

UNIVERSITY OF GHANA

**EXAMINING THE PROSPECTS, SUCCESSES AND IMPLEMENTATION
CHALLENGES OF WOMEN'S ECONOMIC EMPOWERMENT
PROGRAMMES AND POLICIES IN THE CHEREPONI DISTRICT OF
GHANA**

BY

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**THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA
LEGON, IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR
THE AWARD OF MPhil PUBLIC ADMINISTRATION**

JULY, 2017

DECLARATION

I hereby declare that, except for references to other people's work which have been duly acknowledged, this thesis is a result of my own work produced from the research I carried out under the supervision of Dr. Emmanuel Y. M. Seidu.

SIGNED.....

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CERTIFICATION

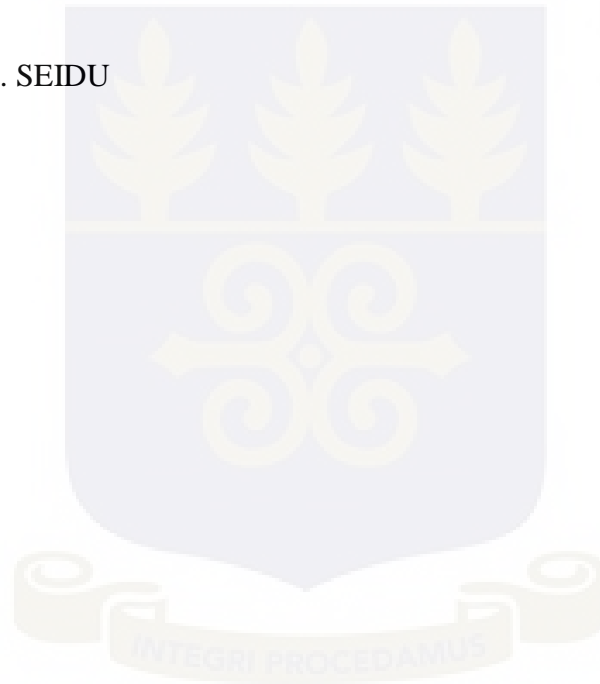
I hereby certify that this research work was carried out in accordance with laid down procedure of the University of Ghana.

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DATE.....

DR. EMMANUEL Y. M. SEIDU

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DEDICATION

This research work is dedicated to all women beneficiaries of the Micro Finance and Small Loans Center Programme as well as the Livelihood Empowerment Against Poverty Programme in the Chereponi District. It is also dedicated to my Family.



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Initially, thanks to the Almighty Allah for guiding me throughout this research work.

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Their support and contributions were so vital to the success of this study.

Finally, to my Family, especially Mrs. Sumaila, I say thank you so much for your support throughout this years.

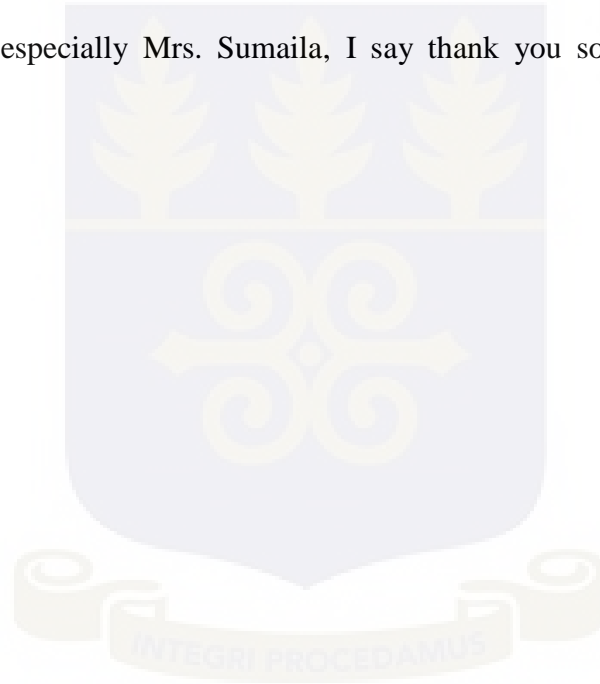


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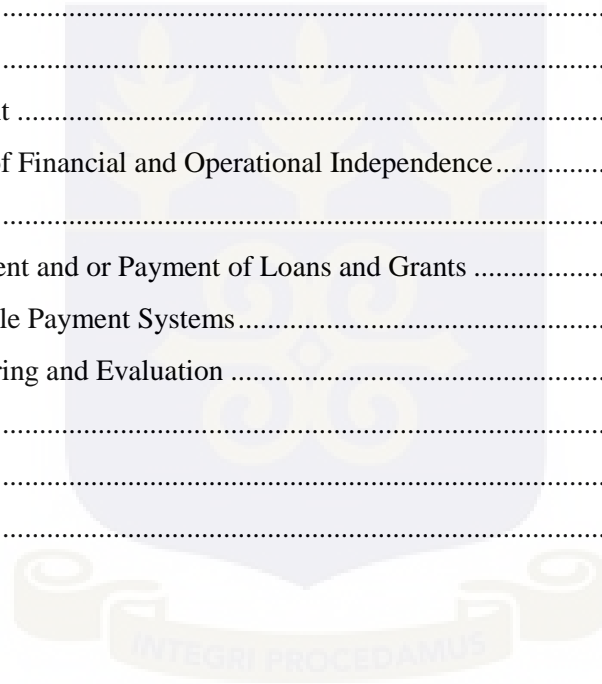
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LIST OF ACRONYMS

CDD	Center for Democratic Development
CGD	Center for Global Development
CLIC	Community LEAP Implementation Committee
DAC	Development Assistance Committee
DID	Department of International Development
DLIC	District LEAP Implementation Committee
DWS	Department of Social Welfare
FAO	Food and Agricultural Organization
GADS	Gender and Agricultural Development Strategy
GCCU	Ghana Co-operative Credit Union
GSS	Ghana Statistical Service
ILO	International Labor Organization
LEAP	Livelihood Empowerment Against Poverty
LESDEP	Local Enterprise and Skill Development Programme
MASLOC	Microfinance and Small Loans Center
MDGs	Millennium Development Goals
MOFA	Ministry of Food and Agriculture

MoGCSP	Ministry of Gender Children and Social Protection
NWLC	National Women’s Law Center
OECD	Organization of Economic Cooperation and Development
OVC	Orphans and Vulnerable Children
UN	United Nations
UNDP	United Nations Human Development Programme
WEE	Women’s Economic Empowerment
WEEPPs	Women’s Economic Empowerment Programmes and Policies



ABSTRACT

Underpinned by the Synthesis Theory of Implementation and Malhora et al. Multidimensional Empowerment Framework, this study sought to examine the prospects, successes and implementation challenges of women's economic empowerment programmes and policies (LEAP and MASLOC) in the Chereponi District of Ghana. A qualitative research approach adopting a case study design was employed to carry out this research work. Fifty respondents were sampled from both MASLOC and LEAP programmes in the Chereponi District for the study. The study found that, both MASLOC and LEAP programmes have bright prospects in relation to poverty alleviation and empowerment of women economically and in several other ways. It was also discovered that, the magnitude of achievements or successes of the LEAP programme were only sufficient to prepare beneficiaries to access better economically empowering programmes like the MASLOC programme. That notwithstanding, it was revealed from the study that, both MASLOC and LEAP programmes in the Chereponi District were helping beneficiaries in setting up small to micro businesses, improving consumption patterns as well as improving the involvement of women in family decision making. Additionally, the study revealed that bottlenecks such as political interference, lack of capacity building among other things were affecting the smooth implementation of these two programmes in the District. However, the study found that, misapplication of loans was a challenge peculiar to the MASLOC programme, whilst loss of E-zwich Cards was a bottleneck peculiar to the LEAP programmes in the District. Finally, the study found periodic capacity building and refresher training for both beneficiaries and management officials as some of the critical success factors of both programmes in the Chereponi District.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter captures the Background to the Study, Statement of the Problem, Research Objectives, Research Questions, and Significance of the Study. The Theoretical Perspectives and Conceptual Framework as well as the Limitations and Organization of the Study are also captured in this chapter.

1.1 Background to the Study

Empowerment is a multi-faceted and multi-disciplinary concept (Mehra, 1997). Thus, it has been defined differently by different scholars, researchers, institutions and agencies based on the scope and purposes of their works. However, Mehra (1997) argued that, in the context of women and development, empowerment should include an expansion of choices and an increase in the capacity of women to exercise them. Similarly, Kabeer (2012); Alsop, Bertelsen and Holland (2006) all in this same context, viewed empowerment as the expansion of choices and the capacity of women to exercise them as well as benefit from them both at the individual and collective level. In this vein and for the purposes of this study, Women's economic empowerment (WEE) would be considered as the magnification of economic opportunities and the capacity of women to take advantage of them as well as benefit from them both at the individual and collective level.

Since the 1950s, small investments, with the aim of responding to the needs of poor women, have been made by governments and development agencies (Mehra, 1997). Today women

empowerment is one of the most popular ‘songs’ on the lips of every country and development agency in the world. For example, for the purpose of empowering women, the fifth goal of the Sustainable Development Goals (SDGs) is solely dedicated to gender equality. In fact, United Nations (UN) Women, (2016); Lomoy (2010) have all suggested that, the attainment of Goal 5 and Goal 3 of the SDGs is respectively critical to the realization of the entire SDGs and the Millennium Development Goals (MDGs) earlier. President Bill Clinton, in his September, 2009 address of the Clinton’s Initiative stated that, “whatever the need be; improving education in developing world, fighting climate change or nearly addressing any other challenge, empowering women is critical part of the equation” Organization for Economic Cooperation and Development-Development Assistance Committee (OECD-DAC) (2011a, p.6).

Interestingly, the Swedish International Development Agency (SIDA) (2010) argued that, even though economic growth is a pre-requisite for poverty reduction, it is not sufficient by itself. And that, for economic growth to lead to poverty reduction and improve equality; people who live below the poverty line; majority of whom are women, must have the possibility themselves, to fully and on equal basis, contribute to economic development and to profit from it. Similarly, Kabeer (2012, p.3) argued that, the argument that economic growth supports women empowerment is weak. This, she said was vindicated by fact that, some of the fastest growing developing countries have shown extremely minimal signs of progress on basic gender equality outcomes.

This level of recognition and attention to women’s empowerment has been due to the greater marginalization and impoverishment of women and the fact that empowering women translates to enormous economic growth and development (Paranandam & packirisany 2015; Kabeer,

2012; Wrigley-Asante, 2012; Cheston & Kuhn, 2002; Swedish International Development Agency (SIDA), 2010).

In Ghana, several efforts relative to economically empowering women have been seen coming from the government. Some for the purposes of meeting international commitments made with other multilateral and bilateral development agencies and all for the gains that the country stand to make from such efforts. The Gender Policy, the Social Protection Policy, Gender and Agricultural Development Strategy (GADS), The Local Enterprise and Skill Development Programme (LESDEP), the Livelihood Empowerment against Poverty (LEAP) Programme, and the Micro Finance and Small Loans Center (MASLOC) Programme among others are all examples of policies and programmes that have been enrolled over the years with the aims of economically empowering women.

Besides, regardless of all the strides and the established arguments made towards and for the importance of women economic empowerment, there continue to be a large number of women living below the poverty line in Ghana (UNDP, 1995; UN Women, 2015). This has been so due to the challenges that are usually confronted by government in implementing well-crafted women's economic empowerment programmes and policies. The Ministry of Gender Children and Social Protection (MoGCSP) (2015) stated that, these implementation challenges tend to reduce the successes of women's economic empowerment policies and programmes and in some instances cause them to fail absolutely.

For that matter, even at a point when Participating Heads of States adopted the African Union's Agenda 2063 at the African Union Summit in January, 2015, the UN Secretary-General, Ban Ki-moon, argued that, there is more work to do to unleash the tremendous potential of women and girls (UN Women, 2015).

This call, and the several utilities that come with economically empowering women as discussed in the first few paragraphs of this part of the chapter makes the need for more efforts relative to policies, programmes and researches to shape policies and programmes from governments, agencies, scholars and researchers, critical and relevant.

1.2 Statement of the Problem

Women are a major driving force in the world economy. In terms of population and their contribution to human capital alone; women constitute half and more than half the population of the world and that of most countries in the world (World Bank, 2016). Studies show that, women constitute more than half the labor force and produce about 70% of food crops in Ghana (MOFA, 2006; ADF, 2008; and Wrigley-Asante, 2012). In fact, it is established that women's economic empowerment is crucial to economic growth and development (Banki-Moon, 2015; UN Women, 2016; Development Assistance Committee, 2010; Kabeer, 2012). Regardless of this importance of women, they are still the most impoverished and marginalized in the world (Chant, 2006; National Women law Center, 2014). As a result of this problem, policies and programmes are being developed and implemented by various governments to help empower women economically and consequently help them break out of the vicious cycle of poverty.

Generally, in Ghana, and the Chereponi District in particular, women's economic empowerment programmes and policies such as the MASLOC and LEAP programmes among others are being implemented with the aim of economically empowering women. The LEAP programme is a cash transfer programme under the auspices of the Department of Social Welfare (DSW) of the MoGCSP. It was initiated in 2008 by the government of Ghana. The programme seeks to mainly alleviate short term poverty and enhance long term human capital development (Handa et al.,

2013). The MASLOC programme on the other hand was initiated in 2006 by the government of Ghana and it is being implemented by MASLOC. Mainly, the programme seeks to create jobs, wealth and alleviate poverty (Eric et al., 2014; MASLOC, 2010).

Indeed, these women's economic empowerment programmes (MASLOC and LEAP), have brighter prospects if successfully implemented in the Chereponi District in particular and Ghana at large. So far, various successes such as marginal increments in working capital, improvement in consumption patterns, and job creation etc. among women have been chalked and reported by various research works (e.g., Eric et al., 2014; MoGCSP, 2015; Jaha & Sika-Bright, 2015; Center for Democratic Development, 2015). These achievements are substantial in a District like Chereponi.

Despite the achievements chalked so far, the implementation of both MASLOC and LEAP programmes in Ghana at large, and the Chereponi District in particular have been saddled with many challenges. Some of these challenges include political interference, lack of gender sensitive monitoring and evaluation, inadequate provision of logistics such as means of transportation, and delay in disbursement and payment of loans and grants to beneficiaries among others (Eric et al., 2014; Handa et al., 2013; MoGCSP, 2015; Jaha & Sika-Bright, 2015). Indeed, lack of gender sensitive monitoring and evaluation was observed by MoGCSP (2015) as a cause of the inability of some women's economic empowerment programmes and policies (WEEPPs) such as the LEAP to fully achieve their objectives. The Ministry of Gender Children and Social Protection (2015) observed that, this can lead to the absolute failure and cancellation of the programme. Also, political interference is a major threat to the attainment of the main objectives of both MASLOC and LEAP programmes in the Chereponi District in particular and Ghana at large. In fact, its negative repercussions such as inclusion and exclusion errors can

cause the programmes to lose focus relative to their main aims of empowering the poor and vulnerable.

Consequently, various researchers (Handa et al., 2013; Jaha & Sika-Bright, 2015; Eric et al., 2014; MoGCSP, 2015) have stated that if nothing is done to resolve these problems and challenges, the survival of the programmes will be threatened or affected. In view of this, this research work was conducted to examine the prospects, successes and implementation challenges of women's economic empowerment programmes and policies (MASLOC and LEAP) in the Chereponi District of Ghana. So as to come up with ways by which the problems that hinder the smooth implementation of these programmes can be resolved efficiently and effectively, and consequently, enhance their successes and prospects in the District in particular and Ghana at large.

Furthermore, research work in the area of women's economic empowerment in Ghana, has been more on generalized issues, looking at broader (national) level issues. And this can be seen in the works of Handa et al. (2013), Ardayfio-Schandorf et al. (1995), Oduro, Boateng-Baah & Boakye-Yiandom (2011) among others. Indeed, not much research work has been done with regards to holistically examining specific women's economic empowerment programmes and policies at less broader (District) levels as this research work sought to do. Hence, this study; which seeks to examine the prospects, successes and implementation challenges of women's economic empowerment programmes and policies in the Chereponi District of Ghana is timely.

1.3 Purpose of the Study

The main purpose of this study is to examine the prospects, successes, and implementation challenges of women's economic empowerment programmes and policies in the Chereponi District of Ghana.

1.4 Research Objectives

The specific objectives of this research work include;

1. To examine the prospects of women's economic empowerment programmes and policies in the Chereponi District.
2. To find out the successes chalked by women's economic empowerment programmes and policies in the Chereponi District.
3. To assess the processes and approaches used in the implementation of women's economic empowerment programmes and policies in the Chereponi District.
4. To identify the challenges in the implementation of women's economic empowerment programmes and policies in the Chereponi District.
5. To identify the critical success factors in the implementation of women's economic empowerment programmes and policies in the Chereponi District.

1.4 Research Questions

The study sought to answer the following research questions;

1. What are the prospects of women's economic empowerment programmes and policies in the Chereponi District?
2. What are the successes chalked by women's economic empowerment programmes and policies in the Chereponi District?

3. What are the processes and approaches used in the implementation of women's economic empowerment programmes and policies in the Chereponi District?
4. What are the challenges in the implementation of women's economic empowerment programmes and policies in the Chereponi District?
5. What are the critical success factors in the implementation of women's economic empowerment programmes and policies in the Chereponi District?

1.5 Significance of the Study

This research work is significant, not only to policy and practice, but also to literature and future research. Among the several significance of this study are;

Initially, this study makes appropriate recommendation to policy making and practice with regards to how to shape policy and practice to advance women's economic empowerment. This it does, by bringing to bare, lapses that were made in the implementation of women's economic empowerment programmes and policies (WEEPPs) in the Chereponi District as well as how they can be averted. Indeed, findings relevant to ways by which implementation challenges of WEEPPs can be better resolved, so as to enhance the successes and prospects of WEEPPs will emerge from this research work. More specifically, recommendations would be made in relation to how best women's economic empowerment programmes and policies can be implemented to enhance successful implementation of women's economic empowerment programs and policies in the Chereponi District.

Additionally, this study expands the evidence base on the potential of women's economic empowerment programmes and policies to the economic growth and development of societies. Indeed, this advances efforts geared towards filling the research gap identified by O'Donnell,

Buvinic, Huang & Kenny (2016) that, there is less literature on the impacts or contributions of women's economic empowerment programmes and policies to economic growth and development and hence the need for future researches in the area to focus on researching to build the literature in that regard. This, the study will do, by unraveling the key achievements and prospects of the women's economic empowerment programmes and policies that were investigated in the Chereponi District of Ghana. Thus, the manner in which women's economic empowerment programmes and policies are advancing the economic as well as socio-cultural, relational, political, psychological lives of their beneficiaries will emerge from this research work.

Also, this study provides directions for future investigations in the area of women's economic empowerment programmes and policies. This, the study will do by outlining the aspects of the phenomena been studied that needs further investigation (research gaps). Finally, this study would serve as a guide and reference material for future research works in the area of women's economic empowerment.

In the next section, the theoretical perspectives and conceptual frameworks that underpinned and guided this study are discussed.

1.6 Theoretical Perspectives and Conceptual Framework

In this section, the theoretical perspectives and conceptual frameworks that underpin the study are discussed. The Synthesis theory of implementation and Malhotra et al. multi-dimensional empowerment framework are the theoretical underpinnings of this study.

1.6.1 Synthesis Theory of Implementation

Whilst the Top-down theory of implementation is based on the assumptions that implementation begins with decisions made by the central government, the Bottom-up theorists are of the view that implementation starts with decisions from the bottom by identifying network of actors involved in actual policy delivery (Fisher, Miller & Sidney 2007).

However, Pulzl and Treib (2007) noted that implementation scholars such as Elmore (1985), Sabatier (1986a), and Goggin et al. (1990) tried to merge the two approaches to implementation. To hedge against the conceptual weaknesses of the top-down and bottom-up approaches to implementation, these class of theorists merged the tenants of the two approaches. Similarly, Sabatier (1986, p.18) stated that “a more preferred alternative to both the top-down and bottom-up approach to implementation is to synthesize the best features of the two approaches”

Besides, factors such as Policy or problem subsystem; Identification of other strategies that are being used to resolve the problem; Identification of actors; Socio-economic and legal factors; Effects of socio-economic changes; Attempts to manipulate legal attributes of government programme; and Actors effort to understanding of the magnitude and factors affecting the problem as well as the various policy instruments were noted by Sabatier (1986, p.19) as the elements of the synthesis theory of implementation

The synthesis theory of implementation has several strengths. Among these strengths are;

Initially, Lucie (2013) observed that combining the two approaches might thus draw on their main strength whilst minimizing their weaknesses. Also, Pulzl and Treib (2007, p.19) observed that “the synthesis theorists pointed out factors that hitherto received little attention. Additionally, they stated that, the synthesis theory overcomes the polarize debate between

bottom up and top down scholars. More also, Lucie (2013, p.19) noted that the synthesis theory of implementation “allows for differentiation between various policy areas”

However, the Synthesis theory of implementation also has its weaknesses. For example Pulzl and Treib (2007) noted that, “While it seems possible to combine some of the insights from the top-down and bottom-up approaches to implementation, some of their difference are so fundamental that, the efforts to comprehensively synthesize them is like trying to combine incommensurate paradigms”

Operationally, this theory was use to examine the processes and approaches used in the implementation of WEEPPs in the District. More specifically, the theory was used to evaluate from the top, flow of responsibility in the implementation process and approach of each women’s economic empowerment programme studied. It was also used to examine, from the bottom, the flow of responsibilities and roles in the implementation process of both WEEPPs studied. Indeed, both the top-down and bottom-up approaches to implementation were applied to this study.

1.6.2 Malhotra et al. Multidimensional Empowerment Framework

Based on the nexus of a few key overlapping terms; option, choice, power, and control, that are most often included in conceptualizing empowerment (Kabeer, 2012; World Bank, 2004; Wrigley-Asante, 2012) Malhotra et al. (2002) developed the multidimensional empowerment framework. “The framework employs different level of specificity” (Malhotra et al., 2002, p.11). The framework is a combination of CIDA (1996) and Kishor (2000a) empowerment frameworks (Malhotra et al., 2002). Malhotra et al. (2002, p.12) argued that, by allowing for

overlapping, empowerment must occur along Economic, Socio-Cultural, Relational, Psychological, Legal and Political dimensions.

Malhotra et al. (2012, p.12) further stated that “in order to make the framework operational, one should consider indicators from various levels of social aggregation; household and community or district levels which are the focus of this study and broader arenas (National and or Regional Levels)”

Malhotra et al. (2002) noted that, economic empowerment includes Women’s control over income; relative contribution to family support in economic terms e.g. consumption; access to credit; access to and control of family resources; Women’s access to employment; and access to markets etc. at the household and community level.

Malhotra et al. (2002) also indicated that, Women’s socio-cultural empowerment encompasses Women’s commitment to educating daughters at the household and community level. They further suggested that factors such as the ability of women to participate in domestic decision-making; make childbearing decisions, control over spouse selection and marriage timing etc. are the major signifiers of women’s relational or family empowerment at household and community levels.

Additionally, at the household and community levels, women’s legal empowerment to them includes Knowledge of legal rights; Domestic support for exercising rights; Community mobilization for rights; Campaigns for rights awareness; Effective local enforcement of legal rights; Laws supporting women’s rights; Access to resources and options; Advocacy for rights and legislation; And use of judicial system to redress rights violations e.tc.

Finally, they argued that women's psychological empowerment is indicated by their level of self-esteem; self-efficacy; and women's sense of inclusion and entitlements at the household and community levels.

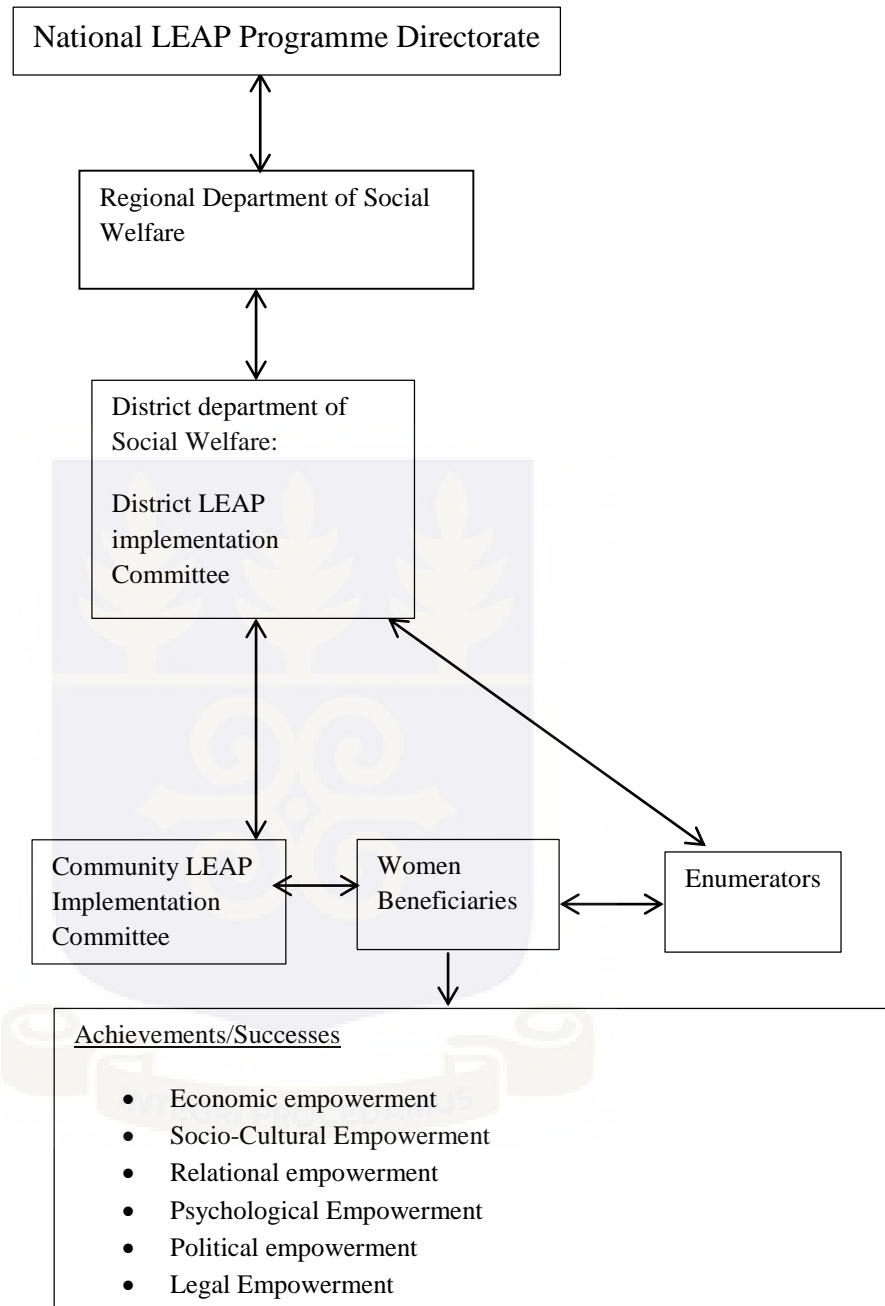
The strength of Malhotra et al.'s (2002) multidimensional empowerment framework lies in its simplicity. That is to say it is easier to understand and operationalize it. Also, it recognizes various levels of assessment and or analysis. As a result, it simplifies and ease's evaluation. The fact that the framework is not context specific makes it useful for analysis in any context.

However, the framework is not self-sufficient. Thus, the absolute consequential nature of the framework makes it only useful when evaluating the outcomes or achievements of empowerment.

This framework was used to examine the successes of both MASLOC and LEAP programmes in the Chereponi District. Thus, the Economic, Socio-cultural, Relational, Psychological, Political and Legal impacts or successes that both MASLOC and LEAP programmes in the Chereponi District had chalked or were chalking were examined using the tenants of this framework.

Besides, in the following section, we present and discuss the conceptual frameworks that guided this study. Two conceptual frameworks were developed based on insights Wrigley-Asante (2012). The first conceptual framework shows how the researcher conceptualized the implementation process of the LEAP programme and its relationship with the achievements or successes of the programme in the Chereponi District. This is followed by the presentation and discussion of the framework that depicts how the researcher conceptualized the implementation process of the MASLOC programme and its relationship with the successes or achievement of the MASLOC programme.

Figure 1 Conceptual Framework for Evaluating the LEAP Programme



Source: Authors Construct with insights from Wrigley Asante (2012)

Figure 1 depicts the conceptual framework that was used in evaluating the LEAP programme in the Chereponi District. The framework is based on the assumption that the successful implementation of the LEAP programme will cause the programme to enhance the lives of its beneficiaries in ways as shown at the very bottom of the framework.

As shown in the framework, the study conceptualized the implementation process of the LEAP programme in the Chereponi District as flowing from the National LEAP Programme Directorate, at the top, to the Northern Regional Department of Social Welfare (DSW) through to the Chereponi District DSW in the middle. The Regional DSW is responsible for relaying directives from the National LEAP Programme Directorate of the MoGCSP to the District DSW. These directives usually pertain to openings for the admission of new community and household beneficiaries or sanctions for payment of grants to existing beneficiaries. The Head of the District DSW who is the secretary to the District LEAP implementation Committee has the responsibility of conveying District LEAP Implementation Committee meetings for onward deliberation on directives received from the regional DSW as well as Identification of potential community beneficiaries in events that directives pertain to new openings for admission of new community beneficiaries. Also the Head of the District DSW is responsible for relaying information on payment dates to Community LEAP Implementation (CLIC) Officials.

From the bottom, the CLIC officials, Enumerators as well as the Beneficiaries are also highly essential to the success of the implementation process of the programme. The CLIC officials are responsible for informing beneficiaries about scheduled payment days; they are also responsible for identifying and highlighting potential beneficiaries and communicating such information to Enumerators through the head of DSW of the Chereponi District. The Enumerators are responsible for administering a set of questionnaires to potential beneficiaries. Data from such

exercise is communicated to the Regional DSW through the head of the District DSW; which is then forwarded to the National LEAP programme directorate for final selection of beneficiaries through a proxy system. After beneficiaries are selected, they are notified through the regional DSW, the Head of district DSW and the CLIC officials. Beneficiaries are the actors whose lives are affected by the programme. Potential beneficiaries on the hand are by virtue of the new approach of selecting beneficiaries responsible for researching to determine if they are eligible for the programme as well as availing themselves for enumeration.

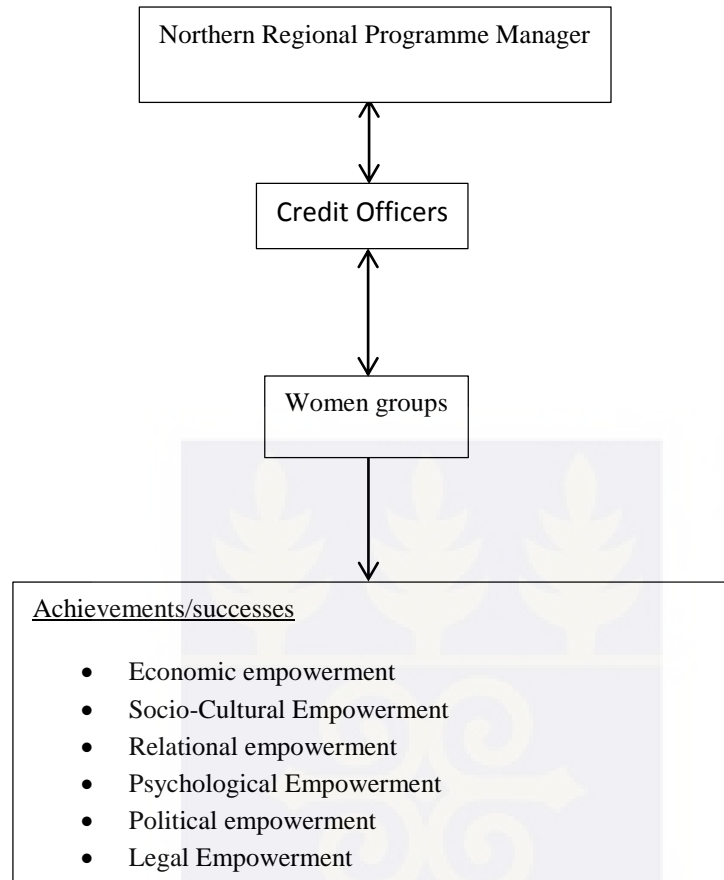
The bi-directional arrows in the implementation process section of the framework shows that the roles and responsibilities of all actors in the implementation process of the LEAP programme are interdependent. “Introducing the concept of networks in to implementation research, Scharpf suggested giving more weight to processes of coordination and collaboration among separate but mutually dependent actors” (Pulzl and Treib, 2007, p.9). They also suggest the regular interaction among actors involved in the implementation process of the programme (Lucie, 2013). This regular interaction among actors of the implementation processes of the LEAP programme helps “reshapes and redefines the programme” (Majone & Widavsky, 1975) cited in (Pulzl and Treib, 2007). Additionally, the bi-directional arrows show that the actors or entities at the bottom are as essential as the actors at the top of the implementation process of the programme. This assertion is consistent with the observations of (Sabatier, 1986; Lucie, 2013) that both the top actors and the bottom actors to the implementation process are critical to its success. These characteristics of the process used in the implementation of the LEAP programme in the District are consistent with the dimensions of the synthesis theory of implementation. Indeed, this exonerates the basis for using the synthesis theory of

implementation as a guide for examining the implementation process of the LEAP programme in the study.

However, the one Directional arrow that links the implementation process section of the framework to the achievement section indicates causative relationship. Thus it shows that, the study conceptualized the achievements or successes of the programme as a consequence of successful implementation of the LEAP programme. And this consequence is measured along the economic, socio-cultural, relational, psychological, political and legal dimensions as indicated in the framework. The fact that economic empowerment programmes have been exonerated by Researchers (e.g. Kabeer, 2002; Lomoy, 2010) in relation to their potential of causing other forms of empowerment provides justification for adopting the Malhotra et al. multidimensional framework for this study. In fact, Malhotra et al.'s framework as shown at the very bottom section of the framework above provides dimensions or tenants for holistically assessing empowerment programmes. As a result, it was considered most suitable for assessing the achievements or successes of the LEAP programme in this study.

However, the next section discusses the conceptual framework that shows how the MASLOC programme was evaluated.

Figure 2 Conceptual Framework for Evaluating the MASLOC Programme



Source: Author's Construct with insights from Wrigley-Asante (2012)

Figure 2 depicts the conceptual framework that was used in evaluating the MASLOC programme in the Chereponi District. The framework is based on the assumption that, when the MASLOC programme is successfully implemented, it would impact the lives of its women beneficiaries who access the programme through group loans, in the various ways as depicted at the very bottom of the framework. The framework shows that the study conceptualized the implementation process of the MASLOC programme as flowing from the Northern Regional programme manager, at the top, through credit officers of the programme at the middle. The

programme manager is responsible for providing directives with regards to daily operational decisions of the programme. Directives include the disbursement of loans, or the admission of new beneficiaries etc. Credit officers on the other hand are responsible for, animation of potential beneficiaries, appraisal of businesses and recovery of loans.

However, from the bottom of the framework, group beneficiaries are as well critical to the success of the implementation process of the programme in the District. Group beneficiaries are impacted by the programme. Also, leadership of the groups are responsible for overseeing the formation of potential beneficiary groups, make arrangements for meeting with credit officers for animation and ensuring that all members of the group successfully complete the repayment of loans among others.

The bi-directional arrows as shown in the framework suggest constant interaction, collaboration and co-ordination among the various actors in the implementation process of the programme in the District (Scharpf, 1978 cited in Pulzl & Treib, 2007; Lucie, 2013). It also shows that their roles are interdependent (Scharpf, 1978 cited in Pulzl & Treib, 2007). Additionally, the bidirectional arrows indicate that the bottom actors in the implementation process of the MASLOC programme are just as important as those at the top (Lucie, 2013; Sabatier, 1986). This attributes of the implementation process of the MASLOC programme makes it consistent with the synthesis theory of implementation. In fact, this justifies the reason for adopting the synthesis theory of implementation in examining the implementation processes of the MASLOC programme in the Chereponi District.

However, the one directional arrow that connects the implementation process section of the framework to the achievement section indicates a causative relationship. It indicates that, a

successful implementation of the programme will cause the enhancement of the lives of the women beneficiaries of the programme in various ways as depicted at the very bottom of the framework. In fact, these successes or achievement as shown in the framework could be economic, socio-cultural, relational, psychological, political and or legal. These characteristics of the very bottom part of the framework satisfy the tenants of Malhotra et al.'s multidimensional framework. Indeed, this justifies the reason for adopting Malhotra et al.'s multidimensional framework in assessing the successes of the MASLOC programme in the study.

1.8 Limitations of the Study

The following limitations constrained the study. Initially, the researcher's weak financial status impeded transportation to and from the research area and to various beneficiary communities. In fact, some beneficiaries sampled for the study lived in villages quite far from the Chereponi Township where the researcher resided to carry out the study. And this made transportation to and from such places quite costly. As a result, the progress of the research was slowed at some point during the study.

Also, the study was limited by insufficient time. The fact that the researcher had less than a year to carry out the study made it difficult relative to resource and participant mobilization to carry out the study with ease.

1.9 Organization of the Study

The study is organized in to five chapters. Chapter One introduces the Background to the study and states the problem that necessitated the study. Also, the purpose of the study as well as its specific objectives is captured in this chapter. Additionally, this chapter highlights the research

questions sought to be answered in the study. The significance of the study as well as the theoretical perspectives and conceptual frames that underpin the study and the limitation and organization of the study are discussed in this chapter.

Relevant empirical and theoretical data on all aspects of the phenomenon studied are presented in Chapter Two. In this chapter, literature on the concept of empowerment, women empowerment and economic empowerment are presented. Also, literature reviewed on the various theories of implementation, policies and programmes, implementation challenges of women's economic empowerment among others are presented in this chapter

Chapter Three discusses the Methodology used in carrying out the study. In this chapter the techniques and tools used in carrying out the study are outlined. The research approach, research design, Research paradigm, sampling procedure, data collection methods and Data processing and analysis techniques and tools are captured in this chapter. Ethical steps taken to ensure the success of the study is also outlined in this chapter

Presentation, Analysis and discussion of data that emanated from the study are captured in Chapter Four. Chapter Five however captured the presentation of summary of findings, conclusions and recommendations to policy and practice as well as research.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This Chapter of the study presents in themes, relevant empirical and theoretical literature on the prospects, successes and implementation challenges of women's economic empowerment programmes and policies in the Chereponi District of Ghana. However, the presentation and discussion of each thematic area is done in a manner that addresses broader (global) issues narrowed down to Ghana. The presentation and discussion of empirical and theoretical data collected would begin with Empowerment.

2.1 Empowerment

This part of the study discusses in themes literature reviewed on the concept and nature of empowerment, women empowerment, concept of economic empowerment and women economic empowerment.

2.1.1 Concept and Nature of Empowerment

Empowerment is the enhancement of an individual's or a group's capacity to make purposive choices and to transform those choices in to desired outcomes and actions (Alsop et al., 2006).

This conception of empowerment assumes the pre-existence of options or opportunities for individuals and groups to choose from or take advantage of. However, for the marginalized and impoverished, there are instances where there do not exist such options and opportunities at all for them to take advantage of or choose from. In such instances, the creation of opportunities must precede the enhancement of the capacity to take advantage of them. Similarly, Paranandam

& Pachirisany (2015, p.8) defined empowerment as “the process of enhancing an individual or a group’s capacity; for this age is not a limit”. One’s again the pre-existence of opportunities and options for individuals and groups to take advantage of or choose from is presumed by Paranandam & pachirisany.

On the other hand, Cheston and Kuhn (2002) provided a more comprehensive definition of empowerment. According to Cheston & Kuhn (2002, p.12) empowerment is about change, power and choices. More comprehensively, this definition of empowerment recognize the need to create opportunities or options for individuals and groups where there are not (Change) as well as enhance their capacity to take advantage of or choose from them (Power and Choice). However, one most common thread among all the conceptions of empowerment discussed above is the concept of power. To Kabeer (1999) Power involves the ability to make strategic life choices.

Interestingly, whilst some researchers have viewed empowerment as a process, others argue that it should be a pathway. In fact, (Eyben et al. 2008) argued that, viewing empowerment as a process is problematic and risks reversal of outcomes, and hence the need to view it as a pathway. However, Al-Dajani & Marlow (2013) were of the view that, empowerment should continue to be viewed as a process, however, not as a linear process but a continuous cycle process.

In fact, Empowerment can take various forms. For example Mandal (2013) digested the previously three forms of empowerment (Economic, Political and Social) as identified by the World Bank (S.a) to include Psychological and educational empowerment. Malhotra et.al (2002)

even adds two other categories of empowerment known as the relational or familial and legal empowerment.

In view of the above conceptions of the term empowerment, one can conclude that, empowerment is a process of moving an individual or a group from a point where they lacked the will to take advantage of either existing or created opportunities around them, to a point where they can effectively and efficiently do so.

This sets the grounds for the discussion of women's empowerment in the following section.

2.1.2 Women Empowerment

“Empowering women has become a frequently cited goal of development interventions. By 2005, more than 1800 projects in World Bank's lending portfolio, mentioned women empowerment in their project document” (Masodale, 2005, p.243). That notwithstanding, there is still no generally accepted conceptualized definition of the term women empowerment (Alsop et al., 2006, p.1). In fact, different scholars have conceptualized it differently based on the scope and context of their studies and researches (Masodale, 2005).

For example Kabeer (2012, p.7) defines women empowerment as “the process through which women gain access to the capacity for exercising strategic forms of agency in relation to their own lives as well as in relation to the larger structures of constraints that position them as subordinate to men” She further stated that each of these aspects of women's lives are not only each important in themselves but also in their interrelationship with others. Similarly, Chakravarty et al. (2013) observed that, women empowerment is the provision of knowledge and resources as well as greater autonomy in decision making to enable women have greater ability to plan their lives and be freed from shocks imposed on them by customs, beliefs and practices.

Contrary to Kabeer (2012) and Chakravarty et al. (2013) assumption of preexisting pool of options and opportunities for women to choose from in their conception of women empowerment; Mehra (1997) suggests the expansion or creation of options and opportunities for women. However, Mehra (1997); Kabeer (2012); and Chakravarty et al. (2013) all agree on the need to increase the capacity of women to take advantage of or choose from opportunities and options.

Just as established in the literature (Malhotra et al., 2012; Mosadale, 2005; Bold et al., 2013), the researcher realized that, cutting across many definitions and conceptualization of the term Women empowerment are the concepts of power, choice, options, control, participation, process and change.

From here, we turn our attention to the concept of economic empowerment.

2.1.3 Economic Empowerment

According to Eyben et al. (2008, p.10), economic empowerment “means people thinking beyond their immediate survival needs and thus able to exercise agency and choice”. Indeed, agency and choice are unavoidable concepts relative to the conceptualization of empowerment. Agency, is simply the extent to which the being-empowered participate in the processes that leads to their empowerment.

From a Composite dimension, Mandal (2013, p.5) stated that, economic empowerment is “a means by which the poor, landless, deprived, and oppressed people of all societies can be freed from all kinds of deprivation and oppression; can directly enjoy benefits from markets as well as households; can easily manage a square nutrition food; and fulfill basic requirements such as house, food, cloth, medicine and pure water” similarly, Malhotra et al. (2002) observed that

economically empowering people involved providing them with an opportunity to obtain reasonable control of income, contribute to family support in economic terms, e.g. consumption, access credit, control family resources, assets and land, employment as well as access to markets etc.

In fact, “Economic empowerment is the crying need of this hour” Mandal (2013, p.5). Economic empowerment is considered central to advancing and sustaining all other forms of empowerment (social, political, psychological, legal, and educational etc.). For example Mandal (2013, p.5) argued that “without economic self-sufficiency other rights and scopes are meaningless to people”. Also, Kabeer (2002) pointed out that; economic empowerment consequents other forms of empowerment. Similarly Tripathy (2004) observed that economic empowerment causes other forms of empowerment (Paranandam & Pachirisany, 2015).

One common trend among the various conceptions of economic empowerment as discussed in this part of the study is the fact that economic empowerment need to have a sustainable and long term focus.

Also, this sets the grounds for the discussion of women’s economic empowerment in the following section.

2.1.4 Women Economic Empowerment

The World Bank is one of the first agencies to define women economic empowerment (Kabeer, 2012). According to (World Bank, 2006, p.4) “Women Economic empowerment is about making markets work (at the policy level) and empowering women to compete in the markets (at the agency level)” (Kabeer, 2012, p.9). This definition of economic empowerment exonerate the significance of general macro and micro economic instigated policies in creating the necessary

business environment for markets to thrive as well as the need to enhance the capacity of women to be able to consciously contribute to change not as passives but as actives; by defining their goals and working to attain them within those markets (Kabeer, 2012).

Similarly, DAC-OECD (2011b, p.7) stated that, “women economic empowerment aims to raise the capacity of women to participate in, contribute to and benefit from growth processes in ways which recognizes their dignity and make it possible to negotiate a fairer distribution of the benefits of growth”. It appears once again; from the understanding of these assertions that, women economic empowerment requires active participation of women. It frowns on women being only at the receiving side in the path-way or process leading to empowerment. Thus, it places emphasis on the extent to which women can contribute to efforts to bringing positive change in their lives and the lives of their families. Also, the beneficiation and consequent uplift of women from previously marginalized positions in the society is emphasized.

The authors of an International Center for Research on Women’s publication cited in Golla et al. (2011) argued that, empowering women economically involves boosting women’s relative control of income and other economic resources (OECD-DAC, 2012); increasing women’s productivity, income and wellbeing (Knowels 2015); as well as enhancing the ability of women to succeed and advance economically and the power to strategically make and act on economic decisions (Kabeer, 2012). Implicit in this conception of women economic empowerment is the need for expanding the ‘Agency’ of women.

In fact, Women economic empowerment is regarded as the Sine qua non of development and or economic growth (Paranandam & Pachirisany, 2015). Similarly, (Blumberg, 2005, p.2) noted that, “Women’s economic empowerment comes close to been the ‘magic potion’ for

development”. Blumberg (2005) elaborately stated that, empowering women economically has lots of values (improved decision making capacity of women, relating to fertility, household decision making, contribution to household budget, health, reduces corruption etc.) that positively enhance growth and development.

Indeed, it appears the conception of women economic empowerment would be incomplete if it ignores or fails to capture agency.

In the following section, literature reviewed on the concept of policy and programme and theories of implementation sets the pace for the discussion of literature reviewed on various women’s economic empowerment programmes been implemented globally and Ghana in particular.

2.2 Policies and Programmes

This portion of the chapter captures the discussion of the concept of policy, programmes, theories and approaches to policy and programme implementation and discusses some examples of women economic empowerment programmes and policies in Ghana.

Fischer, Miller and Sidney (2007) observed that, whilst some scholars (Dye, 2013; Dye, 1984) have viewed policy in terms of Government’s decision to or not to take a particular action relative to a particular issue confronting the society, others have viewed it in terms of its specific characteristics (Lowi & Gimsberg, 1996; Aryee, 2000; Dye, 2013).

2.2.1 Policy

Dye (2013, p.3) defined policy as, “What governments do, why they do it and what difference it makes” Implicit in Dye’s (2013) conception of policy is the recognition of the enormous

competing demands from individuals, institutions and organizations within and sometimes outside the geographical jurisdictions of these governments. These competing demands put pressure on government relative to which demand to respond to or otherwise. Consequently, rational positions based on cost benefit analysis, are taken by governments relative to which demand to attend to.

Similarly, summarizing the insights from David Easton (1965); Harold Lasswell (1979); and James Anderson (1975), Ayee (2000, p.2) viewed policies as “processes and series of governmental activities or decisions that are designed to remedy some public problems either real or imagined”. This assertion recognizes various government efforts such as MASLOC, LEAP, GADS and LESDEP formulated and enrolled by the government of Ghana, as policies geared towards achieving varied ends.

In trying to outline the characteristics of policies, Dye (2013) observed that, policies may regulate behavior, organize bureaucracies, or extract taxes and or all of these things at once. The lens of this study is however zoomed on the benefit distribution characteristic of policies. Ayee (2000) noted that, the most important characteristic of policies in the public arena is that, it is formulated, implemented and evaluated by authorities in a political system. In the face of new developments either in the form of new and better information or constraints policies may be subject to redesigning (Ayee, 2000).

More importantly, learning about the consequences of policies (Dye, 2013) is essential for redesigning and consequently the re-positioning of a failing policy. Interestingly “research in to the utilization of policy research findings illustrates that only a third of administrators and bureaucrats who received such information could identify a concrete use to which it was put”

(Fisher et al., 2007, pxix). “Delon summed this up by ironically noting that a cost benefit economist would be pressed to explain why so much effort had been given to an exercise with a little pay off” (Fisher et al., 2007, pxix).

In the next section literature on the concept of programme is presented.

2.2.1 Programmes

A Programme on the other hand, consists of actions geared towards realizing the goals and objectives of a particular policy (Ayee, 2000). Implicit in this definition of a programme is the fact that several programmes can be developed and enrolled with the aims of realizing a particular policy goal or goals. The terms policy and programme are used interchangeably due to the difficulty in their distinction, especially in practice (Ayee, 2000). In fact, given that the successes and failures of a programme is dependent on whether or not a particular policy is well implemented or even implemented at all as well as the dependence of policy successes and failures on the outcome of programs, it is very cumbersome if not impossible to disentangle the purposes of programmes from policies.

The presentation and discussion of literature on policy and programme implementation is done in the following section.

2.2.3 Policy and Programme Implementation

Policy Implementation is the “continuation of politics by other means” Dye (2013, p.52). Dye (2013) further argued that, activities such as the creation of new organizations, departments, agencies, bureaus, assignment of duties and responsibilities to organizations and personnel, hiring of personnel, drawing up contracts and expending financial resources are necessary for

carrying out policies and programmes promulgated by the legislative branch of government. Similarly, Ayee (2000) viewed implementation as a “process that takes policies which are ideas and advances them in to reality. Implicit in Ayee’s definition is, the recognition of the need to carryout activities that convert policy ideas in to reality. Fischer et al. (2007) identified the specification of programmes, allocation of resources and decision making as ideal process of implementation.

According to Fischer et al. (2007, p.52) “The detection of implementation stage as a missing link (Hangrove, 1975) in the study of policy making can be regarded as the most important conceptual innovation of policy research in the 1970s”. Prior to this period, what happens after a bill is passed in to a law (Baddach, 1977) is not considered as part of policy making process (Fischer et al., 2007). Indeed, Grindle (1980) notes that, there is a strong positive correlation between implementation, programmes as well as policy (Ayee, 2000). That is to say, an implementation failure would consequent in programme and resultant policy failures. Factors such as Inter and intra organizational coordination problems, poor interaction between field agencies with target groups, ineffective monitoring and evaluation, lack of clear and consistent agents-behavioral regulation, lack of direction, leadership, skilled and dedicated personnel have been identified by Fischers et al. (2007); Spillane, Reiser & Reimer (2002); Ayee (2000) as the causes of implementation failures generally.

2.2.4 Theories of Policy Implementation

There are three main theories of policy implementation. They include the Top-down, Bottom-up and the Synthesis theories. Lucie (2013, p.18) points out that “the theories of implementation vary in a number of areas such as the role of actors, their relationship and the type of policies they can be applied to”. Thus, whilst the top-down theorist emphasize premising policy

implementation studies from the role of central actors, bottom-up theorists exonerate the role and impact of implementers or actual policy deliverers on policy success and or failure, and argue that the study of policy implementation should begin from there. The synthesis theory however is an amalgamation of the two theories (Bottom-up and Top-down).

2.2.4.1 Top-Down Theory of Implementation

Sabatier (1986) observed that, the Top-down theory of implementation is based on the assumption that policy decisions starts from the top levels of government. Similarly, Matland (1995) observed that “Top-down theorist view central actors as policy framers hence they give much attention to factors that can be manipulated at that level” (Lucie, 2013).

In outlining the importance of Top-down theorists, Pulzl and Treib (2007) point out that, Top-down theorist follow prescriptive approaches; where emphasis is placed on policy advice to policy makers.

Indeed, Top-down theorists (e.g. Van Meter and Van Horn, 1975; Pressman and Wildavsky, 1973) have advice that, to ensure that policy outcomes align with policy objectives, implementation must take the following form;

- ❖ Definition of clear objectives,
- ❖ Definition of clear system of responsibilities
- ❖ Provision of sufficient resources
- ❖ and Hierarchical control and supervision of implementers

More comprehensively, Sabatier & Mazmania (1979, 1980) in (Sabatier, 1986) observed that the following factors must be considered when implementing a policy;

- ❖ Clear objectives
- ❖ Adequate casual theory
- ❖ Legally structured implementation process
- ❖ Committed and skillful implementation officials
- ❖ Support of interest groups and sovereigns
- ❖ Changes in socio-economic conditions

The Top-down theory of implementation has strengths and weaknesses. For example, the theory's benefit of policy advice is considered as a major strength of the theory (Lucie, 2013). Pulzl and Treib (2007) point out that, through the determination of what causes policy outcomes to deviate from policy objectives, the Top-down theorists suggest ways by which these deviations can be corrected and averted and consequently enhance policy outcomes. However, the theory's emphasis on central actors to the expense of local actors is considered to be one of the weaknesses of the theory (Lucie, 2013). In that, local actors are perceived to be closer to the real problem and hence should be the best people to answer questions or suggest ways by which those problems can be resolved.

Also, Pulzl and Treib (2007) pointed out that, the stagiest nature of the Top-down theory of implementation is a major weakness of the theory. This, they based on the grounds that, policy formulation and design cannot be separated from policy implementation. Similarly, researchers (e.g. Pressman & Wildavsky, 1984; Hoogwood and Gunn, 1984 in Fisher et.al, 2007) have observed that policy design or formulation failures can also automatically consequent implementation failure.

2.2.4.2 Bottom-Up Theory of Implementation

Consistent with Fisher et.al's (2007) observation, Pulzl and Treib (2007) noted that, the Bottom-up theories emerged in the late 1970s and early 1980s. The Bottom-uppers critiqued and departed from the idea that public policy decision making begins from the top (Fisher et.al, 2007). Lucie (2013) pointed out that, (Hjern & Hull, 1982; Half, 1982; Barrette & Fudge, 1981; Elmore, 1979) all criticized the Top-downers on the grounds that Top-down theories over emphasized central actors and neglected other actors in policy implementation studies. In the same spirit Matland (1995, p.146) pointed out that "policy is made at the local level" (Lucie, 2013, p.18).

In discussing the dimensions or tenants along which Bottom-up theorists study policy implementation, Pulzl and Treib (2007, p.92) stated that "this crass of theorists suggest studying what is actually happening from the recipient level and analyzing the real causes that influence actions on the ground" they further noted that studies belonging to this strand begun from the ground by identifying the network of actors that are actually involved in policy delivery.

Even though the Bottom-uppers have been criticized for emphasizing the role of implementers or actual service delivers or street level implementers (Lucie, 2013), their exoneration of street level implementers is considered prudent given their closeness to, and understanding of the problems that policies and programmes purport to resolve. Also the Descriptive dimension of the programme has been considered as a weakness and criticized on the grounds of the question of and so what?

2.2.4.3 Synthesis Theory of Implementation

According to Sabatier (1986) “a preferred approach to either the Top-down or the bottom-up approaches or theories of implementation is to synthesize their best elements”. Elmore (1985) in synthesizing his initial works; Backward and forward mapping, stated that, combining the two approaches is crucial to policy success (Sabatier, 1986). Similarly Lucie (2013, p.19) observed that “increasingly, implementation scholars have focused on combining micro level bottom-up variables and Macro level top-down variable in implementation research” Lucie (2013) further stated that this was necessary because of the utilities that are likely to be attained from the strengths of both theories.

In the next section, literature on some women’s economic empowerment programmes and policies that are been implemented across the globe and Ghana in particular is presented and discussed.

2.2.5 Women’s Economic Empowerment Policies and Programmes in Ghana

Upon the realization that women economic empowerment is critical to women empowerment and consequently the economic growth and development of countries and the world at large; several efforts in the form of policies and programmes have been developed and implemented by countries, institutions and agencies in that regard.

At the multi-lateral stage, the UN in collaboration with Exxon Mobil foundations in early 2012 launched a research aimed at building a road map to catalyze programmes and policies for women economic empowerment (United Nations, 2012). The UNDP in a publication in 2016 outlined what it does for the purposes of enhancing the economic empowerment of women. And that included the reduction and redistribution of women unpaid care; supporting researches on

customary law to help women gain access to Land and participate in decision making; supporting women entrepreneurship through training and production skills and techniques, business management and functional literacy; and support efforts to strengthen legal rights to property.

Also, the UN Women joint programme with the Food and Agricultural Organization (FAO), the International Fund for Agriculture Development (IFAD) and the World Food Programme (WFP) is aimed at economically empowering women in Rwanda, Niger, Ethiopia, Egypt, Guatemala and some few other countries (UN Women, 2012). This, it seeks to do by; improving food and nutrition security, improving access to and control over productive resource and strengthening their participation and leadership in local governance and rural producer organizations etc.

Several other programmes such as Women Access to Land and Protective Resources; and Stimulating Equal Opportunities for Women Entrepreneurs and Income Security through decent Work and Social protection for women are also been implemented by the UN Women with the sole aim of economically empowering women (UN Women, 2015/2016).

The cash transfers from the Child-Mother Allowance in Bolivia is a training programme meant to train women to recognize their labor rights for the purpose of reducing gender discrimination in Nicaragua UN (2009). Additionally, the Self Help Groups (SHGs) creation programme in India is also an economic empowerment programmes that is being implemented with the aim of empowering the marginalized and impoverished woman in India (UN, 2009).

In Tanzania, Africa, the Social Action Fund, and the Women's Bank were all established solely for the purpose of enhancing the economic empowerment of women (UN, 2009). Also, the Handcraft Business gone Rural programme in Swaziland; the Cash for Work programme in

Congo (UN, 2009; USAID, 2016) are all examples of programmes that are being enrolled for the purposes of economically empowering women in Africa.

In neighboring Nigeria, the federal government in efforts geared towards women economic empowerment created women development centers at all 36 states in the country.

Not to say it is enough, several policies and programmes with women's economic empowerment as part of their critical objectives are being implemented by the government of Ghana for the purpose of expanding economic opportunities as well as increasing the ability of women to take advantage of those opportunities (MoGCSP, 2015). Among these programmes are; the Livelihood Empowerment Against Poverty (LEAP), Microfinance and Small Loans Center (MASLOC), Gender in Agricultural Development Strategy (GADs), Local Enterprise and Skill Development Programme etc.

2.2.5.1 Livelihood Empowerment Against Poverty (LEAP) Programme

According to Abbey & Boateng (2014, p.1) "Cash transfers are widely acknowledged as part of the many tools for poverty reduction, particularly with its long term effect on the extreme poor and vulnerable". And the LEAP programme "which provides cash to the extremely poor households across Ghana to alleviate short term poverty and encourage long term human capital development" Handa et al. (2013) is an example of cash transfer programme in Ghana. Abbey & Boateng (2014) noted that the LEAP programme was piloted in 2008 with initial household beneficiaries of 1654 from 21 districts. The LEAP programme which is currently an unconditional cash transfer programme began as a conditional cash transfer programme with conditions tied to the development of social services such as education and health (Handa et.al, 2013).

In fact, the LEAP programme stems from the Ghana Poverty Reduction Strategies (GPRS) (I) and (II) as well as the National Social Protection Strategy (NSPS) (Gbedemah, Jones & Pereznieta, 2010). The GPRS (I) whose weakness led to the promulgation of the GPRS (II); which provided the basic social policy framework for mainstreaming the vulnerable and the excluded in the society in the subsequent NSPS, all recognize the extent of marginalization and impoverishment of women in Ghana and the need to empower them (Gbedemah ^{et}.al, 2010).

Funded largely by the Government of Ghana and partly by the World Bank and the Department of International Development, UK, the LEAP programme's main objective is to alleviate poverty and enhance long term human capital development (Handa et al., 2013). This goal, it efforts to achieve by providing cash to very poor people; majority of whom are women, based on one or more of the following criterions;

- Single parents with orphans and vulnerable children (OVC)
- Aged (65+)
- Persons with extreme disability and unable to work
- Pregnant women

According to Gbedemah et.al (2010, p.2) “adopting a developmental rather than a remedial approach to poverty reduction (GoG, 2007), the LEAP programme uses cash transfer to cushion the poor and encourage them seek capacity development and other empowerment objectives; hence helping them leap out of poverty”. It is implemented by the department of social welfare of the MoGCSP (handa et al., 2013). The LEAP programme currently covers about 213000 poor households in Ghana; with majority of the beneficiaries been women. “Initial selection of

households is done through a community based process and is verified centrally with a proxy means” Handa et al. (2013).

The minister for Gender, Children and Social Protection noted in an address at a press conference on 23rd October, 2015 that an impact assessment of LEAP by the United Nations International Children’s Fund had revealed that, every 1 Ghana cedi injected in to a community through the LEAP programme multiplies by 2.50 Ghana cedi.

2.2.5.2 Microfinance and Small Loans Center (MASLOC) Programme

According to Bank of Ghana (2007, p.5) “Microfinance encompasses the management of small amounts of money through a range of products and systems of intermediary functions that are targeted at low income clients” Consistent with the observations of BOG (2007) and Annan (2003) that microfinance is crucial to sustainable poverty reduction through job creation, increased enrolment as well as can impact cross-cutting issues such as women empowerment among others is the reasons behind the promulgation of the MASLOC programme.

The government of Ghana established the Micro Finance and Small Loans Center in 2006 (MoGCSP, 2015). “MASLOC is responsible for implementing a micro finance programme aimed at reducing poverty, creation jobs and wealth across the country” Eric et al. (2014, p.2). Among the objectives that are been pursued by MASLOC to the end of achieving its main goal of alleviating poverty and creating jobs and wealth are; the development of small scale and entrepreneurial skills, direct and indirect engagement with small scale and micro businesses etc.

Microcredit groups or cooperative societies loans, Individual loans and Wholesale lending are some of the strategies that are been used by MASLOC in efforts to achieving its objectives and

consequently its main goal of alleviating poverty and creating jobs and wealth across the country Eric et al. (2014).

Group loans ranging between 100-500 Ghana cedi are given to individual members of groups with only a minimum of 5 and a maximum of 25 memberships. Eric et al. (2014) noted that in this case, the group solidarity principle is applied; in that the loan liability is born by all members of a particular group where until every individual member completes loan repayment the entire group is considered liable. Individual loans which range from 1,000-10,000 Ghana cedi are given to individuals who own micro and small scale businesses only. The Whole Sale Lending on the other hand is an on-lending facility that sees MASLOC lend to institutions who in turn lend to target individuals and groups of the programme. More importantly, loans or credit facilities extended through the MASLOC programme have 12months gestation periods in that economic activities such as crop cultivation with more than 12months gestation period are not eligible, and hence are not considered for loans or credit facilities.

(MASLOC, 2010) in a lizard pronouncement remarked that, Over the years MASLOC has modestly established itself not only as a microfinance institution that disburses micro and small loans to the identified poor in the various sectors of the Ghanaian economy, but also provides business advisory services; training and capacity building for small and medium scale enterprises (SMEs); as well as collaborating institutions, to provide them with the required skills and knowledge in managing their businesses efficiently and effectively.

2.2.6.3 Local Enterprise and Skill Development Programme (LESDEP)

The local enterprise and skill development programme provides training, startup equipment and financial support for the unemployed youth. LESDEP is a private initiative with full government

support aimed at solving the unemployment canker by assisting in the creation of new businesses (LESDEP, 2013).

MoGCSP (2015) noted that LESDEP offers seasonal employment to 53, 588 females, representing 59.9% of its beneficiaries. LESDEP is under the auspices of the Ministry of Local Government and Rural Development. It is implemented in collaboration with the ministry of employment and social welfare and other agencies such as the National Youth council (NYC), National Board for Small Scale Industries (NBSSI) among others (LESDEP, 2013).

2.2.5.4 Gender and Agricultural Development Strategy

The Gender and Agricultural Development Strategy which was launched in 2004 and later revised and launched in 2016, objects to economically empower women through;

- Improve access to financial service
- Strengthening institutional capacity for gender responsive policies, programmes, projects, budgets and monitoring within MOFA.
- Enhancing equitable delivery of agricultural service and access to inputs.
- Developing and disseminating gender sensitive appropriate technology along the agricultural value chain including smart practices.
- Promoting gender responsive research and extensive linkages etc. Government of Ghana (January, 2016).

Besides, evidence (Mehra, 1997; UN Women, 2016; Wrigley-Asante, 2012; UN, 2015; MoGCSP, 2015) exist to suggest that regardless of all these strides and efforts at the national, regional and international level, women still and continue to lag behind men in almost all aspects

of life. In fact, on the issue of pay gap, the UN women noted that, at the current pace it will take the world 70 years to bridge it.

At this point, we turn our attention to the discussion of literature reviewed on the importance of women's economic empowerment in Ghana.

2.3 Importance of Women's Economic Empowerment Programmes and Policies in Ghana

This section presents and discusses literature on why there is the need to economically empower women, by highlighting the predicaments of women on one hand; and on the other, discusses the positive consequence of women's economic empowerment.

It is generally accepted that women are disproportionately represented among the world's poorest people (Cheston & Kuhn, 2002). According to UN (2015, p.xiv) "lower proportion of women than men have their own cash income from labor due to unequal division of paid and unpaid work". Similar to Zoellick's (2008) Assertion, Project Concern International (2015) noted that, even though women work two-third (2/3) of the world's working hours, they earn only 10% of the world's income.

Interestingly, 55% and 81% of people living below the poverty line are women in rural Brazil and Bolivia respectively (Chant 2006).

Even in the much developed countries women are much impoverished than men. For example it was reported by NWLC (2014) that 39.8% of women, who head families; African American women 25.0%; Hispanic 22.8%; 19.7% of women above 65 and living alone; and 31.1% of women between the ages of 18-64 years with disabilities, live below the poverty line in the United States of America.

Many studies have shown that women do indeed experience greater poverty in Ghana (Government of Ghana, 2003; Wrigley-Asante, 2012; Oduro et al., 2011). For example, using Asset poverty, Oduro et al. (2011) observed that, men owned a greater proportion of all asset categories with the exception of businesses and consumer durables, which recorded a relatively smaller margin. 61%, 62% and 73% of household place of residence, Agricultural lands and other real estate were owned by men (Oduro et al., 2011). This shows a staggering 22, 23 and 46 percentage points' difference respectively. It is established that, 70% of the people living below the poverty line in Ghana are in the northern savannah area, Chereponi District included; with women forming a greater proportion (Inequality country report-Ghana, 2014; Oduro et al., 2011). (World Bank, 2010) noted that, 84% of the economically active female population in Ghana are engaged in vulnerable employment; unpaid family work or own account work (MoGCSP, 2015).

Relative to the continent's average and taking in to cognizance that there is the need for more to be done, Ghana appears to be doing better in terms of women ownership of businesses. Whilst Oduro et al. (2011) show there is a relative balance in the ownership of businesses between men and women; the continent average as reported by USAID (2016) has a staggering 90 percentage point difference. And the situation is even worse in Asia where the percentage point difference is up by another 7%, making it 97%.

Another major predicament that bedevils women is the issues of pay rates. Women are more likely to be paid 25% less as compared to their male counterparts, even though they work longer hours (UN, 2015). 30%-55% of the economically active women worldwide are contributing family workers (UN, 2015). The figure is much higher in sub-Saharan Africa, Oceanic and southern Asia (UN, 2015). In Ghana, it is estimated that the hourly earnings of women is 57% of that of men, which is about a staggering 43 percentage points difference (MoGCSP, 2015).

(Baah-Boateng, 2009) observed that women earn lesser than Men in all kinds of employment (MoGCSP, 2015).

Further deepening these predicaments is women's lack of access to the formal financial institutions and savings mechanisms UN Women (2015). "Whilst 55% of men reported to be having an account at formal financial institutions, only 47% of women do worldwide" UN Women (April, 2015). (Ghana Statistical Service, 2005) noted that, in Ghana only 1.3% of women receive credit from banks as a source of capital (Wrigley –Asante, 2012).

"In most societies in the world, women hold minority decision making position in public and private institutions. Even though there has been an improvement lately, progress is still slow. Currently only one in five of lower and single houses of parliament worldwide are women. There are only 19 female heads of state or government worldwide" (UN, 2015, p.xii). The trend is not different in Ghana. MoGCSP (2015) pointed out that women are underrepresented in the governance structure. It was further stated that only 10.2% which is far lower than the sub-Saharan average of 22.3%, of women are in parliament. Only 14 out of the total of 170 MMDA chief executives are women. These statistics from the UN (2015) World's women's trends and statistics report and the (MoGCSP, 2015) shows how women are indeed marginalized in decision making worldwide and in Ghana. Studies (Wrigley-Asante, 2012) have also shown that in the northern part of Ghana, regardless of how empowered a woman might be, she still seeks the permission of her husband on even matters relating to her personal life.

Generally, this marginalization and impoverishment on the part of women is established to be due to lack of access to credit, land ownership and inheritance, absents of economic opportunities such as employment and or paid jobs, illiteracy, lower levels of participation in

decision making at various level, socio-cultural beliefs and norms (Al-Dajani & Marlow, 2013; UN Women, 2016; paramanandam & packirissany, 2015). The situation is however not different in Ghana where similar factors were identified by Wrigley-Asante (2012) in her study out of the dark but not out of the cage. Wrigley-Asante (2012) argued that as a result of cultural issues; even with some level of empowerment and consequent contribution of women to household budgets some women continue to succumb to the whims and caprices of their husbands. She further stressed that as a result of patriarchal dominance in the cultural systems of northerners in Ghana, women sometimes have to consult their men on decision making even on matters relating to their personal lives. Lack of access to economic opportunities has caused women to spend most of their productive time on unpaid work.

Owing to the afore-discussed predicaments that women find themselves in, coupled with the fact that Women's economic empowerment programmes and policies is a major remedy to them; it would be unsmart to turn a blind eye in that regard. Indeed the economic empowerment of women is regarded as "Smart Economics" zoellick (2008). Informingly, efforts (the formulation and implementation of women's economic empowerment programmes) geared towards economically empowering women is "Smart Economic".

Studies (Blumberg, 2005; OECD-DAC, 2011; OECD-DAC, 2012; Kabeer, 2012; Julia et al., 2008; Tripathy, 2004; Paranadam & Pachirisany, 2015) have shown that, there is a strong positive correlation between Women Economic Empowerment and economic growth and development.

According to UN Women (April, 2015), "when more women work, economies grow and if the paid employment rates of women were raised to the same level as that of men the per capita

income of 15 major developing economies would increase by 14 percent by 2020 and 20 per cent by 2030". Also if all sorts of discrimination against women workers and managers were removed, productivity per worker will increase by some 40%."

DID (2010) revealed the following potential values of women economic empowerment; increased female earnings and bargaining power, increased GDP and agricultural outputs by 8% and 20% in India and Africa respectively, as well as increased job creation (OECD-DAC, 2012)

(Kabeer, 2012; Blumber, 2005; OECD-DAC, 2012; Wrigley-Asante, 2012; SIDA, 2010) all argued in support of DID's initial utility of Women economic empowerment. For example OECD-DAC (2012, p.4) was of the view that "women invest a higher proportion of their earnings in their families and communities than men". In fact, "Evidence from a range of countries shows that increasing the share of household income controlled by women either through their own earnings or cash transfers changes spending in ways that benefit the children" UN Women (April, 2015).

Also, SOS children Village in their 2014 publication on the topic women economic empowerment: what is it and why it matters? Argued that, the GDP of United States, Euro-zone and Japan will respectively be 9%, 13% and 16% higher if women received as much pay as men. Similarly, in Kenya, Africa, giving women farmers the same level of agricultural inputs and education as men could increase yields obtained by women by more than 20 percent (Saito, 1994). In Tanzania, reducing time burdens of women could increase household cash incomes for smallholder coffee and banana growers by 10 percent, labor productivity by 15 percent and capital productivity by 44 percent (Blackden & Bhanu, 1999). In short, gender equality in control over resources such as land, credit, technology and labor can contribute to more efficient markets, enhancing productivity and growth rates" SIDA (2010, p.3). Similarly, a study

conducted in four African countries including Ghana showed that providing women farmers with the same quantity and quality of inputs that men typically receive, and improving their access to agricultural education, could increase national agricultural output and incomes by an estimated 10% to 20% (OECD-DAC, 2012). In fact, “a recent study by the International Monetary fund (IMF) also highlight’s the economic growth and poverty reduction potential of economically empowering women and girls” (O’Donnell, Buvinic, Huang & Kenny, 2016, p.1).

Obviously, the utilities of economically empowering women outweigh its disadvantages both at the individual, community and broader arenas. There-by, making the need for economically empowering women crucially critical to the development path-ways of countries.

With the aim of deepening understanding on importance of WEE, the researcher mainly reviewed literature on the impact of WEEPPs on Economic growth. This exercise revealed some interesting views and arguments. And these views and arguments are presented and discussed in the following section.

2.3.1 Women Economic Empowerment and Economic Growth

This part of the chapter singles out and discusses literature reviewed on the potential of women’s economic empowerment to economic growth and development.

In fact, available literature (Cheston & Kuhn, 2002; SIDA, 2010) appear to be in support of the existence of a very strong correlation between women’s economic empowerment programmes and policies, gender equality consequently, and economic growth; and a weak correlation inversely. It’s been revealed in researches conducted by UNIFEM, UNDP and the World Bank that, there is a negative correlation between gender inequalities and economic growth (Cheston & Kuhn, 2002). Drawing from findings of a World Bank report, Cheston & Kuhn (2002)

confirmed the fact that, societies that discriminated on the basis of gender pay the cost of greater poverty, slower economic growth, weaker governance and a lower living standard of their people. Similarly, Chakravarty et al. (2013) observed that, “the status, employment and or the work performed by women in society is an indicator of a nation’s overall progress”. This is to say that, how well women are positioned or their being in the society is critical to the economic growth of that society.

Similarly but in another breath, SIDA (2010) reported that, societies that increase women’s access to employment, credit, education and health care and that narrow the difference between women and men in economic opportunities increases the pace of economic growth and reduces poverty. According, Jim Yong Kim, the president of the World Bank Group “when countries value girls and women as much as boys and men; when they invest in their health, education, and skills training; when they give women greater opportunities to participate in the economy, manage incomes and run businesses—the benefits extend far beyond individual girls and women to their children and families, to their communities, to societies and economies at large” CGD (2016, p.3).

Kabeer (2012, p.5) argued that “evidence on the converse relationship; that economic growth promotes gender equality is far more mixed and indeed some of the fastest growing developing countries show the list sign of progress on basic gender equality outcomes”. She was however quick to add that, Notwithstanding the weak positive correlation between economic growth and gender equality, the impact of economic growth on women empowerment and for that matter gender equality is likely to be enormous if it complemented with the amplification of women’s economic opportunities. That is to say; it is only when growth expands and magnifies

opportunity for all (men and women) in a manner that gets everybody contributing to and benefiting from it, that, it swiftly paves the way for gender equality (Kabeer, 2012).

Eyben et al. (2008) sums it up by their observation that, even though poverty declination has been slower for people from ethnic minorities and lower castes, economic growth has led to decline in poverty in places like China, India and Vietnam. This argument supports Kabeer's (2012) argument for the need for growth to be augmented with efforts geared towards gender parity in all spheres of live. In my view, it is an important or probably the only way there wouldn't appear to exist, perceived ethnic minorities and people of lower castes and hence a comprehensive poverty reduction as a result of economic growth.

Arguing in support of the fact that in most countries women empowerment and for that matter gender equality has improved with economic development, SIDA (2010) viewed that, empowerment is both cause and a consequence of economic growth. However, the emphasis on the causative attribute of Women's empowerment and or gender equality relative to economic growth is a much preferred position. For example OECD-DAC (2012) observed that Gender equality and empowered women are catalysts for multiplying development efforts. In the same vein, Elborgh-Woytek et al. (2013) points to the macroeconomic gains that can be achieved when women reach their full labor potential (CGD, 2016).

Upon the unraveling of the enormous significance of WEE as well as the corresponding predicaments women find themselves in, the researcher sought to find out what the Law's positions are on the economic empowerment of women. Findings from this exercise is presented and discussed in the following section.

2.4 Legal Underpinnings of Women’s Economic Empowerment Policies and Programmes in Ghana

Globally, there have been enormous efforts relative to the promulgation of legislations and or laws aimed at enhancing women’s economic empowerment. According to United Nations (October, 2009) “Women’s right to land is enshrined in the constitution of Bolivia”

The equal pay Act of the 1963 as they appear in volume 29 of the United States code section 206(d) (1&2) provides for equal pay for equal work done. This provision of the act has a consequential effect of bridging gender pay gap. Similarly, Article 14; article 15 and 16(4) of India’s constitution are among the provisions that confer equal rights and opportunities to all; frowns on discrimination on the basis of gender relative to employment and other economic opportunities; and empower the state to make reservations in appointments and post in favor of any backward class of citizens which in the opinion of the state is not adequately represented (Sindhi, 2012).

At the Apex, article 2 and article 18 of the Africa Charter on human and peoples’ rights frowns against discrimination against women in all fronts (Odigie-Emmanuel, 2010). In another breath, “the consultative act of AU and the new partnership for Africa’s development upholds the principles of promoting gender equality” (Odigie-Emmanuel, 2010).

Similarly and pursuant to meeting commitments made to the AU, the constitution of Nigeria contains a number of provisions aimed at creating the environment for the promulgation and implementation of women’s economic empowerment programmes and policies for the purpose of economically empowering women. For example article 17(4) (a) and article 15(2) frowns on discrimination against women on all fronts (employment, work, other economic opportunities

etc.). In fact, responding to the gender pay disparity, article 17(3) (e) provides for equal pay for equal work done.

In Ghana, Article 17(2) of the 1992 constitution of Ghana frowns on discrimination on the basis of gender. It stipulates that, no person shall be discriminated against on grounds of gender, race, color, ethnic origin, creed or social or economic status. However, the law appears to be the exception rather than the rule; given that women are still, after over two decades of the coming in to force of the constitution underrepresented and hindered in all aspects of life in Ghana.

Also 35(6) (b) advocates for reasonable regional and gender balance in recruitment and selection to public offices. This is definitely a major step towards economic empowerment of women. However, Baah-Boateng (2009) queried that, after over a decade of coming in to force of the constitution, what has been done in that regard? (MoGCSP, 2015).

Further rooting Ghana's commitments relative to laws aimed paving the way for the formulation and implementation of women's economic empowerment programs and policies, and consequently, economically empowering women is the requirements of article 36(6) of the 1992 constitution of the republic of Ghana. It is enshrined in there that, the state shall afford equality of economic opportunity to all citizens and in particular, the state shall take all necessary steps so as to ensure the full integration of women in the main streaming of economic development of Ghana. Lack of access to economic opportunities such as employment and credit facilities have been identified to be some of the major factors causing the marginalization and impoverishment of women worldwide. So therefore, a law aimed at easing this difficulty is a step in the right direction.

Additionally, article 24(1) upholds the right of every person to work under satisfactory, healthy and safe conditions and to equal pay for equal work done without any distinction of any kind. This provision of the constitution when upheld will not only help reverse the existing gender pay gap but also the part that some greater proportion of them are not been protected by legislations and laws designed to protect workers.

The requirement by article 40(d) of the 1992 constitution of the republic of Ghana which ascribes for the need for Ghana to adhere to the ideas of the Charter of the United Nations, the African Union, ECOWAS etc., is another constitutional spirit surrounding the need for the empowerment of women and for that matter the eradication of gender inequality. That is to say, Ghana, by adhering to the requirements and working to achieve goal 5 of the SDGs, and the agenda 2063 of the UN and AU is as required by law gearing towards women empowerment.

Similar to the provision of Article 24(1), section 68 of the labor Act, 2003 (Act 651) advocates for equal pay for equal work without distinction of any kind. It is clear from the literature available that unequal pay rates for men and women is one of the major predicaments of women. It is argued that per capita income will grow by 14% by 2020 and 20% by 2030 if women are paid as much as men are paid (UN Women, 2015).

The Intestate succession law (PNDCL 111) (1985) is one of the legal underpinning of Women economic empowerment programs and policies in Ghana. It espouses how estates of deceased spouse be devolved. The PNDCL 111 in section 5(1) (a) , 6(a) and 16(A) outline the shares of a deceased spouse that should be devolved to the surviving spouse. This Act curbs the situation where widows are thrown out of their husband's house with no share of what they helped built with their men. Whilst 5(1) (a), and 6(1) requires that surviving spouse get $\frac{3}{16}$ th and $\frac{1}{2}$ of the of

the deceased spouse's estate, section 16A prohibits the ejection of surviving spouse. Lack of access to property such as land was agreed to be one of the reasons causing the Impoverishment of women. And this law is meant to improve and pave the way for increase ownership and access of properties.

At this point, we turn our attention to the literature on the successes that are being chalked by various women's economic empowerment programmes and policies across the globe and Ghana in particular.

2.5 Evaluating the Successes of Women's Economic Empowerment Programmes and Policies in Ghana

In the context of policy and programme evaluation; learning about the consequences of a policy or a programme (Dye, 2013), success or otherwise of a policy and or programme is considered as a slippery concept (Aryee, 2000). Ingram & Mann (1980) noted that Success and failure are "often highly subjective and reflective of an individual's goals, perception of needs and perhaps even psychological disposition towards life" (Aryee, 2000, p.3). Success is a relative term; what may be considered as a success by one individual may be considered as failure by another (Aryee, 2000). This is due to the fact that, sometimes, policies and programmes are "designed consciously and unconsciously so that the cost and benefits of the policy or programme do not fall evenly on all stakeholders" Aryee, (2000). Aryee (2000) further observed that the non-static nature of the policy process needs to be taken in to consideration when evaluating the success or otherwise of a policy. That is to say the need to view policy as a "moving target" (Wittrock & de Leon, 1986) is highly essential in the evaluation of the successes of a policy.

Besides, although there is still an enormous gender gap, especially, in terms of access to economic opportunities (Buvnic & Furst-Nichols, 2014); some successes relative to efforts geared towards the economic empowerment of women have been chalked over the past few decades (UN, 2015). Mehra (1997) noted that the period between 1970 and 1990 saw a significant improvement in women's access to credit and financial services, the life expectancy of Women, girls and enrolment in primary school, women's access to contraceptives among others due to the implementation of women's economic empowerment programmes and policies during that time.

In India, improved contribution to household budgets due women's participation in SHGs was the findings of a study conducted by Chakravarty et al. (2013). The ICRW (2012) revealed the following successes that had already been chalked by the 1000 women initiative in their evaluation of the program; increased jobs, increased revenue of beneficiaries, increased confidence of beneficiaries and the filling of existing business services gap.

Reporting on the progress of the ANNAMA Association, the UN Women (2016) stated that, ANNAMA which started with just a hector of land and some seeds and some few other agricultural inputs given then by the UN women has within a year purchased another hector of land and aspired for even bigger plans.

More recently, a study conducted by FAO (2012) in seven African countries including Ghana on the topic 'the impact of cash transfer projects from projection to production' revealed that the LEAP cash transfer in Ghana encouraged income generating activities which in many cases stimulated livelihood improvement and improved productive investments. This is consistent with MoGCSP's (2017) observation that the LEAP programme had helped beneficiaries to save and

start up their own businesses. Basically, the LEAP programme has resulted in the economic empowerment of its women beneficiaries. Also, a study by Center for Democratic Development (CDD) (2015) revealed that not only had the LEAP programme improved beneficiaries' ability to meet their consumption needs, but also, it boosted their capacity to acquire agricultural inputs engage in petty trading as well as save for their future needs. CDD's observation is consistent with that of Handa et al. (2013) even though Handa et al. (2013) parts on the issue of improvement in consumption of beneficiaries where they argued that the LEAP programme had had essentially zero impact on the consumption levels of beneficiaries. The MoGCSP observed that LEAP had significantly doubled the income level of beneficiaries. The MoGCSP (2017) noted that, the number of beneficiary households of the programme had increased from 1654 in 21 Districts to 213, 048. And this covers about 34% of the extremely poor population of 2.2million (MoGCSP, 2017).

At the programme level, MASLOC appears to be chalking some level of success. In fact, MASLOC successfully disbursed GHC 3 million to 7400 women in 2013. The Ashaiman irrigation farmers' co-operative who currently cultivate vegetables to feed the Ashaiman-Tema enclave and export the excess are also beneficiary of MASLOC. MASLOC has had 274, 277 beneficiaries since its establishment in 2006. And 67.7% of these beneficiaries have been women. Even though it has not been as desired, MASLOC has succeeded in improving the working capital, consumption, and the investments of its beneficiaries. This has resulted in economically empowering its women beneficiaries Eric et al. (2014).

Besides, the next section discusses the challenges that have impeded the implementation of WEEPPs. And here again we discuss what has happened at the global level narrowed down to Ghana.

2.6 Challenges that Affect the Implementation of Women's Economic Empowerment Programmes and Policies in Ghana

It is important to recognize the challenge that comes with trying to identify challenges that saddle the implementation of women's economic empowerment programs that cut across all divides in Ghana; given the situational and context-dependent nature of women empowerment (Bold et al., 2013; Narayan-Packer, 2005). However, the literature suggests the following challenges hinder the smooth implementation of women's economic empowerment programmes and policies in Ghana; Chereponi inclusive.

Dinbabo (2014) noted that, the insufficient nature of cash transfers pose serious challenges in the implementation of cash transfer programmes. Similarly, Buvinic and Furst-Nichols (2014) observed that, the injection of small capital alone; as grants or loans is not enough to grow subsistent level female-owned businesses and their empowerment consequently. In the same breath, ILO (2013) commenting on the quantum of cash transfers provided under the LEAP programme, noted that, amounts were insufficient to help break women out of the vicious cycle of poverty. Implicit in these assertions is the fact that it is quite difficult to smoothly implement women's economic empowerment programmes and policies without sufficient resources. That is to say, in a situation where empowerment programmes and policies are pushed through without sufficient resources, desired results are not achieved.

Also, delays in the disbursement of loans and grants provided by women's economic empowerment programmes and policies also hinder their smooth implementation and cause them to fail to fully achieve their stated aim (Eric et al., 2014; Handa et al., 2013). For example Handa et al. (2013) observed that delays and inconsistency or irregular disbursement of the LEAP grants caused it to have essentially zero impact on the consumption of beneficiaries. And one of

the major goals of the LEAP programme is to enhance smooth consumption and or alleviate poverty which is measured by an individual's ability to live above the poverty line of \$1.25 per day. Oduro-Ofori (2014) also highlighted the challenge that delays in the disbursement of the MASLOC loans have on the operations of beneficiaries. This can sometimes cause a halt in the operations of a beneficiary since they form a major component of beneficiaries' working capital.

Handa et al. (2013) noted lack of grievance and complaint mechanism and limited data on beneficiary's feedback as one of the major challenges in the implementation of the LEAP programme. Grievance and complaint mechanisms are essential to policy reshaping efforts.

The MoGCSP (2016) highlighted the challenges that come with targeting during the implementation of women's empowerment programmes in Ghana. Similarly, (SIDA) (2010) recognized the challenge involved in identifying and reaching poor women who are landless laborers, small agricultural producers, cross-border traders and factory and domestic workers. Recently, issues relating to programmes ending up benefitting the already well-to-do women rather than the poor women have being raised (Eric et al., 2014). This challenge causes women economic empowerment programmes and policies to fail to realize their objectives. Instead of empowering the poor and vulnerable in the society they end up empowering the already well to do.

Inadequate Logistics has also been identified by (Jaha & Sika-Bright, 2015; Eric et al., 2014; Handa et al., 2013; Joha, 2012) as one of the major challenges that hinder the smooth implementation of the LEAP and MASLOC. Jaha and Sika-Bright (2015) stated that the inadequacy in logistics; for example official means of transportation, causes programme officers to fund themselves to and from beneficiaries' communities. This demoralizes them from going

since they see it as a cost to them. This slows work and consequently affects output relative to lessening the level of successes that would have otherwise been achieved.

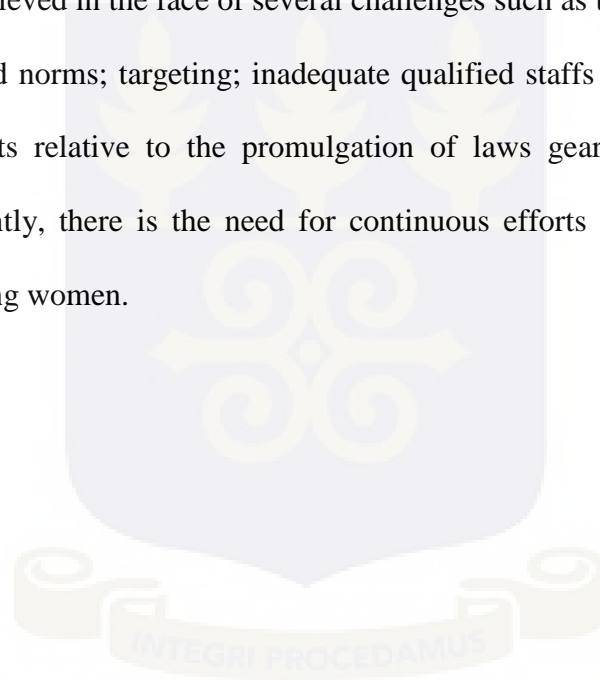
Political interference is one of the major challenges that hinder the smooth implementation of women's economic empowerment programmes and policies. It contributes to improper targeting and defaults in loan repayments. Political parties tend to influence for the selection only their faithful's to benefit from programmes and policies that are being implemented under their government. This sometimes results in the selection of otherwise unqualified persons to benefit from the programmes. Consequently, the programmes and policies fail to achieve the goals they were set out to achieve. In the case of loan repayment some researchers (Eric et al., 2014) have observed that, a lot of beneficiaries view the loan as a rewards for voting for a particular political party hence causing their refusal to repay them.

Also socio-cultural, traditional beliefs and socialization tend to serve as major barriers to implementing empowerment programmes in Ghana (MoGCSP, 2016). Wrigley-Asante (2012) noted that even economically empowered women tend to consult their husbands even on matters relating to their personal lives and this she believes is as a result of our cultural beliefs. Studies have also revealed instances where women tend to give resources in the form of loans and grants given them as beneficiaries of women's empowerment programmes to their husbands based on the notion that their husbands are the heads of their families (Mehra, 1997).

Additionally, lack of effective gender responsive evaluation and monitoring systems is a major implementation challenge (MoGCSP, 2015). This according to the MoGCSP (2015) poses several problems including 'limited or no tracking of implementation and results', 'poor learning and direction for success' and sometimes 'outright failure of projects'.

2.15 Chapter Conclusion

Government's actions and inactions relative to expanding economic opportunities for women as well as their capacity to take advantage of them and benefit from them both at the individual and collective level is crucial to economic growth and development. In fact, the need for women to participate in processes leading to their empowerment is a necessity in the empowerment process. Successes from the implementation of programmes and policies geared towards women economic empowerment such as the improvement in household consumption, income and enrolment have been achieved in the face of several challenges such as the insufficient resources; socio cultural beliefs and norms; targeting; inadequate qualified staffs etc. the last two decades have seen several efforts relative to the promulgation of laws geared towards empowering women. More significantly, there is the need for continuous efforts in all regards relative to economically empowering women.



CHAPTER THREE

METHODOLOGY

3.0 Introduction

The methodology “is a framework for carrying out a research work in the context of a particular research paradigm” (Boateng, 2014, p.222). For a successful research work to be achieved, appropriately relevant methods geared towards the collection, analysis and interpretation of relevant data on the phenomenon studied must be adopted. In this chapter, we outline the strategies, techniques and or instruments used in the collection, analysis and interpretation of data. The methodology of the study composed of the Research Approach, Research Design; Research Paradigm; Sampling Procedure; Data Collection Methods; and Data processing and mode of Analysis among others.

In the very next section we discuss the approach used in carrying out this study.

3.1 Research Approach

The researcher employed a qualitative approach to carrying out research in this study. The qualitative research approach “involves efforts to understand situations in their uniqueness as part of a particular context” Boateng (2014, p.135). This approach was chosen because of its “usefulness for describing, exploring and investigating the nature of the problems, issues, and situations” (Boateng, 2014, p.135) associated with women’s economic empowerment programmes and policies (MASLOC and LEAP) in the Chereponi District.

3.2. Research Design

Kumar (2011, p. 95) stated that, research design is “a plan, structure and strategy of investigation so conceived as to obtain answers to research questions or problems” Consistent with Kumar’ (2011) conception of research design, this research work employed the case study strategy of investigation. A case study is an “empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evidenced” (Yin, 1994, p.13). Specifically, the single case-embedded designs (Yin, 1994) was used in examining the prospects, successes and implementation challenges of women’s economic empowerment programmes and policies in the chereponi district. Elaborately, based on the general purpose of the study, the Micro finance and small loans center (MASLOC) and the Livelihood empowerment against poverty (LEAP) programmes in the chereponi District were selected and investigated or studied.

The case study strategy (single case-embedded designs) was adopted and employed because of the advantages it affords in studying context dependent phenomena. Researches show that, the case study design emphasizes the importance of context (Yin, 1994; Starman, 2013; Zucker, 2009). Also, it was selected because of its potential for guaranteeing rigorous and in-depth findings. Indeed, researchers have praised the potential of case study design in ensuring rigorous and in-depth findings (e.g. Yin, 1994; Starman, 2013; Kumar, 2011; Zucker, 2009). For example Kumar (2011, p.123) noted that “in a case study design, the case you select becomes the basis of a thorough, holistic and in-depth study of the aspects you want to find out about”

Being-aware of the tendency of researcher bias when using this strategy, the researcher was diligent and conscious of the extent to which his bias and subjectivity could greatly influence the outcome of the study. With the intent of dealing with the weakness of the case study strategy in

relation to generalization, external validity measures such as pattern matching and or analytical generalization were taken. Thus, the researcher leaned greatly towards analytical generalization as suggested by Yin (1994); and Starman (2013). Thus in the analysis of data, the researcher tied, explained and interpreted findings with constructs from the theoretical perspectives that informed the development of the conceptual framework that guided the study.

In fact, this study is exploratory, descriptive and investigative in nature. The exploratory aspect of the study focused on unraveling the prospects and successes of women's economic empowerment policies and programmes (MASLOC and LEAP) in the Chereponi District. The descriptive aspect focused on identifying and describing the approaches and processes used in the implementation of both MASLOC and LEAP programmes in the District. The Investigative aspect focused on finding out the bottlenecks that affect the smooth implementation of both MASLOC and the LEAP programmes and how they can be effectively resolved.

On the basis that, the study is exploratory, descriptive and investigative in nature, the qualitative approach adopting the case study design is most suitable for carrying it out. As a result of this, qualitative data collection technique (Interviews) was employed in collecting primary data on various aspects of the phenomenon been studied. Whilst 96% of interviews were processed using Narrative recording technique, the remaining 4% was processed using smooth verbatim transcription. Content analysis was used in the analysis of both narratively recorded and transcribed primary data. Also, content analysis was used in collecting and discussing relevant secondary data on various aspects of the phenomenon studied.

In the next section, the research philosophy that underpinned the study is discussed.

3.3 Research Paradigm

Underpinned by the interpretive research philosophy where the researcher is influenced by his subjectivity, time and the context of his study (Boateng, 2014) the researcher thoroughly examined women's economic empowerment programmes (MASLOC and LEAP) in the Chereponi District in relation to their prospects, successes and implementation challenges. This research paradigm was chosen because of the opportunity it provides for rigorous investigation (Boateng, 2014) and the attainment of in-depth (Boateng, 2014; Starman, 2013) findings; which has been recognized by most researchers (Yin, 1994; Zucker, 2009; Starman, 2013) as key to case study research design. Making reference to Welch et al. (2011), Starman (2013) observed that the interpretive research paradigm is preferred when carrying out a single case study.

The researcher took measures such as diligence and consciousness of a possibility of extant subjectivity and its consequence on findings, to reduce subjectivity to an extent that it did not greatly affect the outcome of the study. Consistent with the observation of (Boateng, 2014; and Starman, 2013) the researcher assumed the existence of multiple realities to every aspect of the phenomenon studied and hence did not accept face value meanings, experiences and observations from respondents.

At this point attention is turned to the discussion of the geographical context of the study.

3.4 Study Area

The study focuses on women economic empowerment programmes in the Chereponi District. The Chereponi District is one of the 26 administrative districts in Northern region of Ghana. It was established by an executive instrument, (EI) 11 2007 (Ghana Statistical Service, 2014). According to the 2010 Population and Housing Census, out of the 53,394 representing 5.2

percent of the region's total population, 50.9 percent is female and male population represents 49.1 percent (Ghana Statistical Service, 2014). Farming, mostly subsistent, is the major occupation besides petty trading in the District (Ghana Statistical Service, 2014).

The Chereponi District is made up of one town council and five area councils. Chereponi District is one of the few districts in Northern region that shares boarder with Togo. It is believed to be the shortest route to the capital of Togo, Lome in this part of the country. Given its strategic and unique location, one would have expected an economically booming District with economically, politically, legally and socio-culturally advanced citizens. However, it is the opposite.

Indeed, the Chereponi District still faces a lot of challenges in relation to food, water, health, education, and access to ready markets among others; and women are the most hit. For example the Ghana Statistical Service (2014) pointed out that, men are more than women in all forms of employment apart from low or non-paying jobs such as family work, apprentice and domestic employees; also, there are more male literates than female literates in the Chereponi District. This suggests how impoverished and marginalized women are in the District. It is therefore not surprising that the LEAP and MASLOC programmes are being implemented by government with the aim of empowering the citizens of the District, especially, the women.

The issue however is, after about a decade of implementing these programmes in the Chereponi District the situation has not changed much. As a result, this study sought to examine the prospects, successes and implementation challenges of these women's economic empowerment programmes in the District; to determine what 'Good' they are doing; what their potentials are; identify why outcomes (successes) have been slow in coming; and then suggest ways by which this can be improved for the betterment of the District and Ghana as at large.

In the following sections the study and target population as well as how respondents of the study were selected is discussed.

3.5 Target Population

Kumar (2011) observed that, the study population is the larger population from which a sample is drawn for a study .The study population of this research work consists of all management officials and the beneficiaries of MASLOC and the LEAP programmes in the Chereponi District.

Specifically, the target population of this research work included 16 management officials and all 425 women beneficiaries of the MASLOC programme in the chereponi District. It also included 179 management officials and all 1853 women beneficiaries of the LEAP programme in the Chereponi District.

Management officials of the programmes (MASLOC and LEAP) included individuals that were directly involved in the implementation of the programmes in the district. Management officials were targeted because their roles and responsibilities in the implementation of these programmes puts them in a better position to provide accurate and reliable information on various aspects of the phenomenon been studied. Management officials that are directly involved in the implementation of the LEAP programme include the Head of DSW of the Chereponi District, who is also a member of the District Implementation committee (DLIC), all other members of DLIC, All community LEAP implementation committee members and enumerators. The Programme Manager of MASLOC and Credit officers are essentially the management officials that are directly involved in the implementation of the MASLOC programme.

Women beneficiaries composed of all women who are benefiting from both MASLOC and LEAP programmes in the Chereponi District. They were targeted because they are direct parties

(key actors) in the programmes and a core variable of this study. Also, they were considered to have in-depth information on the various aspects of the phenomenon studied.

3.6 Sampling Technique and Sampling Size

This section of the chapter discusses the techniques and tools used in identifying, selecting and reaching respondents of the study. It also discusses the sample size and distribution of the study.

3.6.1 Sampling Techniques

The 50 respondents of this research work were selected using both probability and non-probability sampling techniques. Specifically, simple random sampling and purposive sampling techniques were used in selecting respondents of the study. Management officials of both women's economic empowerment programmes and policies (MASLOC and LEAP) in the Chereponi District were identified and selected using purposive and simple random sampling techniques. Thus, the researcher based on the purpose of the study and knowledge built from the literature reviewed, identified and purposively sampled management officials that would be able to appropriately respond to the questions been sought to be answered in the study on one hand. And on the other, some of these purposively sampled management officials were then randomly selected in to the sample size. For example the programme manager of MASLOC and the Head of the DSW of the Chereponi District were purposively selected and interviewed. However, credit officers of the MASLOC programme and DLIC and CLIC officials of the LEAP programme who were initially purposively selected; were randomly selected in to the sample size. The simple random sampling was used to augment the purposive sampling technique because the number of credit officers and the CLIC and DLIC officials that were initially purposively sampled were too large to include them all in the study.

Also, purposive and simple Random sampling techniques were used in the selection of women beneficiaries of MASLOC programme in the Chereponi District. Based on the general purpose of the study and by virtue of their ability to appropriately respond to question the researcher was seeking to answer in the study, the purposive sampling was initially used to select all women beneficiaries of the programme. However, because the number of women beneficiaries who were initially purposively sampled was too large to include them all in the study, simple random sampling was then used in selecting the study's respondents from them.

Similarly, Purposive and Simple Random Sampling techniques were carefully combined in selecting the women beneficiaries of the LEAP programme in the Chereponi District in to the sample size. Here, the researcher initially used purposive sampling to select all women beneficiaries of the LEAP programme in the District. There after the researcher then used simple random sampling technique to sample respondents from women beneficiaries in each Town and Area councils in the District in to the sample size.

The purposive sampling technique was employed because of the advantage it affords in gathering well-informing and in-depth data on programmes been studied. The Simple Random technique on the other hand was used because of its advantage of reducing bias in the selection of respondents. However, reliability measures such as due diligence and the clear protocoling of how samples from management officials of the programmes were to be selected were taken, to further minimize researcher bias in the selection of respondents.

3.6.2 Sample Size and Distribution

The sample size refers to the number of participants that were selected and studied from the larger population (Kunar, 2011; Degu & Yigzaw, 2006; Kothari, 2004). The sample size of this

research work is 50 respondents. These included 20 women beneficiaries and 5 management officials of the MASLOC programme in the Chereponi District. Five each, of the 20 women beneficiaries of the MASLOC programme were randomly selected from the Zongo women, Kpamamba women, Abalu Dika women and Filasu women groups of the MASLOC programme in the Chereponi District. The Five management officials included the programme manager and four credit officers of the MASLOC programme in the Chereponi District. The remaining 25 respondents included 21 women beneficiaries and four management officials of the LEAP programme in the Chereponi district. The 21 women beneficiaries were randomly selected across the various town and area councils or localities in the Chereponi District. The four management officials consisted of the head of the DSW in the Chereponi District; who is also the secretary of the District Implementation Committee (DLIC), another floor member of DLIC who doubles as a Community Implementation Committee (CLIC) member, and two other CLIC members from Tombu and Tiekasu. Time and cost which were identified by Kothari (2004); Degu & Yigzaw (2006) as factors that impact the selection of sample size, impacted the selection of the sample size of this study. Thus, inadequacy of time and financial constraints necessitated the selection of only 50 respondents from the study population. Even though this is fairly less, numerically, Boateng (2014); Quin & Cochran (2002) all argued that numerical representation is less important in qualitative researches.

In the following section, from-where and how data was collected for the study is discussed.

3.7 Data Collection Instrument and Methods

This section captures the discussion of techniques, tools and methods used in the collection of both primary and secondary data. Kothari (2004, p.108) noted that, primary data constitute “data

collected afresh and for the first time and thus original in character”. Secondary data according to Kothari (2004, p.108) “is data that has already been collected by someone else and passed through data analysis and processing”

3.7.1 Sources of Data

Secondary data relevant to the study were sourced from journal articles, books, published documents by government agencies and institutions, discussion and working papers published by multi-lateral agencies as well as documents published by the implementing agencies or institutions of the women’s economic empowerment programmes that were studied. Also relevant documents published by individuals on relevant websites also served as sources to some secondary data that was collected and analyzed by the researcher for this research work.

However, Primary data for this research work was sourced from women beneficiaries of both MASLOC and LEAP programmes in the Chereponi District. Also management officials of the two programmes studied (MASLOC and LEAP) served as another source of primary data for this research work.

3.7.2 Data Collection Techniques and Tools

The study employed qualitative data collection technique (in-depth Interviews); both face-to-face interviews and telephone interviews in the collection of primary data from both women beneficiaries and management officials of MASLOC and LEAP programmes in the Chereponi District. Unstructured interview guides with both open ended questions largely, and some few close ended questions were used in facilitating the collection of in-depth data from respondents in both in-depth face-face and telephone interviews.

Consistent with Kothari's (2004) observation of what an Interview is, questions were asked with the aim of stimulating certain responses from respondents. Personal (face-to-face) interviews were used in collecting data from some management officials and all women beneficiaries of the programmes (MASLOC and LEAP) studied. However, telephone interviews were used in collecting data from only the head of DSW of Chereponi District and one credit officer of MASLOC programme in the Chereponi District. These interviews were carried out using unstructured interview guides with both open ended questions largely, and some few close ended questions. Close ended question in the interview guide or schedule mainly sought to find answers to the age and educational level of respondents as well as measure the prospects of the programmes (MASLOC and LEAP) been studied.

Data collected using this technique and tool was time consuming given that the researcher had to travel to meet them at different locations to collect data. Also because interviews were in-depth, each session took a lengthy time; for example each interview session, both face-to-face and telephone lasted between an hour to an hour and half. Also, the fact that questions had to be asked in non-sequential manner with some questions ignored or introduced depending on the responses from respondents meant a tedious Data processing. However both the face-to-face and telephone interviews offered the researcher greater freedom and helped in the collection of in-depth data. Also, in the case of the face-to-face interviews, the researcher been present with the respondents meant that, the researcher had the opportunity to explain to respondents in simple languages what the questions were about in events that respondents didn't understand them. The telephone interview helped the researcher to interview respondent that could not be reached for personal or face-face interviews.

Besides, the researcher employed qualitative data collection technique (content analysis) in the collection of relevant secondary data. Holstic (1963) observed that content analysis is any technique for making inferences by systematically and objectively Identifying specified characteristics of messages (Prasad, 2008, p.2). Here, the researcher ensured that, after relevant literature from varied sources in terms of their sources, location and time periods were retrieved; the researcher then subjected each of them to content analysis in efforts to identifying the aspects of the messages they carried that were most relevant to the study. This was done by first identifying among the variedly sourced literature (secondary data), the specific documents that were critical to helping advance efforts geared toward answering specific research questions the study sought to answer. Thereafter, themes that best summarize the arguments and viewpoints from a particular document were developed. These themes then informed subsequent discussions and analysis during compilation of all relevant similar arguments, diverging views and trends in to broader themes that best summarizes them.

In the following section, how data collected for the study was processed and analyzed is discussed.

3.8 Data Collection Procedure

The following activities were undertaken by the researcher prior to data collection. Initially, the researcher obtained an introductory letter from the Department of Public Administration and Health Services Management. This introductory letters were then taken to MASLOC and LEAP programmes' regional head offices. In the case of the LEAP programme, the introductory letter was endorsed and a copy given back to the researcher to be given to the head of DSW in Chereponi District who oversees the implementation of the LEAP programme in the District.

However, because MASLOC in the Chereponi District was controlled from the regional office, the endorsed introductory letters were taken not for onward submission to officers at the District level, but for introductory purposes prior to interview sessions with respondents. Before each interview session the researcher exchanged pleasantries and introduced himself and the purpose of his visit and the study. After each interview session, the researcher thanked the respondent and departed to meet the next respondent.

3.9 Data Processing and Mode of Analysis

Data processing varied on the basis of the mode of recording. All in-depth personal or face-to-face interviews were recorded using Verbatim complemented with partial Narrative summary modes of data recording. Thus, the researcher largely recorded word for word the responses of respondents as well as summarized in his own words some responses during each interview with respondents. However, immediately after each interview session, data collected using these modes of recording were developed in to detailed and comprehensive narratives. These detailed narratives were organized in themes informed by the specific objectives of the study.

However, the two telephone interviews conducted in the study were audio recorded. Audio recordings were 45minutes and 1hour long. The researcher employed the smooth verbatim strategy in the transcription of the two telephone interviews that were audio recorded. Thus the researcher listened and recorded word for word every aspect of the interviews he had with the head of DSW of Chereponi District and one of the credit officer of MASLOC programme in the District. However, this was done in a manner that ignored irrelevant utterances such as sighs. Transcription of each audio recorded interview took between 4-5hours.

Besides, Content Analysis was used in the analysis of both transcribed and narratively developed data collected through telephone and face-to-face interviews. Thus, the researcher based on the research objectives and theoretical perspectives that informed the study developed thematic areas. The researcher then identified, collated and discussed similar arguments or responses, trends and diverging views from various transcribed and narratively developed data, under a particular thematic area that best summarizes them. Discussions were supported by relevant verbatim quotes from respondents. Also arguments from scholars that best support or depart from findings were used in supporting discussions of thematic areas developed. Content analysis was employed because of its advantage of ensuring reliability and validity of the study.

Additionally, Descriptive statistics tools such as Tables and Charts were used to summarize and present data collected on some aspects of the phenomenon studied. These Tables and charts provided the researcher with insights for analysis and discussion. These tools were used to support the analysis and discussion of data because of the opportunity they provided in enhancing clarity and providing clear insights in to data.

Ethical steps taken to ensure the success of the study are discussed in the section that follows.

3.10 Ethical Considerations

Several ethical steps were taken by the researcher to facilitate the smooth collection of data. Initially, the researcher, prior to the beginning of every interview session exchanged pleasantries and introduced himself by showing respondents copies of the introductory letters he had obtained from school as well as from the management of the programmes. The purpose of this was to establish legitimacy and build trust. The researcher then went ahead to introduce the purpose and objectives of the study to respondents. This was to help refreshing their minds as well as give

them a clue as to what to expect during the interview. Also the researcher assured respondents that whatever information they would be providing would be used strictly for academic purposes and that their privacy was secured. The essence of this was to further build trust and allow for the provision of all information that would be sought from respondents.

Finally, respondents that were audio-recorded were informed about it prior to the beginning of each of such interviews. As a result of these ethical considerations the researcher collected all the data he required with ease and without jeopardizing any respondent's safety and security.

3.11 Chapter Conclusion

Underpinned by the interpretive research philosophy, a qualitative approach adopting a case study design was employed in carrying out the study. The study is exploratory, descriptive and investigative in nature. The qualitative nature of the study meant that, qualitative data collection and analysis techniques and tools be used in collecting and analyzing data. Both probability and non-probability sampling techniques were employed in selecting and reaching respondents. Several ethical steps were taken to ease data collection as well as enhance the safety and security of the study.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.0 Introduction

The purpose of this study is to examine the prospects, successes and implementation challenges of women's economic empowerment programmes (MASLOC and LEAP) in the Chereponi District. Here, data on the various aspects of the phenomenon been studied is presented, analyzed and discussed. However, data on the demographic characteristics of respondents selected from both MASLOC and LEAP programmes is presented first. Thereafter, in accordance with the specific objectives of the study, data on the prospects, successes, processes and approaches used in implementing the MASLOC programme in the District as well as challenges that impede its implementation and factors critical to its success is presented. This is then followed by the presentation in a similar fashion, data on the LEAP programme. The differences and similarities between MASLOC and LEAP programmes are presented and discussed in the final section of this chapter.

4.1 Demographic Data

The demographic data of respondents selected from both MASLOC and LEAP programmes is presented using Tables and Charts. These Tables and Charts provided insights for further interpretation, analysis and discussion of the data they present. Respondents selected from both programmes constituted women beneficiaries and management officials of the programmes in the Chereponi District. For clarity, data on the demographic characteristics of respondents selected from women beneficiaries of the programmes is presented first. After which, data on the demographic characteristics of management officials of the programmes sampled is also presented.

4.1.1 Demographic Characteristics of Beneficiaries

Here, data on the age distribution, level of education and occupation of beneficiaries sampled from both MASLOC and LEAP programmes in the Chereponi District is presented, analyzed and discussed.

4.1.1.1 Age Distribution of Beneficiaries

Table 1 and Figure 3 below show the age distribution of beneficiaries sampled from both MASLOC and LEAP programmes. As shown in Figure 3; a greater proportion, representing 45% of the respondents fall within the age group of 36-45years. Whilst none of the respondents was above 60years, 25% and 30% of them were within the age groups of 18-35years and 46-60years respectively. Cumulatively, 70% of the respondents were within the age group of 18-45years. This suggests fairly young and active beneficiaries with several years of productive capacity. Therefore, in accordance with their objective of ensuring effective and efficient management of micro finance and small loans, MASLOC needs to develop loan products that would specifically take advantage of the fairly young concentrated beneficiaries and for that matter their productive capacity.

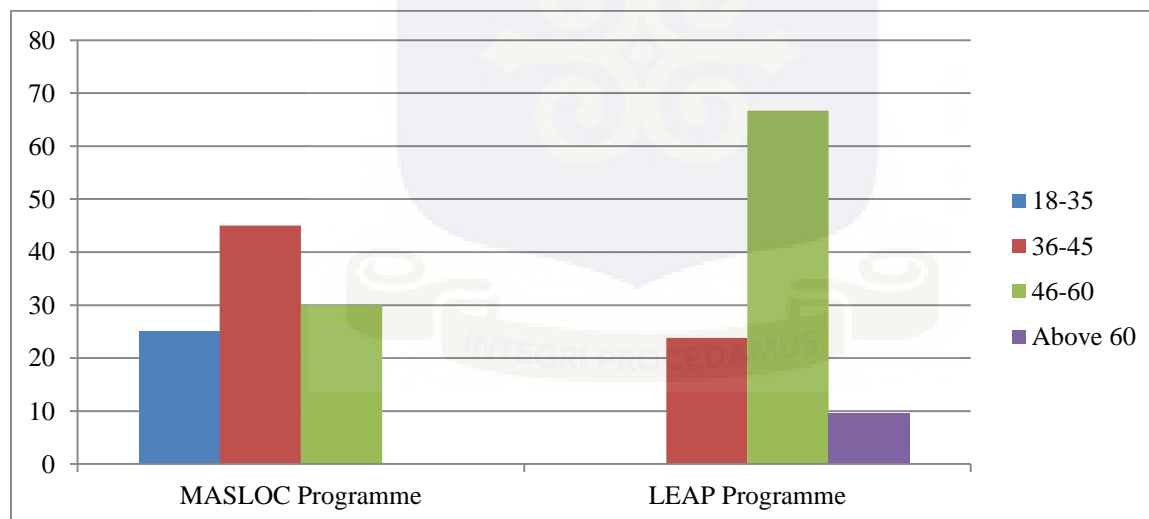
With regards to the LEAP programme, Table 1 indicates that, the dominant age group of the respondents is 46-60years. This age group represented 66.7% of the respondents as depicted on Figure 3. Besides, whilst no respondent was between the ages of 18-36years; about 23.8% of them were within the age group of 36-45years. However, 9.5% of the beneficiaries were above 60 years. This suggests fairly ageing beneficiaries. This data is in line with the goal of the programme to reach and empower people with severe vulnerability (ageing) and in some instance with null-productive capacities.

Table 1 Age Distribution of Beneficiaries

AGE RANGE	FREQUENCY		PERCENTAGE (%)	
	MASLOC	LEAP	MASLOC	LEAP
18-35	5	0	25	0
36-45	9	5	45	23.8
46-60	6	14	30	66.7
Above 60	0	2	0	9.5
Total	20	21	100%	100%

Source: Field Data, 2017

Figure 3 Age Distribution of Beneficiaries



Source: Field Data, 2017

4.1.1.2 Educational Level of Beneficiaries

The information presented in Table 2 and Figure 4 show the levels of education of respondents sampled from the beneficiaries of MASLOC and LEAP programmes in the Chereponi District. As indicated in Figure 4, 40% of the respondents have had no form of formal education. It also shows that, 30% of the respondents have had primary education. Additionally, it appears 30% of the respondents have had secondary education. This suggests fairly educated beneficiaries who could be easily trained to build or polish their capacities in the management of the various ventures they are engaged in. Interestingly, Display Management was revealed to be the only effective marketing strategy that beneficiaries engaged in petty trading are familiar with. For example, according to one of the respondents *“how one’s display table is stocked, determines the levels of his sales”*; in that, highly stocked display tables stand the chance of attracting more potential customers than a less stocked display table. This statement was confirmed by all other respondents who were petty traders. Therefore, trainings aimed at introducing beneficiaries to other marketing strategies would be helpful. Thus, beneficiaries with fewer resources than required to massively stock their display tables would now be preview to other effective ways of marketing through such trainings. This, when done, will ensure the realization of MASLOC’s goal of supporting the development of small scale businesses and entrepreneurial skills.

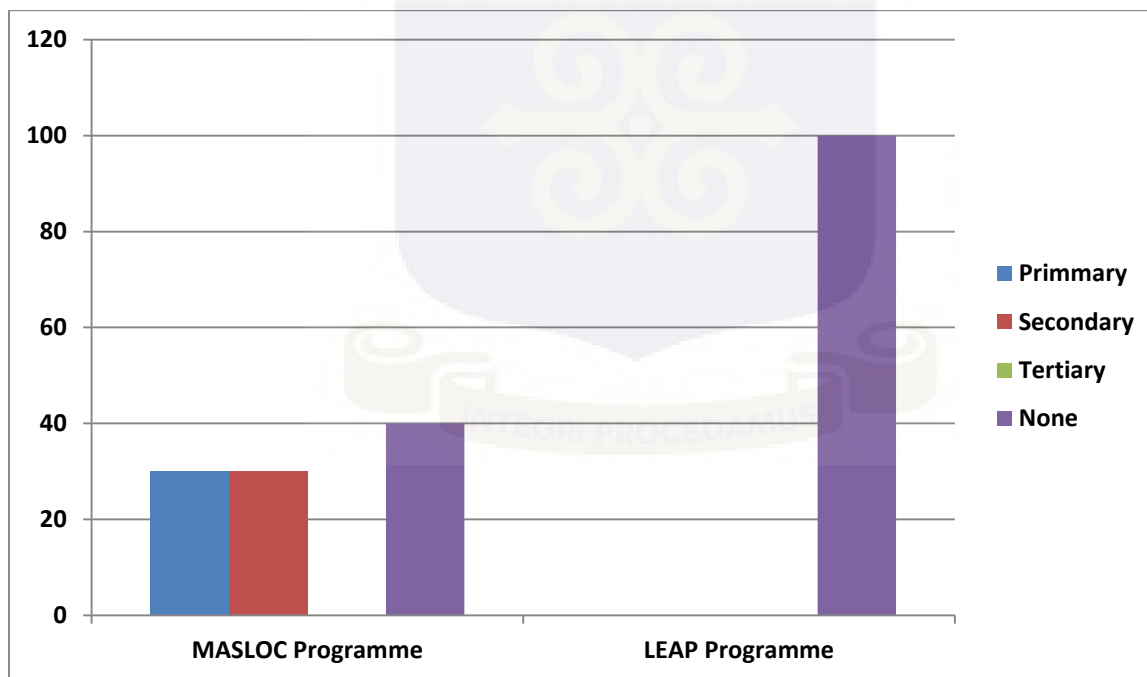
In relation to the LEAP programme, Figure 4 depicts that none of the beneficiaries sampled appear to have had some form of formal education. Table 2 shows that, all 21 respondents interviewed across the district were illiterate. This shows how vulnerable the beneficiaries of the LEAP programme in the Chereponi District are, in relation to education. Hence the need to not only give them grants but also educate or train them as to how to put them to good use is crucial to helping sustain beneficiaries over periods between payments.

Table 2 Level of Education of Beneficiaries

LEVEL	FREQUENCY		PERCENTAGE (%)	
	MASLOC	LEAP	MASLOC	LEAP
Primary	6	0	30	0
Secondary	6	0	30	0
Tertiary	0	0	0	0
None	8	21	40	100
Total:	20	21	100%	100%

Source: Field Data, 2017

Figure 4 Level of Education of Beneficiaries



Source: Source: Field Data, 2017

4.1.1.3 Occupational Distribution of Beneficiaries

The information presented in Table 3 and Figure 5 show the occupational Distribution of beneficiaries sampled from both MASLOC and LEAP programmes in the Chereponi District. From Table 3 and Figure 5, majority of the beneficiaries sampled from the MASLOC programme are petty traders. In fact, it is shown in Figure 5 that 80% of the respondents are petty traders. The remaining 20% are food vendors. Petty traders were engaged in activities such as the sale of provisions and ingredients. Food Vendors on the Other hand operated micro food outlets. Therefore, the design of loan products that targets mostly, the cluster of women in petty trading would be crucial to maximizing the impacts of the programme. That is to say the design of loan products that takes in to account the peculiar nature of the businesses of petty traders would help in the determination of appropriate repayment terms and consequently ease loan recovery processes. For example the design of a loan product that is consistent and timely and ensures the sustainability of the capacity of petty traders to consistently stock their display tables to the admiration of potential customers is critical to increasing the success of the programme. In fact, this would not only greatly advance the impact of the programme in relation to ensuring increased disposable income and improved consumption, but also, it will ensure efficiency and effectiveness in loan recovery. Hence, guaranteeing the attainment of MASLOC's general goal of poverty reduction as well as specific objective of effective and efficient loan recovery.

With regards to the LEAP programme, Figure 5 shows that, a greater proportion of the respondents are engaged in both farming (poultry and livestock) and petty trading. And this constitutes 76.9% of the respondents. However, the remaining 23.81% of the beneficiaries are engaged in petty trading only. This indicates that all beneficiaries are engaged in economic activities. In fact, it suggests that grants given to beneficiaries are been invested in revenue

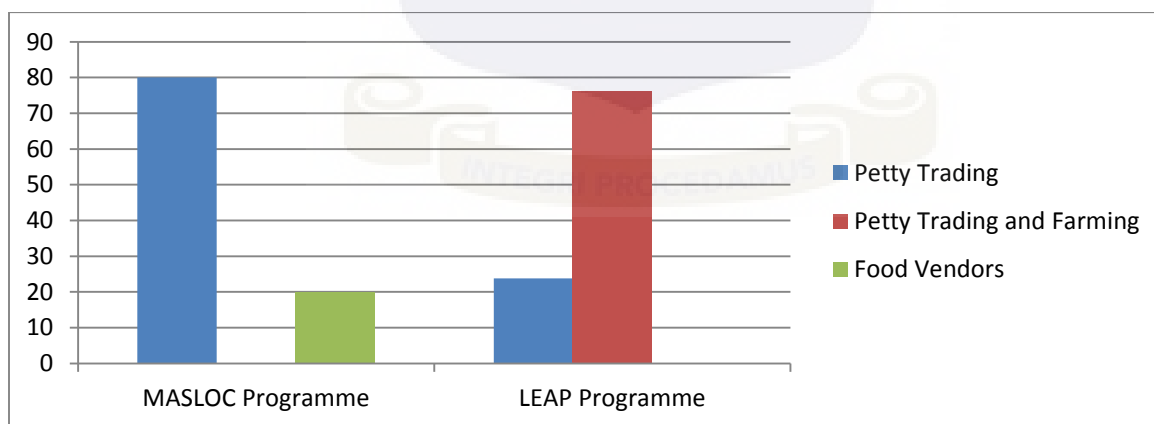
generation activities. Therefore, there is the need to design training formulae that would help polish the skills of the beneficiaries in relation to the management of the economic activities they are engaged in, in addition to the grants that are given them. This, when done, would increase the impact of the programme on its beneficiaries.

Table 3 Occupational Distribution of Beneficiaries

OCCUPATION	FREQUENCY		PERCENTAGE (%)	
	MASLOC	LEAP	MASLOC	LEAP
Petty Trading only	16	5	80	23.81
Petty Trading and Farming	-	16	-	76.19
Food Vendors	4	-	20	-
Total	20	21	100%	100%

Source: Field Data, 2017

Figure 5 Occupational Distribution of Beneficiaries



Source: Field Data, 2017

In the next section data on the demographic characteristics of management officials sampled from both MASLOC and LEAP programmes is presented, analyzed and discussed.

4.1.2. Demographic Characteristics of Management Officials

In this section, data on the age distribution and educational qualification of management officials sampled from both MASLOC and LEAP programmes is presented analyzed and discussed.

4.1.2.1 Age Distribution of Management Officials

The information presented in Table 4 and Figure 6 shows the age distribution of management officials selected from both MASLOC and LEAP programmes. And it suggests that, the MASLOC programme has a fairly young and active management team. As shown in Table 4, all management officials sampled from the MASLOC programme were within the age group of 36-45years. This provides an opportunity for continuity and sustainability of the programme. In fact, this indicates that, management officials of the programme have about 15years or more to work before retirement. More importantly, this provides justification for the need to increase Investment in management in the form of capacity building; since it will only be beneficial to the programme in the long run.

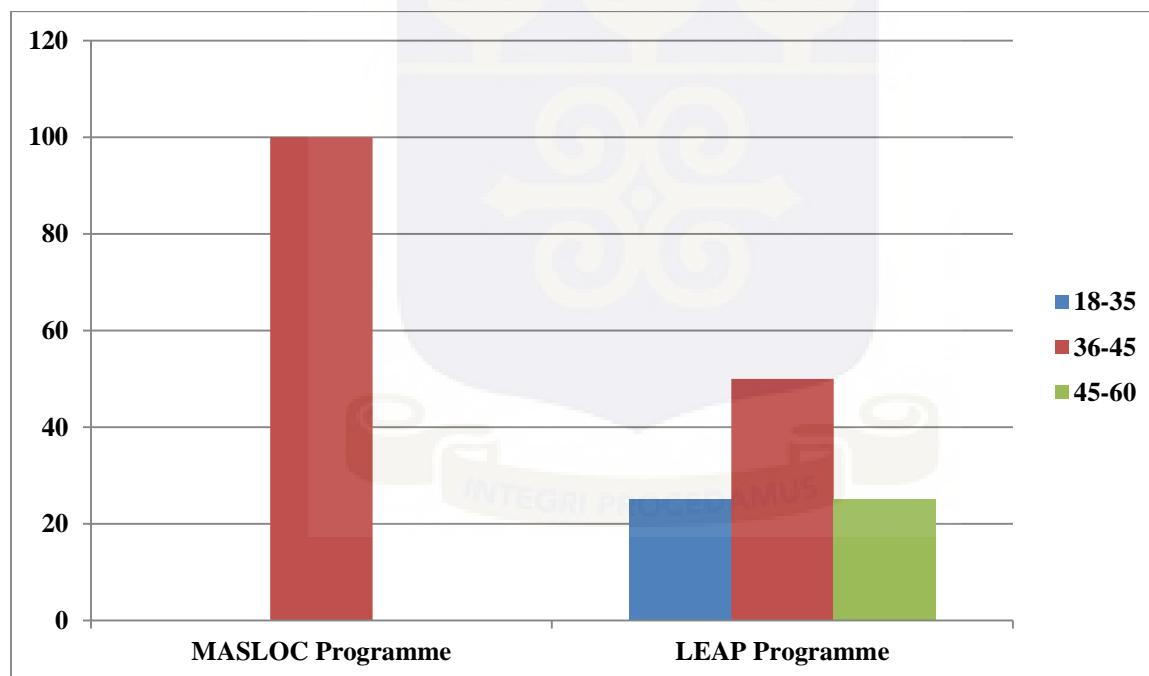
With regards to the LEAP programme, Figure 6 depicts that, about 50% of the management officials interviewed are within the age group of 36-45years. It also shows that, 25% of management officials of the LEAP programme are within the age group 18-35years. Cumulatively, 75% of management officials of the programme are within the group of 18-45years. However, the remaining 25% of the officials fall within the age group of 46-60years. This suggests a fairly active and young management team. It further indicates the management officials of the programme have the potential to work several more years for the programme. Thus, guaranteeing the sustainability of the LEAP programme in the Chereponi District. In fact, like the MASLOC programme, an investment by Government in the form of capacity building of management would only be beneficial to the programme in the long run.

Table 4 Age Distribution of Management Officials

AGE RANGE	FREQUENCY		PERCENTAGE (%)	
	MASLOC	LEAP	MASLOC	LEAP
18-35	0	1	0	25
36-45	5	2	100	50
46-60	0	1	0	25
Total	5	4	100%	100%

Source: Field Data, 2017

Figure 6 Age Distribution of Management Officials



Source: Field Data, 2017

4.1.2.2 Educational Qualification of Management Officials

The information presented in Table 5 and Figure 7 show the educational qualification of the management Officials selected and interviewed from both MASLOC and LEAP Programmes in the Chereponi District. As shown in Table 5 and Figure 7, the MASLOC programme has highly educated and qualified management officials. In fact, Figure 7 shows that, 40 percent of the management officials interviewed are Postgraduate degree holders. However, whilst 20% of them were HND holders, 40% of them were first Degree holders. This implies a well positioned management team in terms of qualification. Therefore, only periodic in service refresher trainings to help management officials deal with emerging challenges as well as to continue to perform at appreciable levels is required.

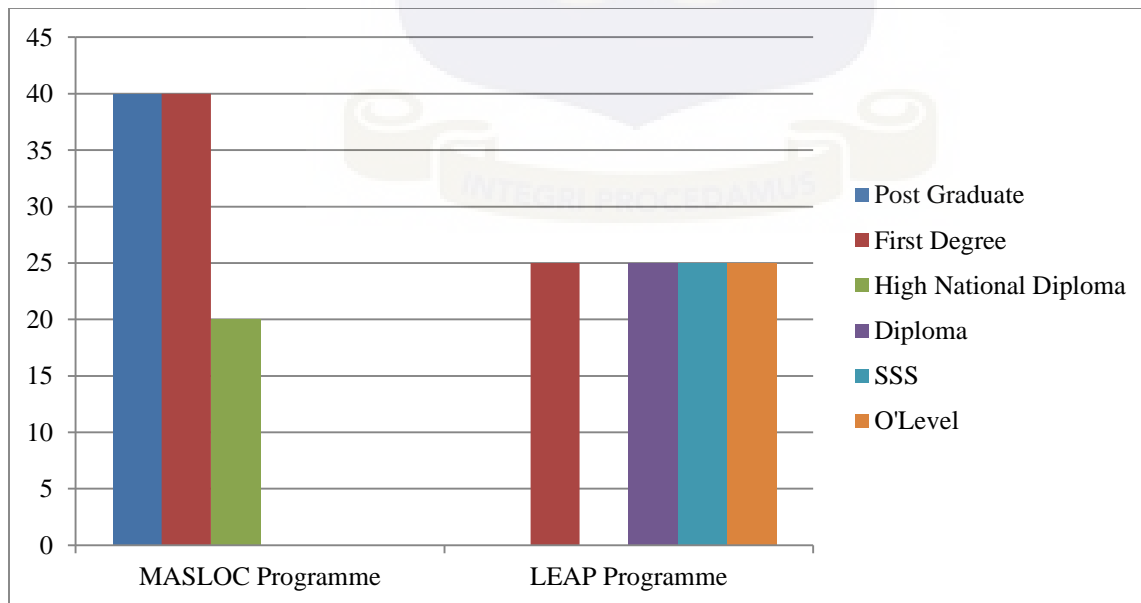
With regards to the LEAP programme, Figure 7 shows that, 25% of Management Officials interviewed are holders of SSS certificate. Similarly, O'level certificate holders constitute 25%. Also, Diploma and First degree holders constitute 25% each of management officials of the programme respectively. This shows a fairly educated and capable management team given their roles and responsibilities. However, there is the need to provide management officials with opportunities to advance themselves educationally or consistently build their capacities through either in-service refresher training programmes or outsource training.

Table 5 Educational Qualification of Management Officials

QUALIFICATION	FREQUENCY		PERCENTAGE (%)	
	MASLOC	LEAP	MASLOC	LEAP
Post Graduate Degree	2	-	40	-
First Degree	2	1	40	25
High National Diploma	1	-	20	-
Diploma	-	1	-	25
SSS	-	1	-	25
O'Level	-	1	-	25
Total:	5	4	100%	100%

Source: Field Data, 2017

Figure 7 Educational Qualification of Management Officials



Source: Field Data, 2017

In the following section, the analysis and discussion of data gathered on the prospects of the MASLOC programme is presented.

4.2 Prospects of the MASLOC Programme in the Chereponi District

One of the objectives of this study was to examine the prospects of WEPPs in the Chereponi District. In view of that, respondents were asked about their views on the potential of the MASLOC programme to create more jobs and wealth as well as alleviate poverty in the District. And Even though respondents generally agreed that the MASLOC programme has a bright future, data from this exercise showed varied views in relation to the extent of brightness. Majority of the respondents (Eleven respondents) representing 44% were of the view that, the MASLOC programme has a Better potential in relation to the creation of more jobs and wealth as well as the alleviation of poverty in the District. This was followed by seven respondents (28%) who opined that, the programme has Very good prospects. However, whilst six respondents representing 24% of the twenty five respondents sampled were of the view that the programme had excellent prospects, 4% of them thought the programme has only a Good potential in relation to creating more jobs and wealth as well as the alleviation of poverty in the District. Besides, none of the twenty five respondents thought the programme has poor prospects. Thus, none of the respondents was of the view that the programme lacked the potential to create more jobs and wealth as well as alleviate poverty. In one of the interview sessions, the respondent stated that, *“I was jobless prior to the introduction of the programme in the District and subsequently my admission on to it. But through the loans given me through the Programme, I’m now an owner of a sweets business and earn income that is helping me take care of myself and my family and so I would say it has an excellent potential in relation to job and wealth creation as well as alleviation of poverty”*

Generally, this suggests that, the MASLOC programme has a bright potential in relation to the realization of its general objective of jobs and wealth creation and alleviation of poverty in the District. In fact, this makes the need to ensure the continuity of the programme imperative.

Besides, in the following section, data on the successes of the MASLOC programme in the Chereponi District is presented, analyzed and discussed.

4.3 Successes of the MASLOC Programme in the Chereponi District

Another major objective of the study was the need to examine the successes of WEEPPs in the Chereponi District. In view of this, respondents were asked about the successes that have been chalked by the MASLOC programme so far in the District. The success of a programme refers to the outcome or achievements of the programme. Consistent with the assertion of Malhotra et al. (2002) and the conceptual framework that guided the study, achievements of the MASLOC programme was examined along economic mainly, and socio-cultural, relational, psychological, Legal as well as political dimensions.

4.3.1 Economic Achievements of the MASLOC Programme

The economic achievements of the programme have to do with the success chalked by the programme in the area of enhancing the economic lives of its beneficiaries. In relation to the economic successes, it was revealed that, the MASLOC programme is successfully enhancing the economic lives of women beneficiaries in the following ways;

❖ New Setups/ Job Creation

Agreeing with all five respondents sampled from the management officials of the MASLOC programme, eight out of the twenty respondents (40%) sampled from the beneficiaries of the MASLOC programme mentioned that, the programme had helped them to start their businesses

from scratch. They noted how the loans given to them had helped them to acquire goods and or products they used in starting up either their Provisions or Ingredients business. According to one of the respondents, *“I had always wanted to start the sweets businesses I am currently engaged in, but I had no funds to start with; so when I heard about the programme through a friend I quickly got myself added to the Filasu women group. And I have since used loans given me to buy the sweets I sell”*. This achievement of the programme is consistent with the goal of the programme to create jobs and wealth (Eric et.al, 2014; MASLOC, 2010) for its beneficiaries as well as alleviate poverty (MASLOC, 2010).

❖ Working Capital

It was found that, 12 respondents representing 60% of the total respondents sampled from beneficiaries of the MASLOC programme had existing businesses prior to their admission on to the programme. Even though 75% of these 12 respondents weren't satisfied with the extent of increments, they still agreed with the rest of the respondents who observed that, the loans given to them through the programme had helped increased their working capital. The researcher discovered that, these increments in working capital helps stabilizes and sustains the businesses of beneficiaries of the programme. In fact, respondents attested that the loans given them afforded them the opportunity to buy more stock. This, according to them *“does not only positively impact sales and revenue but also enabled them to hedge against consistent increases in the prices of the goods they acquire to sell”*. For example, According to one of the respondents *“customers are usually attracted to display tables that are fully stocked; and the loans given me helps me to fully stock my display tables”* This finding is also consistent with the observation of Kevane & Wydic's (2001) in (Eric et al. 2014) that, a more realistic goal of microcredit programmes is to sustain the jobs they create.

❖ **Disposable income and Consumption**

All 25 respondents were of the view that, the loans given to beneficiaries through the programme helps increase their disposable income. In fact, all the 20 respondents sampled from the beneficiaries of the programme agreed that, the economic activities that they are engaged in by virtue of the MASLOC programme was helping increase their disposable incomes. It was found that, the increases in the working capital of beneficiaries and its consequent impact on their ability to hedge against inflation and sufficiently stock their display tables to the admiration of customers has positive impacts on sales or revenue. And this has resulted in increases in the disposable income of beneficiaries. More importantly, all beneficiaries interviewed observed that the increase in their disposable incomes has had positive impact on their consumption patterns. In fact, some beneficiaries accounted *“the introduction of balance diet Manus in their homes for the first time in their lives”*

4.3.2 Socio-Cultural, Relational and Psychological Successes of the MASLOC Programme

With regards to Socio-Cultural, Relational and Psychological achievements, All 25 respondents sampled from the MASLOC programme observed that, the programme is helping beneficiaries pay for their children’s school fees and provide for some of their basic educational needs such as books, pencils and school bags. All 20 respondents sampled from beneficiaries accounted how the revenue they earn from the businesses they have either started or is been supported with the loans given to them is helping them to pay for their children’s school fees and other school needs. About 25% of respondents sampled from beneficiaries of the programme also mentioned that, sometimes they took the loan amounts to pay their children’s school fees out-richtly and repaid them through the earnings from the businesses they already owned. This suggests the misapplication of loans given to beneficiary. In fact, all 5 management officials sampled

indicated that, *“misapplication of loans contributes to default payments”* Further elaborating instance of misapplication, one of the respondents sampled from management official observed that *“some beneficiaries instead of investing loans given them in to economic activities that would help them repay, end up using it in buying cloths or supporting marriage ceremonies of their wards; a situation that causes default in loan repayment”*

In relation to the socio-cultural and relational achievements of the programme, All 25 respondents praised the role the programme was playing in improving the recognition and role of beneficiaries in relation to family decision making on matters such as marriage of their wards and funerals among others. Indeed, 40% of respondents sampled from beneficiaries accounted that their families begun according them some regard after they started their petty businesses. According to one of such respondents *“A year after I started my petty trading, I started receiving invitation to important family meetings”* some respondents with existing businesses also observed that, with the inflow from the loans and its consequent tolling of their working capital, revenue and disposable income came some extant appreciation in the extent to which they were involved in decision making processes in their extended families. According to one of such respondents *“they now see me as been financially capable of contributing massively to most family activities hence my involvement”*

Also, it was found that, beneficiaries improved roles in family decision making, increased support for family in terms of providing for the needs of their children and increased relative wealth have all impacted positively on their sense of fulfillment and esteem. According to one of the respondents sampled from beneficiaries *“I feel fulfilled because I no longer have to borrow from friends to take care of my family; this use to cause a lot of embarrassments for me”*

4.3.3 Political Achievements of the MASLOC Programme

In relation to the political successes of the programme, the study revealed a narrow or partial political impact on beneficiaries of the MASLOC programme in the Chereponi District. That is to say, the researcher discovered that, the programme was only advancing the political lives of only group leaders. Contrary to the views of respondents sampled from management officials, only four out of the 20 beneficiaries sampled praised the role of the programme in enhancing their political lives. And all of these four beneficiaries were group leaders. In fact, all respondents sampled from management officials were of the view that the programme was enormously enhancing the political lives of its beneficiaries. The researcher discovered that, some of the group leaders have gone on to become constituency executives of some political parties. For example one the respondent who is currently the NDC women organizer of the chereponi constituency, accounted that *“my desire to become a leader begun after I was nominated to lead the Kpamamba women group of the MASLOC programme”*

4.3.4 Legal Achievements or Successes of the MASLOC Programme

The study found that, the MASLOC programme was not in anyways advancing the legal knowledge of beneficiaries. All management officials sampled were of the view that the programme wasn't chalking any legal success in the District. This finding was confirmed by all respondents sampled from beneficiaries. In fact, all 20 responds sampled from beneficiaries were of the view that the programme wasn't in anyway advancing their legal knowledge.

However, in the next sections, the exceptional success stories of the MASLOC programme in the Chereponi District are presented.

4.3.5 Success Stories from Beneficiaries of the MASLOC Programme

Figure 8 Beneficiary A



Source: Field Data, 2017

Figure 8 is an image of a beneficiary of the MASLOC programme. According to her the loan given to her through the programme is what helped her to start up her “Koko” or Pourage business. She accounted that earnings from the Koko or Pourage business helps her to support her husband in paying their children’s school fees and providing for some of their basic needs. She also noted that she cloths herself and her family through earnings from the Pourage (Koko) business the loan had helped her started. She fondly observed how her husband has in recent times recognized her contribution to the family and how he involves her in almost every decision he takes. According to her *“I feel fulfilled looking back at how things use to be”*

Figure 9 Beneficiary B



Source: Field Data, 2017

Figure 9 is an image of a beneficiary of the MASLOC programme in the Chereponi District. She is a single mother who sells ingredients at the chereponi market. She accounted how she almost folded up due to her inability to stock up her display table to the admiration of customers which resulted in poor sales. According to her *“the Loan helped increase my working capital which helped me to buy more stock and stock up my display table as customers usually like to see; and this has resulted in increased sales and profit”*. She also stated that *“earning from my ingredients business helps me as a single mother to feed myself and my family and provide for my children’s school need”*

In the next section, data gathered on the approaches used in the implementation of the MASLOC programme in the District is presented, analyzed and discussed.

4.4 Approaches Used in the Implementation of the MASLOC Programme in the Chereponi District

One of the objectives of the study was to assess the approaches used in implementing WEEPPs in the Chereponi District. In view of this, management officials sampled were asked questions relating to what approach is used in implementing the programme in the District. From this, it was found that, MASLOC uses a participatory approach in implementing the programme. Thus, beneficiaries and management officials are involved in the processes and procedures that lead to the admission of beneficiaries on to the Programme (agency). For example, all 20 respondents sample from beneficiaries confirmed management's position that beneficiaries reserved the right to form their own groups or decide who should be part of their group or not without influence from the programme's management. Also all respondents interviewed attested that, beneficiaries reserve the rights to decide what economic activity to use the loans for. However, it was revealed that loan amounts were decided by the management officials of the programme based on the results of appraisals done by credit officials. Also, it was found that, management officials reserved the right to either approve a loan or not. Indeed this approach is consistent with the synthesis approach to implementation. In that, the role of beneficiaries relative to the formation of groups and facilitation of processes leading to animation and business appraisal is considered just as important as the decision to either approve or disapprove a loan. Clearly, implementation processes begins from both ends of the programme (Top and Down).

In the next section, data collected on the processes used in the implementation of the MASLOC programme in the Chereponi District is presented, analyzed and discussed.

4.5 Processes used in the Implementation of the MASLOC Programme in the Chereponi District

Also, the study set out to assess processes used in implementing the MASLOC programme in the District. In that regard, the study found that; the programme is implemented through the following processes;

4.5.1 Selection/Admission of Beneficiaries

After directives in relation to admission of new beneficiaries is given by the Regional Programme Manager, all management officials interviewed indicated that, the implementation of the programme in the District then takes off with the selection or admission of potential beneficiaries. They all revealed in the interviews conducted with them that, potential beneficiaries of the programme are selected through the following step by step process;

❖ Formation of Groups

All respondents indicated that, at this point, Potential beneficiaries are informed to form groups with common goals. All beneficiaries interviewed revealed that it doesn't really matter if individual members of the group are involved in different forms of petty trading or small businesses. The only underlying rule according to 80% of management officials interviewed is that, the group should share a vision of working themselves out of poverty in a manner that ensures that micro credits and loans given them are paid off. According to one of the beneficiaries interviewed *"we decide who becomes part of our group or not, they don't usual tell us who to or who not to include"* this assertion was actually confirmed by all other respondents.

❖ Animation or Education of Potential Beneficiaries

According to credit officers interviewed, after groups are created, credit officers then meet with potential group beneficiaries to animate or educate them on rules and regulations governing the

loan and repayment terms. For example, credit officers meet with beneficiary groups to discuss how loan recovery would be, and what happens if a beneficiary failed to pay etc. This revelation was also made by all beneficiary respondents.

❖ **Appraisal of Businesses**

All management officials interviewed revealed that, after animation, credit officers examine the businesses of potential individual beneficiaries' in the various groups to determine whether the group or individual will be able to successfully pay back the loans they are requesting. However, all management officials interviewed indicated that, potential beneficiaries without businesses and seeking to start up are made to submit their business ideas in writing with the help of credit officers for onward vetting.

❖ **Registration**

It was gathered from all respondents that, after appraisal, Credit officers then register the potential beneficiaries groups. This they do by making potential beneficiary groups open bank accounts, and contribute some amounts in to them. It was found that, this contribution is usually considered as collateral. After opening the group account, beneficiaries are made to complete credit or loan application forms. The researcher however, discovered that whilst some group beneficiaries were made to create and make contributions in their group accounts before loans were given them others weren't. And it was gathered from respondents that, this was as a result of the extent of a particular group's loyalty and contributions to the fortunes of a governing political party.

❖ **Vetting**

All five management officials interviewed mentioned that after registration of potential beneficiaries, a committee then seats to vet and consider the applications made by the potential

clients. At this point loans are either approved or not approved. According to one of such respondents *“the decision to either approve or disapprove a loan is dependent on the outcome of the business appraisal mainly and other factors such as the level of vulnerability of the potential beneficiary and the credit worthiness of his guarantor”*

4.5.2 Disbursement of Loans

❖ Cheque Issuance

It was gathered from interviews with management officials that when loans are approved at the committee level, a general cheque is then issued for the payment of the beneficiaries.

❖ Disbursement to Beneficiaries

Then, payments are made in to individual group accounts. However, here again the study gathered from some respondents that, some beneficiaries receive their loans directly from credit officers. This finding contradicts the information gathered from the management officials that disbursements are made through group accounts opened with the programmes Bank.

4.1.6.3 Recovery

Also, it was gathered from interviews with all 25 respondents that after loans are disbursed, they are recovered by credit officers in accordance with repayment arrangements agreed upon by individual beneficiaries in the groups and the management officials of the programme.

The next section discusses and analyzes data gathered on the implementation challenges of the MASLOC programme in the District.

4.6 Implementation Challenges of the MASLOC Programme in the Chereponi District

Another objective of the study was to identify the challenges that affect the smooth implementation of WEEPPs in the District. Data collected through efforts to achieve this

objective is presented in this section. The study found that, both management officials and beneficiaries of the programme are confronted with bottlenecks that hamper the smooth implementation of the programme. Data on the challenges that impede the smooth implementation of the MASLOC programme are grouped under two thematic areas. And these include the Implementation challenges that confront Beneficiaries and Implementation challenges that confront management officials of the programme.

4.6.1 Implementation Challenges that Confront Beneficiaries of the MASLOC Programme in the Chereponi District

With regards to implementation challenges that beneficiaries of the MASLOC programme are confronted with, the study found the following,

❖ Cost of Transportation

It was revealed that, some of the potential beneficiaries who are now beneficiaries had to travel to Yendi, a municipal capital, that's about 89.2 kilometers from Chereponi, to open bank accounts with the programmes banker, Ghana Commercial Bank. In fact, 75% of respondents sampled from beneficiaries were of the view that, travelling to and from Yendi is not only tiring but also comes at a financial cost. In deed, 25% of respondents sampled from beneficiaries talked about experiences of having to return to Chereponi without been able to create the accounts and incurring additional cost when they returned to do so. According to one such respondents *“the cost of transportation adds to the cost of the loans which makes it difficult to service”*

❖ Contributions

The difficulty associated with raising contributions for the loans was found to be one of the challenges that hinder the smooth implementation of the MASLOC programme in the Chereponi

District. In fact, 75% of respondents sampled from beneficiaries complained about how difficult it was for some potential beneficiaries, especially those who weren't engaged in any businesses and were seeking for the loans to start-up, to raise the contributions required as collaterals for the loans. According to one of the respondents *"I had to borrow for the contributions required as collateral"* This suggests the tendency of exclusion of women who under normal circumstance should have been benefiting. Thereby, beating the purpose of the programme; empower the vulnerable. In fact, this situation beats the programmes own legibility criterion that holds that physical and financial collaterals are not required and argues for the provision of only guarantors.

❖ **Delay in Disbursement.**

All 25 respondents sampled from the MASLOC programme, attested to delay in the approval and disbursement of loans and how it negatively impacts the businesses of beneficiaries. It was revealed that delay in disbursement affects beneficiary's stock management plans. It also causes them to lose customers; in that customers who go to buy from other traders due to their inability to meet their demands are likely not to return. It was also found that, delay in disbursement of loans could cause a beneficiary to foldup. This challenge extremely reduces the impact of the programme on beneficiaries.

❖ **Failure of Credit Officers to come on time for Repayments**

All 20 respondents sampled from beneficiaries complained about the lack of consistency on the part of credit officers to come for the repayments. The researcher discovered that, credit officers usually delay in coming for repayments due. The study found that, beneficiary's end up reinvesting repayment amounts due to the failure of credit officers to come for them as scheduled. In fact, 40% of respondents sampled from beneficiaries indicated that, these situations

caused them to default in repayments on one occasion or the other. And just as discovered from the findings on defaults repayments, they negatively affect the consistency and timeliness of loan disbursement.

In the following the analysis and discussion of data gathered on the implementation challenges faced by management officials of the MASLOC programme in the Chereponi District is presented.

4.6.2 Implementation Challenges that Confront the Management Officials of the MASLOC Programme in the Chereponi District

One of the major objectives of the study was to identify the challenges that affect the smooth implementation of the MASLOC programme in the Chereponi District. In that regard, the following bottlenecks were found to be challenges that management officials are confronted with in the implementation of the programme;

❖ Inadequate Staff

In relation to the challenge posed by inadequacy of staff, all five management officials interviewed observed that, the inadequacy of credit officers and administrative staffs was one of the major challenges that hamper the smooth implementation of the programme. According to one of such respondents *“it accounts for the chunk of lost loans”*

❖ Inadequate Staff Motivation

In relation to inadequate motivation, all five respondents sampled from management officials indicated that, poor working conditions, inadequate remuneration and lack of opportunity for promotion are some of the problems that demotivate officials of the programme. All Credit officers sampled complained of having to sometimes fuel their own means of transportation with

their own monies to go for loan repayments. This situation causes them to be unable to go for repayments when they cannot afford to fuel their personal means of transportation. In one of the interview sessions with one of the management officials of the programme, he queried “*Been at the same level for years regardless of one’s performance doesn’t stimulate positive work efforts, does it?*” Others also complained about the insufficiency of their salaries and how when it is increased, it will motivate them to perform better than they are doing now.

❖ **Lack of Capacity Building**

With the rapidly changing business environment, it has become imperative for outfits to build the capacity of their staff, either through refresher training or providing them with the opportunity to seek further education. However, it was revealed in the study that, the programme has failed to periodically build the capacity of its officials. As a result, they are unable to effectively manage the changing economic, political and socio-cultural factors that impact their duties and responsibilities; hence rendering them inefficient and ineffective.

❖ **Inadequate Resources**

Inadequate resources such as means of transportation, office equipment such as printers and computers as well as office consumables such as A4 sheets were also identified by all respondents sampled from management officials as a setback confronting the smooth implementation of the programme in the Chereponi District. All of them were of the view that “this situation causes management officials to be inefficient”. For example, according to one of the respondents “there are instances where work assignment had to be postponed over the breakdown of computers they use” Also, the researcher discovered that, credit officers lacked means of transportation meant to facilitate movement for loan recovery. This situation according to all management officials interviewed makes loan recovery very tedious; especially, since

credit officers require means of transportation to travel to beneficiary districts to collect repayments. In fact, it was noted by all management officials interviewed as one of the reasons for delay by credit officers to go for repayments when they are due.

❖ **Political Interference**

It was also found that, political interference is a major challenge confronting the implementation of the MASLOC programme in the Chereponi District. All Officials of the programme interviewed observed that, credit officers are sometimes forced and pressured by politicians to bend the rules to include or accept the application of potential beneficiaries who do not qualify to benefit from the programme to be selected. This further adds up to the inclusion and exclusion problems and causes the programme to fail to achieve its purpose; since they end up empowering the empowered instead of the very vulnerable.

❖ **Intimidation**

It was revealed that Intimidation from beneficiaries, especially members of a ruling party is another implementation challenge that saddles the smooth implementation of the MASLOC programme in the Chereponi District. All management officials interviewed, mentioned that intimidation scares particularly credit officers from going back to ask for repayments; thereby resulting in loan loss.

❖ **Lack of Office Space in the District**

The researcher discovered that, the programme does not have an office space in the Chereponi District. All respondents sampled from the programme observed that, the situation causes inconveniences in relation to making complains and feedbacks and the timely repayment of loans.

❖ **Default Repayments**

The study also revealed that, default repayments impede the smooth implementation of the MASLOC programme. According to one of the management officials interviewed “*Defaulters cause the programme to lose its timeliness and consistency in disbursement; since the institution practically gives back what it takes from beneficiaries*” In fact, even beneficiaries attested to how defaulters soil group goodwill and causes them to almost loose been credited.

However, in the next section, we present and discuss the data gathered from respondents on factors they consider critical to the success of the MASLOC programme in the Chereponi District.

4.7 Critical Success Factors of the MASLOC Programme in the Chereponi District

Also, another major objective of the study was to identify factors critical to the successes of WEEPPs in the Chereponi District. Critical success factors are factors which when in place will advance the prospects and successes of the MASLOC programme by more importantly resolving the challenges that saddle its smooth implementation. It was gathered from respondents that, the following factors are critical to the success of the MASLOC programme in the Chereponi District;

4.7.1 Office space in the Chereponi District

With regards to office space, all 25 respondents opined that the successes and prospects of the MASLOC programme in the Chereponi District would be greater if the programme has an office space in the District. According to one of the respondents “*the establishment of an office space by MASLOC in the District would resolve the challenges attributed with transportation of credit offices as well as beneficiaries during loan recovery and the opening of accounts for registration*

respectively” In fact, this, when done will help resolve issues of default payment caused by delays by credit officers to come for repayments in time. According to one of the management officials interviewed *“issues relating to poor working conditions caused by lack of an office space in the Chereponi District will be resolved with the establishment of an office space for the MASLOC programme in the District”*

4.7.2 Capacity Building for Beneficiaries

In relation to capacity building, 40% of the total respondents sampled from beneficiaries of the programme were of the view that, the success of the MASLOC programme would be greatly enhanced if the management of the programme prioritized the programme’s objective of development of small scale businesses and entrepreneurial skills. According to one of such respondents *“it would have been more helpful if the programme, in addition to the loans they give us also train us as to how to properly manage our businesses”* the researcher discovered that training tailored towards enhancing the marketing skills of beneficiaries would be of great importance to the success of their businesses. In fact, the study found that, the consequence of such training will be greater impact in terms of revenue, disposable income and consumption etc.

4.7.3 Substantial level of Financial and Operational Independence

With regards to level of operational and financial independence, all five respondents sampled from the management officials argued strongly that, making MASLOC independent of excessive executive (political) controls is critical to its success. In the words of one of the management officials interviewed *“it would be very helpful to the success of the programme if MASLOC is given substantial financial and operation independence, with the ability to independently make operational decisions such as appoint and recruit its officers including the very top ones as well as source and Disburse funds as and when it deems essential for the success of the programme”*

another respondent stated that *“the provision of substantial operational and financial independence for MASLOC would help deal with the issue of perception that loans given to beneficiaries are political monies and so are not meant to be repaid”* all five respondents sampled from management officials observed that, substantial operational and financial independence would help depoliticize the programme by barring politicians such as members of parliament of constituencies and their party executives from meddling in issues relating to the provision of financial supports to the programme’s beneficiaries.

4.7.4 Increased Motivation of Staff

In relation to motivation, all management officials interviewed pointed out that, improving motivation is a major critical success factors of the MASLOC programme in the Chereponi District. In fact, Motivation has long been identified as key to getting subordinates to exert positive work efforts. So understandably, the existence of an improved remuneration system as well as better condition of services for the management officials of the programme will stimulate positive work efforts. The researcher also discovered that the existence and prioritization of promotion schemes for programme implementers would be highly essential to motivating them. For example, providing programmes management officials with an opportunity for promotion and actually promoting those that meet the criteria to be promoted will motivate others to also work hard to be promoted as well.

4.7.5 Refresher Training for Management Officials

Relative to refresher training, all management officials interviewed revealed that periodic refresher training of management officials of the programme would also be critical to improving their performance and consequently enhancing the success of the programme. According to one of such respondents *“refresher training programmes tailored at enhancing our capabilities in*

relation to how to effectively deal with interfering politicians, handle intimidation from beneficiaries and effectively appraise potential beneficiaries would be critical to enhancing our performance and consequently the successes of the MASLOC programme in the Chereponi District”

4.7.6 Means of Transportation

With regards to means of transportation, all respondents sampled from management officials agreed that, the provision and availability of means of transportation to members of staff, especially credit officers is another factor critical to the success of the MASLOC programme in the Chereponi District. All management official interviewed were of the view that, the provision of means of transportation to credit officers would help facilitate their loan recovery work and consequently amplify the successes and prospects of the programme. In fact, it would help deal with issues of delay in relation to recovery of repayments when they are due; a phenomenon that is considered to be a major cause of defaults in the District.

After we have presented analyzed and discussed data gathered on the MASLOC programme relative to the various variables of interest of this study, we now turn our attention to the presentation, analysis and discussion of data on the LEAP programme in the Chereponi District. In fact, in the next immediate section, data on the prospects of the LEAP programme is presented, analyzed and discussed.

4.8 Prospects of the LEAP Programme in the Chereponi District

This section presents, analyzes and discusses the views of respondents drawn from the LEAP programme on the potential of the LEAP programme to alleviate short term poverty and enhance long term human capital development. From the interviews conducted, all respondents observed

that the LEAP programme has a bright prospect. But just like in the case of the MASLOC programme, views of respondents varied interestingly in relation to the extent of brightness. Elaborately, 48% of the 25 respondents pointed out that the LEAP programme has a Good potential in relation to the alleviation of short term poverty and the enhancement of long term human capital development. This was followed by 24% of the respondents who posited that the programme has a Very Good prospect in the District. However, whilst 20% of the respondents observed that the programme has an excellent prospect, only 8% of them were of the view that the LEAP programme has a Better potential in relation to alleviating short term poverty and enhancing long term human capital development. Besides, none of the respondents opined that the programme has a poor prospect. Generally, these suggests that the programme have moderately bright potential or prospects in relation to alleviating short term poverty and enhancing long term human capital development in the Chereponi District. All though not very convincing, these provides basis for the sustainability and continuation of the programme in the District.

In the next section, data on the successes of the LEAP programme is presented analyzed and discussed.

4.9 Successes of the LEAP programme in the Chereponi District

One of the objectives of the study was to examine the successes of WEEPPs in the Chereponi District. Dye (2013) observed that the success of a policy and or programme is the consequences of that programme and or policy. Understandably, successes of programmes encompass both the output and outcome of the programme relative to inputs that were used to implement it. However, in the context of women empowerment, Kabeer (1999) observed that both the output

and the outcome of the programme could be cumulatively referred to as the achievement dimension of empowerment. Malhotra et al. (2002) in their multidimensional empowerment framework outline the dimensions by which the achievement dimension of women empowerment as suggested by Kabeer (1999) can be measured. To Malhotra et al. (2002) the achievement or in other words the outcomes of an empowerment programme and or policy can be properly measured along economic, socio-cultural, Relational, Psychological, political and legal dimensions. Consistent with this observations the researcher measured the successes of the LEAP programme in the Chereponi District of Ghana along the economic, socio-cultural, relational, psychological, political and legal achievements the LEAP programme has and continue to attain relative to the lives of its beneficiaries. However, data on successes of the LEAP programme are presented, analyzed and discussed under four thematic areas. These include the Economic achievements of the LEAP programme; the Socio-cultural, Relational and Psychological achievements of the LEAP programme; the Political and Legal achievements of the LEAP Programme on the lives of its beneficiaries in the Chereponi District.

4.9.1 Economic Achievements of the Leap Programme

In relation to the economic achievements of the LEAP programme, all 25 respondents interviewed pointed out that, the grants given to the women beneficiaries had helped some of them to start their own petty or micro businesses. In fact all 21 respondents sampled from Beneficiaries of the programme accounted how grants given them were either and or both used to purchase poultry or livestock like goats and sheep and reared for sale. According to one of such respondents *“I used my grants to purchase products like soap, sugar and ‘gari’ for sale”* However, the researcher discovered that, the kind of businesses the LEAP programme is helping to thrive cannot sustain themselves in event that the programme is cancelled. This therefore

makes the programme only better at preparing beneficiaries to access better economically empowering programmes.

Also all 21 respondents sampled from beneficiaries, even though complained about the insufficiency and scanty nature of grants, lauded the aid the grants afford in relation to enabling them buy more stock for sales. Some respondents pointed out how they now are able to sometimes afford three square meals a day due to their improved disposable income, caused by the businesses they used the grants given to them to either start or support. On this ground the researcher concludes that the LEAP programme is not doing enough to alleviate poverty in the District.

Besides, the next section presents the analysis and discussion of data collected on the Socio-Cultural Impact, Relational and Psychological achievements of the LEAP programme.

4.9.2 Socio-Cultural, Relational and Psychological Achievements of the LEAP Programme

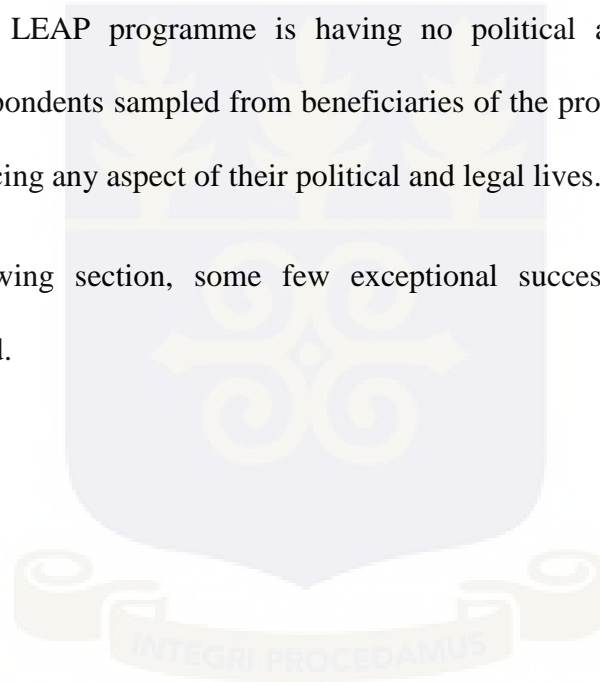
With regards to the Socio-Cultural, Relational and Psychological achievements of the LEAP programme in the Chereponi District, all 25 respondents were of the view that, the programme is chalking some socio-cultural, relational and psychological successes in the Chereponi District. Among these achievements pointed out by respondents include improved perception about the role of women in their families, assistance in relation to beneficiaries' ability to pay their wards schools fees and provide for some of their basic school needs such as books, pencils and pens etc. all 21 women beneficiaries interviewed pointed out that the programme has helped improved their sense of self-esteem and fulfillment. Some of the reasons credited for this height are increased recognition and improved roles in their families and their ability to provide for their wards educational needs. According to one of the respondent in the Tombu Locality of the

Chereponi District *“my daughter who is in the senior high secondary school just returned from school for vacation; She will be requiring a lot of money when she is about to return to school when school re-opens; And as a widow, if not for this petty business and the and fowls I have been able to buy and rear with the help of the grants given to me through the LEAP programme, I would have had no means of supporting her education”* this suggests that the programme is making head way in relation to enhancing the development of human capital in the District.

4.9.3 Political and Legal Achievements of the LEAP Programme

It was found that, the LEAP programme is having no political and legal impact on its beneficiaries. All 21 respondents sampled from beneficiaries of the programme attested that, the programme is not advancing any aspect of their political and legal lives.

However, in the following section, some few exceptional success stories of the LEAP programme are presented.



4.9.4 Success Stories from Beneficiaries of the LEAP Programme

Here, some of the exceptional successes stories from the LEAP programme in the Chereponi District are presented.

Figure 10 beneficiary X



Source: Field Work, 2017

Figure 10 is a photo of a beneficiary of the LEAP programme. She is a widow who sells provisions. She lives in Chereponi Township. She has been on the programme since its inception in the district in 2008. According to her *“I used grants paid me to start up this petty business”* She accounted how this business helps her to sustain herself and her family from one payment day to the other. She noted how the business has positively impacted her disposable income and consequently the family’s consumption. She also said this makes her very fulfilled as she no longer have to go and borrow from other people to take care of herself and her family. She

finally fondly observed that *“imagine that they don’t owe us anything, yet they will call you once a while to come for money, this has been so helpful”*

Figure 11 Beneficiary Y



Source: Field Work, 2017

Figure 11 is a photo of a beneficiary of the LEAP programme in the Chereponi District. According to her *“I used my grant deposit for a refrigerator for sachet water business I do”* She said earnings from the business were used to pay the remaining money owed to the shop she bought the refrigerator on credit from. She also accounted that the businesses helps her to feed and clothe herself. She also pointed out how she now doesn’t have to depend on any of her family members for her upkeep and how that makes her fulfilled. However, she cried the insufficiency of the grants given them and opined that it would help them better if grant amounts were increased by either 50% or 100%.

However, the next section discusses data gathered on the approaches used in the Implementation of the LEAP programme.

4.10 Approaches used in the Implementation of the LEAP Programme in the Chereponi District

With regards to the approaches used in the implementation of the LEAP programme in the Chereponi District, It was found that, the DSW of the Chereponi District is the implementing entity of the LEAP programme in the District. All management officials interviewed indicated that, the implementing entity (DSW) uses a participatory approach in implementing the programme in District. They all mentioned that, the implementing entity is supported by two implementing committees and the District enumerators. It was gathered from respondents sampled from management officials that these implementing committees include the District LEAP Implementation Committee (DLIC) and the Community LEAP Implementation Committee (CLIC). All DLIC and CLIC officials mentioned in interviews with them that, the DLIC and CLIC are respectively responsible for the selection and ranking of potential beneficiaries' community as well as the initial selection of potential individual beneficiaries. It was found that, Enumerators are responsible for administering a set of questionnaires meant at determining the eligibility of a potential beneficiary. These committees are constituted by representative of the beneficiaries in the district at the DLIC level and the communities at the CLIC level who are usually nominated by the beneficiaries of the communities or the traditional leaders of the district. The DLIC help in the identification and selection of communities that are sometimes not even captured on the map of Ghana. Besides, by observing the living standards of community members, CLIC officials identify and highlight for enumeration potential individual household beneficiaries.

The representation of beneficiaries even on implementation committees such as the DLIC and CLIC shows how participatory the LEAP programme is. The fact that major implementation decisions flow as much from the bottom as from the top shows that indeed the programme uses the synthesis approach to implementation.

Besides, the Head of Welfare Department of the Chereponi District noted that, there is a new and emerging approach to implementing the LEAP programme in the District, and that, gradually the old approach would be faded to give way for the new approach which is currently been used in conjunction with the old implementation approach to implement the LEAP programme in the Chereponi District. This approach according to *him* “*allows individuals to avail themselves for enumeration if they think they are legible for admission on to the programme without having been identified by a CLIC member*” The study found from the interview with the head of DSW that, the essence of this approach is to reduce political interference in the selection of beneficiaries. Understandably, this approach would also reduce the cost component of implementation by rendering the Community implementation Committees obsolete. However, this will not change the participatory or synthesis nature of the approach to implementing the LEAP programme. Since beneficiaries will essentially be making decisions relating to identifying and highlighting; an essential decision in the implementation of the programme.

In the next section, data gathered from respondents on the processes used in the implementation of the LEAP programme is presented, analyzed and discussed.

4.11 Processes used in the Implementation of the LEAP Programme in the Chereponi District

With regards to processes used in the implementation of the LEAP programme, it was gathered from all the respondents that, after directives are received with regards to openings for the admission of new beneficiaries from the National Leap implementation Directorate, the following step by step process is used in the implementation of the LEAP programme in the Chereponi District;

❖ Identification and Highlighting of Potential Beneficiaries

It was found that, at the initial stage, CLIC officials identify and highlight potential beneficiaries in their communities on the basis of the criteria for admitting beneficiaries on to the programme. The selection criteria of the LEAP programme includes single parents with Orphans and Vulnerable Children (OVC), The Aged (65+), pregnant women and severely disabled without productive capacity. However, according to the head of DSW *“individuals can also avail themselves to the department of social welfare in the chereponi District for enumeration if they think they are eligible for enrolment”*

❖ Registration, Enumeration and Selection

All respondents revealed that, after the Identification and highlighting, potential beneficiaries are registered and enumeration. According to one of the CLIC officials interviewed *“once a particular potential beneficiary is considered for enumeration, Enumerators administer a set of questionnaires with them to determine whether they are actually legible as claimed by the CLIC”*

It was discovered from interviews with all management officials that, the set of responses from the questionnaires administered are then taken to headquarters and run through a system that

ranks potential beneficiaries in terms of who is very vulnerable. Thereafter, the Very vulnerable ones are admitted on to the programme.

❖ **Notification**

The study found that, after potential beneficiaries are admitted, they are informed through the CLIC officials that they have been selected.

❖ **Payment**

It was found from all management officials interviewed that, payment of grant is done Bi-Monthly. Thus, payment is done once every two months. However, all twenty five respondents mentioned in various interviews with them that, there are instances where payments are delayed. This according to the head of the DSW of the Chereponi District is *“due to financial resource challenge that the leap programme faces”* Besides, all management officials interviewed stated that; grant amount is dependent on the number of eligible beneficiaries in a household. The payment schedule on the bases of number of beneficiaries in a household is shown in Table 11 below.

Table 6 Grant Payment Schedule

No. of Beneficiaries in a Household	Amount paid (GHC)
1 legible member-	64
2 legible members-	76
3 legible members-	88
4 and above legible members-	106

Source: Field Data, 2017

Table 6 shows the payment schedule of beneficiaries of the LEAP programme. As shown in table 6, a household with one eligible member is paid GHC 64. And whilst a household with four or more eligible members is paid GHC 106, households with two and three legible members or beneficiaries are paid GHC 76 and GHC 88 respectively. It was found in the study that, when payment days are due, the secretary of the DLIC who is the head DSW informs the CLIC officials and they in turn inform household beneficiaries in their communities to come for their grants. They are reminded to come along with their e-zwich cards, which doubles as their identification card. The researcher discovered that, beneficiaries with lost e-zwich cards are unable to access their grants until such cards are provided them.

The following section presents the analysis and discussion of data gathered on the challenges that affect the implementation of the LEAP programme.

4.12 Implementation Challenges of the LEAP Programme in the Chereponi District

In this section, we present, analyze and discuss data on the bottlenecks that impede the smooth implementation of the LEAP programme in the Chereponi District. Data on the challenges that affect the smooth implementation of the LEAP programme in the Chereponi District is presented in four thematic areas. These include Resources and Logistics challenges; Challenges associated with Mode of Payment; Political challenges; and administrative challenges that impede the smooth implementation of the LEAP programme in the Chereponi District.

4.12.1 Resources and Logistic Constraints

Here, data on resources and logistic constraints that hampers the smooth implementation of the LEAP programme are analyzed and discussed. In relation to Logistics and Resources constraints, all four management officials interviewed pointed out that inadequate resource such as means of

transportation is one of the impediments of the smooth implementation of the LEAP programme in the Chereponi District. The researcher discovered that, CLIC officials whose responsibilities include observing, to identify and highlight potential beneficiaries as well as conveying information such as payment dates to beneficiaries in the communities they represent, lack means of transportation to do so. According to one of the CLIC officials interviewed *“because all beneficiaries are not situated within a single village or a town; Carrying out my duties and responsibilities become extremely challenging without means of transportation”* Also respondents from the Tombu Locality complained of the difficulty involved in having to always walk to Tiekasu, the nearest payment point. This was indeed confirmed by the CLIC official in the Tombu Locality to be a major challenge given that most beneficiaries are of age.

Challenges discovered in relation to the mode of payment are presented analyzed and discussed in the following section.

4.12.2 Challenges Associated with the Mode of Payment of Grants

The researcher discovered that, beneficiaries are paid through their e-zwich accounts. However, they are verified with their ID cards and thumbprints together before they are able to access their grants. Besides, the study revealed several implementation challenges associated with this mode of payment of grants to beneficiaries of the programme. These include the following;

❖ Non-Picking of Thumbprints

All management officials interviewed indicated that one of the key implementation challenges associated with the mode of payment of beneficiaries is the non-picking of thumbprints of ageing beneficiaries. According to one of such respondents *“there are times where the e-zwich machines fail to pick the thumb signature of ageing beneficiaries; and this result in delay in*

grant payments due to the time spent in trying to get the e-zwich machine to pick their thumb signatures; also this causes non-payment of grants if the machine fails to pick the thumb signature of a particular beneficiary after several attempts” it was revealed that, this situation sometimes causes payment days to be shifted to subsequent days. These situations according to all management officials interviewed causes them to be inefficient in that if they were set out to pay, say 100 beneficiaries in a day it could cause them to pay 80 of them. However, CLIC officials interviewed pointed out that, they usually purchase shear butter for use on thumbs of beneficiaries who are confronted with this challenge and this sometimes resolves the problem of non-picking of thumbprints by getting some beneficiaries verified. It was however, revealed that the problem with this option is that, CLIC officials are not reimbursed; hence resulting in their reluctance to purchase the shear butters for use.

❖ **Power Cuts and Network Failures**

Also, it was revealed that, another implementation bottleneck attributed to the mode of payment is issues of power cuts and network failures. The researcher discovered that, Computers and e-zwich machines used in the payment of grants fail to function when power is cut or there is a network failure. This causes beneficiaries to wait for long hours before they are paid. According to one of the respondents *“sometimes, beneficiaries have to go and come the following day for their grant due to this challenge”*. In fact, the consequence of this is stress and fatigue to both management officials and beneficiaries of the programme.

❖ **Loss of e-Zwich Cards**

Also, the issue of lost e-zwich cards was found to be a major implementation challenge of the LEAP programme in the Chereponi District. All four respondents sampled from management officials of the programme indicated that, when beneficiaries misplace their e-zwich cards, it

takes a while before they are replaced. And according to the head of the DSW “*beneficiaries without identification cards cannot access their grants*” it was discovered that, this situation causes agitations about tendency of management officials stealing beneficiary’s grants. According to the welfare officer “*there was an instance where some group of individuals who had lost their cards reported me to the District chief executive officer that they believe I was conniving with other officers of the programme to steal their grants*”

❖ **The Care-Giver Dilemma**

Care givers are individuals who receive grants on behalf of eligible beneficiaries who for some reason can either always not make it to payment points or not successfully go through the payment system. For example it was revealed that, beneficiaries who are no longer able to verify themselves due to the inability of the e-zwich machine to pick their thumb signatures are made to nominate care givers to replace them. Besides, it was revealed that Care givers are usually relatives of beneficiaries. However, it was found that, major problems are posed by the passing-on (death) of care-givers. For example the researcher discovered that the passing-on of Care-givers causes non-payment of grants to beneficiaries they represent. This is as a result of the fact that the structure of the programme recognizes the care-giver as the beneficiary. And so when they pass-on, is as though the beneficiary had passed on.

However, the next section discusses data gathered on the political challenges that affect the implementation of the LEAP programme in the Chereponi District.

4.12.3 Political Challenges

It was found that, the key political challenge that saddles the smooth implementation of the LEAP programme in the Chereponi District is political interference. All four management officials interviewed pointed out that Political interference is the major cause of inclusion and

exclusion problems in the implementation of the LEAP programme in the Chereponi District. It was unraveled that, politicians pressure officers of the programme to select potential beneficiary communities as well as individual beneficiary households of their chosen. This according to the head of the social welfare officer *“causes the inclusion of persons who otherwise are not supposed to be benefiting from the programme as well as the exclusion of individuals and communities who otherwise are qualified to be admitted on to the programme”* This therefore beats the sole purpose of the programme; which is to empower the vulnerable.

In the next section data gathered on administrative challenges that saddle the smooth implementation of the LEAP programme is presented analyzed and discussed.

4.12.4 Administrative Challenges

It was revealed that, the administrative challenges that hamper the smooth implementation of the LEAP programme in the chereponi District are;

❖ Inadequate Motivation

Inadequate remuneration was pointed out by especially CLIC officials interviewed as a major challenge that hampers the smooth implementation of the programme. According to them they are not paid or given monthly salaries or allowances for performing their duties. The researcher discovered that, the only remuneration they are given is 15 Ghana cedi; 5 Ghana cedi each for the 3 CLIC members in a particular beneficiary community. According to one of the CLIC officials interviewed *“this lack of better remuneration makes us see our role as a burden to us; and the consequence of this is that, we sometimes feel reluctant to convey information across when they are laid to us”*

❖ **Inadequate Staff**

The head of DSW in the chereponi District; which is the implementing department of the LEAP programme in the District complained of inadequate staffing. He revealed that the department does not have sufficient staff to carry out planned activities. In fact, it was revealed that he was the only staff in the DSW of the Chereponi District. And this causes work overload which has daring consequence on his health. He observed that, *“stress and fatigue resulting from work overload reduces my efficiency and effectiveness in discharging my duties”*

❖ **Insufficient Office Space**

The researcher discovered that, another problem that impedes the smooth implementation of the programme is the fact that the department lacks an office space of its own. It was revealed that, the DSW shares office space with the Department of Community Development in the chereponi District. According to the head of the DSW of the Chereponi District, *“this causes congestion and consequently inconvenience’s him who has to carry out his duties in a shared office space”*

In the next section, data on factors critical to the success of the LEAP programme is presented analyzed and discussed.

4.13 Critical Success Factors of the LEAP Programme in the Chereponi District

Here, we discuss factors that have been identified by respondent as critical to the success of the LEAP programme in the Chereponi District. The researcher discovered that, the following factors are critical to the success and prospects of the programme.

4.13.1 Increased Grants

All twenty five respondents interviewed cried the need to increase grants paid to beneficiaries to at least twice the current grant amounts for all categories. Besides, given that all beneficiaries

appear to be investing grants paid them in array of revenue generating activities e.g. petty trading, poultry farming, livestock rearing etc., an increase in grants will consequent increases in their working capitals. Hence affording them the opportunity to buy and sell or buy rear and sell more than they currently do. This, when done, would maximize the impact of the programme on its beneficiaries.

4.13.2 Increased Beneficiary Households

According to all management officials interviewed there are still some vulnerable individuals and communities that need to be admitted on to the programme and that when this is finally done, comprehensive results relative to poverty alleviation and human capital development would be enormously enhanced.

4.13.3 Availability of Means of Transportation

All CLIC officials interviewed revealed that the availability and access to means of transportation by CLIC officials especially, is critical to the success of the LEAP programme. In fact, the researcher discovered that the work of CLIC officials involved a lot of travelling. Understandably, if means of transportation were available for them, the travelling and movement necessitated by their duties and responsibilities would have been eased; Thereby enhancing effectiveness relative to the performance of their duties and responsibilities.

4.13.4 Relatively Closer Payment Points

Also, 24% of the total respondents interviewed for the study observed that relatively closer payment points to beneficiaries would ease the difficulty beneficiaries go through in travelling to payment points for their grants. The study revealed that payment points are five kilometers or more away from some beneficiary communities. In fact, the researcher discovered that ageing

beneficiaries find it extremely difficult to walk to payment points. According to one of the respondents from the Tombu area *“because I’m ageing and as a result finding it very difficult to walk to Tiekasu for my grant; I usually hire motor bike to travel there, and I pay for it after I receive my grant”* Deductively, already beneficiaries are complaining about the insufficiency of grant; so to have to pay for transportation from it again further minimizes the impacts grants could have had on them. In the nutshell, the creation of payment points closer enough to beneficiaries would help save them the cost they incur in transporting themselves to payment points thereby maximizing the impact of the grants on them.

4.13.5 Increased Remuneration

Furthermore, all CLIC officials interviewed for the study pointed out that, if CLIC officials were given better remunerations e.g. enrolled on to public payroll, they would be more motivated to exert greater work efforts. According to one such respondents

“we would be very glad and motivated if we were put on payroll, but even if we couldn’t be enrolled on public payroll, an increase in the bimonthly stipend given to us, from the current GHC5 to at least GHC50 would stimulate greater positive efforts from us; in that we would no longer have to use our own resources to disseminate information given to us by the Head of DSW or in moving to observe, identify and highlight potential beneficiaries, which we sometimes are not able to do due to lack of resources”.

4.13.7 Adequate Personnel

More also, the researcher discovered that, the successes of the LEAP programme in the Chereponi District would be greater if government adequately staffs the DSW of the Chereponi

District. According to the head of DSW of the Chereponi District “*adequate staffing of the department would help ease the pressure on me and consequently enhance my performance*”.

4.13.8 Office Space

Last but not the least, according to the head of DSW of the Chereponi District “the existence of an own-office space for the DSW in the district is critical to the success of the programme in the District” According to him “*it would improve working condition by easing congestion*” In suggestion, the researcher based on the potential of an own-office space to stimulate better performance from management officials of the programme, recommends the provision of an own-office space for the DSW in the District.

4.13.9 Inclusion and Exclusion Errors Minimization Strategies

Inclusion Errors occurs when individual beneficiary households or communities that are by the criteria for admission not qualified to be on the programme are admitted on to the programme. Exclusion error on the other hand has to do with the non-admission of qualified beneficiary households and communities on to the programme. All management officials interviewed stated that these errors could cause the LEAP programme in the Chereponi District to fail to actually achieve its main purpose; which is to empower the vulnerable or the extreme poor. Also, all respondents sampled from management officials of the programme indicated that, the successes of the LEAP programme would be greater if well-crafted strategies tailored towards the minimization if not absolute curbing of these two major errors existed.

4.13.10 Flexible Payment Systems

The researcher discovered that, the Adoption of a flexible payment system would help advance the successes of the programme. Thus, the adoption of a payment system that allows for the

manual payment of beneficiaries in events that they lost their e-zwich cards or faced with non-picking of thumbprints, would help resolve the challenges that arise from lost e-zwich cards and inability of e-zwich machines to successfully scan and verify the thumbprints of beneficiaries. Thereby, guaranteeing continuity in access to grants. It was revealed that, lost e-zwich cards and non-picking of thumbprints by e-zwich machine causes inefficiency, delay and consequent fatigue to both management officials and beneficiaries who have to wait for longer ours and sometimes days to be paid, and non-payment of beneficiaries. In fact, this, when in place, will enhance consistency and timeliness in the payment of grants and consequently enhance basic planning by beneficiaries who invest their grants in to petty economic activities.

In the following sections, the differences and similarities between the two WEEPPs studied is presented analyzed and discussed.

4.14 Differences and Similarities between MASLOC and LEAP Programmes in the Chereponi District of Ghana

Here the researcher discusses the differences and similarities between MASLOC and LEAP programmes in the Chereponi District.

Table 7 presents data on the differences between MASLOC and the LEAP programmes in the Chereponi District. This data is further discussed in subsequent sections.

Table 7 Differences between MASLOC and LEAP Programmes in the Chereponi District

BASIS OF COMPARISON	MASLOC PROGRAMME	LEAP PROGRAMME
Year of Initiation	2006	2008

Target Population	Active poor	Extremely poor; active and inactive
Beneficiaries	Fairly young and active, fairly educated formally	Ageing, no formal education
Management Officials	highly educated	Fairly educated
Nature of Programme	Credit /Loan facilities	Cash Transfers
Implementers	MASLOC	Department of Social Welfare
Approaches	Partially participatory	Purely Participatory
Processes	Group formation, animation, registration, vetting, disbursement and recovery	Identification and highlighting, enumeration and registration, selection, notification, payments.

Successes	Partial political achievements, greater economic, socio-cultural, and relational successes Minor psychological achievements	Zero-political achievements, minor economic, socio-cultural, and relational successes Greater psychological achievements.
Challenges	Intimidation, misapplication of loans, no office space etc.	Payment constraints; non-picking of thumbprints, inadequate office space, and transportation constraints to and from payment points.
Critical Success Factors	Consistent monitoring and evaluation, office space etc.	Own-office space, flexible payment systems, relatively closer payment points

Source: Author's Construct, 2017

In the following section we discuss the differences between the two women's economic empowerment programmes as presented in Table 7.

4.15 Discussion of the Differences between MASLOC and LEAP Programmes in the

Chereponi District

Here the researcher discusses the differences between MASLOC and LEAP programmes in the chereponi District.

4.15.1 Nature of the Programmes

The LEAP programme was initiated two years after the coming in to being of the MASLOC programme. Whilst the MASLOC programme targets and extends small loans and credit facilities to the active poor, either through its individual, group or co-operative society, or wholesale lending modules. The LEAP programme provides cash transfers to extremely poor persons based on its four main selection criteria; single parent with Orphans and Vulnerable Children, Aged-65+, Disabled with no productive capacity and Vulnerable pregnant women.

4.15.2 Demographic Characteristics of Respondents of the Study

Whilst the MASLOC programme has fairly young and active women beneficiaries, the LEAP programme has ageing women as beneficiaries. This is due to the fact that the LEAP programme is skewed to empowering the ageing. In fact, the researcher discovered that, the ageing in the Chereponi District were relatively more vulnerable and impoverished compared to the young.

Also, whilst the MASLOC programme has all its women beneficiaries based in the Chereponi Township, the LEAP programme has women beneficiaries across the various town and area councils in the Chereponi District.

Comparatively, management officials of the MASLOC programme are more educated than that of the LEAP programme. In fact, whilst 40% of MASLOC's management officials interviewed have postgraduate degrees, with the least qualification among entire management officials been a High National Diploma. The highest qualification relative to management officials of the LEAP programme is a first degree and the lowest been a senior secondary school certificate.

4.15.3 Implementation of the Programmes in the Chereponi District

The MASLOC programme in the Chereponi District is implemented by MASLOC. The LEAP programme is implemented by the Department of Social Welfare of the Chereponi District with the support of its various implementation committees both at the district and community level.

Also, the researcher discovered that whilst credit facilities or loans extended through the MASLOC programme to women in the Chereponi District are done through a process that involves; the formation of groups, animation and registration, vetting, disbursement and recovery. The LEAP programme provides cash transfers through a process that involves; identification and highlighting, enumeration, registration, selection, notification and payments of grants to beneficiaries in the Chereponi district. More importantly, whilst the LEAP programme, due to its cash transfer nature ends at payments in the terms of the processes used in its implementation, the MASLOC programme ends at recovery or repayment of loans or credits extended to women in the Chereponi District relative to processes used in its implementation.

4.15.4 Successes of the Programmes in the Chereponi District

The researcher discovered that, whilst the MASLOC programme is having partial impacts on the political lives of women in the Chereponi District, the Leap programme was discovered to be having zero political impact. In fact, the MASLOC programme was revealed to be advancing the political lives of the leaders of its various women's groups or cooperative societies in the Chereponi District. A typical example is the case of Mrs. Adiza who moved from been a group leader of one of MASLOC's women groups to become the National Democratic Congress's constituency women organizer.

Also, the researcher discovered that whilst both programmes were attaining successes in terms of advancing the economic lives of their women beneficiaries, the economic successes attained by the leap programme (creation of jobs, increasing working capital, increasing disposable income, improving consumption and improving access to markets) is only enough to propel its women beneficiaries to access other more empowering women economic empowerment programmes such as the MASLOC programme. Thus economic successes chalked by the LEAP are not sufficient to sustainably empower beneficiaries even in the events of cut off or exit of the programmes.

Interestingly, the LEAP programme was revealed to be advancing the psychological lives of its women beneficiaries in the Chereponi District more than the MASLOC programme is doing. In fact, most women beneficiaries of the LEAP programme fondly exonerated the programmes impact on their sense of self-esteem and fulfillment and self-efficacy than women beneficiaries of the MASLOC programme did.

4.15.5 Implementation Challenges of the Programmes in the Chereponi District

The researcher also discovered that, the varying nature of the programmes, their target populations, and strategies and processes used in their implementation causes the programmes to have some peculiar challenges that hinder the smooth implementation of either of them. For example challenges such as intimidation, misapplication of loans, and lack of office space in the chereponi District were discovered to be peculiar challenges that hinder the smooth implementation of the MASLOC programme in the Chereponi District. Inadequate office space, constraints associated with payments; non-picking of thumbprints, loss of e-zwich cards etc. were discovered to be challenges that hinder particularly the LEAP programme in the Chereponi District.

4.15.6 Critical Success Factors of the Programmes in the Chereponi District

Whilst factors such as consistent monitoring and evaluation, office space were discovered to be critical to the success of the MASLOC programme in the Chereponi District, own-office space, and flexible payment systems are some of the critical success factors peculiar to the success of the LEAP programmes in the chereponi district.

However, the next section captures the presentation of the similarities between the two WEEPPs studied, first on table and followed by a detailed discussion of the data highlighted in the table.

Table 8 presents information on the similarities between the two WEEPPs studied. The data presented in the table is further discussed in the sections following the table.

Table 8 Similarities between MASLOC and LEAP Programmes

BASIS OF COMPARISON	MASLOC PROGRAMME	LEAP PROGRAMME
Objectives	Alleviate poverty	Alleviate poverty
Management officials	Fairly young and active, dominated by credit officers,	Fairly young and active, dominated by CLIC officials,
Prospects	bright potentials	Bright potentials
Successes	Zero legal impacts	Zero legal impacts

Implementation Challenges	Lack of means of transportation for Credit officers, political interference, lack of capacity building, office space constraints, inadequate remuneration, delays in disbursement, inadequate loans	Political interference, lack of means of transportation for CLIC officials especially, lack of capacity building, inadequate remuneration, inadequate grants, delays in payment of grants.
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Source: Author's Construct, 2017

In the next section we discuss in details the similarities that exist between the two WEEPPs programmes studied.

4.16 Discussion of Similarities between MASLOC and LEAP Programmes in the Chereponi District

Here the researcher discusses the aspects of the WEE programmes studied in the chereponi District that are similar.

4.16.1 General Aims or Objectives of the Programmes

Based on the general aims of the two WEE programmes studied, the researcher posits that they all object to advance the essential aspects of their beneficiary's lives; economic, socio-cultural, psychological, relational, political, legal etc. and consequently alleviate poverty.

4.16.2 Demographic Characteristics of Respondents of the Study

The study revealed that both programmes have fairly young and active management officials. Also, the researcher discovered that management officials of both programmes are dominated by officials in direct contact with beneficiaries. For example in the case of the MASLOC programme, management officials are dominated by credit officers; and CLIC officials in the case of the LEAP programme.

4.16.3 Prospects of the Programmes in the Chereponi District

The study revealed that both WEE programmes in the Chereponi District have great potential relative to alleviating poverty in the chereponi District. However, the researcher based on the findings of the study posits that, the MASLOC programme has a greater potential than the LEAP programme relative to poverty alleviation, and the advancement of the socio-cultural, political, relational and psychological lives of their beneficiaries.

4.16.4 Successes of the programmes in the Chereponi District

The study revealed that both programmes (MASLOC and LEAP) were having zero legal impacts on the lives of their women beneficiaries. Thus, both programmes were not advancing the legal knowledge of their women beneficiaries.

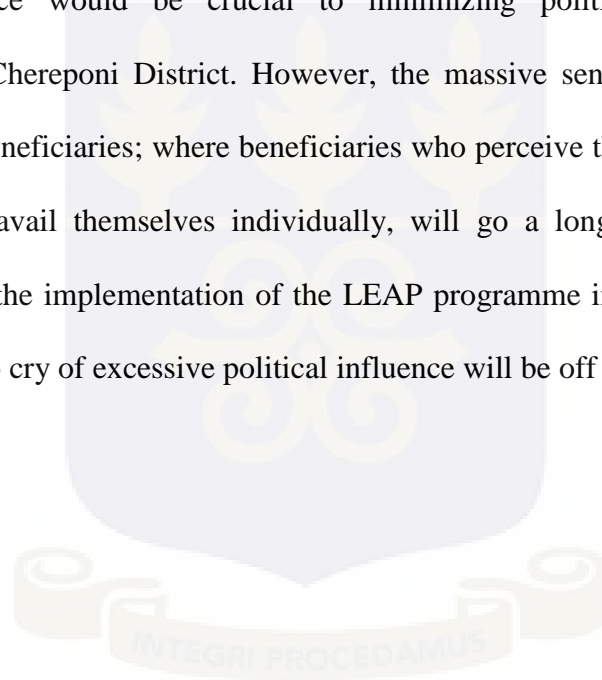
4.16.5 Implementation Challenges of the Programmes in the Chereponi District

Both programmes, even though different in term of their nature, target population and a little similar in their general aims, were discovered to be facing some similar challenges relative to their implementation. For example political interference, lack of means of transportation , office space constraints, inadequate remuneration, lack of capacity building, inadequacy of amounts given as loans and or grants and delays- relative to payment and or disbursement of grants and loans were revealed to be challenges that hinder the smooth implementation of both WEE programmes and policies studied in the Chereponi District.

4.17 Chapter Conclusion

At least a 100% increase in bi-monthly grant amounts is required for the LEAP programme to be able to par the MASLOC programme relative to the magnitude of their achievements or impacts. Besides, both programmes were discovered to be having no legal impacts on the lives of their

women beneficiaries. Also, the researcher discovered that, Whilst the MASLOC programme appear to be having some impacts on the political lives of its beneficiaries, the LEAP programme was revealed to be having no impact on the political lives of its beneficiaries. The study also revealed that political interference is a major challenge that hampers the implementation of both programmes (LEAP and MASLOC) in the Chereponi District. However different strategies are required to minimize political interference in the implementation of these programmes in the Chereponi District. In the case of MASLOC, providing the center with substantial financial and operational independence would be crucial to minimizing political interference in its implementation in the Chereponi District. However, the massive sensitization about the new approach to admitting beneficiaries; where beneficiaries who perceive themselves as qualified to access the programme avail themselves individually, will go a long way to also minimize political interference in the implementation of the LEAP programme in the Chereponi District; since CLIC officials who cry of excessive political influence will be off the hook.



CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter summarizes key findings emanating from the study. It also presents the conclusion to the study and suggests recommendation for policy, practice and future research. Apart from the findings on demographic characteristics of respondents, all other findings are presented in accordance with the specific objectives of the study.

5.1 Summary of Findings

5.1.1 Demographics Characteristics of Participants of the Study

This section discusses findings on the demographic characteristics of respondents. Key demographic findings emanating from the study include the following;

The study found that, even though the management officials of the MASLOC programme are more educated than those of the LEAP programme in the Chereponi District, they both appear to be fairly educated and qualified given their roles and responsibilities. Also, it was revealed that, the management officials of both programmes have several more years to work before they are due for retirement.

Additionally, it was revealed that, whilst none of the beneficiaries of the LEAP programme had had any form of formal education, a substantial proportion of the beneficiaries of the MASLOC programme are fairly educated formally. It was also found that, whereas the beneficiaries of the MASLOC programme are fairly young and active with several years of productive capacity, the beneficiaries of the LEAP programme were ageing with relatively fewer years of productive

capacity. This was established to be as a result of the fact that the LEAP programme is inclined to empowering the ageing.

Furthermore, the study found that, beneficiaries of the MASLOC programme are not fairly distributed across the Chereponi District. The researcher discovered that, all beneficiaries of the MASLOC programme were based in the Chereponi Township at the expense of women in the surrounding villages who could be better eligible to be offered the loans and micro credit in other words more vulnerable yet active. However, it was revealed that, the beneficiaries of the LEAP programme are fairly distributed across the District. In fact, the researcher discovered that, the LEAP programme has beneficiaries in every locality (town or area councils) of the chereponi District.

The next section presents findings on the prospects of WEEPPs in the Chereponi District.

5.1.2 Prospects of Women Economic Empowerment Programmes and Policies in the Chereponi District

Diverse views in relation to the prospects of both WEEPPs studied were gathered from respondents. However, these views generally implied that both MASLOC and the LEAP programmes have bright potentials in relation to respectively realizing their general aims. Interestingly, whilst majority of respondents from the LEAP programme opined that the programme has only a Good prospect, majority of the respondents from the MASLOC programme were of the view that the programme has a Better potential in relation to job and wealth creation and alleviation of poverty.

In the following section, findings on the successes of WEEPPs are presented.

5.1.3 Successes of Women's Economic Empowerment Programmes and Policies in Chereponi District

A number of successes that have been chalked up by both WEEPPS studied were indicated by respondents.

However, with regards to the economic achievements of the LEAP programme, the study found that, the successes the programme was chalking up is not enough to sustainably empower women even in events of cut offs or exit of the programme. The study discovered that the LEAP programme was only doing enough to prepare its women beneficiaries to access other better empowering programmes such as the MASLOC programme.

Also, The researcher discovered that, even though successes apart from psychological achievements, are greater in the case of the MASLOC programme than that of the LEAP programme, both women's economic empowerment programmes are having some form of economic impacts on the lives and businesses of beneficiaries as well as advancing their socio-cultural, Psychological, relational lives and political lives partially, in the case of only the MASLOC programme. For example, respondents accounted how both the MASLOC and LEAP programmes had helped them to start up their own small to micro or petty businesses respectively, helping marginally increase their working capitals, increased their disposable income and for that matter their consumption patterns, helped them pay their children's school fees as well as provided for their basic educational needs and heightened their sense of fulfillment among others.

Whilst the MASLOC programme was discovered to be chalking up some political successes such as advancing the political lives of the leaders of its women groups, the LEAP programme was discovered to be having zero political achievement or outcome. Interestingly, both programmes

were discovered to be chalking no successes in relation to advancing the legal knowledge of their beneficiaries.

However, findings on the approaches and processes used in the presentation of WEEPPS in the Chereponi District are presented in the following section.

5.1.4 Approaches and Processes used in the Implementation of Women's Economic Empowerment Programmes and Policies in the Chereponi District

The study found that both programmes employ participatory approaches to implementation where agency is emphasized in processes leading to the selection and beneficiation from the programmes.

Also, the researcher discovered that, the payment system of the LEAP programme is too rigid for a programme that is meant to empower the very vulnerable in the society. In fact, it was revealed that, The payment system employed by the LEAP programme do not allow for the payment of beneficiaries with lost e-zwich cards even if they have people like the CLIC officials to vouch for them. That notwithstanding, beneficiaries with lost e-zwich cards also face the challenge of having to go through a bureaucratically tedious process for card replacement. It was unraveled that, beneficiaries with lost e-zwich cards have to first report to the Head of DSW. The Head of DSW then makes an official complain to the bank that issued the cards. The bank then sets a day to come take the necessary details required to replace a lost card. The card is then issued after that. For a programme that's meant to empower the vulnerable there is the need to make arrangements that would allow beneficiaries to access the programme even in worst case scenarios like in the case of lost cards. With regards to the rigidity of the payment system, it was also discovered that when a care-giver passes on (dies) it becomes difficult for that beneficiary to access their grants. This requires an official writing to the head office; an official writing to the

bank that issued the cards; Head office then chooses personnel to come with the bank's personnel to edit the information of the beneficiary to include the details of another care-giver for that particular beneficiary.

Also the study found that there is inconsistency in the processes used in extending loan facilities to beneficiaries in the case of MASLOC. It was revealed that, whilst some beneficiaries are made to make contributions in to their group accounts with the programmes banker before facilities are accessed, others do not. The study revealed that this strand of beneficiaries receive their loans in cash directly from credit officers. The study found that, this situation is very much caused by extant political interference in the processes leading to accessing loans and credit facilities from the MASLOC programme.

Implementation challenges of WEEPPs in the Chereponi District are presented in the next section.

5.1.5 Implementation Challenges of Women's Economic Empowerment Programmes in the Chereponi District

Several challenges that affect the implementation of both WEEPPs studied were gathered from respondents. Some of these challenges are;

With regards to perception, it was found that, loans given to beneficiaries through the MASLOC programme were perceived as rewards for voting a particular government in to power. This results in the reluctance by some beneficiaries to repay them as agreed upon. In fact, when I was interviewing beneficiaries, there were instances when some beneficiaries referred to loans as monies given to them by the member of parliament of the Chereponi constituency (Abdullai Nwani; Abdullai's Money).

The constraints associated with office spaces for both MASLOC and the LEAP programmes was also found as a major bottleneck to the implementation of both programmes. It was unraveled that whilst the DSW; the implementing entity of the LEAP programme shares office space with the community development department, the MASLOC programme however had no office space in the Chereponi district at all.

Additionally, respondents revealed that grants are not sufficient enough to consequent desired results. All respondents sampled from beneficiaries of the LEAP programme were of the view that, grants given to beneficiaries were not sufficient enough to ensure that the programme exerts extant impacts on them. This makes the programme only a stepping stone to accessing other extant empowering programmes such as the MASLOC programme.

The researcher also discovered that loan amounts given through the MASLOC programme were sometimes misapplied. It was revealed that in some cases beneficiaries out-rightly use loans to pay their children's school fees. Also, they sometimes use loans given them to buy expensive cloths as well as support the wedding ceremonies of their family members. This was revealed to be one of the major causes of default and the failure the MASLOC programme to achieve the purposes it seeks to achieve. This situation, the study revealed is caused by lack of monitoring and evaluation on the part of management officials of the MASLOC programme.

Political interference, inadequate remuneration, transportation constraints, lack of capacity building were discovered to be some of the challenges that saddle the implementation of both WEE programmes and or policies in the Chereponi district.

However, findings on factors critical to the success of WEEPPS are presented in the ensuing section of this chapter.

5.1.6 Critical Successes Factors of Women's Economic Empowerment Programmes and Policies in the Chereponi District

A number of factors critical to the successes of both WEEPPs (MASLOC and LEAP) studied were gathered from respondents during the study. These factors include;

In relation to motivating management officials to give off their best, The study found that, improving working conditions; increasing remunerations, improving opportunity for promotions; and provision of an opportunity for self-development e.g. education, are critical to motivating officials of both MASLOC and LEAP programmes in the chereponi District. For example, CLIC members, given their GHC5 bimonthly stipends; categorically stated that, they see their work as a burden to them, so an increment to at least GHC50 will be highly motivating.

Also, respondents suggested that the adoption of political interference minimization strategy such as the promulgation of laws specifically meant at banning any such influence with corresponding application in events of occurrence is critical to the success of both MASLOC and LEAP programmes in the Chereponi District. In fact, the researcher discovered that political interference is one of the core causes of inclusion and exclusion of beneficiaries in the case of the LEAP programme as well as both inclusion and exclusion errors and default payments in the case of the MASLOC programme. And both default payments and inclusion and exclusion errors in the case of MASLOC and inclusion and exclusion errors in the case of the LEAP programme were revealed to be threatening efforts geared towards attaining the main aims of both programme in the District.

Additionally, respondents indicated that the provision of substantial level of operational and financial independence to MASLOC; increasing government investment in both MASLOC and LEAP programmes in a manner that increases grants and loan amounts given to beneficiaries

through them; and carrying out capacity building and refresher training for both management officials and beneficiaries of the programmes is also critical to the successes of both programmes in the District. Respondents were of the view that these factors would resolve some of the key implementation challenges confronting the programmes (MASLOC and LEAP) in the Chereponi District; thereby enhancing their success.

In the next section conclusions are drawn from findings collected on the various aspect of the phenomenon studied.

5.2 Conclusion

Women's economic empowerment programmes in the chereponi District have proven to be importance in government's efforts geared towards poverty alleviation and enhancement of human capital development. This is manifested in the successes the WEE programmes (LEAP and MASLOC) are chalking relative to advancing the economic, socio-cultural, relational, psychological and political lives of their beneficiaries in the District. Although the magnitude of achievements apart from in relation to psychological impacts, is greater with the MASLOC programme than with the LEAP programme, Both programmes were discovered to be chalking successes such as helping beneficiaries set up small to micro businesses, increase working capital of beneficiaries, partially advancing political life in the case of MASLOC, improve the recognition of women and roles in family decision making among others.

However, the implementation of women's economic programmes (MASLOC and LEAP) in the Chereponi District hasn't been without challenges. It has been saddled with several challenges; some similar others peculiar. For example political interference, insufficient resources and logistics, inadequate staff and inadequate staff motivation, lack of office spaces among others

were revealed to be some of the challenges that hinder the smooth implementation of both WEE programmes and or policies in the Chereponi District. However, whilst intimidation, misapplication of loans and default payments were discovered to be challenges peculiar to only the MASLOC programme; payment constraints such as the non-picking of thumbprints, loss of e-zwich cards and the care giver dilemma are of some of the challenges that were revealed to be peculiar to the implementation of the LEAP programme.

Adequate staffing, capacity building and refresher training for both management officials and beneficiaries, increased investment in a manner that increases grants and loans, increases in remuneration of management officials and provision of office spaces among others are some of the factors that were gathered from respondents as been critical to the successes of both WEEPPs (MASLOC and LEAP) in the Chereponi District.

However, in the following section, the researcher outlines and discusses recommendations to policy and practice as well as to research based on data gathered from the study.

5.3 Recommendations

This section presents the recommendations of the study to policy and practice as well as to research.

5.3.1 Increase Investment

The researcher suggests that, government increases the level of financial investment in women's economic empowerment programmes. In fact, increased investment by Government would be highly crucial to enhancing the successes and prospects of both MASLOC and LEAP programmes as well as help resolve the challenges that impede their smooth implementation. However, this investment should be done in a manner that would increase the grants and loan

amounts given to beneficiaries; resolve the infrastructural challenges of the programmes; and improve the remuneration of the management officials of the programmes. This, when done, would motivate and consequently enhance performance of management officials as well as increase the outcomes or achievements or impacts the programmes are currently having on the lives of beneficiaries. In fact, increased investment in relation to the provision of office spaces for the programmes (MASLOC and LEAP) in the district will go a long way to resolve not only the physical infrastructural challenges WEE programmes in the Chereponi District face, but also improve the working conditions for the management officials of the programmes. There by, improving performance and consequently enhancing the successes and prospects of the programmes in the Chereponi district.

5.3.2 Substantial Level of Financial and Operational Independence

The researcher also recommends that government provides MASLOC with a substantial level of financial and operational independence. This, when done, will curb the challenge of political interference that confronts the Programme; by managing and reshaping perceptions about the programme. In the nutshell, perceptions such as loans been rewards for voting a particular party in to government will gradually erode if the programme is given substantial financial and operational independence; thus it is made to stand and operate independent of excessive executive (political) controls.

5.3.3 Capacity Building

Furthermore, the researcher suggest that, MASLOC and the LEAP programmes as well as Government of Ghana and development partners that facilitate the implementation of the programmes resort to periodic capacity building and refresher training for both their management officials and beneficiaries. For example, refresher trainings aimed at equipping management

officials of the MASLOC programme especially credit officers relative to how to deal with political interference, handle intimidation and better appraise potential beneficiaries are strongly recommended. Also, CLIC officials complain of the difficulty in dealing with begrudged potential beneficiaries who are not eventually selected after they have been identified and highlighted for selection. So a training programme tailored towards helping them effectively handle such situation will be extremely essential and critical to the responsibilities they perform. Additionally, if CLIC officials can be introduced to other ways of getting information across to beneficiaries without having to travel personally to go inform them, it would ease their work and enhance their performances. In fact, the study revealed that, the age group of the management officials of both programmes provides an opportunity for the continuity and sustainability of the programmes in the chereponi District. Hence, a continuous capacity building of management officials of the programme is imperative as it will be beneficial to the programmes both in the short and long runs. In fact, capacity building through for example refresher training programmes would not only provide the programmes with highly trained management officials with enhanced performance potentials, it will also motivate them to give off their best.

Also, I suggest that beneficiaries of both programmes be given training to polish and enhance their entrepreneurial skills. This is critical, given that the beneficiaries of even the LEAP programme are all engaged in one economic activity or the other.

5.3.4 Timely Disbursement and or Payment of Loans and Grants

Additionally, I recommend that, disbursement of loans and or payments of grants are done in a timely and consistent manner. Timeliness and consistency in loan disbursement and or grant payments would help resolve the challenges that beneficiaries of both the MASLOC and LEAP programmes who are engaged in petty trading face in relation to stock management and loss of

customers. That is to say they would no longer have to wait longer periods than usual before they are given top-ups for restocking their businesses or paid grants they inject in their businesses. More specifically, it will help them in their efforts to hedge against consistent increases in the prices of goods they retail.

5.3.4 Adoption of Flexible Payment Systems

More also, I recommend the adoption of flexible payment system by the LEAP programme. A payment system that would allow beneficiaries to access their grants even in worst case scenarios such as the loss of e-zwich cards would ensure that the programme has a consistent impact on its beneficiaries.

5.3.5 Consistent Monitoring and Evaluation

Additionally, the researcher suggests that, the management officials of the MASLOC programme in the Chereponi District resort to periodic monitoring and evaluation of economic activities that the loans given to beneficiaries are purported to have been invested in to. This when done will help resolve the issue of loan misapplication as revealed in the study. Thus, beneficiaries knowing that, officials would be coming to inspect what loans given them were actually used for would refrain from using the loans to buy expensive clothes or finance ceremonies of relatives.

5.3.5 Future Research

Finally, the researcher suggests that, subsequent studies in this area in the district should focus on exploring the exit plans of the programmes and how that would impact the lives of beneficiaries. Also, a study focused on investigating mainly the implementation challenges of women economic empowerment programmes in the District is strongly suggested. Additionally, the researcher suggests that, subsequent researches in this area should investigate the politics of

the programmes in the district. More importantly I suggest that subsequent studies should consider studying the phenomenon at the broader or national level.



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APPENDICES

Appendix 1: Interview Guide

MICROFINANCE AND SMALL LOANS CENTER PROGRAMME

INTERVIEW GUIDE

This unstructured interview guide is designed to collect data on the prospects, successes and implementation challenges of MASLOC programme in the Chereponi District.

It is towards the partial fulfillment of the requirements for the award of Mphil public administration at the University of Ghana.

Data collected using this interview guide would be used strictly for academic purposes and all information that would be obtained from respondents would be treated with utmost confidentiality.

Part I: Management Officials

Objective 1: To Examine the Prospects and Successes of WEPPs in the Chereponi District

Section A: Basic Questions

1. Please what is your age? I. 18-35 II. 36-45 III. 46-60
2. Please what is your educational qualification?

Section B: Main Questions

1. Please what in your opinion are the potentials of the MASLOC programme in relation to Job and wealth creation and alleviation of poverty in the Chereponi District?
2. What are the major economic Achievements of the MASLOC Programme in the Chereponi District?
3. Can you please mention some of the socio-cultural and relational achievements of the MASLOC programme in the District?
4. How has the MASLOC programme impacted the political life of its beneficiaries in the District?
5. Has the programme enhance the legal knowledge of its beneficiaries in the District? In term knowing their rights and improving the tendency of reportage of violations against them or their friends?

Objective 2: To Assess the Approaches and Processes Used in the Implementation of the WEPPs programme in the Chereponi District

1. What are the approaches/strategies used in the implementation of the MASLOC programme in the Chereponi District?
2. What are the processes used in the implementation of the programme in the District?
3. What are the steps put in place to implement the programme in the District?

Objective 3: To Identify the Implementation Challenges WEPPs in the Chereponi District

1. What are the specific resource constraints that hinder the smooth implementation of the MASLOC programme in the Chereponi District?
2. What specific personnel constraints hamper the implementation of the programme in the District?
3. What are the political problems affecting the implementation of the programme in the District?
4. Do you face any specific logistics constraints in the District?
5. What other bottlenecks impede the smooth implementation of the programme?

Objective 4: To Identify Critical Success Factors of WEPPs in the Chereponi District

1. What factors when in place would advance the successes of the MASLOC programme in the Chereponi District?
2. What must be done to improve the success rate of the programme in the Chereponi District?
3. How can the problems that appear to be impeding the smooth implementation of the programme in the District be addressed or overcome?
4. What must be done to enhance the prospects of the MASLOC programme in the District?

Part II: Beneficiaries

Objective 1: To Examine the Prospects and Successes of WEPPs in the Chereponi District

Section A: Basic Questions

1. Please what is your age? I. 18-35 II. 36-45 III. 46-60
2. What is your level of education? I. Primary II. Secondary III. Tertiary IV. None
3. Please What is your occupation

Section B: Main Questions

1. Please what in your opinion are the potentials of the MASLOC programme in relation to wealth creation and poverty alleviation or reduction in the Chereponi District?
2. What are some of the key positive impacts the programme is having you and or your group?
3. How has the programme impacted your economic life?
4. How has the programme impacted your socio-cultural and relational life?
5. How has the programme impacted your political life?
6. How has the programme impacted your legal knowledge?
7. How has the programme impacted your level of self-fulfillment or esteem?

Objective 2: Approaches and Processes

1. What was the criterion used in selecting you?
2. What were the steps you took before you were enrolled on to the programme?
3. How do you access loans?
4. How do you get informed when your loans have been approved?

Objective 3: To Assess the Approaches and Processes Used in the Implementation of the WEPPs programme in the Chereponi District.

1. What were the bottlenecks you encountered in accessing the programme?
2. What are the problems you continue to face in accessing the programme?

Objective 4: Critical Success Factors of WEPPs in the Chereponi District

1. What in your opinion when put in place will help increase the successes of the programme in the district?
2. What in your opinion can be done to overcome or address the challenges you encountered and still encounter as a beneficiary?
3. What must be done to improve the success rate of the programme?
4. What must be done to accelerate the prospects of the programme?

Appendix 2: Interview Guide

LIVELIHOOD EMPOWERMENT AGAINST POVERTY PROGRAMME

INTERVIEW GUIDE

This unstructured interview guide is designed to collect data on the prospects, successes and implementation challenges of LEAP programme in the Chereponi District.

It is towards the partial fulfillment of the requirements for the award of Mphil Public Administration at the University of Ghana.

Data collected using this interview guide would be used strictly for academic purposes and all information that would be obtained from respondents would be treated with utmost confidentiality.

Part I: Management Officials

Objective 1: To examine Prospects and Successes of WEEPPs in the Chereponi District

Section A: Basic Questions

1. Please what is your age? I. 18-35 II. 36-45 III. 46-60
2. What is your level of education?

Section B: Main Questions

1. Please what in your opinion are the potentials of the LEAP programme in relation to poverty alleviation and enhancement of long term human capital development in the Chereponi District?
2. What are the major economic Achievements of the LEAP Programme in the District?
3. Has the programme advance any socio-cultural and relational lives of it's beneficiaries in the District? Can you please mention some of these socio-cultural achievements of the LEAP programme in the District?
4. How has the LEAP programme impacted the political life of its beneficiaries in the District?
5. Has the programme enhance the legal knowledge of its beneficiaries in the District? In term knowing their rights and improving the tendency of reportage of violations against them or their friends?

Objective 2: To assess the Approaches and Processes Used in the implementation of WEPPs in the Chereponi District

1. What are the approaches/strategies used in the implementation of the LEAP programme?
2. What are the processes used in the implementation of the programme?
3. What are the steps used to implement the programme?

Objective 3: To Identify Implementation Challenges of WEPPs in the Chereponi District

1. What are the specific resource constraints that hinder the smooth implementation of the LEAP programme in the Chereponi District?
2. What specific personnel constraints hamper the implementation of the programme in the District?
3. What are the political problems affecting the implementation of the programme in the District?
4. Do you face any specific logistics constraints in the District?
5. What other bottlenecks impede the smooth implementation of the programme?

Objective 4: To identify Critical Success Factors of WEPPs in the Chereponi District

1. What factors when in place would advance the successes of the LEAP programme?
2. What must be done to enhance the success of the LEAP programme in the Chereponi District?
3. How can the problems impeding the smooth implementation of the programme in the District be addressed or overcome?
4. What must be done to accelerate the prospects of the programme in the District?

Part II: Beneficiaries

Objective 1: To examine Prospects and Successes of WEPPs in the Chereponi District

Section A: Basic Questions

1. Please what is your age? I. 18-35 II. 36-45 III. 46-60 IV. Above 60
2. What is your level of education? I. Primary II. Secondary III. Tertiary IV. None
3. Please what is your occupation?

Section B: Main Questions

1. Please what in your opinion are the potentials of the LEAP programme in relation to poverty alleviation and long term human capital development in the Chereponi District?
2. What are some of the key positive impacts the programme is having on you or your group?
3. How has the programme impacted your economic life?
4. How has the programme impacted your socio-cultural and relational life?
5. How has the programme impacted your political life?
6. How has the programme impacted your legal knowledge?
7. How has the programme impacted your level of self-fulfillment or esteem?

Objective 2: To assess the Approaches and Processes Used in Implementing WEPPs in the Chereponi District

1. What was the criterion used in selecting you?
2. What were the steps you took before you were enrolled on to the programme?
3. How do you access grants?
4. How do you get informed when grant payments are due?

Objective 3: To Identify Implementation Challenges of WEPPs in the Chereponi District

1. What were the bottlenecks you encountered in accessing the programme?
2. What are the problems you continue to face in accessing the programme?

Objective 4: To identify Critical Success Factors of WEPPs in the Chereponi District

1. What factors when put in place would help advance the successes of the LEAP programme in the Chereponi District?
2. What in your opinion can be done to overcome or address the challenges you encountered and still encounter as a beneficiary of the programme?
3. What must be done to improve success rate of the LEAP programme?
4. What must be done to accelerate the prospects of the programme?