

UNIVERSITY OF CAPE COAST

CAPACITY BUILDING FOR SUSTAINABLE SOCIO-ECONOMIC
DEVELOPMENT OF RURAL WOMEN IN COCONUT OIL PROCESSING IN
THE NZEMA EAST DISTRICT

BY

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DECLARATION

Candidate's Declaration

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

Candidate's Signature:..... Date:.....

Name: Elizabeth Nana Mbrah Yalley

Supervisor's Declaration

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

Supervisor's Signature:..... Date:.....

Name: Dr. Emmanuel K. Ekumah

ABSTRACT

The focus on capacity building for women became a conventional practice in the late 1970s in much of Africa. Although various interventions have tackled this aspect in one form or the other, there is still much to be done in building the capacity of women in micro enterprises to reduce poverty and for empowerment.

This study determined capacity building for rural women in micro enterprises and their socio-economic development. The sample for the study was selected from women who produce coconut oil in Nzema East District of the Western Region, Ghana.

Purposive sampling technique was used to select 5 coconut oil production communities. One hundred and sixty-six (166) respondents were selected from the 5 groups. In-depth interviewing was adopted to elicit information on respondents.

Generally, the study revealed capacity building programmes for the women in carrying out their micro enterprises that promote their socio-economic status should be encouraged. This is because income generating activities have been beneficial to the women and their households. In addition, women see their income generating activities as their means of survival, so policies should be directed towards building their capacities on sustainable basis.

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DEDICATION

To my husband Paa Kofi Yalley and my children Shirley, Sheila, Tawiah
and Ekow.

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CHAPTER ONE

INTRODUCTION

Background to the study

In recent years, many organisations commit themselves to promoting ‘sustainable livelihoods’ through micro enterprises in order to contribute to the overall goal of global poverty reduction goal. The target has mostly been on women who constitute half the world’s population, perform nearly two thirds of its work hours, receive one tenth of the world’s income and own less than one hundredth of the world’s property (Visvanathan, et al., 1997).

The progressive, liberal idea is to increase women’s participation and improve their share of resources, employment opportunities and income in an attempt at effecting dramatic improvements in their conditions. Promotion of micro enterprises through capacity building is a key strategy for simultaneously addressing both poverty and women’s empowerment. For rural women their socio-economic development can be enhanced through capacity building in various areas including that of value-added information, targeted and packaged for the women through education, training and on-the-job learning.

Tadesse and Synder (1995) stated that women have entered into the labour force in unprecedented numbers in the last decades. This trend has resulted from increasing levels of female education, urbanization, evolving socio-cultural

values, state-imposed obligation and most important, from increasing economic need. Despite the many legal, social, economic and institutional barriers they face, women are increasingly seeking opportunities to earn income in both the formal and the informal economy, either through wage employment or by creating small businesses or micro enterprises.

Women undertake different economic activities in both the formal and informal sectors. A common pattern observed across the developing world is the growing presence of women in the informal private sector as both employees and employers in commerce, trade and services and micro entrepreneurs. The informal sector tends to be the strongest growth of their economic activities.

According to Nickols (1990) women's economic activities in the informal sector have been labeled entrepreneurship, micro enterprise, income generating activities or small-scale business enterprise.

A more positive approach to development, therefore, is to recognize the informal sector for employment and to take actions that encourage it to expand. Improving the productivity and working conditions of small-scale producers mostly through capacity building programmes will be the key.

In a study of 16 African countries, Akello and Sarr (1999) observed that women have the capacity for socio-economic development. Immediate initiatives for most micro enterprises come from the women themselves. For instance, women in Nzema East District engaged in coconut oil production have traditional skills or technical know-how of their activities, initial capital and possess some equipment.

The heavy involvement of women in the informal sector is considered a matter of necessity rather than choice, given their educational levels, resource constraints and domestic responsibilities. With the increasing need for women to earn additional incomes to enhance family earnings, this situation has become even more urgent (Ofei-Aboagye, 1996).

Not only is income-generating activity beneficial to women and their households but also to both the rural and national economies. Income-generating activities can help invigorate the rural economy, raise incomes and living standards of women, increase local government revenues and promote the historical process of rural industrialists and national economies.

Moser (1989) offers a simple explanation to income-generating activities as opportunities for women to generate incomes which enable them satisfy immediate perceived household needs, often associated with inadequacies in living conditions. It presupposes that income-generating activities of women have the capacity to improve their socio-economic lives, providing them with a sense of their worth as individuals.

Women in the Nzema East District of the Western Region of Ghana have been involved in all kinds of income generating activities including coconut oil processing. The district is about 60km west of Takoradi on the south-western part of the Western Region. It is located between longitudes $2^{\circ} 05'$ and $2^{\circ} 35'$ West and latitude $4^{\circ} 40'$ and $5^{\circ} 20'$ North. The major occupations of the people are farming, fishing and oil processing. The major cash crop cultivated is coconut although the Cape Saint Paul Wilt disease has affected coconut cultivation in the

area. The district has a population of 142,959 - male 71,723; female 71,236 (Armah et al., 2004).

Given the importance of income generating activity, multi-lateral agencies like the World Bank, International Labour Organization (ILO), World Vision International (WVI) and the United Nations Development Programme (UNDP) have been involved in various collaborative efforts with governments in support of women's small-scale business development in Ghana and elsewhere. Local agencies involved include the National Council on Women and Development (NCWD), and Coconut Sector Development Project of the Ministry of Food and Agriculture (CSDP of MOFA).

Moreover, the focus of conferences have been not only to improve the environment where women live and work for sustainability, but also help develop such programmes that will improve women's earning capacities through income-generating programmes in order to raise their standard of living, as well as empower them to be part of the decision-making process.

In this regard, these agencies have sought to implement measures and projects that would enhance the status of women and hence empowering them, taking into account issues that are of vital importance to development. They have made attempts to address the needs and constraints faced by women in situations like building the capacity of the women engaged in micro-enterprises.

This is especially so in Third World countries such as Ghana where there tends to be a high level of conscious interventions by both governments and other organizations including the National Council on Women and Development

(NCWD), Enhancing Opportunities for Women in Development (ENOWID), 31st December Women's Movement, Coconut Sector Development Project (CSDP) of Ministry of Food and Agriculture (MOFA). However, given the difficulties of training for women in small-scale businesses in the informal sector, non-governmental organizations (NGOs) have been most helpful.

The plan of action has been centered on the advancement of women everywhere, in all spheres of private and public domain. The Beijing Platform for Action (PFA) among numerous actions for improving the lives of women, made various recommendations. These included measures for improving women's health, women's advancement in political and public office, women's economic activities and ensure that policies do not discriminate against women's enterprises (Dolphyne and Ofei-Aboagye, 2001).

According to Molyneux (1985), these interventions usually build capacity of the women through skill training, workshops on management practices, improved and advance technology and credit services. Building on the strengths (potential skills, practical knowledge and production techniques) of these women leads to potential impacts on their socio-economic development. This includes increasing their income levels and control over their incomes leading to greater levels of economic independence and access to networks and markets giving wider experience of a world outside. The perception of women's contribution to household income and family welfare could also be enhanced.

For rural women in micro enterprises, capacity building could take the form of financial and non-financial assistance. Financial capacity building is

essential to absorb and manage increased funds, clientele base, and savings, while non-financial capacity building primarily focuses on institutional and human resources of the women in terms of networking and partnership for training, skill development and information management system. But, in a very broad sense capacity building for the women also involves advocacy and networking, where the viability and suitability of micro enterprise for poverty alleviation is demonstrated, in order to gain better acceptance and involvement from the larger civil society.

However, promoting the capacity of the women in undertaking their productive activities is not the answer to all the problems facing women in developing countries. These poor rural women have a vision. They have plans for themselves, their children, about their homes and their meals. Building the capacity of the women is indeed an inducer to the great many actions that can lead to a better quality of life for the women of the low income groups (Myleneux, 1985).

Despite the importance of women in income-generating activities in the economy of Ghana, they have not been supported to any large extent. Rather, they have often been made scape goats for the failure of economic policies (Clark and Munah, 1991) as cited in Munah (1999). The little support extended to women in income-generating activities often centre around the availability of credit, storage facilities and even working space. On the contrary, very little is done in skills, knowledge, techniques and managerial training to facilitate their business.

Problem statement

In view of the prominence given to the status of women, several global and regional conferences on women have been held which have united the International Community behind a set of common objectives. The plan of action has been centered on the advancement of women everywhere, in all spheres of private and public life. Despite so much investment in rural women projects in recent times supported by global, regional, governmental and civil society organizations, rural women are still the poorest in the world. One wonders if rural intervention projects have been geared towards building the capacity of the women to the level that could help address the women's numerous socio-economic needs in agro-processing industry.

This called for a study that may capture the activities of women engaged in the coconut oil processing in the Nzema East District. These are poor rural women employing traditional methods fused with interventions geared at building on their capabilities to boost their income so as to promote their socio-economic development.

It is important for studies such as this to be carried out to keep track of the activities and results of interventions to the coconut oil processors. It would help assess the processing needs of coconut oil processors in carrying out their activities and the extent to which these needs have been met by projects.

Objectives of the study

The general objective of this study was to understand the capacity building programmes, their impact on coconut oil processors in the Nzema East District of the Western Region and the implications for policy makers.

The specific objectives are to:

- Understand the demographic characteristics of coconut oil processors;
- Examine the capacity building programmes for different categories of women in coconut oil processing in the Nzema East District;
- Assess the extent to which women's participation in coconut oil processing enterprise and projects have affected their socio-economic lives; and
- Make recommendations to inform policy makers.

Research questions

The following research questions guided the study:

- What are the kinds of people involved in coconut oil processing activities in the Nzema East District and what interventions are women involved?
- How has capacity building programmes impacted on the skills (financial record keeping, sales and marketing techniques, investment techniques, etc) of these rural women?
- Have empowered rural women achieved positive livelihood outcomes? (Improved incomes, food, shelter, clothing, and reduced vulnerability).

- To what extent has women's participation in projects influenced their decision-making roles at the household level?

Organisation of the study

This study is organized in five chapters. The introductory chapter covers the background information, problem statement, objectives of the study, research questions and the organisation of the study. Chapter two focuses on the literature review. It discusses issues such as women's empowerment, women and work, and capacity building concepts. The third chapter is devoted to the methodology of the study. It discusses the research design, population and sample, data collection and analysis, limitations to the study and ethical considerations.

Chapter four deal with results of the study. This covers the demographic background of the respondents including educational levels of both respondents and their dependants and occupation of the respondents. The chapter also discusses issues such as impact of project on respondents' income generating activities, benefits from knowledge and skills acquisition, and the support of interventions to women's income generating activities. The fifth chapter covers the conclusions, summary and recommendations to the study.

CHAPTER TWO

REVIEW OF LITERATURE

Introduction

This section examines the position of women and their socio-economic development in society and reviews relevant literature on their income generating activities.

Women's empowerment

Empowerment is a construct shared by many disciplines and arenas: community development, psychology, education, economics, and studies of social movements and organizations, among others. How empowerment is understood varies among these perspectives. In recent empowerment literature, the meaning of the term empowerment is often assumed rather than explained or defined. Rappaport (1984) has noted that it is easy to define empowerment by its absence but difficult to define in action as it takes on different forms in different people and contexts. Even defining the concept is subject to debate. Zimmerman (1984) has stated that asserting a single definition of empowerment may make attempts to achieve its or prescriptive contradicting the very concept of empowerment.

A common understanding of empowerment is necessary, however, to allow us to understand empowerment when we see it in people with whom we are

working, and for program evaluation. According to Bailey (1992), how we precisely define empowerment within our projects and programs depends upon the specific people and context involved.

As a general definition, however, empowerment can be said to be a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society, by acting on issues that they define.

Empowering women has multiple meanings, indicating variously an interest in women's political, and educational advancement; in women getting help for personal and relationship problems; and most generally, in women perceiving a range of individual and social choices as open to them and deciding among them. Empowerment includes gaining respect and feeling important within the community, increased confidence to participate in community affairs, more awareness about issues in the community, and in the nation as a whole, freedom to speak out for women's rights and doing away with 'traditional-cultural' barriers such as women's roles being confined to the domestic sphere (Kenny, 2007).

Empowerment is then the process of obtaining opportunities for marginalized people, either directly by the people themselves, or through the help of non-marginalized others who share their own access to these opportunities. It also includes actively thwarting attempts to deny those opportunities. Empowerment also includes encouraging, and developing the skills for, self-

sufficiency, with a focus on eliminating the future need for charity or welfare in the individuals of the group. This process can be difficult to start and to implement effectively, but there are many examples of empowerment projects which have succeeded.

One empowerment strategy is to assist marginalized people to create their own nonprofit organization, using the rationale that only the marginalized people, themselves, can know what their own people need most, and that control of the organization by outsiders can actually help to further entrench marginalization. Charitable organizations which assist communities, for example, can disempower them by entrenching a dependence on charity or welfare. On some occasions, a nonprofit organization can target strategies that cause structural changes, reducing the need for ongoing dependence. Red Cross, for example, can focus on improving the health of indigenous people, but does not have authority in its charter to install water-delivery and purification systems, even though the lack of such a system profoundly, directly and negatively impacts health.

A nonprofit organization composed of the indigenous people, however, could insure their own organization does have such authority and could set their own agendas, make their own plans, seek the needed resources, do as much of the work as they can, and take responsibility - and credit - for the success of their projects (or the consequences, should they fail). There is the need to empower women if they are to achieve successes in their economic activities.

Helping entrepreneurs to build their portfolio of assets is considered to be the foundation of small business development. It is critical to poverty alleviation.

Building up assets through capacity building, is thus a core component of empowerment.

Women and work

The United Nation's Decade for the Advancement of Women (1975-1985) was to increase women's participation and improve their share of resources, employment opportunities, and income in an attempt at effecting dramatic improvements in their conditions. In the late 1970s, several studies documented evidence about women's lives. In-depth qualitative studies looked at women's roles in local communities. As a result of this research, the following summary prepared by the United Nations was arrived at:

- Women comprise half the world's people;
- Perform two-thirds of the world's working hours;
- Receive one-tenth of the world's income; and
- Own only one-hundredth of the world's property (Visvanathan et al., 1997).

Yet, according to Sen and Grown (1989) during the United Nations decade devoted to women their position actually worsened, in terms of decreased access to resources, health, nutrition, and education, and in terms of increased work burdens.

Women's contributions – as workers and as managers of welfare – are central to the ability of households, communities, and nations, to tackle the current crises of survival. Even as resources to strengthen poor women's

economic opportunities are shrinking, women have begun to mobilize themselves, both individually and collectively. It is only by reinforcing and building upon their efforts in such vital sectors as food production, commerce, and trade that the needed long-term transformation to more self-reliant national development strategies can be achieved. Thus, while poor and middle-income earners may face serious and immediate hardships, the solutions developed to address these crises may lead to policies that are more geared to meeting survival and subsistence needs.

If the goals of development as stated in the Millennium Development Goals include improved standards of living, removal of extreme poverty, access to dignified employment, and reduction in societal inequality, then it is natural to start with women. They constitute the economically and socially disadvantaged in most societies.

In addition, various reasons have been given to support the need to target women in development activities:

- To increase the effectiveness of development interventions;
- For reasons of fairness or equity, that is, to assure equal access to the benefits of development irrespective of sex; and
- To alleviate poverty in developing countries.

These reasons rest on several propositions: that women play pivotal roles in the economies of countries; that women have not received their fair share of development resources; and that women are overrepresented among the poor (Buvine & Gupta, 1994).

Women's work, under remunerated and under valued as it is, is vital to the survival and reproduction of human beings in all societies. In food production and processing, in responsibility for fuel among others and the entire range of so-called basic needs, women's labour is dominant. Boserup (1970), in her pioneering work on the analysis of economic data from three continents proved that women's agricultural production was critical in sustaining local and national economies. She also went on to argue how colonialism and modernization had imposed Western values on African countries and its consequence in undermining the status of rural women. Boserup (1970) provided evidence of Third World women marginalization and lack of access to technology and resources.

It is a well known fact that it is difficult for the youth and women to get access to employment in most developing countries because of the saturated labor market and because the broad-based educational programmes enable only small proportion of the youth and women to receive any form of specialized training which will equip them to enter the labour market as well as make a livelihood for themselves (Baah-Nuako, 2003). The informal sector, therefore, serves as the surest and the most readily available sector that absorbs what the formal sector cannot.

Not only do women constitute a larger share relative to men in "informal" activities than they do in "formal" employment, but such activities also account for a larger proportion of total female employment. It is important to recognize (and not only from women's perspective) that such employment cannot in any

sense be considered marginal, since it tends to account for such a significant proportion of total employment.

A consequence of women's entry into the labour market has been the impact of wage earning on power relations within the family and the structure of the domestic domain. Women's increased ability to develop more self-defined roles has been aided by their increased access to cash, which has allowed them to invest and consume in their own interests and for their own benefit. This is contrary to the emphasis on the lack of women's control over productive resources, even when they themselves have generated them (Sharma, 1980, 1984; Brown et al., 1981).

Appropriately, policies often introduced should seek to promote opportunities in the form of skills training that would greatly enhance productivity. Options should include numeracy and literacy training, on-the-job business, financial management/business plan and technical training. The interventions should seek to explore and nurture the knowledge, inventiveness and initiative of the target group, thus, placing people in the center of the development process. The study recognizes livelihood related constraints and opportunities which define options for poor rural women.

Work done by the Institute of Development Studies, UK; came up with five different types of assets upon which people draw to build their livelihoods. These are natural capital, social capital, physical capital, human capital, financial capital (Carney, 1998).

Although there is not one-one link between people's asset status and the sustainability of their livelihoods, it is intuitive that there is a close correlation between people's overall asset status, the resources upon which people can draw in the face of hardship and their robustness. This robustness can be displayed both by rising out of poverty and by increasing one's ability to influence the policies and institutions which define one's livelihood options.

In supporting livelihoods, there is the need to build on the positives which people already have in their grasp. Though many people in the rural areas of developing countries are desperately poor, they do have strengths (knowledge, skills, and capabilities) upon which can, and should, be built.

The need to build on the strengths of people was given bigger boost following the Beijing Conference in 1995. After the conference, various sub-Saharan African countries drew their National Action Plan for Women. Although the plans were specific to each nation, they had a common theme, which recognize that women's participation in economies is mainly in the informal sector and largely invisible. There was therefore, the need for specific strategies and actions to enhance the economic status of women. These include sensitizing women with regard to their economic rights, assigning a value to subsistence activities, promoting the commercialization of enterprises run by women, creating job opportunities for women, undertaking research and advocacy on women's economic empowerment, and ensuring that this empowerment is a key to economic policies (Akello & Sarr, 1999).

Thus, micro enterprise assistance is an important element for private enterprise development strategy. It is particularly important in advancing the goal of broad-based economic growth and specifically, increasing the incomes of the poor, providing opportunities for advancement of micro entrepreneurs and encouraging indigenous investments.

Akello and Sarr (1999) further state that in sub-Sahara Africa, women farmers, entrepreneurs and wage earners contribute significantly to the national gross domestic product and to national welfare. But their efforts are hampered by a lack of capital, modern implements, distribution facilities and markets outlets.

Women's income generating activities

The strongest growth in women's activity has been in small and micro enterprises, the majority of which are in the informal sector. Micro enterprises generally operate beyond government recognition and regulation.

The limits of a welfare-oriented response to women's growing crisis are now well recognized. Alternatively, many development agencies are increasing their emphasis on assisting women to secure income through their own efforts. Such approaches are often categorized as 'income-generating activities' and cover initiatives as diverse as small business promotion, cooperative undertakings, job creation schemes, sewing circles, credit and savings groups and youth training programmes. It is sometimes argued that education and health provision, legal and political changes, and global economics all affect the abilities of people to secure an income. Income-generating activities can be considered as those initiatives that

affect the economic aspects of people's lives through the use of economic tools such as credit.

Poverty is the primary economic problem in most developing countries of the world. The importance of raising women's economic productivity has been increasingly recognized as a crucial element in the design and implementation of development projects to create alternative strategies for reducing poverty and achieving sustainable economic growth. The real challenge in poverty reduction is to create conditions in rural areas and among the urban poor so that those affected by the evils of poverty can steadily create assets, increase income opportunities from existing or new activities and retain their gains (Mahtab, 2006).

Women's income generating activities have been affected by several factors. A small scale enterprise's viability may be affected by how many household members depend on income from it and contribute labour, support services or other income to it. A small scale enterprise usually provides a small portion of the entrepreneur's total income. The earnings of small scale enterprise may be reinvested in that business or another or may go towards personal or family consumption. Because women tend to devote income to family consumption, the number of dependants they must support is an important factor in gauging both economic necessity and the viability of the small scale enterprise, which may depend on reinvestment earnings. Household size may be large and women often contribute half to nearly all the resources required (Overholt, 1985).

People's needs depend also in part on their marital status. Distinct patterns for men and women are likely. Single, married and head of household are relevant

categories. For instance, in a study of Indian women, 76 percent of the borrowers in the Self-Employed Women Association were married, 20 percent were widowed and 4 percent were single (Overholt, 1985).

In addition, age is a significant factor for women in small scale enterprises. There are likely to be significant differences in the average ages of women and men in small scale enterprises. Women may be constrained from participation at earlier age and may also have special need related to age. Women are more active when their growing children call for additional resources and because they are culturally constrained from operating in public as they grow older. Women in small scale enterprises are normally concentrated within the ages of 40-49 age groups (Overholt, 1985).

Whether the activity is part-time, or full-time, or requires seasonal workers, it is quite important. This issue is particularly relevant for women, given their significant household responsibilities. Limitations to women's activity may also take place as a result of time from the activity – seasonal demand or marginal and uncertain – or from the worker – time required for agricultural pursuits and/or family duties. Women's engagement in small scale activities may be affected by household and family responsibilities. Women may devote less of their total time to business due to time constraint. This may be even more constrained when men are absent from the household. When this occurs, women must assume their responsibilities.

Different legal statues (sole proprietorship, partnership, corporation, and cooperative) call for different administrative responses. When forms of

organizations, such as cooperatives and corporations, or business functions, such as credit and marketing, are subject to legal regulation, women often find it difficult to deal with the legalities. Yet, the highest number of women (about one-third) is owner-operators of small scale enterprises (Mehra et al., 1992).

Women are found in small enterprises – one to five (20%) workers, especially in owner-operated enterprises that employ one other worker on average. As size of business increases, women's participation decreases (Overholt, 1985).

While income earning opportunities have grown significantly for women, several constraints limit the returns to women's individual labour and investment, restrict women's mobility in the labour market, restrain women's incentive for entrepreneurship, and lower women's potential contribution to national economic growth and development. Women entrepreneurs, receive lower returns on their labour and investment.

Women entrepreneurs' earnings are low because women owned and women-operated firms are generally small, lack significant capital as well as more limited access to financial services and ownership of assets, and women who work in the enterprises are typically under onerous time constraints owing to their dual productive and reproductive responsibilities (Overholt, 1985).

The activity of women entrepreneurs is also affected by lack of access to banking and financial systems. This constraint hits women entrepreneur hardest since credit is often required to initiate, operate, or expand an enterprise, and without access to formal credit channels, women must borrow informally from

family members, or from money lenders who charge extremely high interest rates. Research conducted shows that moneylenders charge anywhere from 10 to 25 percent a month on loans (Overholt, 1985). In Ghana, for instance, women rely on their own resources, on their family, especially fathers and husbands, on money lenders and informal savings and loan groups (susu) to which they belong.

Moreover, a large percentage of women entrepreneurs worldwide have little or no literacy and numeracy. This lack of education and training poses significant constraints to their economic work.

In addition to lack of appropriate business management training, these women are seldom able to reinvest their earnings in the growth of their micro enterprises. To maintain a steady flow of income for family survival, many manage more than one micro enterprise at a time.

Even those women with education and with the wherewithal to take advantage of formal credit are affected by the credit squeeze on the banks.

Various reasons assigned to this situation include:

- Lack of acceptable collateral (title deeds, property);
- Bureaucracies involved in loan acquisition;
- Illiteracy; and
- Time involved for credit documentation (Ofei-Aboagye, 1996).

Moreover, limited access to markets affects self-employed women who sell their own products. Women entrepreneurs generally sell in markets close to their homes because of their household responsibilities. Home-based producers who do not market their goods themselves rely heavily on a firm or middlemen to

supply raw materials and other inputs and to purchase the finished goods. Such dependency often leads to exploitation by firms or individuals who have greater access to information about the market. Research in Indonesia found that women who did their own marketing earned more and had greater control over how they used their income (World Bank Report, 1998).

Working conditions in home-based production pose severe constraints to women's health and short- and long -run productivity. Women typically work long hours and under harsh conditions which is risky to their health. Moreover, women's health problems are compounded because their access to medical facilities is limited. Medical care is often unaffordable for the majority of women. Medical facilities are few and access to health care can be restricted by distance (Mehra et al., 1992).

The plight of women entrepreneurs is further worsened by the women's lack of access to basic education and business and skill training poses significant constraints to their economic work. Lacking any or sufficient formal education, women entrepreneurs use domestically learned skills such as food processing to generate income. However, these skills are insufficient in a competitive market economy. Moreover, women entrepreneurs who lack literacy and management skills have difficulty in acquiring capital, procuring raw materials and supplies, and gaining information about and access to profitable markets. Formal lenders often wish to see records of past performance before granting loans, but women seldom know bookkeeping and do not keep such records. Very often they are not even aware of the importance of keeping such records.

Women's roles

Ghanaian women have played active role in economic life, compared with their counterparts in other parts of the world. Conceptually, studies of women informal activities show the reproductive and productive domains are so intimately interlinked that they cannot really be separated. The situation is further complicated by the fact that many women engage in several different activities simultaneously, or change their activities over time. Studies of women's informal work also highlight the intricate and interdependent relationship between what is defined as formal and informal activity, and the artificiality of treating these as separate spheres (Mama, 1996).

There is also the invisibility of women's work. It has long been apparent that the substantial amount of the work that women perform in most parts of the world has not been included in the formal definitions of "work" or "labour", because these have been generally referred to waged employment in a formal economy in which men have predominated. Many of the tasks carried out by women in and beyond the household have thus been taken for granted, rendered invisible and devalued. In short, much of what has tended to be defined as women's work has been unpaid, whatever its centrality to the functioning of the formal labour force and indeed of the society as a whole may be (Mama, 1996).

Women in small-scale enterprise suffer from double invisibility. Although the importance of small-scale enterprises to development has recently received recognition, most of such businesses are very small indeed, and it is very difficult to "see" the smallest "micro-enterprises," especially in rural areas. It is even more

difficult to see women's small-scale enterprises: often neither they nor men think of women as businesspeople; the habit of working without remuneration renders women's participation in small-scale enterprise less visible; and women's enterprises are often on the borderline with their subsistence occupations. Women's lives can better be understood if a holistic and integrated picture is drawn.

Ghanaian women have one of the highest fertility rates in the world and have been ranked high on individualism and status scales. Generally, it has been argued that women's power in Ghana has been eroded for the past two decades as a result of her relatively restricted access to two strategic resources, education and land. This is occurring because of the growing structural ambivalence, as mothers' productive work is increasingly spatially separate from the home, reproduction and socialization. There is increasing conflict between maternal and occupational roles of women (Oppong and Abu, 1987). In empowering women, it is important not only to consider their productive activities but also the reproductive roles.

Oppong and Abu (1987), in their studies mentioned seven roles of women in the Ghanaian society. These are maternal, conjugal, occupation, kin, domestic, community and individual roles.

Maternal roles

Most women give their maternal roles a higher priority than any other. As a source of personal satisfaction maternal role shared top position with the kin

role. Motherhood is perceived by women as an important source of social status, especially by older women, though not as much as occupational role. Although there are no economic rewards directly having children but the most frequently mentioned reason for liking to have children, is that they will care for their mothers in old age. Women play this role with much satisfaction.

Besides, children were relied on in the past to maintain traditional labour-intensive modes of agricultural and domestic production and processing, transportation of needed resources such as fuel and water.

Childcare is largely carried out by mothers. Fathers' participation in the care of young children is limited to those fathers who reside with their wives. Most polygamous fathers have little to do with young children. Child rearing continues to assume the traditional expectations and practices which spread the responsibilities for children among a group of relatives and cut down maternal time required, diminishing the potential conflict and strain involved in simultaneous motherhood and occupations outside the home.

However, there are changes in the maternal role involving greater stress on modern approaches to childcare and child quality. This is demonstrated to be associated with a number of modernizing elements in other roles including greater flexibility and emotional salience in marriage, a higher standard of living within the home, greater concern for community life and participation in it and involvement in status-enhancing jobs.

Conjugal roles

Conjugal role relationships have been described as the frequent living arrangement of spouses and the absence of communal property or joint management of resources. These patterns persist even among urban and highly educated. Pressures preventing the potential development of conjugal jointness, companionship, privacy or intimacy include the persistence of strong sibling solidarity, the influence of in-laws, the co-residence of kin, the prevalence of polygyny and multiple sexual liaisons, and the frequent separation of spouses (Oppong and Abu, 1987).

Occupational roles

Acquisition of new skills – literacy, vocational training, professional knowledge – and access to relatively high and secure levels of income apparently enhances women's resources to such an extent that this role is now for many their greatest source of economic and social status, and crucial as a source of support to other roles, including their maternal role. It thus ranks only after parenthood and marriage in priority and after parenthood and kinship as a source of satisfaction (Oppong & Abu, 1987).

Occupational activities are increasingly likely to be an educated woman's major source of maintenance, security and satisfaction. At the same time they are, however, a focus of time strain, giving the necessity for many to work away from home for varying periods of time and the general impossibility of combining childcare and domestic tasks with occupational activities.

Kinship roles

Kinship plays an important role in all aspects of life. These include: the persistence of kin groups in business enterprises as well as agricultural production; the persistence and solidarity of kin ties in contrast to fragile conjugal bonds; the influence of senior kin in decision-making processes; the importance of descent group as property owning and managing corporations; the participation and influence of the kin in procreation and child-rearing. In recent times there have been some changes in the importance of kin especially among the urban and educated. There is usually shifts towards individualism and the dwindling rights and duties of kin; or some level of increasing functional closure of the conjugal family in some spheres of activities (Oppong & Abu, 1987), but for others there is increased dependence on and involvement with the kin as conjugal expectations continue to be unfulfilled and demands unmet.

Domestic roles

Women involve themselves in day-to-day running of the home. In the Ghanaian culture, housework – the cleaning, washing and cooking, which in some culture has been a full-time occupation for women – is not highly regarded as work. In most rural communities where families live in traditional housing – mud and thatch – a cursory sweep in the mornings may be all that the house receives daily. Tasks are delegated to other members where necessary. Studies done on women at Osu, a suburb of Accra in Ghana indicated that women have a workload of nearly 10 hours a day, with little time help from household members

and little time to spend on personal needs. Their recreation consisted mainly of chatting while working and visiting kin (Oppong & Abu, 1987).

Community roles

Ghanaian women have been more interested in participating in community activities that impact on their personal lives in the face of rising prices and shortage of commodities such as soap, sugar and fuel. Community role has been of low priority for most women and not an important source of satisfaction. Women are more involved in community activities that are in connection with Christianity. For instance, most women of all levels of education and all ages from wealthy and from poor family background are involved in active Christian programmes. Choirs, women's groups and Sunday-school teaching were popular church related activities.

The Muslim women featured more in women's roles as individuals or wives than as community members. The only organized Muslim activities which were available to Muslim women were in educational institutions. Several of the more highly educated women are active in student Muslim organizations, and they complained that outside the student context there were no social activities for Muslim women (Oppong & Abu, 1987).

Non-religious organized community activities are only confined with the highly educated. These included associations for former students, professional associations and quasi-political ethnic associations. In fact, apart from religious

organizations women have little scope for community participation because they have very little time.

Individual roles

Women tend to be concerned with their individual coping strategies, how to survive and maintain their children through obtaining consumer goods through their husbands, kin and work places. The trend in getting involved in communal activities is now changing in favour for pursuit of individual enjoyment, leisure activities and time spent with non-kin friends. Women take part in informal home entertaining and visiting. They also participate in outdoor activities such as naming ceremonies, weddings and funerals. People are more glued to the television in the homes especially in the urban centres and this reduces their social interaction (Oppong & Abu, 1987).

Policies affecting women in small-scale productive activities

Several private sector initiatives can play a significant role in addressing the constraints women entrepreneurs face. Women's rapidly growing participation in economic activities offers a unique opportunity to strengthen women's place in the labour market, to support and expand their entrepreneurial activities, and to enhance their productivity. Thus, interventions to promote women's activities can be of help to them.

In some economies, macroeconomic policies are designed to improve incentives for private entrepreneurship. Mehra et al., (1992) noted that these

measures could potentially benefit self-employed women. The impacts of policy changes are, however, very complex and not always expected. They may vary from expectations and may not have the intended impact. This is especially true in the case of women, whose access to productive resources, services, and market information may limit their response to policy changes.

Credit policy changes that improve women's access to credit may have significant impacts on women's entrepreneurial activities. Financial market policies may address effectively the constraints women face in obtaining formal credit by introducing intermediary institutions that link entrepreneurs and commercial lending institutions. These intermediary institutions perform similar functions to commercial banks, but specifically target loans to poor borrowers. Although intermediary institutions charge higher interest rates than commercial banks, their rates are lower than that of informal moneylenders. Collateral is not necessary for small loans from intermediaries because of an innovation that uses peer pressure to ensure loan repayment.

Mehra et al., (1992) further argued that policies that simplify application and repayment procedures could reduce borrowers' transaction costs. Thus, application can be less intimidating to individuals who have had little formal education if they avoid technical jargon and use the local language.

Savings and investment policies that affect women's business may be more important than lending policies. Policies that encourage savings and provide competitive returns on investment provide an excellent opportunity for women's business to save regularly and tie their investment and expansion aspirations to

prevailing market conditions. Women who have never participated in a savings scheme before will probably need help with managing their finances (Mehra et al., 1992).

Working conditions of women entrepreneurs could be improved. This can be done by coming up with policies that set and enforce reasonable working conditions. These policies promote entrepreneur welfare and enhance productivity. Interventions can play a role in policy dialogue with governments that will help build and maintain the quality of the human resource base, and thus help promote long-run economic growth and development. Moreover, policies that permit organization of worker associations could enable women air their needs and grievances about personal and management issues, resolve disputes and encourage a sense of participation in collective decision making (Mehra et al., 1992).

Policies that seek to expand opportunities for women and offer them skills training would greatly enhance women's competitiveness, productivity, and long-run job-mobility. Options include literacy training, non formal education, and on-the-job business and financial management or technical training. By enhancing women's incentives to perform well, such human resource development policies benefit women because they acquire new skills, they gain the confidence to expand their business, and they are more marketable in the search for career advancement.

Furthermore, with development, women will need new and more technical skills to keep abreast of employment opportunities and investment in education and training will be even more critical (Mehra et al., 1992).

Investigators have found that literacy and basic education programmes are very cost-effective ways to increase women entrepreneurs' productivity. "Minimalist" training programmes that target many people and offer the trainees very basic management skills can reach more women and are generally more effective than in-depth programmes that offer more extensive training to fewer individuals (Mehra et al., 1992).

Women entrepreneurs may also require more specialized types of training, such as business and financial management (inventory control, accounting etc), or technical training in a particular type of production or process. Capacity building programmes can play an important role here.

Capacity building concepts

Capacity building now features in one way or another in most international development programmes including the United Nations Development Programme and the World Bank. Capacity building programmes contrast with traditional welfare and aid-programmes which have been donor-driven and input oriented.

On the contrary, capacity building programmes promise long-term self-management, local knowledge participation and control. In practical terms, capacity building refers to specific approaches, strategies, and methodologies

used for the purpose of improving the performance of individuals, communities, community organizations and countries to carry out particular functions (Kenny, 2007).

Methodologies for capacity building can involve education and on-the-job training, provision of information, finance and technology, facilitating supportive relationships or what is often known as bridging the social capital (Putman, 2000) and facilitating the development of legal frameworks and human resource policies.

Forms of capacity building

There are various forms of capacity building. Capacity building can involve training to equip people to develop technical skills, organizational skill and business skill such as building, nursing and other professional skills or organizational or business skills. This approach is largely evident in the small local NGOs. There may also be community development practitioners operating within some international agencies.

Capacity building can also involve lifting the general skill level of the members of the community so that they feel empowered to control their lives. This form applies the idea of capacity building as skilling and training. It is evident in the large international NGOs, particularly those funded by international governments and operating in a semi-autonomous capacity.

Finally, capacity building can involve reconstruction through external experts, who apply their knowledge, skills and resources prior to, or concurrently

with, the development of the political, social and economic infrastructure. This form usually begins from assessing the deficits of the local population (Kenny, 2007). Thus, capacity building can be as community development, training or reconstruction.

Capacity building as community development

The community development approach to capacity building is a form of endogenous development that begins with a commitment to community control. It is said to be 'people-based' and collective in nature. It begins with the community collectively defining their goals, needs and priorities (Kenny, 2007). The members of the community decide on what they might need from outsiders. It is internally generated and bottom-up in character. The programmes generally provide assistance in the form of grants, microcredit and soft loans to members with a view of restarting livelihoods

This approach has various forms of limitations. Notable among them is that there is some level of difficulties in practices and complexities in the relief programme. In privileging 'the community' and 'participation', community development practice can gloss over the diversity of views and existing inequalities in the community (Cooke & Kothari, 2001).

There are some weaknesses in working solely with the community development framework. For example, NGOs working with this approach and left to their own devices can be fragmented, incoherent easily captured by small elitist groups and unaccountable (Kenny, 2007).

Capacity building as training

Both international NGOs and international government agencies have a specific focus on training as a key method of capacity building. Here, capacity building involves notions of increasing abilities through developing appropriate skills, knowledge, attitudes, values and behaviors to change individuals so that they can function well in the existing aid context. This approach tends to be top-down and based on a deficit model of capacity, in which the focus is on external intervention to create capacity. Training can involve skilling locals to undertake planning, land management and governance tasks. It can also involve the skilling of community members in submission writing, strategic planning, and in establishing monitoring and evaluation frameworks, so that they can engage with international programmes (Kenny, 2007).

This approach does not start with needs assessment process by the community members and it tends to exclude local participants as the trainers (because they do not have the requisite capacities. One practical advantage of this approach to the donor is that aid money can be directed back to the donor country, through the employment of contractors and trainers from the donor country.

Capacity building as reconstruction

In this approach, payment is usually made to the local people by international organizations or governments for participation in the clean-up and basic reconstruction. This is usually based on the premise that the rebuilding of

infrastructure requires top-down direction and coordination, through large-scale government and international NGO activity.

Capacity building as reconstruction is best understood politically and theoretically in the context of the (Western) imperative for modernization. It involves development through material and economic progress and is linear, teleological, and ethnocentric (Nederveen, 2001) as cited in Kenny (2007).

The Ghanaian women

Over the last decade, efforts have been made to improve the lives of women. This was enhanced by the declaration of the United Nations Decade for the Advancement of Women (1975 – 1985). Women play a significant role in economic activities. During the period, it was established that women were systematically subjugated. In the process, a key chunk from what should constitute productive activity was removed (Tadesse & Synder, 1995).

Thus, the decade raised the awareness of virtually every development body - UN agencies, national governments and private organizations to develop projects and programmes that would improve the socio-economic position of women.

However, studies have shown that women's condition in the Third World have rather deteriorated instead of improving (Bortei-Doku, 1992). Generally, women's status has worsened (Asenso-Okyere, et al., 2000).

Ofei-Aboagye (1996) argued that the potential of the Ghanaian woman as an agent of socio-economic advancement has largely gone unrecognized until

recently. Traditionally, women have been seen as housekeepers in addition to bearing and rearing of children. However, with modernization, women's role in the society is changing and there is a gradual movement to income generating activities such as small scale industrial production.

The Ghanaian Statistical Service in the year 2000 indicated that 41.1 percent of women have no formal education and a large number of them have only basic education. Given that formal sector employment now requires secondary or higher levels of education, it follows that women are at disadvantage in terms of access to work in the formal sector.

Besides, there has been the need for women to have large families. This is because the help of older children afford women the time for their economic activities. More importantly, women invest in their children so that the children serve as future security. Women hope to reap benefits from the investment they have made in the upbringing of their children.

Furthermore, Ghanaian societies expect all men and women to marry and have children; Women feel the weight of these expectations more heavily as they are often blamed for the absence of children within marriage. As such, women are left to carry the responsibility for the upbringing of children, with or without the husband's assistance. Women are left to carry the burden unaided and sometimes stigmatized.

In order to ensure the upbringing of the children, women usually perform a multiplicity of roles. In Ghana, the rural woman may be a farmer (managing

both her husband's and her own), a small business manufacturer, a trader and a home maker at the same time (Ahenkora, 1991).

To add to her plight, the Ghanaian woman faces problems when it comes to issues bordering on decision making. Traditional prejudices, beliefs, perception, gender discrimination and low levels of literacy have all contributed to low participation in the decision making processes. There is, therefore, the need to facilitate women for effective participation in decisions affecting their lives (The Women's Manifesto for Ghana, 2004).

Ghanaian women continue to contend with discriminatory laws and practices in employment and in access to resources. Women continue to live in discrimination in relation to their rights and obligations.

Furthermore, there is limited access to legal processes as a result of problems of cost and availability of services. The few women who are able to access the legal system find themselves dealing with an unduly formal and alienating environment. Very few women are fully aware of women's rights under the law partly because of the poor performance of institutions tasked with legal education (The Women's Manifesto for Ghana, 2004).

Sustainable development

Sustainable development can be termed as development that meets the needs of the present without compromising the ability of future generations to meet their own needs. It implies economic growth together with the protection of environmental quality, each reinforcing the other. The essence of this form of

development is a stable relationship between human activities and the natural world, which does not diminish the prospects for future generations to enjoy a quality of life at least as good as our own. Many observers believe that participatory democracy, undominated by vested interests, is a prerequisite for achieving sustainable development (Mintzer, 1992).

Sustainable development is about an improvement in the human condition and a concern for future generations. Thus, it is maintaining a delicate balance between the human need to improve lifestyles and feeling of well-being on one hand, and preserving natural resources and ecosystems, on which we and future generation depend.

CHAPTER THREE

METHODOLOGY

Introduction

This part of the study describes research design, population and sample, data collection, and data analysis.

Research design

The qualitative case study approach has been employed for this research. The qualitative approach was employed because the main purpose of the study was to explore the capacity building programmes of women coconut oil processors in their business. The skills, knowledge and attitudes in coconut oil processing and the problems they face in their business were identified.

The case study method was employed because the study examined women coconut oil processors as a socio-economic group and probe deeply to understand the status of the group for in-depth analysis upon which conclusions can be drawn. Again, the case study approach was selected among other strategies because the focus is on women and their work.

Population and sample

The target group for the study would involve clusters of women and individuals involved in coconut oil processing as listed below:

- Women groups involved in coconut oil processing;
- Individual women; and
- Interventions (NCWD, CSDP, WVI, UNDP, Nzema East District Assembly).

The Nzema East District is purposively selected due to its prominence in coconut oil production and processing in Ghana. Coconut oil processing is carried out in most of the communities in the district. This is obvious since processing sites are dotted at the outskirts of almost every community in the district. Although, the Jomoro District is also noted for coconut oil production and processing and has a coastal district with similar characteristics, the Nzema East District was selected in view of its location. The Nzema East District is closer to the Western regional capital – Sekondi-Takoradi where the researcher lives, than Jomoro. Working in this district reduced traveling and times.

Out of the target population, a representative group (sample) was selected using the multi-stage sampling procedure. The selection of the respondents, involved compiling a list of all women who process coconut oil at least twice a month throughout the year. The list was collected from the leaders of the processing groups. The researcher's previous knowledge of the communities shows that there are 15 processing groups in the five selected communities. For ease of sample selection, the members of the groups in each community were put

together making a total of five samples groups. In-depth interviewing was adopted to elicit information on respondents. Table 1 shows the population of processors in each community and the selected sample sizes.

Table 1: Sample size

Community	Population	Sample size
Esiama	84	70
Ezuleloanu	20	19
Nsein	30	28
Ayisakro	22	21
Axim	30	28
Total	182	166

Source: Field Survey (2007)

Data collection

The data collection and presentation highlight the activities of women coconut oil processors and other categories of women in coconut oil processing.

Both primary and secondary sources of data were collected. The primary data was collected from the study communities. Individual and group interviews were employed. The interview method was chosen because most of the respondents can neither read nor write and it would also provide the researcher, the opportunity to probe deeply and to discuss the problem. The respondents would have the opportunity to express themselves in their own words and talk

about other issues such as their beliefs, values and perceptions and relate them to the effects on their business.

Moreover, the interview method is flexible and tends to be a superior technique for the exploration of areas where there is little basis for knowing either what questions to ask or how to formulate them. In this way, unanticipated ideas could come out to enhance the study.

Questions posed were both closed and open-ended. Most of the closed ended questions were used to collect information on the socio-demographic characteristics of the respondents while the open-ended ones were used to collect data on the respondents' perceptions of their business, contributions of respondents, factors that have hindered their progress and their expectations of future interventions.

Secondary data were collected from the District Assembly, facilitators of interventions, projects that have worked with the women, Town Development Committees, libraries, websites and other institutions and organizations.

Data analysis

The data analysis process has been divided into three broad phases: organization of the data collected from the field, description of the organized data and the interpretation of the described data.

Editing was done to ensure that the data collected is accurate, consistent and complete and is well arranged to facilitate coding and tabulation. The edited data was then coded to classify the responses of the various respondents into

meaningful categories so as to bring out their pattern for interpretation. The classified evidence was generalized into various categories of statements to ease interpretation.

Finally, the data was interpreted by assigning meanings to the findings and drawing implications and conclusions about capacity building as a tool to socio-economic development among rural women.

Ethical considerations

The following ethical considerations were observed during data collection exercise. These were:

- The participants were well informed about the purpose of the study – that the study was for academic purpose only;
- Participants were guaranteed informed consent – they were assured of anonymity, privacy and confidentiality of any information given. They were also told that there was no compensation for information and that the study was purely voluntary and could withdraw at any time they choose; and
- Finally the respondents were informed that they had the right to refuse to answer any question that they do not feel comfortable answering or to withdraw from the interview at any time.

Limitations to study

Certain limitations were envisaged to the study. These included:

- Inadequate financial resources;
- Difficulty in reaching remote areas;
- Inadequate period of study; and
- Researcher to undertake the study single handedly.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This study identified women in coconut oil processing in five communities in the Nzema East district of the Western region. The communities are Esiam, Ezuleloanu, Ayisakro, Axim, and Nsein. The chapter looks at these women and how interventions have impacted on their capacity building through their income generating activities to improve their socio-economic lives. The chapter briefly examines the background of the respondents and goes on to use indicators to assess women's involvement in projects and how the projects have affected their lives. The variables most relevant to the study were respondents' demographic characteristics, interventions and their activities, socio-economic status of the respondents and their future needs.

Respondents' demographic background

Half of women involved in coconut oil processing (50%) as shown in Table 2 were between ages 31-45 years. This shows that coconut oil processing, like many other small-scale oil processing industries, is labour intensive and is mainly done by the youth.

Women within the age groups of 31 – 60 years bear the economic responsibilities of caring for their children, spouses and aged relations. Society often considers people who may not be gainfully employed or socio-economically responsible as lazy and irresponsible. Thus, the income generating activities undertaken by these women provided a positive outlook of the respondents and indicates their ability to promote and enhance family well being. It is important that interventions, both governmental and non-governmental, give attention to the promotion of the income generating activities of women.

Table 2: Age of respondents

Age	Frequency	Percent
18-30	28	16.9
31-45	83	50.0
46-60	50	30.1
61 and above	5	3.0
Total	166	100.0

Source: Field Survey (2007)

In addition, age is a significant factor for women in small scale enterprise. Average ages of men and women in income generating activities may differ. Women become actively involved in income generating activities as a result of special needs related to age. Sometimes, they may be constrained from participation at earlier age. Women are more active when their children/dependants are growing because this calls for additional resources.

Women in small scale enterprises are normally concentrated within the ages of 40-49 age groups (Overholt, 1985).

In Table 3, the high illiteracy rate of the respondents was revealed. Data collected on the educational background of respondents indicated that 45 percent of the respondents had no formal education and 54 percent had basic education. Only 1 percent has had secondary education. This showed that the women in the study area generally had low level of education.

Table 3: Educational level

Level	Frequency	Percent
None	66	45.0
Basic Education	94	54.0
Secondary Education	6	1.0
Total	166	100.0

Source: Field Survey (2007)

According to a report from The Ministry of Education, Science and Sports (2008), on ‘the development and state of the art of adult learning and education’, adult illiteracy rate of Ghanaians has remained relatively high. The illiteracy rate among males is 37.1 percent and as high as 54.3 percent for females. There is the need to provide women with education through the non-formal education and training which is oriented towards acquisition of functional skills and ideas. Mehra et al (1992) in support of this view states that “education is virtually important to women in their economic roles as it improves their access to

employment opportunities, raises their earning capacities and enables them to contribute to the economic development of their countries and to the stability of their families”.

Capacity building for these women should, therefore, be encouraged to take care of the absence of formal education since these women usually depended on domestically learned skills for their agro-based production activities. However, these traditional skills are not enough in the global competitive market of today.

This assertion is further supported by Byrd and Quinsong (1990) who explained the importance of income generating activities. These activities of women, according to them, can help invigorate the rural economy, raise incomes and living standards, increase local and central government revenues and promote the historical processes of industrialists and national modernization (Kenny, 2007).

In further support, the Minister for Women and Children affairs in Ghana, in her comments expressed regret that in view of the enterprising nature of women, their income generating activities have been hindered by their high illiteracy rate and negative societal attitudes depriving them of access to credit and other facilities in the informal sector to enhance their activities (Daily Graphic, 21-05-2001: pp 21). She reiterated that for a genuine economic independence, women’s income earning capacity should be increased to lead to women’s empowerment.

Distribution of women by number of children

Data collected on respondents indicated that 99 percent of the respondents had children/dependants. Table 4 indicates that, the respondents had an average number of four children/dependants. This figure revealed the highest dependency level of the women and hence, the importance of income generating activities to them if they are to play their supportive roles effectively.

This activity, being the main source of livelihood, tends to provide them with income to meet the needs of their children. Their income generating activities are, therefore, economic necessities. In some families, household size may be large and women often contribute half to nearly all the resources required (Overholt, 1985). Because women tend to devote income to family consumption, the number of dependants they must support is important. It is an economic necessity and the viability of the small scale enterprise is affected. This may also depend on reinvestment of earnings. Moreover, a small scale enterprise's viability may be affected by the number of household members that depend on its income and contribute labour, support services or other incomes to it.

Motherhood is perceived by women as an important source of social status, especially by older women, though not as much as occupational role. Although there are no economic rewards directly from having children, women most frequently mentioned reason for liking to have children as that they will care for their mothers in old age. Women play this role with much satisfaction (Oppong & Abu, 1987).

Besides, children were relied on in the past to maintain traditional labour-intensive modes of agricultural and domestic production and processing, transportation of needed resources such as fuel and water.

Table 4: Number of respondents' children/dependants

Average number of children/dependants	Frequency	Percent
1	13	7.8
2	20	12.1
3	24	14.5
4	41	24.7
5	22	13.3
6	12	7.2
7	13	7.8
8	11	6.6
9	10	6.0
Total	166	100.0

Source: Field Survey (2007)

Education of children/dependants

The importance of education for children/dependants called for assessing the ability of women to contribute to educational needs of their

children/dependants. It was observed that all the women were involved more or less in the provision of education for their children/dependants (see Figure 1).

From the graph, 54 percent of the children/dependants had completed basic education. Women invest in the education of their dependants in order to reap the benefits in future. It is gratifying to note that all the respondents were able to provide for the educational needs of their dependants.

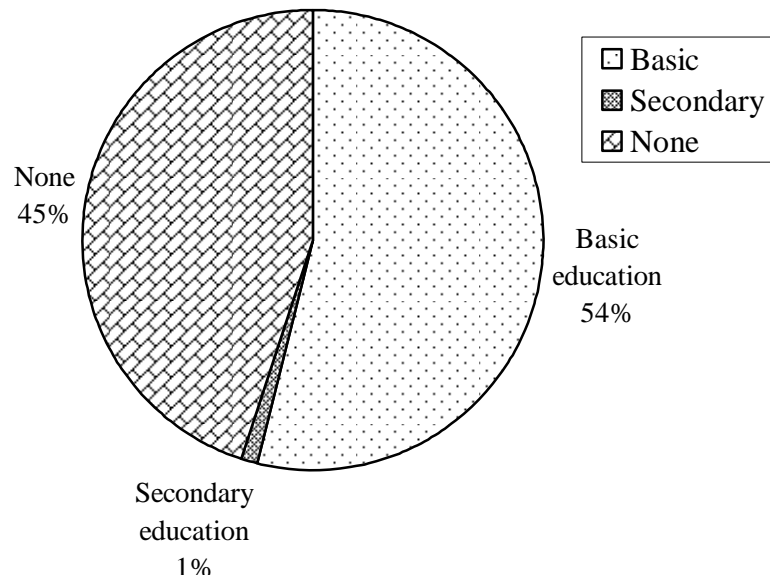


Figure 1: Level of education of respondents' children/dependants

Source: Field Survey (2007)

As stated in Women's Manifesto for Ghana, (2004), Ghanaian societies expect all men and women to marry and have children within marriage. For this reason, women are left to carry the upbringing of children with or without their husband's assistance. Women are left to carry the burden of educating these children unaided and sometimes stigmatized because most divorced cases are

blamed on women. Mothers are encouraged to stay on when problems arise in marriages for the sake of the upbringing of the children.

Improving women's socio-economic activities would have a great effect on their ability to cater for their children's educational needs. Capacity building for expansion in productivity for such women, coupled with prioritization of needs will go a long way to improving their livelihoods. Methodologies for capacity building can involve education and on-the-job training, provision of information, finance and technology, facilitating supportive relationships or what is often known as bridging the social capital (Putman, 2000) and facilitating the development of legal frameworks and human resource policies.

Although a large number of respondents had educated their children/dependants, most of them (54%) had only obtained basic education. On the other hand only 1 percent has had tertiary education. It is obvious that the low level of literacy opportunities of respondents has influenced the educational level of their dependants, placing them at a disadvantage. Hence, taking up income generating activities was a positive step to economic security for themselves and their children's well being.

Occupation of respondents

From Table 5, majority of the respondents (94%) mentioned coconut oil processing as their major economic activity. They also indicated that they (83%) engaged in other activities such as farming, petty trading and pig rearing simultaneously. In order to ensure the upbringing of their children, women

usually perform a multiplicity of roles.

In Ghana, the rural woman may be a farmer (managing both her husband's and her own), a small scale manufacturer, a trader and a home maker. These multiple roles help woman to have access to income all year round and be able to cater for herself and her dependants (Ahenkora, 1991). Studies done on women at Osu, Accra indicated that women have a workload of nearly 10 hours a day, with little time help from household members and little time to spend on personal needs. This proves the hardworking nature of the Ghanaian women and encourages the need for interventions to come to their aid to help improve their activities (Oppong & Abu, 1987).

Table 5: Occupation of respondents

Occupation	Frequency	Percent
Farming	10	6.0
Oil Processing	156	94.0
Total	166	100.0

Source: Field Survey (2007)

Besides playing active role in economic life, women are actively involved with their reproductive roles. Conceptually, women's informal activities show the reproductive and productive domains are so intimately interlinked that they cannot really be separated. The situation is further complicated by the fact that many women engage in several different socio-economic activities simultaneously, or change their activities over time. Studies of women's informal

work also highlight the intricate and interdependent relationship between what is defined as formal and informal activity, and the artificiality of treating these as separate spheres (Mama, 1996).

Impact of project activities on women's income generating activities

The study also showed that over 80 percent (82%) of the respondents have been involved in projects which have contributed to the promotion of the coconut oil processing industry in the Nzema East district. These are Ministry of Food and Agriculture's Coconut Sector Development Project (CSDP of MOFA), United Nations Development Programme (UNDP), National Council on Women and Development (NCWD), World Vision International (WVI) and Nzema East District Assembly. However, these interventions were involved in specific projects with the processing groups.

The need for women activities to be promoted for women's advancement has been on the platforms of many development agenda in recent times. Traditionally, women have been seen as housekeepers in addition to bearing and rearing of children. With modernization, women's role in the society is changing and there is a gradual movement into income generating activities such as coconut oil processing.

Women's income generating activities have been beneficial to the women themselves and to their households in terms of improved income levels. Moreover, the rural and national economies have also benefited greatly. Income generating activities can help invigorate the rural economy, raise income levels

and living standards of women, increase local and central government revenues and promote the historical processes of rural industrialists and national modernization (Byrd & Quinsong, 1990). Given the numerous benefits that accrue from income generating activities of women, it calls for interventions to get involved in the activities of these women to assist them. In China, for instance, from 1949-1978, the government achieved some results by constantly increasing state investment into the activities of women in “backward areas” (Mehra et al., 1992).



Plate 1: Some members of the Esiama coconut oil processing group engaged in their economic activity

Source: Field Survey (2007)

However, the activities of interventions in rural communities have been limited. According to Adomako (1992), the limited activities of interventions are

due in part to difficulties in traditional attitudes, prejudices and cultural norms which inhibit women's participation in economic and social life. In spite of these interventions, income earning opportunities have grown significantly for women. Additionally, the support of interventions to women's income generating activities is vital. Lacking any or sufficient formal education, they use domestically learned skills such as coconut oil processing to generate income. In today's competitive market economies, these skills are insufficient to acquire capital, procure raw materials, gain information and access profitable markets. There is, therefore, the need to intensify capacity building programmes by interventions to help the women keep abreast with modern trends

Benefits from knowledge and skills acquisition

A large number of the respondents (80%) indicated that they had benefited from the projects in terms of knowledge and skills acquisition. Areas of benefit mentioned included records keeping, financial management, environmental and health issues, production techniques and sales and marketing techniques.

Statistics from Ghana Living Standards Survey (GLSS, 2000) showed that about 41 percent of women have no formal education. This assertion is supported by this study which revealed that 45 percent of the respondents have no formal education. To bridge the gap, it is important that women in income generating activities are provided with skills training to enhance their productivity (Asenso-Okyere et al., 2000).

Policies that seek to expand opportunities for women and offer them skills training would greatly enhance women's competitiveness, productivity and long-run job-mobility. Options for skills training include literacy training, non formal education, on-the-job business and financial management or technical training. By enhancing women's incentives to perform well, such human resources development policies benefit women because they acquire new skills, gain confidence to expand their business and they are more marketable in search for career advancements.

Furthermore, with development, women will need new and more technical skills to keep abreast of employment opportunities, and investment in education and training will be more critical (Mehra et al., 1992). Women entrepreneurs also require specialized training such as business and financial management or technical training in a particular type of production or process. In addition to skills training, the necessary environment should be created to implement or apply the acquired knowledge. It is of importance that interventions pay much attention to capacity building programmes for women in production processes if the goal is to improve the quality of lives of beneficiaries. Appropriately, opportunities for women should be expanded in the form of skills training and other forms that would enhance their productivity.

Economic independence for women's socio-economic advancement

On the issue of improvement in living standards (food, shelter and clothing), as shown in Table 6, nearly ninety percent (88.2%) of those who have

been involved in projects revealed that they have improved in their standards of living as compared to 40 percent of those who have not been involved in projects. On the other hand, most (90.9%) of the women with improved living standards have been involved in projects as compared to about ten percent (9.1%) of those who have not been involved in projects. The projects they had been involved have helped the women to gain some level of economic independence of their households.

Table 6: Relationship between projects involvement and improvement in living standards

Involved in projects		Improvement in the living standards		Total
		Yes	No	
	Count	120.0	16.0	136.0
Yes	Row %	88.2	11.8	100.0
	Col %	90.9	41.1	136.0
	Count	12.0	18.0	30.0
No	Row %	40.0	60.0	100.0
	Col %	9.1	52.9	30.0
Total	Count	132.0	34.0	166.0

Source: Field Survey (2007)

The pattern of responses given by the respondents depicts an economically empowered group of women. Thus, it could be explained that economically independent women could use their incomes to improve the quality of their lives.

The coconut oil processing enterprise seemed to have contributed to a large extent to their improved quality of life.

Invariably, the involvement of the women in the processing activities confers on them some level of economic independence which is a source of economic empowerment (Friedman, 1992) and hence, improvement in the quality of their lives. More importantly, Mahtab (2006) argues that raising women's economic independence through improved incomes has been increasingly recognized as a crucial element in the design and implementation of development strategies for reducing poverty and achieving sustainable economic growth.

Level of community and group involvement

In spite of gaining economic independence, the level of involvement of women in group and community activities has not been encouraging. From the study, only 20 percent of the respondents interviewed have held positions of any kind in their communities.

For those who have held leadership positions, as shown in Table 7, the majority (69.7%) were leaders for the processing groups to which they belonged. These groups were either formed by interventions or where they already existed, were facilitated by the interventions.

More than half (56.3%) of the respondents indicated their willingness to hold leadership positions. The rest of the respondents stated they were not interested in accept leadership positions in the community. The main reasons they gave was lack of interest. However, about seventy percent (70.2%) of respondents

revealed that they have the requisite skills to enable them hold positions to contribute to community development. Significantly, women should be empowered to hold leadership positions to contribute to development processes.

Table 7: Level of community and group involvement

Activity	Frequency	Percent
Community Leader	2	6.1
Religious Leader	8	24.2
Processing Activity Group Leader	23	69.7
Total	33	100.0

Source: Field Survey (2007)

According to Oppong and Abu (1987), Ghanaian women have had low priority for community involvement. Christian women tend to be more involved in community activities related to their religion. For example, choirs, women groups and Sunday-school teaching are popular among them being. On the other, Muslim women feature more in women's roles as individuals or wives than community members. The only organized Muslim activities were in educational institutions. The non-religious organized community activities are largely connected to the highly educated. These included 'old students', professional and quasi-political ethnic associations. Apart from these, women have little scope for community participation because they have little time.

The degree of participation of women in decision making at the household level was also dealt with. The low representation of women in decision making

processes both at the household and community levels can be attributed to various factors including lack of finances, lack of rural infrastructure, low literacy rates and their economic independence.

Participation of women in decision making processes

Participation is one of the key requirements for development. Generally, without the participation of the people, the outcome of the development process would not be sustainable. Participation in decision making without a gender dimension leaves out women who make up over half the world's population.

One of the key areas that women need to participate is in decision making initiatives concerning their lives. Participation in decision making helps to empower women since it involves the opportunity to exercise some control over issues of relevance to them.

This study examined the access to and participation in decision making at the household. Table 8 indicates the respondents' ability to make decisions at home. The study revealed that 51.8 percent of the respondents indicated that they have been influenced by the project to contribute to decisions affecting their families. It came out that about half (48.2%) of the respondents do not contribute to family decisions at all.

In Ghana, differences in the status, rights and responsibilities of a husband and wife and inheritance rules that favour the family of creation over the family of procreation results in power imbalances and weaken women's voices within their households. Women are expected to be submissive irrespective of the issue at

stake. Their submission is sometimes reinforced by religious doctrines. Socialization practices and proverbs such as “women are to be seen and not to be heard” add to the maintenance of women subordination.

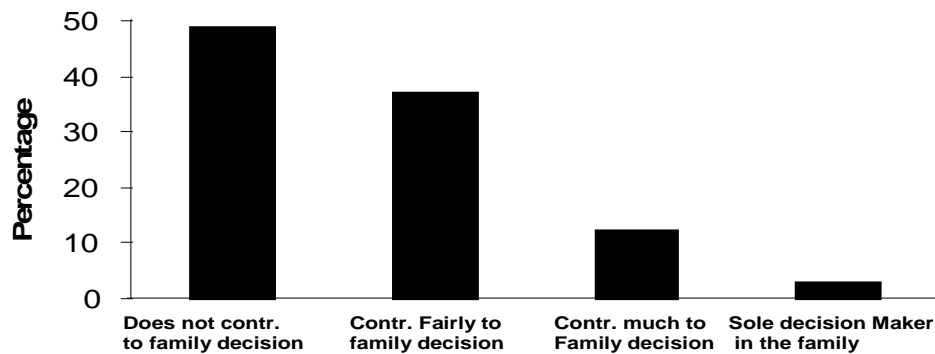


Figure 2: Participation of Women in Family Decision Making Processes

Source: Field Survey (2007)

Furthermore, women are at a disadvantage when it comes to issues bordering on decision making. Traditional prejudices, beliefs, perceptions and gender discrimination all contributed to low participation of women in the decision making process (The Women’s Manifesto, 2004). The problem of lack of women’s participation in the decision making process extends beyond the local to the national level. In 2006, there were 17 women found in Ghana’s parliament which has a total number of 230 parliamentarians. This number of women parliamentarians (17) is inadequate considering the numerous issues of importance involving women that need to be discussed for action.

Women need to be empowered to perceive a range of individual and social choices open to them and decide among them. Empowered women would gain respect and feel important within the community and enjoy increased confidence to participate in community affairs. They also become more aware about issues in the community and nation and have freedom to speak out for women's rights and do away with 'traditional-cultural' barriers such as women's roles being confined to the domestic sphere (Kenny, 2007).

Interventions can play a role in enhancing the decision making process especially at the household level. This can begin at the group activity level where women will be encouraged to contribute to decisions affecting their lives. It can then translate to other levels including the national.

Mehra et al (1992) reiterated this view by stating that policies that permit organizations of worker associations could enable women air their views on grievances about personal and management issues, resolve disputes and encourage a sense of participation in collective decision making. There is, therefore, the need to facilitate women for effective participation in decisions affecting their lives (The Women Manifesto for Ghana, 2004).

The onerous task lies with interventions that can play active roles in participation of women in decision making. Several private sector initiatives can play a significant role in addressing this issue women face. Women's rapidly growing participation in economic activities offers a unique opportunity to strengthen women's place in the labour market, to support and expand their entrepreneurial activities, and to enhance their productivity.

Interventions can employ capacity building strategies in addressing this issue. Methodologies for capacity building can involve education and on-the-job training, provision of information, finance and technology, facilitating supportive relationships or what is often known as bridging the social capital (Kenny, 2007) and facilitating the development of legal frameworks and human resource policies.

Project involvement and legal rights

When respondents were interviewed on pursuance of their legal rights, 80.7 percent of them, as shown in Table 8, indicated that they have never pursued their legal rights in either a local authority or the law courts. Of the number that has pursued legal rights of any form, 87.5 percent of the respondents have been involved in project activities while 12.5 percent have not been involved in projects. The most rated reason they give for not pursuing their legal rights was that “we prefer to have peaceful arbitration”.

Furthermore, there is limited access to legal processes as a result of problems of cost and availability of services. Very few women (16%) in the case of this study, are able to access the legal system and found themselves dealing with an unduly formal and alienating environment. Very few are fully aware of women’s rights under the law partly because of the poor performance of institutions tasked with legal education (The Women’s Manifesto for Ghana, 2004). Those who preferred peaceful arbitration gave various reasons as:

- we believe vengeance is of the Lord’ as explained by the bible;

- pursuing legal issues is expensive;
- legal issues take a long time to end;
- the community will look down on me if I tried to take; and
- court action against a member of this community.

Table 8: Project involvement and pursuance of legal rights of women

Involved projects		Pursued any legal rights		Total
		Yes	No	
Yes	Count	28	108.0	136
	Row %	20.9	79.1	100.0
	Col %	87.5	80.6	136.0
No	Count	4.0	26	30.0
	Row %	12.3	87.7	100.0
	Col %	12.5	19.4	30.0
Total	Count	32.0	134	166.0

Source: Field Survey (2007)

The issue of pursuing their legal rights could be embodied into intervention programmes. When women do pursue their legal rights and responsibilities, it is clear indication they are legally empowered to contribute to development.

Business expansion

A few who had expanded their businesses to a very minimal extent, made mention of acquisition of production tools and equipment usually in the form of oil storage containers. These tools are items which wear and tear with time and require regular repair and replacement. It is clear that the increases in incomes are

just enough to take care of the increases in their basic needs and other expenses such as payment of children’s school fees.

However, Table 9 reveals that 83 percent of the respondents expressed interest to expand their business when they get the means. The few (17%) who did not intend to expand their business gave reasons as:

- we are not interested in sourcing for external funds due to the high interest rates;
- we want to stop oil processing and move into another business;
- we intend to relocate to another community;
- we lack the raw materials as a result of the non availability of the coconut which has been destroyed by diseases; and
- we prefer to manage a small business more efficiently than mismanage a bigger one.

Table 9: Interest in business expansion

Interest Areas of Business Expansion	Frequency	Percent
Financial support	118	71.0
Training needs	7	4.0
Production tools, equipment and structures	13	8.0
Lack of interest in expansion	28	17.0
Total	166	100.0

Source: Field Survey (2007)

Out of the number which expressed their interest in expanding their business, 71 percent expressed interest in expanding through the acquisition of credit. Access to working capital and financing is a major problem for women in the informal sector in Ghana. In support, a 1987 GIMPA Study on female small business owners found that 45 percent of the women considered financing as a major problem. Recognition of this problem has led to the inclusion of credit/financing components in many income generating support projects.

Women in the informal sector lack access to credit for a variety of reasons which include:

- Lack of acceptable collateral and records for formal banks to consider; and
- High cost to banks of administering “high risk” small loans;

Improving women’s access to credit may have significant impacts on women’s entrepreneurial activities. To overcome problems with financial institutions, intermediary institutions can be improved to perform similar functions to commercial banks by serving as a link between entrepreneurs and commercial lending institutions. These intermediary institutions may target loans to poor borrowers. Here, collateral is not necessary for small loans because of an innovation that uses peer pressure to ensure loan repayment.

Women could be encouraged to save by interventions. This should be done by tying their investment and expansion aspirations to prevailing market conditions. Women who have never participated in a savings scheme before will probably need help with managing their finances (Mehra et al, 1992).

Type of future interventions support required for women

All members interviewed unanimously requested for future interventions. Areas of interest mentioned were financial support, training, and provision of facilities. However, they also added that they will support any interventions' activities that may be beneficial.

This was in affirmation to the response of the facilitator and coordinator of CSDP for Nzema East. They identified numerous benefits from coconut to the people of Nzema East. They also said the beneficiaries were interested in the project which engaged in a lot of activities including mobilization, training and facilitation of processing groups. Areas of interest for future interventions as proposed by the Coordinator for organizing groups of coconut planters and processors (CSDP) were value addition to coconut. For instance, he proposed processing coconut into oil, then, the oil into soap to further add value to coconut. He also mentioned by products such as fiber into coir, then, coir into rope. This could serve as supplementary income and open up employment avenues.

Molyneux (1985), in support of important roles interventions play to women groups argued that interventions contribute to capacity building projects usually through skill training, workshops on management practices, improved and advanced technical and credit services. Providing capacity building programmes to build on the strengths (potential skills, practical knowledge and protection techniques) of these women lead to potential impact on their socio-economic development. Capacity building programmes, whether financial or non financial, could help to improve the lives of people and should therefore be encouraged.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter concludes the study. It examines the summary, conclusions, and recommendations of the study.

Summary

Studies conducted have indicated the importance of capacity building programmes to income generating activities to improve socio-economic lives of women. Income generating activities tend to promote, deepen and strengthen the opportunities for socio-economic advancement (Nikols, 1985). It is important that women's income generating activities is enhanced through capacity building activities for maximum benefits to be derived from these activities.

Although women play a significant role in productive activities, very little recognition is given to their roles. It is in view of this that this study examined intervention activities for capacity building for women in income generating activities and the impact on their socio-economic well being. The study was conducted in the Nzema East district of the Western region. It covers communities dotted along the main Takoradi-Elubo trunk road and the district capital. Purposive sampling was used to select coconut oil processing groups and

multi-stage sampling was used to select women in income generating activities whose main occupation is coconut oil processing. The interview method was adopted to elicit for information from the women. Non parametric statistics was used to test the findings for significant relationships on the data collected.

Generally, the findings have shown that income generating activities is important to Ghanaian woman as it impacts positively on her socio-economic life and that of her household. It contributes to the family's survival and even national development.

The main findings of the study are as follows:

- The study found that most of the respondents engaged in income generating activities for their personal advancement, improve the lives of their families especially their children's education and national development. The important roles of the woman (reproductive, productive and community) in society have not prevented her from offering her contributions to human advancement;
- Despite her low earnings, these women have undertaken multiple occupations to generate income, although they cannot sufficiently meet their household needs as much as they should. Child support remains an important aspect of this study because the inability of the woman to provide her basic needs and that of her children, especially in the absence of a father, implies the creation of a large gap between survival and welfare. In the case of the respondents for this study, their support for the

families tends to be of importance to them and they therefore, work hard to provide for the family's needs;

- However, this study cannot be generalized for women in income generating activities in view of the large number of women involved in this activity. Yet, an intensive interviewing was conducted to come up with in-depth study on issues concerning capacity building and its impact on socio-economic advancement of their activities. Moreover, the study was exploratory, delving into areas that contribute to capacity building programmes undertaking for women's socio-economic advancement;
- The study's main findings suggest that the income generating activities of women, when given the necessary consideration can contribute to improvement in the lives of women and their households. This can bring about an improvement in their income levels that translate more readily into child welfare. But, the inability of the women to raise enough incomes for their preferences and cultivate the culture of savings because of low earnings has hindered the women's advancement. The women's vulnerability as poor and whatever impacts their productive activities have on their lives are hardly sustainable because they do not have the capacity to have control over their lives. Interestingly, women can contribute to reduce this vulnerability when given the opportunity.

The implications are that future interventions should expand women's capacity. Women should be able to access more programmes for sustainable development.

Conclusions

- The state of the status of women which has been affected through their productivity, economic independence, an assertion of their rights and the ability to articulate their needs has to a large extent changed ideological constructs about the role of women in the development of society.
- Women considered their active involvement in productive ventures as necessary for the upbringing of their children. Their economic activities offered them the opportunity to meet their basic needs and for their family's survival, although the incomes these activities generate is meager and cannot support the family's provisions to any large extent.
- Many of the respondents stated that income generating activities has contributed immensely to the education of their children as well as the provision of their basic needs. They also emphasized the positive impact of the income generating activities on their lives. But, they did not fail to point out their capabilities to improve their lives can still be enhanced with external support.

Recommendations

Based on the findings and conclusions of this study, the following recommendations are made:

Project interventions for women in income generating activities

- The activities of project interventions should be encouraged to assist women in income generating activities. A lot more interventions which highly favour the vulnerable and the disadvantaged groups such as women who are largely constrained by land, credit and productive resources necessary to enhance their socio-economic activities. Assistance from intervening agencies should seek to improve their activities and should not carry negative tendencies such as power and gender imbalances, sexism, negative practices and attitudes in order not to undermine the trust and capabilities of the beneficiaries;
- Intervention activities that seek to promote income generating activities should be encouraged within the capabilities and circumstances of women. Intervention activities such as that of Coconut Sector Development Project was a step in the right direction.

Policy interventions for women in income generating activities

- Besides projects and programmes, policy makers should also consider coming up with policies that seek to enhance the activities of women in income generating activities. The designed policies should be able to trigger off substantial earnings which will impact more positively on the activities of the women. These policies should be result oriented so that its impact can be realized.

- In designing policies, women should be involved to enable them contribute to decisions that affect their lives. The policies should be project specific so that its impact can be better realized and should involve the women in the design, implementation and evaluation stages in order to make emerging projects sustainable.

Expanding opportunities for women

- With the realization of the importance of women's productive work to socio-economic development, there is the need to enhance opportunities that favour women in their home based production, small and micro enterprises and in manufacturing (Mehra et al, 1992). Women's income generating activities which are largely in the informal sector should be reconsidered if development is the goal of the millennium.

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APPENDIX

INTERVIEW SCHEDULE

This research is being conducted by a student from the university of Cape Coast on capacity building for sustainable socio-economic development for women in coconut oil processing; as part of her Master’s degree programme. You are assured that all information will be treated with the strictest confidence.

1. Respondent’s Age

- 1. 18 - 30 yrs
- 2. 31 - 45 yrs
- 3. 46 - 60 yrs
- 4. 61 yrs and above

2. Name of town / village of respondent:

.....

3. Educational Level:

- 1. None
- 2. Basic Education
- 3. Secondary Education
- 4. Post Secondary Education
- 5. Tertiary Education

4. What is your major occupation?

.....

b. How long have you been engaged in this activity?

.....

What other occupation are you engaged in?

.....

5. For how long have you been engaged in these activities?

.....

6. Have you been involved in projects?

Yes No

7. Name the project(s) and indicate their activities:

Name of Project

Activities

.....

.....

.....

.....

.....

.....

8. How long did each of the projects work with you?

.....

.....

9. Did you benefit from the project(s) in terms of knowledge and skill acquisition?

Yes No

b. Indicate the benefits you obtained from each project:

.....

.....

10. Have the activities of the projects helped you to earn enough money to cater for your needs?

Yes No

Give reasons for your answer

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

11. Have undertaking these activities made you economically independent of your household?

Yes No

Give reasons for your answer

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

12. Do you have children/dependants?

Yes No

13. Have undertaking these activities helped you provide education for your children/dependants?

Yes No

14. Indicate the level of educational attainment of your children/dependants

	Age	Sex	Basic	Secondary	Tertiary
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

15. Have you ever held any leadership position in your community?

Yes No

b. If yes, state them

.....

c. If no, do you intend to hold one?

Yes No

Give reasons

.....

Have you ever pursued any legal rights?

Yes No

b. If yes, when and where

.....
.....

c. If no, give reasons

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

16. Has undertaking these projects helped you in making decisions at the household level?

Yes No

Give reasons

.....

Do you currently perceive any improvement in the living standards of your household?

Yes No

Give reasons

.....

17. Have you been able to expand your business?

Yes No

18. State the new tools/equipment you have acquired.

.....
.....

19. Do you intend to expand your business?

Yes No

Give reasons

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

20. Will you support any other intervention in future?

Yes No

Give reasons

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