor are quite diverse both in the problems they face and the possible solutions to these problems. In this regard, most studies examine how rural poverty develops, what accounts for its persistence, and what specific measures can be taken to eliminate or reduce it (Mahmood, 2001).

The international community sees global poverty reduction as one of the major strategic challenges of the twenty-first century (World Bank, 2001). In 2009, it was estimated that 1.8 billion of the world's population lived on less than US$2 a day (UNESCAP, 2010). The condition became even worse with time, as UNDP (2010a) indicated that in 2010, 1.4 billion people lived on or below US$1.25 per day. Although efforts to arrest the challenge is receiving positive results, the expectations are far reaching as more than 12.7 percent of the world population is still living on less than US$1.90 a day as at 2012 (World Bank, 2013).

Despite progress achieved since the endorsement of the Millennium Development Goals (MDGs) by world leaders at the UN in September 2000, human poverty still remains widespread in certain parts of the world. United Nations Development Programme (2013) reports that globally, the number of extreme poor has dropped by 650 million in the last three decades, a level of progress humankind had never seen. But still there are more than a billion people living in extreme poverty. In the midst of globalised progress and development, human deprivations are still wide spread (UNDP, 2013).

Furthermore, the World Bank had earlier reported that the developing world is poorer than it was first perceived (Ravallion & Chen, 2008). A high percentage of rural communities in the world, live in poverty of which 90 percent are in Africa and Asia (World Bank, 2004). Poverty levels in Africa are very high and for that matter Ghana. It has been estimated that 49 percent of Ghanaians earn less than a dollar a day (UNICEF, 2000).

According to Ghana Statistical Service's (2014) Living Standard Survey (GSSL 6) main report, more than three-quarters of the population 15 years and older is economically active (77.1%). The proportion of economically active males (79.8%) is higher than females (74.9%). The population in rural areas are also more likely than those in urban areas to be economically active (Ghana Statistical Service, 2014). The GLSS 6 further reports that about 75 percent of the population 15 years and older are employed, with majority of them engaged in Agriculture (44.7%) and Services (40.9%).

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Nearly two-thirds (68.7%) of the working population are own account workers (46.4%) and contributing family workers (22.3%).

According to Ghana Statistical Service (2014), even though the unemployment rate (5.2%) is low, more than one-third of the working population are underemployed (i.e., these individuals work less than 35 hours a week). The proportion of persons engaged in agricultural activities who are underemployed (61.5%) is higher than those in non-agricultural activities (38.5%). About 3.2 million (20.5%) persons 15 years and older are economically not active, citing education or training (54.5%) as being the main reason for inactivity (Ghana Statistical Service, 2014).

Additionally, a recent paper by McKay, Pirttilä and Tarp (2015) analyses trends in consumption and non-monetary poverty outcomes in Ghana since the early 1990s. They (McKay et al., 2015) find an improvement in the majority of monetary and non-monetary indicators. For instance, non-monetary indicators such as infant and under-five mortality rates have declined over the period. Secondary school attendance rates and access to other services has improved. One measure that has not shown significant improvement over the period is the weight-for-height indicator for children (Cooke, Hague & McKay, 2016).

Broad economic stability, competitive markets, and public investment in physical and social infrastructure are widely recognized as important requirements for achieving sustained economic growth and a reduction in rural poverty (Mahmood, 2001).

This led to earlier rural development projects to have much more narrowly tailored goals benefiting some sections of the society, with little or no concerns for future generations.

Buam (2007) argues that while natural, physical, financial and human capitals play significant roles for rural agricultural development and poverty reduction, the constant failures of many rural development programmes indicate that additional factors deserve consideration. Important insights about the structure of rural economies and the design of appropriate rural development policies are gained by the recognition that people are embedded within social networks (Udry & Conley, 2004).

According to Audinet and Haralambous (2005), the effects of agricultural growth on poverty are specific to the local context, and the effects are stronger where agriculture is important to the livelihoods of the rural poor. The authors further note that, in countries or communities where the incidence of poverty is very high, agricultural development has the largest effect on overall poverty reduction. By the beginning of the 1990s unemployment and poverty were widespread, and, as a result, the World Bank and the IMF realised the missing link in their wholesale development programmes for developing countries. However, in April 2001, owing to external shocks in the form of fluctuating world prices of Ghana's primary products as well as increasing crude oil prices, coupled with the political instability, Ghana became just another heavily indebted poor country (Buam, 2007).

One of the widely adopted poverty reduction strategies is targeted at agriculture. Agriculture is described by Adebayo and Okuneye (2005) as the most important sector in economic strategy and poverty reduction drive of most countries.The significance of this sector is more pronounced in developing countries, where it is the main vehicle of national survival, employment, food and foreign exchange and also contributes to a large percentage of the national income (Adebayo & Okuneye, 2005).Agriculture continues to be the fundamental instrument for sustainable strategy and poverty reduction strategy in less developed countries.

As a result, any serious discussion of growth and poverty reduction in Africa must begin with a look at the role being played by agricultural development (Gollin, 2009). Many studies (Nwafor, Eboh, Chukwu & Amuka, 2011; Adebayo & Okuneye, 2005) have examined the impact of agriculture on poverty in Nigeria. The conclusion has always implied that poverty is a scourge that has refused to leave the country despite the various efforts of the government.

In order to reduce the incidence of poverty and unemployment, Ghana put in place Vision 2020 and the Interim Poverty Reduction Strategy. The implementation of the two strategies met considerable challenges in part due to unrealistic strategies and inadequate financing. In 2002, comprehensive policies were put in place to support growth and poverty reduction over a three-year period (from 2002-2004), with the aim of effective economic management and wealth creation.

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In 2006, the government of Ghana launched its second strategy for poverty reduction and economic growth dubbed "Growth and Poverty Reduction Strategy, (GPRS II)". The emphasis of GPRS II was on growth, including policies and strategies that would enable Ghana to attain middle income status of a per capita of $1000 by 2015.

Specifically, the strategy aimed at macroeconomic stability, accelerated private sector-led growth, vigorous human resource development and good governance and civic responsibility (Republic of Ghana, 2006). In differentiating the two, International Monetary Fund (2006) explains that while the GPRS I focused on poverty reduction programmes and projects, the emphasis of GPRS II is on the implementation of growth-inducing policies and programmes which have the potential to support wealth creation and sustainable poverty reduction.

The Ghana Shared Growth and Development Agenda (GSGDA II, 2015) reports that the GSGDA I, was formulated as a successor to the Growth and Poverty Reduction Strategy (GPRS II) to be implemented over the period 2010-2013. According to the GSGDA II (2015), GSGDA I provided a comprehensive business support, especially training, to farmers and fisher folks who benefit from credit schemes. On the other hand, GSGDA II takes into consideration the need to promote basic living standards of Ghanaians, especially the rural poor (GSGDA II, 2015). The demanding and challenging task involved in reducing the level of poverty has become a major phenomenon in the Ghanaian economy. According to Nnadi, Chikaire, Echetama, Ihenacho and Utazi (2013), the reduction of poverty is the most difficult challenge facing any country in the developing world.

To solve this problem, various measures have been adopted over the years to reduce poverty. At present, the attack on poverty is led by the Sustainable Development Goals (SDGs) set by the United Nations. The SDGs' first goal is to 'eradicate extreme poverty and hunger' (UNDP, 2015).

According to the IMF (2005), poverty reduction strategy programmes (PRSPs) are prepared by member countries through a participatory process involving domestic stakeholders as well as external development partners, including the World Bank and IMF. While the ways in which poverty is measured are important in determining whether poverty exists, they are inadequate in providing a better understanding of how local stakeholders participate in the PRSP process. Moreover, these measurements do not adequately address the text of the PRSP (United Republic of Tanzania, 2002) and the goals of the document. Secondly, the various measurements of poverty do not speak to education as a panacea, which the PRSP puts forward as the way to reduce and subsequently reduce poverty. It is therefore important to situate the text of the PRSP within the context of education to determine whether or not local stakeholders understand the correlation between these two variables (Tavis, 2005).

Access to good schools, healthcare, electricity, safe water and other critical services remains elusive for many people, often determined by socioeconomic status, gender, ethnicity, and geography. Moreover, for those who have been able to move out of poverty, progress is often temporary: economic shocks, food insecurity and climate change threaten to rob them of their hard-won gains and force them back into poverty (World Bank, 2016).

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Community development practice, embedded in decades of welfare and social policy, frequently deals with programs aiming to remedy poverty based on individual deficiency theories. Explicitly or implicitly, individual deficiencies have been an easy policy approach not always carefully explored as they get implemented. The key initiatives today are to push poor into work as a primary goal, what Maskovsky calls the "workist consensus." Indeed this move is accompanied by an increasing emphasis on "self-help" strategies for the poor to pull themselves from poverty, strategies encouraged by the elimination of other forms of assistance (Maskovsky, 2001).

However, the emergence of national and international commitments on poverty and related targets (as for instance in the Millennium Development Goals and the Poverty Reduction Strategies at country level) coupled with the failure of past paradigms to make mass reductions in rural poverty, have given a new impetus to the role of agriculture in development and poverty reduction (Anríquez & Stamoulis, 2007). At the same time, new rural development models have emerged (especially in the context of Latin America) emphasising a more broad approach in which rural and urban space are viewed as a continuum and their interactions are emphasised (de Janvry & Sadoulet, 2007).

In response to the fight against poverty, some countries and regions have made remarkable progress in attaining the first goal of the SDGs. However, the proportions of poor people living on less than US$1.2 a day are still very high in some regions such as the Asia-Pacific region, South Asia, and Africa (UNDP, 2010).

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According to the World Population report in 2005, three-quarters of the world's poor stay in developing countries and depend solely on agriculture for their livings, overall well- being and in small diversified economics.

In addition, the 2008 World Strategy report indicated that the means of living of the poor is farming. However, it has been observed that in the developing countries, poverty continues because of some several intertwined factors. Among such factors include: insufficient compensation for agricultural labour, rules that directly or indirectly influence productive or large-scale farmers over less productive or smallholder farmers and urban centres over rural areas, and insufficient recognition of the role played by subsistence and reproductive labour (World Bank, 2010). These and many other factors called for the introduction of several poverty reduction interventions by international organisations and successive government in poor countries to help mitigate extreme poverty which engulf most developing countries across the world.

Statement of Problem

Building successful local entrepreneurial capacities for accelerated poverty reduction and economic growth is crucial. Although successive governments, through Rural Enterprise Projects, have been making some efforts to revive the SMEs in creating jobs in order to reduce poverty in Ghana, these interventions are not without challenges (Richard, 2010). In Ghana, one of the poverty reduction programmes introduced by the Government of Ghana in partnership with African Development Bank and other donor partners is Rural Enterprise Programme.

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According to African Development Bank Group (2012), Rural Enterprise Programme is part of the Government of Ghana's (GoG) effort to reduce poverty and improve living conditions in rural areas by improving infrastructure, technologies and skills needed for private sector development. The REP has been designed to upscale nationwide, the successful achievements of Rural Enterprises Project Phases I and II (REP-I & REP-II). REP has 4 main components namely (1) Creation of Business Development Services; (2) Development of Agricultural Commodity Processing Infrastructure (3) Creation of Enabling Business Environment and (4) Programme Co-ordination and Management.

In REP's 2014 report, it is stated categorically that Rural Enterprise Programme is experiencing acceleration in rolling out of its pragmatic activities. The report therefore anticipates that the various components of REP are likely to be in line with the planned targets, and therefore REP's Programme Coordination and Management Unit (PCMU) is doing an excellent job in managing its implementation challenges (Rural Enterprise Programme, 2014).

However, it is on record that the environment in which the Programme is being implemented has become more demanding with hiring freezes experienced by the key implementing partners; and the strategy for sustaining the Programme's key outputs across 161 Districts in Ghana requires additional effort to be clearly developed, agreed and implemented. These issues dictated the Terms of Reference for the planned inter-phase review in 2015 (Rural Enterprise Programme, 2014).

According to Poku-Antwi (2011), cited in Kanbontaa (2016), the Rural Enterprises Programmes hold the key to reducing rural poverty in Ghana.

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However, little or no evidence exist on how different the Rural Enterprises Projects are from the earlier poverty reduction projects that were introduced by successive governments in the various districts in Ghana. Moreover, since the introduction of Rural Enterprise projects, there has not been any detailed empirical evidence to ascertain the interventions' effectiveness in terms of poverty reduction, especially in the Brong Ahafo Region of Ghana.

In assessing the Rural Enterprise Programme, a number of studies (IFAD, 2003; Cromwell, Luttrell, Shepherd & Wiggins, 2005; Ayerakwa, 2012) have been carried out to evaluate its broad impact on poverty reduction, but it seems the focus has always been on the sustainability and the overall performance of the programme. It is against this background that this study sought to   assess the effect of Rural Enterprise Programme on poverty reduction in Tano-North District in the Brong Ahafo Region.

General Objective

The general objective of the study was to assess the effect of Rural Enterprise Programme on poverty reduction in Tano-North District.

Specific Objectives

In order to achieve the main objective, the study sought to achieve the following specific objectives:

1. To describe the various interventions rolled out by Rural Enterprise to reduce poverty in the Tano-North District.

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2. To examine the contributions of REP to job creation in Tano-North District.

3. To evaluate how Rural Enterprise Programme affects the income levels of the beneficiaries in the Tano-North District.

4. To examine the effects of Rural Enterprise interventions on the standard of living of the beneficiaries in the Tano-North District.

Research Questions

In order to address the objective, the following research questions were posed:

1. What are the various interventions rolled out by Rural Enterprise to reduce poverty Tano-North District?

2. What contribution do Rural Enterprise Programme make to job creation in Tano-North District?

3. How do the Rural Enterprise Programme affect income levels of the beneficiaries in the Tano-North District?

4. How do the Rural Enterprise interventions affect standard of living of the beneficiaries in the Tano-North District?

Significance of the Study

It is hoped that based on the findings of the study, policy makers will develop appropriate strategies for poverty reduction in Ghana. The significance of the study can be viewed from its contribution to theory or knowledge.

Simply put the significance of the study can be observed from how it empirically affirms theoretical propositions or to help provide understanding on the tenets or assumptions underlying the theories reviewed in this study.

By reviewing the practices and local knowledge, matters relating to challenges in building strategies for poverty reduction, the attention of the planners and the policy makers are drawn to the adoption of appropriate strategies in employment strategy in their quest to minimise poverty level.

The study will also be of importance to beneficiaries such as farmers and oil extractors as well as the management of REP in the Tano-North District. Thus findings of the study, if taken into consideration, will provide the needed information about where more investment can be made in terms of the REP modules to reduce poverty. More importantly, the findings of this study will provide policy directions for the Ministry of Trade and Industry which is responsible for initiating programme for Rural Enterprise Projects.

Limitations of the Study

Even though the study recognised that there were many rural communities in the Tano-North District that have similar characteristics of interest as the selected communities, financial constraints limited the study to only three communities, namely Akyease, Ebuokrukruwa and Duayaw-Nkwanta. In addition, Rural Enterprise Programme has a lot of intervention, but the study focused on the support people who are into palm plantation farming and oil palm extraction in the Tano-North District get from the REP. This was so because palm plantation farming and oil palm extraction are predominant in the communities selected for the study.

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Organisation of the Study

The study was organised into five chapters. Chapter one provides an introduction to the study. It covers the study's background, the statement of the problem, the objectives and the research questions of the study. Other aspects of the introductory chapter are the significance of the study, and the study's limitations.

Chapter two reviews the theoretical and empirical literature relevant to the study. Chapter three devoted to the research methodology. Chapter four deals with data collection, analysis and discussion of the results. Chapter five being the final chapter summarises the key findings, and presents the conclusions and recommendations as well as suggestions for further research**.**

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

This chapter reviews relevant literature for the study. The rationale behind the review of literature for this study is that it gives theoretical basis for the research and also helps in determining the nature of the study. It also gives an evaluative report of studies found in the literature related to the topic under investigation (Boote & Beile, 2005). The chapter is divided into three main sections. The first section reviews theories underpinning the study and its relevance to the study, while the second section reviews empirical literature of the study. The chapter ends with conceptual framework for the study.

Theoretical Review

This section discusses the theories underpinning poverty. These are Behavioural/decision-based theory, Opportunity theory of poverty, Cultural/sub-cultural theory, Unemployment and poverty theory, and Cultural and Neighbourhood Factors of poverty.

Behavioural/decision-based theory of poverty

The behavioural view was pervasive during the nineteenth century, when it was generally believed that 'poverty was necessary because otherwise the labourers would not be motivated to work' (Townsend, 1979). Policy was therefore interwoven with notions of laissez-faire, which at the time linked 'virtue with work'.

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This stance on poverty was also highly influenced by the prevailing principle of 'conditional welfare for the few', as in the Victorian Poor Law. Esping-Andersen (1990) proposes a 'three regime' classification of welfare models currently used in different developed nations, which suggests that classical views on poverty largely correspond to the market-espousing, laissez-faire principle that attributes responsibility for the outcomes of individuals, such as their well-being, to their own economic decisions. Hence, according to this view, people should be held accountable for their experiences of poverty, which are ultimately linked purely to individual deficiencies.

Rank, Yoon and Hirschl (2003), on the other hand, point out that these individual characteristics can range from 'the lack of an industrious work ethic or virtuous morality to low levels of education or competitive market skills; a view which they contend has gained ground since the mid-1970s (Rank, Yoon & Hirschl, 2003). This implies that there is virtually no role for the state to intervene, given that the individual traits that cause poverty are either 'givens' or determined by market forces. In this context, according to Esping-Andersen (1990), the UK would be categorised as a liberal state (along with the US, Australia and Canada), given less generous social benefits and, hence, a smaller set of social rights, compared with Continental Europe.

The policy prescriptions derived from this principle focused on keeping public redistributive expenditure low and subject to means-testing, while maximising relief through charity and voluntary effort.

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Hence, this understanding of the issue of poverty revolves around the belief that those who experience poverty 'self-select' into deprivation; this is not the result of market failure but, rather, the result of shortcomings in their own effort and capabilities (Townsend, 1979). Roughly speaking, the only reason left to support people in poverty is one of morality: help or aid is not conceived of in any other way (e.g. such as a form of investment in their skills). Given the purely ethical *raison d'être* of poverty alleviation, the preferred method of relief was charity-based assistance (Davis & Sanchez-Martinez, 2015).

It is important to reiterate that, in this strand of classical literature, which hypothesises that low productivity and/or non-involvement in markets is the result of conscious choice, it is believed that individuals themselves play an active part in influencing their outcomes, with little-to-no role for the social and/or political environment surrounding them (Davis, & Sanchez-Martinez, 2015). Therefore, the crucial underlying premise is that, although other options are available, they still make choices that limit their access to economic resources, thereby raising their risk of ending up in poverty (Blank, 2010). This leads the proponents of this approach to oppose the use of subsidies as a measure to reduce poverty.

The 'negative-decisions' argument is most often invoked when antipoverty programmes are aimed at providing short-term income relief to people in poverty, rather than long-term development aid that develops capabilities and supplies opportunities in terms of jobs, education and health care. It is contended that behavioural disincentives to escape poverty may prevail as long as subsidies for people experiencing poverty remain available.

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In most of the developed world, including the UK, this logic has generated major discussion and concern around 'welfare dependence' (Davis & Sanchez-Martinez, 2015).

Furthermore, following this logic, subsidies might draw groups of people that are not initially poor into choosing to become poor in order to reap the benefits from welfare transfers. For instance, if cash assistance is given disproportionately to particular types of families, such as single mothers with children, then there might be a tendency for single-mother families to form another dependent group (Blank, 2010). This is the direct result of the basic premise embraced in the classical approach that individuals respond with a great deal of sensitivity to pure market/price incentives. For example, Dickens and Elwood (2001), show how a rise in benefits for zero earners in the United Kingdom over the 1979–2001 period was accompanied by a rise in joblessness, while in the US the opposite applied. The immediate reasons behind this difference are that benefits were lower, while the financial benefit from working was greater in the US, and, on the other hand, that there was a growing work requirement for benefits in the US that was only partly reflected in the United Kingdom (Davis & Sanchez-Martinez, 2015).

The policy solution offered by the adherents to this view is the implementation of time-limited aid, tied to work requirements and appropriate support, for example, for childcare. Nonetheless, whenever possible, it is argued that authorities should favour development policies over mere alleviation policies.

In this respect, for example, it is believed that it is better to improve education completion rates than to provide wage subsidies to low-skilled individuals (Blank, 2010).

On the contrary, Ali (2002), on his part, argues that a paradigmatic shift should take place in the way that poverty is defined. However, in examining the historical linkages of poverty, Ali contends that two theories have been used to explain poverty in Africa: *radical theory* and *externalist theory*. The radical theorists contend that the failure of African nations to fight poverty is 'just the way Africa is,' while the externalist theorists argue that slavery and colonialism are responsible for Africa's present problems. Ali (2002), however, argues that it is the *environment-geography theory* – nature has been unkind to Africa because of its geographic location – and the *institutional theory* – which is based on tribalism and the failure of state formation – that are the root causes of Africa's poverty problems. Regardless of which theory one finds solace in, when trying to 'solve' Africa's poverty problems one should bear in mind that it is the local people who are suffering (Tavis, 2005). The relevance of Behavioural/decision-based theory of poverty to this study is that it does not only help policy makers to identify individuals' contribution to their poverty, but also, it gives policy direction for policy makers to roll out programmes that would suit categories of people who find themselves in poverty.

Opportunity theory of poverty

The opportunity theory is a reaction to the culture of poverty. The opportunity theory of poverty argues that people are poor because they have limited human capital, as well as limited access to opportunities compared to the wealthy. According to opportunity theory of poverty, the social system is structured such that it favours some group to succeed. Merton (1957) pointed out that the American social system is structured to limit certain groups' access to resources. He argued that even though the United States social structure provides opportunities for people to achieve the American dream, disadvantaged and marginalized groups have limited access to economic resources to achieve these goals (Davis & Sanchez-Martinez, 2015).

Darling-Hammond (2002) and Rank (2004) noted that human capital can have major effects on an individual's risk of poverty or success. The literature indicates that human capital significantly affects people's earning, and consequently lack of human capital can place an individual at risk for poverty. According to Rank (2004) and Darling-Hammond (2002), individuals with greater human capital are more likely to be competitive in the labour market than those who lack human capital. Meanwhile, Machin (2009) notes that 'poor households in many countries tend to "under-invest" in education. On the other hand, Bhalla (2002), argues that income should be the primary consideration in the alleviation of poverty because it enables people in poverty to gain purchasing power, provides access to resources otherwise unavailable to this group (thereby addressing the

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problem of resource inequality), and enables people experiencing poverty to purchase or receive free public goods.

The review of opportunity theory of poverty in the study is not out of place, since the tenets of the theory explain why poverty intervention like Rural Enterprise Programme which aims at building human resource capacity in order to reduce poverty should be given the necessary attention.

The 'culture/subculture' of poverty theory

Theories of intergenerational poverty claim that behavioural preferences highlighted in classical theories are passed across generations within dynastic families, due to a genetic component or upbringing (Davis, & Sanchez-Martinez, 2015). Hence, 'poverty begets poverty' as children growing up in dysfunctional families feed from the deviant behaviour of their progenitors, who act as role models (Blank, 2010). Contributions arising from this perspective assert that the intergenerational transmission of attitudes relating to poverty can be perpetuated via a persisting 'culture of poverty' and may help families in poverty cope with low economic means (Jung & Smith, 2007).

Among the most prominent figures of the so-called 'subculture of poverty' are Lewis and La Farge (1965), who suggested that the poorest sections of society tend to form a special subgroup with distinctive traits that are 'largely self-perpetuating'. They stated that, poverty, in short, is a way of life, remarkably stable and persistent, passed down from generation to generation along family lines'(Lewis & La Farge, 1965, quoted in Townsend, 1979).

He enumerated a number of social and psychological characteristics that underpin this subculture such as lack of ability to defer gratification, crowded quarters and frequent resort to violence.

However, the subculture of poverty should not be equated with poverty: 'only about 20 percent of the population below the poverty line in the USA could be classified as belonging to a culture of poverty' (Townsend, 1979). Such theories helped to divert interest in solutions to poverty away from market mechanisms to training and character reform at the individual level, from costly redistributive polices to low-cost social work and community psychiatry. Therefore, the subculture of poverty (tantamount to the 'cycle of deprivation') is a theory where deprivation is treated as being a residual personal or family phenomenon rather than a society-wide structural problem (Davis & Sanchez-Martinez, 2015).

From this view, it follows that the outcomes that a market economy delivers, in terms of the final allocation of the stock of resources and flows (such as labour income) among the population, are not part of the story of poverty (Davis & Sanchez-Martinez, 2015). Hence, policy actions that might have far-reaching consequences for wealth and income distribution purposes are not supported, in line with all the theories pertaining to the classical strand of literature (Townsend, 1979).

According to Davis and Sanchez-Martinez (2015) the main criticisms that this potential explanation of poverty has received are: (i) bias in interpretation of observed common attitudes and patterns among groups of poor individuals: this is arguably the principal objection made against this view and rests in the argument

that many of the criteria normally used to distinguish the culture of poverty are formulated in terms of western, middle-class values (i.e. against middle-class background/prejudices); (ii) uncontrolled, individual-orientated research methodology: in empirical studies, the influence upon individuals of values, beliefs and institutions is largely unexamined and even unremarked.

In addition, there is element of inexactness with regards to how subculture is used in describing poverty. The boundaries between the subculture of those in poverty and the rest of the people experiencing poverty are generally not duly specified, let alone quantified (Davis & Sanchez-Martinez, 2015). There is also inconsistency in the application of subculture concept in explaining poverty. Thus the concept of a subculture of poverty cannot be applied when the values and attitudes that are supposed to be inherently possessed by people experiencing poverty are not accepted by those in the same situation as themselves. By counterargument, the observed attitudes and conditions may well be the result of external causes rather than internal values (Davis & Sanchez-Martinez, 2015). It is worth noting that empirical evidence to point to attitudes surrounding education and work as the main drivers behind the choice of going on welfare is still scarce. External factors (environmental and structural) are still believed to play a larger role (Jung & Smith, 2007).

Gans (1973), Rank (2004), Mandell and Schram (2003) also argued against the theory of cultural of poverty. They criticized the culture of poverty for holding the poor responsible for their lots rather than social forces associated with poverty.

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According to Gans (1973) and Rank (2004), the blaming-the-victim ideology used by politicians often focuses on character defects of the poor rather than the primary cause of poverty. People use judgmental and behavioral labels to justify their accusation of the poor.

An important policy conclusion that applies to both classical theories of poverty discussed above is that, as Blank (2010) argues, no matter whether poverty is the result of inherent personal weaknesses or the lack of appropriate behaviour that can be imitated (i.e. poor role models), any policy initiative should always aim at generating a constructive shift in individuals' behaviour. This may involve either supporting activities, ranging from personal counselling and drug rehabilitation to support groups, or threats, in the form of criminal sanctions and punishments. General poverty alleviation (e.g. cash transfers) is, again, not recommended since it is thought to give rise to incentive problems, thereby encouraging the deleterious habits and dysfunctional behaviour of poor individuals in the first place (Blank, 2010).

According to the World Bank (2002), poverty policies have utilised a broad conceptualisation of poverty associated with different dimensions of poverty. Laderchi, Saith and Stewart (2003), pointed out that the way we conceptualise and measure poverty influences the fundamentals of poverty policies and programs. While different poverty measures have been utilised, little attention has been paid to their comparative outcomes and implications (Blank, 2007).

Over the years, different perspectives regarding poverty influenced government welfare policy toward poverty reduction. Rank (2003) noted that understanding the real causes of poverty is important to broaden our perspectives on the causes of poverty. According to Rank (2004), our understanding of the causes of poverty could be grouped under three major factors: individual factors, cultural and neighborhood factors, and structural factors.

Cultural and Neighbourhood Factors of poverty

The concepts of culture of poverty and social isolation provide frameworks that explain how poverty is created and maintained in some neighborhoods or among some groups. The cultural and neighbourhood factors relate to the influence of people's residential environment that tends to shape poverty or success. Lewis (1961) first coined the term culture of poverty when he carried out a study on poverty in Mexico and Puerto Rico in 1961 and 1966 (Mandell & Schram, 2003). The theory of culture of poverty is built on the assumption that both the poor and the rich have different pattern of values, beliefs, and behavioral norms.

Notably, this theory argues that the poor become poor because they learn certain psychological behaviour associated with poverty. Lewis (1965) mentions that the poor learn not to study hard, not to plan the future, to have unprotected sex, and to spend money unwisely. Lewis (1961) pointed out that poverty is transmitted from generation to generation because children are socialised with values and goals associated with poverty. The culture of poverty holds that the poor could fight and break away from poverty (McIntyre, 2013).

The culture of poverty significantly influenced social policy in the 1960s until empirical verification of the theory failed to hold (Rankin & Quane, 2000). Wilson's (1987) studies on the role of culture and social isolation led to the concept of ghetto-specific culture. The ghetto specific culture explains the effect of social isolation and the concentration of deviant behaviour among the underclass in inner cities. According to Wilson (1996), the underclass in inner cities is socially isolated from mainstream behaviours, and in the absence of economic opportunity tends to accept negative behaviours such as out of wedlock birth, welfare dependence, and crime. These deviant behaviours make it difficult for the inner city underclass to get out of poverty (Wilson, 1996).

The difference between culture/subculture of poverty theory and cultural and neighbourhood factors theory

According to Davis and Sanchez-Martinez (2015), the 'culture/subculture' of poverty theory explains how poverty becomes an in-born character trait passed on from parents to their children or from one family to another in the same blood line. Based on this assumption, Blank (2010) concluded, 'poverty begets poverty'. On the other hand, Lewis (1961) argues that the cultural and neighbourhood factors relate to the influence of people's residential environment that tends to shape poverty.

Lewis (1961) pointed out that poverty is transmitted from generation to generation because children are socialised with values and goals associated with poverty. In this regard, the difference between 'culture/subculture' of poverty theory and 'cultural and neighbourhood factors' theory follows the nature and

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nurture argument, where on one hand, people become poor due to their inherent persona, and on the other hand, some individuals are poor extrinsically due to their immediate environment which shapes their behaviour (Wilson, 1996)

Unemployment and poverty theory

The paramount importance assigned to unemployment as a primary source of poverty under the liberal view is based on the logic that if individuals do not receive labour income, they are more likely to be poor. This sensitivity of poverty to unemployment can actually be amplified if poor individuals tend to experience discontinuous, short employment spells throughout their lifetime (Davis & Sanchez-Martinez, 2015). People in poverty who enroll in a job, fail to retain it, no matter what their pay is, will likely return to poverty when exiting employment, given that the amount of accumulated savings is likely to be insufficient for maintaining the standard of living above the poverty line (Aassve, Burgess, Dickson & Propper, 2005). In some pension and social security systems they are also likely to face poverty in retirement due to gaps in entitlements (Pemberton, Sutton & Fahmy, 2013).

Hence, steady employment is a central feature in preventing poverty persistence, not least because it also enables individuals to envisage better career prospects that allow higher expected future income. This facilitates borrowing (leading to longer-term, consumption-saving decisions) and investment in one's own skills and knowledge (human capital), as well as social capital (Ulimwengu, 2008).

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In terms of Sen (1983, 1999), it influences ability to transform assets into entitlements. It underlines the importance of distinguishing between transitory (short-term) and persistent (lifelong) poverty.

Similarly, Reinstadler and Ray (2010) argue that the regional unemployment rate can have a direct and indirect impact on poverty.

The first one is straightforward: a higher aggregate unemployment rate increases the likelihood of individual unemployment. The second effect is an indirect effect through the negative impact of the unemployment rate on the wage bargaining power of the employed, who are at higher risk (since they face higher competition) of being fired or receiving a lower wage when the aggregate regional unemployment rate rises. Importantly, they find that the aggregate factors such as regional employment are significant even after controlling for the main individual characteristics influencing the likelihood of being poor (Davis & Sanchez-Martinez, 2015).

The Keynesian emphasis on factors at the macroeconomic level is supported by this argument but partly undermines the efficacy of nationwide fiscal policy. This implies a need for regionally focused policies (notably public investment) as well as an anti-poverty tool, in practice employment may conceivably cause poverty under some specific circumstances (Davis & Sanchez-Martinez, 2015). For example, this could happen whenever the generation of employment is accomplished via the expansion of part-time, low-paid and temporary jobs (that is, insecure and precarious jobs), which may be linked to drastic supply-side, labour market reforms aimed at bringing flexibility to the

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labour market – albeit also linked to technical changes that are reducing the demand for unskilled labour and so reducing wages for such work (Machin, 2009). Indeed, a process like this took place in Germany during the most recent crisis: despite the reduction in the unemployment rate, poverty has actually increased (Kyzyma, 2013).

Osterling (2007) also adheres to this view, adding that far-reaching economic restructuring can in some instances become a source of poverty, at least in the short run. Low-paid jobs may be a disincentive to work when there is a sufficient safety net, or if jobs are accepted they may lead to poor health (Pemberton, Sutton & Fahmy, 2013). On their part, Edwards and Foley (1997) noted that trends related to deindustrialisation and globalisation have transformed the US economy from a manufacturing-based to a service-based economy. This large shift precipitated the widespread closure of manufacturing plants, especially in central city areas. These changes resulted in sizeable losses of living wage unionised manufacturing jobs for central residents and, hence, in the concentration of poverty within the limits of these urban areas (Gordon, 2006).

On the contrary, Marxian economists contend that capitalism and related social and political factors based on class division cause poverty. Adherents to this school of thought advocate that 'the market is inherently dysfunctional' (Blank, 2010). Marx for instance, argued that the presence of unemployed workers, which is ultimately caused by the need of capitalists to have surplus labour, artificially lowers wages (by a simple labour supply argument) (Pemberton, Sutton & Fahmy, 2013).

Concept of Poverty

In defining poverty, the World Bank states that a common method used to measure poverty is based on incomes or consumption levels.

A person is considered poor if his or her consumption or income level falls below some minimum level necessary to meet basic needs. This minimum level is usually called the 'poverty line'(Ravallion & Chen, 2008).

When estimating poverty worldwide, the same benchmark poverty line has to be used, and expressed in a common unit across countries. Therefore, for the purpose of global aggregation and comparison, the World Bank uses reference lines set between $1.25 and $2 per day (in 2005 Purchasing Power Parity terms). Such a simple monetary approach to measuring poverty is widely used – for example, in tracking progress towards the fulfilment of the Millennium Development Goals. Such extremely low income levels are very rare in the UK, although in certain cases of extreme poverty (e.g. homeless people), such levels of income might be relevant (Davis & Sanchez-Martinez, 2015).

Nevertheless, the World Bank also offers a more detailed definition of poverty, adaptable to the conditions of different countries, whereby poverty is defined as follows: Pronounced deprivation in well-being, comprising many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of (political) voice, and insufficient capacity and opportunity to better one's life (World Bank, 2001).

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Exhibiting both absolute and relative elements, this constitutes a very broad definition, which includes the multi-dimensional character of poverty and the somewhat elusive concept of 'dignity', while emphasising, more than any of the other definitions discussed, the importance of political and individual freedoms (Davis & Sanchez-Martinez, 2015).

One of the broadest contemporary views of poverty is that held by the European Commission, which claims: People are said to be living in poverty if their income and resources are so inadequate as to preclude them from having a standard of living considered acceptable in the society in which they live. Because of their poverty they may experience multiple disadvantage through unemployment, low income, poor housing, inadequate health care and barriers to lifelong learning, culture, sport and recreation (European Commission, 2004).

It is on record that Poverty Reduction Strategies have offered civil society organisations a chance to participate for the first time than in any government strategy that has been welcomed (Catholic Relief Service-CRS, 2001). This has widened the content of dialogue, enhanced government credibility, and opened the door for future collaboration (Whaites, 2000; CRS 2001; McGee, Levene & Hughes, 2002). This has also allowed the 'poverty agenda' to be integrated more with macroeconomic policies and public finance, perhaps ending the days when poverty was treated as a separate 'sector' with project-based funding (Booth, 2001). This changing emphasis has restored the paramount importance that poverty reduction as a goal deserves.

However, non-financial services, such as (a) management-oriented or 'business' training (in subjects such as costing, accounting, bookkeeping, and business plan preparation); (b) production-oriented or technical skills training; and (c) entrepreneurial development training are equally imperative for a viable enterprise – be it of micro, small or medium size (Islam, 2002). The provision of enterprise development services facilitated traditional and non-traditional activities, helped raise incomes in both agricultural and nonagricultural activities, and was a factor in the deepening and widening of the rural economy (IFAD, 2003). Nevertheless, these services did not successfully address all the rural poor's needs.

In addition to market analyses and appropriate strategies, a wider range of training and support services is required. More so, direct technical assistance programmes have also not been very effective, with the exception of high-leverage interventions in specific commodity subsectors (IFAD, 2002). In contrast, decentralisation has increasingly been an effective way to promote physical, social and human infrastructure at the local level, and directly benefit small-scale private projects through capacity-building and fiscal incentives (Martins, Faltermeier & Triemer, 2002).

Poverty reduction

Asante and Ayee (2004: 19), define poverty reduction as "designing, implementing and targeting appropriate methods to ensure that scarce resources are allocated to activities that are likely to yield the greatest impact on the poor and decrease their levels of deprivation and vulnerability".

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The approaches to achieving this have evolved over the past 50 years in response to deepening understanding of the complexity of development.

Poverty reduction efforts take place at the individual, community, national and international levels. In recent times, Poverty Reduction Strategy Papers (PRSPs) have been adopted as blueprints for poverty reduction in many countries. A PRSP contains an assessment of poverty and describes the macro-economic, structural, and social policies and programs that a country will pursue over several years to promote growth and reduce poverty, as well as external financing needs and the associated sources of financing (World Bank, 2003).

The World Bank further outline five underlying principles that should guide the poverty reduction strategy (PRS) process: country-driven and owned, results-oriented, comprehensive in scope (recognising the multidimensional nature of poverty and the strategies to reduce it), participatory and partnership-oriented, and based on a medium and long-term perspective on development and poverty reduction (World Bank, 2004).

Notably, all the five different theories reviewed provide theoretical underpinning to address the study's objectives. Although the viewpoints of all the theories have been critiqued by several researchers, their contribution to the explanation of the concept 'poverty' cannot be overlooked. As indicated in the introductory section of this chapter, this study's foundation is built on different theories of poverty which include behavioural/decision-based theory, cultural/sub-cultural theory, Unemployment and poverty theory, Cultural and Neighbourhood Factors of poverty and Opportunity theory of poverty.

However, this study was mainly informed by unemployment poverty theory, cultural and neighbourhood factors theory, and opportunity theory of poverty. The justification of focusing on these three theories is the fact that one of the study's objectives was set to examine how Rural Enterprise Programme helps in creating jobs. The review of unemployment poverty theory, for example, would therefore provide an explanation to the question of how people become unemployed.

On the other hand, since the study was conducted in one out of several districts in the Brong Ahafo Region of Ghana, cultural and neighbourhood factors theory, which relates to the influence of people's residential environment that tends to shape poverty or success can best explain why the people of Tano-North District need Rural Enterprise interventions. Furthermore, the opportunity theory of poverty which argues that people are poor because they have limited human capital, as well as limited access to opportunities compared to the wealthy, would provide basis for us to conclude, after this study, that indeed people income status improves if they are offered the needed training.

Poverty incidence in the Brong Ahafo Region of Ghana

According to Ghana Statistical Service (2015), in the 2015 Poverty Map Report, more than half (15 out of 27) of the districts in the Bong Ahafo Region have poverty incidence higher than the regional average of 28.6 percent. Kintampo South (78.3%) and Banda (78.0%) districts, both in the Savannah ecological zone, have the highest poverty incidence. The districts with the lowest incidence of poverty are found within the forest ecological zone.

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These are Dormaa West District (9.9%), Dormaa Municipal (11.4%) and Asunafo North Municipal (12.0%). In terms of the population classified as poor, Kintampo South (62,893) has the highest in the region, followed by Pru District (54,818). Dormaa West District (4,639) has the least number of poor persons. Banda (37.9%) and Kintampo South (35.8%) districts recorded the highest depth of poverty while Dormaa West District (2.5%) has the lowest. With regard to inequality, Sunyani Municipal (64.0) has the highest while the lowest is observed in Kintampo South (35.9). According to Ghana Statistical Service (2015), as recorded in the Ghana Poverty Map 2015 Report, Tano-North District where this study was carried out, falls within the estimated number of poor persons below 10000, and also has poverty incidence between 10 percent and 19.9 percent, which is lower than regional average of 28.6 (Ghana Statistical Service, 2015).

Ghana's Poverty reduction strategy I & II

The Vision 2020 was followed by the Ghana Poverty Reduction Strategy (GPRS I, 2003-2005) and the Growth and Poverty Reduction Strategy (GPRS II, 2006-2009). GPRS I was initiated as a condition for development assistance under the IMF-World Bank-supported Heavily Indebted Poor Countries (HIPC) debt relief initiative in 2002. It sought to restore macroeconomic stability and reduce the incidence of poverty. It focused on the following themes: production and gainful employment, human resource development and basic services, special programmes for the poor and vulnerable, and governance.

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Across these themes, five areas were selected for priority action: infrastructure, rural development based on modernised agriculture, enhanced social services, good governance, and private sector development (Boughton, 2012).

The GPRS II placed emphasis on growth as the basis for sustained poverty reduction "so that Ghana can achieve middle-income status within a measurable planning period" (Paloni & Zanardi, 2012: 122). The thematic areas of GPRS II were: continued macroeconomic stability, private sector competitiveness, human resource development, and good governance and civic responsibility. Both GPRS I and GPRS II contributed significantly to guiding the allocation of resources and also provided a platform for dialogue between the Government of Ghana and the Development Partners, and mainstreamed the Millennium Development Goals (MDGs) and other international commitments relevant to poverty reduction into the national development agenda (Paloni & Zanardi, 2012; International Monetary Fund, 2012).

However, Vasco and Pierella (2015), found in their study that in Ghana, having a job is often not sufficient to bring workers out of poverty because the returns to work tend to be extremely low. It is growing earnings from work that make a difference in the effort to escape poverty. Family composition and demographics are also important because they affect the dependency ratio, that is, the number of consumers relative to the number of earners in the household. Azevedo, Inchauste, Olivieri, Saavedra and Winkler (2013), in a quantitative analysis, suggest that changes in labour income accounted for nearly half the

reduction in poverty in Ghana between 1998 and 2005, but that changes in household composition were also important.

Moreover, Falco, Kerr, Pierella and Rijkers (2014), in an econometric study that uses panel data to trace the earnings of individuals over time, found that the main determinants of both earnings and the growth of earnings over the life span are type of job and level of education. They also find that beginning working life in a low-paying activity such as agriculture has a scarring effect by reducing earning prospects for the rest of the worker's life.

More so, empirical evidence shows that although the recent urbanisation has contributed to the reduction in poverty, it has also raised challenges (Vasco & Pierella, 2015). Often, rapid population shifts from rural to urban centres are associated with the uncontrolled expansion of the urban centres (Agyei-Mensah & Owusu, 2010), including slums, if the provision of housing and basic services is inadequate. If the supply of services cannot meet the growing urban demand and if urban economies do not generate sufficient job opportunities, slums rise up, leading to declining health outcomes, growing poverty, and greater insecurity. These and other challenges will emerge if urbanisation continues apace without changes in the country's current policies and institutional structures.

Rural Enterprise in perspective

The study was structured within the scope of the Rural Enterprise Programme (REP) and its effect on poverty reduction in the Tano North District. This was to ensure that the objective of the study would be met.

The Rural Enterprise Program, according to the Ministry of Trade and Industry (MOTI) (2012), seeks to improve the livelihoods and incomes of rural poor and to also promote the growth of rural Micro and Small Scale Enterprises (MSE) in Ghana. The development objective is to increase the number of rural Medium and Small Scale Enterprises (MSEs) that generate profit, growth and employment opportunities. The project has four outcomes, namely: (1) business development services accessible to MSEs in rural districts; (2) technical skills transferred and technologies disseminated; (3) access of MSEs to finance; and (4) MSE support institutions and policies in place (MOTI, 2012).

Ministry of Trade and Industry (2012) further maintains that Rural Enterprise Programme has tremendous potential for poverty reduction and growth of rural micro and small scale enterprises (MSE) in Ghana. It helps to overcome several constraints which hamper the path of rural enterprise development such as inadequate vocational training; poor management; lack of access to larger distribution networks; and lack of technology (MOTI, 2012). Policy makers, development planners and business development institutions may employ similar models to help the country to overcome these obstacles by designing the appropriate incentive packages, training and financial support for rural small-scale enterprises. These interventions will assist to properly structure and capitalize the sector to probably spearhead the accelerated growth of the national economy into mainstream middle income status (MOTI, 2012).

Moreover, Ministry of Trade and Industry (MOTI) is the main government ministry spearheading the development of small and medium scale enterprises in the country (MOTI, 2012). The Programme Coordination and Management Unit (PCMU) is directly responsible for the implementation of the new REP and coordinates activities among all the main stakeholders (PCMU, 2011). Currently, there is no formal position for environmental and social management in the Unit and it is proposed that an Environmental and Social Specialist be recruited to be part of the PCMU, and who will be responsible for environmental and social management.

Rural Enterprise Programme for poverty reduction

The Rural Enterprise Programme (REP) aims at alleviating poverty, slowing rural-urban drift, contributing to the creation of sustainable jobs. The project also aims at addressing the low level of technology and productivity, low income and un-competitiveness in production, processing and distribution in agriculture.

REP aims at addressing this deficiency through transfer of technology, thereby improving the low level of technology and productivity, as well as aiding in improving the low income levels of beneficiaries (African Development Bank Group, 2012).

The target beneficiaries are made up of 'entrepreneurial poor' individuals, defined as the rural poor who had some business potential and who, if supported through the project interventions, could promote self-employment and micro-enterprises.

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Disadvantaged women, unemployed and under-employed youth and graduate apprentices are also targeted under the program. This project support would be achieved through the following components; Business Development Services, Technology Promotion and Support to Apprentice Training, Improving access to Rural Financial Services and support the development of Micro-and Small Scale Enterprises Organisations and Partnership Building (African Development Bank Group, 2012). In addition, the REP's 2012 annual report explains that the formulation of REP III followed a participatory process. According to the report, the programme took into account the promotion of Youth Employment in agriculture and competitiveness of the products of Rural Technology Facilities (RTFs).

Creating employment

The community skills development model of the project has provided skills training for small and medium enterprises (SMEs) in the following businesses; processing of agricultural products such as fresh juice, palm oil processing, cultivation of mushroom, bee keeping, and fish farming etc. Under the project a total of 35,742 individuals were trained in different SME activities. The training has resulted in the establishment of a total of 24,052 new SMEs. The ripple effect of the trainings and the creation of SMEs has enabled employment generation for 54,683 (African Development Bank Group, 2012). This is in line with Okpara (2011), who maintains that persistently high level of poverty is attributed partly to the jobless growth of economies, and has led to an emphasis on small businesses development as a catalyst for job creation and poverty reduction.

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Improving access to credit

According to African Development Bank Group (2012), six thousand nine hundred project clients who had registered business and had participated in the Business Advisory Center (BAC) in Ghana were able to access credit facilities under Rural Enterprise Programme. The report further reveals that six hundred Participating Financial Institutions (PFIs) experts were trained in basic management to support the rolling out of the credit to small and medium enterprises (SMEs).

Improving livelihoods and increases in household income

The Rural Enterprise Programme (2012) accounts that the REP has changed the lives of the women and the men in the beneficiary districts who essentially depend on agriculture for their livelihood. It has also had significant impact on income of poor farmers, young dropouts and women by positively increasing household income levels thereby improving their living conditions. Evaluation from a field survey indicates that of the 340 project clients who took part in the field survey, 280 mentioned that the project had improved their income levels. Clients' average income before enrolling on the REP was GH₵455.00 (USD 255.62) a month. After receiving support from REP, clients' incomes have now increased to GH₵755.00 (USD 424.16). This achievements support Poku-Antwi (2011), who has noted that the rural community could not develop without empowering the people in the community economically by focusing on rural businesses and trading which has the potential of raising the income of the peasant rural dwellers , hence, lifting them above the poverty line.

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Empirical Review

This section covers review of studies that have been undertaken in relation to the topic under study. This review is carried out to examine the problems that have been studied in the area under investigation and the methodologies employed. Furthermore the findings of these studies are also taken into account to provide direction to the study's objectives.

According to the World Bank's (2002) world development report, poverty policies have utilised a broad conceptualisation of poverty associated with different dimensions of poverty. Laderchi, Saith and Stewart (2003), pointed out that the way we conceptualise and measure poverty influences the fundamentals of poverty policies and programmes. While different poverty measures have been utilised, little attention has been paid to their comparative outcomes and implications (Blank, 2010).

In addition, according to latest World Bank estimates, the share of Africans who are poor fell from 56 percent in 1990 to 43 percent in 2012. The report argues that the poverty rate may have declined even more if the quality and comparability of the underlying data are taken into consideration. However, because of population growth, many more people are poor, the report says. The most optimistic scenario shows about 330 million poor in 2012, up from about 280 million in 1990. Poverty reduction has been slowest in fragile countries, the report notes, and rural areas remain much poorer, although the urban-rural gap has narrowed (Molini & Pierella, 2015).

Over the years, different perspectives regarding poverty influenced government welfare policy toward poverty reduction. Rank (2001) noted in his study that understanding the real causes of poverty is important to enlighten our perspectives on the causes of poverty. According to Rank, our understanding of the causes of poverty could be grouped under three major factors: individual factors, cultural and neighborhood factors, and structural factors. These three factors are found to be the key fundamentals in poverty reduction programmes (Rank, 2001).

A study by Fan, Zhang and Zhang (2002), using provincial data, examines the effects of different types of government expenditures on growth and rural poverty in People's Republic of China. They found that roads significantly reduce poverty incidence through agricultural productivity and nonfarm employment. The estimated elasticities with respect to road density are 0.08 for agricultural GDP per worker, 0.10 for nonagricultural employment, and 0.15 for wages of nonagricultural workers in rural areas.

A related research by Asian Development Bank (2003), shows that rural infrastructure investments can lead to higher farm and nonfarm productivity, employment and income opportunities, and increased availability of wage goods, thereby reducing poverty by raising mean income and consumption. The study further reveals that if higher agricultural and nonagricultural productivity and increased employment directly benefit the poor more than the non-poor, these investments can reduce poverty even faster by improving income distribution as well.

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The econometric analysis reported in this brief, however, has not addressed the issue of purposively skewing the distribution of public intervention benefits to enhance the poor's access to opportunities. An example would be employment or credit programs targeted to the poor (Ifzal & Ernesto, 2003)

Despite progress achieved since the endorsement of the Millennium Development Goals (MDGs) by world leaders at the UN in September 2000, human poverty still remains widespread in certain parts of the world. Globally, the number of extreme poor has dropped by 650 million in the last three decades, a level of progress humankind had never seen (UNDP, 2013). But the recent fact findings shows that still, there are more than a billion people living in extreme poverty. In the midst of globalised progress and development, human deprivations are still wide spread (UNDP, 2013).

Organisation for Economic Co-operation and Development has maintained that strategies for poverty reduction and sustainable development should converge and serve as the common platform for programmes and projects in development co-operation. Sustainable development has many aspects: they are economic, social, environmental and institutional and call for comprehensive approaches, many of which cut across sectors and institutional boundaries. Any strategy for the effective and sustainable reduction of poverty has to include the following policy elements, which are complementary and not in order of priority (OECD, 2001).

The Organisation for Economic Co-operation and Development has also discovered that Economic growth is crucial in reducing poverty and both its pace and quality matter – its composition, distribution and sustainability are particularly

vital. The lack of economic resources is a key dimension of poverty as well as a major cause of its other dimensions. Equitable growth in the national income also reduces income poverty in most households and, on the other hand, effective strategies for sustained poverty reduction engender income growth in most households and in the aggregate GDP (OECD, 2001).

The World Bank (2001) has also discovered that a national economy can grow in different ways that can reduce poverty, promote gender equality and sustain viable development to greater or lesser degrees. Dollar and Kraay (2000), have also found in their studies that the general links between economic growth and poverty reduction are significant; both the average incidence and the depth of poverty tend to fall with growth. They concluded that economic growth can create opportunities for poor people, but poverty will decline only if the conditions are in place for them to take advantage of those opportunities.

IFAD (2001) has also reported that faster growth will improve the prospects for reducing poverty in both high- and low inequality countries, but to reduce income poverty by half, high-inequality countries will, on average, need to grow twice as fast as low-inequality countries. This is not feasible, and thus more equitable growth is a necessary condition for achieving the international development goal for income poverty reduction (IFAD, 2001).

According to OECD (2001), rural and urban poverty needs to be tackled with complementary policies. Rural and urban areas are linked through kinship, migration, trade and remittances and such links are important for stimulating pro-poor economic growth.

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Moreover, urban agriculture provides livelihoods for a considerable number of the urban poor. IFAD (2001) has also noted that sustainable and gender balanced growth in small-scale agriculture and rural services is particularly effective for reducing poverty in both rural and urban areas. It creates strong backward and forward linkages through increased demand and supply, stimulating growth in income and employment.The rural poor need enhanced access to resources is important but somewhat neglected: physical and financial assets, technology and natural resources (land and water), markets and institutions (OECD, 2001). Support for research into and the extension of improved seeds, micro-irrigation, micro-finance and public works are all examples of important tools for helping poor rural women and men rise out of poverty (Ravallion & Chen, 2008).

Among several other studies, Aryeetey and McKay (2007) looked at the relationship between economic growth and poverty reduction in Ghana as a study carried out as part of a multi-country project analysing pro-poor growth. The results from this study suggest that the reductions in poverty due to declines in household size which occurred both in rural and urban areas is important, and also that the impact was much larger in urban areas. Coulombe and Wodon (2007) provide a thorough study of poverty, its relation to growth, and the determinants of poverty between 1991 and 2006. They note that the gross domestic product (GDP) deflator increased more than the consumer price index (CPI), which implies that poverty reduction has been further underpinned with relatively strong real consumption growth.

In addition, Annim, Mariwah and Sebu (2012) studied district-level inequality using GLSS3-5, and found that the contribution of within-district inequality to national inequality is higher than inequality between districts. The Ghana Statistical Service also published a poverty report based on the first three of GLSS3-5 rounds (Ghana Statistical Service, 2007), and more recently a poverty study based on the latest two rounds, with the latter using a revised consumption measure and poverty line (Ghana Statistical Service, 2014). The results of all these reports show that Ghana is making progress in its poverty reduction strategies.

Lessons learnt and knowledge gap

The review of the literature has provided valuable lessons from theoretical, empirical and conceptual issues which are useful for the present study. Most of the theories underpinning the study's objectives include: Behavioural/decision-based theory, Cultural/sub-cultural theory, Unemployment and poverty theory, Cultural and Neighbourhood Factors of poverty and Opportunity theory of poverty. Although the theories provided valuable lessons to the statement of the various research questions, most of them are inconsistent in their postulations (Cervantes-Godoy & Dewbre, 2010; Oni, 2014; Udofia & Essang, 2015).

For instance, while the Sub-culture of poverty theory asserts that the intergenerational transmission of attitudes relating to poverty can be perpetuated via a persisting 'culture of poverty' and may help families in poverty cope with low economic means (Jung & Smith, 2007), the culture and neighbourhood factor theory argues that the poor become poor because they learn certain psychological behaviour associated with poverty, and that the culture of poverty holds that the

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poor could fight and break away from poverty (McIntyre, 2013). Unlike the agricultural strategy when there appeared to be uniformity in their measure, poverty has received measurement from different perspective. Some uses objective approach while others use subjective approach in measuring poverty (Lok-Dessallien, 2000). The measurement in some studies is based on the poor themselves (Asamoah, 2009; Carney, 1998; Mbilinyi, 2011).

The statistical analysis method used by the country-level studies are purely regression (Kolawole, Omobitan & Yaqub, 2015; Oni, 2014), while the geographical based studies used descriptive statistics (Asamoah, 2009; Mbilinyi, 2011). The lessons learned from the literature form the basis for the structure, direction and content of this study. It informs the nature of the conceptual framework of the study and how to operationalise the study variables, choose data analysis technique and undoubtedly informs the presentation and discussion of findings (Cervantes-Godoy & Dewbre, 2010).

It is also believed that targeting government interventions to reduce poverty can only be regarded as supplementary to fostering economic growth, which is the more durable approach to sustained poverty reduction and overall improvement in living standards (Udofia & Essang, 2015). Public investment in physical infrastructure is needed to raise productivity and achieve long-term growth. Such investment is especially critical in rural areas for at least two reasons: first, because ample potential remains for raising rural productivity and employment, thereby contributing significantly to faster overall economic

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growth in many developing countries; and, second, because rural areas are home

to the majority of the poor in these countries (Ali & Pernia, 2003).
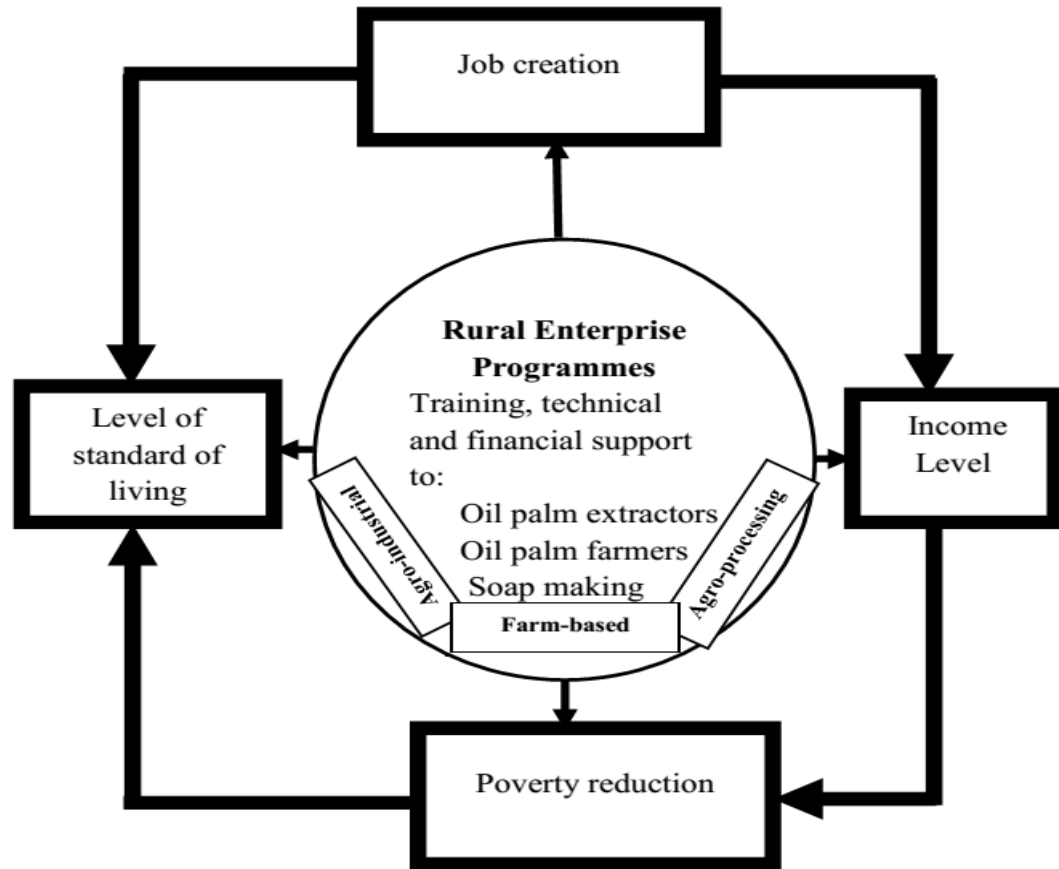
Figure 1: Conceptual framework for rural enterprise programme and poverty reduction

Source: Author's construct based on unemployment theory of poverty (Davis & Sanchez-Martinez, 2015).

The conceptual framework was constructed based on unemployment and

poverty theory. For instance as indicated by Ulimwengu (2008), employment is a

central feature in preventing poverty persistence, because it enables individuals to

envisage better career prospects that allow higher expected future income.

Contributing to unemployment and poverty theory, Reinstadler and Ray (2010)

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maintained that the regional unemployment rate can have a direct and indirect impact on poverty. These views are consistent with the conceptual framework which highlights the links between job creation and poverty reduction. The assumption based on unemployment and poverty theory is that jobless individuals are not likely to receive income which would improve their standard of living and eventually help reduce their poverty level.

The conceptual framework provides cyclical interaction that exist among the key concepts which the objectives of the study seek to address in assessing the effect of Rural Enterprise Programme on poverty reduction in the Tano-North District in the Brong Ahafo Region of Ghana. The main concepts and variables employed in the conceptual analysis include: Rural Enterprise Programme, poverty reduction, level of standard of living, income levels and job creation. Figure 1 shows the existing links among Rural Enterprise Programmes (training, technical and financial support) given to the programme's beneficiaries and their impact on poverty reduction. These interventions are grouped under three modules: agro-processing, agro-industrial and farm-based. It is observed from Figure 1 that Rural Enterprise Programmes have multiplier effect on employment, income, and standard of living of the beneficiaries, which in the long run help reduce poverty.

The assumption of the conceptual analysis is that the Rural Enterprise Programme would create jobs; the job creation improves beneficiaries' income, and this may in the long run reduce poverty, which in the long run improve the standard of living of the beneficiaries enrolled on the programme.

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This assumption is in line with Ifzal and Ernesto (2003), who write that targeting government interventions to reduce poverty can only be regarded as supplementary to fostering economic growth, which is the more durable approach to sustained poverty reduction and overall improvement in living standards.

Chapter Summary

Overall, the study employed some key theories underpinning the study in the literature discussion. Notable among these theories include behavioural/decision-based theory, cultural/sub-cultural theory, Unemployment and poverty theory, Cultural and Neighbourhood Factors of poverty and Opportunity theory of poverty. From both the theoretical and empirical literature gathered for the study, it has been observed that, people should be held accountable for their experiences of poverty, which are ultimately linked purely to individual deficiencies. More so, an important policy conclusion that applies to both classical theories of poverty discussed is that no matter whether poverty is the result of inherent personal weaknesses or the lack of appropriate behaviour that can be imitated, any policy initiative should always aim at generating a constructive shift in individuals' behaviour. The conceptual framework shows a link between Rural Enterprise Programmes (training, technical and financial support) giving to the REP's beneficiaries, and their impact on poverty reduction. The conceptual discussion shows that Rural Enterprise programmes have multiplier effect on employment, income, and standard of living of the beneficiaries, which in the long run help reduce poverty.

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CHAPTER THREE

METHODS

Introduction

The focus of this chapter is to discuss the research procedures adopted for the study. The chapter begins with the research design employed for the study, followed by description of the study area and discussion of background characteristics of the target population which was investigated. The chapter further highlights discussion of sampling procedures used in the study, data collection instruments, data collection procedures and ethical considerations of the study. The last section considers data processing and analysis.

Research Design

Based on the various divergent research approaches that have been employed in discussing poverty-related concepts, a mixed research approach is adopted for the study. This was because the data collected from the study lend themselves to qualitative and quantitative approaches. These approaches used in the study served as the blueprint which defined the framework of the study. Thus, they provided the framework for the collection and analysis of data. Key concepts, such as Rural Enterprise Programme, poverty reduction, standard of living and job creation were highlighted in the study's specific objectives. In this case, the variable income was used as a proxy to measure the respondents' standard of living.

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For instance the concepts such as Rural Enterprise Programme, job creation and poverty reduction were discussed using both qualitative and quantitative approaches descriptively. It must however be noted that only some aspects of the interview schedule questions that were open-ended were discussed qualitatively. The study adopted descriptive survey due to the peculiar features of the study's target population. Gravetter and Forzano (2006: 137) indicated that "a descriptive survey typically involves measuring a variable or a set of variables as they exist naturally." The data collection was done in two phases. In the first phase, interview schedule was used to collect data from 141 beneficiaries of REP in the Tano-North District. On the other hand, four (4) REP officers who were treated as key informants were given questionnaires to answer. Therefore, using frequencies and percentages, the study employed descriptive approach in analysing the data results. In some cases direct quotations were stated in line with the mixed method used for the study.

The strength of this design is that it was organised within appropriate framework and methodology. Moreover, the adoption of a mixed methods invariably provided the study with an opportunity to triangulate and analyse the study's results in both quantitative and qualitative manner in order to bring out better understanding of the subject under investigation. However, due to time constraint, the study's design was structured in a manner that favoured the researcher to complete the study within the time scheduled.

For instance, instead of using inferential statistics/study, descriptive approach was adopted, which ensured straight forward analysis and discussion by using percentages and frequencies. In addition, the questions posed in the study's questionnaire and interview schedule were structured in a ways that focused on the study's specific objectives. These made the study's analyses less tedious and time consuming.

Study Area

The study took place in three selected communities in the Tano-North District, namely Akyease, Ebuokrukruwa and Duayaw-Nkwanta. The Tano North District is one of the Twenty-two (22) Administrative Districts of Brong-Ahafo Region of Ghana. It was carved out of the then Tano District in 2004 with its Administrative capital at Duayaw-Nkwanta. It shares boundaries with Offinso and Ahafo-Ano Districts both in Ashanti Region in the North-East and South-West respectively. Other Districts that share boundaries with the Tano North include Tano South in the South, Asutifi in the West and Sunyani Municipal in the North.

The District lies between longitude 7° 00' 25', latitude 1° 45' W and 2° 15' W with a total land area of 876sq kilometres, constituting about 1.8 percent of the total land area of the Brong-Ahafo Region. The Tano North District has a total population of 78,415 comprising 39,338 males and 39,077 females as at 2010. The district has population growth rate of 2.4 percent. Agriculture is the main occupation in the District. Agriculture employs about 64.4 percent of the total active work force in the District (Ghana Statistical Service, 2012).

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The major food crops grown in the Tano-North District are maize, cassava, plantain, cocoyam and yam. Some of the cash crops cultivated in the District include cocoa, coffee, oil palm and citrus. Apart from the food and cash crops cultivated, vegetables such as tomatoes, garden eggs, okro and pepper are grown in large quantities during the dry season (MoFA, 2015).

The Ministry of Food and Agriculture (MoFA, 2015) has reported that most farmers in the Tano-North District cultivate the above listed food and cash crops because the District is located in the moist semi-deciduous forest zone, and the soil consists basically of forest orchrosols. MoFA further maintains that generally, the various types of soils in the Districts are fertile, and the abundant arable land found in the District is favourable for the cultivation of a wide range of food and cash crops (MoFA, 2015). Rural Enterprise Programme is part of the Government of Ghana's (GoG) effort to reduce poverty and improve living conditions in rural areas by improving infrastructure, technologies and skills needed for private sector development. It was against this objective that Tano-North District was selected as one of the districts that qualified to benefit from the Rural Enterprise Programme. According to the Rural Enterprise Programme Report (2012), Tano-North District and other districts in the Brong Ahafo Region were selected because the District has a composition of people who were into businesses and farms that form part of the Rural Enterprise Programmes.
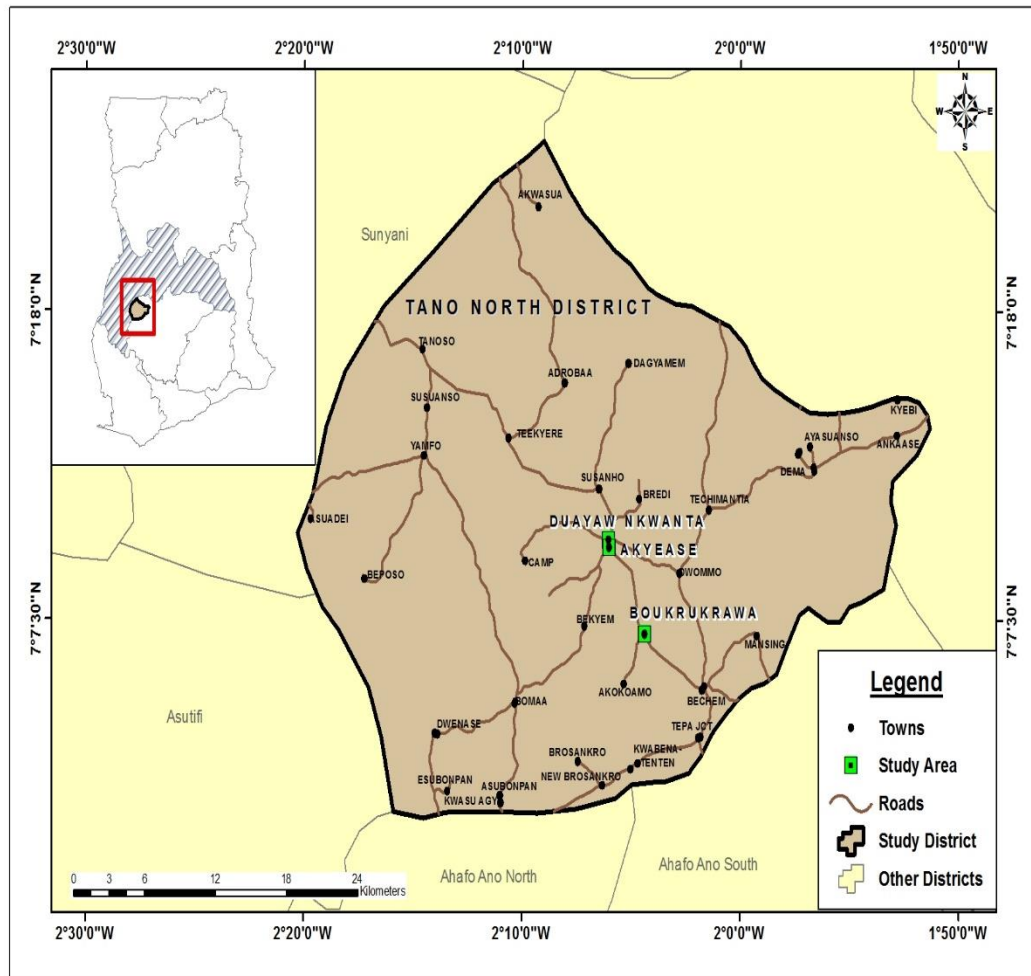
Figure 2: Map of Tano-North District

Source: Geography Department-UCC, 2017

Target population

The target population of the study were farmers of oil palm plantation and oil palm extractors at Akyease, Ebuokrukruwa and Duayaw-Nkwanta as well as staff of Rural Enterprise in the Tano-North District of the Brong Ahafo Region of Ghana. The study focused on oil palm farmer and oil palm extractors because information gathered from the offices of Rural Enterprise in the Tano-North District indicated that oil palm extractors form the majority of their clients and that the oil palm extractors work hand in hand with the oil palm farmers.

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It was also gathered from the Tano-North District REP that most of the oil palm extractors were enrolled on their soap making module, since palm oil is one of the major ingredients used in soap making. In all, the target population of the study was 220 which was selected from three communities with estimated population of 16,012. The population of 220 REP beneficiaries was targeted based on the number of people who had registered with Tano-North District Business Advisory Centre (BAC), which rolls out Rural Enterprise Programmes in the district. Based on the data collected from Tano-North BAC office, the details of the study's sample distributions for oil palm plantation farmers and oil palm extractors by community are presented in Table 1.

Table 1:

Distribution of Respondents by community, sex and Occupation from the Target Population

Community	Oil palm plantation farmers		Oil palm extractors		
	Male	Female	Male	Female	TOTAL
Duayaw Nkwanta	34	24	22	60	140
Akyease	12	4	6	15	37
Ebuokrukruwa	14	6	5	13	38
TOTAL	60	34	33	88	215

Source: Field Data, 2016

The characteristics of respondents in terms of sex and occupation was uniform across the three communities selected for the study.

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It is observed from Table 1 that whereas more males were into oil palm plantation than females at Akyease, Ebuokrukruwa and Duayaw-Nkwanta, more females, on the other hand, were into oil palm extraction business than males in the three communities. In addition to 94 oil palm plantation farmers and 121 oil palm extractors five (5) Rural Enterprise Programme Staff formed part of target population, making the total target population 220. The Rural Enterprise Programme Staff were targeted as part of the study's population so that the study would gather data from both Rural Enterprise and its clients (beneficiaries).

Sampling procedures

The stratified sampling technique was applied to generate the sample size. Simple random sampling was first used to select respondents from the homogenous sub group of the target population in the three communities. The working population in each of the communities therefore formed the sampling frame. One Hundred and Forty Five (145) respondents were sampled from the target population of Two Hundred and Twenty (220) for the study. In this case, oil palm plantation farmers, oil palm extractors and Rural Enterprise Programme Staff formed the study's sampling frame, with the units being individual farmers, extractor and REP staff. The sample size represented approximately 66 percent of the target population. The reason why the study considered 66 percent of the target population was that although a fraction (about 34%) of the target population were into oil palm extraction and oil palm plantation, they had not been enrolled onto Rural Enterprise Programme as at the time the study was carried out.

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The selection was therefore done based on proportions of only those who benefit from Rural Enterprise Programme. This according to Fraenkel and Wallen (2000), rest on the premise that a sample should be sufficiently representative of the population in situations where the population is too large. Fraenkel and Wallen (2000) conclude that the sample should be as large as the study can reasonably obtain information with the resources of time and energy at researcher's disposal. The most predominant characteristics of the respondents in the study area is the fact that majority of them speak and understand one common language, which is Asante Twi. In this case, the entities used in the study were treated as homogenous, since they have some common traits.

Table 2:

Distribution of sample by community and it Respondent

Community/REP	Target population	Sample	Percent	Oil palm Farmers	Oil palm Extractors
Duayaw Nkwanta	140	112	77.2	40 (28.4)	72 (51.1)
Akyease	37	14	9.7	5 (3.5)	9 (6.4)
Eboukrukruwa	38	15	10.3	6 (4.2)	9 (6.4)
Rural Enterprise Staff	5	4	2.8	-	-
Total	220	n =145	100	52 (36.9)	89 (63.1)

Source: Field Data, 2015 (Note: values in the parentheses = %)

As shown in Table 2, the target population was stratified into three communities according to their individual locations.

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This was preceded by employing simple random sampling based on proportions from individual communities and the offices of REP in the Tano-North District. As observed in Table 2, the sample size for the study was One Hundred and Forty Five (145). The sample size was determined based on population proportion from the individual communities and the offices of REP in the study area (the Tano-North District).

Sample Size Determination

In calculating the sample size, the study adopted the Bartlett, Kotrlik and Higgins' (2001) sample size determination table based on the margin of error of 0.03 for continuous and 0.05 for categorical data with consideration of appropriate study population and alpha level as a reference for deriving the sample size. The approach adopted simplified lengthy calculation exemplified in Cochran's (1997) model of sample determination which may be used if margin of error shown in the sample size determination table is appropriate for the study and that sample size would need to be calculated if the error rates are not appropriate. Therefore, using margin of error of 8.25%, the study specifically focused on Bartlett et al (2001) to determine the sample size of the study which was 145.

Mathematically, the sample size was determined using the formula given as;

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

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Where n is the sample size for the study population; N is population size while d is the error margin. The study considered 8.25% error margin appropriate since the range of the study's population in three communities was very wide.

$$N = 14,227$$
$$d = 0.0825$$

$$n = \frac{14227}{[1+14227\,(0.0825)^2]} \quad ; \quad n = 145$$

Sources of Data

Data were collected from both primary and secondary sources. The primary sources of information were collected using an interview schedule which was used to gather data from farmers of oil palm plantation and oil palm extractors. Interview schedule was adopted to gather data from farmers of oil palm plantation and oil palm extractors because most of them could not read and write. Due to time constraint, questionnaires, instead of interview, were given Rural Enterprise staff who were treated as key informants to provide the needed information that was relevant to the study. This was so because Rural Enterprise staff were literates and they strongly preferred questionnaires instead of interview due to their busy schedules. The two instruments were used to ascertain whether the responses which were given by farmers of oil palm plantation and oil palm extractors was going to differ from what was provided by the Rural Enterprise staff. Secondary data were gathered from the records keeping books of the sampled respondents (both farmers of oil palm plantation and oil palm extractors as well as Rural Enterprise staff).

Data collection instruments

Both interview schedule and questionnaire were used in the study's data collection. Respondents sampled from the oil palm farmers and oil palm extractors in the Tano-North District were interviewed using interview schedule, while questionnaires were issued to REP staff solicit their views. The interview schedule was considered the most appropriate for oil palm farmers and oil palm extractors because their level of education was low. Questions that were asked on the interview schedule were based on the specific objectives of the study. Field notes were made to document responses that were much elaborated by some respondents who were interviewed. The interview schedule was divided into four sections to address the four specific objectives the study sought to achieve. Section one focused on the background characteristics of respondents. Questions that were asked in Section Two examined the employment status of inhabitants of the study communities. In Section Three, questions that related to the income levels of farmers of oil plantation and oil palm extractors were posed, while Section Four explored how Rural Enterprise Programme (REP) helps reduced poverty in the area. In order to engage in comparative analyses from the data obtained from oil palm farmers and oil palm extractors and REP officials, similar questions posed in the interview schedule were found in the questionnaires that were issued to the REP staff.

Pre-test of field instrument

Wyatt (2000) stressed the need for researchers to test survey questionnaires and interview schedules before the actual survey begins. The pre-test was conducted, first and foremost, to determine whether or not the responses obtained from the study's respondents would address the objectives of the study. More so, in order to identify questions that were ambiguous to the respondents and were wrongly answered from the questionnaire and interview schedule the pre-test was conducted by the researcher to avoid possible inconsistencies in the data results. Due to time and financial constraints, fifteen (15) respondents from Ahafo-Ano North District were selected from the three communities namely; Twabidi, Bediako, and Tepa to take part in the pre-testing. The respondents were grouped into three, where six (6) farmers of oil palm plantation were assigned Group One; another six (6) oil palm extractors were assigned Group Two; and three (3) Rural Enterprise officers formed Group 3. Using interview schedule, the researcher interviewed Group One and Group Two to solicit their views on how they understood the research questions. On the other hand, respondents in Group Three were given a set of questionnaires to provide the answers independently.

During the testing period, the respondents were given the opportunity to ask the researcher any question they had in mind if they wanted to do so. The whole exercise took place within the maximum of one week. After all the respondents had completed their sessions, the major problems identified were addressed, and both the survey questionnaire and the interview questions were reviewed by the researcher to meet the objectives of the study.

One key issue that came up from the pre-test was that half of the respondents were unable to provide the rightful answers to questions that sought to solicit their views on government' initiatives concerning Rural Enterprise Programme in the Ahafo-Ano North District. Such questions were therefore modified to the respondents' level of understanding. However, it was observed from the pre-test's results that there were consistencies with regard to the responses provided by respondents who were given questionnaires to answer and those who were interviewed. The pre-test was done in the Ahafo-Ano North District because it is a District which also runs Rural Enterprise Programmes that are similar to that of Tano-North District, and it is also close to the main study area.

Reliability

Reliability is concerned with the findings of the research and relates to the credibility of the findings (Welman, Kruger & Mitchell, 2005). In order to ensure reliability in this study, appropriate research methodology was used. Thus, the researcher used field notes where well elaborated responses were given by some respondents who were interviewed. This was done gather in-depth information from the study's respondents. Hence the quality of responses and documented data becomes a central basis for assessing reliability and that of succeeding interpretation" (Flick, 2009: 386). Reliability was also guaranteed by checking concretely the structure of the study's questionnaires. The relevance of the reliability is that it ensured consistency in the study's results.

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Validity

The question of grounding this study was ensured by validity. Welman, Kruger and Mitchell (2005), defined validity as "the extent to which the research findings accurately represent what is really happening in the situation". The researcher therefore validated the study by seeking feedback on the findings and presentations in the field. Thus the process of guaranteeing validity and reliability in this study served as an attempt to "act sensitively in the field" (Flick, 2009: 390). In validating the study's method, mixed procedure was adopted where the issuance of questionnaires and interview were conducted to identify convergence responses among multiple and different sources of data to form themes or categories in a study. Therefore, based on the study's objectives the validity which is relevant to the results of this study was clearly defined in order to reflect the multiple ways of establishing representativeness of the study's findings.

Ethical Considerations

The study's methodology was subjected to rigorous ethical considerations. The researcher ensured that the methodological approach of the study did not violate research ethics. Respondents who participated in the study were briefed on the objectives of the study and their consent sought. Under no circumstances was any respondent coerced to participate in the study. Strict confidentiality of the information the respondents provided was assured them. In addition, all protocols, with respect to the entry of communities where the study's data were collected were observed accordingly.

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Data processing and Analysis

The data obtained were coded and processed, using Statistical Product and Services Solutions (SPSS) software version 21. The coding helped the researcher to remove items, which were not completed. The coding also enabled numbers to be assigned to the various responses to the items of the questionnaires and interview schedule. The data obtained and processed was based on the objectives and the conceptual framework of the study.

Both qualitative and quantitative approaches were employed in the data analysis. The qualitative data were well structured and analysed with respect to the research questions of the study. However, this study employed largely quantitative methods and some limited qualitative techniques within the context of a case study approach. The main reasons for focusing largely on quantitative methods was that the study's pre-test results informed the use of close-ended questions in most of the questions found in the study instruments (interview schedule and questionnaire) used in gathering the data. On the other hand, limited qualitative methods were employed with the view of facilitating in-depth analyses of some issues raised in the open-ended questions. The data that were gathered from the interview were transcribed and grouped according to the objectives of the study. The transcribed data were also coded and analysed using SPSS. However, few direct quotations from the respondents interviewed were made to satisfy the qualitative approach in the analyses.

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On the other hand, the quantitative data were analysed using mainly charts, graphs and tables that show the frequency distribution and their corresponding percentages as well as mean, median and standard deviations of the relevant variables captured in the data results. Where necessary, cross tabulations were used to compare how paired variables related.

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CHAPTER FOUR

RESULTS AND DISCUSSIONS

Introduction

This chapter focused on the presentation of results and discussion of the data collected from the field. The presentation is based on the objectives of the study and the research questions posed. The chapter is therefore divided into two sections (section A and B). Section A presents and discusses the data results gathered from REP beneficiaries (oil palm farmers and oil palm extractors), while section B focuses on the data results gathered from REP staff in the Tano-North District. The results of the study are presented in tables, and in some cases direct quotations were stated in line with the mixed method used in the study.

SECTION A: Results and discussion on REP beneficiaries (oil palm farmers and oil palm extractors)

Demographic characteristics of respondents

This section of the study discusses the background characteristics of the respondents. Issues discussed include sex, educational background, marital status and occupation. Out of the 141 respondents sampled for the study, the majority (57.4%) were female, while 42.6 percent of the respondents were male. This findings clearly show that Rural Enterprise Programme is female dominated in the Tano-North District. Thus more women were targeted to benefit from the programme than men.

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This finding confirms Ministry of Trade and Industry's (2015) brief profile of Rural Enterprise Programme (REP), which clearly states that "REP would have a particular attention for vulnerable groups including rural women and the youth, and that REP targets at least 600,000 direct clients of which at least 50 percent will be women". The next background characteristics of the study's respondents are presented in Table 3 through Table 5.

Table 3:

Educational Background of respondent

Educational Level	Frequency	Percent
No formal education	52	36.9
Primary	47	33.3
JHS/JSS	35	24.8
SSS/SHS	4	2.8
Tertiary	3	2.1
Total	141	100.0

Source: Field Data, 2016

Table 3 describes educational background of the respondents who participated in the study. The study therefore found that most of the respondents (36.9%) had no formal education, followed by those with primary education (33.3%), with only 2.1 percent who had tertiary education. These findings generally indicate that most of the respondents who engaged in oil palm extraction and oil palm plantation on Rural Enterprise Programme in the Tano-North District had no formal education.

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These findings are contrary to Ghana Statistical Service (2014) District Analytical Report for Tano North District, which reveals that the majority (76.9%) of the population in the Tano North District are literate in one language or another while 23.1 percent are not literate. According to the report, a relatively higher proportion of males (82.1%) than females (71.9%) are literate in the Tano North District.

Table 4:

Marital Status of the Respondents

Marital Status	Frequency	Percent
Married	115	82.1
Single	13	9.3
Divorced	3	2.1
Widowed	9	6.4
Total	*140	100.0

*No response exists

Source: Field Data, 2016

With respect to respondents' marital status, the results in Table 4 show that out of 140 responses gathered, majority (82.1%) were married, 9.3 percent were single, while 2.1 percent and 6.4 percent of the respondents were divorced and widowed respectively. This is in line with Ghana Statistical Service (2014) District Analytical Report for Tano North District which shows that between the ages of 25-29 years, more than half of females (52.8%) are married compared to a little above one-third of males (30.8%).

Table 5:

Distribution of Respondent's Occupation by Sex of respondent* Respondent's occupation (Crosstabulation)

Sex of respondent	Respondent's occupation				Total
	Farming	oil palm extraction	Oil palm plantation	Others	
Male	11	24	19	6	60
	(40.7%)	(42.9%)	(40.4%)	(54.5%)	(42.6%)
Female	16	32	28	5	81
	(59.3%)	(57.1%)	(59.6%)	(45.5%)	(57.4%)
Total	27	56	47	11	141
	(100.0%)	(100.0%)	(100.0%)	(100.0%)	(100.0%)

Source: Field Data, 2016

Table 5 presents various occupations of the respondents sampled for the study. A cross tabulation was used to compare sex of the respondents with their respective occupations. It was therefore observed that with the exception of "other" occupations that were not captured in Table 6 where more males (54.5%) than females (45.5%) dominate, females respondents were found to be more than their male counterparts in farming (59.3%) against male (40.7%), oil palm extraction female (57.1%) against male (42.9%) and oil palm plantation female (59.6%) against male (40.4%).

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These findings suggest that most of the females in the Tano North District who were sampled for the study were into farm-related business than males. This was due to the fact that a significant number of females in the Tano North District who took part in the study had no formal education. This finding is supported by Ghana Statistical Service (2014) report which reveals that the proportion of literate males is higher (82.1 %) than that of females (17.9%) in the Tano North District.

Rural Enterprise Programmes and their contribution to job creation, poverty reduction and standard of living

In order to address the main research questions the study sought to answer, this section discusses the results of the responses which were gathered from the study's respondents. The research questions of the study were: what are the various interventions rolled out by Rural Enterprise to reduce poverty in the Tano-North District; how do the Rural Enterprise Programme influences the income levels of the beneficiaries in the Tano-North District; what contribution has Rural Enterprise Programme made to job creation in Tano-North District; and what influence do the Rural Enterprise interventions have on the standard of living of the beneficiaries in the Tano-North District? The discussion in this section begins from Table 6 to Table 17.

Table 6:

Respondents rating of Rural Enterprise Programme

Response	Agro processing		Farm-base		Agro-Industrial		Total	
	**f	*(%)	f	(%)	f	(%)	f	(%)
Excellent	12	8.5	16	11.3	21	15.0	49	11.6
Good	80	56.7	52	36.9	65	46.4	197	46.7
Fair	34	24.1	64	45.4	33	23.6	131	31.0
Bad	15	10.6	9	6.4	21	15.0	45	10.7
Total	141	100	141	141	*140	100	422	100.0

*No response exists

Source: Field Data, 2016 [*f*=frequency; (%) = percent]

According to the management of the Rural Enterprise Programme (REP), the three main interventions rolled out by Rural Enterprise were: Agro processing, Farm-base, and Agro-industrial programmes. In order to assess the contribution of the various interventions rolled out by Rural Enterprise in the Tano North District, the study's respondents were asked to rate the REP programmes as 'excellent', 'good', 'fair' or 'bad'. As shown in Table 6, out of 141 respondents, the majority (56.7%) rated REP's agro processing programme as "good", while the least percentage (8.5%) of the respondents rated agro processing programme as "excellent".

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However, a significant number of the respondents (10.6%) said the programme was "bad", since according to them, people who showed interest in the programme were not supported financially. With respect to farm-based programme, 11.3 percent of the respondents rated it as "excellent" "good" (45.4%) and few (6.4%) rated it as "bad". In rating REP's agro-industrial programme, most of the respondents (46.4%) said the programme was "good". On the other hand, whereas 15 percent of the respondent claimed that the programme was excellent, another 15 percent of them asserted that the programme was "bad". The rating of Rural Enterprise interventions by most of the respondents as "good" was similar across all the three programmes (agro processing, farm-base, and agro-industrial). These findings support International Fund for Agricultural Development (IFAD) (2016) report which maintains that "based on the good performance and results achieved in the second phase of the Rural Enterprises Project, the Ministry of Trade and Industry is now transforming the project into a programme covering all rural districts in Ghana, by mainstreaming it within the public and private institutional system".

Table 7:

The most Predominant Rural Enterprise Programme in Respondents communities

	Frequency	Percent
Agro processing	62	44.0
Farm-based	74	52.5
Agro-Industrial	5	3.5
Total	141	100.0

Source: Field Data, 2016

Having identified the respondents' views on the various interventions rolled out by Rural Enterprise in the Tano North District, the researcher further probed the study's respondents to identify among the three interventions (Agro processing, Farm-base, and Agro-industrial) the most predominant one in the study area. As shown in Table 7, the majority (52.5) of the respondents identified farm-based programme as the most predominant activities in the Tano North District, followed by agro processing (44.0%), with a little higher than 3 percent being agro industrial programme. This observation generally suggests that farm-based activities were dominant in the Rural Enterprise Programmes in the Tano North District. The implication is that it will be more appropriate for management of Rural Enterprise Programme to use farm-based modules as the major intervention in fighting poverty in the Tano North District. These findings are not different from Ghana Statistical Service (2012) report that agriculture is the main occupation in the Tano North District, and that the sector employs about 64.4 percent of the total active work

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force in the District. In order to assess the breakdown of the various components of agro-processing, farm-based and agro-industrial and the number of beneficiaries enrolled, respondents were asked to identify specific interventions they were benefiting from. Table 8 shows the results of responses gathered from the study's respondents.

Table 8:

Distribution of Respondents enrolled on the Components of Agro-processing, Farm-based and Agro-industrial

Components of Agro processing (AP)	Frequency	Percent
Cassava processing	14	9.9
Oil palm extraction	68	48.2
Shear butter	0	0.0
Palm kennel extraction	59	41.8
Total	141	100.0
Components of Farm-based (FB)		
Bee keeping	2	1.4
Mushroom rearing	7	5.0
Grasscutter rearing	9	6.4
Oil palm plantation	49	34.8
Food crops	74	52.5
Total	141	100.0
Components of Agro-industrial (AI)		
Soap making	56	39.7
Bakeries/baking	20	14.2
Liquid soap	40	28.4
Tie-and-dye	25	17.7
Total	141	100.0

Source: Field Data, 2016

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Table 8 presents the distribution of the respondents' enrollment on the various components of Rural Enterprise's three main interventions (agro-processing, farm-based and agro-industrial). It is observed from Table 8 that most of the respondents (48.2%) were into oil palm extraction, while a little higher than 9 percent were enrolled into cassava processing under the agro processing module.

With respect to farm-based intervention, the results show that majority of the respondents (52.5%) were into crop farming, while the least (1.4%) fall under bee keeping. Under agro-industrial components, it is found that soap making component absorbs most of the respondents (39.7%), while bakeries component contains the least people (14.2%). These findings therefore imply that most beneficiaries of Rural Enterprise Programme in the Tano North District are enrolled on interventions such as oil palm extraction, food crop farming and soap making under agro-processing, farm-based and agro-industrial respectively.

More so, as indicated from the cross tabulation Tables (a, b and c) in Appendix III, in all, twelve different components were identified from the agro-processing, farm-bases, and agro-industrial interventions. The results indicate that with exception of oil palm plantation where more males (51%) than females (49%) dominate, it was observed that more females than males were enrolled on eight other components of agro-processing, farm-bases, and agro-industrial interventions introduced by Rural Enterprise Programme. On the other hand the results show a balanced enrollment in the area of bee keeping (male = 50%; female = 50%), Bakeries/baking (male = 50%; female = 50%) and Cassava processing (male = 50%; female = 50%).

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The results, on the average, show that about two-third of all the Rural Enterprise interventions in the Tano-North District are female dominated. These findings are inconsistent with Ministry of Trade and Industry's (2015) brief profile of Rural Enterprise Programme (REP) which maintains that REP's enrollment target is to ensure that at least 50 percent of its clients will be women.

Rural Enterprise Programme's clients' enrollment process

In order to ascertain how Rural Enterprise Programme's beneficiaries are enrolled unto the various components of the interventions, a specific question was posed to that effect. The beneficiaries were interviewed and the common explanations most of them gave which was consistent with what REP officials also gave was narrated by one of the beneficiaries enrolled on agro-processing module:

> *The first thing we do to be enrolled on any of the interventions is to go to Business Advisory Center at the District Assembly and register. After the registration, the officers at the center advise us to form groups with a minimum of five and a maximum of about twenty. Afterwards, they take registration fee of GH¢ 50 from each member of the group, and those who show commitment and pay their registration fee are given training on the various modules. The only worrying aspect of these people (REP officials) is that after giving you the training, they don't give you any capital to start something with the training you have acquired.*

Notably, Cultural and neighbourhood factors theory of poverty argues that the poor become poor because they learn certain psychological behaviour associated with poverty.

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This is emphasised by Lewis (1965) who argues that the poor learn not to study hard, not to plan the future, to have unprotected sex, and to spend money unwisely. Findings of this study disagree with this assertion because people who have been enrolled onto REP were found to be hard working but unavailability of financial capital to expand their business contributes to their low standard of living.

Evidence of Rural Enterprise Programme as job creation intervention

The study's respondents were asked further to tell whether in their view they saw Rural Enterprise Programme as job creation intervention in the Tano North District. The results of their views were discussed and presented accordingly.

With regards to the question related to REP's job creation, one of the respondents could not give an answer to it, hence 140 responses instead of 141. The results indicate that out of the 140 respondents who were interviewed, the majority (67.1%) indicated that Rural Enterprise Programme has not created jobs for the people of Tano North District, while a little higher than 32 percent maintained that REP has created job for the people in the District. One of the respondents who argued that they did not agree that REP had provided jobs for the people of Tano North District gave this reason:

> *I don't agree that Rural Enterprise Programme came to provide employment for us, because we have a lot of youth and hardworking women who have nothing to do because of lack of employment. Besides, those of us who have shown interest in the Rural Enterprise Programmes use our own money to support the work we do. It is difficult to get loan from them to expand our business, so I think the government should do something* (Oil palm extractor interviewed).

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The expected multiplier effect that the study's conceptual framework highlights that Rural Enterprise Programme was going to have on employment, income, and standard of living of the beneficiaries, which in the long run help reduce poverty, did not materialised. This is so because most of the study's respondents maintained that although REP is introduced in the Tano-North District, unemployment is still high in the district, and it has contributed to low income leading to low level of living standard. This is consistent with Bessis' (1995) argument that unemployment occurs when a person is excluded or discriminated against from the labour market, and that a person's experience of unemployment can lead to loss of one's social class.

Table 9:

Type of job Rural Enterprise Programme has provided to its clients

Type of job	Frequency	Percent
Oil palm farming and oil palm extraction	35	24.8
Oil palm extraction only	58	41.1
Soap making only	43	30.5
None	5	3.5
Total	141	100.0

Source: Field Data, 2016

As part of the study's objectives which sought to determine the kind of jobs provided by Rural Enterprise Programme, respondents sampled for the study were asked to express their view on the type of job created by REP for them.

It is observed from Table 9 that most of the respondents (41.1%) had been provided job in Oil palm extraction training by REP, followed by soap making (30.5%). The results further revealed that a little higher than 24 percent of the respondents had been provided with job in oil palm farming and oil palm extraction, but only a few (3.5%) of the respondents claimed that they were self-employed. These findings indicate that REP has provided jobs in oil palm extraction for its beneficiaries who took part in the study than the rest of the interventions.

Table 10:

Category of people who have gained employment through Rural Enterprise Programme

Categories	Frequency	Percent
Women[1]	91	65.5
Men[2]	6	4.3
Youth[3]	3	2.2
Both men and women	39	28.1
Total	*139	100.0

*No responses exist

Source: Field Data, 2016

Table 10 presents the category of people who have gained employment through REP. In responding to the question of the category of people who gain employment through REP, 139 responses instead of 141 responses, were gathered.

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[1] Women: Females aged above 40 years
[2] Men: Male aged above 40 years
[3] Youth: Male or female between ages of 18 years and 40 years

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This shows that two respondents did not answer the question under this section. The results show that of the 139 responses, the majority (65.5%) of the respondent who gained employment through REP fell within the women category, with the least (2.2%) who were found to be the youth.

This observation implies that most of the unemployed youth do not benefit from the Rural Enterprise programme, but rather, it is the women who have been benefiting from the programme. These findings support Ravallion and Chen (2008), who find that support for the extension of improved seeds, micro-irrigation, micro-finance and public works are all examples of important tools in poverty reduction programmes for helping poor rural women rise out of poverty.

Table 11:

Kind of support gained from Rural Enterprise Programme by beneficiaries

Type of support	Frequency	Percent
Training	84	59.6
Financial	15	10.6
Business counselling	32	22.7
Technical	10	7.1
Total	141	100.0

Source: Field Data, 2016

In order to ascertain the kind of support REP's beneficiaries get from the enterprise, the study's respondents were asked to express their views to that effect. Table 11 presents the results of the respondents' responses.

The results showed that the majority (59.6%) of the respondents were of the view that they got training as part of REP's support to improve their business, followed by business counselling (22.7%). On the other hand, whereas about 10 percent of the respondents received financial support from REP to expand their business, those who received technical support from REP were found to be the minority (7.1%). This means that training forms the larger part of the support given to REP beneficiaries in the study area. These findings are in consonant with African Development Bank's (2013) supervision report which reveals that BACs have undertaken training of some 493 MSE clients and local business associations (LBAs) with support from various other partners, including Agri-Business in Sustainable Natural African Plant Products (ASNAPP).

Table 12:

Assessment of Rural Enterprise Programme's contribution to job creation

Respondents assessment	Frequency	Percent
Good	35	25.0
Bad	6	4.3
Low	99	70.7
Total	140	100.0

Source: Field Data, 2016

With respect to respondents' assessment of the contributions made by REP in job creation, the results in Table 12 indicate that of the 140 responses, majority (70.7%) were of the view that REP's contribution to job creation was low, while 25 percent claimed that REP's contribution to job creation was good.

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However, a few (4.3%) of the respondents argued that REP's contribution in terms of job creation was bad. The common reasons which were given by most of the respondents who claimed that REP's contribution to job creation was low was expressed by one of the respondents as stated below:

> *Unemployment is one of the challenges the people of Tano-North District are facing. When REP was announced to us, we thought it was going to provide more jobs for us and our young boys and girls, but only few people have benefited from it. I do not know whether it is because of lack of funding which has contributed to the inclusion of only a small number of people into the programme.*

These results indicate that the conceptual analysis which assumes that the linkages in Rural Enterprise Programme creates jobs and the job creation will improve beneficiaries' income, to some extent, is found to be true, since only a few respondents confirmed that the programme has created jobs and hence their incomes had been improved. On the other hand, this finding is in line with the view of the proponents of unemployment and poverty theory (Ulimwengu, 2008; Aassve, Burgess, Dickson & Propper, 2005; Pemberton, Sutton & Fahmy, 2013), who maintain that steady employment is a central feature in preventing poverty persistence, not least because it also enables individuals to envisage better career prospects that allow higher expected future income.

Rural Enterprise Programme and Respondents' Income Status

In order to ascertain whether or not Rural Enterprise Programmes in all the three modules (agro-processing, farm-based and agro-industrial) have improved the income status of the respondents, a question was posed by the researcher to elicit

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the respondents' views on their income status. Out of 141 responses, the majority (73.0%) maintained that their income status had not been improved, while the minority (27.0%) of the respondents claimed that their income status had been improved as a result of their involvement in the Rural Enterprise Programme. This observation indicates that although the respondents agreed that they got various supports from REP, the income status of most of them have not been improved. These findings are in line with Vasco and Pierella (2015), who found in their study in Ghana that having a job is often not sufficient to bring workers out of poverty because the returns to work tend to be extremely low.

Table 13:

Respondents' rating of their income level as a result of the introduction of Rural Enterprise Programme in general

Rating of income level	Frequency	Percent
Very high	1	.7
High	1	.7
Moderate	46	32.6
Low	69	48.9
Very low	24	17.0
Total	141	100.0

Source: Field Data, 2016

Table 13 shows how the study's respondents rated their income levels as a result of their participation in the Rural Enterprise Programme in general.

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The results showed that out of the 141 responses 49.3 percent rated their income level as "low", while insignificant number of 0.7 percent rated their level of income as "high". In spite of the introduction REP in the Tano-North District, the study results show that its impact on the beneficiaries is low. These findings support Nnadi, Chikaire, Echetama, Ihenacho and Utazi (2013) claim that reduction of poverty is the most difficult challenge facing any country in the developing world where on the average, majority of the population is considered poor.

Table 14:

*Specific Rural Enterprise Programme modules * Rating of income level as a result of Rural Enterprise Programme (Crosstabulation)*

			Rating of income level as a result of Rural Enterprise Programmes					Total
			very high	high	moderate	low	very low	
Specific REP module	Agro processing	Count	1	1	33	12	15	62
		% within REP module	1.6	1.6	53.2	19.4	24.2	100.0
	Farm-based	Count	0	0	12	55	7	74
		% within REP module	0.0	0.0	16.2	74.3	9.5	100.0
	Agro-Industrial	Count	0	0	1	2	2	5
		% within REP module	0.0	0.0	20.0	40.0	40.0	100.0
Total		Count	1	1	46	69	24	141
		% within REP module	0.7	0.7	32.6	48.9	17.0	100.0

Source: Field Data, 2016

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The results in Table 14 relate how respondents rate their income levels to the three main Rural Enterprise modules. It is therefore observed from Table 14 that out of the 141 responses gathered, majority (53.2%) of the respondents rated their income level as "moderate" as a result of their enrollment on the agro-processing modules, while a significant percentage (24.2%) rated their level of income as "very low" as a result of their enrollment on the agro-processing. Only 1.6 percent rated their income level as "very high" and "high" respectively.

With respect to farm-based module, a larger majority (74.3%) of the respondents rated their income level as "low" with their enrollment on farm-based modules. On the other hand, whereas none of the respondents neither rated his/her income level as "high" nor "very high", a little higher than 16 percent rated their income level as "moderate" as a result of their enrollment of the farm-based models. More so, the results in Table 15 show that most of the respondents rated their income levels in agro-industrial modules as low (40%) and very low (40%), but income level of none (0.0%) of the respondents enrolled on agro-industrial modules was rated as "high" or "very high".

These findings suggest that among the three modules it is the agro-processing that moderately improves the income levels of the Rural Enterprise Programme's beneficiaries in the Tano-North District. It is not surprising that agro-processing modules moderately improve the income levels of the REP beneficiaries in the Tano-North District. This is because those who operate in that area are trained to add value to everything they produce. The value-added include packaging, and the use of modern machines in the production processes.

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The implication is that incomes of people enrolled on agro-processing modules will be improved if more resources are devoted to agro-processing modules, than that of farm-based and agro-industrial modules. Thus, financial resources were found to be the urgent need of the beneficiaries enrolled onto all the REP modules. These findings support opportunity theory of poverty, which according to Darling-Hammond (2002) and Rank (2004) argues that people are poor because they have limited human capital, as well as limited access to opportunities compared to the wealthy.

Rural Enterprise Programme and Standard of living improvement

This section discusses the results of the responses provided by the study's respondents to the question of whether or not Rural Enterprise Programme (REP) has improved their standard of living. It was therefore gathered that of 141 responses gathered, majority (74.5%) maintained that their standard of living had not improved as a result of Rural Enterprise Programme, but the remaining 25.5 percent of the respondents claimed that REP had improved their standard of living. These findings suggest that the impact of Rural Enterprise Programme on poverty reduction in the Tano-North District has not been effective. This finding does not support behavioural/decision-based theory of poverty which posits that people, instead of the government entrusted with state resources, should be held accountable for their experiences of poverty, which are ultimately linked purely to individual deficiencies. For instance, in reference to decision-based theory of poverty, Davis and Sanchez-Martinez's (2015) view that antipoverty programmes are aimed at providing short-term income relief to people in poverty, rather than

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long-term development aid that develops capabilities and supplies opportunities in terms of jobs, education and health care is in tandem with the finding of this study.

Reasons for Respondents' claim of having improved standard of living

In order to obtain evidence from the respondents as to whether their standard of living has indeed been improved, a follow-up question was posed to the respondents to show how their standard of living had been improved. The results showed that of 36 respondents who claimed their standard of living had been improved, majority (77.7%) were of the view that their living standard was improved because they had gained employment as a result of REP, while 22.3 percent maintained that their living standard was improved because REP had increased their level of income. This observation indicates that although most of the REP beneficiaries in the Tano-North District have gained employment, their living standard have not been improved, since only 36 out of 141 respondents claimed that their standard of living had been improved . This finding is contrary to Hull's (2009) study finding which reveals that generally, the larger the employed population, the more wealth is created leading to the general well-being of the people. However, the assumption from the conceptual framework that improvement of income has the potential to reduce poverty, which in the long run improve the standard of living of the beneficiaries enrolled on the Rural Enterprise Programme is confirmed to lesser extent, since only few respondents claimed that their standard of living has been improved.

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Table 15:

How respondents use their income earned from the Rural Enterprise Projects

How incomes are used	Frequency	Percent
Payment of school fees	39	27.7
To support family needs	60	42.6
Reinvestment	16	11.3
To buy food and clothing	14	9.9
To support farming	12	8.5
Total	141	100.0

Source: Field Data, 2016

Table 15 describes how the study's respondents spend their income earned from the work they do. The results show that most of the respondents (42.6%) used the income earned from their business to support their family, followed by a little higher than 27 percent who said they use their earnings to pay their wards' school fees. On the other hand, approximately 9 percent of the respondent, who formed the minority revealed that their earnings were used to support their farming activities. These findings suggest that substantial number of REP beneficiaries in the Tano-North District support the needs their family with the income they earn from their business. These supports, according to the respondents, come in the form of house-keeping money, payment of utility bills, financial support to the aged, and payment of medical bills.

These findings are consistent with the findings of Burniaux, Dang, Fore, Foster, D'Ercole and Oxley (1998), who found in their study that each additional income earner contributes to household income, and the importance of additional income earners lies in the assumption that they contribute to the upkeep of households.

Table 16:

Rating of level of standard of living as beneficiaries of Rural Enterprise Programme

Rating of level	Frequency	Percent
Very high	2	1.4
High	5	3.5
Moderate	42	29.8
Low	73	51.8
Very low	19	13.5
Total	141	100.0

Source: Field Data, 2016

As beneficiaries of REP, the study's respondents were asked to rate their level of standard of living as at the time the study was carried out. The responses are shown in Table 16. It is observed that out of the 141 responses, more than half (51.8%) rated their level of standard of living as low, followed by 29.8 percent respondents who rated their level of standard of living as moderate. Only a few (1.4%) of the respondents rated their level of standard of living as very high.

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These findings may support Bruenig's (2014) argument that the only way to reduce poverty is to alter the economic structure so as to reduce the number of low-income holes in it, since low income leads to low level of standard of living.

Table 17:

Respondents' suggestions to improve upon existing Rural Enterprise Programme's interventions in the Tano-North District

Suggested activity/action	Frequency	Percent
Provision of financial support	121	87.1
Provision of training	10	7.2
Provision of technical advice	8	5.8
Total	139	100.0

Source: Field Data, 2016

Table 17 presents the suggestions made by the study's respondents to improve upon existing REP interventions in the Tano-North District. Out of the expected 141 responses, 139 were obtained, since two respondents did not respond to the question under discussion. The study found that provision of financial support was suggested by majority (87.1%) of the sampled REP beneficiaries, followed by provision of training (7.2%). The least (5.8%) of the respondents suggested that technical advice needed to improve their business should be provided to them. This implies that financial support is the main thing the beneficiaries of REP need to boost their business.

These findings support Asian Development Bank's (2002) capacity-building seminar report which states that providing efficient micro-finance to the poor is important for efficient provision of savings, credit and insurance facilities

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which can enable the poor to smoothen their consumption, manage risks better, gradually build assets, develop micro-enterprises, enhance income earning capacity, and generally enjoy an improved quality of life.

Descriptive Statistics of Respondents' age, earnings and working experience

This section looks at descriptive statistics generated from three continuous variables obtained from the study's data. The three variables analysed in this section include respondents' age, working experience, and monthly earnings. The results are highlighted in Table 18.

Table 18:

Descriptive Statistics of age, working experience and monthly earnings

Variables	N	Mini.	Max.	Mean	Median	Quart. Deviation	Skewness
Age of respondents	141	20	68	39.43	39.00	4.25	1.055
Working experience	141	1	40	6.07	5.00	1.00	3.392
Monthly earnings	141	80	780	346.67	300.00	50.00	1.187

Source: Field Data, 2016

Table 18 presents the descriptive statistics of the variables such as respondents' age, working experience, and monthly earnings. The table captures the number of observations (141), mean, median, quartile deviation, skewness as well as the minimum and maximum values of the three variables.

According to Pallant (2005), normality can be assumed when skewness of ±0.5 is calculated for the distribution, and the appropriate measure of central tendency and measure of variability to be used are mean and standard deviation respectively. On the other hand, if the normality assumption is violated, then median and quartile deviation will be appropriate as measure of central tendency and measure of variability respectively.

Table 18 shows that the median age of the study's respondents is 39 years with a minimum of 20 years and maximum 68 years. The quartile deviation was found to be 4.25, indicating that there is a wide range of variation in terms of age across the selected respondents who took part in the study. In this case the range of the age distribution is 48 years. This means that one-half of the middle 50 percent of the age distribution of the respondents is approximately 4 years.

The study further found that respondents' working experience has overall median of 5 years with minimum of one year and maximum of 40 years with quartile deviation of one year. This means that none of the respondents had worked below one year and above 40 years as at the time the study was carried out. However, the results indicate that there is a wide range of variation in terms of number of years the respondents have worked as oil palm extractors and oil palm farmers in the Tano-North District.

With respect to the amount earned by the study's respondents per month, the results show median monthly earning of GH¢ 300 with quartile deviation of GH¢ 50. It is further shown in Table 18 that the minimum and maximum monthly amounts earned by the study's respondents were GH¢ 80 and GH¢780 respectively.

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This observation suggests that none of the respondents earn below GH¢ 80 and above GH¢780 in a month. However, the quartile deviation of GH¢ 50 indicates a very wide range of variation in respondents' monthly returns.

SECTION B: Results and discussion on Tano-North District REP staff

Views of REP Staff on REP in the Tano North District

In order to identify some consistencies with respect to the responses gathered from REP beneficiaries and that of Rural Enterprise Programme staff in the Tano-North District, a comparative analyses was adopted to compare the results. The responses of the REP staff Based on the specific objectives, the responses gathered from four (4) staff of REP are discussed in Table 19 through Table 21.

Table 19:

Descriptive Statistics of Rural Enterprise Staff's Responses

	Median	Min.	Max.	Mean	Std. Dev.	Quart. Dev.	Skewness
Age of respondents	28	24	35	28.75	4.86	4.5	0.69
Number of jobs gained REP clients	528	500	530	521.50	14.36	11.5	-1.97
Monthly earnings of clients	2500	1000	4000	2500.00	1471.96	13.75	0.00

Source: Field Data, 2016

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Table 19 presents the descriptive statistics results of the responses from the Rural Enterprise staff sampled for the study. Variables such as respondents' age, number of employment gained by beneficiaries, and beneficiaries' monthly earnings. Table 19 therefore captures the number of observations (4), mean, median, quartile deviation, skewness, as well as the minimum and maximum values of the three variables. The results shows median age of 28 years with quartile deviation of 4.5. The maximum age of the respondents was 35 years with the minimum being 24 years. Table 19 further shows that the number of jobs beneficiaries have gained through REP in Tano North District has median of 528 with quartile deviation of 11.5. The minimum and maximum number of job created for oil palm extractors and oil palm farmers by REP are 500 and 530 respectively. This contrary to what was found on the ground, where only 141 oil palm extractors and oil palm farmers were identified as the beneficiaries of REP. The study also found monthly earnings of clients in oil palm business per month has the mean of GH¢2500 with standard deviation of GH¢1471.96. The minimum and maximum monthly earnings of the REP beneficiaries according to the REP staff were GH¢1000 and GH¢4000. These findings are far different from what was gathered from the beneficiaries themselves.

Table 20:

Assessment of Rural Enterprise Programme on beneficiaries' Standard of living

Do REP improve beneficiaries' Standard of living?	Frequency	Percent
Yes	4	100.0
No	0	0.0
Total	4	100.0
Rating of standard of living of REP clients		
Low	0	0.0
Moderate	0	0.0
High	4	100.0
Total	4	100.0

Source: Field Data, 2016

As shown in Table 20, in responding to the question of whether or not Rural Enterprise Programme (REP) has improved the standard of living of its beneficiaries, all the four staff (100%) sampled maintained that 'yes', REP has improved the standard of living of its beneficiaries. This finding is contrary to the responses gathered from REP beneficiaries themselves. For instance, in responding to the same question, the majority (74.5%) of the REP beneficiaries maintained that their standard of living had not been improved as a result of Rural Enterprise Programme. On the other hand, whereas all the staff of REP rated the standard of living of their clients as high, the majority (51.8%) of the clients themselves rated their standard of living as low.

This observation suggests that the staff of REP perhaps painted a brighter picture about their programmes, when in fact the reality on the ground was different.

Respondents' Rating of REP in the Tano North District

The results discussed under this section show how staff of REP rated Rural Enterprise interventions. The study found that out of the 4 responses gathered, the majority (75%) rated the programme as excellent while the remaining one respondent corresponding to 25 percent rated the programme as very good. Comparatively, these results are inconsistent with the responses which were gathered from the REP beneficiaries themselves. Thus the rating of Rural Enterprise interventions by most of the REP beneficiaries as "good" instead of "excellent" was similar across all the three programmes (agro processing, farm-base, and agro-industrial).

Table 21:

Evidence to show that standard of living of REP clients has improved

Reasons	Frequency	Fraction
Clients are able to cater for their families and employ others	1	1/4
Improvement in income level	2	1/2
Paying school fees, supporting the family and building houses	1	1/4
Total	4	1.0

Source: Field Data, 2016   (1/4 = one out of 4 etc.)

Table 21 presents the proof provided by respondents (REP staff) to show that standard of living of REP clients has improved. Out of the four respondents, half of them believed that standard of living of REP clients has improved because the programme had improved their income levels. On the other hand, whereas one-fourth of the respondents claimed that their clients were able to cater for their families and also employ others, the remaining one-fourth of the respondents asserted that their clients were able to pay their wards' school fees, support their family and also build houses out of their earned income. Comparatively, these findings are somewhat in line with what was found from the responses obtained from the beneficiaries of REP, since a little higher than 36 percent of REP clients confirmed that their income had improved as a results of REP. More so, most of the REP beneficiaries (42.6%) claimed they used their income earned from their business to support their family, followed by a little higher than 27 percent who said they used their earnings to pay their wards' school fees.

Comparatively, discussions from the data obtained from REP beneficiaries and REP staff in the Tano-North District showed inconsistent results. Thus the inconsistencies in the study's findings exhibit some levels of biasness, especially on the part of REP's staff. This observation supports Fluid Survey Team (2013) who argue that respondents' biases are usually created by unwillingness to provide honest answers which stems from the participant's natural desire to provide socially acceptable answers in order to avoid embarrassment or please the organisation within which the study was being conducted.

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Summary

The focus of this chapter was to analyse and discuss the result of the data used in the study. Both descriptive statistics of some variables employed in the study were considered in the discussions. In addressing the research questions, frequencies and percentages were used in the analysis and discussions. In addition, since the study made use of mixed methods, some results were analysed and discussed qualitatively. More so, testable research hypotheses were formulated and tested to examine the relationship among three key variables used in the study. The findings of this study, supported by several intuitive empirical literatures, reveal that although REP has provided jobs for some oil palm extractors and oil palm farmers in the Tano-North District, living standard of the beneficiaries were found to be low. Additionally, in assessing the relationship among variables such as respondents' age, working years and monthly earnings, the study found a statistically significant association among all the three variables.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

The chapter focuses on the summary of the study, the conclusions drawn from the findings and recommendations made for policy implication. The final section of the chapter looks at the areas for further research, highlighting the alternative approach that could be used by other researchers to investigate the current problem.

Summary

The study set out to assess the effect of Rural Enterprise Programme on poverty reduction in Tano-North District**.** The specific objectives of the study were: to describe the various interventions rolled out by Rural Enterprise to reduce poverty in Tano-North District; to examine the contributions of REP to job creation in Tano-North District; to evaluate the extent to which Rural Enterprise Programme influences the income levels of the beneficiaries in the Tano-North District; and to examine the influence of Rural Enterprise Programme on the standard of living of the beneficiaries in the Tano-North District.

In order to achieve the study's set objectives, a sample of 145, comprising oil palm farmers, oil palm extractors and Rural Enterprise Programme staff was selected from a target population of 220 from Duayaw Nkwanta, Akyease and Ebuokrukuwa in the Tano-North District. Stratified sampling was used to constitute the sample.

First, using proportions, simple random sampling was used to select oil palm farmers and oil palm extractors, made up of a male and a female in each of the three communities where the study was carried out. A mixed research design was chosen for the study with quantitative being the dominant approach.

Data were collected through the use of interview schedule for the oil palm farmers and oil palm extractors, while questionnaires were used to gather the needed data from Rural Enterprise Programme staff. The analysis of data was done using the Statistical Product and Service Solution (SPSS) software version 21. Data were presented by the use of percentages and frequencies, and in some cases, direct quotations were used since the study rendered itself to mixed methods.

Key Findings

Based on the study's specific objectives, the study revealed the following key findings:

To describe the various interventions rolled out by Rural Enterprise to reduce poverty in Tano-North District.

- The study's findings identified farm-based modules as the most predominant intervention introduced by REP in the Tano North District, followed by agro processing modules, with a little higher than 3 percent being agro industrial programme. Most of the study's respondents therefore rated all the Rural Enterprise interventions as "good".

- The study's findings also indicated that among the components of the three main modules identified (agro-processing, farm-based and agro-industrial) REP has provided jobs in oil palm extraction for its beneficiaries who took part in the study than the rest of the interventions.

- The findings further show that Rural Enterprise Programme is female dominated in the Tano-North District. Thus from the study's findings, it was observed that more women (57.4%) were targeted to benefit from the programme than men.

- The study also found that most of the respondents who engaged in oil palm extraction and oil palm plantation on Rural Enterprise Programme in the Tano-North District had no formal education. These findings suggest that most of the females in the Tano North District are into farm-related business than males due to significant number of female in the Tano North District who have no formal education.

To examine the contributions of REP to job creation in Tano-North District.

- Contrary to the response by the staff of Rural Enterprise Programme that their programmes had provided a lot of jobs for the people of Tano North District, the majority (67.1%) of the respondents who were already on the programme as beneficiaries indicated that Rural Enterprise Programme had not created jobs for the majority of people in Tano North District, since most of the youth and women remain unemployed in the District.

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- Additionally, the study found that a larger majority (70.7%) of the study's respondents were of the view that REP's contribution to job creation was low, while 25 percent claimed that REP's contribution to job creation was good.

To evaluate how Rural Enterprise Programme affects the income levels of the beneficiaries in the Tano-North District.

- Findings of the study indicate that although the respondents agreed that they got supports mostly in training and business counselling from REP, the income status of most of them have not been improved. This finding is based on the fact 70 percent of the study's respondents maintained that their income status had not been improved through REP.

- The findings further show that agro-processing modules moderately improve income levels of the Rural Enterprise Programme's beneficiaries in the Tano-North District. On the other hand, the contribution of farm-based and agro-industrial modules to the beneficiaries' income was found to be very low, comparatively.

- Generally, in rating the effect of REP on respondents' income level, the study's findings showed that most of the respondents rated their income level as "low", while insignificant number (0.7%) of rated their level of income as "high". Thus in spite of the introduction REP in the Tano-North District, the study results show that its impact on the beneficiaries is low.

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To examine how Rural Enterprise interventions affect standard of living of the beneficiaries in the Tano-North District.

- The study's findings revealed that the impact of REP on poverty reduction in the Tano-North District has not effective. This is so because majority (74.5%) of the respondents maintained that their standard of living had not been improved as a result of Rural Enterprise Programme.

- The study also found that the standard of living of most of the beneficiaries of REP who engage in oil palm farming and oil palm extraction was not encouraging, since more than half (51.8%) of the study's respondents rated their level of standard of living as low.

Conclusion

Overall, job creation and poverty reduction were found in the literature reviewed in this study as the key interventions usually initiated by international organisations and several governments in the developing countries with the aim of fighting poverty. For instance, several studies show that it is growing earnings from work that make a difference in the poor persons' effort to escape poverty. However, based on the findings of the study the following conclusions were made:

On the basis of the first objective, which was to describe the various interventions rolled out by Rural Enterprise to reduce poverty in Tano-North District, the study concludes that farm-based modules is the most predominant intervention introduced by REP in the Tano North District. However, among the components of the three main modules identified (agro-processing, farm-based and agro-industrial) REP in the Tano North District has provided jobs in oil palm

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extraction for its beneficiaries who took part in the study than the rest of the interventions. In describing the programme, conclusion is drawn that Rural Enterprise Programme is female dominated in the Tano-North District.

Based on the second objective, which was to examine the contributions of REP to job creation in Tano-North District, conclusion can be drawn that Rural Enterprise Programme's contribution in terms of job creation is not encouraging in the Tano-North District. This is so because it was found in the study that most of the youth and women remain unemployed in the District. The bottom line is that the Rural Enterprise Programme's staff claim that the programme has provided a lot of jobs for the people of Tano North District is not reflective of the reality on the ground.

The study further concludes that that agro-processing modules moderately improve income levels of the Rural Enterprise Programme's beneficiaries in the Tano-North District. On the other hand, the contribution of farm-based and agro-industrial modules to the beneficiaries' income is very low, comparatively. However, it is concluded that although the study's respondents agreed that they got supports mostly in training and business counselling from REP, the income status of most of them have not been improved. This conclusion is based on the fact most of the study's respondents maintained that their income status had not been improved through REP.

With respect to how the Rural Enterprise interventions affect standard of living of the beneficiaries in the Tano-North District, the study concludes that the impact of REP on poverty reduction in the Tano-North District has not effective.

This is so because it was gathered from the study's respondents that their standard of living has not been improved as a result of Rural Enterprise Programme. Another premise on which this conclusion is drawn is that the management of REP fail to provide initial capital for the people they train. So most of the beneficiaries start their businesses with a very small capital which provide little or no profit, hence their low income leading to low standard of living.

Generally, the study sought to assess the effect of Rural Enterprise Programme on poverty reduction in Tano-North District, but the discussion on respondents' educational qualification revealed that most of the respondents who took part of the study had no formal education. Such findings were not expected in the study's results, but explanation was given by the respondents who were mainly female that they were victims of the period where there was no incentive for parents to send their female children to school.

Recommendations

1. Tano-North District Assembly should prioritise activities that will facilitate the creation of jobs for more women and unemployed youth to ensure their retention in the district for development. This recommendation is critical because most of the study's respondents acknowledged the fact that employment deficit in Tano-North District is huge.

2. Since farm-based programme was identified as the most predominant intervention introduced by REP in the Tano North District, agriculture which is the major employment sector of the District should be modernised by the Ghana government and given the needed support in order to absorb

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more people. The implication is that using farm-based modules as the major intervention will help fight poverty in the Tano North District.

3. More resources should be devoted to agro-processing modules by Ministry of Trade and Industry, which is responsible for the smooth running of REP, to improve the incomes of beneficiaries enrolled on Rural Enterprise Programme in the Tano-North District. This is so because agro-processing modules were found to be beneficial than farm-based and agro-industrial modules.

4. The people of Tano-North District should be encouraged by the management of REP in the district to form cooperative societies and partnerships to enable them pool resources together and get access to capital, since the study identified that source of finance was one major challenge facing REP clients.

5. Management of REP should support their clients financially to enable them expand their business in order to improve their standard of living. This is critical because the study found that provision of financial support was recommended by approximately 87 percent of the REP beneficiaries sampled for the study.

6. Efforts should be made by the major stakeholders, especially, Tano-North District Assembly, to promote educational attainment beyond the basic school level to provide the needed human resources necessary for the rapid development in the Tano North District.

More so, non-formal education programmes should be given the needed support it deserves and made more attractive to the people who have no formal education in the District to facilitate their economic activities.

Suggestions for further Research

The study suggests the use of multiple regression analysis as an alternative approach which should be employed in future research on the current problem under investigation. Such studies should be conducted on cross regional and district basis to examine the effects of Rural Enterprise Programme on poverty reduction in Ghana. This will enhance the authenticity of the results obtained from the research. It is further suggested that broad operationalisation should be done in future studies to incorporate more variables that will widen the studies' results and discussion. This is crucial because this study focused on few variables in the analysis. On the other hand, sample size of future studies should be increased, since this study considered only 145 respondents, and such sample size might not be representative of the larger population of the region within which the study was carried out.

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APPENDIX I: Interview Schedule

INTERVIEW SCHEDULE FOR OIL PALM EXTRACTORS AND OIL PALM PLANTATION FARMERS

This semi-structured interview schedule is designed to support a study on the topic: Assessing the effects of Rural Enterprise Programme on Poverty Reduction in the Tano-North District. The study covers three communities, namely Akyease, Eboukrukruwa, and Duayaw-Nkwanta in the Tano-North District. The study is strictly academic and the results will be used for no other purpose. Kindly assist in providing answers to the following interview questions. Your co-operation will be very much appreciated and your confidentiality is guaranteed. Thank you.

INTERVIEW SCHEDULE

Interview Date	Start Time	Time End
_____ / _____ / 2016	_____ : _____	_____ : _____

SECTION A: BACKGROUND AND PROFILE OF RESPONDENT

A1	Name of Community: _____		
A2	Sex of Respondent:	☐ Male	☐ Female
A3	Age of Respondent	…………………Years	

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A4	Educational Background:	☐ No formal education ☐ Primary School ☐ JSS/JHS/ Middle School ☐ Senior Secondary/Senior High School ☐ Tertiary/ University/ Polytechnic
A5	Marital Status	☐ Married ☐ Single ☐ Divorced ☐ Widowed

A6. Respondent's Occupation	What work do you do currently? …………………………………………… ……………………………………………
A7. Respondent's year (s) of working	For how long have you been working? …………………………………………… ……………………………………………

SECTION B: DESCRIPTION OF RURAL ENTERPRISE PROGRAMME IN TANO-NORTH DISTRICT.

B1	How do you rate the programmes of REP	*Rural Ent. Programmes*	*Programme rating*			
			Excellent	Good	Fair	Bad
		1. Agro processing	☐	☐	☐	☐
		2. Farm-base	☐	☐	☐	☐
		3. Agro-Industrial	☐	☐	☐	☐

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B2. Which Rural Enterprise Programme is predominant in your community?	
1. Agro processing	☐
2. Farm-based	☐
3. Agro-Industrial	☐

SECTION D: CONTRIBUTION OF REP TO JOB CREATION IN TANO-NORTH DISTRICT.

D1. Do you agree that REP has created jobs for the people of Tano-North District?	Yes ☐ No ☐
D2. What type of job has REP provided to you personally?	…………………………………………….
D3. Which category of people do you think have gained employment through REP?	1. More women ☐ 2. More men ☐ 3. More youth ☐ 4. Both men and women ☐
D.4. What support do you get from REP:	1. Training ☐ 2. Financial support ☐ 3. Business counselling ☐ 4. Technical support ☐
D.5. How do you assess REP's contribution to job creation in the Tano-North District?	……………………………………………….. ………………………………………………...

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SECTION E: EFFECTS OF REP ON RESPONDENT'S INCOME

E1. Has REP improved your income status?	Yes ☐ No ☐				
E2. How do you rate your income level as a result of REP?	Very high	High	Moderate	Low	Very low
E3. How much do you earn a month on the average?	GH¢……...				

SECTION F: EFFECTS OF REP ON RESPONDENT'S STANDARD OF LIVING

F.1. Do you agree that your standard of living has improved through REP?	Yes ☐ No ☐				
F.2. What shows that your standard of living has improved through REP, if your answer to F1 is "yes"?	………………………………………… …………………………………………				
F.3. What do you use the income you earn from your work for?	…………………………………………… ………				
F.4. How do you rate your level of standard of living currently, as a beneficiary of REP?	Very high	high	moderate	low	Very low

What measures would you recommend to improve upon existing REP interventions in the Tano-North District?   ………………………………………………………………………………………   ………………………………………………………………………………………   ………………………………………………………………………………………   ………………………………………………………………………………………   …………………………………………………………

Thank you for your time.

APPENDIX II: Questionnaire

UNIVERSITY OF CAPE COAST

COLLEGE OF HUMANITIES AND LEGAL VALUES

INSTITUTE FOR DEVELOPMENT STUDIES

TOPIC: ASSESSING THE EFFECTS OF RURAL ENTEERPRISE

PROGRAMME ON POVERTY REDUCTION IN THE TANO-NORTH

DISTRICT

QUESTIONNAIRE FOR REP STAFF

The purpose of this questionnaire is to collect data for an academic exercise only. Your candid opinions and views on the subject would be very essential and useful for this study. However, you are assured that the information provided would be treated with utmost confidentiality and tactfulness it deserves.

CONSENT OF RESPONDENT'S UNDERTAKEN SIGNED

I understand that, the information collected is going to be used and disclosed, while keeping my identity confidential, between the researcher and the agencies responsible for the safety, effectiveness, and conduct of the research; and that the researcher may use and share my information for scientific purposes related to this and other associated studies.

Respondent's Signature……………………… Date……………………

Please, answer the question by ticking (√) in the appropriate box or by writing in the space provided.

SECTION A: DEMOGRAPHICS

	Male	Female
1. Sex		

	Your age in years
2. Please how old are you	I am……………….........................years old.

3. What is your highest level of education?	
a) Basic school	
b) Secondary education	
c) Tertiary education	

4. Marital Status	
a) Single	
b) Married	
c) Widower/widow	
d) Divorced or separated	

5. What is your work position?	
a) District Head	
b) Deputy head	
c) Secretary	
d) Programmes Coordinator	
e) Others (Please specify in writing)	

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	………………………………………

6. What is Your Employment Status?	
a) Working full time	
b) Working part-time	
c) On contract	
d) Other	……………………………………

SECTION B: DESCRIPTION OF RURAL ENTERPRISE PROGRAMME.

7. How do you rate Rural Enterprise Programmes in the Tano-North District?

	Excellent	Very good	Good	Fair
a) Implementation of the programme				
b) Management of the programme				
c) Acceptability of the programme				
d) Sustainability of the programme				

8. Which Rural Enterprise Programme is predominant in Tano-North District?	(√)
4. Agro processing	☐
5. Farm-based	☐
6. Agro-Industrial	☐

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7. Which of the components listed below are you enrolled on?		
Agro processing (AP)	**Farm-based (FB)**	**Agro-industrial (AI)**
Cassava processing ☐	Bee keeping ☐	Soap making ☐
Palm oil extraction ☐	Mushroom rearing ☐	Baking ☐
Palm kennel extraction ☐	Grasscutter rearing ☐	Shampoo ☐
Shear butter ☐	Oil palm plantation ☐	Tie-and-dye ☐
	Food crops ☐	

SECTION C: CONTRIBUTIONS OF REP TO JOB CREATION IN TANO-NORTH DISTRICT.	
8. In your records, how many people have gained employment through REP in the Tano-North District?	
…………………………People (Please write)	
9. Breakdown of beneficiaries of REP in terms of job gains	**Number**
a. Men (40 years and above)	
b. Women (40 years and above)	
c. Youth (less than 40 years)	

10. About how many people in the oil palm-related business do REP support in the Tano-North District?
About...people.

11. What support do your clients get from REP?	5. Training ☐
	6. Financial support ☐
	7. Business counselling ☐
	8. Technical support ☐
12. Generally, how do you assess REP's contribution to job creation in the Tano-North District?	………………………………………. ……………………………………… ……………………………………… ……………………………………… ………………………………………

SECTION D: EFFECTS OF REP ON RESPONDENT'S INCOME

15. Do you agree that REP has improved beneficiaries' income status?	Yes ☐ No ☐				
16. How do you rate beneficiaries' income level as a result of REP?	Very high	High	Moderate	Low	Very low
17. On the average, how much do you think each of your clients in oil palm business earns in a month?	GH¢……....				

SECTION E: EFFECTS OF REP ON RESPONDENT'S STANDARD OF LIVING

18. Do you agree that the standard of living of your clients in oil palm business has improved through REP?	Yes ☐ No ☐
19. What shows that the standard of living of your clients in oil palm business has improved through REP, if your answer to F1 is "yes"?	…………………………………… …………………………………… …………………………………… …………………………………… ……………………………………

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20. How do you rate the standard of living of your clients in oil palm business, as a beneficiaries of REP?	Very high	high	moderate	low	Very low

21. What measures would you recommend to improve upon existing REP interventions in the Tano-North District?

……………………………………………………………………………………

……………………………………………………………………………………

……………………………………………………………………………………

THANK YOU.

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APPENDIX III: Some Crosstabulation Tables

Table (a)

Sex of respondent * Components of Agro processing Crosstabulation

			Components of Agro processing			Total
SEX			Cassava processing	Oil palm extraction	Palm kennel extraction	
sex	Male	Count	7	31	22	60
		% within Components of Agro processing	(50.0)	(45.6)	(37.3)	(42.6)
	Female	Count	7	37	37	81
		% within Components of Agro processing	(50.0)	(54.4)	(62.7)	(57.4)
Total		Count	14	68	59	141
		% within Components of Agro processing	(100.0)	(100.0)	(100.0)	(100.0)
		% of Total	(9.9)	(48.2)	(41.8)	(100)

Source: Field Data, 2016 [Values in the parentheses ( ) = %]

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Table (b)

Sex of respondent * Components of Farm-based Crosstabulation

SEX		Components of Farm-based					Total
		Bee keeping	Mushroom rearing	Grass cutter rearing	Oil palm plantation	Food crops	
sex	Male	Count					
		1	3	4	25	27	60
		% within Components of Farm-based					
		(50.0)	(42.9)	(44.4)	(51.0)	(36.5)	(42.6)
	Female	Count					
		1	4	5	24	47	81
		% within Components of Farm-based					
		(50.0)	(57.1)	(55.6)	(49.0)	(63.5)	(57.4)
Total		Count					
		2	7	9	49	74	141
		% within Components of Farm-based					
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
		% of Total					
		(1.4)	(5.0)	(6.4)	(34.8)	(52.5)	(100.0)

Source: Field Data, 2016 [Values in the parentheses ( ) = %]

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Table (c)

Sex of respondent * Components of Agro-industrial Crosstabulation

			Components of Agro-industrial				Total
			Soap making	Bakeries/ baking	Liquid soap	Tie-and-dye	
sex	Male	Count	23	10	18	9	60
		% within Components of Agro-industrial	(41.1)	(50.0)	(45.0)	(36.0)	(42.6)
	Female	Count	33	10	22	16	81
		% within Components of Agro-industrial	(58.9)	(50.0)	(55.0)	(64.0)	(57.4)
Total		Count	56	20	40	25	141
		% within Components of Agro-industrial	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

Source: Field Data, 2016   [Values in the parentheses ( ) = %]