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FACULTY OF DEVELOPMENT STUDIES

DEPARTMENT OF RURAL AND COMMUNITY DEVELOPMENT

CONTRIBUTION OF WOMEN GROUPS IN ECONOMIC EMPOWERMENT
– A TOOL FOR POVERTY REDUCTION

BY
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Development of the Faculty of Development Studies, Presbyterian University
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Master's degree in International Development Studies

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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.

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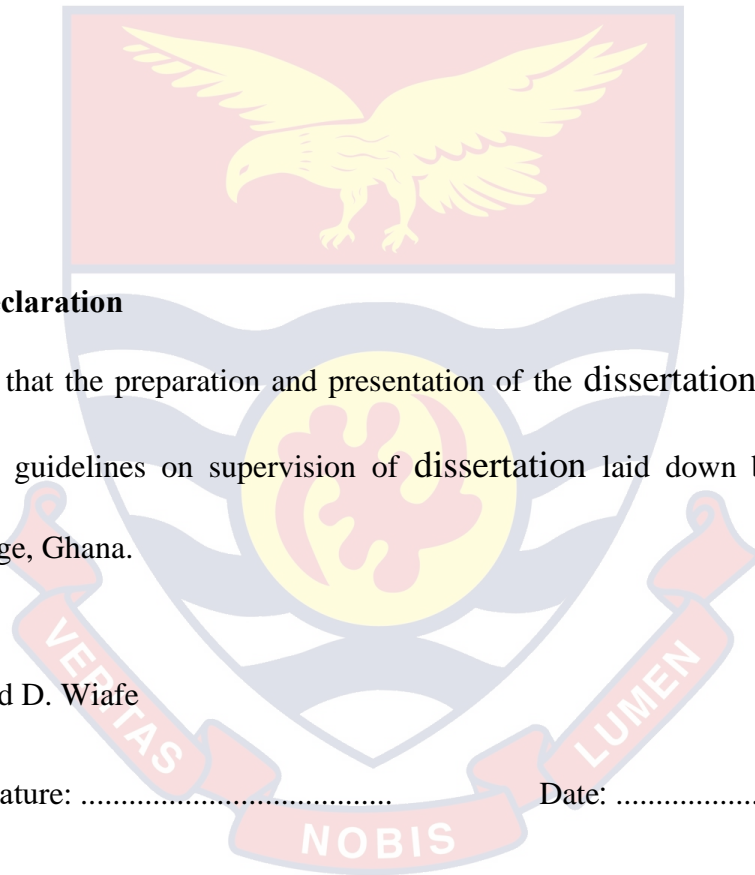
Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with guidelines on supervision of dissertation laid down by the Presbyterian University College, Ghana.

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ABSTRACT

Women are seen as exceptionally instrumental in the process of change in rural areas. Their engagement in self-help groups grants them the chance of getting involved in the decision-making process. Empowering of women groups economically is very vital not only for the reduction of the unequal levels of poverty among women but also acts as a significant step to raising household income and enhancing economic development in countries as a whole.

The mixed method approach of research was employed for the study. A total of 60 respondents were sampled from the various women's groups using the simple random sampling method.

Questionnaires were used to collect data and interviews were also conducted for the leaders of the women's groups. The data was entered and analysed using Statistical Package for Social Sciences. The processed data was retrieved and presented in the form of tables and charts.

Women empowerment has helped them in the establishment of new business as a result of entrepreneurship training received. Also, the village savings and loan scheme through women empowerment has helped in the sustainable income generation activities as stated by majority of the respondents. Challenges affecting the effectiveness were difficulty in accessing loans due to the high demand for collateral, the high-interest rate on loans and access to and control over land due to traditional/cultural factors.

The District Assembly should endeavour to provide more loan facilities for these women to help them engage in the trade which sometimes serves as the only source of income to support the household. Also, the leaders of the groups can liaise more with NGOs who will provide the group members with more business knowledge through skill and training workshops and seminars which is relevant to their cause of trade. Again, loans from the District Assemblies and the banks should be made accessible to these women by reduction of the interest rate on loans that had to be paid.

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DEDICATION

I dedicate this research work to my family



TABLE OF CONTENTS

DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENT	iv
DEDICATION	v
LIST OF FIGURES	xi
CHAPTER ONE	
INTRODUCTION	1
1.1 Background of the Study	1
1.2 Problem Statement	2-3
1.3 Objectives of the Study	4
1.4 Research Questions	4
1.5 Significance of the Study	4
1.6 Limitations of the Study	5
1.7 Delimitation of the Study	5
1.8 Organization of Chapters	6
CHAPTER TWO	
LITERATURE REVIEW	7
2.1 Introduction	7
2.2 Women Empowerment in Ghana	7-8
2.3 Economic Empowerment of Women in Ghana	9
2.4 Important Conventions in Women Empowerment	9
2.5 Education and Training	10
2.6 Enterprise Development	10
2.7 Challenges to Economic Women Empowerment in Ghana	11-13
2.8 Definition of Key Terms	14

CHAPTER THREE

RESEARCH METHODOLOGY	15
3.1 Introduction	15
3.2 Research Design	15
3.3 The Study Area	15
3.3.1 Physical Features, Location and Size	16
3.3.2 Climate	16
3.3.3 Cultural and Social Structure	16
3.3.4 Economy and Agriculture	17
3.4 Target Population and Sample Size	18
3.5 Sampling Procedure	19
3.6 Data Collection Instrument	19
3.7 Data Analysis and Presentation of Results	19
3.8 Ethical Considerations	19-20
CHAPTER FOUR	
RESULTS AND DISCUSSION	21
4.0 Introduction	21
4.1 Background of Respondents	21-25
4.2 Group Background and Membership Information	26-31
4.3 Education and Skills Development Training	32-34
4.4 The Relevance of Education and Training on Women Groups	35-38
4.5 Village Savings and Loan Scheme	39-43
4.6. Demography of Group Leaders	44-47
4.7 Leadership Positions	48-49
4.8 Group Background and Membership Information	50-58
4.9 Economic Decision	59

4.10 Financial Position and Asset of the Group	59
4.11 Profit or Loss	60
4.12 Money Usage	61
4.13 Accessibility to Credit Facilities	61
4.14 Type of Credit Applied for	61
4.15 Government Loans/grants	62
4.16 Loans/Grants from Financial Institutions	62
4.17 Training of Officials and Members of the Group	63
4.18 Payment of Group Officials	64
4.19 Constraints Affecting the Effectiveness of Women Groups	64
4.20 Measures to Address Constraints	65
4.21 External Measures to Address the Constraints	65-66
CHAPTER FIVE	
SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATION	67
5.1 Introduction	67
5.2 Summary of Findings	67
5.3 Conclusion	68
5.4 Recommendations	68-69
REFERENCES	70-75
APPENDIX	76

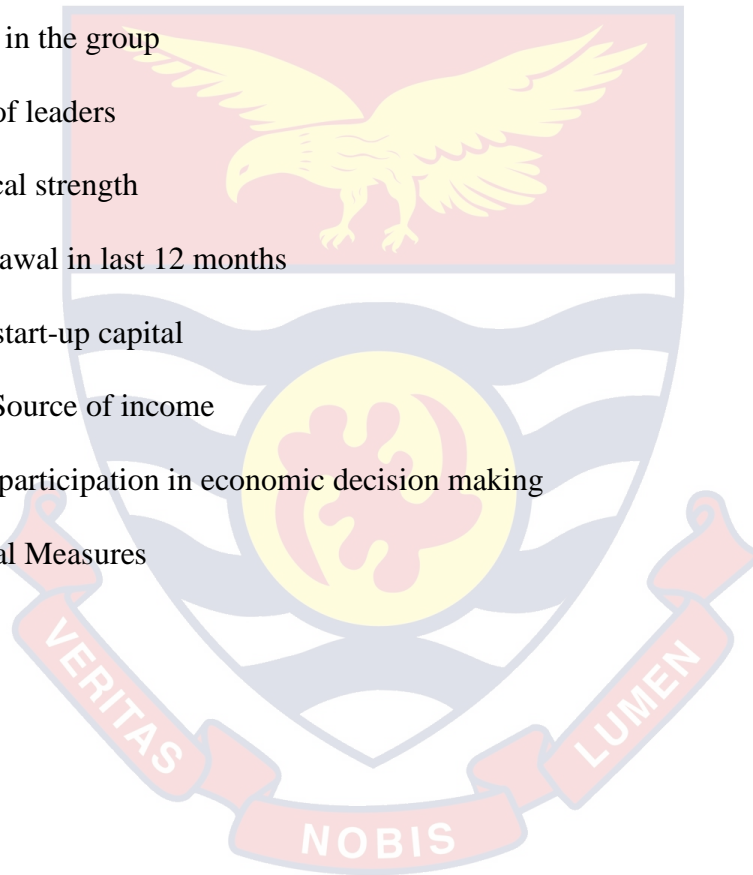
LIST OF TABLES

Table 1: Age Distribution of Respondents	21
Table 2: Educational Level of Respondents	22
Table 3: Religious background of respondents	24
Table 4: Occupation status	25
Table 5: Various women associations	26
Table 6: Male Involvement	27
Table.7: Group meetings	27
Table 8: Level of attendance and contributions in meetings?	28
Table.9: Respondents' source of income to support your household?	29
Table 10: Level of Income	29
Table 11: Level of Contribution towards your Household Expenses	30
Table 12: Respondents ways of overcoming economic activities	31
Table.13: Respondents' reasons for engaging in economic actives.	31
Table 14: Sources of Capital for women	32
Table 15: Training programs	32
Table 16: Frequency of training programs	33
Table: 17: Content of education and training provided to members of women groups.	33
Table 18: Sponsors of education and skill training to women groups	34
Table 19: The impact of education and skill training on economic development on women	36
Table 20: Education and training program on management of economic activities	37
Table 21: New businesses by women as a result of entrepreneurship training received.	39
Table 22: Contribution of village savings and loan scheme activities to households	40
Table 23: Benefits of the group and taking the village savings and loan	41
Table 24: Impact of savings and loans mobilization	42
Table 25: Sustainability of the village savings and loan scheme	43

Table 26: Sustainability of income generating activities with the savings and loan scheme	44
Table 27: Educational level	45
Table 28: Religion of the respondents	46
Table 29: Household size of respondents	47
Table 30: Occupation	47
Table 32: Means of selecting leaders	49
Table 31: Years in Leadership position	48
Table 33: Women groups	50
Table 34: Years of women groups' existence	51
Table 35: Active members among groups	52
Table 36: Active members according to group members	52
Table 37: How many members did you recruit the last 3 months?	53
Table 38: Recruitment in the last 6 months	54
Table 39: Recruitment in last 12 months	54
Table 40: How many members withdrew from your group last 3 months?	55
Table 41: Primary objectives of groups	56
Table 42: Level of effectiveness of your group in achieving the objectives?	57
Table 43: Group budget plan	58
Table 44: Earnings in the past 12 months	60
Table 45: Profit or Loss	60
Table 46: The type of loan or grants your group has applied for	61
Table 47: Loan/grants received from the government (WEF)	62
Table 48: Loan/grants received from microfinance institutions	62
Table 49: Type of Training received	63
Table 50: Constraints that hinder your group from effectively achieve your objective	64
Table 51: Measures to address these constraints	65

LIST OF FIGURES

Figure 1: Map Showing the Study Area	19
Figure 2: Marital Status	23
Figure 3: Persons per Household	25
Figure 4: Working in Groups or as an Individual	28
Figure 5: Age Distribution of Respondents	45
Figure 6: Marital Status	46
Figure 7: Position in the group	48
Figure 8: Tenure of leaders	49
Figure 9: Numerical strength	51
Figure 10: Withdrawal in last 12 months	55
Figure 11: Initial start-up capital	57
Figure 12: Other Source of income	58
Figure 13: Group participation in economic decision making	59
Figure 14: External Measures	66



CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Women are seen as exceptionally instrumental in the process of change in rural areas. Their engagement in self-help groups grants them the chance of getting involved in the decision-making process. Women's participation through their groups over the years has proven to be effective in revenue generation, resulting into a change in their way of life with regards to economic well-being and embracing of new technology Singh (2009).

Empowering of women groups economically is very vital not only for the reduction of the unequal levels of poverty among women but also acts as a significant step to raising household income and enhancing economic development in countries as a whole. Sen in (1999), pointed out that, societies need to see women less as inactive recipients of help, and more as dynamic people who promote social transformation, a compelling case supported strongly a body of evidence. Amu (2005), and Fahimi and Moghadam (2003), suggests that education and employment of women's group and ownership rights of women have a very significant influence on their capability to immensely contribute to their environment towards economic development.

Women's groups help boost their confidence and self-esteem. Self-esteem is proved to be a critical contributing factor for businesswomen's failure. Despite the fact that studies have shown that women generally have smarter problem-solving and multi-tasking capabilities, the increasing level of poor self-esteem denies them the opportunity to attain their very potentials in life. Such groups welcome dialogues acknowledging those issues and providing solutions.

Women's groups create comforting and helpful avenues to women as it helps to expand their circle of friends and influence to all people.

There are a number of problems facing women's groups. Women's rights activists are faced with online harassment, threats and repression from governments, increased religious fundamentalism, and well-funded opposition. In such situations, funding becomes very essential

and can be transformative, yet access is becoming harder and harder. The groups are faced with bureaucratic or administrative hurdles in accessing the little available resources. Some less important requirements impose a strain on understaffed and under-resourced groups.

For instance, Women's rights activists in Egypt are challenged with travel bans and forced disappearances. They have experienced a hard time with reference to getting financial assistance, and when it is available, it is usually accompanied by stringent requirements. Many a time donor institutions refuse to accept requests of postponing or cancelling certain activities, without leaving out activities having the potential to put activists as well as their families at risk. Some West Africa feminist pointed out certain facts, that they are routinely asked to inform donors about the contemporary economic, political, and social context in which they operate, wasting very critical time which could efficiently be spent on the frontlines. It, therefore, makes it appear that donors should be conscious of the use of the word "expert" in expressing their views on complex social structures and norms, which may not be fully comprehended if they do not necessarily live in these contexts.

1.2 Problem Statement

The likelihood of women's groups to be poor, illiterate and unemployed are more than men. Women are by far less likely than men to be involved in politically driving activities and in groups which may offer them the opportunities to that advantage (State of World Population, 2005). Ghanaian women experience greater poverty with heavier time burdens, lower rates of utilizing productive resources as well as lower literacy rates (Ghana Living Standards Survey 4, 2000). GSGDA, 2010 also asserted that women's representation and participation in major areas of the sectors of the Ghanaian economy such as the political and the public service appear inadequate.

Although substantial progress is being achieved in diverse ways contributing towards women's group empowerment like education and sharing in the labour market, the rate of the empowerment appears slow and uneven among regions. Economic participation concerns not

only the actual numbers of participating women groups in the labour force but also their remuneration on an equal basis as well. Internationally, aside from the agricultural sector, women groups on the average are still less than 78% of the wages given to men groups for the same work, in both developed and some developing countries.

Since the late 1950s, the economic activities of women have been steadily increasing. Over the past decades, a significant entry of women into the workforce in the form of women's groups and associations has produced extreme transformations in the organization of families, society, the economy and urban life. Notwithstanding, most self-help groups are in need of support in several areas such as accounting, financial management, and organisational development in their operations to empower women.

Empowering women is very important because it creates a rippling effect that yields multiple benefits not only for the individual women but also for families and the communities at large. When women's control over household income increases by way of they being empowered, their children healthcare and education increases, it improves their ability to make great decisions, boost their businesses among others. As a way of realising these objectives, several women groups have been formed both locally and outside host communities that seek to assist and support women. Many of these groups have chalked considerable success in areas where they operate. However, their operations are not devoid of challenges and other factors militating against their progress.

To enhance the performance and ensure continuous progress of these women groups, one of the key areas of concern should be to assess the impact and contribution of already existing women groups on economic empowerment and also proffer solutions to lapses identified to ensure adherence and conformance to best operational practices. This study therefore seeks to explore the contribution of women groups in economic empowerment as a tool for poverty alleviation.

1.3 Objectives of the Study

The purpose of the study is to analyse the contributions made by women groups to the economic empowerment of women in rural areas of developing countries.

1.3.1 Specific Objectives

The specific objectives are:

1. To assess the contribution of women groups in increasing women access to resources of the economy at both household and community levels.
2. To evaluate the contributions of women groups to women participation in the decision-making process at both household and community levels.
3. To investigate the constraints women groups, face in their efforts to effectively empower themselves.
4. To assess the improvement in women access to and control over economic resources.

1.4 Research Questions

1. What are the contributions of women groups in increasing women access to and control of economic resources at the household and community level?
2. How do women groups contribute to women participation in decision making?
3. What are the challenges facing women groups in their quest to effectively empower women?
4. How has women groups improved women access and control over economic resources?

1.5 Significance of the Study

Various women groups have been formed over the years all in the name of empowering women. As to whether the set objectives of these women groups have been met or not has not been adequately explored especially in the Ghanaian context. Assessing the contribution of these women groups will fill a key knowledge gap by bringing to the fore the achievements of these

groups, current challenges facing them in the performance of their duties, as well as what can be done to make these groups more effective.

Findings from this study will help all relevant stakeholders especially the sponsors of these groups as to whether their efforts are helping in alleviating poverty or not. It will also provide stakeholders with the information required in policy development and implementations in order to empower women.

Moreover, findings from the study would provide information required to assess the operational effectiveness and challenges involved in the use of economic models in empowering women in society, the challenges involved and the opportunities available to its intended beneficiaries.

Furthermore, it will show the extent to which, the operational measures already in place could be improved based on feedback from the beneficiaries. This will help address any prevailing complaint and also improve on service delivery.

1.6 Limitations of the Study

The study focused primarily on contribution of women groups on economic empowerment. This limited the scope of the research as the other aspects of women's lives that needs empowerment aside the economic aspect was not included in study. Nevertheless, the research findings may be relevant to the economic aspect that was investigated. Another limitation of the study is the fact that the sample size used was too small, hence findings from the study cannot be generalised for the entire country. However, this study presents a good picture of contribution of women groups on economic empowerment which could be further explored in future research works.

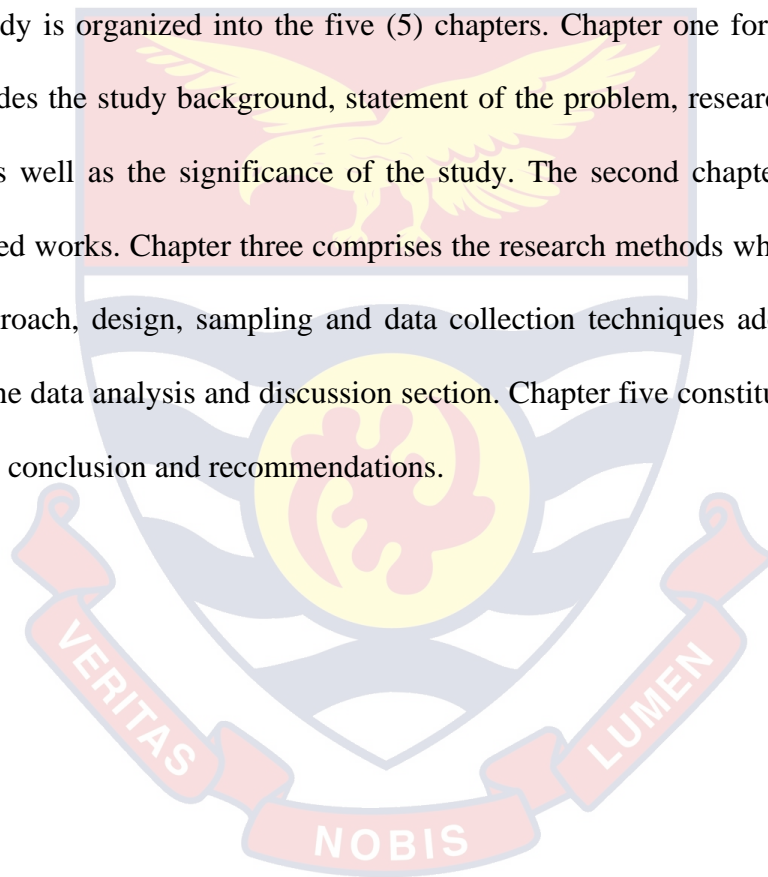
1.7 Delimitation of the Study

The study was carried out in Atimpkou and focused on some selected income generating women groups in the community because they address the core issue on contribution of women groups in the economic empowerment – a tool for poverty reduction. Atimpoku was selected for the study because that is where we have most of the women groups sprouting out and also has

many active, successful and unsuccessful women groups which is suitable for the study. The socio-cultural and economic dynamics that forms the lifestyles in informal payments coupled with insecurity were a challenge. To cope with these challenges the researcher used the group leaders as her supporters, who are familiar with the occurrences at Atimpoku. The study findings and recommendations can be generalized to other women groups but with a lot of thoughtfulness due to socio-economic, cultural and geographical location.

1.8 Organization of Chapters

The research study is organized into the five (5) chapters. Chapter one forms the introductory part which includes the study background, statement of the problem, research objectives, scope and limitation as well as the significance of the study. The second chapter basically reviews previous or related works. Chapter three comprises the research methods which present in detail the research approach, design, sampling and data collection techniques adopted. Chapter four also comprises the data analysis and discussion section. Chapter five constitutes the summary of the study results, conclusion and recommendations.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The relevant literature pertaining to this study have been reviewed in this chapter. Issues discussed here include: women empowerment in Ghana, important conventions in women empowerment, challenges of women empowerment in Ghana among others.

2.2 Women Empowerment in Ghana

Since independence, successive governments have made a tremendous improvement in raising women issues in Ghana (Anyidoho & Manuh, 2010). Pre-independence Ghana did not do much to improve the function of women and seemed to have entrenched male dominance over female as seen in the colonial administrative structure and the role women played. Whilst pre-independence political landscape did not observe much of gender empowerment, post-independence empowerment of gender has not been only the result of politicians seeking popularity but owes as much of its existence to the Ghanaian constitution (Manu, 2007). This means that respecting women rights and giving them equal opportunities as their male counterparts is a constitutional mandate that must be observed. In Ghana, due to the nation's membership of international bodies and organizations such as the United Nations and African Union, the nation has become a signatory to a number of international protocols and conventions on human rights and women rights. This has led to the establishment of such women-friendly organizations and institutions that are both governmental and non-governmental dedicated to the empowerment of women.

The Ministry of Women's and Children's Affairs (MOWAC) established in 2000 was to replace the National Council on Women and Development (NCWD) as a mechanism to enhance women development in Ghana. The ministry was set to mainstream gender issues in Ghana, though the establishing document does not specifically use the word empowerment, it is obvious that the document uses gender equality, equity and empowerment interchangeably. The ministry exists

to safeguard the interest of women, children and the aged in society, to ensure that their needs are met in a decent manner that does not affect their dignity (Anyidoho & Manuh, 2010). The document establishing the ministry makes use of ideas from the gender and development, women in development and the women and development frameworks. That is, the document recognizes that to develop women, they must be economically empowered which was an idea that was propounded by women and development theorists. Or that women empowerment would be sufficient if women were included in the development process through the sensitization programs and projects, an idea propounded by women in the development process. Or that to empower women, both sexes must be brought on board to champion the wellbeing of women.

Aside from the government of Ghana's efforts in improving women empowerment, international organizations within the nation also through their actions promote gender empowerment in Ghana.

For instance, the World Bank promotes gender empowerment in the country, even though its policy document does not state it categorically. That notwithstanding, the Bank advises its clients on gender empowerment and the inclusion of women or mainstreaming gender issues in client countries. 'Gender mainstreaming' appears in Bank documents; the Bank aims to establish both gender and mainstreaming in its own work and in policy arrangements and strategies in client countries. Gender equality, as well as gender mainstreaming, is seen as a means to an end. It appears as 'viable strategy' yet needs to be made more operationally relevant and results-oriented (World Bank, 2006 p12). To the World Bank, gender mainstreaming must not be just an event but one that is aimed at improving the standard of living of women in its client states.

In empowering women development in Ghana, non-governmental organizations have played highly strategic roles and parts. Not for profit organizations such as Action Aid International have shown their commitment to empowering and equipping women, the poor and the vulnerable through their programs and projects. The strategy documents of Action Aid in Ghana over the years are informed first by the AAI's corporate strategy, paper such as the, 'Rights to End Poverty (2005-2010)', the 'People's Alternative for a Poverty-free Planet (2011-2017) and

the current ‘Strategy 2018: Action for Global Justice (2018-2028). The strategy papers focus on broad strategies to reduce and eradicate poverty in the world with particular emphasis on ensuring social justice, gender equality and poverty eradication. Gender equality and women’s empowerment are principal to AAI’s programmes and organizational behaviour.

2.3 Economic Empowerment of Women in Ghana

Empowering women has many dimensions; one dimension that has constantly occupied stakeholders in the area of economic empowerment. Economic empowerment can be traced to the publication and popularization of Esther Boserup’s (1971) book that explored the relationship between men and women in agriculture. In Ghana, the economic empowerment of women and the vulnerability in society has been one of the most famous responses to women empowerment. Mention can be made of the Sinapi Aba Trust, a Not for Profit Local Organization whose main aim it is to provide credit facilities to the poor and vulnerable but whose strategy placed much emphasis on providing loans to sectors dominated mainly by women in loan disbursement (Anyidoho & Manuh, 2010).

2.4 Important Conventions in Women Empowerment

Millennium development goal on the promotion of gender equality best captures the issue of women empowerment. This goal aims to achieve social, economic and political participation and building of gender-equitable societies. Furthermore, all these development goals are important in the women empowerment process. Provision of education to girls is important for better social, health and economic outcomes for mothers and children. Women empowerment is critical in the elimination of maternal deaths and pregnancy linked problems. Ensuring women access information and control of resources is a requirement for gender equality and health equity. Elimination of violence is another important pillar advocated for by the MDG targets (WHO, 2008). The issue of women empowerment has a long history that has resulted in the development and ratification of a significant number of international treaties and conventions. Most important of these conventions is CEDAW developed in 1979 which calls for the

elimination of all forms of violence against girls and women. Most countries i.e. 187 out of 194 have already ratified the convention. The seven countries which have not ratified are the United States, Somalia, South Sudan, Iran, Sudan, Tonga and Palau (UN, 2011). This convention lays the foundation for women rights and is considered as the bill of rights for women. The equal remuneration convention of 1951 which came into force in 1953 emphasized on the importance of equal remuneration of women and men. Members to that convention committed themselves to determine rates of remuneration and ensure they are applied to all workers on the principle of equal remuneration (ILO, 1951)

The convention on political rights of women of 1952 which came into force in 1954 was the first international instrument on the right of women to exercise their political rights. By 2013 the number of countries that have ratified the convention stands at 122 (Women Watch, 2013).

2.5 Education and Training

Education is one influential agent capable of bringing development to a nation. On that note, it becomes very crucial that women receive education aimed at increasing their awareness to enables them to exploit their environment (Tavershima, 2012). Oresile (1998) argues that educating a man is just educating one person but by educating a woman you are educating an entire nation. This argument arises from the different responsibilities' women are accorded in a modern society like housewives, social mobilizers, leaders and citizens. Tavershima (2012) asserts that in most countries' women's responsibilities are going beyond domestic services such as nurses, teaching and other occupations until recently only considered for men. In addition, Igwe (1994) notes that educated women who are educated and are gainfully employed provide income to their families.

2.6 Enterprise Development

Women Economic empowerment is also a requirement in order for MDGs and sustainable development to be achieved (OECD, 2010). Empowered women are an important catalyst in speeding development, therefore, investing in gender equality will provide maximum returns

among development investments. Several are ways through which economic empowerment of women fosters the development and achievement of MDGs. Department for International Development cites these reasons as an increase in agricultural output, poverty reduction, job creation from women-owned businesses, investment in children education as well as improved health and nutrition (DFID, 2010).

Availability of these services is the fundamental of instituting small and medium enterprises that will help women improve upon their very economic potentials. Such empowerment enables women to be involved in and reap the benefits of economic growth according to the value they contribute. This improves not only the dignity of women but also their bargaining power (Eyben, Kabeer and Cornwall 2008). OECD (2012) observes that economic empowerment helps women to have access to resources and opportunities. Such enablement of women promotes the protection of their rights. The Swedish Ministry of Foreign Affairs strengthens this argument by asserting that economic participation and empowerment of women strengthen their rights and enables them to influence society.

2.7 Challenges to Economic Women Empowerment in Ghana

According to United Nations data, 1.2 billion people live in extreme poverty. The greater percentage of which are women and girls. Though women are very capable of achieving economic success than men, they are more likely to always encounter circumstances, norms and laws that limiting their full economic participation (Buvinic, Furst Nichols & Pryor, 2012). There is a more likelihood for Women to work in unsafe, insecure and low earning jobs but less likely to have access to capital, markets, education and training, and even the right to own or transfer property. Women disproportionately fulfil family, child and home care responsibilities, and too many women, an estimated 222 million, lack reliable access to services on birth control methods and the corresponding health and economic benefit that accompanies (UNCT, 2015). This affects not just the woman's personal development but it also increases household income, child education and nutrition. That notwithstanding, women economic empowerment continues to

receive less attention though there has been some improvement to women access to health and education (Buvinic, Furst Nichols & Pryor, 2012).

In Ghana, as in quite a bit of Africa, analysts and policymakers are progressively mindful of the need to fuse gender issues into their investigations and projects. Gender regularly comes up in discussions inside agrarian improvement programs either through differentiation among male- and female-headed families or through qualifications among people's harvests. Men are frequently seen as being in charge of creating cash crops, while women are seen in charge of delivering subsistence crops for home utilization. Different portrayals of men's and women's harvests are frequently founded on social standards. One successive scrutinize of horticultural development projects has been that they have concentrated on men's yields instead of women's harvests. In the event that yields could be arranged as men's and women's harvests, this would streamline numerous things for both approach producers and development financial economist. One could then recognize the impacts of agricultural arrangements on men and women, just by looking at the impacts of strategy on various harvests. It is anything but difficult to decide how men and women would be influenced by value, climate or vermin stuns. Arrangements could target either men or women, basically by focusing on their yields. One of the difficulties of doing family unit investigations of farming families is distributing the agricultural salary crosswise over people. It would incredibly assist women with keeping cash for certain crops (Doss, 2002). Socially recognizing of specific yields as men's harvest and different harvests as a women's have turned into a device used to economically mistreat women financially and limit their monetary empowerment. It subsequently winds up significantly that, so as to grow, such social characterization of developing harvests must be broken and men and women urged to participate in acts and activities that may advance their empowerment. It is essential to take note of that, such thinking about a man's yield and a women's harvest tends to restrain women's chances and eases back their capacity to develop and create.

Financial experts will in general approach the labour markets as unbiased fields in which buyers and vendors cooperate. The buyers and vendors might be separated by sex and they may have

various endowments and inclinations. This is recognized to be sex separation in labour markets if contrasts in the hourly income can't be represented by contrasts in factors, for example, training and hands-on experience. Sex separation is in this manner treated as a residual, originating from the preferences of managers, to be recognized as a clarification when different clarifications fall flat (Humphries, 1995). From this point of view, the victimization of women is a riddle since it doesn't augment benefits. There is anyway an alternate method for moving toward work showcases that starts not from the reason of an impartial field inside which specific people may, or may not, be preferential against women's business; yet from the possibility that labour markets are establishments which are bearers of sexual orientation. The possibility of social relations which are bearers of sexual orientation, however not sex astrictive was postulated by Whitehead (1979).

A case of a gender-astrictive social connection is that between a couple, where the terms husband and spouse credit male and female gender. The employer/employee connection is not gender astrictive in that manner. However, it is a barrier of gender as there are social generalizations which partner manliness with having authority over others in the workplace and social generalizations about what is man's work and women's work. Such generalizations are not matters of individual inclination, yet are engraved in social establishments. The formal and casual guidelines which structure the activity of labour markets are instantiations of the gender relations of the general public in which the labour market is inserted. They reflect existing issues of gender control and subjection, and furthermore the strains, logical inconsistencies and potential for change which is normal for an example of gender relations, regardless of how inconsistent power is disseminated (Moser, 1996; Beneria and Feldman, 1992).

Contemporary examples of financial development which are organized by market progression and globalization are related in numerous nations with developing an imbalance in the circulation of salary between family units (Berry and Stewart, 1997). There is a mystery at the core of contemporary rebuilding the extent that numerous women are concerned. From one viewpoint, their haggling power in connection to the men in their family units, their networks,

their systems, and the associations of their common society, may frequently be expanding because of their more noteworthy support in labour markets. And yet, their families, their networks, their systems, the associations of their common society are increasingly more helpless before worldwide market powers that are out of hands.

2.8 Definition of Key Terms

Women Empowerment: This is the process through which women overcome barriers to enjoy their rights to make choices, access and control over resources within and outside the household and have an influence in creating an equitable society.

Women group: It is a group of women who meet regularly for economic reasons and who may be registered or not with the relevant government authority.

Category: These are the thematic areas under study which contribute to the economic empowerment of women and they include; women access and control of economic resources at household and community level, ability to make economic decisions at the household and community level and accessibility to credit and business services.

Level of Contribution: This is the ability of women groups to enable women access and control of economic resources at household and community level, make decisions at the household and community level, access credit and business services and also to court development partners both from government and private sector to empower its members as well as the society at large. This was measured at a scale of 1-5 where; 1=poor, 2=fair, 3=average, 4=good and 5=excellent.

Constraints: These are limitations placed on women groups and its members by lack of access to political, social, economic and also cultural resources.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter described the study population, the sample and the study units. Furthermore, the chapter described the data to be used, the data sources and the instruments that were used to collate the data. The research employed qualitative and quantitative methods and also used primary and secondary data sources.

3.2 Research Design

The mixed method approach was employed for the study. According to Burke Johnson et al. (2007), a mixed method research employs both qualitative and quantitative research approaches. Quantitative research depends on numerical data and employs instruments such as surveys and polls to ascertain people's opinions and experiences about a phenomenon (Almaki, 2016). On the other hand, qualitative research employs a subjective approach by focusing on people's description and understanding of the world around them and employs instruments such as focus group discussions, observation, interviews, et cetera (Creswell, 2014). In conducting this study, the researcher made use of questionnaires comprising open and close-ended questions.

3.3 The Study Area

Ghana Government re-division exercise which was undertaken to operationalize decentralization program in the nation from the ancient Kaoga District, which had Atimpoku as the capital town helped create the Asuogyaman District under the local government instrument LI 1431 of 1988. The District has been partitioned into six Area Councils in accordance with the arrangements of the Local Government Act, 467(1993); Anum, Boso, Frankadua/Apeguso, Atimpoku, Gyakiti, and Akosombo. The region is comprised of one body electorate with 35 electoral territories with their comparing unit committees.

3.3.1 Physical Features, Location and Size

The Asuogyaman District is situated around between latitudes 6° 34' N and 6° 10' N and longitudes 0° 1' W and 0°14'E. It is about 120m above Mean Sea Level (MSL). It covers a complete assessed surface region of 1,507 sq. km, comprising 5.7 percent of the absolute area of the Eastern Region. Afram Plains South District outskirts the area toward the north and the Upper and Lower Manya districts toward the south and west. Asuogyaman is a customary district located between the Volta and Eastern Regions and they offer fringes toward the east with Kpando, North Dayi, Ho and the North Tongu Districts of the Volta Region.

3.3.2 Climate

The District exists in the Dry Equatorial Climate Zone, which encounters a considerable measure of precipitation. This is portrayed by a twofold maxima precipitation, which arrives at its pinnacle period in May – July, and the minor season happens in the time of September – November. Yearly precipitation more often than not begins in April with the pinnacle month in June and ends in November. The dry season sets in November – December and dies out in March.

3.3.3 Cultural and Social Structure

Cultural and Social Structure of the name Asuogyaman is an Akan word that originates from the combination of 'Asegya' and 'Oman' which truly signifies 'riverbank state'. This is on the grounds that all the significant towns in the district, in particular, Akosombo, Atimpoku, Gyakiti, Senchi, New Akrade, Akwamufie, Anum, Boso, and so forth are situated on either bank of the Volta Lake. There are three conventional councils in the District; Boso, Anum and Akwamus. The festival and culture of the three conventional areas are remarkable and need to be preserved and further developed for tourist attraction.

Ethnicity and Religion, and the population in the District as per the survey are heterogeneous. The dominating tribes are Ewe (45.8%), Ga-Adangbe (28.1%) and Akan (11.6%). Different tribes comprise the rest of the part of the populace.

Christianity is the prevailing religion in the District (89%), trailed by Islamic (3.7%) and Traditionalist (2.4%) individually. There likewise exist different religions and individuals with no religion constituting 4.9%.

3.3.4 Economy and Agriculture

Agriculture is the major financial action as far as work and income generation in the District is concerned. Around 75 percent of the working populace is occupied with this division which comprises the primary wellspring of family income in the area. There are three (3) unmistakable kinds of farming exercises in the District. These are food cropping, livestock farming, and cash cropping. The most dominating of these is food cropping, consisting of more than 78 percent of the farmers in the District taking to this sort. Livestock farming is completed on a restricted scale utilizing just around 8 percent of farmers while cash cropping additionally utilizes pretty much 12 percent of the farming populace.

Fishing in the Volta Lake which comprises a significant portion of the agriculture division is done in certain communities along the 141km shoreline including portions of the Kpong headwaters. Dzidzokope, Atimpoku, Abume, Akosombo, Surveyline, Adomi, Dodi Asantekrom, Asikuma, Mpakadan, Senchi Ship and OldAkrade are some of the communities which part-take in fishing.

Below is the map of Eastern Region indicating the location of Asuogyaman

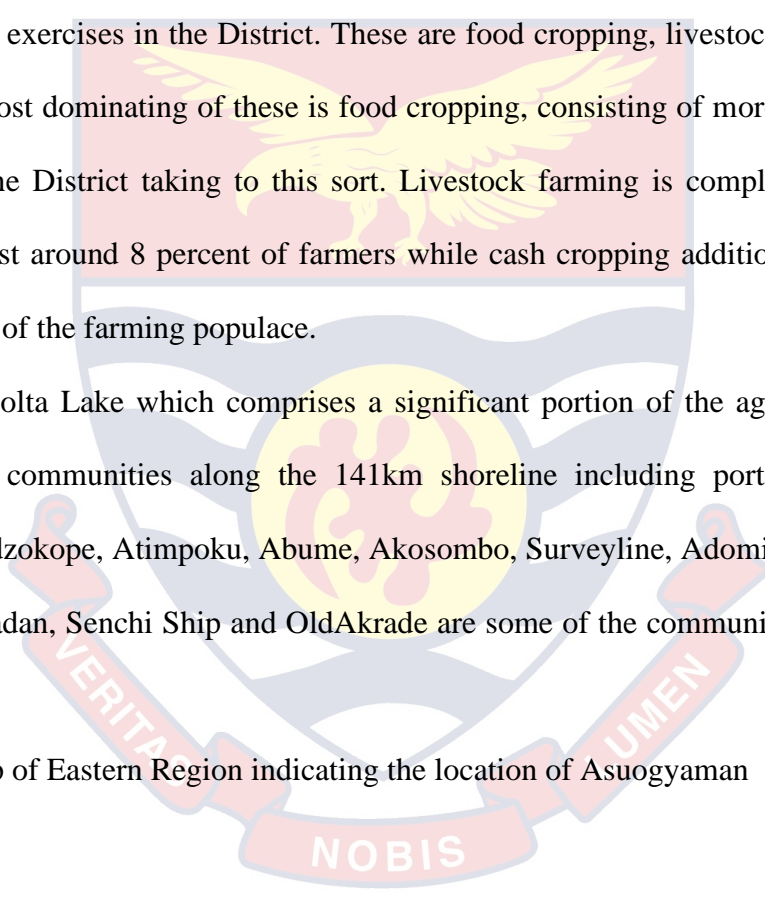
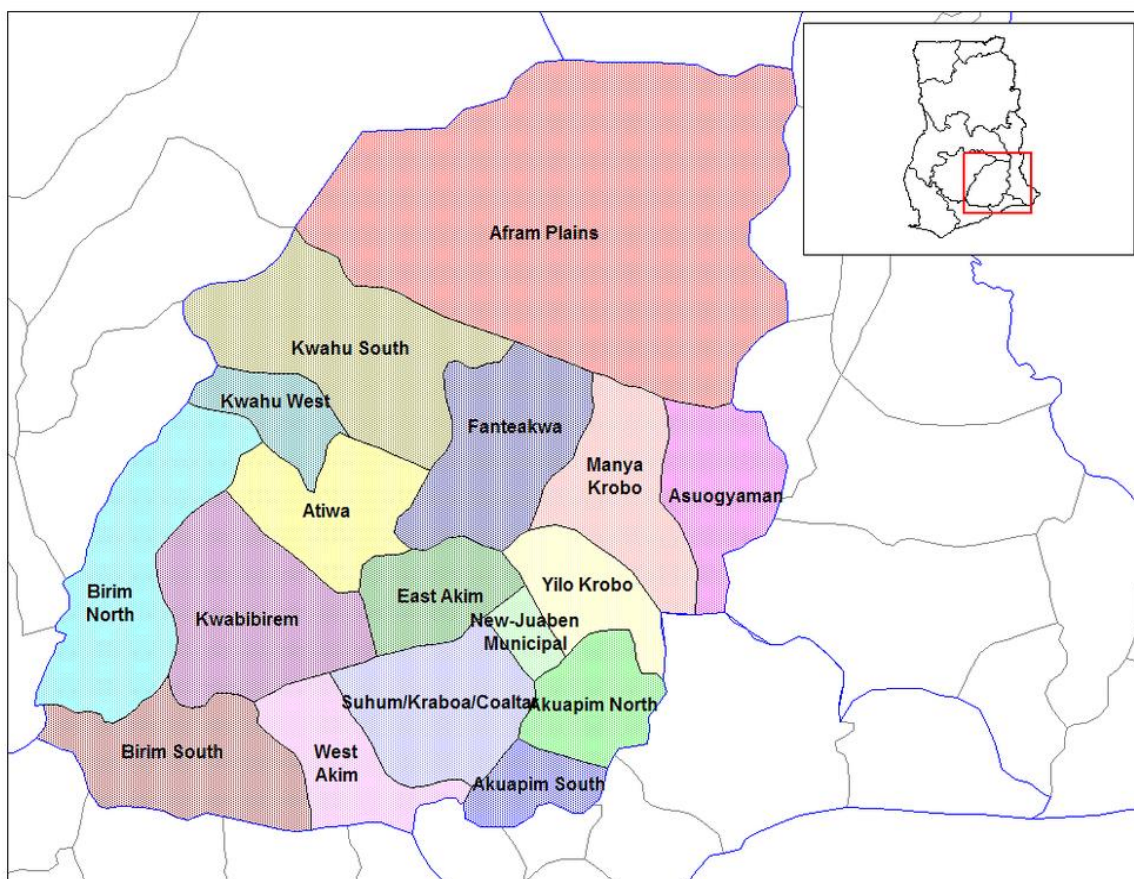


Figure 2: Map Showing the Study Area



3.4 Target Population and Sample Size

Based on the objectives of the study, the target population was defined as all women group members belonging to groups operating and registered in the Asuogyaman District Assembly. A sample was selected from members of these groups. The target population for this study was from seven (7) different women groups in the Asuogyaman District out of the fifteen groups. They were chosen as the population for this study because they have been part of the beneficiaries of the poverty reduction programmes implemented by the District Assembly. They are a population of interest to the study because they are beneficiaries of the microfinance scheme implemented by the District Assembly to empower them socially and economically. They will also be readily available for the data collection. The population will be made up of the seven (7) active co-operative women groups in the Asuogyaman District.

3.5 Sampling Procedure

There are five (5) different women groups with group membership ranging from forty-five (45) to forty-eight (48) respectively. To allow for equal representation, each group was allocated a ten-member slot. The researcher selected these ten persons basically using a simple random sampling by numbering sheets of papers one (1) and (2), prospective participants were made to understand that, all who picked one (1) will be those who will take part in the survey. This method was used to sample sixty (60) respondents from the groups for the study.

3.6 Data Collection Instrument

The primary data was collected for this research. The tool used in the data collection was through interviews and questionnaires.

Interview guide containing both close-ended and open-ended questions were administered to respondents. The first section of the interview schedule focused on the personal details of the respondent which included the gender of respondent, age, level of education; type of job, years of joining the group and working experience. The other sections of the questionnaire look at each of the objectives of the study.

3.7 Data Analysis and Presentation of Results

The questionnaires that were answered and retrieved were coded and analysed using the Statistical Package for Social Sciences (SPSS). The diagrammatic presentation was done by means of tables and diagrams and analysed by means of percentages.

Respondents indicated the extent of their agreement or disagreement to the statements using;

1 – Strongly agree, 2-Agree, 3 – undecided, 4 – disagree and 5- strongly

3.8 Ethical Considerations

Ethical clearance and study approval was obtained from the Department of Rural and Community Development, Presbyterian University College. The researcher sought the approval of leaders of the various women's groups before the administration of the questionnaire and

interviews. Informed consent was also sought from all respondents before their participation in the study. Also, respondents were informed that they may not benefit directly from participating in this study, thus, no monetary or other compensations will be given. However, the information gained from the study would help in a better understanding of the topic under study. Furthermore, the privacy of participants was respected and data collected from this study was stored in a secure location, analyzed and used for academic purposes only. Finally, no respondent was coerced into participating in this study.



CHAPTER FOUR

RESULTS AND DISCUSSION

4.0 Introduction

This chapter entails the research analysis, data discussion and presentation of results. The result has been organized into tables and charts that reflect the objectives outlined in the study. In all 60 questionnaires were administered and 49 were retrieved, out of the 49 respondents 43 were members and 6 were group leaders with different questionnaires. This gives a response rate of 82% for the study.

4.1 Background of Respondents

Under this section, age group of respondents, educational level, marital status, religion and occupation have been analysed. These are intended to serve as reference points and general background for analysis of subsequent issues in this chapter.

4.1.1 Age Distribution of Respondents

Majority (34.9%) of respondents were below 30 years, 20.9 % fell also in the range of 31- 40 years, 30.2% were in the range of 41-50 years while 14% were between 51-60 years. This reveals that the majority of the respondents are in their youthful stage. A graphical representation has been provided in Table.1 below.

Table 1: Age Distribution of Respondents

Variables	Frequency	Percent
below 30 years	15	34.9
31-40 years	9	20.9
41-50 years	13	30.2
51-60 years	6	14.0
Total	43	100.0

Source: Field Survey, 2019

4.1.2 Educational Level of Respondents

The educational level of respondents (the women's group) were investigated. Out of the 43 respondents, majority (42.2%) of respondents had no educational background, 11.6% had adult education, 23.3% completed lower primary, 9.3% completed upper primary, 7.0% completed secondary education, 2.3% completed college education and another 2.3% completed other tertiary education. This informs that the majority of the members of the association have no educational background and could barely even write their names. This, therefore, implies that there is a possibility that the women's group has a very low educational background as only 2 of the respondents have a higher educational background which is college and tertiary education. This is shown in table 2 below.

Table 2: Educational Level of Respondents

Educational Level	Frequency	Percent
None	19	44.2
adult education	5	11.6
lower primary	10	23.3
upper primary	4	9.3
Secondary	3	7.0
College	1	2.3
Tertiary	1	2.3
Total	43	100.0

Source: Field Survey, 2019

4.1.3 Marital Status of Respondents

The marital status of respondents was analysed. From the survey, 16.3% were single, 25.6 % were married and another 25.6% were separated. Also, 23.3% were divorced while 9.3% were widows. Per the data collected, it can be observed that the majority of the respondents bare almost all the responsibilities in their various households and the community as well.

1= strongly disagree; 2= disagree; 3= undecided; 4= agree; 5= strongly disagree

This is presented in figure 2.

Figure 3: Marital Status



Source: Field Survey, 2019

4.1.4 Religious Background

In assessing the religious background of respondents, the survey showed that, 69.8% were Christians, 23.3 % were Muslims and 3.7% were of the traditional religion. This, therefore, reveals that a greater part of the members of the women's group are Christians and also the study indicates that the women are very religious. This has been presented in table 3 below.

Table 3: Religious background of respondents

Variables	Frequency	Percent
Christian	30	69.8
Muslim	10	23.3
Traditional religion	3	7.0
Total	43	100.0

Source: Field Survey, 2019

4.1.5 Number of Persons per Households

The number of persons per households were also investigated. According to the survey, 16.3% of the respondents have only one person in their household. 25.6% of the respondents have two persons in their household which comprises of their husband and a child each, 18.6% have three persons in their household, 7.0% of respondents have four, five and six persons each in their households, 4.7% of the respondents have seven persons in their household. Another 2.3% of the respondents have nine persons in the household. This, therefore, shows that the majority of the women in the groups have two persons in the family which mostly include a husband and a child and some with siblings. A graphical representation has been provided in figure 3 below.

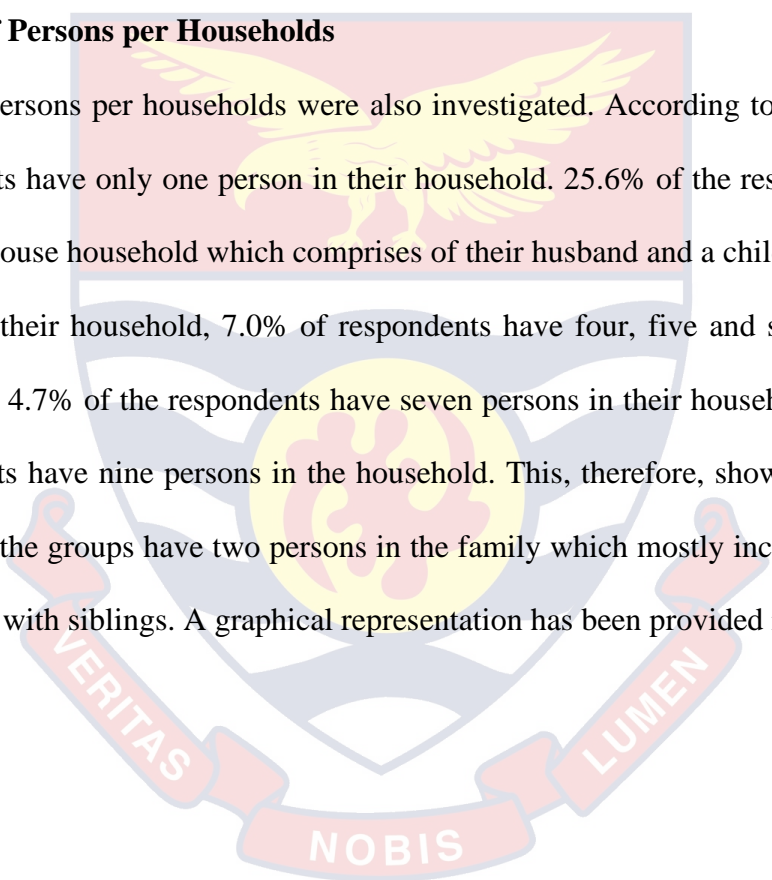
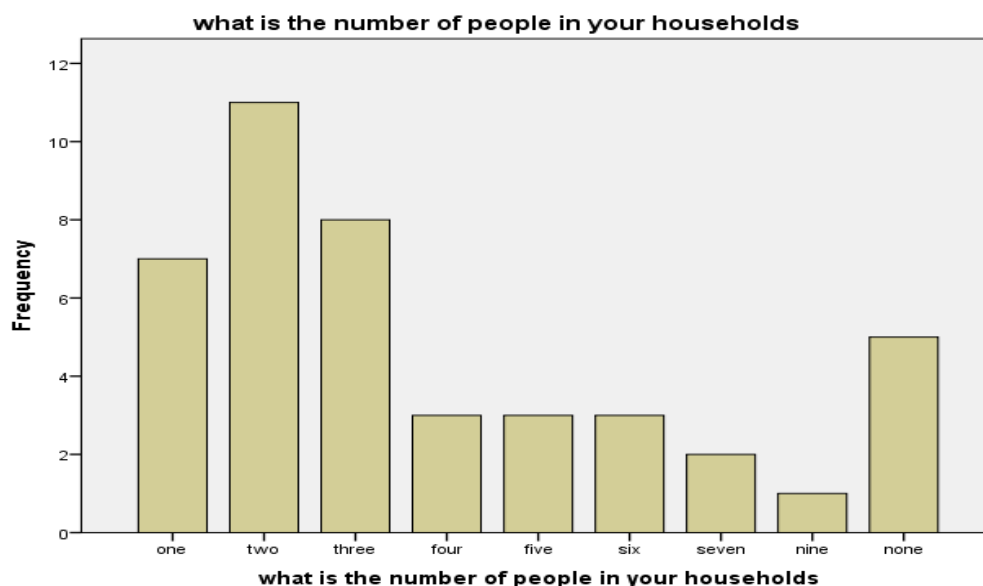


Figure 4: Persons per Household



Source: Field Survey, 2019

4.1.6 Occupation

According to the survey, 2.3% of respondents are employed by a government agency, 93% were self-employed engaged in their own business while 4.7% are unemployed. From the information gathered it was known that the majority of the members of the group have set-up their own business. This is shown in table 4 below.

Table 4: Occupation status

Variables	Frequency	Percent
Employed	1	2.3
self employed	40	93.0
Unemployed	2	4.7
Total	43	100.0

Source: Field Survey, 2019

4.2 Group Background and Membership Information

4.2.1 Various Women's Groups

The various women's groups were investigated. The survey results indicate that, 18.6% respondents belong to the bread seller's association, 20.9% of respondents belongs to the aboloo association, 18.6% of respondents belong to the soap-makers' association, 18.6% also belong to the fried yam association while 23.3% of the respondents belongs to the white kenkey association. This information shows that the white kenkey association has the highest membership among all the women's groups. This is presented in table 5 below.

Table 5: Various women associations

Variables	Frequency	Percent
Bread sellers association	8	18.6
Aboloo association	9	20.9
Soap makers association	8	18.6
Fried yam association	8	18.6
White kenkey association	10	23.3
Total	43	100.0

Source: Field Survey, 2019

4.2.2 Male Involvement

From the survey as shown in the table below, 30.2% of the respondents stated that there are male members in their various groups while 69.8% respondents said there were no male members in their groups. This however indicates that at least there are some male members in some of the groups as indicated by some of the respondents from the groups.

This has been presented in table 6 below.

Table 6: Male Involvement

Variables	Frequency	Percent
Yes	13	30.2
No	30	69.8
Total	43	100.0

Source: Field Survey, 2019

4.2.3 Group Meetings

According to the survey, 2.3% of respondents said they meet forth nightly to discuss issues affecting the group, 90.7% said their group meet monthly while 7% said their group meets quarterly every year. This, therefore, shows that most of the women's association groups meeting are held monthly as this allow for all of them to be able to meet.

Table.7: Group meetings

Variables	Frequency	Percent
Forth nightly	1	2.3
Monthly	39	90.7
Quarterly	3	7.0
Total	43	100.0

Source: Field Survey, 2019

4.2.4 Attendance Level and Contribution

The table below shows the level of attendance and contribution of individual members in the group meetings. According to 4.7% of the respondents, their attendance and contribution to group meetings is low, 74.4% of the respondents have an average attendance and contribution in the group while 20.9% of the respondent's contribution and attendance in the group is high.

This is shown in table 8 below.

Table 8: Level of attendance and contributions in meetings?

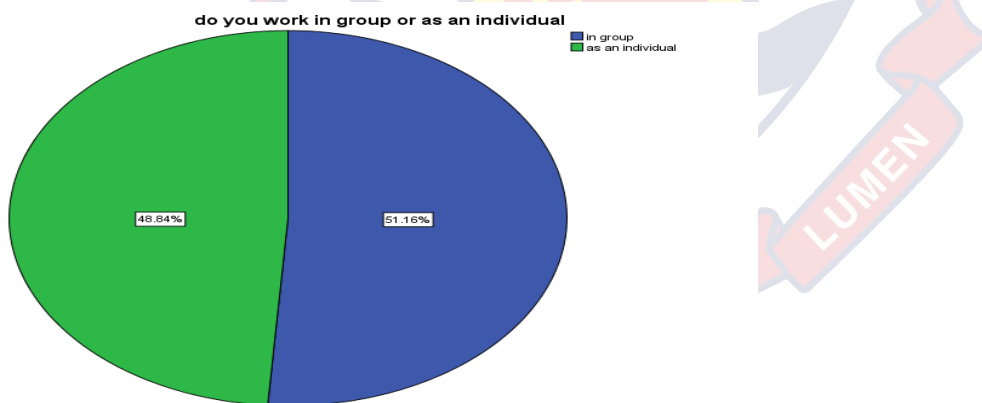
Variables	Frequency	Percent
Low	2	4.7
Average	32	74.4
High	9	20.9
Total	43	100.0

Source: Field Survey, 2019

4.2.5 Working as a Group or as an Individual

Information from the figure below shows that, more than half (51.2%) of the respondents work in groups while 48.8% of the respondents said they work individually. This shows that though the group was formed for the members to work hand in hand, a high number of the members are working in the group on their own.

Figure 5: Working in Groups or as an Individual



Source: Field Survey, 2019

4.2.6 Source of Income

The source of income of the respondents to support their household were analysed in the study. More than half (62.8%) of the respondents cited petty trade as their source of income which helps them support their household, 9.3% of the women indicated that crop farming is their

source of income in support of their household, 18.6% said soap making was their source of income, 2.3% said fish farming is their source of income to support family while 7% of the women said selling of bread was their source of income to support their household. This has shown that most of the women rely on petty trade as their source of income to support their household. This is depicted in table 9 below.

Table.9: Respondents' source of income to support your household?

Variables	Frequency	Percent
Petty trade	27	62.8
Crop farming	4	9.3
Soap making	8	18.6
Fish farming	1	2.3
Selling of bread	3	7.0
Total	43	100.0

Source: Field Survey, 2019

4.2.7 Income Levels

In analysing the level of income of the members of the groups, 2.3% of the respondents said their level of income is above average, 93% of the respondents have an average income level which enable them to cater for their needs while being able to support their household and 4.7% of the respondents have an income level which is below average and for that matter makes life very uncomfortable for them as they are not able to support themselves and their household.

Table 10: Level of Income

Variables	Frequency	Percent
Above average	1	2.3
Average	40	93.0
Below average	2	4.7
Total	43	100.0

Source: Field Survey, 2019

4.2.8 Contribution towards Household Expenses

Respondents also indicated the extent of their agreement using some statements on whether or not if they make any contribution towards household expenses in their various homes. Results shows that, 39.5% said their contribution towards household expenses in terms of payment of water and light bills is above average, majority of respondents (55.8%) also said their contribution towards payment of light and water bills is average while 4.7% said their contributions are below average. This denotes that village savings and loan is very beneficial therefore women can cater for light and water in their various homes.

Moreover, a good number of respondents (90.7%) said their contribution to household expenses towards payment of school fees is above average while few respondents (9.3%) said their contribution in terms of payment of school fees is below average.

From the survey, majority of the respondents had their contribution at the average or above average level towards payment of rent, provision of food supply, provision of shelter and payment of hospital bills, etc. The existence of the savings and loan has helped the majority of women to contribute to household expenses thereby reducing the level of poverty in the society in which they find themselves.

This is shown in table 11.

Table 11: Level of Contribution towards your Household Expenses

Statement	Above average	Average	Below average
Payment of water and light bills	17 (39.5%)	24 (55.8%)	2 (4.7%)
Payment of school fees	18 (41.9%)	21 (48.8%)	4 (9.3%)
Payment of rent	20 (46.5%)	21 (48.8%)	2 (4.7%)
Payment of hospital bills	19 (44.2%)	23 (53.5%)	1(2.3%)
Provision of food supply	22 (51.2%)	20 (46.5%)	1(2.3%)
Provision of shelter	21(48.8%)	19(44.2%)	3(7.0)

Source: field survey 2019

4.2.9 Overcoming Economic Activities

On the issue of how they come by these economic activities, 9.3% of the respondents come by these economic activities through the groups' initiatives. 25.6% of respondents come by these activities through their initiative, while 65.1% come by these economic activities with the help of the district assembly which grants them loans to start their business. This is presented in table 12.

Table 12: Respondents ways of overcoming economic activities

Variables	Frequency	Percent
Group own initiatives	4	9.3
Individual initiative	11	25.6
District assembly	28	65.1
Total	43	100.0

Source: Field Survey, 2019

4.2.10 Reasons for Engaging in Economic Activities

The survey found that, 14% of respondents are engaged in their current economic activities because they are easy to implement, another 14% are also engaged in these economic activities because it is common in the society. Again, 51% of the respondents indicated these economic activities are profitable that is why they are engaged in it as they have needs and need to support their families while 20.9% of the respondents also indulge in these economic activities because it is marketable. This is presented in table 13.

Table.13: Respondents' reasons for engaging in economic actives.

Variables	Frequency	Percent
Easy to be implemented	6	14.0
Common in the community	6	14.0
Profitable	22	51.2
Marketable	9	20.9
Total	43	100.0

Source: Field Survey, 2019

4.2.11 Source of Capital

From the survey, 9.3% of respondents indicated that their source of capital is from community support where the community in which they live give them some funds (through their community leaders) to start a small business. Also, majority (74.4%) of respondents had their source of capital from the district assembly which grants them loans to start their business. Another 4.7% respondents cite the microfinance institution as their source of capital and 11.6% of the respondents had their source of capital from organisations like the NGOs.

Table 14: Sources of Capital for women

Variables	Frequency	Percent
Community support	4	9.3
District assembly	32	74.4
Microfinance institutions	2	4.7
Organizations	5	11.6
Total	43	100.0

Source: Field Survey, 2019

4.3 Education and Skills Development Training

4.3.1 Education and Skills Training

From the information gathered on the field as indicated in the table below, all (100%) of the respondents stated that the groups do receive education and skill training opportunities from invited organisations to help sharpen their business knowledge.

Table 15: Training programs

Variables	Frequency	Percent
Yes	43	100.0
No	0	0
Total	43	100.0

Source: Field Survey, 2019

4.3.2. Frequency of Training Programs

On how frequent training programs are organised for the groups, 83.7% of the respondents get these skills training once or twice every month while 16.3% respondents get the skills training quarterly every year as organised by the group leaders.

Table 16: Frequency of training programs

Variables	Frequency	Percent
Monthly	36	83.7
Quarterly	7	16.3
Total	43	100.0

Source: Field Survey, 2019

4.3.3 Content of Education and Training Provided

The content of education and training provided to members of the group were also investigated. Of the sampled respondents, 4.7% indicated entrepreneurship skills as the content of their education and training, another 4.7% said business planning was their education and training content. More than half (51.2%) respondents stated that entrepreneurial skill, business planning, importance of group, conflict resolution, health care and hygiene education as their education and training content while 39.5% said all of the listed training and skill education were included in their content. This is shown in table 17 below.

Table: 17: Content of education and training provided to members of women groups.

Variables	Frequency	Percent
Entrepreneurship skills	2	4.7
Business planning	2	4.7
Entrepreneur skill, business planning, importance of group, conflict resolution, health care and hygiene education	22	51.2
All the above	17	39.5
Total	43	100.0

Source: Field Survey, 2019

4.3.4 Sponsors of Educational and Skills Training

The study further probed how the educational training of the women groups were sponsored. Some (4.7%) of the respondent said women self-help groups provide their group with education and skill training, 27% stated the district assembly as their education and skill training providers, 2.3% of the respondents said their group's education and skill training is provided by government agencies such as the rural enterprises, 11.6% stated that women self-help group, district assembly, government agencies are their education and skill training providers. Another 11.6% of respondents also said their training programme is being provided by women self-help group, district assembly, government agencies and NGOs, 9.3 of the respondents said women self-help groups and district assembly are their training programme providers, 4.7%) cited district assemblies and NGOs as those that gives group education and skill training, 2.3% said the training programme is provided by women self-help group and micro finance while 25.6% of respondents stated all of the above listed education and skill training providers as those that provides them with the training.

Table 17: Sponsors of education and skill training to women groups

Variables	Frequency	Percent
women self-help groups	2	4.7
district assembly	12	27.9
government agencies e.g. rural enterprise	1	2.3
women self-help groups, district assembly, government agencies	5	11.6
women self-help group, district assembly, government agencies, NGOs	5	11.6
women self-help group and district assembly	4	9.3
District assembly and NGOs	2	4.7
women self-help group and micro finance	1	2.3
all the above	11	25.6
Total	43	100.0

Source: Field Survey, 2019

4.4 The Relevance of Education and Training on Women Groups

4.4.1 *The Impact of Education and Skill Training on Economic Development of Women*

A questionnaire in the form of a Likert scale was used to aid respondents to indicate the constraints facing women groups in their empowerment efforts.

Majority (88.4%) of respondents agreed that family cohesiveness have been improved through group training programs while few (4.7%) respondents disagreed to the fact that family cohesiveness have improved through group training programs.

Again, 81.4% agreed that education and training has promoted women's rights and empowerment in Asuogyaman district while 11.6% strongly agreed.

Moreover, 86% also agreed that education and skill training has improve well-being through education forum and empowerment while 14% disagreed.

On food security, 74.4% agreed that food security has been promoted through training on improved agricultural development while 26% disagreed. Also, 72% agreed that through education and training, women in the various groups have increased their capacity in managing economic resources with 28% disagreeing to that assertion.

Many (84%) of the respondents agreed that literacy rate among rural women and their households has increased while 16% disagree.

This denotes that education and skills training has helped women groups especially in improving family cohesiveness.

The results have been presented in table 19.

Table 19: The impact of education and skill training on economic development on women

Statement	1	2	3	4	5
Family cohesiveness has been improved through women group training programs	0 (0.0%)	2 (4.7%)	0 (0.0%)	38(88.4%)	3(7.0%)
Education and training has promoted women’s rights and empowerment	0 (0.0%)	0 (0.0%)	3(7.0%)	35 (81.4%)	5 (11.6%)
Improved well-being through education forums on health and hygiene	0 (0.0%)	0 (0.0%)	0 (0.0%)	37 (86.0%)	6 (14.0%)
Food security has been promoted through training on improved agricultural development	0 (0.0%)	0 (0.0%)	0(0.0%)	32 (74.4%)	11(25%)
Through education and training, women have increased their capacity in managing economic resources	0 (0.0%)	0 (0.0%)	0 (0.0%)	31(72.1%)	12(27.9%)
Literacy rate among rural women has increased and also the literacy rate of their households	0 (0.0%)	0 (0.0%)	0 (0.0%)	36 (83.7%)	7 (16.3%)

Source: Field survey 2019

4.4.2 Management of Economic Activities

Respondents once again indicated the extent of their agreement or disagreement on whether education and training program has provided them with skills on the management of their economic activities.

More than half (53.5%) of respondents agreed that they have gained respect from their husbands and the community as well while 30.2% said they have not gain any respect from their husband, this is as a result of divorce, separation and been single or unmarried.

Also majority of respondents (79.1%) agreed that they have been able to keep records of their own business through education and training programs in their various groups. Again all respondents (100%) agreed that they have been able to buy equipment from their income generating activities and all the respondents (100%) said they expanded their businesses through education and training.

This clearly shows that the village savings and loan through education and training programs has help members (women) to be able to expand their business, buy equipment and keep records of their businesses and gain respect from their husbands but few members were against the assertion that they have gain respect from their husbands for which some of the reasons were as a result of divorce, separation and been single.

Table 20: Education and training program on management of economic activities

Statement	1	2	3	4	5
I have now gain respect from my husband and the community	0 (0.0%)	13(30.2%)	1 (2.3%)	23(53.5%)	6(14.0%)
I am able to keep records of my business	0 (0.0%)	0 (0.0%)	0(0.0%)	34 (79.1%)	9 (20.9%)
I have been able to buy equipment's from my income generating activity	0 (0.0%)	0 (0.0%)	0 (0.0%)	32 (74.4%)	11(25.6%)
I have been able to expand my business	0 (0.0%)	0 (0.0%)	0(0.0%)	33 (76.7%)	10(23.3%)

Source: Field survey 2019

Respondents were aided with a Likert Scale ranging from 1= strongly disagree; 2= disagree; 3= undecided; 4= agree; 5= strongly disagree; to answer these questions.

4.4.3 Opened New Businesses

Respondents indicated their level of agreement or disagreement on whether they have opened new businesses or no.

The results found that, 51.1% agreed that their husbands now assist them to do household chores, 4.7% were indecisive while a good number of respondents (44.2%) disagreed that their husband helps them to do household chores. Again from the result, majority (69%) of respondents agreed that they take decision on how money generated from their income be spent while 1 respondent representing 2.3% disagreed.

A substantial number of respondents (34%) agreed that their husbands take their views when they make a decision for the household while 2.3% of respondents also disagreed. An enormous bit of the respondents (39%) likewise concurred that they have had the option to assist their spouses with putting up the structure for the family unit while 2.3% strongly disagreed.

This denotes that as respondents were expressing their satisfaction concerning entrepreneurship training received an equal number of respondents doesn't seem to have the same benefit as the others.

The results have been presented in table 21 below.

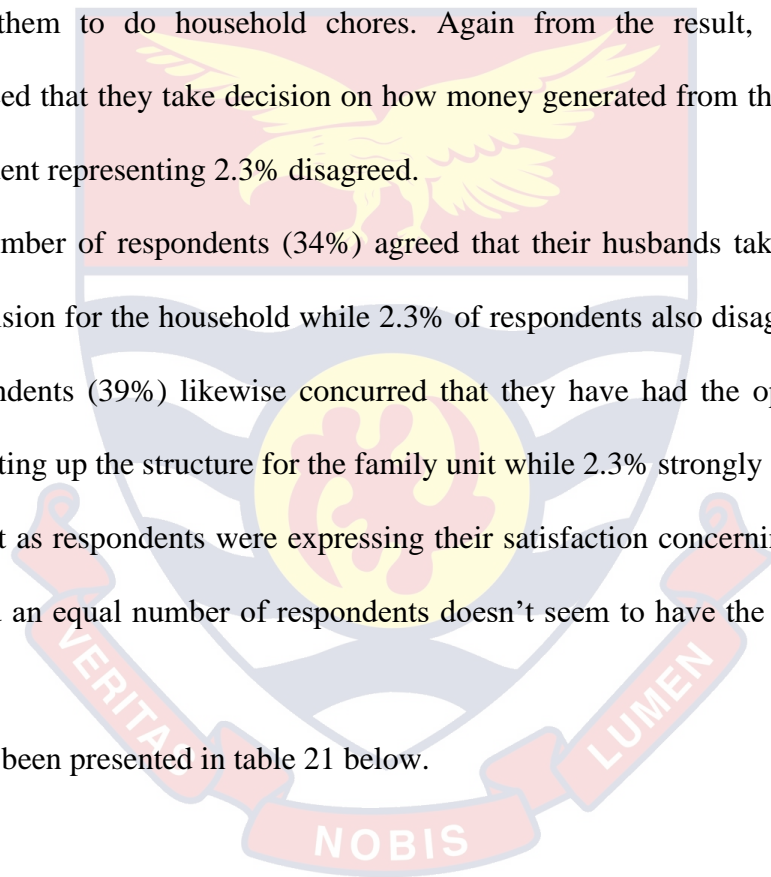


Table 21: New businesses by women as a result of entrepreneurship training received.

Statement	1	2	3	4	5
My husband now assist me to do my household choice	0 (0.0%)	19(44.2%)	2(4.7%)	17(39.5%)	5(11.6%)
I take decisions on how money from my income generating activity should be spent	0 (0.0%)	1 (2.3%)	0(0.0%)	30 (69.8%)	12 (27.9%)
My husband takes my views when he is making decisions for the household	1 (2.3%)	14(32.6%)	1(2.3%)	15(34.9%)	12(27.9%)
I have been able to help my husband to put up a building for my household	1(2.3%)	13(30.2%)	0(0.0%)	17(39.5%)	12(27.9%)

Source: Field survey 2019

The Likert scale ranged between 1= strongly disagree; 2= disagree; 3= undecided; 4= agree; 5= strongly disagree.

4.5 Village Savings and Loan Scheme

4.5.1 Contribution of village savings and loan scheme activities

The table below shows the extent to which women empowerment and village savings and loan scheme has contributed to socio-economic development in their various household.

Some (9.3%) said women empowerment and village savings and loan have contributed very greatly to socio-economic development, 58.1% it has contributed greatly, 30.2% said its contribution to socio-economic development in their household is average whiles 2.3% said it has low impact to socio-economic development.

From the data above, it can be seen that women empowerment and village savings and loan have greatly contributed to socio-economic development and therefore needs to be embraced.

This is presented in table 22 below.

Table 22: Contribution of village savings and loan scheme activities to households

Variable	Frequency	Percent
very great	4	9.3
great	25	58.1
average	13	30.2
low	1	2.3
Total	43	100.0

Source: Field survey 2019

4.5.2 Benefits of joining the group and the village savings and loan

Respondents were solicited to demonstrate by degree from their understanding or contradiction to the accompanying explanation utilizing.

From 23 table below, majority (77%) of the respondents said through village savings and loans they have been able to access credit loans and thereby has enough to feed on. Again all respondents representing 100% said it has reduced the risk of getting poorer.

Additionally, all respondents (100%) agreed that through village savings and loan scheme they are able to pay fees for their children in school while all (100%) respondents again said, earning of money from economic activities has empowered women to provide for the family.

Per the above response, it shows that almost all the respondents are in agreement that village savings and loan scheme is a good initiative and has helped them in managing their various household.

Table 23: Benefits of the group and taking the village savings and loan

Statement	1	2	3	4	5
Through village savings and loans I have been able to access credit loan and we now have enough to feed on	2(4.7%)	0 (0.0%)	0 (0.0%)	33(76.7%)	8(18.6%)
It has reduced the risk of getting poorer	0 (0.0%)	1(2.3%)	0(0.0%)	32 (74.4%)	10(23.3%)
Income from village savings and loan scheme activities has enabled me to pay school fees for children in schools	1(2.3%)	1(2.3%)	1(2.3%)	31(72.1%)	9(20.9%)
I have been able to help my husband to put up a building for my household	0 (0.0%)	0 (0.0%)	0(0.0%)	32 (74.4%)	11(25.6%)

Source: Field survey 2019

The Likert scale used ranged between:1= strongly disagree; 2= disagree; 3= undecided; 4= agree; 5= strongly disagree.

4.5.3 Impact of Savings and Loans Mobilisation

All (100%) of the respondents agreed that through the group they have been able to save their earnings, also it is easy to access village and savings service as a member of the group and have capital to start their business through the village savings.

Majority of respondents (95.4%) agreed that through village savings and loan they have been able to take care of the health needs of their household whiles (2.7%) strongly disagreed.

Almost all (96%) respondents agreed that the reason they invested their savings was that they were motivated by the village's savings and loans scheme. This denotes that the majority of the respondents are in support of the village's savings and loans scheme and it seems to be very essential and beneficial to them.

The results have been presented in table 24 below.

Table 24: Impact of savings and loans mobilization

Statement	1	2	3	4	5
Through the group I have been able to save my earnings	0(0.0%)	0 (0.0%)	0 (0.0%)	34(79.1%)	9(20.9%)
It is easy to access village and savings services as a member of the group	0 (0.0%)	0(0.0%)	0(0.0%)	32 (74.4%)	11(25.6%)
I have capital to start my business through the village saving and loan services	0(0.0%)	0(0.0%)	1(2.3%)	33(76.7%)	9(20.9%)
Through the village savings and loan have been able to take care of the health needs of my household	2(4.7%)	0 (0.0%)	0(0.0%)	30 (69.8%)	11(25.6%)
I invest my savings because, I have been motivated by the village savings and loan scheme	1(2.3)	1(2.3)	0(0.0%)	30 (69.8%)	11(25.6%)

Source: Field survey 2019

The Likert scale used ranged between:1= strongly disagree; 2= disagree; 3= undecided; 4= agree; 5= strongly disagree.

4.5.4 Sustainability of the Village Savings and Loan Scheme

The survey investigated the opinion of respondents on the sustainability of the savings and loan scheme. Majority (93%) of respondents said the scheme is sustainable, 2.3% said it is not sustainable while 4.7% were not sure of the sustainability or otherwise of the scheme. From the survey, the village savings and loan is sustainable and will help women to be able to contribute to the reduction of poverty in their various communities as well as society.

This is presented in table 25 below.

Table 25: Sustainability of the village savings and loan scheme

Variable	Frequency	Percent
Yes	40	93.0
No	1	2.3
Not sure	2	4.7
Total	43	100.0

Source: Field survey 2019

4.5.5 Sustainability of Income-Generating Activities Using the Village Savings and Loan Scheme

The views of respondents were solicited to demonstrate by degree of their understanding or contradiction whether the village savings and loan scheme can sustain their current economic activities.

According to the survey, majority of respondents (97.7%) agreed that they always pay their loan on time while 2.3% respondent disagreed. Also, majority (98%) of respondents said they have money left after paying their weekly loan while 2% disagreed. Again all (100%) respondents agreed that they can continue to run their businesses without depending on further loan. Also all (100%) said village savings and loan scheme has expanded since its inception, because it is very good and has helped women to solve if not all most of their financial difficulties.

This is shown in table 26 below.

Table 26: Sustainability of income generating activities with the savings and loan scheme

Statement	1	2	3	4	5
I always pay my loan on time	0(0.0%)	1(2.3%)	0 (0.0%)	36(83.7%)	6(14.0%)
I have money left after paying the weekly loan	1 (2.3%)	1(2.3%)	0(0.0%)	36 (83.7%)	5(11.6%)
I can continue running my business without depending on further loan	0(0.0%)	0(0.0%)	0(0.0%)	35(81.4%)	8(18.6%)
I know village saving and loan scheme has expanded since its inception	0(0.0%)	0 (0.0%)	0(0.0%)	38(88.4%)	5(11.6%)

Source: Field survey 2019

The Likert scale used ranged between: 1= strongly disagree; 2= disagree; 3= undecided; 4= agree; 5= strongly disagree

Interview Schedule for Women Group Leaders (Chairperson, Secretary and Treasurer)

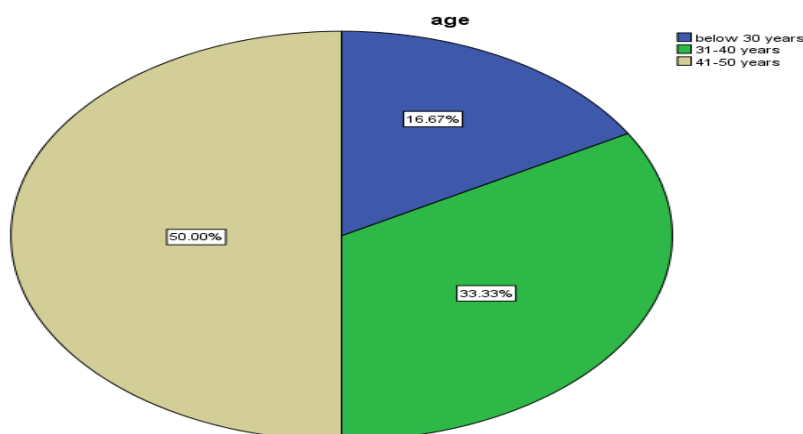
4.6. Demography of Group Leaders

4.6.1 Age Distribution

From the survey, 16.7% of the respondents are below 30 years, 33.3% respondents were also in the range of 31-40 years while 50% of respondents are between the ages of 41-50. This clearly shows that majority of the leaders of the groups are quite old and experienced.

The age distribution of the respondents has been present graphically in figure 5 below.

Figure 6: Age Distribution of Respondents



Source: Field survey 2019

4.6.2 Educational Level

On the educational level, 33.3% of the respondents have no educational background, 16.7% of the respondents had at least an adult education, 16.7% completed lower primary, 16.7% completed upper primary and 16.7% completed secondary education. The information shows that though the group leaders' educational background is rather low, the members however elected them counting on their level of experience to lead the group.

Table 27 below shows the educational level of the respondents.

Table 27: Educational level

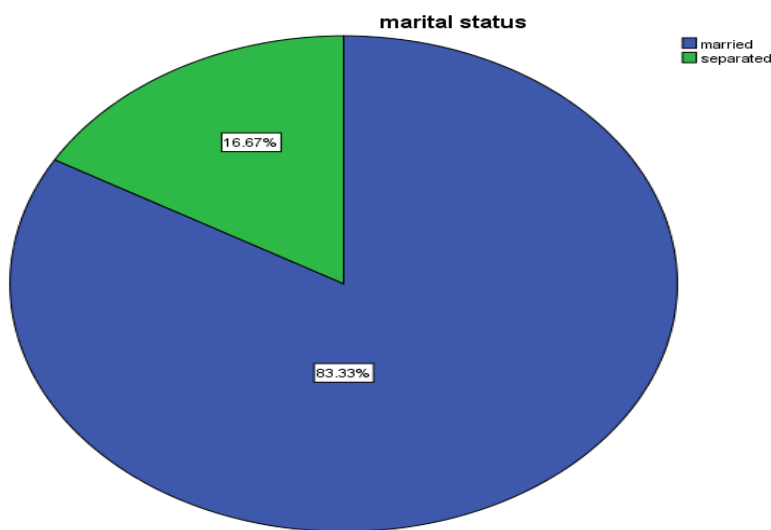
Variables	Frequency	Percent
None	2	33.3
Adult education	1	16.7
Lower primary	1	16.7
Upper primary	1	16.7
Secondary	1	16.7
Total	6	100.0

Source: Field survey, 2019

4.6.3 Marital Status

On respondents' marital status, 83.3% of the respondents are married with kids while 16.7% of the respondents was married but now separated with spouse. This shows that almost all of the group leaders are family persons and for that matter understands the issues raised by the members regarding their respective family. This is presented in figure 6 below.

Figure 7: Marital Status



Source: Field survey 2019

4.6.4 Religious Affiliation

Half (50%) of the respondents are Christians, 16.7% are Muslims while 33.3% of the respondents are of the Traditional religion. The information shows that the group leaders are all religious in their own way and sometimes provide their members with some religious guidance.

This is shown in table 28 below.

Table 28: Religion of the respondents

Variables	Frequency	Percent
Christian	3	50.0
Moslem	1	16.7
Traditional religion	2	33.3
Total	6	100.0

Source: Field survey 2019

4.6.5 Household Size

The survey found that 50% of the respondents have two members in their family, 33.3% have five members in their family while 16.7% have six persons in their family. Most of the leaders have large families as the information gathered shows.

A presentation has been provided in table 29 below.

Table 29: Household size of respondents

Variables	Frequency	Percent
Two	3	50.0
Five	2	33.3
Six	1	16.7
Total	6	100.0

Source: Field survey 2019

4.6.6 Occupation

By investigating the occupation of respondents, the study found that, all (100%) the respondents are self-employed. This enables them to support their families and some members of the groups.

This has been presented in table 30 below.

Table 30: Occupation

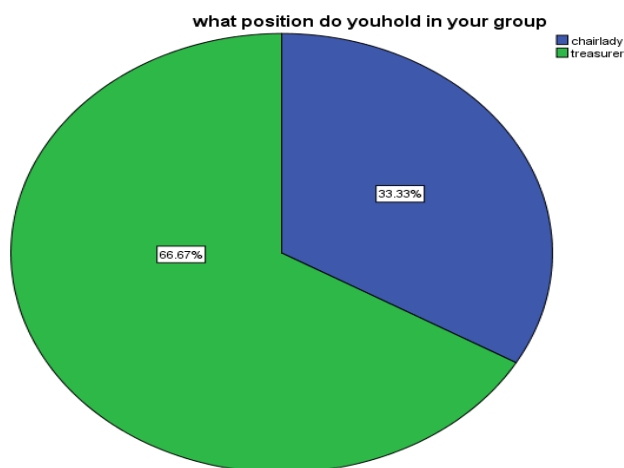
Variables	Frequency	Percent
self employed	6	100.0

Source: Field survey, 2019

4.6.7 Position in the Group

Many (66.7%) of the respondents are treasurers while 33.3% of the respondents are chairpersons of the groups. Thus, majority of the leaders of the group are treasures as the groups are very keen with their money issues. This is presented in figure 7 below.

Figure 8: Position in the group



Source: Field Survey, 2019

4.7 Leadership Positions

4.7.1 Number of Years in Leadership Position

The study analysed the number of years' respondents have been in leadership position. Some (33.3%) of the respondents were elected or appointed to the position 3 years ago, another 33.3% of the respondents were elected or appointed to the position 5 years ago, 16.7% of the respondents joined the position 9 years ago and another 16.7% have been in the position for 10 years now. What this means is that all the group leaders have been at their present post for a while now and have gained some appreciable amount of experience to help manage the respective groups.

This has been presented in table 31 below.

Table 31: Years in Leadership position

Variables	Frequency	Percent
3 years	2	33.3
5 years	2	33.3
9 years	1	16.7
10 years	1	16.7
Total	6	100.0

Source: Field survey 2019

4.7.2 Means of Selecting Leaders

The study obtained information on the means by which the leaders were accorded the mentioned positions. Majority (66.7%) of respondents said they were elected into the positions they hold now and 33.3% of the respondents were appointed to the positions they hold. From the information gathered on the field all of the 4 treasurers were elected into the positions while the chairpersons were appointed. This is shown in table 32 below

Table 32: Means of selecting leaders

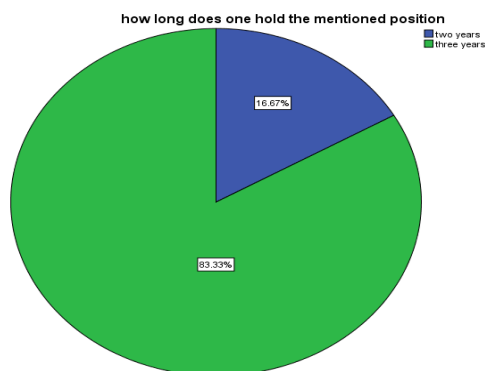
Variables	Frequency	Percent
Through an election	4	66.7
Through appointment	2	33.3
Total	6	100.0

Source: Field survey 2019

4.7.3 Tenure of Leaders

The figure below shows how long one can hold a position as a leader. A position can be held by a leader for up to two years according to 16.7% of respondents while 83.3% of the respondents said a leader can hold a position for up to three years. From the information, a leader can hold a position for three years and is eligible for a re-election or appoint afterwards.

Figure 9: Tenure of leaders



Source: Field survey 2019


4.8 Group Background and Membership Information

4.8.1 Group Background and Membership Information

Of the sampled leaders, 33.3% of the respondents belongs to the bread sellers’ association. 16.7% respondent belongs to the abooloo sellers’ association, another 16.7% respondent said to belong to the soap maker’s association and 33.3% of respondents also belongs to the fried yam association. Each group therefore have a representation in the leadership of the groups except for the white kenkey association which is a newly created association.

This is presented in table 33 below.

Table 33: Women groups



Variables	Frequency	Percent
Bread sellers association	2	33.3
Abooloo sellers association	1	16.7
Soap makers association	1	16.7
Fried yam association	2	33.3
Total	6	100.0

Source: Field survey 2019

4.8.2 Years of women groups’ existence

On how long the groups have been in existence, 33.3% respondents said their group has been in existence for about 7 years now, 16.7% respondent said their group has been in existence for 8 years, another 33.3% of respondents indicated that their group has been in existence for 10 years now and 16.7% respondent said their group has been in existence for 15 years. The least years for which a group has been in existence is 7 years and a maximum of 15 years which indicates that the groups have been around for a while helping its members in need.

Table 34: Years of women groups’ existence

Variables	Frequency	Percent
7 years	2	33.3
8 years	1	16.7
10 years	2	33.3
15 years	1	16.7
Total	6	100.0

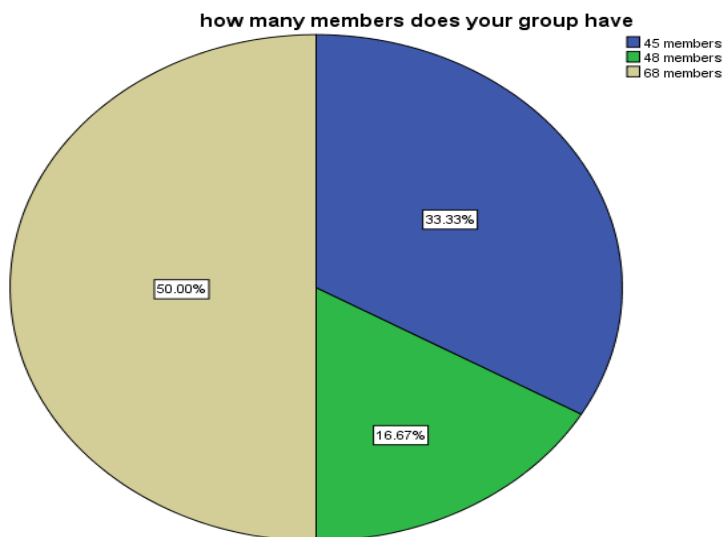
Source: Field survey 2019

4.8.3 Numerical Strength

Respondents were asked the number of members in their groups, 33.3% of the respondents said they have 45 members in their groups, 16.7% indicated that there are 48 members in their groups while 50% respondents said to have 63 members in their groups.

A graphical representation has been provided in figure 9 below.

Figure 10: Numerical strength



Source: Field survey 2019

4.8.4 Active members

When the respondents were asked about active members in their groups, 66.7% of the respondents said the active members are 40 while 33.3% of respondents indicated 45 members of the groups as active. This means that most of the members of the group are active and contribute to the group.

Table 35: Active members among groups

Variables	Frequency	Percent
40	4	66.7
45	2	33.3
Total	6	100.0

Source: Field survey 2019

4.8.5 Active Members

With the number of inactive members in the groups as indicated by the group leaders, 33.3% of the respondents said none of the members are inactive and that the members are all active, and 16.7% respondent said 8 of the members are inactive while 50% of the respondents said 28 members of the groups are inactive. This means that although most of the members of the groups are active and contribute to the activities of the groups, there are also some members who do not partake in the group activity.

Table 36: Active members according to group members

Variables	Frequency	Percent
none	2	33.3
8	1	16.7
28	3	50.0
Total	6	100.0

Source: Field survey 2019

4.8.6 Recruitment in Last 3 Months

The number of new members that have been recruited in the last three months was investigated. According to respondents, 16.7% indicated that no one has been recruited in the last three months, 33.3% indicated that 2 new members have been recruited to the groups in the last 3 months while 50% of the respondents stated that 10 new members have been recruited in the last three months. This means that in the last 3 months the groups have been able to successfully recruit 12 new members.

Table 37: How many members did you recruit the last 3 months?

Variable	Frequency	Percent
none	1	16.7
2	2	33.3
10	3	50.0
Total	6	100.0

Source: Field survey 2019

4.8.7 Recruitment in Last 6 Months

The survey assessed the number of new members that have been recruited in the last 6 months. Results indicate that, 16.7% said no member have been recruited in the last 6 months, 33.3% respondents indicated that 3 new members have been recruited to the groups in the last 3 months while 50% of the respondents stated that 5 new members have been recruited in the last three months. This means that in the last 6 months the groups have been able to successfully recruit 8 new members.

Table 38: Recruitment in the last 6 months

Variables	Frequency	Percent
none	1	16.7
3	2	33.3
5	3	50.0
Total	6	100.0

Source: Field survey 2019

4.8.8 Recruitment in the Last 12 Months

In the last 12 months, 16.7% of respondent said no member have been recruited, 33.3% indicated that 5 new members have been recruited to the groups in the last 3 months while 3(50%) of the respondents stated that 15 new members have been recruited in the last three months. This means that in the last 12 months the groups have been able to successfully recruit 20 new members leading to the contribution and growth of the groups.

Table 39: Recruitment in last 12 months

Variables	Frequency	Percent
none	1	16.7
5	2	33.3
15	3	50.0
Total	6	100.0

Source: Field survey 2019

4.8.9 Withdrawal from Group in Last 3 Months

On the withdrawal of members from the groups in the last 3 months, 83.3% said no member of their groups have left in the last 3 months, 16.7% indicated that 2 members of the groups have withdrawn in the last 3 months. This means that although they were able to recruit 12 new

members that same months, though insignificant, 2 members left the groups which are not all that pleasant.

Table 40: How many members withdrew from your group last 3 months?

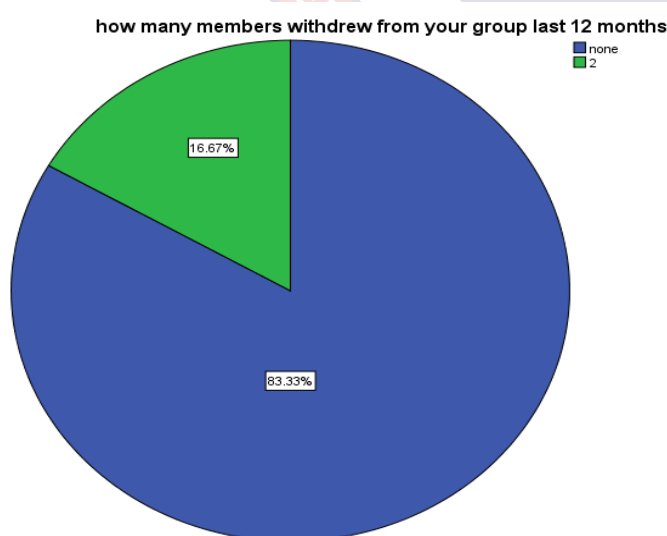
Variables	Frequency	Percent
none	5	83.3
2	1	16.7
Total	6	100.0

Source: Field survey 2019

4.8.10 Withdrawal from Group in Last 12 Months

Results indicate that, 83.3% said no member of their groups have left in the last 12 months, 16.7% indicated that 2 members of the groups have withdrawn in the last 12 months. This means that although 1 or 2 members of the groups have left, generally the group is still growing as not many of the members have left and in fact there are more members joining in the last 12 months than those leaving. This is presented in figure 10 below.

Figure 11: Withdrawal in last 12 months



Source: Field survey 2019

4.8.11 Group Meetings

On how often the group members meet, all (100%) of the respondents stated that they meet monthly. This shows meetings are preferably scheduled monthly and not quarterly or yearly as some of the members indicated earlier.

4.8.12 Objectives of the Group and Level of Achievement

Half (50%) of the respondents said their primary objectives of the group are to support women in managing their businesses and also assist them to have easy access to loan from banks in the district, 16.7% said the primary aim of her group is to assist women to access economic resources available in their community while 33.3% also said their main aims are to increase women access to and control economic resources at the community level and to help women to be self-reliant. Looking at the various objectives of the groups it can be seen that the purpose of establishing or creating the group is to help women in the various communities in which they find themselves.

Table 41: Primary objectives of groups

Statement	Frequency	Percent
To support women in managing their business and to assist the group to access loan from banks.	3	50.0
To assist women to access economic resources available in our community.	1	16.7
To increase women access to and control economic resources at the community level and to help women to be self-reliance.	2	33.3
Total	6	100.0

Source: Field survey 2019

4.8.13 Level of Effectiveness of group in Achieving the Objectives

In assessing the level of effectiveness of the groups in achieving their various objectives, 33.3% said their level of effectiveness in achieving their objective is average while 66.7% said it is good. This indicates that majority of the groups are on the verge of achieving their intended objectives.

Table 42: Level of effectiveness of your group in achieving the objectives?

Variable	Frequency	Percent
average	2	33.3
good	4	66.7
Total	6	100.0

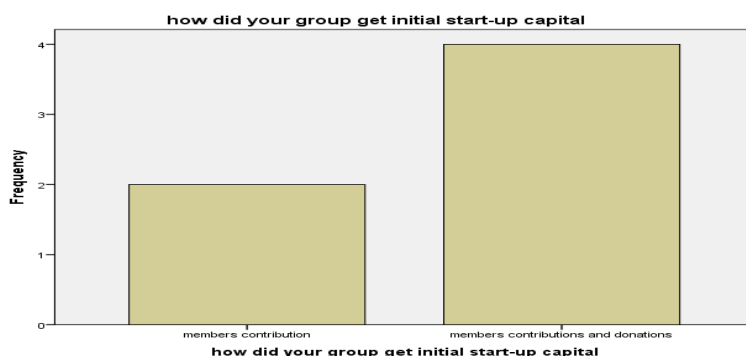
Source: Field survey 2019

4.8.14 Start-up Capital

On start-up capital, 33.3% said their initial start-up capital was from member’s contributions while 66.7% had member’s contributions and donations as their initial start-up capital. This shows that member’s contributions and donations were the major source of start-up capital for the various groups.

This is shown in figure 11 below.

Figure 12: Initial start-up capital

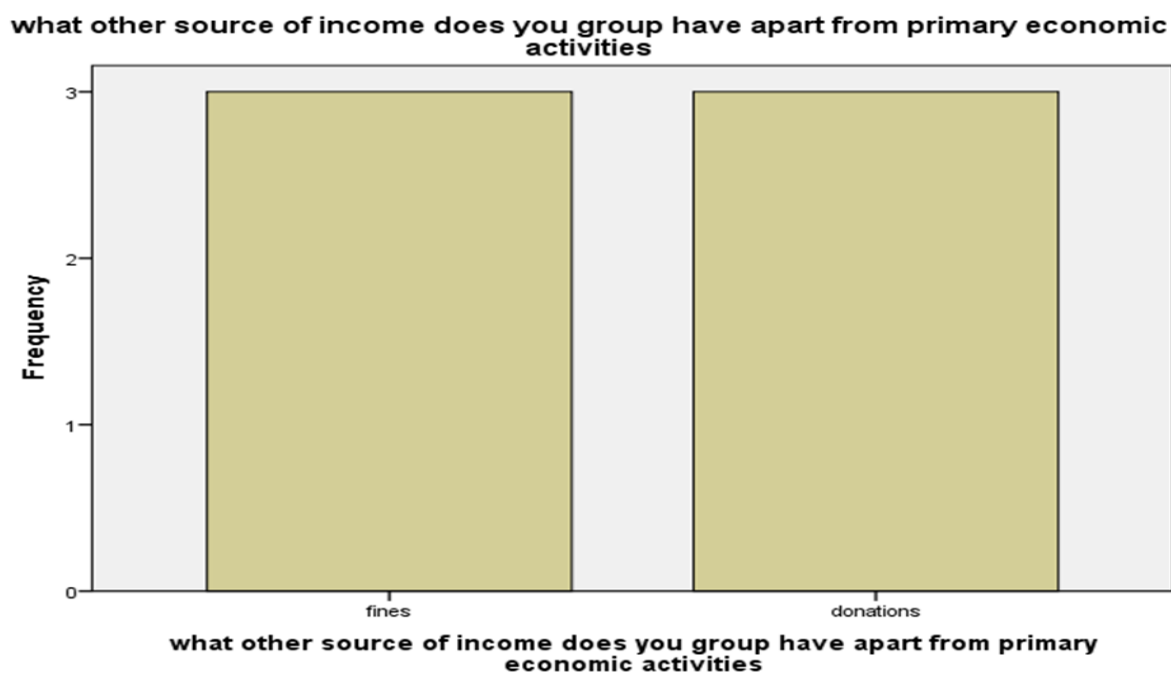


Source: Field survey 2019

4.8.15 Other Sources of Income

According to respondents, 50% uses fine as other source of income while another 50% said their other source of income is donations from other people. This means that fines and donations are the other source of income apart from contributions.

Figure 13: Other Source of income



Source: Field survey 2019

4.8.16 Budget Plan for Women

On whether the various groups have a budget plan, 50% said they have a budget plan which guides them to spend within the proposed budget while another 50% said their groups do not have any budget plan, therefore they spent as and when the need arises.

Table 43:8 Group budget plan

Variable	Frequency	Percent
Yes	3	50.0
No	3	50.0
Total	6	100.0

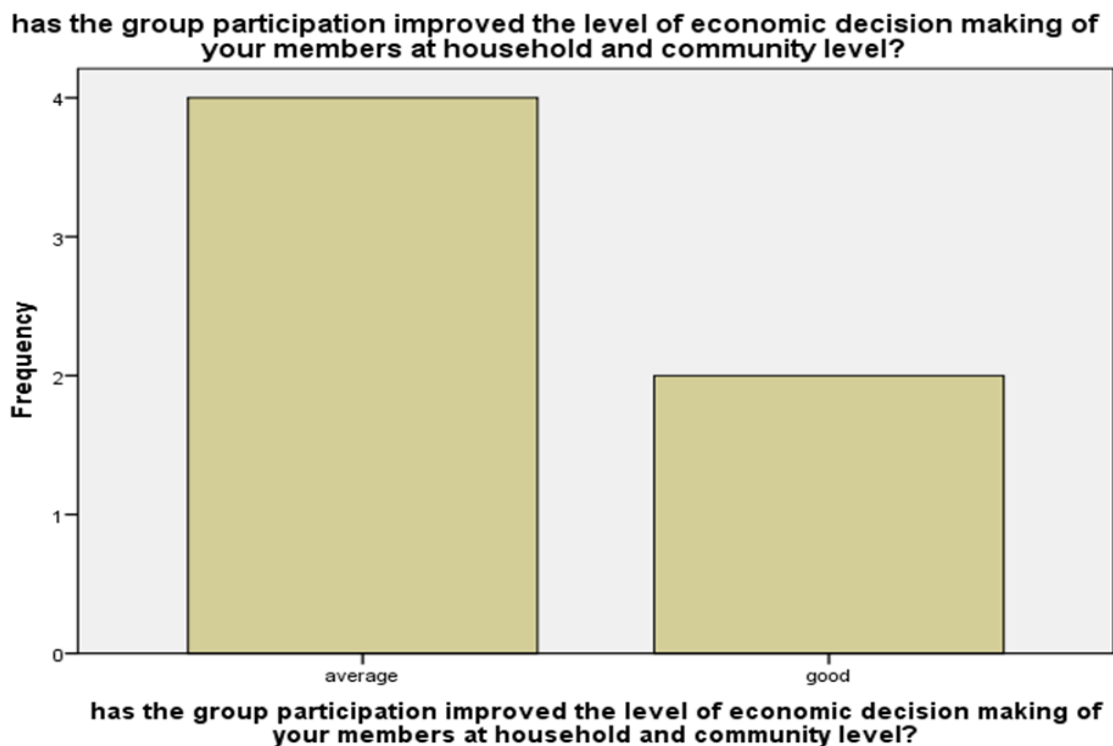
Source: Field survey 2019

4.9 Economic Decision

On the level of improvement in economic decision making of the members at their various households and communities, 33.3% says their participation has significantly improve the economic decision making, this is because they have been equipped with how to manage their homes without depending on others and also takes decision in their various homes while majority (67%) of their members participation in the group as to improvement in the level of economic decision making is average thus they have not fully achieved or improved the level of economic decision making in their various households as well as their communities.



Figure 14: Group participation in economic decision making



Source: Field Survey, 2019

4.10 Financial Position and Asset of the Group

Since the group members buy shares, definitely money would be involved. By investigating how much each group made within 12 months, 33.3% said her group had GHC 5,400.00, 12% also said her group had GHC 2,880.00 whiles 50% said they were able to mobilize GHC 8,160.00.

This means that the various groups have at least something they can depend on in terms of catering for the needs of its members in terms of lending them money for their businesses.

Table 44: Earnings in the past 12 months

Amount	Frequency	Percent
GH 5400.00	2	33.3
GH 2880.00	1	16.7
GH 8160.00	3	50.0
Total	6	100.0

Source: Field survey 2019

4.11 Profit or Loss

Profit is very essential when it comes to creating or establishing a group because without profit no group can survive. Respondents were asked per figures in the previous table whether they obtained profit or not, 83% said their groups have obtained profit since the inception of the group while 17% did not answer that part of questionnaire which literally means that her group did not enjoy profit or that part escaped her. This means that almost all the groups gained profit and this will ensure the sustainability of the groups.

Table 45: Profit or Loss

Variable	Frequency	Percent
Profit	5	83.3
No answer	1	16.7
Total	6	100.0

Source: Field survey 2019

4.12 Money Usage

All respondents representing 100% said monies (donation, shares and gifts) that comes into the account of the various groups are usually given to members as loans. This denotes that the money is solely loaned to members for their businesses.

4.13 Accessibility to Credit Facilities

Government and microfinance sometimes help various groups in other to achieve their stated and implied goals, grants and loans are ben given to these groups by government and financial institutions to expand their businesses for them to be able to make their contributions available whenever they go for meetings. Respondents were asked whether they are aware of any grants and loans offered to their various groups by government and financial institutions, all respondents representing 100% are aware of loans given to them, this clearly shows that there are transparency and accountability in their dealing as a group.

4.14 Type of Credit Applied for

Some (50%) of the groups apply for business loans, since the groups are characterised by women (traders) it is assumed that they will go in for business loans which will help them expand their businesses and also support the group by contributing their weekly or monthly shares as agreed upon by members. Whiles another 50% number of respondents do not go in for business loan, they depend on their contributions or better still they borrow money from the group.

Table 46: The type of loan or grants your group has applied for

Variable	Frequency	Percent
None	3	50.0
Business loan	3	50.0
Total	6	100.0

Source: Field survey 2019

4.15 Government Loans/grants

Government is there to see to it that its members or citizens are well taken care of and therefore it is mandatory for government to support its citizen in term of given grants or loans through the district assemblies in Ghana but from the data collected it can be seen that none of the groups has an idea as to the amount of loan received from government.

Table 47: Loan/grants received from the government (WEF)

Variable	Frequency	Percent
None	5	83.3
No answer	1	16.7
Total	6	100.0

Source: Field survey 2019

4.16 Loans/Grants from Financial Institutions

Some sustainable microfinance gives loans to performing groups in-order to expand and support their various businesses, 2 respondents testify that they receive 2000.00 as loan from micro finance whiles an equal number of respondents also received 5000.00 which is quiet significant amount of money for business (petty trading) but 1 respondent said her group have not received loan from any financial institution. This indicates that micro finances are helping women groups in terms of loan for business expansion.

Table 48: Loan/grants received from microfinance institutions

Amount	Frequency	Percent
none	1	16.7
2000	2	33.3
5000	2	33.3
Total	5	83.3
No answer	1	16.7
Total	6	100.0

Source: Field survey 2019

4.17 Training of Officials and Members of the Group

Training is good, it helps to sharp and shape human/ individual knowledge on how to solve, coordinate and manage resources and people when given the nod. Respondents were asked whether they get trained on specific areas for proper execution of task or duty, all respondent agreed that they are trained on leadership thus how to lead a group of people with common goal, at the same time trained for book keeping.

They are all also trained on how to keep records since it is a collective approach to form a group, majority of the members would want to know the current monetary stand of the group and this can easily be identified with the help of keeping records. All respondents are trained on how to manage conflict since it's a group which comprises of different kinds of all characters, there may be conflicts among members as well as leaders so for that matter it is necessary for them to be trained on how to manage conflicts. They are also trained on how to run individual or group economic projects but they are not trained on how to manage human resource and project management. In all, it was revealed that all respondents (leaders) are been trained on areas of concern or areas on how to manage effectively without any hindrances.

Table 49: Type of Training received

Statement	Yes	No
Leadership	6(100.0%)	0(0.0%)
Book keeping	6(100.0%)	0(0.0%)
Human resource management	0(0.0%)	6(100.0%)
Record keeping	6(100.0%)	0 (0.0%)
Conflict management	6(100.0%)	0 (0.0%)
Project management	0 (0.0%)	6(100.0%)
External training on how to run group and individual economic projects	5 (83.3%)	1 (16.7%)

Source: Field survey 2019

4.18 Payment of Group Officials

All respondents said they don't pay their officials (leaders) of the group, this is because the groups are there to help each other and for that matter the only benefit an official can get is easy access to loan. It was also revealed on the field that officials are celebrated and gifts are being given to them after their tenure of office.

4.19 Constraints Affecting the Effectiveness of Women Groups

The study analysed the constraints that hinder the groups from accomplishing its goals. Half (50%) said access to credit loan due to high collateral demands is the major problem facing their group, 16.7% said access to credit loan due to high interest, 16.7% said access to credit loan due to lack of collateral and inadequate savings respectively is the major challenge affecting the group while 16.7% respondent made mention of access to and control over land due to traditional/cultural factors.

These were the major constraints faced by the various group but a good number of people emphasized on high collateral demands on credit loans.

Table 50: Constraints that hinder your group from effectively achieve your objective

Statement	Frequency	Percent
Access to credit and loans due to high demand of collateral.	3	50.0
Access to credit and loan due to high interest rate.	1	16.7
Access to credit due to lack of collateral, inadequate and savings needed.	1	16.7
Access to and control over land due to traditional/cultural factors.	1	16.7
Total	6	100.0

Source: Field survey 2019

4.20 Measures to Address Constraints

It is said that, if you are able to identify challenges you must as well as provide solution or measures to curtail the outlined challenges. Majority (83.3%) said group members have decided to increase their shares or contributions at the group level to curtail the above mentioned challenges, which I think can help them raise enough money to solve the financial needs of their members while 16.7% said there must be reform of customary laws to reduce land and inheritance disputes. This is displayed in table 51 below.

Table 51: Measures to address these constraints

Statement	Frequency	Percent
Group members have decided to increase their contribution at the group level.	5	83.3
Reform customary laws of access to land and inheritance which are discriminatory.	1	16.7
Total	6	100.0

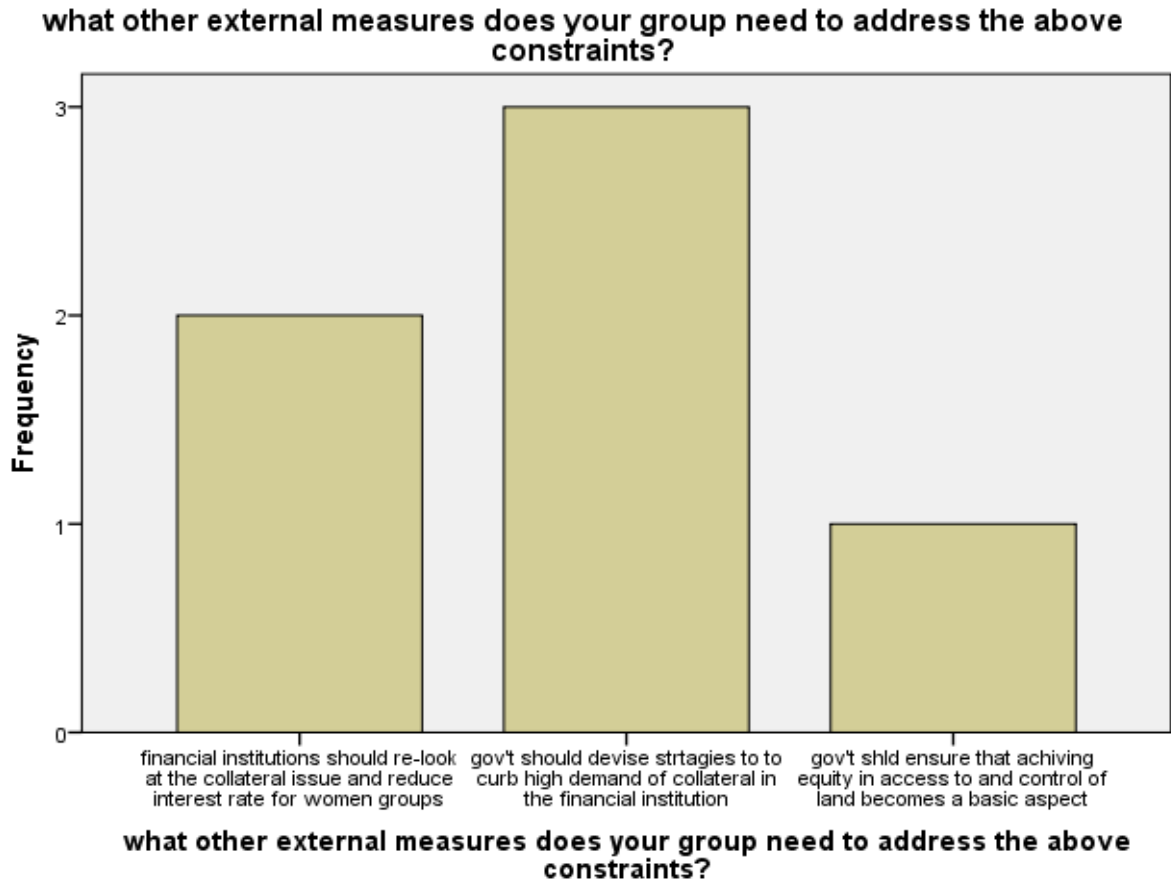
Source: Field survey 2019

4.21 External Measures to Address the Constraints

Respondents indicated the external measures taken or outlined by the various groups to address or curtail the above constraints. majority of respondents outlined that government should devise or come up with strategies to curb high demand of collateral in the financial institutions while 2 respondents also agreed that financial institutions must relook at the interest rate issue as well as the high demand of collateral when accessing loans from them.

Another measure identified was that government should ensure that achieving equity in access to and control of land becomes a basic aspect, considering these measures can help mitigate or curtail the challenges identified

Figure 15: External Measures



Source: Field survey 2019



CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATION

5.1 Introduction

In the previous chapter, the researcher analyzed the information that was gathered from the questionnaire. This chapter presents a summary of the research and draws logical conclusions and makes recommendations and suggestions based on the findings of the research.

5.2 Summary of Findings

From the information gathered, majority of the respondent stated that their source of income to support their house hold is from petty trading, others indicated crop farming, soap making fish farming and selling of bread as their major source of income to aid their family. Most of the respondents have their income level to be average, with only a few of the respondents having an income level below and above average. This means that, although the contribution of the women groups has been significant, more needs to be done to improve the economic status of the women. Again, the information gathered shows that, the respondent's contribution towards household expenses included but not limited to payment of water and light bills, payment of school fees, payment of rent, payment of hospital bills, provision of food supply and provision of shelter. Most of the respondents came by their economic activities through the district assembly while some respondents also came by their economic through their individual initiatives and group own initiatives.

Furthermore, women empowerment has helped women in the establishment of new business as a result of entrepreneurship training received. Through this, the respondents stated that they can add to family unit welfare improvement. With earnings from their businesses, they now have a voice and contribute to decision making in the family and the community at large.

Moreover, the village savings and loan scheme has helped in the sustainable income generation activities of the women groups by way of making available credit facilities to such groups. Also, the of mobilization of savings and loans scheme activities has led to most of the women being

able to save some of their earnings, having capital to start their work, having ease to access the village savings services and being able to take care of the health needs of their household.

Women empowerment like any other developmental effort is bedevilled with several challenges. Some of the challenges identified as affecting the effectiveness of the groups are: difficulty in accessing loans due to high demand of collateral, high interest rate on loans and access to and command over land because of conventional/cultural factors. However, through the education and skill training programs from other organizations such as record keeping, conflict management, book keeping and leadership among others has helped them in managing these challenges.

5.3 Conclusion

Women empowerment has helped women in the establishment of new business as a result of entrepreneurship training received. Through economic empowerment from the women groups, women now earn income from petty trading, crop farming, soap making fish farming and selling of bread as their major source of income to support their household. The village savings and loan scheme has helped in the sustainable income generation activities of the women. Challenges affecting the effectiveness are difficulty in accessing loans due to the high demand for collateral, the high-interest rate on loans and access to and control over land due to traditional/cultural factors. It can therefore be concluded that, economic empowerment of women especially in developing and rural areas serve as a tool for poverty reduction.

5.4 Recommendations

At the end of the research, the following recommendations have been made.

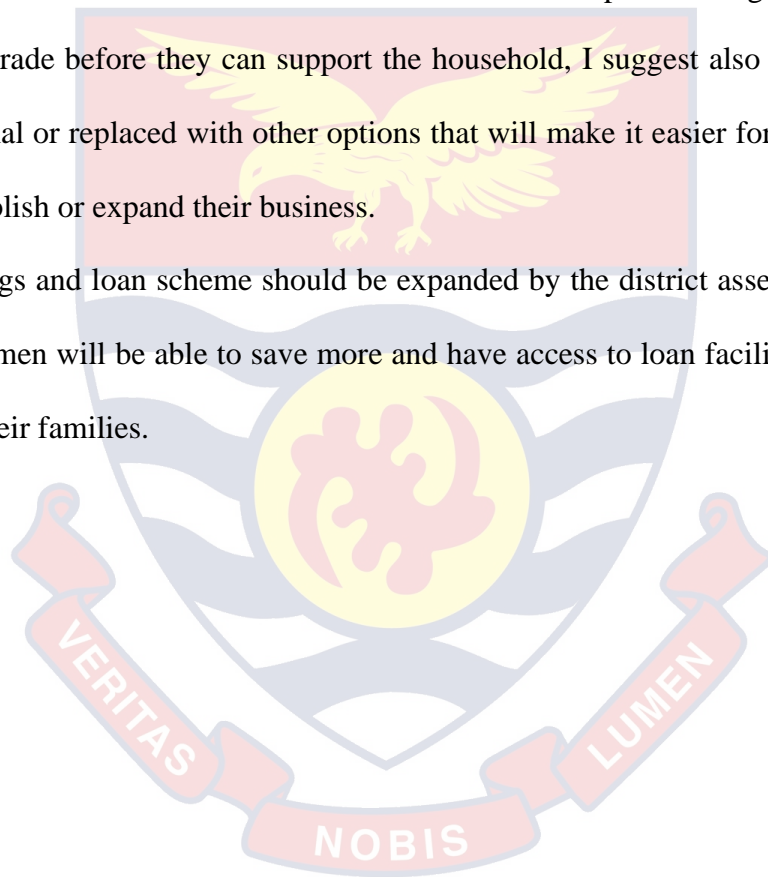
Firstly, the district assembly should endeavour to provide more loan facilities for these women to help them engage in the trade which sometimes serves as the only source of income to support the household.

Secondly, the district assemblies through the government initiatives should come out with an enabling economic environment and more viable economic activities which these women can engage in.

Also, the leaders of the groups can liaise more with NGOs who will provide the group members with more business knowledge through skill and training workshops and seminars which is relevant to their cause of trade.

Moreover, loans from the district assemblies and the banks should be made accessible to these women by reduction of the interest rate on loans that had to be paid. Seeing as these women are mostly in petty trade before they can support the household, I suggest also that loan collaterals should be minimal or replaced with other options that will make it easier for these women to go for loans to establish or expand their business.

Lastly, the savings and loan scheme should be expanded by the district assembly and the banks so that these women will be able to save more and have access to loan facilities which will help them cater for their families.



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APPENDIX

QUESTIONNAIRE

INTERVIEW SCHEDULE

WOMEN EMPOWERMENT A TOOL FOR POVERTY REDUCTION

This is for an academic purpose and the questionnaire is aimed at women group empowerment as a tool for poverty reduction. The information you provide will be treated with utmost confidentiality and will only be used for the research purposes. Counting on your co-operation.

SECTION A:

Demographic information of respondents (Please tick (√) where applicable)

1. Basic Characteristics of the Respondent

A. Age:

- a. below 30 years () b. 31 – 40 years () c. 41– 50 year () d. 51 – 60 years () e. 61+ ()

B. Educational level:

- a. None () b. Adult Education () c. Lower primary () d. Upper primary ()
e. Secondary () f. College () g. Tertiary () Others (Specify) _____

C. Marital status:

- a. Single () b. Married () c. Separated () d. Divorced () e. Widow ()

D. Religion:

- a. Christian () b. Moslem () c. Traditional religion ().

E. what is the number of people in your households. (Write)

.....

F. Occupation status:

- a. Employed () b. Self Employed () c unemployed d. Please specify the type of work _____

SECTION B:

The contribution of women groups in increasing women access to and control of economic resources at the household and community level.

2. Group Background and membership information.

G. What is the name of your group? _____

H. Does your group have any male members? _____

I. How long have you been in this group? _____

3. Group meetings

J. How often do you meet in your group? Forth nightly () b. Monthly () c. Quarterly

d. Once every 6 months () e. Yearly ()

K. What is your level of attendance and contributions in these meetings? a. Low () b.

Average () c. High ()

Explain _____

4. Do you work in group or as an individual? a. In group () b. as an individual ()

5. What is the source of your income to support your household?

(a) Petty trading (b) crop farming (c) Soap making (d) Fish Farming (e) any other (specify) _____

6. What is the level of your income? a. Above Average b. Average c. Below Average

7. What is the level of your contribution towards your household expenses in terms of the following?

Contribution towards your household	Above Average	Average	Below Average
Payment of water and light bills.			
Payment of school fees.			
Payment of rent			
Payment of hospital bills.			
Provisions of food supply			
Provision of shelter			

8. From the list below indicate one activity (only one) that gives you the highest income

Strategy.

Strategy	Above Average	Average	Below Average
Soap making			
Crop Farming			
Petty Trading			
Fish Farming			

9. How do you come by these economic activities?

a. Group own initiatives b. NGOs c. Individual initiative d. District assembly. (Example. Rural enterprise)

10. Why are you engaged in these economic activities?

- a. Is easy to be implemented (b) It is common in the community (c) Is profitable
- d. It is marketable

11. What is the source of your capital?

- a. Community support () b. District Assembly c. Micro Finance Institutions ()
- Organizations ()

12. Does the group receive education and skill training opportunities? a. Yes b. No

13. How frequent does your group get skill training opportunities?

- (a) Forth nightly (b) weekly (c) monthly (d) never

14. How often do you participate in skill training opportunities?

- (a) Monthly (b) weekly (c) forth nightly (d) Never

15. Specify the contents of education and training provided to members of your group.

- (a) Entrepreneurship skill training ()
- (b) Business planning ()
- (c) Importance of group work ()
- (d) Conflict resolution ()
- (e) Agricultural activities ()
- (f) Health care and hygiene education ()
- (g) Literacy education ()
- (h) Any other (specify) _____

16. Who provides the education and skill training to women group?

- (a) Women self-help groups ()
- (b) District assembly ()
- (c) Churches ()
- (d) NGOs ()
- (e) Micro financial institutions ()
- (f) Government agencies e.g. rural enterprise ()
- (g) Any other (specify) _____

SECTION C

The constraints that women groups face in the effort to empower women?

17. On the following statements indicate the extent to which you agree or disagree on the impact of education and skill training on economic development of women.

Key – SD – Strongly Disagree, D – Disagree, UN – Undecided, A – Agree and SA – Strongly Agree.

Statement	SD	DA	UN	A	SA
a. Family cohesiveness has been improved through women group training programmes					
b. Education and training has promoted women’s rights and empowerment.					
c. Improved well-being through education forums on health and hygiene					
d. Food security has been promoted through training on improved agricultural development					
e. Through education and training, women have increased their capacity in managing economic resources.					
f. Literacy rate among rural women has increased and also the literacy rate of their households					

18. Education and training programmes have provided women with skills on management of economic activities. On the following statement indicate the extent to which you agree or disagree.

Capacity key- SD-Strongly Disagree, D-Disagree, UN-Undecided, A-Agree and SA-Strongly Agree

Statement SD D UN A SA

a. I have now gained respect from my husband and the community

b. I am able to keep records of my business

- c. I have been able to buy equipment's from my income generating activity
- d. I have been able to expand my business

19. On the following statement indicate the extent to which you agree or disagree on that new businesses have begun by women as a result of entrepreneurship training received.

Capacity key- SD-Strongly Disagree, D-Disagree, UN-Undecided, A-Agree and SA-Strongly Agree

Statement	SD D UN A SA
-----------	----------------------

- a. My husband now assists me to do the my household choice
- b. I take decisions on how money from my income generating activity should be spent
- c. My husband takes my views when he is making decisions for the household.
- d. I have been able to help my husband to put up a building for my household

SECTION D

The extent to which women empowerment and Micro Finance and loan scheme activities contribute to socio- economic development of your household.

19. In your opinion, to what extent has women empowerment and village savings and loan scheme activities contributed to socio – economic development in your households. (a) Very great (b) Great (c) Average (d) Low (e) Very low

20. The impact of joining the group and taking the village savings and loan

Key – SD – Strongly Disagree, D – Disagree, UN – Undecided, A – Agree and SA – Strongly Agree.

Statement	SD D UN A SA
-----------	----------------------

- a. through village savings and loans I have been able to access credit loan and we now have enough to feed on.
- b. it has reduced the risk of getting poorer and poorer.
- c. Income from village savings and loans scheme activities has enabled me to pay school fees for children in schools.

d. Earnings of money from economic activities has enable to provide food for the family

21. With the following statements specify the extent to which you agree or disagree on the impact of mobilization and village savings and loans scheme activities of Women groups on socio-economic development.

Key – SD – Strongly Disagree, D – Disagree, UN – Undecided, A – Agree and SA – Strongly Agree.

Statement SA D UN A SA

- a. through the group I have been able to save my earnings.
- b. it is easy to access village and saving services as a member of the group.
- c. I have capital to start my business through the village savings loan services.
- d. through the village savings and loan have been able to take care of the health needs of my house hold
- e. I invest my savings because, I have been motivated by the village savings and loan scheme.

SECTION E

Assess the sustainability of women’s income generating activities using the village savings and loan scheme.

22. In your opinion do you think the village savings and loan scheme is sustainable.

- (a) Yes (b) No (c) Not sure

23. On the following statements specify the extent to which you agree or disagree on the sustainability of the village savings and loan scheme.

Key – SD – Strongly Disagree, D – Disagree, UN – Undecided, A – Agree and SA – Strongly Agree.

Statement SD D UN A SA

- a. I always pay my loan on time
- b. I have money left after paying the weekly loan.
- c. I can continue running my business without depending on further loan
- d. I know village saving and loan scheme has expanded since its

inception.

**INTERVIEW SCHEDULE FOR WOMEN GROUP LEADERS (CHAIRPERSON,
SECRETARY AND TREASURER)**

SECTION A:

Demographic information of respondents (Please tick (✓) where applicable)

1. Basic Characteristics of the Respondent

A. Age:

- a. below 30 years () b. 31 – 40 years () c. 41– 50 year () d. 51 – 60 years () e.
61+ ()

B. Educational level:

- a. None () b. Adult Education () c. Lower primary () d. Upper primary ()
e. Secondary () f. College () g. Tertiary () Others (Specify) _____

C. Marital status:

- a. Single () b. Married () c. Separated () d. Divorced () e. Widow ()

D. Religion:

- a. Christian () b. Moslem () c. Traditional religion ().

E. what is the number of people in your households. (Write)

.....

F. Occupation status:

- a. Employed () b. Self Employed () c unemployed d. Please specify the
type of work _____

G. What position do you hold in your group?

a. Chairlady () b. Vice chairlady () c. Secretary ()

d. Vice Secretary () e. Treasurer ()

f. Other (Specify) _____

f. When did you join the above mentioned position? _____

g. How were you accorded the above mentioned position in f above?

A. Through an Election () B. Through appointment ()

C. By rotation () D. Other specify _____

h. For how long does one hold the mentioned position in f above?

A. One year () B. Two years () C. Three years () D. Four Years ()

E. Other (Specify) _____

2. Group Background and membership information.

i. What is the name of your group? _____

j. For how long has your group been in existence? _____

k. How many members does your group have? _____

l. Does your group have any male members? _____

m. How many active members does your group have? _____

n. How many inactive members does your group have? _____

o. How many members did your group recruit in the last 3 Months? _____

p. How many members did your group recruit in the last 6 Months? _____

q. How many members did your group recruit in the last 12 Months? _____

r. How many members withdrew from your group in the last 3 months? _____

s. How many members withdrew from your group in the last 6 months? _____

t. How many members withdrew from your group in the last 12 months? _____

3. Group meetings

i. How often do group members meet?

ii. What is the level of attendance of members to these meetings?

A. Low () B. Average () C. High ()

Explain _____

iii. What measures does the group have on members who fail to attend group meetings?

4. Objectives of the Group and level of Achievement

- i. List the primary objectives of your group.
 - ii. what is the level of effectiveness of your group in ACHIEVING the objectives in a scale of 1-5, where 1=poor, 2=fair, 3=average, 4=good, 5=excellent
 - iii. State the reason why you gave your group such rating
5. Source of income for the group.

i. How did your group get the initial start-up capital?

a. Members contribution ()

b. Donations ()

c. Others _____

ii. What other sources of income does your group have apart from primary economic activities?

6. Primary economic activities of your group and level of achievement

i. List the primary economic activities of your group

ii. Rate the level of achievement on a scale of 1-5 where 1=poor, 2=fair, 3=average, 4=good, 5=excellent. _____

iii. Give reason for your rating

7. Budget plan for women group

i. Does your group have a budget plan? Yes () No ()

ii. State the corresponding amount for the primary activities in 6 (i), and other key economic activities if included in the budget plan.

8. Economic benefits to members

i. Has group participation has increased members access and control of economic resources at home and community level? Explain and rate the level of achievement on a scale of 1-5 where 1=poor, 2=fair, 3=average, 4=good, 5=excellent. _____

ii. Has the group participation improved the level of economic decision making of your members at household and community level? Explain and rate the level of

achievement on a scale of 1-5 where 1=poor, 2=fair, 3=average, 4=good, 5=excellent. _____

iii. rate

101

9. Financial position and assets of the Group.

i. How much money has your group earned in the past 12 months? _____

ii. Was this considered a profit or a loss? _____

iii. How did the group use this money?

a. Shared among group members () B. Used in group projects ()

C. Loaned to members ()

iv. Does your group have any other assets?

v. How has these assets contributed to members economic welfare?

10. Accessibility to credit facilities

i. Is your group aware of any loans offered by the government and microfinance institutions? Yes () No ()

a.If yes, list the types of loans or grants your group has applied for?

b. How much loan/grants has your group received from government (WEF)? _____

c.How much loan/grants has your group received from microfinance institutions?

ii. If not aware, state the reason _____

iii. How long does the loan from the microfinance institutions take to be processed? _____

iv. How long does the loan from the government take to be processed? _____

v. Does the duration of processing the loan have any effect on the performance of the group? Explain _____

vi. How is your loan repayment status?

a.Paid () b. In progress () c. Never paid ()

vii. If the group has not been able to pay the loan what is the reason? _____

viii. Do group members get help from their family or group members in paying the

loan? Yes () No ()

102

ix. If yes, why they need assistance from family or group

members_____

x. If applied and not received State the reason_____

xi. From the above information do you think your group has improved member's accessibility to credit and business services? Explain_____

11. Training of officials and members of the group

i. Have the group officials received training on the following?

a. Leadership Yes () No ()

b. Book keeping Yes () No ()

c. Human resource management Yes () No ()

d. Record keeping Yes () No ()

e. Conflict management Yes () No ()

f. Projects management Yes () No ()

ii. Have group members received any extension training on how to run group and individual economic projects?

12. Payment of group officials

i. Does the group pay its officials (Chairlady, treasurer and Secretary)? If yes how much? _____

ii. What other incentives does the group provide for its group leaders?

13. Constraints affecting the effectiveness of women groups

i. What are the constraints that hinder your group from effectively achieving your objectives?

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ii. What measures has the group put in place to address these constraints?

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iii. What other external measures does your group need to address the above constraints?

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