

Full Length Research Paper

Economic empowerment of rural women: Assessing the effectiveness of the rural enterprise program (REP) in Ghana, West Africa

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This survey study examines the effectiveness of a Rural Enterprise Programme (REP) in improving the livelihood of rural women in Ghana, using ex-anti and ex-post income determinants of the programme. Some 217 beneficiary women drawn from farm-based, agro-processing, traditional craft, agro industrial and petty trading economic sub-sectors selected to participate in the survey using snow-ball sampling method. Using cross-sectional design, questionnaire with open and closed ended items was used to collect data. The IBM SPSS Statistics (SPSS version 20) was used to analyze the data and the results were qualitatively presented in tables and charts. The study found that the various inputs and strategies used in the Rural Enterprise Programme to empower women included education and training that equipped beneficiary with literacy skills to enhance their entrepreneurial roles and labour market. The result showed that the women empowerment strategies employed by the programme produced intermediate and long-term outcomes increasing the nominal income of the participants, indicating improvement in the well-being of the rural women. However, the study identified a gap in accessing affordable finance (credit) and high cost of inputs which presented challenge to the responsiveness of the REP to the beneficiary rural women economic well-being. The study corroborates the literature on rural women empowerment in West African that evidence a high degree of vulnerabilities of rural women's access to economic resources which are predominantly owned by men. The study recommends future ethnographically informed case study to investigate culturally responsive strategies that can work best in economically empowering women in African traditional rural men-dominated cultural and economic context.

Key words: Rural women, economic empowerment, livelihood, well-being, strategies, rural enterprise programme, Ghana West Africa.

INTRODUCTION

There has been growing interest in the increasing working population with limited employment opportunities especially in the developing countries where there are

relatively higher levels of unemployment. World Bank Group (2017) projected that by the year 2030, the labour force in low-income countries will reach about 1.6 billion

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which is relatively lower in the high income-countries. Though the situation may be less threatening in the high income countries, the need to stimulate job creation especially in the low-income countries is considerably a crucial need that must not be overlooked. Significantly, female population forms the greater portion of the world's population but the composition of female labour force is about 39% globally (United Nations, 2017). The relatively lower rate of women participation in entrepreneurial roles and other economic activities undermine self-growth and holistic development in most economies. Gender entrepreneurial gap continuously widens in many economies where resources are predominantly owned and controlled by male population and this culminates into widening income gap between females and their male counterparts (World Bank Group, 2018). Rural women in this category are the most affected since in most cases the focus is placed on reducing poverty in the urban centers. This makes the living conditions of women in rural communities relatively poor and experience threatened livelihoods. Some, Williams et al. (2018), also argue that the difficulty in providing jobs for women in rural communities are as a result of the low level of literacy among women and the difficulty in accepting and adapting to other new forms of pursuing other economic activities.

Development partners continue to explore several options and strategies to address the problem of poverty in order to bridge the widening gap between the rich and the poor especially in developing nations. These attempts by development partners and governments to address such phenomenon have been marred with though aggressive, unresponsive approaches which have led to a broader classification and conceptualization of poverty and livelihoods studies. Poverty and livelihood studies have always put women in a vulnerable bracket such that that women have low access to resources and generally have low representation in decision making at all levels (Wisner, 1998).

The position of women in the measurement of wellbeing and livelihoods in the world today has further stimulated interest in gender-based wellbeing studies among others by researchers to explore the underlying factors that put majority of women below the lower income group and identify key measures to improve and sustain livelihoods. This discussion leads to whether the principle of equality or equity must be prioritized in strategies that aim at improving the livelihoods of women. These two words are often overlooked and do not give a definite path on how the inclusion of gender analysis in wellbeing and livelihood studies can be carried out to promote development. While equality is blind to culture, race and gender, and offers plane field or opportunity for all without the interference of gender bias, equity on the other hand is a qualifier, demanding fairness in opportunity even if all people do not come out with the same proportional share (Cook and Hegtvædt, 1983).

Comparatively, women face uniquely precarious conditions more than men in accessing key productive resources, servicing debts, skill trainings and social protection. This limits the capacity of women to enhance their livelihood, increase production levels and take advantage of new opportunities. Despite the limited opportunities available to women in many developing countries, women are known to contribute significantly to the world's economy through micro, small and medium scale enterprises. In West Africa, mostly in the rural communities, women play critical role in increasing both the local and aggregate output levels while also contributing to their household's income (Abayomi, 2015). Though women contribute to critical areas in economies, many women in the developing countries in the world today lack the confidence and control over resources such as land and other productive resources, therefore the need to empower women (OECD, 2012). In many countries, traditions and culture make women less participatory in decision making processes which often result in total deprivation of women from basic and useful information for the utilization of certain resources to enhance their livelihoods. Meanwhile women involvement in decision making processes does not give them the needed recognition from the society that they belong. When women have access to adequate economic and other resources, they turn to be empowered to become more resilient to enhance their livelihoods which eventually trigger economic growth at both local and national levels (World Bank, 2012). In many instances, economic empowerment of women often leads to further increased access to economic capitals such as jobs, financial services, market information as well as skills development and other productive assets while building confidence in their own capacities (OECD, 2012).

Education and training are powerful tools that are often used to economically empower groups or individuals. These tools enable women to acquire requisite knowledge and skills needed to establish income earning ventures to make them to improve livelihoods. In Ghana, there are several programmes and interventions that aim at strengthening capacities of businesses and individuals particularly among those in rural communities to ensure sustained livelihood and enhance wellbeing. One of those interventions is the Rural Enterprise Programme (REP) which aims to economically empower entrepreneurs in rural communities to improve their livelihoods. The Rural Enterprise Programme has undergone three phases since its inception, the REP I (1995 - 2002), REP II (2003 - 2011), and the current Phase REP III (2012 - 2020) which is currently being implemented. The model for the implementation of the REP is based on three thematic areas; access to business development services, technology transfer and access to finance. The Business Development Services component of the REP which is the focus of this research is implemented through the Business Advisory Centers (BACs) of the District

Assemblies in the country. The BACs provide Community-based skill training, information and business counseling to beneficiaries, facilitating access to financial services and technology among others. The targeted outcomes of the programme are mainly to ensure that entrepreneurs are empowered to translate their potentials into improving livelihoods through the skill training and business advisory support offered to them. These are in congruence with the study of Taylor and Pereznieta (2014), empowering women gives them the ability to gain access and control resources and translates them into increasing and sustaining livelihoods and that empowering women also means addressing certain household needs such as education, health needs and improved living conditions (World Bank, 2012, 2013).

CONCEPTUAL AND EMPIRICAL REVIEW

The concept of empowerment has increasingly gained prominence in policy and development programmes in many communities and different researchers have subscribed different definitions to it based on the scope and contextualization. Rappaport (1987) literally relates empowerment to the word power in dictionary as the ability to do something or affect influence while Mandal (2013) also defines empowerment as acquisition of economic, social, physical, natural and human capital assets through education, having a well-paid job, enhancing entrepreneurial skills and social status at both the local and national level. This involves the act of expanding individuals' and groups' capacities that will enable them to take the right actions to arrive at the expected improved outcomes. Empowerment strengthens individuals' and groups' natural abilities through the power and knowledge acquired (Hashemi et al., 1996). That is creating buoyant social-economic environment for people to make right decisions to enhance and sustain their livelihood. The study adopted Mandal's definition of empowerment because of its scope and realization of the various transitions of empowerment from the input stage to the output or final outcome.

Broadly, the concept of empowerment varies from different perspectives based on the level of approaches and the beneficiaries as well as resources and the expected outcomes of the empowerment process. Therefore, empowering men may not require same approach, resources and expectations as empowering women so women empowerment must be tackled with utmost focus on factors that render women vulnerable. Thus, empowering women involves the act of increasing and improving the political, social, economic and legal strength of women to ensure equal rights to women, and to make women confident enough to claim their right (Esplen and Brody, 2007). Considering the weight of women in development, empowerment of women has for the past decade form important component of

development policies of many countries especially in the developing economies due to the growing recognition of lack of resources, self-confidence and low participation in decision making process by women. Though approaches to women empowerment are mainly focused on increasing incomes and improving livelihoods, the ability of women to translate the resources available to them to make strategic choices to benefit households and societies are essential elements of empowerment (Esplen and Brody, 2007). Thus, empowering women involves strengthening mental capacity, playing the role of bread earners and building courage and confidence among themselves. This involves acquiring skills and applying technology to increase productivity with lesser cost and increasing profits from their economic activities (Mandal, 2013). The acquisition of skills increases women participation in decision making at both local and national levels and allow women to use the skills acquired to impart local cultural practices and become relevant to the societies they live (Dekens and Voora, 2014). Training reforms that seek to empower women often compete with local culture and norms for priority so the quest to empower women requires appropriate methods, policies, continuous education and advocacy that aim at enhancing the understanding of both men and women in societies to realize the importance of both men and women in development. In line with the assertion of Dekens and Voora (2014), in order to adequately empower women to fully participate in decision making and development process, it is imperative to establish networks at both the local and national levels. Such networks provide women with much needed platform to advocate for their needs and work together in associations to become active participants. Women taking active participation mean directly taking part in the various stages of empowerment process of problem definition, identification of alternative paths to deal with the problem, implementation of appropriate solutions and assessment of efforts carried out (Rao, 2014). Though not all women may participate with same level of strength, it gives them the opportunity to assess their capacities and build upon through continuous participatory efforts in these series of collective activities.

Economic empowerment of rural women

The wellbeing of many people in urban areas in sub-Saharan Africa is characterized by lack of access to basic economic opportunities social needs with relatively severe conditions in the rural communities where households are more vulnerable to socio-economic shocks (Opoku, 2020). This has ignited interest to build stronger livelihoods and better wellbeing of poor societies, deprived, landless and the oppressed by economically empowering households through training, resourcing among others to take full control of their lives

and address basic household needs such as shelter, education and health. The Organization for Economic Co-operation and Development (OECD, 2011), defines economic empowerment as the ability to partake in, contribute to and also derive benefits from development processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Economic empowerment increases people's access to natural capitals, financial capitals, productive assets, market information as well as other economic opportunities such as jobs. Particularly, economically empowered women benefit from expanded access to economic resources and increased opportunities that enable women to contribute significantly to their local and national economy and enables them to gain the needed attention to attract equality in resource allocation. The Canadian Executive Service Organization (CESO) (2013) emphasizes that empowering women does not only provide them with resources but also create the needed environment to apply the skills and capital acquired in a manner that can bring about positive economic outcomes. When opportunities are available, women can improve their conditions to move out of poverty bracket, sustain their livelihoods and ensure greater involvement in decision making through acquisition of skills, education and training. This makes contribution of women to economic activities important for broader development outcomes and that no single initiative alone can independently fulfill conditions for empowerment and not all strategies will fit to all contexts. Economic empowerment therefore grants independence to women in terms of access to productive resources which will enable them to contribute effectively towards positive impact on health and wellbeing.

In the context of empowerment in rural communities, rural women have already shown greater dedication and creativity in identifying several ways to enhance their own livelihoods and deepening their contribution and participation towards addressing household and societal needs. In Ghana, for instance, the contributions of women in rural communities cannot be overemphasized but women command relatively limited economic resources. Therefore decision to empower women in rural communities will enable policy makers and development partners to prioritize policies that will directly affect livelihoods of rural population. Gladwin and MacMillan (1989) argue that there are just too many women in the rural sector to ignore them and therefore if rural development is to take a firm root, rural women have to be involved in the development process, not as observers but actively take part in policy making and implementation. This same view is held by Freeman (1994) that sustainable economic development cannot be fully achieved without the full participation of women who are integral part of development. As a result, it is imperative to ensure the use of appropriate measures to

ensure that women gain the necessary recognition and are equally represented in a manner that will enable them to contribute significantly towards the development of their communities.

Approaches to rural women empowerment

The focus on gender gaps between men and women such as income, resource disparities are key fundamental focus to consider in rolling out programmes to support women. This means directly recognizing and identifying of the extent of the gap helps to devise appropriate interventions and strategies to empower women. Though education and training improve skills and knowledge which are important steps towards achieving economic empowerment, it is imperative to also shift the focus to policies that does not only ensure equal employment, education and healthcare opportunities for both men but also aim at bridging the economic gap between men and women. According to Tshatsinde (1993), one of the efficient means to empower women is to provide them with the opportunity for education. That is, women must be equipped with the necessary skills and training to effectively tap local potentials and opportunities to enable them to directly control resources and expand access. Access to credit for businesses is one of the major challenges that confront women. Therefore, increasing women access to credit is another way of empowering women which improves their capacity in economic activities. Thus, increasing women participation in trade requires improving their entrepreneurial skills, increase access to financial assistance, micro-finance and cooperatives (Dekens and Voora, 2014). Though Small and Medium Enterprises in rural communities are considered effective sector for job creation and food production, many face difficulties to access credit, access to market information and low managerial skills (Boateng, 2012). The consideration now is to redirect policies to create enabling environment for enterprises to thrive and the needed support given to them. It is therefore not out of ordinary that the Rural Enterprise Programme, an initiative by the government of Ghana is set out to empower people and upgrade the entrepreneurial skills of Small and Medium Enterprises in the rural communities. The implementation of the programme is based on three building blocks; access to business development services through a district-based business advisory centre (BAC), technology transfer through technical skills training and demonstrations, mainly delivered by rural technology facilities (RTFs) and access credits through linkages with participating financial institutions such as rural community banks.

The introduction of Rural Enterprise Programme (REP) in Ghana targets at supporting the establishment of women and youth-owned businesses to grow their businesses, increase incomes and improve livelihoods. In

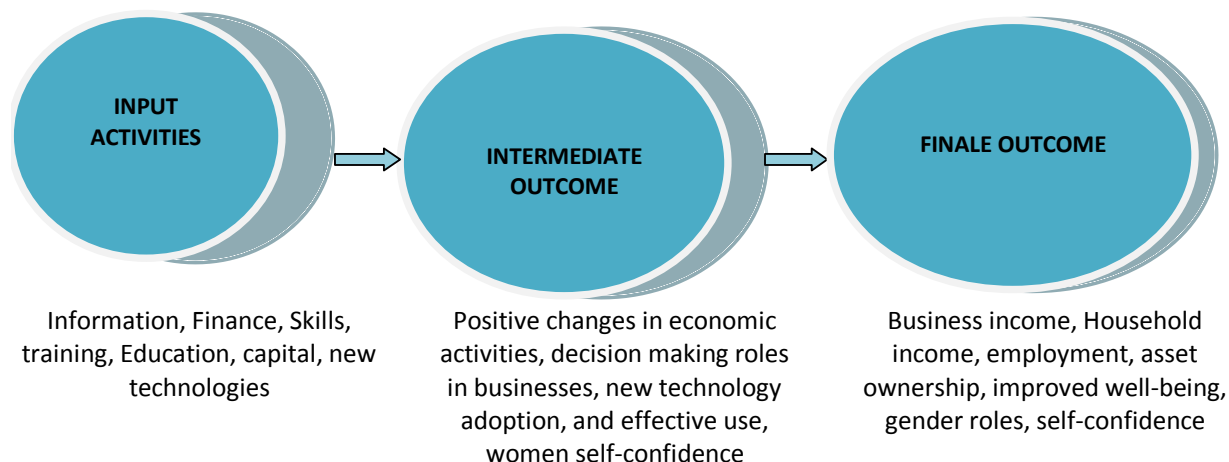


Figure 1. Economic empowerment framework.
Source: Buvinic and Furst-Nichols (2015).

Ghana, over 10 million women and youth have benefited from the programme since 2012. It is therefore certain that the empowerment of women does not end with the programme but rather should ensure sustained increase in livelihoods of beneficiaries. It is against this background that the study is set out to explore the strategies and the outcome of the of women empowerment, particularly in the rural communities using the Rural Enterprise Programme as a case study. Specifically, the study is set out to seek responses to the following research questions:

RQ1. What strategies are employed to empower women in rural communities?

RQ2. To what extent have participants been economically empowered by those strategies?

RQ3. What are the challenges that confront successful empowerment of women?

METHODOLOGY

Economic empowerment framework

The framework helps to organize the concept of the study and gather comprehensive understanding of the natural progression of the empowerment process and illustrates the possibilities of actions to identify and investigate. This framework was adopted from Buvinic and Furst-Nichols (2015) to guide the exploration of responses to the research questions and also situate the work in a defined contextual frame. Figure 1 identifies the various levels of empowerment from the input activities and strategies, intermediate outcome and final outcomes (Buvinic and Furst-Nichols, 2015). The framework establishes the various activities and stages throughout the empowerment process.

Inputs generally are resources such as information, education, finance and skills among others that are fed into a system to generate output or outcome. In this concept of empowerment, narrowing the scope of inputs include activities that directly aim at enhancing the livelihood of women through the acquisition of

education, knowledge, skills, productive assets, credit and new technologies which ultimately empower them to develop core competencies and ways of improving their lives and businesses. The trainings and other resources prepare beneficiaries to be efficient in their managerial practices and adequately prepares them to participate in both formal and informal economic activities which eventually empower women to break and free themselves from gender roles that limit them to household activities. The intermediate outcomes are those acquired skills, knowledge and gradual changes that allow for deeper reflection and enables them to ask questions, speak fearlessly, analyze and most importantly feel confident to communicate solutions to their needs. The intermediate outcomes are seen when there are positive changes in business/farming practices, women's decision-making roles in their businesses/farms, technology adoption and effective use, and women's self-confidence.

Creating the right environment means women will be able to acquire the right resources to become entrepreneurs, generate employment for themselves and others, and make profit. Profits earned are then controlled to expand businesses and improve livelihoods in the long run. In the long run, the empowerment process is expected to yield sustained positive outcomes such as growth in business income, employment, household income, asset control, improved wellbeing, gender roles and self-confidence (Buvinic and Furst-Nichols, 2015).

Research design

A cross-sectional design was adopted for the study since women empowerment analysis is not amenable to experimentation. This involves collection of data of more than one case at a single point in time in order to collect both quantitative and qualitative data to adequately explore the objectives of the study (Bryman, 2012). The design was considered appropriate for the study because it is usually involved with survey research which enables the researcher to examine pattern of relations before any attempt at causal inference is made. This is exactly what the study sought to do by looking at all variables that could influence the economic empowerment of rural women with respect to the implementation of the Rural Enterprise Programme while considering other external factors that could also impact the outcome of the programme. While selecting this design for the study, it was noted that findings of the study can be flawed or skewed if there are elements of biases and

conflict of interest from the researchers. With this, all forms of possible conflicts and biases that could affect the findings of the study from the researchers, field assistance, and respondents were dealt with.

Site and participant selection

The site for the study was Tano South South in Brong Ahafo Region in Ghana. The district lies between latitudes 7°00'N and 7°25'N and longitudes 1°45'W and 2°15'W and covers a total land area of 489.0 km² Ghana Statistical Service, 2014). The district lies in the semi-equatorial climatic zone which experiences double maximum rainfall pattern. The first rainfall season is from April to June, with the heaviest in June. The second period is from September to October. The annual rainfall is between 1,250 and 1800 mm. The dry season is quiet pronounced and occurs from the months of November to February. Tano South district has a population of 78,129, with relatively more female population (51.0%) than male (49.0%). The population is predominantly urbanized with about 52.4% residing in urban areas while 47.6% live in the rural communities. The district is predominantly an agrarian economy with agriculture employing about 67.6% of the economically active population, followed by industry (21.7%), commerce (5.6%) and service (5.1%).

The population used for the study was women beneficiaries of Rural Enterprise Programme and Business Advisory Center of Tano District Assembly. The women beneficiaries of the REP who participated in this research were fruit and garri (cassava flour) processors; soap makers, bakers, hair dressers, dress makers, poultry farmers and mushroom producers among others. Information of the participants was sought after from District Assembly's Business Advisory Center (BAC) to identify participants of the study. The data provided by BAC helped to group the beneficiary population into male and female beneficiaries, and also classified the female beneficiaries based on the various activities of Rural Enterprise Programme. This was done to ensure that the sampled participants reflect all the activities of the empowerment programme. The study selected 217 participants from all five communities to provide responses for the study.

Participant characteristics

About 9% of the participants were between the ages of 20 and 30 years, 43.2% were between the ages of 31 and 40, about 43.3% were between the ages of 41 and 50 years, while 4.5% of the respondents were above 50 years. Sixty percent were married, 19% of the respondents were divorced and 12 and 9% of the respondents were widowed and single, respectively. About 23% of the participants had no formal education, while 73% had either acquired basic or secondary education.

Research tools for data collection

Data for the study were derived from both primary and secondary sources. Secondary data were collected from both published and unpublished sources on theories of empowerment, types of empowerment, women empowerment and the essence, policy options for women empowerment and the challenges of women empowerment in Ghana. The primary data were collected from beneficiaries of Rural Enterprise Programmes and Business Advisory Service through interview schedule and questionnaire, respectively. Information sought from the beneficiaries of Rural Enterprise Programmes were on demographic characteristics, farm

production activities, economic activities, income, successes and challenges while the BAC and key informant also provided information on their activities, strategies and challenges in empowering women. The collection of survey information was done primarily using interview schedule for the beneficiaries of Rural Enterprise Programmes.

Procedure for data collection and analysis

In order to achieve the timeline set for the research, four undergraduate personnel who were indigenes were recruited to partner the researchers to carry out the survey. The researchers gave them the necessary training and guidelines as well as areas that required the researchers to highlight and explain further. The interview schedule contained 25 items which was used to assess the extent of benefit or otherwise obtained from the programme. The questionnaire for the Business Advisory Center (BAC) also consisted of an inventory of 20 items used to explore the strategies, objectives and challenges of the programme. Both survey instruments were pretested three weeks before the main data collection to eliminate ambiguities and inconsistencies from them. The study applied stratified sampling method to divide the district into five strata and five communities within the district, one from each of the five strata were purposively selected based on critical study of the REP operational rural communities. The study communities selected include Subriso, Ankrobro, Derma, Mansin and New Brosankro. All of them are rural communities. The information of the beneficiaries available to the researchers helped to select 217 participants using snow-ball sampling procedure to provide responses for the study. The Business Advisory Center (BAC) was also purposively selected and contacted to provide information needs for the study. The participants were briefed and assured of confidentiality of any information provided before responses were sought from them.

In order to find answers to the research questions, the interview schedule for Rural Enterprise Programme beneficiaries had spaces where respondents were asked to provide their responses. Some of the questions on the interview schedule required the respondents to just tick the appropriate responses that may be applied to them. Both quantitative and qualitative data were collected. The quantitative data collected were classified, cleaned and coded to make them concise in a way that IBM SPSS Statistics (SPSS version 20) understood to enable appropriate statistical analysis to be made. The data were collated in IBM SPSS Statistics (SPSS version 20) to process data into figures and tables to give graphical representation and visual impression about the situation.

FINDINGS OF THE STUDY

Economic activities of respondents

Soliciting data on economic activities of the participants, the study reveals four major economic activities that participants engaged in. These are farm based activity who are mostly small scale poultry farmers, agro-industrial activities, agro-processing activities and traditional craft as presented in Table 1.

Table 1 shows agro industrial (60%) is the dominant economic activity among the other activities, about 18 percent of the participants engage in agro processing, 12% engage in traditional craft and 10% engage in farm

Table 1. Participants' engagement in economic activities.

Economic activities of participants	Participants in economic activity (%)
Farm based activity	10
Agro industrial	60
Agro processing activity	18
Traditional craft	12

Table 2. Strategies to empower women in rural communities.

Input strategy	Objective	Output	Outcome
Organize training for low skilled groups	Provide skill training for lower skilled groups	Participants acquired skills	Businesses, trade and craft improved, secured jobs
Connect producer groups to buyers and input suppliers	ease access to market information	Participants gained access to market and inputs	Increased production and reduced post-harvest losses
Encourage savings and the formation of Community-Based Organizations and Farmer-Based Organization	Provide easy access to affordable credit	Participants acquired easy access to affordable credit	Businesses expanded and incomes increased. Confident in making economic decisions
Organize seminars, workshops and apprenticeships	Improve knowledge on new technology, products and service and good management practices	Participants applied improved technology in production	Increased productivity, reduced cost of production and increased income

based activities. Majority of the participants in agro industrial activity are into soap making and baking; participants into farm-based activities are poultry and mushroom producers; agro processing activities include fruit processing, gari (cassava flour) processing and palm oil processing and traditional craft include hair and dress making.

The strategies and interventions to empower women

Strategies are those plans of actions and measures that are designed to achieve the goal of empowering the women. Exploring the various strategies that are employed to economically empower women in rural communities in Ghana, the study revealed a number of strategies that are put in place. The strategies are then harmonized with the objectives to achieve the outputs and outcomes. These strategies were employed based on economic potentials in local environment and the economic activities that the participants were already engaged in. The strategies revealed by the study are presented in Table 2.

The strategies employed were particularly to economically empower women in rural communities who

engage in agro-processing, agro-industrial, farming and traditional craft activities. Successful implementations of these strategies are expected to lead to the achievement of the programme objectives and eventually empower women to make smart choices and to have access and control over resources. Participants in farm-based economic activities were trained on application of technology such as fertilizers and other modern farming practices especially with the poultry farmers. They were also linked to suppliers of inputs and buyers of their products to ease access to basic production inputs and ready market for their goods produced. In order to increase access to finance for business growth, farmers were encouraged to engage formal banking system, form Farmer-Based Organizations (FBOs) and Community-Based Organization (CBOs) to also increase to affordable credit. The strategies to increase access to affordable credit were applied to all the various economic activity sub-groups under the empowerment programme. About 96% of the participants were trained to acquire new skills or improve their skills to increase production. Most of these participants were in traditional craft where participants were put in apprenticeship programme to acquire the needed skills to establish their own businesses.

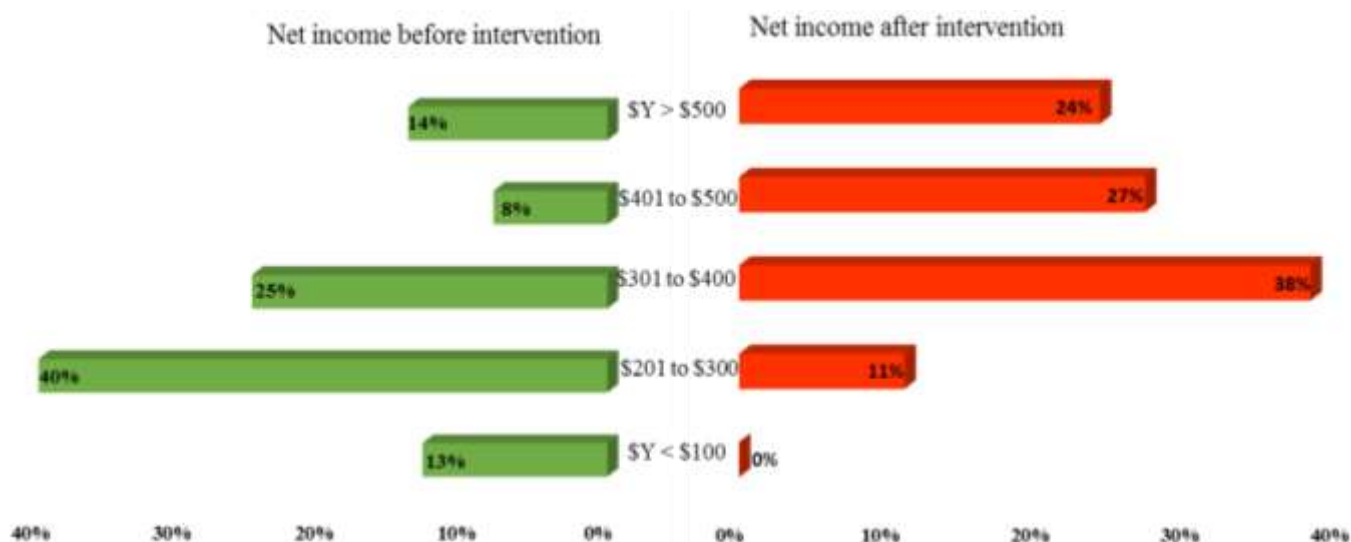


Figure 2. Net income before and after the intervention: Y = Net income.

The workshops and seminars trained participants on proper records keeping, value addition, marketing and access to affordable credit while the apprenticeship engaged participants on a full time training to learn new skills or enhance their trade or craft. The apprenticeship strategy of the programme was set out to provide participants with employable skills to improve their livelihoods.

Measuring income before and after the programme

Measuring the output of the empowerment programme, the study compared the net income before and after the programme to determine whether the income levels of participants have enhanced. Figure 2 presents the net income of the participants before and after the empowerment programme. The motive was to examine the extent to which the participants have been empowered economically. The income data were originally collected using the local currency (Ghana cedis) and later converted to dollars base on the nominal rate at the time of the interview. The study collected income data of participants before enrolling in the empowerment programme and income after to ascertain whether incomes of participants have increased or what.

The net income was measure based on the savings of the participants before and after the programme. Generally, the participants were economically better off after the empowerment programme. None of the participants recorded income of \$100.00 and below after the programme. About 53% of the participants recorded net income of \$.300.00 or less before the programme

while 47% of the participants recorded net income of \$301.00 and above before participating in the programme. After the programme, 89% of the participants obtained net income of \$301.00 and above and 11% recorded \$300.00 or less after the programme.

DISCUSSION

Exploring the answer to the research questions on economic empowerment of rural women, the findings of the study are discussed and compared to other related studies as follows:

QR1: What strategies are employed to empower women in rural communities?

Plans and strategies are keys to empowering women to increase access to and control resources. The strategies revealed by the study were mainly carried out through skill training, increasing access to new inputs and credits, enhancing value-chain, workshops and seminars to introduce beneficiaries to new technologies and products. There is a considerable congruence between this study and the study by Tshatsinde (1993) which indicate that the most effective means to empower women is to provide them with education and training opportunity to equip them with the ability to provide solutions to their own problems and challenges. In essence, access to education and training sharpens the literacy skills and broaden their knowledge to explore economic potentials and opportunities in their localities and compete

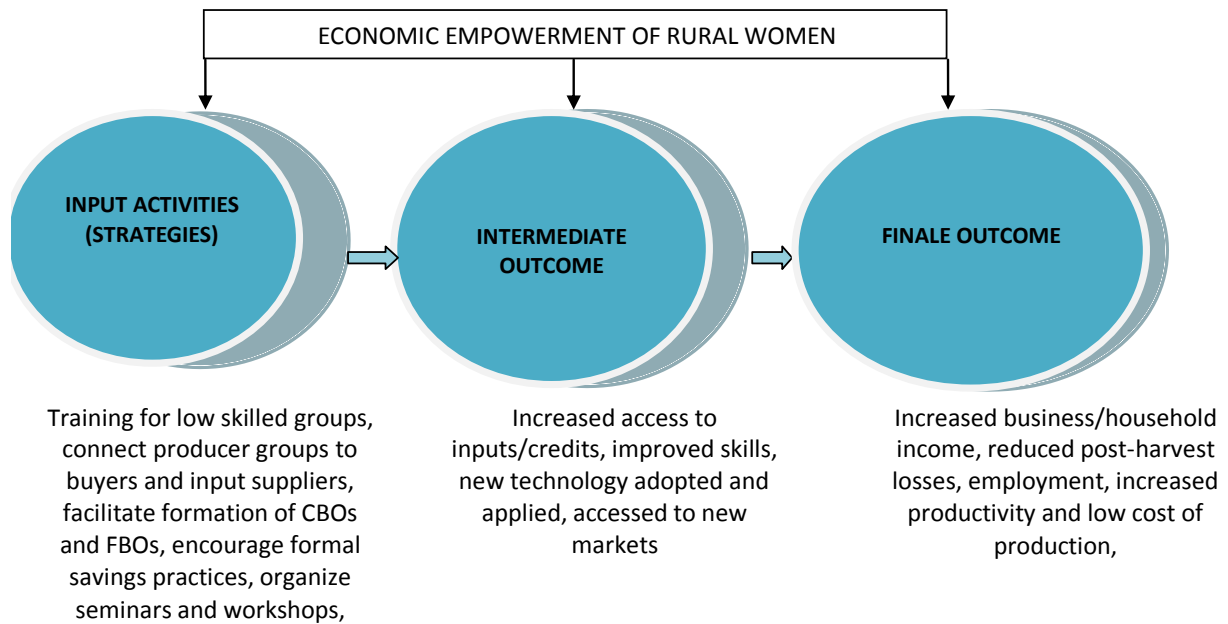


Figure 3. Results of the women empowerment framework.

adequately in the labour market. More specifically, the strategies were meant to provide employable skills and jobs, increase market access and access to affordable credit in the form of loans and ultimately increase household income and general well-being as presented in the Figure 3.

The strategies were based on entrepreneurial groups and potentials identified in the various communities and their application also vary from one beneficiary to another due to differences in economic activities they engaged in. The participants were poultry farmers, mushroom cultivators, bread bakers, soap makers, gari processors, fruit processors, hair dressers and dress makers. The skill training, capacity building and business counseling on proper records keeping, value addition and marketing were intermittently carried out during the programme duration while the apprenticeship aspect of the programme engaged beneficiaries on a full time training to learn new or equip them with enhanced skill. The various inputs and strategies such as the formation Community-Based groups and Farmer-Based groups enable various the participants to have easy access to credit to start or expand businesses. This particular intervention was necessary to facilitate the granting of loans to participants without going through rigorous procedures involved in securing loans from financial institutions, especially when majority of the participants do not have account with banks or micro finance institution. This often makes access to credit difficult for them since financial institutions consider the economic activities of many people in the rural communities as risky

to invest in. this is mostly due to lack of managerial abilities of the entrepreneurs to sustain their businesses. Boateng (2012), stated that though Small and Medium Enterprises in rural communities are promising and have the potential to create more jobs and increase food supply, they equally face difficulties to access credit, access to market information and low managerial skills. The findings of this study are in line with this argument since it revealed similar difficulties that participants face.

The empowerment programme focuses on the ability of the beneficiaries to translate the skills and the trainings acquired into getting themselves jobs or improve productivity to increase daily household income. Increasing household income, especially in the rural communities in Ghana is one area that calls for greater attention due to inadequate employable opportunities. Tshatsinde (1993) also admitted that the unavailability of employment opportunities in the rural areas account for high level of rural women being poor so it is imperative that women are economically empowered to enhance skills to be gainfully employed. This is exactly what the study sought to investigate into whether the inputs and strategies employed have directly impacted the lives of the participants to increase their access to other economic resources and consequently increase household income. This is to emphasize that empowering women does not only include increasing access to resources, transforming resources in a way to enhance livelihood to address household needs and reduce poverty is crucial part of empowerment (CESO, 2013). The strategies of the programme were directed at

equipping participants with skills and eliminating certain bottlenecks in their businesses to have access to certain resources to improve their businesses and increase income. Dekens and Voora (2014) nicely put it that the final outcome of women empowerment includes expanded household income, improved livelihood and direct participation of decision making process. Figure 3 presents the strategies and the continuum of empowerment process as well as the final output of the programme as revealed by the study. The framework of the study shows the various strategies leading to increasing inputs, access to new markets, acquisition of skills among others which were translated into increasing income and improving livelihoods.

Though the findings of the study show that economic conditions of the participants have increased, eliciting challenges that confront them from making the expected gains, it was revealed that low access to affordable credits was still a challenge. This is due to inability of financial institutions to grant participants higher amount as loans due to low savings. Though their access to credit was increased, participants believed that having higher amount of money would improve their livelihood beyond what they are currently enjoying. There were still inadequate storage facilities and prices of inputs according to the participants were still high.

Theoretical implication

Theoretically, the study makes significant contributions to literature and for theoretical consideration to empower women in the rural communities. First, the creation of jobs and increasing women access to economic resources in rural communities are very important to improve the well-being of women in the rural communities, yet this area has not been given maximum attention it deserves (Corner, 2008). The study has empirically identified the basic framework to empower women in rural communities to bridge the entrepreneurial gap between men and women. This has been a growing phenomenon and has not seen the needed approach it needs in recent years as emphasized by Mueller (2004) that gender entrepreneurial gap continuously widens in many economies where resources are predominantly owned and controlled by male population and has culminated into widening income gap between females and their male counterparts. Considering that women form majority of the world's population, the inability of women to play active roles in entrepreneurship is a clear indication that the world is losing significant portion of her labour force. The study therefore empirically outlines approaches to economically empower women in rural communities. Second, the study also broadens the scope of the women economic empowerment to include empirical evidences from rural Africa, particularly rural

communities in Ghana. Recent studies and empirical evidences of women empowerments have come from outside Africa (UN Women, 2018; ILO, 2010; FAO, IFAD, ILO, 2010) meanwhile the degree of gender economic inequalities continues to raises concerns why a lot has not been done to inform policy in this area. This study therefore adds to few voices calling relook policies and programmes that seek to empower women in rural Africa and increase their access to economic resources.

LIMITATION AND FUTURE RESEARCH DIRECTION

The study has some limitations that require future research directions. First, the study focused on measuring women empowerment with particular attention to economic well-being based on the household income size or net business income. This did not call for critical analysis of the real income levels but rather measuring the economic well-being based on changes in nominal income of participants thereby ignoring the value of money. It is therefore crucial that future research focuses on measuring economic empowerment of women with specific consideration to real income of women. Second, the study also focused on the general improvement of all participants of the programme and did not specifically analyze the economic benefit based on the type of economic activity the participants engaged in, so it is difficult to find out which group responded greatly to the programme and which group responded the least. Future research should therefore look at identifying the various groups of economic activities and study which group respond greatly to a particular intervention and which group responds least so as to redirect policy where necessary. Though rural communities in Ghana are purely homogenous, the existing potentials may not entirely be the same though similar, therefore carrying out the empowerment programme in different rural communities in different regions may require varying inputs and strategies. Since the study was unable to examine strategies from different regions, future research should focus on comparing the strategies employed in different regions to assess the efficacy of varying strategies.

CONFLICT OF INTERESTS

The authors have not declared any conflict of interests.

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