

**SOCIO- ECONOMIC EMPOWERMENT OF WOMEN GROUPS
THROUGH THE POVERTY REDUCTION PROGRAMME OF THE
LAWRA/NANDOM DISTRICT ASSEMBLY**

BY

VIVIAN HAFUOTIE DIMBIE



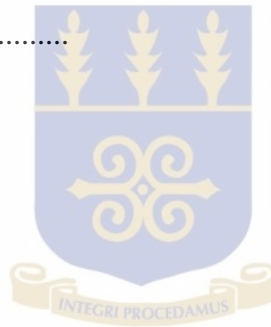
**THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA,
LEGON IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR
THE AWARD OF MPHIL ADULT EDUCATION DEGREE**

JUNE, 2013

DECLARATION

I hereby declare that this thesis on SOCIO-ECONOMIC EMPOWERMENT OF WOMEN GROUPS THROUGH THE POVERTY REDUCTION PROGRAMME OF LAWRA/NANDOM DISTRICT is the result of my own original work and that all the sources of secondary information used or cited have been acknowledged by means of references. This thesis has not been presented either in whole or in part to any institution for the award of a degree.

.....
VIVIAN H. DIMBIE
CANDIDATE



.....
DATE

.....
DR. T. TEFE
(PRINCIPAL SUPERVISOR)

.....
DATE

.....
DR. S. K. BADU-NYARKO
(CO-SUPERVISOR)

.....
DATE

DEDICATION

This work is dedicated to my mother, Madam Adriana Ekellah Dimbie.

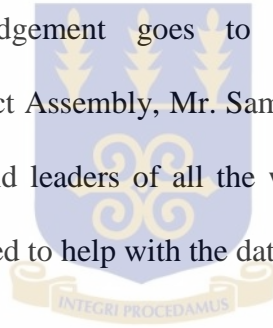


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All shortfalls, errors and omissions in this work are entirely my responsibility.

Vivian Hafoutie Dimbie

June, 2013

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LIST OF ACRONYMS

CIDA	Canadian International Development Agency
GPRS	Ghana Poverty Reduction Strategy
INSTRAW	Institute for Training and Research for the Advancement of Women
MDGs	Millennium Development Goals
NGO	Non- Governmental Organisation
PRP	Poverty Reduction Programme
UN	United Nations
UNDP	United Nations Development Programme
UNIFEM	United Nations Development Fund for Women
USAID	United States Agency for International Development
WID	Women in Development

ABSTRACT

The main aim of this study was to find out the extent the intervention put in place by the Lawra/Nandom District Assembly to reduce poverty and empower women groups socially and economically through the implementation of poverty reduction programme has been achieved. The design for the study was descriptive survey design. The study used questionnaire to obtain data from all beneficiary women groups and interviews from officials. In all, 134 respondents and two interviewees were selected through purposive, proportional and simple random sampling techniques. The data were analyzed with both descriptive and inferential statistics such as chi square analysis.

Findings of the study indicate that though the poverty reduction programme is bedeviled with some challenges like difficulty in recovering the loans on schedule, it has largely achieved the purpose of reducing poverty among women in the District Assembly. Beneficiaries invested their loans in farming, petty trading, brewery of 'pito' and rice and shea butter processing. Additionally, 56.7% of the women used the loans to engage in petty trading. Concerning the socio-economic development of the women groups, about 65.7% of the women beneficiaries have seen an improvement in their standard of living such as access to health, education, sanitation, and nutrition. Some of the challenges encountered by the women before obtaining the loan were, writing of proposals, high interest rate, loan payment duration and difficulty in opening new bank accounts.

The study concluded that, the intervention put in place by the Lawra/Nandom District Assembly to reduce poverty and to empower women socially and economically has largely been achieved.

The study among other things recommended that government should team up with the local rural banks to negotiate for lower interest rate as well as flexible payment terms to encourage more women to acquire more loans for their businesses.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The concept of promoting women's economic and social empowerment has gained greater attention for some time now yet, progress in promoting gender equality and empowerment of women at country and local levels has been hampered by various constraints.

Although there has been recent focus on developing women's entrepreneurship in Africa, much of the focus has been on growth-oriented women's businesses, (Dejene, 2008). Women's entrepreneurship in micro and small business that are often considered informal, despite concerted efforts of poverty reduction initiatives through increased access to skills training and micro-credit, have not been able to reach the growth potential. The level of poverty which is generally defined as the inability to attain a minimum standard of living, which according to the World Bank (2002), is measured in terms of basic consumption needs or income required for satisfying those needs.

The increased focus on gender and development debate as a means of reducing poverty has been an important development in the last three decades. The global realization that failure to pay closer attention to the differentiated positions of women and men in society in terms of resource allocation, rights, and opportunities in formulating policies and designing projects can have adverse

impact on development outcomes. With this understanding, the consensus around the Beijing Platform for Action was endorsed by 189 governments and leaders of key international institutions at the IV UN International Conference on women in 1995 held in Beijing. The centrality of gender equality as one of the prerequisites for poverty reduction was further recognized as the world leaders agreed to a set of time-bound and measurable goals and targets, now called Millennium Development Goals (MDGs), for halving poverty and hunger, and achieving gender equality and women's empowerment. At the World Summit in 2005, Governments of Africa and other regions and international development organizations, reaffirmed their commitment to gender equality and women's empowerment as essential to development, peace and security.

The Millennium Development Goal 3 which seeks to promote Gender Equality and Empowerment of Women (MDG.3) is recognized not only as a goal in itself but also as an essential step for achieving all other goals. The World Summit Outcome Document of 2005 articulates the resolution of the world leaders to eliminate pervasive gender discriminations in primary and secondary education.

It also endorsed property and housing rights, access to reproductive health, access to labour markets, sustainable employment and labour protection, and representation in government decision-making bodies as well as elimination of all forms of violence against women and the girl child. There is compelling evidence that gender equality and empowerment of women are instrumental for achieving

other MDGs – universal primary education (MDG.2), lower under-five mortality (MDG4), improved maternal health (MDG5) and lower likelihood of contracting HIV/AIDS (MDG.6) as recognition that gender equality is key in achieving other MDGs (UN Millennium Project, 2005).

Over the years, gender issues and women's empowerment have received greater visibility and attention on global, regional, and country level development agendas resulting in modest and uneven attainments in most regions in general and in Sub Sahara Africa (SSA) in particular.

The need to empower women responds to the growing recognition that women in developing countries lack control over resources and the self- confidence and opportunity to participate in decision-making processes. At the same time, the realization that women have an increasingly important role to play in social and economic development has now become widely accepted. This is based on the premise that if human survival is the world's most pressing problem and if women are crucial to that survival, then the empowerment of women is essential for the emergence of new, creative and cooperative solutions.(Sen & Grown 1985).

Martinez and Glenzer (2005) define an 'empowered woman' as a woman who enjoys bodily integrity and is free from coercion over her physical being. She has positive images of her own worth and dignity, has equitable control and influence

over strategic household and public resources, and lives in an enabling environment in which women can, and do engage in collective effort. Deshmukh-Ranadive (2003) contends that women's empowerment does not necessarily take place when incomes are generated, livelihoods are enhanced or when groups are formed. This is because within families and households, hierarchies and structures do not alter. Public interventions which result in new social activity or new avenues of income generation can actually accentuate tensions within households. It is at such times that supplementary interventions are required and in order to change the socio-cultural space of women in the home, other members of the household need to be involved in the social and economic empowerment processes.

Economic empowerment of women is extremely important because increased income controlled by women gives them self confidence, which helps them to obtain a voice and have a say in household decisions such as domestic well-being decisions. For instance, women tend to use income clout for more equitable decisions about sons and daughters' diet, education and health. Women take economic decisions in acquiring, allocating, and selling assets. They can also take fertility decisions in the sense that economically empowered women may tend to have fewer children.

Land use and conservation decisions may also be taken by rural women as they may tend to favour sustainable environmental practices since they are usually the ones that collect the families' natural resources such as water and firewood.

Female economic power also enhances the wealth and well-being of nations. This is because women who control their own income are found to be inversely related to national income growth. Women are also more able and generally more willing than male counterparts to send daughters as well as sons to school, even when they earn less than men. In turn, a woman's level of education affects her decision-making process when it comes to questions about contraception, age of marriage, fertility, child mortality, modern sector employment and earnings.

Added to these, women's economic empowerment could as well ease corruption and violence, promote greater environmental sustainability, and through education, contraception, and lower fertility rates, helps lower HIV/AIDS rates. If this kind of process is accepted by society, then it should be apparent that women's social and economic empowerment is not only a matter of human rights but also a matter of human security (UN, 2005).

It is important to note that women's economic empowerment should not be examined in a vacuum. This is because the widespread of cultural and economic practices in our societies work to prevent women empowerment and so to fully assess the opportunities and obstacles that exist, the intersection of political,

socio-cultural and environmental conditions must be analyzed alongside traditional economic indicators. Some of the factors that may fight against women empowerment include violence against women in conflict situations, sexual violence, injury, death, intimidation, discrimination and human trafficking, Lack of adequate access to education, training and technology, (Narayan, 2002).

Additionally, the UNDP (2005) report indicates that six out of ten of the world's poorest people are women who must, as the primary family caretakers and producers of food, shoulder the burden of tilling land, grinding grain, carrying water and cooking. In Kenya for instance, women can burn up to 85 percent of their daily calorie intake just fetching water. Aside this, some 75 percent of the world's women cannot get bank loans because they have unpaid or insecure jobs and are not entitled to property ownership. This is one reason why women comprise more than 50 percent of the world's population but own only one percent of the world's wealth.

Equality between men and women is more than a matter of social justice; it's a fundamental human right. This notwithstanding, gender equality also makes good economic sense because when women have equal access to education, and go on to participate fully in business and economic decision-making, they may be a key driving force against poverty.

Also, women with equal rights may be better educated, healthier, and have greater access to land, jobs and financial resources and their increased earning power in turn may raise household incomes. Therefore, by enhancing women's control over decision-making in the household, gender equality may also translate into better prospects and greater well-being of children and reducing poverty of future generations.

Women's empowerment has been found to be central to achieving the Millennium Development Goals, yet while there are some positive trends in gender equality, there are still many areas of concern. For instance, in developing countries as stated by UNDP (2005), girls account for the majority of children not attending school and almost two-thirds of women in the developing world work in the informal sector or as unpaid workers in the home.

There is therefore the need to empower women socially and economically. The UNDP for instance emphasize that for women to be empowered economically, there is the need to advance advocacy for increased recognition, reduction and redistribution of women's unpaid care work. Also, research of customary law to help women gain access to land and participate in decision-making should be given the support adequately. Additionally, women's entrepreneurship through training in production skills and techniques, business management and functional literacy will all help to certify businesses that adhere to equality standards in the

workplace and the need to support efforts that will strengthen women's legal rights to property.

Swain (2006) also argues that true women empowerment takes place when women challenge the existing norms and culture, to effectively improve their well being. It is in challenging the status quo that is when the best will come out of them and people's perception about womanhood will change. While doing so, it must make comprehensible distinctions between community driven development and efficiency improving activities that are culturally considered to be women's domain and activities which truly empower women.

There however seem to be a long way to go before the world sees women empowerment become a reality and economic empowerment of women is therefore seen as the first step towards this direction. The reason is that the more the woman becomes economically empowered, the more progressive she may become in the other spheres of life. Therefore, it is imperative to study and analyze the empowerment of women in Ghana in general and specifically those in the Lawra/Nandom district in order to find out ways towards achieving total women empowerment in every sphere of life.

Total empowerment of women can become reality when both their economic and social needs are taken care of. Social empowerment of women may include ending violence against them, educating them, ensuring total healthcare,

providing good nutrition, drinking water, sanitation and housing, and fighting against discrimination.

To be able to empower women socially, violence against them which totally shatters women from the core psychologically as well as physically should be looked at. It is time that community development and feminist values are made an integral aspect of women empowerment. To be able to achieve this, women need to be educated on their rights and be encouraged to stand united against the biased and discriminating social environment which directly and indirectly affects their psychological and physical self.

Education and awareness would be a big step towards the fight against poverty reduction and gender based violence. It is through education and awareness that can help connect with the vast majority of women living in Ghana and prevent them from falling prey to the numerous forms of possible discrimination in their lives. People have to accept the fact that women are constantly under the threat of violence from various quarters and so the oppressive structures of the society need to be changed so that oppression of women will be stopped. However, the change may be only possible through social empowerment of women at the grass root level with education and awareness.

Another social issue is the health of women. There is the need to understand that women are facing very difficult health concerns at all stages of their life cycle, so

for women to be empowered socially, there is the need to improve on issues bothering their health. For instance, there is the problem of infant and maternal mortality and one of the reasons that may account for this situation is an early child marriage which is a practice with the people of the Upper West region.

Added to this is the fact that quality health care for women is not available in Lawra/Nandom since the whole district as at August 2011 could boast of only two doctors with a ratio of 1:44,000. Women's right to informed choice regarding their reproductive rights is another area which needs attention for social empowerment to become a reality in the Lawra/Nandom District. Men in the Upper West region to a very large extent determine how many children they want to bring forth regardless of the health concerns of the woman. They have less choice when it comes to reproduction in the Upper West region.

Again, statistics show that women are very vulnerable to sexually transmitted diseases and other endemic, infectious and communicable diseases and so they have to be protected in a special way. It should be noted that women's traditional knowledge of health care and nutrition, and alternative systems of medicine are been underutilized. It is therefore necessary to recognize these alternative systems and integrate them with the main stream health care systems to make it work in tandem. This shall help in providing reasonable and quality health care for women that will also ensure social empowerment for women.

Education and training of women is one of the major aspects of social empowerment of women which need to be made available to all. This may enhance the awareness in women which in turn may increase their level of confidence. This is because a confident and conscious woman may be able to tackle inequality and discrimination in a far better way than an ill-equipped and ill-trained woman. It has to be said that women and girls do not have equal access to education in the Lawra-Nandom District as men and boys do and so the illiteracy rate is quite high among the female population than male counterparts.

There seem to be an enormous gender gap in secondary and higher education as females drop out of school because of early marriage or pregnancy. The educational systems need to be made more accessible to women at grass root levels and be gender sensitive. With this, they may be more empowered socially.

The Lawra/Nandom District Assembly report (2010), states that the district is made of 87,525 people who comprise of 40,802 males and 46,723 females. Women form about 52% of the district's total population. However, most women in the district are marginalized in almost every sphere of life hence the high rate of poverty among women. The constraints according to the report in facilitating the inclusion of women in mainstream development are due to gender inequality and domestic violence that act as a bane to women's development. About 70% of the women population is engaged in subsistence farming, pito brewing and Shea butter processing, 12% in charcoal burning, 10% in sand winning and stone quarrying and 8% in leather weaving.

Facts on the ground suggest that there is no sustainable activity in the Lawra/Nandom District and the women who are into productive ventures lack capital and ready market for their produce. This prompted the District Assembly as a way of reducing the level of poverty to give out a hundred million Ghana cedis as part of its common fund in the year 2001 to identifiable groups as micro finance. This explains why the Lawra/Nandom District was selected for this study that is aimed at examining how far the poverty reduction programmes and micro finance schemes have empowered the women socially and economically.

1.2 Statement of the Problem

In Ghana government's effort to attain the Millennium Development Goal one and three which aim at eradicating poverty and hunger among the citizenry, and also Promote gender equality and empowerment of women, many programmes and strategies are being put in place to attain these goals.

Lawra-Nandom District of the Upper West region, in collaboration with Non-Governmental Organizations (NGOs) and the District Assembly have implemented some poverty reduction programmes aimed at bringing the poverty rate down and improving the lives of women. Some of these programmes include skills training and economic opportunities created for women through the institution of micro-credit/financial schemes, thus giving financial assistance to women.

All these interventions are aimed at empowering women by making them economically vibrant and socially recognized but as to whether these interventions have really empowered women in the district remains to be seen. The question this study seeks to answer is to what extent have these poverty reduction programmes helped to improve the socio-economic development and empowered women economically in the Lawra-Nandom District of the Upper West Region of Ghana?

1.3 Purpose of the Study

There has been much discussion about how far Ghana's poverty level has been reduced in the last ten years. This has been made possible by the implementation of poverty reduction programmes by the government of Ghana. Therefore, the purpose of this study was to assess how far the poverty reduction programmes had achieved its objectives by empowering the beneficiary communities socially and economically. Additionally, the study aimed at examining whether the poverty reduction programmes implemented were geared towards reducing poverty in the Lawra/Nandom District and the alternatives to be considered.

1.4. Objectives of the Study

1. To examine the extent these poverty reduction programmes implemented have achieved its core values and goals.
2. To examine how the poverty reduction programmes have improved the social lives of women.

3. To assess whether the programmes have empowered the women economically.
4. To determine whether the programmes implemented were the best for the beneficiary communities.
5. To examine ways of improving the programmes to attain total development and empowerment of women in the Lawra-Nandom District

1.5. Research Questions

1. To what extent has the poverty reduction programmes implemented achieved its core values and goals?
2. To what extent has the programmes improved the social lives of women in the Lawra-Nandom District?
3. To what extent has the micro- finance scheme empowered women groups in the Lawra-Nandom District economically?
4. Were the poverty reduction programmes implemented the best for the beneficiary communities?
5. What should be done to improve the programmes in order to attain total development and empowerment of women in the Lawra-Nandom District?

1.6 Significance of the Study

The study will among other things help policy makers like the District Assembly and NGOs in the field of poverty reduction activities understand the views of the people and areas that are really needed to implement poverty reduction programmes. Secondly, it will offer the implementers of the poverty reduction programmes thus the District Assembly an opportunity to identify outcomes of the programmes put in place to make value judgements and then get to assess the views of beneficiaries of the programmes.

More so, since there are no detailed documents in terms of reports on the programmes implemented, the study will serve as a secondary data for the District Assembly and any researcher who would want to embark on studies of this nature. The study will also afford the beneficiary communities an opportunity to really do an introspective analysis of their socio – economic lives in the last ten years when they are responding to the questionnaire. Finally, it will serve as a secondary data that can be used by other students and the general public for further research and also to inform them on the socio-economic policies been put in place to empower women in the Lawra/Nandom community.

1.7 Limitations of the Study

The theoretical challenge related to this study was in the area of the literature review. The review lacked detail Ghanaian empirical review because of the

unavailability of literature on the topic under study hence, most of the literature used was based on studies from Africa and other parts of the world.

Additionally, there was difficulty in reaching and locating respondents because of the scattered nature of the settlements but with the kindness of the group leaders and the programme coordinator, this challenge was overcome.

Finally, time set for data collection delayed due to the busy nature of job of one of the key informants selected for the interview. Several appointments had to be booked before interview schedule was conducted.

1.8 Definition of Terms

Social empowerment- This represents the various issues improving the overall status of women. Among them are the prominent issues related to education for women, health for women, nutrition for women, drinking water and sanitation for women and their family, housing and shelter for women and their family, environment and the connection with women, participation of women in the field of science and technology, care for women under difficult circumstances, fighting the violence against women and rights of the girl child.

Economic empowerment- This is when a woman has access to healthcare, education for self and family due to having the ability to sponsor financially.

Empowered woman- Is a woman who enjoys bodily integrity and is free from coercion over her physical being and her rightful opportunities.

1.8. Organization of the Study

To afford easy reading and comprehension, this research work comprises of six chapters. Chapter one, which is the introduction to the study, sets forth the background to the study, statement of the problem, purpose of the study, objectives, research questions, significance of the study, among others.

The second chapter deals with the theoretical framework and review of literature. The theory under which this study is grounded is spelt out in this chapter, among others. Chapter three looks at the methodology, which includes the population, sample size research design, sampling procedure, data collection instruments, reliability and validity, and method of data analysis.

In chapter four, the results are presented. The discussion of results is found in chapter five. Finally, chapter six contains the summary, major findings and conclusion of the study. It further contains the recommendations based on the findings for policy guidance and future research.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter reviews some related literature on the topic Socio-Economic Empowerment of Women Groups through Poverty Reduction Programmes of Lawra/Nandom District. It is in two sections, theoretical and empirical review. The first part is on some models and the second part is on empirical studies and discussion on studies done in this area of study.

The review is presented under the following sub-headings:

Women's empowerment framework, Rural women's empowerment model, Young Women's Empowerment Model, The Concept of Women empowerment, Indicators of women empowerment, the concept of poverty reduction and women in development, Policy framework on poverty reduction in Ghana, Socio-economic empowerment of women, the concept of micro finance and micro finance as an empowerment tool, factors militating against women's socio-economic empowerment, and ways of ensuring total empowerment of women.

2.2 Theoretical Review

2.2.1 Women's Empowerment Framework

This framework was developed by Longwe (1990), a gender expert from Lusaka, Zambia. The aim of this model was to achieve women's empowerment by enabling women to achieve equal control over the factors of production and participate equally in the development process.

In her framework, Longwe contends that poverty arises not from lack of productivity, but from oppression and exploitation and as a result she conceptualized five progressive levels of equality, arranged in hierarchical order, which are balance of control, participating fully in every decision making, conscientisation, accessibility and Welfare of women with each higher level denoting a higher level of empowerment. These are the basis to assess the extent of women's empowerment in any area of social or economic life. The levels of equality the framework stipulated are control, participation, conscientisation, access and welfare.

First of all, for women empowerment to become reality there is the need to have a balance of control. This is because if participation of women in the decision-making process is used to achieve balance of control between men and women over the factors of production, without one in a position of dominance there is the high possibility of reaching more positive results in terms of women empowerment. Over the years in the northern part of Ghana, women have been

sidelined in the allocation of the factors of production as land, labour and capital making women poor. Men seem to have always been the custodians of land, controllers of women's finances and women used as cheap labour in an informal way sometimes without pay. The framework states that in order to reduce poverty and have women empowered socially and economically, level of control over these factors of production should be balanced.

Secondly, women should participate fully in every decision that concerns their lives. Participation pertains to women's equal involvement in the decision-making process, policy-making, planning and administration of issues about their lives. In poverty reduction projects and programmes, participation should include involvement in needs assessment, project design, implementation and evaluation. In an effort to empower women, projects and programmes should not be imposed on them rather, women should be involved in decisions that bother on them. This is because when people get involved in their needs assessment, there is some level of ownership and there is some level of commitment to succeed.

Additionally, the assumption that planners can identify women's needs may run against empowerment objectives which may imply that women themselves formulate and decide what these interests are. Planning suggests a top-down approach, and yet women may define their interests differently from planners (Wierenga, 1994). Planners working towards an empowerment approach must

therefore develop ways of enabling women themselves to critically assess their own situation and create and shape a transformation in society.

Thirdly, after ensuring that there is some level of balance in control and women participate fully in decision making process, there is the need to conscientize them. This pertains to an understanding of the difference between sex roles and gender roles and the belief that gender relations and the gender division of labor should be fair and agreeable to both sides, and not based on the domination of one over the other. The whole issue of sex roles and gender roles should be looked at again critically. This is because the idea of sex roles tend to swing in favour of men at the detriment of women so for women to be empowered fully there should not be any male dominance that may contribute to making women poor.

The fourth level is access. There is the need for women to have access to land, labour, credit, training, marketing facilities, and all publicly available services and benefits three-fourths on an equal basis with men that are aimed at reducing poverty among women. Equality of access may be obtained by securing equality of opportunity through legal reform to remove discriminatory provisions. Women should be trained in order to build their capacities, have access to micro finance schemes and be protected against their male counterparts in terms of having access to the market for their produce. The path of empowerment may be initiated when women recognize lack of access to resources as a barrier to their growth and overall well-being and take action to redress this.

Finally, it considers the welfare of women as a requisite requirement towards the achievement of women empowerment. Welfare of women pertains to the level of material welfare of women, relative to men, with respect to food supply, income and medical care, without reference to whether women are themselves the active creators and producers of their material needs. With these in place the women empowerment framework will achieve its aim.

It goes on to distinguish between women issues and women concerns. Women issues are seen as those which pertain to equality with men in any social or economic role and involving any of the levels of equality while women concerns are seen as those which pertain to women's traditional and subordinate, sex-stereotyped gender roles. Longwe suggests that the women's empowerment framework identifies three levels of recognition of women's issues in project design, negative, neutral and positive levels.

According to Longwe, there is negative level if women issues are silent in the projects and programmes of poverty alleviation and there is neutral level where the project objectives recognize women's issues but concern remains neutral or conservative, merely ensuring that women are not left worse off than before. There is however a positive level where project objectives of poverty reduction are positively concerned with women's issues and is aimed at improving the position of women relative to men.

The framework develops the notion of practical and strategic gender needs into a progressive hierarchy and it again shows that empowerment is an essential element of development which also enables assessment of interventions along this criterion.

2.2.2 Rural Women's Empowerment Model

The model of rural women's empowerment was developed by Lennie, (2002). This illustrates the interrelationships between the four forms of empowerment that were identified, and summarizes the key features of each form of empowerment. Although these are four forms of empowerment there are clearly many interrelationships and overlaps between them (Lennie, 2002). According to Lennie, the major types of empowerment can be summarized into four groups, namely community empowerment, organizational empowerment, political and psychological empowerment.

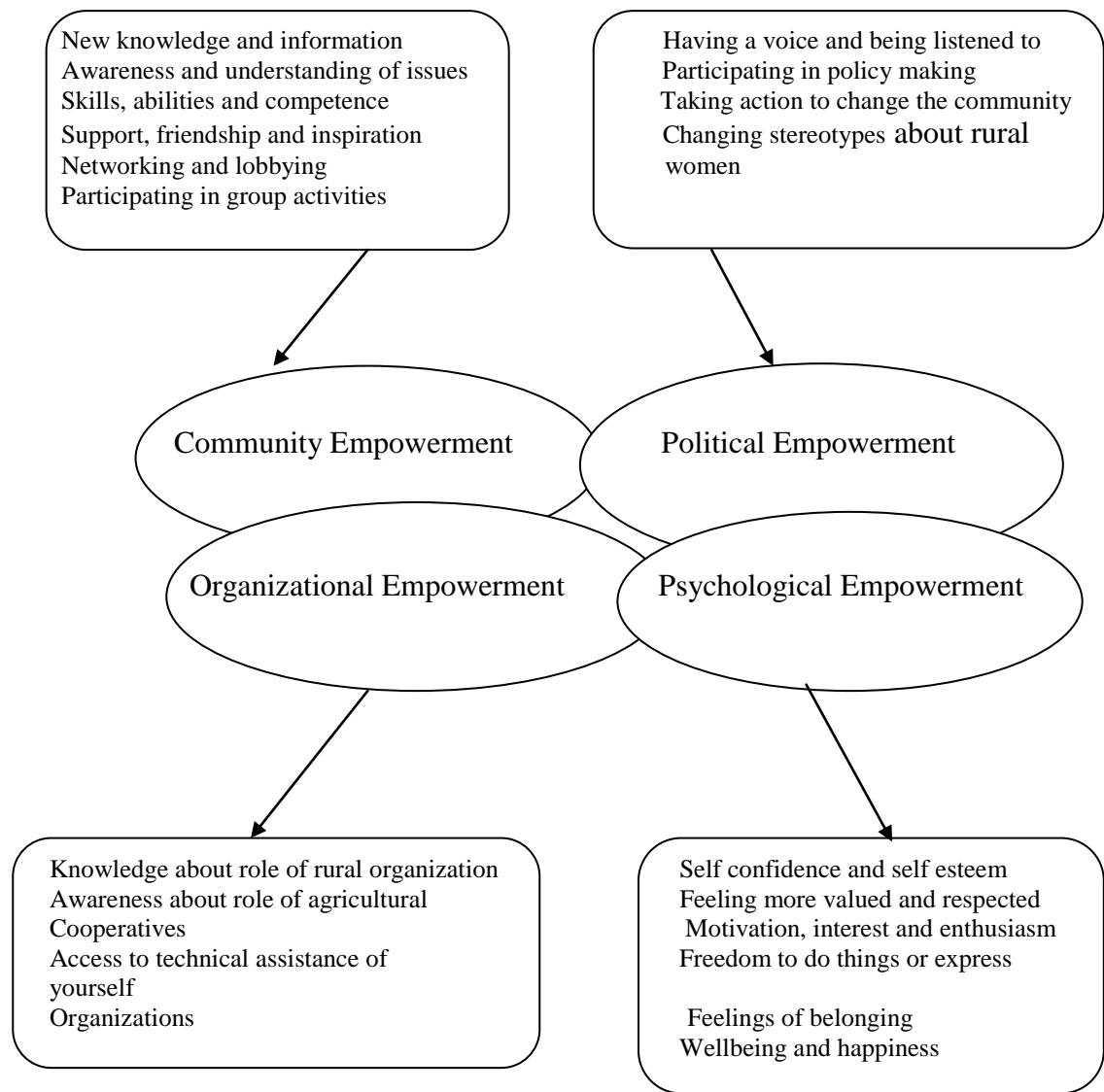
Community empowerment: for this type of empowerment to occur and for women to develop in the rural areas, there should be an access to new and useful knowledge and awareness that is focused on developing new skills, abilities, confidence and competence, obtaining the friendship and support of other women, participating in various activities with other women. Organizational empowerment takes place when new knowledge and awareness about new benefits of technology for rural development through rural tourism development

or development of agriculture cooperatives change and challenge the status quo of women.

Political empowerment concerns influencing other government policies and decisions that affect on rural communities, changing town-based people's beliefs, networking with people in government and industry and other women to discuss issues affecting rural women and rural communities. While psychological empowerment: An increase in self-confidence and self-esteem, greater motivation, inspiration, enthusiasm and interest to develop new skills and knowledge, to keep pushing for better services for rural people, feelings of belonging related to participation in the online groups in particular (Lennie, 2002).

Figure 2.1 The key forms and features of rural women's empowerment model

Adopted from (Lennie, 2002)



Adopted from Lennie (2002)

2.2.3 Young Women's Empowerment Model

The model was developed by Chipembere (2010). According to the author, the concept of empowerment, though not easily defined, manifests itself in reality as both internal and external change. This introduces two distinct, but interrelated types of empowerment –psychological empowerment and political empowerment. Gruber and Trickett (1987) define psychological empowerment as happening at the level of individual consciousness and feelings, and the focus is on internal resources such as self-awareness, self-efficacy and the internal locus of control. On the other hand, they defined political empowerment as change at a personal level that enables individuals to participate in decision-making that affects their life.

It is interesting to note that both types of empowerment articulated above have a focus on power, which is an aspect of the concept that can be found in four theoretical and experiential influences explained below.

The first are the psychological constructs of empowerment in terms of the personality construct advanced by Rotter (1966) and the cognitive construct from Bandura (1989). Under the personality construct postulated by Rotter, individual empowerment is explained using the concept of locus of control. Simply, if one has an 'external locus of control', the individual is mainly influenced and impacted negatively by forces external to the person's existence. For instance, socially constructed roles of what one can or cannot do with one's life and

cultural expectations of propriety that limit one's freedom of expression and association. An external locus of control means that, one feels and believes that she has no control or power to fight these external forces that affect her ability to make decisions and choices. On the other hand, an 'internal locus of control' means that you are personally motivated and can push back on social pressures and possess inner reserves to challenge and absorb the consequences of progressive choices.

Bandura, in terms of the cognitive construct of individual empowerment expands on the above with his self-efficacy concept. It is explained as a belief in oneself and the ability to achieve life goals which is very much linked to one's thinking patterns, which can either enable or hamper one's prospects and economic development in life. This belief determines how a person will judge her situation, and influences the degree of motivation that people mobilize and sustain in given tasks, their degree of endurance in situations of stress and their vulnerability to depression, and the activities and the environmental frameworks that people choose.

In essence, one's emotional intelligence is high, meaning that one is self-aware, has the ability to self-manage and can hold one's own or positively 'show up' in a relationship or organizational space. Self-efficacy is very much in line with the feminist concept of self-worth, which is a positive personal outlook.

While the connection between self-efficacy and empowerment is clear and the connection is arguably important, it is not the same with locus of control. A critique by Levenson (1981) of the locus of control concept is that it is a “situation-contingent quality, which may appear or disappear according to the circumstances, with no clear connection to the personality. The researcher would like to argue that while this is probably true to a certain extent, a stronger internal locus of control and a high self-esteem are some of the main expected outcomes of many young women’s economic empowerment models focused on feminism, life skills and leadership development training.

Second is Paulo Freire’s popular education of the 1970s as the vehicle of breaking the shackles of oppression and a culture of silence that leads to empowering people socially and economically. Freire saw literacy as a crucial way of increasing awareness and consciousness that resulted in “power to do, to be able, and of feeling more capable and in control of situations.” Freire brings in the link between two levels of empowerment – individual agency and group capacity – to engage and take action. It also implies the breaking down of decades of passive acceptance and strengthening the abilities of marginalized groups to engage as legitimate development actors.

This theory of change is the basis of many young women’s empowerment models and the basis of young women- focused programme designs or initiatives that emphasize access to information, platforms and networks where knowledge is

shared and exposure to economic and social processes is intended to result in critical consciousness and collective action.

Thirdly, there is Michel Foucault's 'power-knowledge' link that offers a post-modern perspective, which "emphasizes the complexity and ambiguity of empowerment as she lives experience of those who are empowered and the conception of power as a network of influence embedded in the system and prevailing discourse of power". Discourse is not produced without context and cannot be understood without taking context into consideration. The issue of discourse is important to feminist activists as narratives can either liberate or entrap women in socially-determined cultural assumptions of who should hold power, who is included and excluded in her story and in decision-making spaces.

2.3.1 Empirical Review

2.3.2 The Concept of Women Empowerment

The word empowerment is used in many different contexts and by many different organizations. For example, literature about empowerment is found in the fields of education, social work, psychology, and community development groups as well as in the work of feminist and development organizations. There are a variety of understandings of the term empowerment due to its widespread usage. Zoe and Baden (1997) contend that although the term is often used in development work, it is rarely defined.

The Human Development Report (1995) expounds that women empowerment is about participation in the sense that development must be by people, not only for the people, and that women must participate fully in the decisions and processes that shape their lives. The United Nations, (1995) further promotes a rather instrumentalist view of empowerment by stating that investing in women capabilities and empowering them to exercise their choices is not only valuable in itself but is also the surest way to contribute to economic growth and overall development of women.

In the view of Oxfam (1995), empowerment is about challenging oppression and inequality: Empowerment involves challenging the forms of oppression which compel millions of people to play a part in their society on terms which are inequitable, or in ways which deny their human rights.

Batliwala (1994) explaining empowerment from the feminist point of view stated that women empowerment is not about replacing one form of empowerment with another, rather, women empowerment should lead to the liberation of men from false value systems and ideologies of oppression. It should lead to a situation where each one can become a whole being regardless of gender, and use their fullest potential to construct a more humane society for all (Akhtar (1992) cited in Rowlands (1995) points out that, women empowerment is a bottom-up process and cannot be bestowed from the top down: The outside professional cannot

expect to control the outcomes of authenticity of empowerment being given by one group as another hides an attempt to keep control.

The term empowerment suggests the idea of enablement and capacity building. Rowlands, in her discussion of empowerment in relation to community work, social work and politics, suggests that empowerment may only be determined by the one doing the empowering. With this understanding, empowerment would have to do with changing closed structures in order to allow those who have previously been left out to participate in decision-making. In the 1980s, the gender and development approach was regarded as a weapon for the weak, best wielded through grassroots and participatory activities. Later on it was seen as a means for enhancing efficiency and productivity without changing the status quo.

On the other hand, it was seen as a method of social transformation and achieving gender equality. Momsen (2004) sees empowerment as a broad development process that enables people to gain self-confidence and self-esteem, so allowing both men and women to actively participate in development decision-making. The empowerment approach was also linked to the rise of participatory approaches to development and often meant working with women of the community level building organizational skills.

Women empowerment is therefore the breaking of personal limitation, which is having the ability to make self-decision regarding education, political participation, mobility, economic independence, public speaking, awareness and exercise of basic rights.

Thomas and Velthouse (1990) indicate that empowerment includes the following, or similar, capabilities:-

- The ability to make decisions about personal/collective circumstances
- The ability to access information and resources for decision-making
- Ability to consider a range of options from which to choose (not just yes/no, either/or.)
- Ability to exercise assertiveness in collective decision making
- Having positive-thinking about the ability to make change
- Ability to learn and access skills for improving personal/collective circumstance.
- Ability to inform others' perceptions through exchange, education and engagement.
- Involving in the growth process and changes that is never ending and self-initiated
- Increasing one's positive self-image and overcoming stigma
- Increasing one's ability in discreet thinking to sort out right and wrong.

2.3.3 Indicators of Women Empowerment

2.3.3.1 Schuler, Hashemi and Riley's Women's Empowerment Index

Schuler, Hashemi and Riley (1996) used eight indicators, to assess how far Bangladesh women were empowered and each included a variety of specific actions or items that should be looked at. The indicators are discussed as;

- ❖ Freedom of mobility: based on a list of places the respondent had gone (the market, a medical facility, and the movies she had gone alone.
- ❖ Ability to make small purchases: progressive points for purchasing small items used daily in food preparation for the economic security and contribution to the family (kerosene oil, cooking oil, spices), ability to buy small items for herself such as hair oil, soap, and jewelries. She should be able to have her own cash savings without the husband's permission and use part for business or money-lending.
- ❖ Ability to make larger purchases: Ability to use money earned by herself to make purchases like clothes for children during Christmas and buying the family's daily food without relying on the husband.
- ❖ Involvement in major household decisions: Women have to make distinguishes between a decision (individually or jointly with the husband) within the past few years about house repair or renovation, and decision to engage in marketing for profit and deciding to buy land.
- ❖ Relative freedom from domination by the family: Women should stand their grounds against intimidation from family to do things against their

will. For instance, for a year, someone in the family should not take money from her against her will, land, jewelry or livestock from her against her will, or prevent her from visiting her natal home or prevent her from working outside her home.

- ❖ Political and legal awareness: The women have to know the names of a local government official, a Member of Parliament, and the sitting president, and know the significance of example, registering a marriage and knowing the law governing inheritance.
- ❖ Involvement in political campaigning and protests: Women are classified as "empowered" if they had campaigned for a political candidate or had gotten together with others to protest against for instance, a man beating his wife, a man divorcing or abandoning his wife, unfair wages, and unfair prices, misappropriation of relief goods, high-handedness of police or government official.
- ❖ Economic security and contribution to family support: A woman's ability to own her house or homestead land, owning any productive asset, having her own cash savings and using it for business or money-lending indicates she is empowered.

2.3.3.2 Canadian International Development Agency (CIDA) indicators of empowerment:

Canadian International Development Agency (CIDA) (1996) also provided indicators to be used when measuring women's empowerment.

CIDA indicates that for economic empowerment, changes should be noted over time in:

- i. Employment/unemployment rates of women.
- ii. Time used in selected activities, particularly greater sharing by household members of unpaid housework and child-care.
- iii. Significant salary/wage differentials between women and men.
- iv. Percentage increase in property owned and controlled by women (land, houses, livestock), across socio-economic and ethnic groups.
- v. Ability to make small or large purchases independently averagely on household expenditure of female/male households on education/health.
- vi. Percentage increase in available credit, financial and technical support services going to women from government/ non-government sources.

Women to be socially empowered, there should be changes over time of:

- i. The numbers of women in local institutions (for example, women's associations and income generating groups) and increase in numbers of women in positions of power in local institutions

- ii. The extent of training or networking among local women, as compared to men should improve considerably and control of men over fertility decisions (e.g. number of children, number of abortions) should also change.
- iii. Mobility of women within and outside their residential locality, as compared to men should increase.

In addition to these quantitative indicators, CIDA suggested qualitative indicators which comprised indicator questions to assess empowerment which is given as:

- i. To what degree are women aware of local politics, and their legal rights?
- ii. Are women more or less aware than men? Does this differ by socio-economic grouping, age or ethnicity? Is this changing over time?
- iii. Do women perceive that they are becoming more empowered?
- iv. Do women perceive that they now have greater economic autonomy?
- v. Are changes taking place in the way in which decisions are made in the household, and what is the perceived impact of this?
- vi. Do women make decisions independently of men in their household?
What sort of decisions is made independently?

2.4 Poverty Reduction Strategies

Poverty, in its narrow definition, can be understood as a reflection of the ‘inability of individuals, households or entire communities to command sufficient resources to satisfy a socially acceptable minimum standard of living’ (May, 2000).

While there is worldwide agreement on poverty reduction as an overriding goal, there seem to be little agreement on the definition of poverty.

The current approach to the identification of poverty and to policy formulation seems confusing in the sense that on the one hand, there is acknowledgement of its multidimensionality, combined with a pick and choose approach in advocacy with little consistency across studies. On the other hand, in practice, the monetary approach mostly retains its dominance in descriptions and analysis, both nationally and internationally. Clarification of how poverty is defined is extremely important as different definitions of poverty imply use of different criteria for measurement, potentially the identification of different individuals and groups as poor, and the use of different policy solutions for poverty reduction.

The United Nations (UN) (2010) report states that over 1.3 billion people in developing countries live on \$1.25 a day or less. There was therefore the need for the world to come together and form goals that will help reduce this situation. Between 1990 and 2008, efforts to reduce this number were highly successful and the amount of people living in poverty decreased by nearly half, from 48 to 26

percent. With much success in Eastern Asia, same cannot be said of Sub-Saharan Africa. The United Nations Development Programme (UNDP) (2011) reports that little progress has been made in reducing extreme poverty in sub-Saharan Africa, where the poverty rate has declined only slightly, from 58 to 51 per cent between 1990 and 2005. Sub-Saharan Africa, Western Asia and parts of Eastern Europe and Central Asia are the few regions not expected to achieve the MDG poverty reduction target.

2.4.1 Women in Development (WID)

The evolution of the Women in Development (WID) movement has had a remarkable impact on women's development, both as a movement and as an approach towards reforming the old patriarchal form of production that was practiced by the colonial regime in most developing countries. Its emergence was as a result of a series of research and studies by several world-renowned feminists, sociologists, anthropologists and writers. One of the key factors to the establishment of this movement was the series of United Nations' women's conferences held in Mexico in 1975, Copenhagen in 1980, and Nairobi in 1985, during the United Nations Decade for Women. The accumulation of this sequence of proceedings and data gave rise to Women in Development (WID). Of utmost importance in the 1970s and 1980s was to build the movement upon "a strong sense of solidarity among women", (Newland, 1991). The formation of this movement according to Newland (1991) can best be summed up as the search for practical solutions to the failures of development concept and the growth of

feminism based on a more systematic assessment of the roots of women's disadvantage, which gave rise to the formation of WID. Women in Development movement was born as a trans-national movement, hence its emergence was built upon a strong sense of cohesion among women across national boundaries.

Although WID accepted the prevailing modernization theory of the time, that is, development as a linear process of economic growth, it aimed to reduce women's traditional workload and subordination. WID was concerned with achieving development that is more effective by increasing women's level of participation and benefit. The WID approach aimed to integrate women into the existing development process by targeting them, often in women-specific activities.

Essentially, WID gave primacy to women's productive roles and stressed the integration of women into the market economy, as it was based on the premise that women's subordination was directly linked to their exclusion from the formal marketplace. To spread their vision, WID adopted different development approaches. The most common personification of WID's policies is the equity, the anti-poverty and the efficiency approaches. Yet, the underlying rationale of the WID approach was that women are an untapped resource that can provide an economic contribution to development (Moser 1993).

Within a short period of its inception, the WID movement gained prominence and recognition from various governments and international bodies. For example, in 1973, the US government amended the US Agency of International Development

(USAID) law; the new amendment required that a proportion of the agency funds be specifically channelled to women's activities, and a WID office was created in USAID departments. In 1975, as part of WID's outreach, the United Nations took steps to establish an Institute for Training and Research for the Advancement of Women (INSTRAW), and it equally increased funds for women and development, presently known as United Nations Development Fund for Women (UNIFEM). Other institutions like the World Bank, Ford Foundation and the Rockefeller Foundation, responded with one form of development assistance or another, and many other countries responded, creating ministries of women's affairs.

In Ghana there was the creation of the National Council for Women and Development to champion and improve the well-being of rural women. Virtually every section of the United Nations set up one form of programme or another for women and for development.

Nonetheless, even with all the growth recorded by WID, the fact remains that while some women have improved their positions through improved access to employment and remuneration in the economic sectors, far more may be poorer, besides, context has equally changed. For instance, the 1989 World Survey on the role of women in development argued that, ironically, poverty among women had increased, even within the richest countries, resulting in what has become known as the "Feminization of Poverty". The WID approach was criticized for its

inconsistency and lack of targeted focus. This is because many of the development policies and approaches had not brought changes in women's lives, but had in reality introduced new problems while removing old sources of productivity (Moser 1993).

One major weakness in WID's approach, which has been criticized by so many writers like (Moser, 1993; Buvinic & McGreevey, 1983; Young, 1993), is its focus on women in isolation. Women's issues were treated as an alienated and independent entity, completely separated from family, society and community. Indeed, while the WID enterprise presents a much-needed reorientation and shift in focus, it is not enough to point out certain inherent sex and gender-related biases in mainstream development paradigms. It is necessary to establish an integral link between effective development and eradication of social oppression and material poverty of many women in developing countries.

2.4.2 Policy Framework on Poverty Reduction in Ghana

Ghana since the colonial period had been looking at various ways its citizenry could better their lot. Governments have come out with various policy frameworks to deal with the poverty situation of Ghanaians. Attempts made had always been to either alleviate or to reduce the level of poverty situation in the country. The difficulty had been how to either march history and ideas in order to consider entirely new goals, or that the country's priorities are substantially re-ordered. The GPRS I accounted that five out of ten regions in Ghana had more

than 40% of their population living in poverty in 1999. The worst affected being the three northern savannah regions (the Upper East, Upper West and Northern Regions). Nine out of ten people in the Upper East, eight out of ten in Upper West, seven out of ten in Northern Region and five out of ten in Central and Eastern Regions were classified as poor in 1999. A lot had been done over the years to mitigate the poverty situation in the country.

However, a shift of focus in the last decade to strategically meet the MDG's led to the formulation of two major policy documents known as the Ghana Poverty Reduction Strategy I and the Growth and Poverty Reduction Strategy II (GPRS I&II). Though same acronyms, the documents have different focus. The GPRS I issued in 2003 had the main theme as an agenda for growth and prosperity. It reflected a policy framework that was directed primarily towards the attainment of the anti-poverty objectives of the UN's Millennium Development Goals (MDGs).

The Millennium Development Goals had been adopted at the UN at the turn of the century to help Third World countries construct an embankment against the flood of rising impoverishment which could have sucked so many Third World citizens into permanent depths of poverty. Ghana subscribed voluntarily to the MDGs at the UN as a member of the general comity of nations. But under the HIPC compact, these MDGs were transformed into the mandatory framework of domestic economic policy in return for the grant of debt relief (GPRSII 2006)).

In the GPRS I, the Government of Ghana aimed to create wealth by transforming the nature of the economy to achieve growth, accelerated poverty reduction and the protection of the vulnerable and excluded within a decentralized, democratic environment. This goal was to be achieved by:

- Ensuring sound economic management for accelerated growth.
- Increasing production and promoting sustainable livelihoods.
- Direct support for human development and the provision of basic services.
- Providing special programmes in support of the vulnerable and excluded.
- Ensuring good governance and increased capacity of the public sector.
- The active involvement of the private sector as the main engine of growth and partner in nation building.

The emphasis over the period was on stabilizing the economy and laying the foundation for a sustainable, accelerated and job creating agro-based industrial growth. The GPRS was also to focus on providing the enabling environment that will empower all Ghanaians to participate in wealth creation and to partake in the wealth created. It was to ensure that all Ghanaians irrespective of their socio-economic status or where they resided had access to basic social services such as health care, quality education, potable drinking water, decent housing, security from crime and violence, and the ability to participate in decisions that affect their own lives.

The policy on women and children as the vulnerable were to undergo special programmes to establish systems and provide resources to ameliorate conditions

of extreme poverty and social deprivation. The focus was on interventions that had not been mainstreamed including measures to promote gender balance and equity. These interventions were also aimed at responding rapidly to the needs of those affected by natural and man-made disasters. This involved expanding coverage of social security scheme, introducing mutual health insurance to cover majority of workers, developing systems that enforced the rights of the vulnerable especially the rights of children and women and preventing disasters and mitigating their impact on the poor.

Though some successes were chalked, in stabilizing the economy, rehabilitating street children, increasing access to legal aid services for the poor, integrating Persons with Disabilities (PWDs) into mainstream production and employment, and increasing access of economically marginalized women to credit through the establishment of the government's micro-credit scheme and the Women's Development Fund supported by the government of Japan, there were some areas under the policy like urbanization, industrialization, technical/vocational training, gender disparities, technology research and development that could not achieve the desired results. As a result, there was the need for a review and a refocus in order to move the country forward and the GPRS II was formulated.

The GPRS II was intended to rather introduce a shift of strategic focus, even though many of the actual programmes which had been implemented under it between 2006 and 2009 were in the same areas. The central goal of the new

policy was to accelerate the growth of the economy so that Ghana could achieve middle-income status within a measurable planning period.

While the GPRS I focused on poverty reduction programmes and projects, the emphasis of GPRS II was on the implementation of growth-inducing policies and programmes which have the potential to support wealth creation and sustainable poverty reduction. GPRS II was therefore anchored on pursuing the following priorities:

- Continued macroeconomic stability
- Accelerated private sector-led growth
- Vigorous human resource development
- Good governance and civic responsibility

The framework of the policy which was formally agreed with Ghana's creditors prescribed on the one hand a defensive and protective bias of national development expenditures in favour of building up the basic social services and securing the welfare of the most handicapped and excluded elements of society. On the other hand, it also prescribed a sharp overall redistribution of public financial resources in favour of the lower segments of income-earners. As to whether these policy documents have really achieved their total aims especially those ones that concern the empowerment of women and children is a subject that will be dealt with in this study.

2.5 Socio- Economic Empowerment of Women

Socio-economic empowerment of women addresses various issues which aim at improving the overall status of women. The Centre for Sustainable Systems (CSS) (2011) in Michigan provides the socio-economic development indicators used for measuring the MDGs as education and employment, health care, good nutrition, potable drinking water and good sanitation for women and their family, descent housing and shelter for women and their family, participation of women in decision making process, proper care for women in disaster situations, ending the violence against women and improving rights of the girl child.

In order to augment efforts being made by Governments, Non-governmental organizations, philanthropies and individuals are undertaken various programmes to help empower women economically, socially and politically. The UNDP for instances advances women's economic empowerment by:

- Advocating for increased recognition, reduction and redistribution of women's unpaid care work.
- Supporting research of customary law to help women gain access to land and participate in decision-making form;
- Supporting women's entrepreneurship through training in production skills and techniques, business management and functional literacy;
- Helping to certify businesses that adhere to equality standards in the workplace;
- Supporting efforts to strengthen women's legal rights to property.

Educating girls is one of the most powerful tools for women's socio-economic empowerment. Education provides women with the knowledge, skills and self-confidence they need to seek out economic opportunities.

Cathy (1994) conducted a research in Australia to study groups of women during different stages of education and training to see whether women achieved self-fulfillment and had better employment opportunities if they did have enhanced access for re-entry into education and training. The findings of the study had it that when women were given the opportunities of education and training, they were able to achieve self-fulfillment and their employment opportunities were also enhanced.

It was also realized that women were increasing in numbers to study at university for the sheer awareness on the part of women that a good education would land them a good job thereby making them economically stable. The good thing is that the study also focused on women who had gone into nontraditional roles to gain a greater insight as a result of women being given greater access. This was done to find out whether it had played a role in women having the opportunity to gain greater career opportunities and self-fulfillment which proved positive.

Additionally, research has proven that improving women's health may strengthen their economic empowerment. This is because having access to sexual and

reproductive information and services (including information about HIV transmission) and reduced rates of early marriages may also help increase women's chances of finishing education and breaking out of poverty and violence (Friedmann, 1992).

Although intimate partner violence cuts across all socioeconomic levels, empirical research consistently documents a connection between economic status and violence. Low-income and poverty are among the strongest, most consistent correlate of male-to-female domestic violence. Most studies which include a measure of socioeconomic position consistently document a greater incidence of battering among those lower on such scales. There is extensive empirical evidence supporting a connection between socioeconomic status and intimate partner violence.

Resko (2007) in a study meant to test the impact of economic indicators on the risk of violence against women in intimate relationships found that violence would decrease when women's economic resources increase because, in gaining greater resources, women also gain more power. The researcher maintained that improving women's economic position should be pursued as one strategy to reduce the incidence and prevalence of violence against women.

Mawusi (2000) in a study to look at the possible means of empowering females affected by the 'Trokosi' system contends that the role of the state is necessary in the planning and implementation of women's social and economic empowerment strategies. She argued that it is only in such an environment that organisations and individuals can have the freedom to implement programmes to change people's lives. However a stronger role by government is still advocated for the practical realization of women's rights. This she contends should involve strong political leadership in the implementation of government policies, further decentralization of local decision making structures and effective communication with communities so as to create the congenial atmosphere for women's empowerment.

She hoped that through this method, women would be targeted with specific programmes in order to reduce their vulnerability to poverty. She recommended that the government should also encourage programmes with specific economic and agricultural policies in support of female-headed households. Further, there is the need to help rural women and girls overcome the many problems they face in the lack of opportunities for advancement and inadequate legal protection. She concluded that since women require particular attention, the current poverty alleviation programmes of district assemblies need to be further strengthened and a percentage of their budget set-aside for rural women.

2.6 Microfinance as an Empowerment Tool

The United Nations declared 2005 the International Year of Microcredit (United Nations General Assembly 2003), highlighting the critical role the development community expects microcredit and microfinance services to play in achieving the Millennium Development Goals (Daley-Harris 2002; Littlefield, Murdugh & Hashemi 2003). Since its inception, microfinance has been widely recognized as a powerful tool for alleviating poverty and improving health outcomes for the world's poorest communities, and particularly for women and children. Models for microfinance provision have proliferated around the world, many are women-focused and use group-lending techniques to minimize risk and to develop and leverage social capital among borrowers.

After almost three decades of microfinance activities across the globe, its performance generally demonstrated a linear model with its upward path. It provided “financial services to the poor who are otherwise excluded by mainstream finance systems” (Brace 2007). Despite this, there is a debate that not only can microfinance benefit its recipients but also it can harm their livelihoods.

First, disadvantages of microfinance were highlighted by many scholars who argue that microfinance is not a panacea to fight poverty, and in some cases, it has damaging effects. According to the findings established by Hulme and Mosley (1996) on microfinance shows that “most contemporary schemes are less effective than they might be”. Rogaly (1996) also identified in his study some of the characteristics associated with microfinance that made the poorest worse-off and

concluded that microfinance encouraged a single sector approach to the allocation of the resources to fight poverty, Microcredit was found to be irrelevant to the poorest people because of their inability to pay with inadequate education on the part of givers of the loan leading to little change taking place.

Furthermore, Wright (2000) corroborates earlier studies and concludes that microfinance projects failed to reach the poorest, generally have limited effect on income which drive women into greater dependence on their husbands' and fail to provide additional services desperately needed by the poor.

In sharp contrast, United Nations Capital Development Fund (2004) identified that microfinance helps very poor households meet basic needs and protects against risks and is associated with improvements in household economic welfare. It also helps to empower women by supporting women's economic participation and so promotes gender equity."

There have been a lot of arguments for and against microfinance that describe both positive and negative consequences to loan beneficiaries. Despite these arguments against microfinance, in general, it may have positive effects on households. The microfinance model to help the relatively deprived population lift themselves up on the poverty line has been implemented throughout the developing and even developed world. The important question that readily comes

to mind is whether microfinance is an instrument to empower the poor and especially socially and financially vulnerable women.

Development practitioners and academics have been highlighting microfinance as an empowerment tool for the past decades by providing a large body of literature that examines the significance of microfinance to fight poverty. In other words, they believe in micro credits as an investment in capabilities of loan beneficiaries that leads to increasing choices and opportunities and in the long run empowers the recipients (Ranjula, Bali, & Swain, 2006). It has also been proven that female recipients' ability to raise financial resources brings more income and well-being into their households and results in better food security, healthcare and education of their children (Hulme & Mosley, 1996; Mayoux, 1997). Harper (2003) found that not only do women save, but their savings from financial schemes have substantial implications for family and resource mobilization for financial markets and national economies. According to Lairap-Fonderson (2002) the World Bank considers "women's active participation in the market economy as a sign of empowerment.

Empowerment is understood as improving self-esteem and having economic security. Bernasek (2003) considers those recipients who have access to loans as being empowered.

Today, the empowerment goal is one of the most pressing issues in the development discourse, and microfinance is seen as one of the instruments to reach that target. The United Nations Development Program report (2010) argues that microfinance is a mechanism of empowerment and also helps in the improvement of livelihoods. It went on to state that microfinance provides income generation opportunities to close the gap between households' actual and required finance, and most importantly, meet strategic gender needs through empowerment of women.

In a comparative case study conducted in summer 2007 in two areas of those that benefited from loans from UNDP in Sughd and Rasht Valley in Tajikistan after the war, it was found that the Fund's macroeconomic stabilization programmes proved to be necessary to some extent but not a sufficient condition to alleviate the poverty situation in Tajikistan. The neo-liberal policies with short term-loans could not bring favourable results as aimed; however, it did not do much harm as well. Most of the problems the researcher reckons were from poor governance, corruption and mismanagement of the Fund's loans.

Further, studies have shown that microfinance schemes have been very impressive in reducing poverty. Health-specific outcomes of microfinance programmes include improved status and empowerment of women within the household and community (Amin & Pebley, 1994; Hashemi, Schuler & Riley, 1996; Schuler & Hashemi, 1994; Schuler, Hashemi & Riley, 1997), improved

child nutrition, health and survival (Bhuiya & Chowdhury, 2002; Bruce & Lloyd 1995; Buzzard, 1995; MKNelly & Dunford, 1995; Smith, 2002), and increased rates of contraceptive use making women more empowered to make major fertility related decisions. (Steele, Amin & Naved, 2001).

Given the substantial financial resources devoted to microfinance services by governments and international development organizations, rigorous empirical studies of microfinance program impact are much needed but sorely lacking (Kurmanalieva, Montgomery & Weiss 2003). In this light, this study is aimed at looking at the microfinance schemes implemented by the Lawra/ Nandom District and how it has empowered social and economic lives of women beneficiaries. This is because evidence from many countries shows that microfinance can be a necessary tool to reduce poverty situation. Zeller, Meyer, and Richard (2002) stated in their study that these micro finance programmes have significantly improved women's security, autonomy, self-confidence and status within the household.

For instance a study in Southern Nigeria by Nwanesi (2006) to find out the extent microcredit had developed and empowered women in the market and rural areas found that women in southern Nigeria were extensively engaged in economic activities through micro-credit which provided finance to enhance market and rural women's participation in production and trade. The study further established that women had some level of control over their loans. However, although

increased economic activities may have also increased participants' financial responsibilities, household decision-making remained a prerogative of male head of the family. So they may have had financial empowerment, major decisions concerning how family is run, they were not involved.

A study by Khan and Rahaman (2007) found that average micro finance loans given to individual women in Bangladesh as part of strategy to reduce poverty ranged from US\$100 to US\$200 which is paid over a period of 3-12 months. Additionally, in a research to find out whether microfinance schemes empowered women in Indonesia to use contraceptives, Bütünheim (2008) found that there were underlying unobserved characteristics of women that were correlated with both the microfinance program participation and household decision-making authority such as contraceptive use, the effect of these variables biased the coefficient for program participation. Although, age and average per capita expenditure remained significant, the microfinance program participation as measured by borrowing in one year was not a significant predictor of household decision-making power of women, concludes the author. It is therefore becoming evidently clear that although women are becoming empowered financially worldwide through microfinance programmes, they lack the power to make difficult household decisions which continues to remain a grey area for women. United Nations Capital Development Fund (2004) identified that microfinance scheme helps very poor households meet basic needs and protects against risks.

Murray and Boros (2002) highlighting on the characteristics of micro finance argued that higher interest rates on micro-credit reflect the labor-intensive work associated with making small loans. This, the authors contended allows the microfinance intermediary to become sustainable over time.

Although studies discussed have all shown the importance of micro finance schemes in helping to reduce poverty in women, other researchers have contrary views. For instance, Wright (2000) argued at the concluding part of his studies that microfinance projects or schemes fail to reach the poorest, and generally have limited effect on income which drive women into greater dependence on their husbands and fail to provide additional services desperately needed by the poor.

Rogaly (1996) identified in his study that there are some characteristics associated with microfinance that made the poorest worse-off and concluded that microfinance encouraged a single sector approach to the allocation of the resources to fight poverty. He stated that microcredit was found to be irrelevant to the poorest people because of their inability to pay which becomes an albatross, and there is inadequate education on the part of givers of the loan and so find little change taking place.

In concluding this, it can be said that the international development community has shown keen interest in and enthusiastic support for microfinance programmes in recent decades. With its emphasis on poverty alleviation, family welfare and women's empowerment, the practice of microfinance certainly offers considerable promise for improving the health and livelihood of many of the world's poor. On account of the substantial human and financial resources devoted to microfinance programmes around the world, researchers, funders, and practitioners have an obligation to make sure that programmes achieve their desired outcomes effectively and efficiently. This is done through continuous research in evaluation and assessment of micro finance programmes in order to make good recommendations that will lead to an improvement and total empowerment of women.

2.7 Factors militating against Women's Socio-Economic Empowerment

The UNDP Human Development Report (2010) indicates that women in Africa represent 52 per cent of the total population, contribute approximately 75 percent of the agricultural work, and produce 60 to 80 percent of the food. Yet they earn only 10 percent of African incomes and own just 1 per cent of the continent's assets. These statistics indicate the tremendous challenges women face on their road to gender equality. Despite repeated efforts made by governments, NGOs, and multilateral development agencies, the majority of women in the developing world are still relegated to micro enterprises and informal tasks.

In addition, women still make-up the majority of part-time and temporary workers in developed countries. Consequently, these women working in informal economies are likely to have less access to basic health care services, education, financial capital, political appointments, employee rights, and land ownership.

Statistics in Ghana also show that 65% of women are solely responsible for their children's daily nutrition. Women form 58% of rural population, and are the heads of 40% of the households. This statistics further give the indication that women are made to undergo some difficulties by their very society that is suppose to support and empower them that prevent them from becoming fully empowered, (District Assembly report 2010)

To begin with, in the remote and rural areas where abject poverty is prevalent, it may become difficult for women to be employed in a patriarchal society. This may be partly because of cultural and religious barriers that arise in the local communities (Buttenheim 2008). Some of the main factors that generate development problems for rural women's livelihoods include but not limited to the following;

First, Hood (1997) observes that women's work loads are 15 to 25% higher than those of men. The main cause of this disparity is the disproportionate burden of

household work activities. Women were found to spend 20 hours per week on domestic work while men spent five hours per week. The long periods of time women spent on domestic work took time away from their income-generating activities (Ardayfio-Schandorf, 1993; & Hood, 1997). There are, however, variations between regions in how women allocate their time. During her study, Ardayfio-Schandorf found that female farmers and traders who lived in a savannah village spent an average of 3.5 a day hours on economic activities with the remaining 10.5 hours used for mainly domestic activities. In a fishing village, women spent about 6.3 hours on income-generating tasks, mainly fish mongering, while in a forest village women spent approximately two hours per day on income-generating activities. When food supplies were stable, women in the forest village devoted about 6.5 hours a day to cooking (Ardayfio- Schandorf', 1993). A lot of this time is used in processing the food for cooking. Studies in other African countries also point to the long hours spent on domestic tasks. For example, one study in Nigeria found women in Yorubaland spending between four and six hours per day on average on the preparation of meals (Ardayfio-Schandorf, 1993). In Uganda, many women spent more than 15 hours each day in specific household tasks.

These tasks were often combined with childcare, a constant responsibility throughout the day and night (Mwaka, 1993). All these perhaps have been the reason for women poverty in Ghana, Africa and the World at large.

Marital status was found by Saactci and Akpinar (2007) as one of the factors related to poverty and poverty reduction. Women frequently have to withdraw from labour market because of the demands of marriage and children. Women are therefore more likely to choose job allow them greater flexibility in hours worked. This often brings a drop in earnings often associated with a shift from wage work to self employment in the informal sector. Women lag behind in the accumulation of human capital because of discontinuity in employment.

Practical constraints impede women's work outside the home and restrict women from securing higher paying jobs. The lack of cost-effective childcare is a major barrier for working women in developing countries, (The World bank, 1994). Further, studies done by Buttenheim (2008) found that income poverty is widespread among female-headed households whose number had increased since the civil war in Tajikistan and that employed women normally earned less than men. This is because it was difficult for females to find sustainable work to do. Women formed 56 per cent of the registered unemployed and earned on average 1/5 times lower monthly salary than men. The author went further to state that although the gross domestic product indicator showed 8% growth on average from 1998 to 2005 it did not necessarily benefit women, which to some extent showed growth without development. The increase in income boosted inequality and this high inequality brought about a considerable income gap between males and females, which contributed to feminization of poverty. For that reason,

reforms were imperative to increase income opportunities and create sustainable livelihoods for women in remote and rural areas.

The issue of land distribution has become a problem which is widespread within the three northern regions of Ghana and the Lawra/Nandom District in particular, (District Assembly Report 2010). According to the report, the economy in rural areas in Ghana is largely based on agriculture produce where land is distributed unevenly. There are more male landowners compared to female landowners. According to Oxfam (1995), 96% of women were registered as landless in Tanzania. This case is similar in other parts of Africa and because of the lack of land; rural women are forced to work all day in farms to sustain their families. Moreover, to generate more income, women take their children to help them.

Studies have shown that customs and traditions, which are generally dictated by local elites in rural areas, have negative effects on livelihoods of women. For example, there are fewer girls attending schools, compared to boys and they have more household responsibilities (Buttenheim, 2008)

Early marriage is common in rural areas where girls are forced to get married even at an early age of 15. Oxfam (1995) found that early marriage in remote rural areas is significantly correlated to both customs and lack of income. Families that cannot afford to educate their girls because of lack of clothes and textbooks not only make them do household activities, but also force them into an

early marriage. Although the laws do not prohibit having more than one wife, in rural areas, polygamy is widely practiced. Eventually, the misunderstanding and misinterpretation of religious views reinforce already existing poverty. The hope is that this can be changed through empowerment of women. Women have less access to employment opportunities, literacy, healthcare facilities, and most importantly financial resources.

Kabeer (2000) argues that the common factor in women issues is that, as women, they are all constrained by the norms, beliefs, customs and values through which societies differentiate between women and men. Similarly, Mayoux (2005) observed that: in many cases, contextual constraints at all levels have prevented women from accessing programmes, increasing or controlling incomes or challenging subordination. Where women are not able to significantly increase incomes under their control or negotiate changes in intra-household and community gender inequalities, women may become dependent on loans to continue in very low-paid occupations with heavier workloads and enjoying little benefit.

Cobbinah (2011) observed that in most rural development programmes there are key barriers that still continue to hamper the effectiveness of women empowerment. Power relations, threats, intimidations and more especially the use of juju and witchcraft which never featured in most development literature are among the major barriers that continue to weaken women readiness to actively

participate. Most rural women feel threaten to participate for the fear of being bewitched or killed through the use of juju, witchcraft or black magical powers. Without critically and effectively addressing those bottlenecks and barriers, and put community members at the pivot of decision-making, the use of outsiders knowledge and ideas alone to address the problems of empowerment with the hope of improving the lives of the rural people will not yield any significant result.

Indeed for over three decades, discourse around the issue of women and development has witnessed a continuous intellectual debate including changes to development programmes in developing countries. However, the fundamental subject of “needs and interests” has remained a tough issue to reconcile. As Kabeer (2000) pointed out that a distinction must be made between ‘needs’ and ‘interests’. Building on the work of Fraser (1989), Kabeer argues that people should distinguish between (a) the politics of identifying a need as legitimate; (b) the politics of interpreting how the need is to be satisfied; and (c) the politics of securing resources to satisfy needs that have been recognized. By focusing on the politics involved in these activities, the writer makes it clear that power relations and interests are an integral part of the problem. She suggests that policy makers and implementers move beyond the needs of women in terms of mere access to basic needs, to interests and to women’s power to identify and control the interpretation of needs.

The issue therefore is not merely the provision of services, but the very process of identifying and producing these services, because sometimes development meets women's immediate needs but fails to address fundamental issues such as land inheritance, rights to ones' own body, and house-hold or community decision-making.

The focus on donors' interest or the state's interests, as opposed to the interests of women, identified and expressed by them, may be the reason for the inability of development projects to achieve any meaningful results in the life of most Third World women.

2.8 Ways of Ensuring Total Empowerment of Women

Much as the issues concerning women keep rising, there is the need to keep finding solutions to some of those concerns. Mawusi (2000) in her study recommended that awareness creation was essential to the empowering process of women because it is supposed to initiate change and facilitate the abolition of dehumanizing practices. She further argued that as a long term measure, informal methods of human rights teaching and education should be developed at all levels so as to change community attitudes with regards to customs that infringe on women's rights. Mawusi contends that in order for women's empowerment to occur, the constraints of community rights, the transformative agencies of individual rights and women's collective action should have significant roles to play in shaping the nature of balance of power relations in the community. Also,

changes in laws or policy will only be successful to the extent that women feel they have access to these instruments and that implementation of these laws and policies makes them have greater control over their lives.

Boakye (2009) on the study, fostering civic engagement, stakeholder participation in rural projects in Ghana found that the challenges and opportunities to local participation in community projects are connected to history, social development priorities and contextual characteristics of project beneficiaries. He therefore recommended the rethinking of participatory approaches to rural development based on a holistic institution-based project model. In this approach, communities' intricate social environments have to be widely studied in-situ to inform project participatory processes before project commencement.

Young (1993) finding solutions to the myriad of concerns on women issues maintains that, to a large extent, development approaches have addressed issues to do with what is called women's material condition (practical needs) rather than their position (strategic needs) in society relative to men. Young argues that women everywhere and in Africa in particular balance the double burden of reproductive labour with both waged and unwaged labour outside the home. Women's weak economic, social and political position is reinforced by their lack of control over land, labour and technology. Therefore, it is in the best interest of women to be able to determine or be involved with formulation of planning method and the form of development pattern best appropriate to their needs.

Moser (1993) pointed out that it is clear that “room for maneuver” remains limited, with both welfare approach (which was specifically to meet women’s needs and that of their children and family) and the efficiency approach, (where after a brief introduction of equity-helping, women gain access to the public arena at an equal level to men) while anti-poverty remains the predominant policy approach endorsed by most governments and international agencies. She went on to explain that with increasing political and ideological control in many contexts, severe difficulties continue to be encountered in shifting policy towards the anti-poverty, equity or empowerment approaches.

Besides, as an appropriate approach that identifies the strategic needs of women in Nigeria for instance, a likeable solution might be found in the form of the empowerment approach that targets women’s projects and policies. The result will lead to increase in women’s productivity, income, equality and ability to look after their needs and manage their household better.

Mayoux (1994) cited in Moser 1993) stressed the importance of recognizing that women and girls have both strategic and practical gender needs which are associated with their generally subordinated role in society. These include gender division of labour, power and control which adversely affects them, and the lack of legal rights; domestic violence, equal wages and their control over their own bodies. She believed that the practical gender needs within those subordinated roles are generally concerned with inadequacies in living conditions, and she

further argued that meeting strategic gender needs helps women to become fully empowered.

In addition to the above, strategic gender needs changes existing roles and therefore challenge women's subordination. That is to say, it aims to restore a sense of fulfillment and self-confidence to women. Mayoux noted that practical gender needs, in contrast, are those that are formulated from the concrete conditions women experience. Practical needs, consequently, are usually a response to an immediate perceived necessity, which is identified by women within a specific context: these include water provision, health care and employment.

Nwanesi (2006) after studying microfinance and women's empowerment in Southern Nigeria stated that the poverty situation with Nigerian women had not been helped by the fact that the gender and development policies in Nigeria had focused mainly on piecemeal projects that attended to practical gender needs rather than strategic gender interests. The study therefore presented a compelling case for why strategic focus on empowerment approaches is so critical in the context of a micro-credit/finance sector. The author wondered why increasing numbers of practitioners were becoming too satisfied with empowerment under the assumption that micro-credit practices automatically produced significant empowerment benefits for women. The author argued that women's empowerment could not be described as a one dimensional progression in which

A= B or vice versa. He recommended that it will be more accurate to argue not in terms of a monolithic empowerment paradigm, but rather in the terms of a pluralism that will capture the fluidity and dynamism of the concept and the different ways in which women perceive empowerment.

The UNDP (2005) report indicates that for women to be socially and economically empowered there is the need to have bold and sustained action that will advance women's opportunities and rights to ensure that women can participate and be heard. For this to be possible, studies done by Tilak, (2002) and Roberts, (2003) suggested that income deprivation restricts women from attaining education and absence of education cause low-income levels. Additionally, Jolliffe (2002) used the Ghanaian household data for the study and found that one's maximum level of education was a significant determinant of the individual's total household income. Therefore more women should be educated so that their opportunities can be well advanced.

In order to expand opportunities available to women, they need access to more and better jobs, a business climate that will support them in starting and doing business, a financial sector that will give them access to financial services tailored to their needs, and greater livelihood security in times of food and fuel crises. This will especially be helpful for women living in rural areas and in vulnerable environments. The report therefore suggested that securing women's legal rights, especially to land and other property, and ensuring that women's voices and

priorities are heard and acted on are vital components of empowerment because securing women's land rights for instance may have a direct impact on their ability to access loans.

Upon researching into how microfinance programmes helped to empower women, Bernasek, (2003) identified that most of the problems that the microfinance scheme faced in Indonesia were from poor governance, corruption and mismanagement of the loans. The researcher therefore recommended that more technical assistance in the form of building capacities of local institutions and politicians should be provided first before the implementation of such programmes. By so doing it will ensure the programme achieve its stated aims of empowering women.

Longwe (2003) sums it up with the suggestion that the main problem in Africa has to do with shifting women's development and empowerment above welfare level in the face of resistance from male dominated government bureaucracies. She maintains that women's welfare is not likely to be much improved until the affected women themselves achieve control in such areas as control over factors of production (such as land and capital) and distribution of produce, and benefits. The dimension she argues is concerned with women's power within to control their own lives and become more independent and self-reliant both individually and collectively.

This can be concluded with Wichterich (2000) critical observation of the globalized woman that now as before, women must carry on struggling for social justice, economic and legal security and the power to make decisions and shape their lives.

2.9 Summary of the Review of the Study

The review has covered a wide range of issues that concerns the socio-economic empowerment of women. The review begins with women empowerment model of Longwe (2003) and is followed by the rural women's empowerment model formulated by Lennie (2002). The third model, Young women's empowerment model by Gruber and Trickett (1987) looked at women becoming empowered through political and psychological means. The three models all argue that women need to develop self consciousness, create the awareness to challenge their situations, believe in themselves and take the major decisions concerning their lives. Some indicators were discussed, which may inform the researcher and her readers to measure how empowered or otherwise, women have been.

The concept of poverty and Ghana's policy on poverty reduction had also been reviewed. Attempts have been made to give out micro finance loans, support small and medium enterprises and encourage participation in decision making at all levels through the local governance system.

The review also revealed what women should do in order to achieve socio-economic empowerment, in terms of education and training. It also came to light

that micro finance was seen more as an empowerment tool that was capable of empowering women, making them socially and economically vibrant. This is because once they have money and are working; they will have the power as well. The argument was also made that it was not advantageous to women. The review also brought to the fore some of the factors that are preventing women to become fully empowered.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

This chapter discusses the population, sample and sampling techniques, research instrument, the research design, pre-testing, validity and reliability of the instruments, data collection procedure and data analysis procedures.

3.2. Research Design

The research design chosen for the study was descriptive survey. I decided to use this design because I thought it was appropriate for the study and it will help bring the results needed for the study. This is because a study like this that seeks to find out the opinions of women on their social and economic conditions presently best fits well in a descriptive survey.

According to Osuala (2001), descriptive surveys are versatile and practical, especially to the researcher in that they identify present conditions and point to the present needs. Gay (1992) also expounds that descriptive research is one which specifies the nature of a given phenomenon. It determines and reports the way things are.

Descriptive research, thus, involves collecting data in order to test hypothesis or answer research questions concerning the current status of the subjects of the study. Best and Khan (1995) also noted that descriptive survey is concerned with

the conditions of relationships that exist, such as determining the nature of prevailing conditions, practices and attitudes, opinions that are held, processes that are going on or trends that are developed. Fraenkel and Wallen (2003) noted that descriptive survey design has a great advantage of been able to provide a lot of information obtained from a large sample of individuals so this design was deemed appropriate for the study. Fink (2001) also describes a descriptive survey as documenting and observing aspects of human behaviour as they happen which also helps in explaining issues identified.

3.3. Population of the study

The target population for this study was all women groups in the Lawra/Nandom District. 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 micro finance scheme implemented by the District Assembly to empower them socially and economically. They will also be readily available for the data collection procedure. The population will be made up of the seven (7) active co-operative women groups in the Lawra /Nandom District numbered 190.

Table 3.1: The Seven Active Women Groups in the Lawra/Nandom District

Group's Name	No.	Location
Babile local rice processing group	26	Babile
Doozie co-operative farmers and marketing society	30	Eremon
Kparetaa group	21	Lawra
Mataadudi co-operative groundnut oil extraction society	26	Konyukuon
Nyogtaa group	35	Lawra
Songtaa co-operative farmers and marketing society	36	Kogle
Yagtoore group	16	Yagtoore
Total	190	

3.4. Sample and Sampling Procedure

The sample size for the study was 136. The size was guided by the table for determining sample size by Krejcie and Morgan (1990), as cited in Sarantakos (1998) which states that with a population of 190, the sample size should be 127 but 10% of the sample size was added to it making 134 to cater for non-returned questionnaires and incomplete questionnaires. Additionally, 2 respondents were interviewed from the District Assembly who are the implementers of the poverty reduction programmes.

Purposive sampling technique was used to automatically select all the 7 women co-operative groups who were marked as active groups out of the 11 groups in the Lawra/Nandom District by the District Chief Executive. This was to help perform proper assessment of the extent poverty reduction programmes have impacted on the socio- economic lives of women in the district. Purposively, the district coordinator in charge of poverty alleviation programmes and the District Chief Executive (DCE) were also selected for interview. Purposive sampling technique was deemed appropriate for this study because the study sought to find out how the poverty reduction programme has empowered women. It was therefore prudent that beneficiaries of the programme were purposively selected to be part of the study.

Proportional sampling technique was used to select respondents from each group for the study. This technique was appropriate for the study because it gave proper representation for each of the beneficiary groups who were part of the study. Simple random lottery technique was used to select the respondents for the study. This technique was chosen because it gave each individual an equal chance of being selected to be part of the study.

Table 3.2: Group and Sample population for the study

Women Groups Selected	N	%
Babile local rice processing group	18	(69%)
Doozie co-operative farmers and marketing society	21	(70%)
Kparetaa group	15	(71%)
Mataadudi co-operative groundnut oil extraction society	18	(69%)
Nyogtaa group	25	(74%)
Songtaa co-operative farmers and marketing society	26	(72%)
Yagtoore group	11	(69%)
Total	134	

3.5. Research Instrument

The main instruments for the study were questionnaire and interview. The questionnaire was used to collect data from the women groups because it is the most convenient way of obtaining information from a large number of people. It consisted of both closed-ended and open-ended questions. The closed ended questions provided response choice options while the open ended ones allowed respondents to provide their responses. Both the open ended and closed ended questions were used for all the objectives of the study.

The interviews were done for the district coordinator and the DCE. The aim was to get the best out of them in terms of how they see the programmes, how successful or otherwise the programmes have been and the way forward.

3.6. Data Collection Procedure

Data was collected after an official letter from the Institute of Continuing and Distance Education, University of Ghana, Legon was presented to the Lawra District Assembly. The chiefs and other leaders in the selected communities were also contacted with the help of the Poverty Reduction Programme coordinator for permission for the data to be collected. This gave the researcher the privilege to have easy access to data from the women groups. The District Chief Executive and the Poverty Reduction Programme Coordinator were also interviewed. Sampled respondents were traced at home. Those who could read and write were given the questionnaire and collected after two days. The rest of the respondents who could not read or write the items on the questionnaire were read to them in the dagaare language by the researcher and their response translated. This was done to ensure validity and to minimize misplaced questionnaire especially with the women groups.

3.7. Reliability and Validity of Data Collection Instrument

To ensure the validity and reliability of the research instruments, the instruments were pre-tested on the women who were not sampled for the study. The purpose of it was to remove ambiguities and unnecessary items in the questionnaire. It was

also to check the wording and the sequence of questions, the length and the clarity of instruction. By so doing, any inconsistencies and inaccuracies in the instrument were corrected and amended for use in the actual survey. The Cronbach's coefficient alpha measure of internal consistency was used in determining the reliability of the closed ended items on the questionnaire which gave a reliability coefficient of .72.

3.8 Method of Data Analysis

Responses from the questions were edited to do away with errors and inconsistencies. To Krueger and Neuman (2006), in analysis, the researcher examines, sorts, categorizes, evaluate, compare, synthesize, contemplate and review the raw and recorded data with the aim to assemble or reconstruct the data in a meaningful or comprehensible fashion. In view of this, responses from the open ended questions were sorted out to identify similar characteristics and responses for analysis. Also, descriptive narrative method was used to analyze the qualitative data obtained by grouping them into themes and sub-themes. The qualitative data was analysed using frequencies and percentages.

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

4.1 Introduction

This chapter reports results of data collected. The first part dealt with the demographic characteristics of respondents. The second part reports on results from the study that is organized around the research questions. For the purpose of the presentation, data collected were analyzed and presented in the form of graphs, tables, frequencies and percentages. The design of the presentation and the analysis of data were done in relation to the pattern of questionnaire. The interview with key informants concludes the chapter.

4.2 Demographic Characteristics of Respondents

Demographic characteristics were sought on age, marital status, religious affiliation and the highest educational levels attained. This was to ensure that all cross sections of the population were well represented in the study.

4.2.1 Age of Distribution Respondents

The basis of the age was informed by the International Labour Organization's convention number 138 on the minimum age for admission to employment, (1973) which was cited in Buvinic, and McGreevey (1983). The Convention defines a child as anyone below the age of 18 years. It was therefore appropriate to assess the ages of the beneficiary respondents.

Table 4.1 illustrates the age of respondents who were involved in the study.

Table 4.1: Age Distribution of Respondents

Age group	Frequency	Percentage
20-29	9	6.7
30-39	23	17.2
40-49	30	22.4
50+	72	53.7
Total	134	100

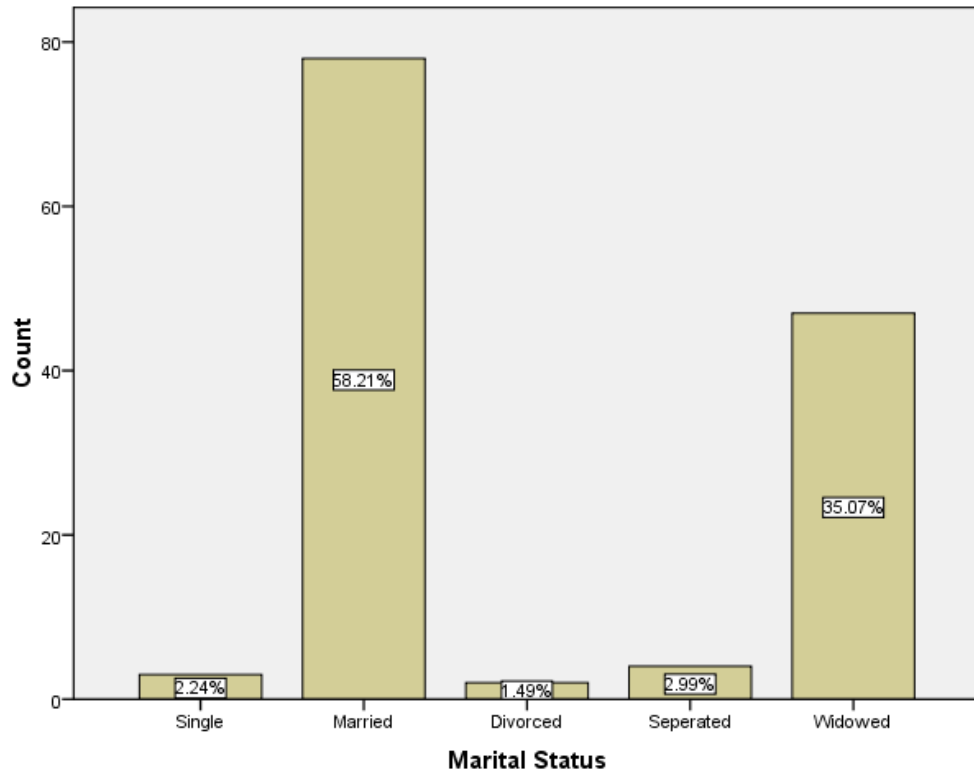
Source: Fieldwork, 2012

The table shows that, the majority of women involved in the study were between above the 50 year group 72 (53.7%). The least group of participants in the study were the younger group (20-29) with only 6.7 percent. The mean age was 46.8.

4.2.2 Marital Status of Respondents

Poverty, a complex, multidimensional, and universal problem, has been conceptualized as income and material deprivation. Marital status has been described by Saactci and Akpinar (2007) as one of the factors related to poverty and poverty reduction. It was therefore essential to assess the marital status of respondents.

Figure 4.1 illustrates the marital status of women at the time of the study.

Figure 4.1 Marital Statuses of Respondents

Source: Fieldwork, 2012

The figure shows that the majority of women were married at the time of the study (58.2%). In contrast only three women representing 2.2% were single at the time of the study. There were equally divorced, separated and widowed women in the study with the widowed representing the second highest participant in the study 35.1%.

4.2.3 Religious Affiliation of Respondents

The religion of an individual may not necessarily be directly related to poverty reduction but the researcher deemed it necessary to assess the religious balance of the beneficiaries of the poverty reduction fund. In table 4.3 are the details of the religious affiliations of respondents who were involved in the study.

Table 4.2: Religious Affiliation

Religion	Frequency	Percentage
Christian	81	60.4
Moslem	47	35.1
Traditionalist	6	4.5
Total	134	100

Source: Field work, 2012

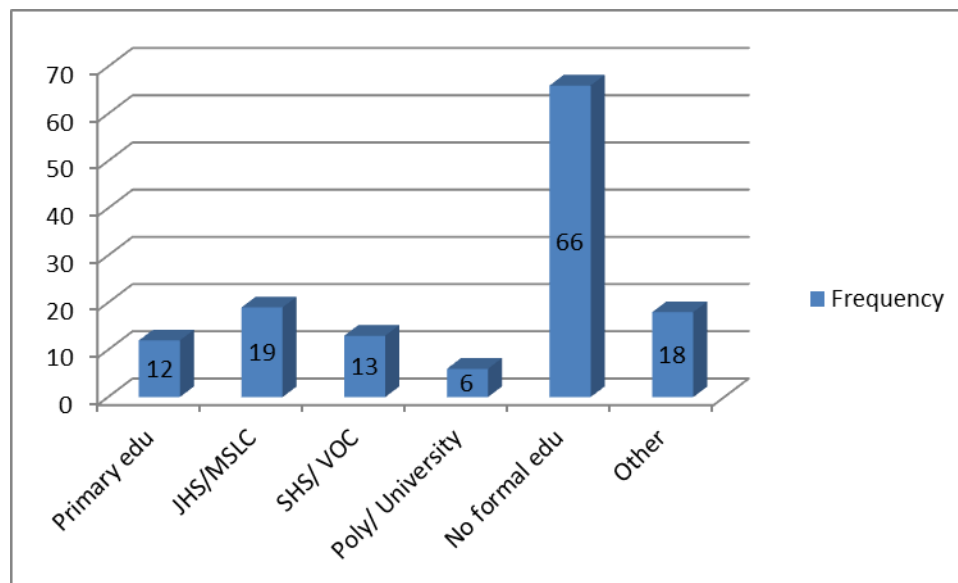
Table 4.2 shows that the majority of women were Christians (60.4%) while the least of the respondents were traditionalist (4.5%).

4.2.4 Educational Levels of Respondents

In recent years education has been promulgated as a primary weapon against poverty. Studies done by Tilak, (2002) and Roberts, (2003) found that income deprivation restricts individuals from attaining education and absence of education cause low-income levels. Hence it was important to investigate the impact of different levels of education upon poverty. To ascertain the educational

levels of women who were involved in the study, respondents were asked to indicate their highest educational levels attained. The results are represented in figure 4.2

Figure 4.2: Educational Level of Respondents



Source: Field work, 2012

The figure shows that majority of the respondents were non-literate (48.5%). Also, the highest educational level attained by most women was the Junior High School/Middle School Leaving Certificate (14.7%). There were other women who have acquired an Arabic form of education (13.3%). There were others who had completed or attended courses in Non- formal education and Arabic schools popularly known as “Makaranta”.

Table 4.3: A Cross-tabulation of Educational Levels by Standard of Living

Educational levels	Standard of living after accessing the loan			
	Low	Moderate	High	Total
Primary education	1 (8.3%)	6 (50.0%)	5 (41.7%)	12(100%)
JHS	1 (7.7%)	15 (78.9%)	4 (21.1%)	19 (100%)
SHS/Vocational/Technical	–	5 (38.5%)	7 (53.8%)	13 (100%)
Tertiary	3 (4.5%)	1 (16.7%)	5 (83.3%)	6 (100%)
No formal	1 (5.6%)	52	11(16.7%)	66 (100%)
Other		(78.8%) 9 (50.0%)	8 (44.4%)	18 (100%)

Source: Fieldwork, 2012

 $\chi^2(10) = 23.324; p < 0.05$

Table 4.3 shows that women who have higher education (polytechnic and University) have high standard of living (83.3%). In sharp contrast, among women who had low standard of living were persons with no formal education (4.5%). The table also depicts that almost all women had moderate standard of living. The chi-square test analysis of $\chi^2(10) = 23,324; p=0.010$ establishes a significant relationship between educational levels and standard of living.

In effect, women with higher education had high standard of living than women who do not have higher education after accessing the loan.

4.3 The extent Micro Finance has been used for Economic Empowerment

Studies have shown that micro finance can help the poor to increase income, build viable businesses, and reduce their vulnerability to external shocks. It can also be a powerful instrument for self-empowerment by enabling the poor, especially women, to become economic agents of change. Poverty is multi-dimensional; therefore by providing access to financial services, micro finance plays an important role in empowering women economically. This research question sought to find out how far the poverty reduction fund has helped in this direction.

Table 4.4: Number of Years Loans have been Received

No. of Years	Frequency	Percentage
3 – 4	57	42.5
5 – 6	16	11.9
7 – 8	19	14.2
9 – 10	42	31.3
Total	134	100

Source: Fieldwork, 2012

Table 4.4 indicates that 57 (42.5%) had accessed loans from the District Assembly in the last four years while 42 (31.3%) accessed loans in the last ten years. However, 16 (11.9%) had accessed loans in the past six years. The number of respondents peaked in the last four years and ten years respectively. To be able to assess whether this had any effect on their standard of living, a cross tabulation of it was computed and details of it are presented in table 4.5

Table 4.5: A Cross Tabulation of Years Loans have been Accessed by Standard of Living

Number of Years	Standard of Living after Accessing Loan			
	Low	Moderate	High	Total
3 – 4	1 (1.8%)	31 (54.4%)	25 (43.8%)	57(100%)
5 – 6	1 (6.3%)	10 (62.5%)	5 (31.2%)	16(100%)
7 – 8	2 (10.5%)	16 (84.2%)	1 (5.3%)	19(100%)
9 – 10	2 (4.8%)	31 (73.8%)	9 (21.4%)	42(100%)

Source: Fieldwork, 2012

Table 4.5 shows that women who have accessed the facility for up to four years (43.8%) and those of the 6 year (31.2%) bracket had high standard of living than those with 8 years and 10 years respectively. The table also shows a moderate standard of living for all beneficiaries. This gives an indication that the loan facility has had some positive impact on the socio- economic development of the women.

4.4 Monies Groups Accessed

Respondents were asked to provide the amount of loan they accessed as a group from the Assembly and these were the responses. One group received six thousand Ghana cedis, others received seven thousand cedis, eight thousand cedis, one hundred and fifty thousand Ghana cedis. Some groups also received as high as one hundred and eighty thousand Ghana cedis. When respondents were further asked why the differences in the loans groups accessed, the indication was that all groups were required to present a proposal and defend it. The amount of monies respondents accessed as individuals is presented in table 4.6.

Table 4.6: Amount of Money Individuals Accessed

Amount (GH Cedis)	Frequency	Percentage
10 – 200	90	67.1
210 – 400	21	15.7
410 – 600	13	9.7
610 – 800	2	1.4
810 – 1000	8	6
Total	134	100

Source: Fieldwork, 2012

In Table 4.6, analysis of the amount individual respondents received from the assembly is presented. The amount of money received, ranged from 10 Ghana cedis to 1000 Ghana cedis. The majority of the respondents 70 (52.2%) accessed monies ranging from lowest amount of 10 cedis to 100 Ghana cedis. Also, 8(6%)

received the highest amount ranging from 910 cedis to 1000 to work with. Further discussions with respondents indicated that the amount of money received largely depended on the amount of money accessed as a group and the individual's ability to repay the loan.

Analysis of whether respondents who received loan more than once from the District Assembly were able to repay show that 132(98.5%) responded in the affirmative while 2(1.5%) responded negatively. The less than 2% who indicated they could not repay the loan gave reasons of thievery and natural disaster as the cause of their inability to repay. The majority of the respondents who could repay also stated they traded with the money and used their profits to defray the debt.

4.5 Investments

The essence of disbursing loans to the women groups was to enable them start a trade or invest in any business venture that was likely to bring more income to facilitate repayment of the loan. Respondents were required to provide sectors they invested their monies in. Analysis of this is presented in table 4.7. Table 4.7 presents analysis of the various sectors respondents invested their monies.

Table 4.7: Sectors Respondents Worked

Sectors	Frequency	Percentage
Farming	4	3.0
Petty Trading	76	56.7
Brewery	31	23.1
Rice and Shea butter Processing	13	9.7
Others	10	7.5
Total	134	100

Source: Fieldwork, 2012

From Table 4.7, 76 (56.7%) engaged in petty trading, while only 4 (3.0%) invested their monies into farming. Also 31(31%) stated that they engaged in the brewery of “Pito” (local drink). Others that formed about 7.5% engaged in various activities such as “dawadawa” production, pottery making and gari processing. This largely indicates that more women are interested in the buying and selling business regardless of how little it is. This may be because it is the sector that is lucrative.

The study further assessed the standard of living of respondents since they started enrolling in the poverty reduction programme and analysis of that is presented in table 4.8.

Table 4.8 Standard of Living of Respondents

Standard of Living	Frequency	Percentage
Low	6	4.5
Moderate	88	65.7
High	40	29.9
Total	134	100

Source: Fieldwork, 2012

According to table 4.8, the majority of the respondents 88 (65.7%) assessed their lives prior to accessing the loan and described their standard of living as very moderate. On the other hand, 6(4.5%) indicated their standard of living was still low while 40(29.9%) had a high standard of living. The implication is that more people after participating in the poverty reduction programme now see an improvement in their lives compared to just 4.5% of the population who still felt life was not improving for them. However, as to whether getting loans to work with necessarily leads to an increase in one's standard of living will be determined by further test later.

The study further sought to find out from respondents, specifically the aspect of their family life style that has seen improvement since accessing the loan and analysis of that is presented in Table 4.9.

Table 4.9: Areas of Family Life Improvement

Aspects	Frequency	Percentage
Good Healthy Family Living	11	8.2
Balanced Family Meal	27	20.1
Family Clothing and Shelter	60	44.8
Family Payment of Utilities	36	26.9
Total	134	100

Source: Fieldwork, 2012

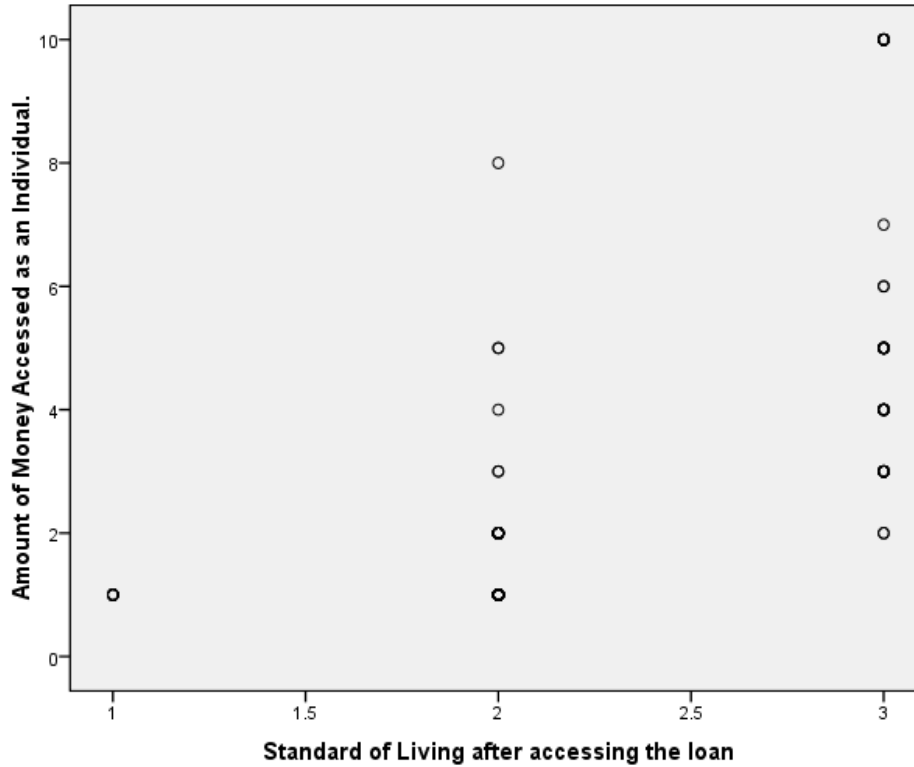
From Table 4.9, 60(44.8%) had seen tremendous level of improvement in their ability to clothe and provide shelter for the family. This notwithstanding, 36(26.9%) of respondents were now contributing to the payment of utilities in the form of electricity, water bills and their children's school fees. What is lacking perhaps is the level of improvement in family health which just recorded 11(8.2%). What this table shows is that all respondents had seen some level of improvement in their family lives since participating in the poverty reduction programmes of the Lawra/ Nandom District.

A question that was posed to respondents to find out if the loan they accessed to work with has empowered them economically to be able to do small purchases, results of the analysis indicated that they all responded in the affirmative.

Respondents stated that because they worked with the money and also because they had been trained on how to save and how to manage their finances, it helped them to be prudent in their disbursement. This further helped them to do their purchases.

To be able to fully answer the research objective of knowing whether financial scheme necessarily provided empowerment economically, a correlation test was conducted. To be able to perform the correlation, a scatter plot was first generated to help determine the nature of the relationship between the variables and also to check for violations of linearity.

Figure 4.3 Scatter Plot of Standard of Living and Amount of Money Received



Source: Fieldwork, 2012

The scatter plot shows an upward trend which indicates a positive relationship between the amount of loan accessed and the standard of living of respondents. Again, it shows a linear relationship and once Pearson correlation assumes a linear relationship, a calculation of it was done in which the results is presented in Table 4.10.

Table 4.10 Analysis of Correlations coefficient of amount of money by standard of living

Correlation co-efficient		Amount of Money Accessed as an Individual.	Standard of Living after accessing the loan
Amount of Money Accessed as an Individual.	Pearson Correlation Sig. (2-tailed) N	1 134	.684** .000 134
Standard of Living after accessing the loan	Pearson Correlation Sig. (2-tailed) N	.684** .000 134	1 134

** . Correlation is significant at the 0.05 level (2-tailed).

Source: Fieldwork, 2012

The relationship between the amount of loan accessed by individuals and the standard of living of respondents was investigated using Pearson product - moment correlation coefficient. There was a strong positive correlation between the variables [$r=.68$, $n=134$, $p < .05$] with high levels of amount of money accessed associated with high standard of living. The coefficient of determination

was calculated to get the variance of the two variables. It indicated a shared variance of 46.79%.

The meaning and implication of this is that, the more money women access, the more empowered they will be, and the higher their standard of living will be. To conclude on this, it can be said that the financial scheme implemented among the women of the Lawra /Nandom District has empowered them enough by raising their standard of living. Further correlation was done with other personal characteristics and details of the results are presented in tables 4.11 and 12.

Table 4.11 Correlation of Selected Personal Characteristics and Amount of Money Accessed as an Individual.

VARIABLE	R	N	PROBABILITY AT 0.05
EDUCATIONAL LEVEL	-.074	134	.39
AGE	-.382	134	.00
RELIGIOUS AFFILIATION	.334	134	.00

Source: Fieldwork, 2012

The relationship between the amounts of money accessed as an individual and the highest educational level was investigated using Pearson product - moment

correlation coefficient. There was a strong negative correlation between the two variables [$r = -.74$, $n = 134$, $p > .05$] high amount of money accessed not associated with level of education of respondents. What this means is that the amount of money respondents accessed was not determined by the level of education respondents attained. There was a shared variance of 54%. The correlation was not statistically significant.

Secondly, there was a weak negative correlation between the two variables [$r = -.3874$, $n = 134$, $p < .05$] with higher amount of money accessed as individuals not associated with the ages of respondents. The implication is that the amount of money beneficiaries accessed was not determined by the ages of respondents. Other factors such as the size of the venture, the viability of the venture and one's ability to pay back the loan could be some of the determining factors of the monies accessed. There was a shared variance of 14.59%. The correlation was statistically significant.

Thirdly, there was a positive correlation between the two variables [$r = .3874$, $n = 134$, $p < .05$] with higher amount of money accessed as individuals not related to strong religious affiliation of respondents. There was a shared variance of 11.15%. The correlation was statistically significant.

Table 4.12 Correlations of Selected Personal Characteristics and Standard of Living after Accessing the Loan

VARIABLES	R	N	PROBABILITY AT 0.05
EDUCATIONAL LEVEL	-.070	134	.42
AGE	-.275	134	.01
RELIGIOUS AFFILIATION	.391	134	.00

Source: Fieldwork, 2012

The relationship between highest educational level of respondents and their standard of living after accessing the loan was investigated using Pearson product - moment correlation coefficient. There was a strong negative correlation between the variables highest educational level and standard of living after accessing the loan [$r = -.70$, $n = 134$, $p > .05$]. The coefficient of determination was calculated for the variance of the two variables. There was a shared variance of nearly 49%. Therefore, standard of living of respondents after accessing the loan helps to explain 49% of the variance in respondents' scores on highest educational level. The correlation was not statistically significant. What it means is that standard of living after accessing the loan is not associated with level of education. Under normal circumstances the opposite is true but it looks like in business it may not always be the case. The standard of living improving could be determined by

one's ability to be financially disciplined, knowledgeable in the business and ability to save.

Also, there was a weak negative correlation between the variables age and standard of living after accessing the loan [$r = -.28$, $n = 134$, $p < .05$]. Correlation was statistically significant. There was a shared variance of 7.56%. The implication is that the age of respondents had little to do with their standard of living after accessing the loan.

Additionally, there was a weak positive correlation between the two variables [$r = .39$, $n = 134$, $p < .05$] with high levels of standard of living after accessing the loan associated with high levels of religious affiliation of respondents. Correlation was statistically significant. There was a shared variance of 15%. Standard of living of respondents after accessing the loan helps to explain 15% of the variance in respondents' scores on their religious affiliation scale. The implication here is that the kind of religious affiliation respondents belonged to helped to determine their standard of living after accessing the loan.

4.6 Challenges Faced in Obtaining the Loan

4.6.1 Group Challenges

Even though from the evidence based on the study, the poverty reduction programme in the Lawra/ Nandom District has helped to empower respondents economically and socially, it was not without some level of challenges faced by

respondents collectively as a group and individually. When respondents were asked about the challenges they faced as a group, they mentioned writing of a proposal and defending it as a major challenge. This they explained that because it needed a particular skill and expertise to be able to put up a convincing proposal and since most of them had no formal education, it was difficult for them. Some also mentioned the lack of money to open bank account with specific rural bank as their challenge as a result of the level of poverty in the Lawra /Nandom District, especially with those who were not initially into any money making venture. Still on the issue of money as a challenge, mention was made of the lack of it to pay for commitment fees being demanded by the bank. This was again difficult because they found it extremely challenging coming up with money to start a bank account and when they were done with it, another money issue cropped up. According to them, they had to go borrow money from people before they could settle for that because when they asked the bank to deduct from their loans they refused. The final challenge which was mentioned by the respondents was the numerous follow-ups they had to do before they could access the loans. This they said took much of their time.

4.6.2 Individual Challenges

In every human endeavour, there are bound to be differences with regards to perspectives from which opinions are expressed. While some of the respondents stated that they did not experience any challenges as individuals before accessing the loans, others had some level of difficulties. Among some of the challenges

stated by the respondents was the high interest rate which was being charged by the banks.

According to these respondents, they looked at how much they were collecting as loans and compared with what they were going to do with it and the profit that will accrue from it and felt that the interest rate was high. To some of the respondents, the duration with which they were asked to pay the loan was short, taking into consideration business activities in the area. Finally there were others also who shared in the frustration of the group with regards to the difficulty they had in opening the initial bank account.

4.7 Social Empowerment of Women as a Result of the Poverty Reduction Programme

This section presents the data collected from the field aimed at examining the extent to which poverty reduction programmes have resulted in the social empowerment of women in the Lawra/Nadom District.

4.7.1 Benefits of the Programme to the Participating Communities

Programmes like the poverty reduction strategies are implemented to help the people improve upon their situation. This aspect of the study therefore sought to find out some of the benefits the participating communities have enjoyed after joining the programme which were of social importance for the community's survival.

Respondents were asked to mention some of the benefits that the communities have experienced as a result of the poverty reduction programmes. One of the major benefits identified by the respondents was Low school drop-out rate. This was explained as because the women were engaged in their business activities, they could afford their wards fees, uniforms and feeding which most of the time push the children to stay at home since they cannot learn on empty stomach. The other benefit which was mentioned as been important for the community's survival was the provision of grinding mill. Most of the staple foods eaten in the Lawra/Nandom District like 'tuo zaafi', 'konkonte', 'tunbaani', 'ayuo koko' 'sawele', and 'gbeleng' all go through the grinding mill. Through the implementation of the programme, these milling machines were provided which has helped to reduce the number of hours walking to the nearby town for grinding and the energy spent. Mention was also made of the provision of bore bores which has helped to drastically reduce the guinea worm infection and has provided them with good potable water.

Aside these material gains, respondents mentioned the strengthening of marriages as one of the benefits they have gained from the programme. This is because once they were assured of regular income from the business activities they engaged in, it reduced the number of times they quarreled with husbands on some basic household responsibilities.

Formation of credit unions have also helped to save money and reduce the level of poverty since anytime they are in need of financial assistance, they quickly fall on their credit unions for assistance. All these, respondents claimed have led to unity among women as well as men in the community which they reckon has been so fantastic for their community's survival.

4.7.2 Changes in Livelihood as a Result of Participation in Programmes

To be able to ascertain the impact of the programmes on the individual, respondents were asked to identify some important changes that have occurred to their lives as a result of their participation in poverty reduction programmes in the Lawra /Nandom District. The details are provided in table 4.13.

Table 4.13: Changes in life as a Result of Participation in Programme

Changes	Frequency	Percentage
Gained Respect	41	30.6
Contribute to Decision making in Family	54	40.3
Active Participation in community Activities	39	29.1
Total	134	100

Source: Fieldwork, 2012

The table 4.13 establishes that the majority of women acknowledged being able to contribute to family issues and expenses as a result of their participation in the poverty reduction programme (40.3%). Similarly, participation in the poverty reduction equally increased women's respect and active participation in community activities. In effect, women's participation in poverty reduction programmes increases their level of social empowerment as this leads to greater respect and ability to contribute in community activities which perhaps was not so.

4.8 Extent of Programme in Increasing Women's Access to Social Services

Access to Social services can be a powerful tool in the battle against poverty and inequality as they can tackle multiple dimensions of poverty and exclusion according to a report by the United Nations task team on the post 2015 U.N Development Agenda (2012).

The report continued that access to Social services can play a fundamental role in creating more inclusive and sustainable development pathways by liberating people from the fear of poverty and deprivations and by helping to break the inter-generational cycle of poverty. Social services are an essential investment that contributes to economic growth and makes growth more pro-poor while directly reducing poverty. It does not only tackle income poverty but also provides an effective, tangible and direct conduit to maximize human development objectives, including better nutrition, health and education outcomes. If people have access to educational opportunity, quality and affordable health care, adequate and

nutritious food, secure shelter and basic income security, they will be able to become or remain productive members of the workforce, or remain dignified members of a society.

To ascertain the extent to which poverty reduction programmes have improved women's access to social services, respondents were asked to indicate from a likert scale of five points (very great extent, great extent, neither great nor small, small extent and very small extent). However, the scale was collapsed into three points of great extent, neither great nor small and small extent. The results are indicated in table 4.14

Table 4.14: Extent the Programme has Improved Access to the Social Services in the Community

Social Condition	Great Extent		Neither great nor small		Small extent	
	N	%	N	%	N	%
Health	129	(96.3%)	4	(3%)	1	(0.7%)
Nutrition	123	(91.8%)	3	(2.2%)	8	(6.0%)
Sanitation	65	(48.5%)	56	(41.8%)	13	(9.7%)
Education	54	(40.3%)	36	(26.9%)	13	(9.7%)
Holding Positions	39	(29.1%)	13	(9.7%)	82	(61.2%)

Source: Field work, 2012

The study result as indicated in table 4.14 shows that, by participating in the programme most women could access health facilities in their communities (96.3%). Similarly, participation increased women's access to nutrition (91.8%) in their communities. However, women's accesses to social positions were not greatly affected by their participation in poverty reduction programmes (29.1%). In effect, the social service that gained prominence as a result of accessing the poverty reduction fund was health of the respondents. The implication is that holding social positions in the Lawra/Nandom District is not susceptible to how resourcefully in terms of finances that women are but other socio-cultural factors as well.

4.9 Interest of Beneficiary Groups in the Implementation of the Poverty Reduction Programmes

The aim of implementing poverty reduction programmes is to ensure the betterment of the beneficiary communities. However as to whether the people are consulted and their real needs considered is a question that bothers researchers. This study therefore sought to find out if the people were involved in the implementation process.

4.9.1 Consultation of Beneficiary Groups

This section aimed to examine whether interest of the beneficiary groups were honoured before and during programme implementation. It was also to assess the various forms of training that were equipped to the women participants during the programme implementation.

On whether women's interests were considered before their participation in the programme, all women answered in the affirmative. The respondents explained all their proposals put forth to programme implementers were accepted and were also allowed to invest the monies in their choice of economic activity. Others also explained that they were sensitized and educated in some areas and vendors where they could invest without any form of compulsion from implementers. Boakye (2009) recommended that for social development priorities and contextual characteristics of project beneficiaries to be upheld, there is the need to do rethinking of participatory approaches to rural development which should be based on a holistic institution-based project model. In this approach, communities' intricate social environments have to be widely studied in-situ to inform project participatory processes before project commencement.

Furthermore, respondents were also asked to indicate whether a form of training programmes was organized for them before their participation in the poverty reduction programmes. The results indicate that a form of training took place before the commencement of the programme as all women answered positively. The respondents further indicated that they were taught how to manage their accounts and keep proper records of their daily activities, the importance of savings and the need to save with recognized "susu" companies, the need to study the season to be able to know what to do at what time that will enable them to stay in business at all times (value chain-seasonal trading) and branding as some form of training that were provided by the programme implementers.

Finally, the respondents acknowledged that their participation in the poverty reduction programmes were beneficial in that they have acquired some skills and training needed for effective management of their businesses. Some of the benefits indicated were guarding against unnecessary expenditure and the need to cut down cost, (good financial management), gained innovative ways to add value to their business (entrepreneurial skills), and the need to record day to day activities which have boosted their economic activities.

4.10 An Interview with Two Main Key Informants

4.10.1 Introduction:

The study sought to do an evaluation of the poverty reduction programme implemented in the Lawra/ Nandom District of the Upper West region of Ghana. There was therefore the need to have a one on one interview with some of the implementers and supervisors of the programme to be able to get an insight into where they were prior to the implementation, how far they have come and then where they want to be with regards to the poverty reduction programme in the district. This section presents excerpts of the interviews with key informants.

On the state of poverty situation in the district prior to the implementation of the programme, key informants had this to say:

Poverty takes different dimensions; it is not only about money. It is also about what basic needs are available to the people. So if you give money to individuals

and they cannot use that money to access some facilities to enable them live comfortably then we say they are poor. The basic needs in the district cut across, from education to health. The poverty situation was about 35% before the inception of the programme.

Further, informants were asked to mention the activities organized under the Poverty Reduction Programme in the Lawra/ Nandom District. This was their response:

Some of the programmes are Micro-finance scheme, MASLOC, National Youth Employment Programme (NYEP) and collaboration between the District Assembly and the rural bank assisting women with loans. To explain further, MASLOC for instance is a scheme that was instituted where monies were given to individuals and groups. The money was meant to be a revolving fund. Unfortunately people abused the facility knowing that it was a government fund, and so people were reluctant to pay back. That in a way has marred the progress of that facility and it has become a very big problem. We tried retrieving these monies from those who were beneficiaries at the time, some have paid and others haven't paid.

This notwithstanding, the District Assembly in its own way was able to put some women in groups and we linked them up to Nandom rural bank where they were privileged to access some funding from there. The other opportunity is that anyone who takes the loan for the first time and is able to pay, the next time the

person is given 50% increase. For example if the person collected GH200.00 the next time the person will be given GH300.00.

Apart from that we have put some women in groups and given them equipments-grinding mill for groundnut and shea butter extraction. We have not given them physical cash but once they are into some kind of activity that generates income we have supported them. Maybe they needed such equipment to help them in quick production of whatever activity they engaged in. It is also another way of helping them to generate income. These are some of the few things we are doing and I think it is helping them.

Additionally, respondents were asked to state how the needs assessment of the programme was conducted and again they explained that:

The various groups were contacted and their leaders were involved. It was done by interview and also scouting. The sponsors, that is, European Union (E.U), GRATIS and about three different Non-governmental organizations (NGOs) went into the communities to find out what their problems were. The groups were able to tell them what they were into and what they needed to enhance their activities. Also applications were brought to the assembly especially those who are in groups wrote their names indicating the amount each person wanted. The amount varied depending on one's own strengths or what the person wanted to do with the money. We also forwarded that to the bank manager after the Assembly had had some discussions with him. He sent his programme manager to those

communities to sensitize them and to let them understand the need for the fund, which was not for free, and was not coming from any government or political party and for that matter, there was the need for them to use the money judiciously to enable them use it for whatever interest they have so that they could pay back.

When key informants were probed further to understand whether they thought the interest of the women groups were considered, they remarked: *Yes. The assessors asked them actually if they needed the help (loans) and they came out with various amounts they need to start their businesses. They also told the implementers what the monies were intended to be used for and how to pay back.* This corroborates earlier responses given by respondents in this study.

The study specifically sought to find out what forms of evaluation has been done with regards to the poverty reduction programme of micro financing since its implementation. This, key informants responded:

There is a monitoring team from the District Assembly that goes round to appraise what goes on and monitor the progress of the women as well. They ask questions to find out the state of the programme, and whether they have a challenge or something they are not happy about. Again with regards to the grinding mills, an organization called Women In Development (WID) were here to evaluate the work of the groups. They are connected to GRATIS who gave the

equipments (grinding mill). They also wanted to find out if the machines were operating well and what has been the improvement so far for the people.

Apart from that, the programmes coordinator is also on the ground finding out how they are progressing and what help the assembly can give them. They remarked that all these are done to enhance the livelihood of the women who are seen as the most vulnerable.

On the question of how the programme objectives of Poverty reduction programme (PRP) been achieved so far, comments of the key informants were that:

It has made some of the women to now be in business. At first they never knew that coming together they could access such fund. Now most of them even go to the bank to take their loans personally. Those who are in the groups mentioned are engaged in one way or the other to help them generate income which is supporting them and their families. Certainly once they have something doing it is going to occupy them. Their income level is upgraded, it is scaled up and that goes a long way to benefit the family. Some of them claim they have been able to buy certain things as a result of the activities they are involved in based on the quick way of making money in whatever production they are into. Those who have taken monies from the bank have engaged in petty trading like selling dawadawa and brewing pito and profit is made from this. We can say the objectives or facilities are yielding some results. These sentiments were equally shared by the beneficiaries in this study.

The researcher wanted to find out from the key informants difficulties encountered in the implementation of the programme. They responded by saying:

The difficulties include funding and the high illiteracy level. We need to do a lot of talking. Sometimes it is very difficult dealing with our northern people because they think everything that comes their way must be free which should not be the case. The loan recovery has also been a problem. Once it is coming from the assembly it is assumed that it is government fund and if it is a government fund everyone is reluctant to pay. There is also the issue of involvement. You get to some places and the women complain that some groups of people are targeted. So instead of benefiting a large group of women, it is only a particular group that benefits. These are some of the complaints when you go to meet the community in a durbar. At times too when they access such loans some want to link it to politics and are afraid that they will be arrested if there is a change in government

Again, the group leaders are seen to be affiliated to some particular political party and so will want their members to benefit leaving the other members of the different political parties.

In probing further, interviewees were asked what has been done about some leaders seen as being affiliated to some or a particular political party. They recommended that:

During sensitization, we try to discourage that. We tell them NGOs don't look at party colours so if in their evaluation they get to know what is happening they will withdraw their services. We give them some kind of talks that are frightening. We

tell the leaders they have to open up to others because once the person is from the community, the district and country we are all one. Before politics we were living in harmony and we should not allow politics to divide us.

There was also the need to ask what exactly has been done to recover monies from those who have not been able to pay as at now. Their comment was:

We have all the names of the defaulters to cross check from the banks. We have also agreed to make radio announcement and write to them. If their compliance level is low we will be forced to come on air to mention names, and the amount they owe. Some of their addresses are not clear and so it is very difficult tracing them.

Finally, the study sought to ask for suggestions with regards to the way forward on the PRP. With this, key informants stated:

We still have a lot to do although those benefiting from this programme are doing well. The youth comprising both women and men should be targeted and not skewed towards only women. It is true they are more vulnerable but we need to make sure it covers the men too. It is believed that if all of them are occupied in some kind of activities, definitely we will not have the problem of people rioting here and there, hitting the streets and making pronouncements that are not good. The coverage should be wider than it is now. We should have more NGOs coming because the government cannot do everything alone.

Secondly, if government opens up opportunities for organizations to invest in women, it will actually help. This is because if women are in business, the profit will trickle down to the family. The government should also liaise with the banks to reduce the interest rates to enable more women to access the loan which will help in school enrollment and good health.

4.11 Summary of Results

This section presents summary of the results obtained from the data gathered on the socio economic empowerment of women groups through poverty reduction programmes in the Lawra/ Nandom District of the Upper West Region of Ghana.

1. Formal education influenced the level of standard of living of respondents.
2. All women who participated in the poverty reduction programme had some amount of money to work with.
3. The kind of venture women invested their monies in enabled all of them to repay the loan.
4. The majority of respondents had seen an improvement in their standard of living.
5. By participating in the poverty reduction programmes, most the women can do their small purchases independently without having to rely on other family members for their survival.
6. Different views of challenges encountered before accessing the funds were highlighted.
7. Interests and needs of respondents were adequately catered for before the funds were accessed

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.1 Introduction

This chapter discusses the major findings of the study which also related to the study's objectives, related literature as well as the models used for the study. The study examined the socio- economic empowerment through the poverty reduction programme in the Lawra/Nandom District. The discussion commences with the demographic characteristics of the respondents and continues to discuss the demographic characteristics of respondents. The discussion continues with micro finance scheme used as an economic empowerment tool, poverty reduction and social empowerment, ways poverty reduction programmes improves and empower women, best interest of beneficiary groups, and achievements of the poverty reduction programme in the Lawra/ Nandom District.

5.2 Demographic Characteristics of Respondents

The study collected data on the respondents' age, marital status, religious affiliation and highest educational level attained. However the analysis was focused on the effect of one's level of education on the individual's standard of living. The results from the test carried indicated a strong relationship between the two variables. The study found that 83.3% of respondents who have higher education through the polytechnic and university experienced high standards of

living. The reasons that could be assigned to this trend are that, people with high education may be able to properly plan and manage their credits effectively. They could also be applying knowledge acquired in school into practice thereby utilizing available resources to their advantage.

This finding is corroborated by Jolliffe (2002) who using the Ghanaian household data found that one's maximum level of education was a significant determinant of the individual's total household income. It must be emphasized that the impact of education on living standards for the poor is of great interest to both policy makers and academic researchers because of the global realization that education is the key towards reducing poverty.

5.3 Micro –Finance Scheme and Women Empowerment

The study found that all recognized women groups accessed some funds that was given to individuals. The amount of money to groups ranged from GH 6,000 to GH 180,000. Individuals also received loans from GH10 to GH 1000. Group based lending is one of the most novel approaches of lending small amounts of money to a large number of clients who cannot offer collateral.

In some instances, group members are jointly accountable for the repayment of each other's loans and usually meet weekly or monthly to collect repayments. This is to ensure repayment, peer pressure and joint liability works very well. The entire group is sometimes disqualified and will not be eligible for further loans,

even if one member of the group defaults payment. Though these group formation guides lower transaction costs for the micro finance institution, there are social costs related with this process. These social costs can be a negative restraint to group borrowing and joint liability approaches, and include coercive peer pressure, loss of faith and the likelihood that the poorest and most vulnerable will remain excluded or further stigmatized.

On the other hand, this also suggests that members can become very determined to work hard, make profits and strive to defray their debts to avoid embarrassment. This also helps to improve the standard of living of beneficiaries.

A study by Khan & Rahaman (2007) found that average micro finance loans given to individual women in Bangladesh as part of strategy to reduce poverty ranges from US\$100 to US\$200 which is paid over a period of 3-12 months. The monies disbursed can be said to be higher as the lowest amount is higher than that of what women in the Lawra/Nandom District were given.

The loan was assessed through the Gramen Bank in Bangladesh which has its main target as women with the believe that women repay loans better than men adding that if women are their priority then the benefit will trickle down to the household to improve level of food intake, health and education. The Gramen Bank has 98% of women as their clientele but same cannot be said of the Women Development Bank in Ghana and the Rural Bank from which the women assessed

the loans. With the duration of payment, more grace period should be given for the start of payment to enable them trade to increase their profit margin before repayment. This should also be same for the women of Lawra/Nandom District.

The study also showed that monies given to women found itself mostly into private informal sectors. The sectors included petty trading, farming, brewery, rice and shea butter processing. There were 56.7% of the women who were into petty trading alone with 23.1% brewing 'pito' (local drink). What this suggests is that lots of women are interested in buying and selling of goods that brings money all the time. It could also mean that because the majority of the women received loans between ten cedis and hundred cedis, perhaps what they could do with it was to engage in some buying and selling of millet, maize, groundnut and 'dawadawa' for such profit and keep the money intact.

However those who engaged in brewery of pito could be influenced by the environment since in the northern part of Ghana, pito is the favourite and traditional drink. The finding is supported by a research paper delivered by the Bank of Ghana on "A Note on Microfinance in Ghana" (2007), which indicated that, microfinance loans are normally used for purposes such as, petty trade, and as "start up" loans for farmers to buy inputs for farming and this includes rice seeds, fertilizers and other agricultural tools; Some of the loans are used for a variety of non-crop activities such as: dairy cow raising, cattle fattening, poultry

farming, weaving, basket making, leasing farm and other capital machinery and woodworking.

The implications are that, the government will have to find a way of increasing the level of education of most women and also increase the capital base of women. This is because the level of education and capital base of the respondents are low. Also women should be provided with capacity building training thus, skill and managerial training to enable them manage their businesses, to enable them grow and contribute to the economy of the country and world at large. Suffice to add that the funding for poverty reduction should be increased in order for the beneficiaries to have their loans increased and interest rate drastically reduced. Furthermore, government should invest and reduce cost of farm inputs.

Additionally, the study indicated that the majority of the women had had their standard of living improved after participating in the poverty reduction programme. The results showed that 65.7% of beneficiaries had moderate standard of living while about 30% thought their standard of living was high.

As was explained in the analysis section, correlation analysis found that income and standard of living were positively correlated implying that if income increases, the client's ability for savings also increases thereby improving the standard of living. If the savings increase, then there will be a positive impact on financial situation of the family. Hence, increase in income as well as savings is

mostly associated with the establishment of economic empowerment because income, savings and employment opportunities are interrelated. The linear relationship between these economic components was also found in this study.

Microfinance is now being considered as one of the most important and an effective mechanism for poverty alleviation. These are also effective mechanisms through which to disseminate information on ways to improve the health, education, legal rights, sanitation and other living standards, which are of relevance. Many micro-credit programmes have targeted one of the concerns for the poor and most vulnerable groups in society – women, who live in households with little or almost no assets. By providing opportunities for self-employment, many studies have concluded that these programmes have significantly improved women's security, autonomy, self-confidence and status within the household (Zeller, Meyer, & Richard 2002).

This notwithstanding, there are some authors who disagree that microfinance schemes actually make women better. Wright (2000) argued at the concluding part of his studies that microfinance projects fail to reach the poorest, and generally have limited effect on income which drive women into greater dependence on their husbands and fail to provide additional services desperately needed by the poor. His views is corroborated by Rogaly (1996) who identified in his study some of the characteristics associated with microfinance that made the poorest worse-off and concluded that microfinance encouraged a single sector

approach to the allocation of the resources to fight poverty. He stated that microcredit was found to be irrelevant to the poorest people because of their inability to pay which becomes an albatross, and there is inadequate education on the part of givers of the loan and so find little change taking place. This viewpoint cannot be generalized in the sense that once it puts the poor person in some business and with proper sensitization it can become relevant which it did in the case of women in the Lawra/ Nandom District. This study is supported by the United Nations Capital Development Fund (2004) which identified that microfinance helps very poor households meet basic needs and protects against risks. It is also associated with improvements in household economic welfare which helps to empower women by supporting their economic participation and so promotes gender equity.

In spite of the fact that financial scheme was found to be a tool that has empowered women in the Lawra /Nandom District to a larger extent, it was not without concerns from the beneficiary groups and individuals. The study found that, groups had concerns over proposals writing, following executives over the funds, commitment fees, and initial funds to open bank account with the rural banks. The high level of illiteracy rate could possibly be the reason why getting people to put together a proposal was a challenge to them. This is because for a proposal to win a contract, it has to be sound, convincing and attractive.

Corroborating this by key informants interviewed for this study when assessing the poverty situation in the district prior to the introduction of the poverty reduction programme remarked that *the basic needs in the district cut across, from education to health. The poverty situation was about 35% before the inception of the programme.* This also suggests why respondents in the Lawra/Nandom District could not afford to open a bank account before accessing the loans. The Ghana poverty reduction strategy II mentions the three northern regions of Ghana as the most poor in the country, with the Lawra/ Nandom District as one of the poorest in the upper west region. Bernasek (2003) identified that most of the problems that the implementation of the microfinance scheme faced in Indonesia were from poor governance, corruption, high interest rates, and lack of financial education and mismanagement of the loans.

The study also found that individually, beneficiaries had concerns over high interest rate. It is an undeniable fact that high interest rate on any day will deter prospective loan applicants. This perhaps explains why the majority of the women resorted to contracting lower loans so that they could pay back. Murray and Boros (2002) highlighting on the characteristics of micro finance argued that higher interest rates on micro-credit reflect the labor-intensive work associated with making small loans. This, the authors contended allows the microfinance intermediary to become sustainable over time.

The study also sought to examine how the micro finance loan respondents contracted has affected the family life styles of beneficiaries. The study therefore reported that beneficiary groups have had an improvement in their family life styles in the following areas. Good health family living, provision of balanced meal, family clothing and shelter and payment of family utilities. It reported that 44.8% can provide clothing and shelter for families while 26.9% can contribute to the payment of utilities. It is natural that when one has money, the person clothes and provides shelter for the family. However in the case of women, one of the key informants interviewed for the study remarked that, *if women are in business, the profit will trickle down to the family*. This finding is supported by Harper (2003) whose study affirms that not only do women save, but their savings have substantial implications for family and resource mobilization for financial markets and national economies. It further stated that savings mobilization is an interesting issue among the poor for various reasons.

First, mobilizing savings lift up important considerations for development programmes that are working to boost productive income and employment among low-income groups. Finally, the process of saving on a regular basis can be an empowering experience for people used to living at the margin, and can contribute to an improvement in the quality of their lives. It serves to capitalize on the productive activities, which sustain the family and thereby enhancing income of the family.

The study also found that all the respondents were able to do small purchases for themselves. This probably was made possible because as part of the training programme organized for the women by the poverty reduction programme credit management and savings were taught. Schuler, Hashemi and Riley (1996) used eight indicators, to assess how far Bangladesh women were empowered and one of the indicators used was the ability to make small purchases on items used daily in food preparation for the economic security and contribution to the family (kerosene oil, cooking oil, spices), ability to buy small items for herself such as hair oil, soap, and jewelries. The woman should be able to have her own cash savings without the husband's permission and use part for business or money-lending.

5.4 Social Empowerment and Poverty Reduction

Social empowerment refers mainly to the literacy rate and social awareness, especially of women who are much oppressed in many parts of the developing countries. It can be said in general, that it is related to the participation of people in different communities and political institutions, mobility and decision-making power, access to safe drinking water and sanitation coverage.

As part of efforts to examine the extent to which the poverty reduction programmes implemented in the Lawra –Nandom district has benefited and empowered the community as a whole, the results of the study showed that there has been an improvement on the social development of the community. One of the major benefits to the community the study revealed is the increase in the

number of children of school going age who attends school regularly. This could be because most of the children were used to helping parents work on their farms and the boys used as cattle herds because there was not enough money to hire labour.

In rural northern part of Ghana, boys and girls play key roles in family farming and through their economic activities generate incomes that improve rural livelihoods for the poor but since women earned extra income from the work they do they could employ the services of others on their farms. To this end, family capital helps to provide enabling resources and strengthens the capacity of individual family members to function and attain their current and future goals and objectives. Other benefits gained from the programme the study revealed were provision of good drinking water and the enjoyment of peace and unity in the community.

Discussions with the women revealed that most of the squabbles they had with their husbands were as a result of shirk of responsibilities such as the provision of housekeeping money and payment of some bills. This, the women contend has been reduced to the barest minimum because they can afford all that because of their regular income.

The study also showed that there have been a lot of positive changes in the lives of women in the Lawra/ Nandom District which has really empowered them as a

result of their participation in the poverty reduction programme. Some of these empowerments include gaining of respect and dignity from men, active participation in community decision making process and activities as well as having the opportunity of contributing to the family's major decision making which had eluded them for a very long time. The joy of being recognized in the community was something the women could not over emphasize.

The Schuler, Hashemi and Riley's Empowerment Index of (1996) indicate that involvement in major household decisions was one of the indicators of women empowerment which the women of Lawra/Nandom have achieved. The rural women's empowerment model of Lennie (2000) which is one of the models used for this study gave the indication that for rural women to be fully empowered, they should have a voice and being listened to, participate in policy making, take action to change the community, network and lobby, and change stereotypes about rural women.

Again, they should gain new knowledge and information, awareness and understanding of issues, acquire skills, abilities and competence, gain support, friendship and inspiration and participate in group activities. It can therefore be said that women in the Lawra/Nandom District who participated in the poverty reduction programme have somewhat been empowered socially which has led to the satisfaction of the women as one woman recounted “ *I am at peace with myself because I am now counted, listened to and respected in my community as a woman*”.

The study sought to find out the extent the poverty reduction programme had improved participants' access to health, nutrition, sanitation, education and the ability to hold some positions which is in line with the social empowerment indicators of Kali (2008). Access to hospitals, clinics and health centers had improved tremendously with about 96% after participating in the programme. This could be because even though, the National Health Insurance Scheme is in operation, access to health was limited because there was no money to do the registration initially that will enable them access the facility.

Again as indicated in the improved access to education, it might have been the reason for seeing the need to attend health facility instead of applying unorthodox medication. Improved access to education through the participation of the programme again might be the reason for the overwhelming improvement of 91% in the nutritional value and sanitation of beneficiaries of the programme. Chewinski & Sekharan (2011) sums it up to state that Basic learning needs comprise both essential learning tools and the basic learning content. This is required by human beings to be able to survive, to develop their full capacities, to live and work in dignity, to participate fully in development, to improve the quality of their lives, to make informed decisions on maternal health, sanitation and nutrition and to continue learning.

The challenge at this stage is the inadequate number of social positions held by the women. Though there has been some level of 29.1% improvement as a result

of assessing the loans, 61.2% of the women think that there is much to do with regards to women holding social positions. Women are not given positions because of cultural and religious reasons coupled with most of them not having meaningful source of income and with the opportunity of accessing the Poverty Reduction Fund, said was a way of being recognized in the community. This is confirmed by Buttenheim (2008) who found cultural and religious barriers that arise in the local communities as reasons for overlooking women in terms of holding social positions; same can be said of women in the Lawra/Nandom District.

5.5 Consultation of Beneficiary Groups

In an attempt to improve the lives of people through the implementation of projects and programmes in a community, there is the need to do some needs assessment in order to ascertain from beneficiaries their real and actual needs. This in effect will go a long way to improve the lives of people and make people responsible for their actions. According to Kabeer (1994) the issue of empowering women is not merely the provision of services, but the very process of identifying and producing those services, because sometimes development may meet women's immediate needs but may fail to address their fundamental issues. To this, end the study sought to find out whether the interests of beneficiary groups were considered.

Results of the analysis showed that respondents' interests were very much considered. This is because they were allowed to present their proposals indicating what and which sector of the economy they wanted to invest their money. Sensitization programmes were organized for them based on the area they wanted to invest their money. They did invest in their interest areas as indicated in their proposals. This helped to address the very fundamental issues they considered as their interest as found by Kabeer (1994). The implications are that more education and sensitization workshops should be organized for the applicants and help direct them into business ventures that can be more profitable to them. This will help achieve the purpose of the credit facility of reducing poverty.

On whether respondents were provided with any form of training before the loan facility was accessed, analysis showed that they were taken through capacity building training programmes which were geared towards helping the women to understand certain dynamics in the small and medium scale businesses. The training programme covered so many areas such as value chain, which is studying the seasons and times so that they can continue to stay in business. Record keeping included recording their income and expenditure. They were also educated on savings. Sanitation, embodied how to keep their environment clean, formation of credit unions where that will enable them to access more loans for the expansion of their businesses. It also included branding which explained ways of adding value to what they do in order to make them unique.

This finding which shows the gains made by the women beneficiaries of the poverty reduction program implemented in the Lawra/ Nandom District as a result of the training and education disapproves the findings of Rogaly (1996). Rogaly found that microfinance made the poorest worse-off, and that microcredit was found to be irrelevant to the poorest people because of their inability to pay which becomes an albatross as a result of inadequate education on the part of givers of the loan and so find little change taking place. This finding shows that with training and education from loan givers, micro finance as a tool for poverty reduction can achieve huge success, thereby making the poorest better and not worse off.

5.6 Socio-Economic Empowerment of Women through Poverty Reduction Programme (Researcher's View)

Analysis of field data on the socio-economic empowerment of women through the implementation of poverty reduction programmes in the Lawra/ Nandom District showed that a micro financing programme can help to reduce poverty. The researcher noticed from the findings of the study that the muslim women did not fear risk and therefore took huge amount of money as loan. This could stem from the fact that muslim women after their wedding are started off with money given by their husbands and some family members to trade and fend for the family. Also, for a complete or total empowerment, some level of awareness should be created.

Beneficiary groups should be educated more on issues concerning the writing of proposals and marketing strategies which include saving, re- investment, and wealth creation. It was also noticed that respondents had a high enthusiasm to collect more loans but feared the interest rate on the loan and the payment terms. This meant that the amount of money needed to engage in their business was limited because of the high interest rate. Further research work can be done in this area.

CHAPTER SIX

SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This chapter summarizes the study, draws conclusions and makes recommendations to the District Assembly and other related bodies who have the interest of women at heart to help fully empower them. The recommendations were based on the major findings of the study. It takes into consideration the statement of the problem, the research objectives, related literature reviewed, methodology and the study results. The chapter also considers the implication of the findings for adult education policy and practice and suggests future research studies.

6.2 Summary

The issue of women empowerment has gained global understanding and realization that there is an urgent need to focus on getting women empowered. There is the belief that if women could be empowered socially and economically, it could trickle down to affecting the lives of other family members. The United Nations Capital Development Fund (2004) identified that microfinance helps very poor households meet basic needs and protects against risks and is associated with improvements in household economic welfare. It also helps to empower women by supporting women's economic participation and so promotes gender equity.

The Lawra/ Nandom District used the micro finance as one of the tools to help reduce the level of poverty among women. This study sought to look at how one of such poverty reduction programmes have helped to reduce poverty among women groups in the district. The study was therefore conducted based on the following objectives.

1. To examine the extent the financial scheme has empowered women groups economically in the Lawra/ Nandom District.
2. To assess how the programme implemented has improved the social lives of women in the Lawra/ Nandom District.
3. To identify the various ways the programme has helped to improve and empower women in the Lawra/ Nandom District.
4. To examine whether the implemented poverty reduction programme achieved its purpose to which it was set up.
5. To find out if the poverty reduction programme implemented were the best for the beneficiary communities.

Literature was reviewed on the following models and concepts: women's empowerment framework, rural women's empowerment model, young women's empowerment model, the concept of women empowerment, the concept of poverty reduction, policy framework on poverty reduction in Ghana, the concept of micro finance as an empowerment tool, indicators of women empowerment, socio-economic empowerment of women and, factors militating against women's socio- economic empowerment and ways of ensuring total empowerment of women.

The study employed the descriptive survey research design but employed the mixed method in data collection stage to ensure that the objectives of the study were achieved. The population for the study was made up of seven (7) different women groups. These were, the Bibile local rice processing group, Doozie women co-operative farmers and marketing society, Kparataa group, Mataadudi co-operative groundnut oil extracting society, Songtaa Nyog women group, Sungtaa co-operative women farmers and marketing society and Yagtoore women group with a total population of one hundred and ninety (190). Based on the Krejcie and Morgan (1990) random sample table selection, a sample size of 134 was selected. There were two interviewees who were administrators of the programme. The purposive, proportional and simple random sampling techniques were used to select respondents for the study. All the women groups in the Lawra/Nandom District were selected purposively because they were the beneficiaries of the poverty reduction programme and the two interviewees were selected purposively because they were the administrators of the programme. Proportional sampling method was used to obtain sample from each women group. The simple random sampling technique was employed to obtain respondents for the study. The data collection method was questionnaire.

6.3 Major Findings of the Study

1. Interview with key informants indicate that though the poverty reduction programmes are bedeviled with some challenges like difficulty in recovering the

loans on schedule, it has largely achieved the purpose of reducing poverty among women for which it was set up.

2. The study found that, monitoring team from the District Assembly goes round to appraise on the progress or otherwise of the women's activities. This they do to ensure smooth running of the programme and to ensure constant touch with the members involved.
3. All registered and recognized women groups had the opportunity to access some funds from the banks which was facilitated by the Lawra/Nandom District Assembly. The majority of the women forming 52.2% received loans less than GHC 100, while only 6% received loans of about GHC 1000.
4. The sectors in which women invested their loans were farming, petty trading, brewery of 'pito' and rice and shea butter processing, however petty trading was the greatest as more than half representing 56.7% engaged in it.
5. A majority of 65.7% of the women in the district have seen some improvement in their standard of living, however women with higher level of formal education experienced high standard of living.
6. Women's participation in the poverty reduction programme has led to improvement in their family lifestyles as evidenced by 44.8% can provide their families with clothing and shelter. Aside this, women contribute to the payment of family utilities, provide balanced meal for family and ensure healthy family living.
7. Challenges encountered by the women before obtaining the loan as a group were, writing and defending their proposals, money to open initial bank

accounts, and the commitment fees that were charged by the banks. Individually, challenges faced were the high interest rate charged by the bank on the loan, payment of loan duration and difficulty in opening new bank account.

8. Findings of the study showed that by participating in the poverty reduction programmes, communities where the women groups were located have benefited in the following ways. The women have contributed to buy grinding mills, there has being low rate of school drop outs and the formation of credit unions.
9. The acquisition of financial strength had made women contribute effectively in family decision making, actively participated in community activities and gained respect in the communities they live.
10. The women have gained improved access to the following social services; health, education, sanitation, nutrition and social positions.
11. Interest of beneficiary groups were very much considered as series of sensitization meetings were held with them before later allowing them to decide on what they wanted to do with the money.
12. Training programmes were held for prospective loan applicants prior to the provision of the loans. Topics treated include credit management, group dynamics, value chain (seasonal trading), and branding.
13. Although this was not part of the study, it came out from the amount of money beneficiaries accessed that moslem women were the ones that took high risk by collecting high sums of money.

6.4 Conclusion

The poverty situation in the Lawra/ Nandom District could reverse tremendously if more funds are made available to these women and others who are ready to join the programme. The poverty reduction programme is building the confidence level of women judging from the fact that many of them boldly involve themselves in community programmes as well as family decision making process.

The poverty reduction programme has also made some of the women financially independent. This is because an increase in their income has lead to increase in their standard of living as well as the socio- economic status. It can be concluded that, the intervention put in place by the Lawra/Nandom District to reduce poverty and to empower women socially and economically have largely been achieved. This is because the poverty reduction programme has helped to improve the socio-economic development of women in the Lawra/Nandom District.

6.5 Recommendations

On the basis of the evidence derived from the study and conclusion drawn, the following recommendations were made:

1. The District Assembly should as a matter of urgency work hard to remove most of the bottlenecks that characterize the processes of accessing the funds since it deters other citizens from participating in the programme.
2. One of the challenges that were faced by the women in accessing the funds was high interest rate put on the loan. Some could not go for higher amount because they feared they could not pay back. It is recommended

highly that government should team up with the local rural banks to negotiate for lower interest rate as well as flexible payment terms to encourage more women to acquire high loans for their businesses.

3. The District Assembly should try as much as possible to separate party politics, from issues of women empowerment. The perception that beneficiary groups are political party members deters other citizens from participating in the programme.
4. The District Assembly should collaborate with Non-Governmental Organizations and other agencies working in the interest of women to intensify the education of women in general since there is high illiteracy rate of 49.3%.
5. Finally, more training programmes should be organized by the District Assembly in collaboration with other stake holders to sensitize women on financial management and new marketing strategies to enable them continue to be in business.

6.6 Suggestions for Future Research

1. The study only looked at the socio economic empowerment of women through poverty reduction programme future research could also investigate into other forms of intervention put in place for the purpose of women empowerment.

2. The study found that more women who were aged 60+ were beneficiaries of the poverty reduction programme, therefore future research could investigate the reasons for this phenomenon.
3. Moslem women were found to be high risk takers therefore future research could investigate into why this phenomenon.

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APPENDIX A: QUESTIONNAIRE**UNIVERSITY OF GHANA****INSTITUTE OF CONTINUING AND DISTANCE EDUCATION****QUESTIONNAIRE FOR RESPONDENTS**

This is an academic research carried out as part of my work towards fulfilling the requirements for the award of Master of Philosophy degree in Adult Education. The research is intended to solicit your views and opinions on ‘Socio-Economic empowerment women groups through the Poverty Reduction Programme of the Lawra/Nandom District Assembly’. Your responses and views expressed are solely meant for academic purposes. You are hereby assured of utmost confidentiality. Thank you

Section A: Demographic Characteristics (Please tick where applicable)

1. Age

- | | | | |
|-----------|-----------------------------|-----------|-----------------------------|
| 01. 20-29 | <input type="checkbox"/> 01 | 04. 50-59 | <input type="checkbox"/> 04 |
| 02. 30-39 | <input type="checkbox"/> 02 | 05. 60+ | <input type="checkbox"/> 05 |
| 03. 40-49 | <input type="checkbox"/> 03 | | |

2. Marital status

- | | | | |
|--------------|-----------------------------|---------------|-----------------------------|
| 01. Single | <input type="checkbox"/> 01 | 04. Separated | <input type="checkbox"/> 04 |
| 02. Married | <input type="checkbox"/> 02 | 05. Widowed | <input type="checkbox"/> 05 |
| 03. Divorced | <input type="checkbox"/> 03 | | |

3. Religious affiliation

- | | |
|------------------|-----------------------------|
| 01. Christianity | <input type="checkbox"/> 01 |
| 02. Islamic | <input type="checkbox"/> 02 |
| 03. Traditional | <input type="checkbox"/> 03 |

4. Highest educational level attained

- | | | | |
|-----------------------|-----------------------------|----------------------------|-----------------------------|
| 01. Primary education | <input type="checkbox"/> 01 | 04. Polytechnic/University | <input type="checkbox"/> 04 |
| 02. JHS/MSLC | <input type="checkbox"/> 02 | 05. No formal education | <input type="checkbox"/> 05 |
| 03. SHS/Vocational | <input type="checkbox"/> 03 | | |

Section B: Micro- Finance as Economic Empowerment

5. How long have you received loans from the District Assembly (in years)?

- | | | | |
|---------|-----------------------------|----------|-----------------------------|
| 01. 3-4 | <input type="checkbox"/> 01 | 03. 7-8 | <input type="checkbox"/> 03 |
| 02. 5-6 | <input type="checkbox"/> 02 | 04. 9-10 | <input type="checkbox"/> 04 |

6. What was the amount of loan you accessed as a group?

7. What was the amount of loan you accessed as an individual?

- 8. If you received a loan more than once, did you manage to repay on time?
 - a. Yes [] 01
 - b. No [] 02

(b). Please offer reasons

- i.
- ii.
- iii.

- 9. In which sectors did you use the loan?

- i.
- ii.

- 10. How would you describe your standard of living after accessing the loan?

Give specifics

.....

.....

.....

- 11. In what ways has the loan improved your family lifestyle? Give specifics.

.....

.....

.....

- 12. Do you think the loan has helped you to do your small purchases most of the time?

- a. Yes [] 01
- b. No [] 02

(b). Explain your response

.....
.....

13. What challenges did you face in obtaining the loan as a group?

- i.
- ii.
- iii.

14. What challenges did you face in obtaining the loan as an individual?

- i.
- ii.
- iii.

Section C: Social Empowerment of Women

15. Identify some of the benefits of the programme to your community.

- i.
- ii.
- iii.

16. What are some of the changes that have occurred to your life as a result of your participation in the programme?

- i.
- ii.

17. To what extent has the programme improved your access to the following social services in your community?

Social conditions	Very great extent	Great extent	Neither great nor small	Some extent	Very small extent
Health					
Nutrition					
Sanitation					
Education					
Holding social positions					

Section D: Consultation of Beneficiary Groups

18. Were your interest considered when you were asked to access the loan?

a. Yes []01 b. No []02

(b). Explain your response

.....

.....

.....

19. Were you provided training on how to use the loan?

a. Yes []01 b. No []02

20. If yes, what was the nature of the training?

.....
.....
.....

21. How beneficial was the training to you?

.....
.....
.....

THANK YOU

APPENDIX B: INTERVIEW GUIDE**UNIVERSITY OF GHANA****INSTITUTE OF CONTINUING AND DISTANCE EDUCATION**

AN INTERVIEW GUIDE FOR IMPLEMENTORS OF THE MICRO-FINANCE PROGRAMME IN THE LAWRA/NANDOM DISTRICT IN
THE UPPER WEST REGION

1. What was the poverty situation in the district before the poverty reduction programme was implemented?
2. What were the activities organized under the poverty reduction programme?
3. How were the needs assessment of the programme conducted?
4. What forms of evaluation has been done since the implementation of the programme?
5. How has the objectives of the programme been achieved so far?
6. What have been the difficulties in the implementation of the programme?