

UNIVERSITY OF CAPE COAST

THE SOCIO-ECONOMIC CIRCUMSTANCES OF WOMEN ENGAGED IN
GROUNDNUT OIL PROCESSING IN TOLON-KUMBUNGU DISTRICT OF
THE NORTHERN REGION

BY

IBRAHIM MOHAMMED HABIB

DISSERTATION SUBMITTED TO THE INSTITUTE FOR DEVELOPMENT
STUDIES, FACULTY OF SOCIAL SCIENCES, UNIVERSITY OF CAPE
COAST IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF MASTER OF ARTS DEGREE IN DEMOCRACY,
GOVERNANCE, LAW & DEVELOPMENT

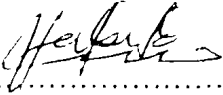
COLLEGE NO.	
ACCESSION NO. 2338890	
CAT. CHECKED	FINAL CHECK

DECEMBER, 2008

DECLARATION

Candidate's declaration

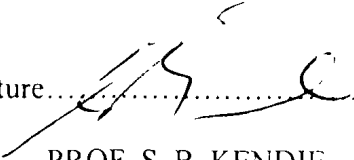
I hereby declare that this dissertation is the result of my own original work and that no part or whole of it has been presented for another degree in this University or elsewhere. Literature of other works cited has been dully acknowledged.

Candidate's signature.......... Date.....16-01-09.....

Name : IBRAHIM MOHAMMED HABIB

Supervisor's declaration

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

Supervisor's signature.......... Date.....18/1/09.....

Name: PROF. S. B. KENDIE

ABSTRACT

Women all over the world play a key role in the socio-economic development of every country. In Ghana, as in elsewhere, the varied degrees of empowerment due to the social, economic and cultural norms and practices have attracted interventions that seek to push forward the advancement of women. A study into the socio-economic circumstances of women is thus important since most previous research treat women as an entity regardless of their intra-gender situations.

The objective of the study was to assess the extent to which the participation of different categories of women in groundnut oil processing enterprises and projects had affected their socio-economic lives. The research uses data from both primary and secondary sources. It considers three main categories of women processing groundnut oil in the Tolon-Kumbungu District: Current participants in donor intervention projects; Former participants in donor intervention projects; and Non-participants of donor intervention projects.

The study showed that where women were economically independent, they were more active in decision-making. Additionally, business capitalization matched with access to skills training and functional education to enhance productivity and subsequently, the socio-economic status of women. The core problem faced by these groups of women was poor access to market opportunities resulting in low pricing for their products and eventually, low incomes. Access to regular and medium term finance and inputs, as well as safe working environment seemed to be a problem that cut across all the three groups of women. The study

recommends that interventions for women should have wider coverage if the advancement of women is to be realized.

ACKNOWLEDGEMENTS

I wish to recognize the immense academic advice and assistance offered me by my indefatigable Supervisor who is also the Director of the Centre for Development Studies, Prof. S. B. Kendie. He gave me a lot of encouragement and accommodation throughout the project.

I am also thankful to Dr Al-hassan Seidu of the Department of Economics and Entrepreneurship Development, Faculty of Development Studies, University for Development Studies, for his invaluable contribution by assisting in the design of the questionnaire. I also owe a debt of gratitude to Mr Alhassan Hassan, Head of the Department of Co-operatives in the Tolon/Kumbungu District for accepting to be one of my research assistants. He really made it possible for me to reach most of the respondents.

Special mention must also be made of friends and colleagues, especially Messrs. S. E. Afrane, Planning Officer of Tamale Metropolitan Assembly, Ekow A. Whyte, District Budget Officer (Tolon-Kumbungu) and Alhassan Iddrisu, District Gender Desk Officer (Tolon-Kumbungu), who contributed immensely to make this work to see limelight. Many thanks also go to the women groundnut oil processors in the district who provided me with most of the data for my analysis.

My greatest single debt is owed to my loving wife Sa-adata who provided me with a lot of moral support for this work; to her I say may the Omnipotent Allah richly bless her. Last but not the least, I wish to express my profound gratitude to my secretary/typist Mrs. Rukaya Alidu for translating the manuscript to typescript.

DEDICATION

I dedicate this work to my family and friends.

TABLE OF CONTENTS

Content	Page
DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENTS	v
DEDICATION	vi
TABLE OF CONTENTS	vii
LIST OF TABLES	xi
LIST OF FIGURES	xii
LIST OF ACRONYMS	xiii
CHAPTER ONE: INTRODUCTION	
Background to the study	1
Statement of the problem	6
Objectives	7
Research questions	7
Relevance of the study	8
Organization of the study	10
CHAPTER TWO: LITERATURE REVIEW	
Introduction	11
The importance of groundnut oil processing as a major economic activity of women	11

Assessing the socio-economic roles of women in society	13
Efforts at advancing the socio-economic circumstances of women	16
Women in oil projects	18
The general Ghanaian situation of women engaged in intervention projects	20
Organizational approaches to projects	21
Critical concerns	26
CHAPTER THREE: METHODOLOGY	
Introduction	28
The study design	28
Choice of study area	28
The target population and sample	31
Data collection	34
Pre-test	35
Data analysis	36
Approach to the study	36
CHAPTER FOUR: PROFILE OF THE STUDY DISTRICT AND ITS IMPLICATION ON THE STUDY	
Introduction	38
Physical characteristics of the study area	38
Socio-demographic features	41

Economic characteristics	43
History of groundnut oil processing in Tolon/Kumbungu District	45
Problems and achievements of the groundnut oil processing groups	49

CHAPTER FIVE: EFFECTS OF GROUNDNUT OIL PROCESSING

ENTERPRISE ON SOCIO-ECONOMIC LIVES OF WOMEN

Socio-demographic characteristics of respondents	51
Economic characteristics of study groups	53
Household decision making and responsibility sharing	63
Educational responsibilities and decision making	63
Involvement in decision making on domestic needs	65
Involvement in work decisions	66
Decision on use of personal income	66
Women's contribution towards basic domestic needs	67
Daily engagements and time use	68
General assessment of the groundnut processing business	68
General standard of living	70

CHAPTER SIX: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction	73
Summary	73
Conclusions	76

Recommendations	76
References	78
Appendix	82

LIST OF TABLES

Table		Page
1:	Sampling of the women groundnut oil processors	33
2:	Age levels of project participants	52
3:	Labour force analysis	55
4:	Income from the last processing period	56
5:	Respondents' perception on how incomes have fared	57
6:	Ability to make savings	58
7:	Sources of project funding	59
8:	Daily expenditure on food	60
9:	Forms of capacity training given	62
10:	Responsibility on children's education	64
11:	Involvement of women in decision making on education	65
12:	Women's contribution to domestic needs	67
13:	Problems faced by groundnut processors	69
14:	Socio-economic relationship with spouse	71

LIST OF FIGURES

Figure		Page
1:	Map of Tolon/Kumbungu District showing the study areas	30
2:	Map of Northern Region showing Tolon-Kumbungu	40

LIST OF ACRONYMS

ACW	African Centre for Women
AU	African Union
CEDAW	Convention on the Elimination of all forms of Discrimination against Women
DA	District Assembly
DAW	Decade for the Advancement of Women
DAWN	Development Alternatives with Women for a New Era
DHMT	District Health Management Team
DPCU	District Planning Co-ordinating Unit
ENOWID	Enhancing the Opportunities for Women in Development
FLS	Forward Looking Strategies
GDCA	Ghanaian Danish Community Association
GDCP	Ghanaian Danish Community Programme
GNCC	Ghana National Commission on Children
IWY	International Women's Year
NCWD	National Council on Women & Development
OAU	Organization of African Unity.
PAMSCAD	Programme of Action to Mitigate the Social Cost of Adjustment
PFA	Platform for Action
POA	Plan of Action
SARI	Savanna Agriculture Research Institute

SPSS	Statistical Package for Social Sciences
T KDA	Tolon/Kumbungu District Assembly
UDS	University for Development Studies
UNDP	United Nations Development Programme
UNECA	United Nations Economic Commission for Africa
UNFPA	United Nations Fund for Population Activities
UNGA	United Nations General Assembly
UNICEF	United Nations Children's Fund
WID	Women in Development

CHAPTER ONE

INTRODUCTION

Background to the study

A commission on the status of women was established in 1947 by the United Nations and charged with improving the situation of women. In 1967, the commission came out with a declaration on the eliminating of discrimination against women. However, since this was not a treaty, on 18th December 1979, the United Nations General Assembly adopted the Convention on the Elimination of all forms of Discrimination against Women (CEDAW), contained in Resolution 34/180 of which Ghana is a signatory (Heinrich Boll Foundation, 1999; Offei-Aboagye, 1996).

In 1989, the second World Conference on Women was convened in Copenhagen to review and appraise the 1975 World Plan of Action (POA). At the Copenhagen Conference, signs of disparity had begun to emerge between rights secured and women's ability to exercise those rights (Heinrich Boll Foundation, 2000). This Mid-Decade conference ended with the adoption of a programme for Action that called for, among others, stronger national measures to ensure women's ownership and control of property, employment opportunities for women and an end to stereotypical attitudes towards women (Heinrich Boll Foundation, 1999).

The Third World Conference on women was held in Nairobi in 1985 to review and appraise the achievement of the UN decade for women. The conference adopted the Nairobi forward-looking strategies” (FLS) for the advancement of women up to the year 2000. The fourth world conference on women was convened in Beijing in 1995 and a Platform for Action (PFA) was adopted as the agenda for the empowerment of women.

Featured among many others in all the platforms for action and, more especially, in both the African and Beijing platforms of action, has been the economic independence of women by the elimination of poverty among women, and their participation in decision-making concerning their lives. Women continue to face both blatant and subtle discrimination. Women do not share equally the fruits of development and still constitute 70 percent of the world’s poor (UNDP, 1997). There is still a wider economic disparity between men and women. This is reflected in income inequality and deepening levels of poverty for rural and poor women. There is uneven distribution of the benefits of the global economy and this has created wider disparities, unsafe working conditions and persistent gender inequality, especially in the informal and rural economy. Furthermore, failure to recognize women’s production as well as reproductive roles means that women have greater responsibilities and more unpaid work (UNDP, 2001).

Local and international agencies such as the National Council for Women and Development (NCWD), District Assemblies, Non Governmental Organizations (NGOs) Agencies of the United Nations (UN), and the African

Union (AU) among others have renewed their commitment to addressing the needs of women, particularly rural women, ever since the Fourth World Conference on women in Beijing (UNDP, 1999). The policy focus has been to contribute not only to improve the environment in which rural women live and work but also help develop such programmes that will improve women's earning capacities through income-generating projects in order to raise their standard of living, as well as empower them to be part of the decision-making process (UNDP, 1997).

In this regard, these agencies have sought to implement measures and projects that would enhance the status of women and hence empower them, taking into account issues, that are of vital importance to development. They have attempted to address the needs and constraints faced by women in situations like access to credit, lack of savings, the acquisition of appropriate technology in processing and other economic enterprises (World Bank, 1994). Other attempts have been made to improve the health of women, improve their education both in formal and informal ways as well as encourage them to take part in decision making that affect their lives (UNDP, 1997). According to Enin (1998), in so doing the expectation has been that women's earning capacities would be improved and thus enhance their socio-economic standing. In the 1994/95 World Bank fiscal year, the poverty assessments in some countries directly addressed gender issues. Among these countries were Argentina, Benin, Brazil, Cameroon, Kenya, Kyrgyz Republic, Mauritania, Morocco, Poland, Russia, Rwanda, Senegal, Vietnam, Zambia and Zimbabwe (World Bank, 1996). This resulted in a

number of interventions in the respective countries. The World Bank is one of the contributors on the international scene seeking to advance women's status and participation in economic development. Other donors and international institutions as well play important roles in closing the gender disparity. (World Bank, 1994). The question is how these efforts have impacted on the socio-economic well being of rural women in developing countries in Africa, especially Ghana.

In many parts of Africa, inadequate access and control over income generating assets are another major characteristic of poverty. This is of critical importance because it exercises control over these factors that give individuals and households the means to generate income and move out of poverty. Lack of productive assets, combined with factors like differential access to market outlets for products, credit, infrastructure and information, constrain the rural poor to work at very low productivity levels (UNDP, 1997). Several types of assets serve the purpose of poverty alleviation regardless of whether the poor are in rural/urban areas; they are highly heterogeneous in terms of assets endowments.

The rural poor, however, often lack necessities and assets such as land and water, financial resources and other productive capital such as livestock, tools and machinery, whilst their human capital base, including health, education and skills is rather poor. Development that is geared towards poverty alleviation in rural areas should therefore improve the access of women to decision-making, education, jobs, to income, and services such as health, family planning and nutrition since they are marginalized in these domains. Moreover, since women

are not a homogeneous group (Bortei-Doku, 1992), programmes and projects must take into account the limitations and interest of all groups of women in order to achieve equal levels of poverty alleviation.

According to UNDP (1997), poverty in Africa is the highest in the developing world, with 40 percent of the population living on less than a dollar a day. The most vulnerable group is women, who account for 75 percent of the poor people living in the rural areas. Ghana for instance, has two-thirds of its population still residing in rural areas (UNDP, 1997) and from the Human Development perspective, almost one-third (31.4 percent) of Ghana's population is living in poverty (UNDP, 2001). The poverty trends in Ghana in the 1990s confirm that poverty is an overwhelmingly rural phenomenon with 85.6 percent of the persons classified as poor residing in rural areas (Ghana Statistical Services, 2000). The studies by Ghana Statistical Services (2000) further revealed that a significant proportion of the rural poor live in remote areas, which are far from publicly owned development and service institutions such as extension services, schools and hospitals. This geographical isolation is compounded and deepened by the lack of access to roads and other modern communication links such as radio and telephone.

Poverty is a multidimensional phenomenon leading to not only physical deprivation, but also lack of knowledge and participation in civil society. Poverty borders on the inability of adult household members to provide adequately based on minimum expenditure levels for the household and on lack of their income earning capacity (UNDP, 1997). In this regard, poverty leads to material

deprivation and lack of capacity, which ultimately undermines the quality of life. Recent studies have tended to focus on the impact of projects on women as if they were a homogenous entity (Bortei-Doku, 1992). Different categories of women can be identified such as the young urban women, the young women in rural society, peasant women, professional women, homemakers and others. Furthermore, in the same society, women may also differ in terms of their access to resources. There is therefore the need to examine existing projects to find out the extent to which gender differences and the heterogeneity of women have been taken into account in their planning and implementation and their implications on socio-economic lives of women in general. If development programmes are to achieve their intended objectives, intra-gender analysis must be a basic and integral part of the design of policies and programmes. Intra-gender analysis provides a basis for assessing if the desired impact of an intervention has reached the majority of its target.

Statement of the problem

Several global and regional conferences on women have been held which united the international community behind a set of common objectives with a plan of action for the advancement of women everywhere in all spheres of public and private life. Despite the level of investment in rural women's projects in recent times supported by global, regional and national government and civil society organizations, rural women are still among the poorest in the world. It is therefore necessary to explore the extent to which rural projects have helped in the

advancement of Ghanaian women. This study is intended to shed light on the needs of various women engaged in the processing of groundnut oil with regard to their position in the sector and the extent to which their socio economic needs are being met.

Objectives

The general objective of the study was to examine the socio-economic circumstances of women engaged in groundnut oil processing in the Tolon/ Kumbungu District. Specifically, the study sought to:

- Examine the needs of the different categories of female groundnut oil processors in the project communities;
- Assess the extent to which women's participation in the groundnut oil processing enterprises and projects had affected their socio-economic lives;
- Discover the intra-gender issues affecting the lives of women groundnut oil processors; and
- Make recommendations to inform policy decision and for further research.

Research questions

In relation to the above objectives of the study, the research sought to find answers to the following questions:

- To what extent do project interventions meet the needs of the women participating?

- How has the income levels and savings capacity of the women participating in the project changed?
- To what extent has the project improved credits?
- To what extent does women's participation in the projects influence their decision-making roles at the household level?

Relevance of the study

With the recognition of the essential contribution women make towards the entire development process, there have been efforts to empower them and promote their rights to full participation at all levels of human activity through several UN World Conferences that have focused on negotiating a global policy document for the empowerment and advancement of women (Heinrich Boll Foundation, 2000). As already noted in 1975 and 1980, a plan of action and programme of action respectively were initiated. The Nairobi forward-looking strategies were formulated in 1985 and in 1995, the Beijing platform for Action brought about renewed efforts and commitment by various agencies and governments (Heinrich Boll Foundation, 2000).

To meet the development challenges of the times, after the fourth World Conference on women held in Beijing and its review in New York in 2000, efforts have also been made by various agencies to improve the life of women in concordance with the Beijing Declaration and platform for Action. Such efforts have been backed by generous material and technical aid but there seem to have had little impact on the lives of the intended women beneficiaries (UNDP, 1997).

Hence, there is the urgent need for rural women projects in Ghana to take into account the necessary initiatives that would ensure the desired impact, and to verify this by examining the current socio-economic circumstances of women participants in such programmes, vis-à-vis former participants and non-participants. As it is generally accepted, women are the key economic resources in Africa, being involved in about 70 percent of the informal sector activities and providing about 80 percent of the total agricultural labour (World Bank, 1997). Therefore, an enquiry into their welfare is important. However, since women have different degree of empowerment due to the varied socio-economic norms and practices as well as economic positions they occupy in particular societies, their poverty levels may also differ. Women involved in project interventions may thus be assumed to be in a better position to provide for the needs of their families (including the educational needs of their children) and to take other decisions affecting their lives and that of their communities. But the question is, are these interventions making the desired impact on their socio-economic lives?

Women involved in groundnut oil processing in the Tolon/Kumbungu District have been studied to verify the dimensions of this problem. The study is significant in terms of evaluating the efforts aimed at the advancement of women in the district through the various project interventions that seek to achieve this. Furthermore, this research is in line with the African and Beijing Declaration and Platform for Action; Article 75 of the Abuja Treaty establishing the African Economic Community and many other regional declarations, resolutions, recommendations, decisions and conventions adopted to eliminate all forms of

discrimination and promote equality between women and men as well as the general advancement of women

Organisation of the study

Chapter one is the introduction and it deals with the background to the study, the problem statement, objectives of the study and research questions. In addition, it covers the relevance of the study and the operational definitions of the terms as well as the organization of the study.

Chapter two takes up the literature review focusing on the groundnut oil industry, the global and African challenges to the advancement of women, the Ghanaian situation and the resultant socio-economic effects. Chapter three focuses on the research methodology and covers the study design: sampling; data collection, processing and analytical framework for the study. The social and economic profile of the study area is discussed in chapter four.

In the fifth chapter, a comprehensive analysis of the field data is made while the sixth chapter draws out some findings, recommendations and conclusions that would facilitate further research and inform policy decisions.

CHAPTER TWO
CONCEPTUALIZING ISSUES SHAPING THE SOCIO – ECONOMIC
CIRCUMSTANCES OF WOMEN

Introduction

This chapter examines some of the theoretical and empirical literature on the groundnut oil industry. It also examines the participation of women in the development process in general and the resultant socio-economic effects in particular.

The importance of groundnut oil processing as a major economic activity of women

Studies by Kuiper (1991) and many others assert that groundnut, an indigenous crop of tropical Africa, is a source of livelihood for large number of poor rural women in West Africa. The groundnut crop grows well in Alluvial Soils. Further more; it requires a minimum annual rainfall of about 1,200mm and a maximum of 2,000mm which is evenly distributed throughout the year.

Mac Donald and Low (1984) claim that groundnut crops do not grow in areas more than 15° north or south of the equator, but do well in warm climates with temperatures of about 21°c to 30°c. In Ghana, groundnut is cultivated in nine (9) out of the ten (10) regions but it is of commercial importance in only five

regions namely, Northern, Upper East, Upper West, Brong Ahafo and Ashanti. It is a major cash crop for the regions of the northern sector of Ghana namely, Northern, Upper East, and Upper West which together account for about 89.5 percent of the national output. National output of the crop in 1990 was estimated at 200,000 metric tones, of which the Northern Region produced 91,000 metric tones (45.5 percent) and was thus ranked the leading producer. The Upper East Region came second with 57,000 metric tones, followed by Upper West with 31,000 metric tones while Brong Ahafo ranked fourth with 13,000 metric tones and Ashanti region fifth with 5,000 metric tones.

Groundnut oil extraction is an important occupation for women in the Northern Region and is undertaken as a cottage industry. Males consider it as job for females and so are not interested in taking up the processing activity. This confirms findings by Dixon-Mueller (1988) that females dominate the industry.

According to Friedmann (1992), the bunch of fruits is clustered around the drupes and this forms the most important part of the groundnut to women processors. He further asserts that the two important products from the oil are butter and the residue. In producing groundnut oil, the nuts are dried, cracked and separated from the shells and then fried. The nuts are then grinded, put in tanks containing water and heated to 950°C to enable the pure oil to be drawn from the top.

A large proportion of Groundnuts oil is consumed locally but some of the groundnuts oil is exported to the UK and Netherlands. A Food and Agriculture Organization (FAO) report in 1996, observes that groundnut has many uses

among which are manufacturing of soap, margarine and candles. In addition, it is used in the manufacturing of pomades, cooking fat, glycerin, oil paints, polish, and resins. It has a wide variety of other industrial uses particularly in the manufacture of synthetic detergents and synthetic rubber. The solid residue obtained after the extraction of the oil forms cake, which is used as animal feed especially for pigs, cattle and poultry.

Asiedu (1989), states some of the uses of groundnut oil in the household as, for rubbing the skin of babies and as laxative by some tribes in Malawi. Whitehead (1990), alleges that groundnut oil is used for lighting purposes in wick-lamps and as a purgative. It is also effective for use as insect repellent, termite deterrent, local eardrop medicine and hair tonic, especially when mixed with suitable perfume. The shells and fibers obtained from cracking the nuts are also used as fuel.

Assessing the socio-economic roles of women in society

Low (1984), has shown that in most Third World households, women have triple roles. Women's work includes reproduction, production, and community management and politics. These roles are briefly explained

Reproductive Work: Refers to the child bearing/rearing responsibilities and the domestic tasks undertaken by women and required to guarantee the maintenance and reproduction of the labor force. It includes not only biological reproduction but also the care and maintenance of the work force - husbands and

working children - and the future work force - infants and school-going children (Low 1984).

The Productive Role: Comprises work done by both women and men for payment in cash or in kind. It includes both market production with exchange value and subsistence/home production with an actual use value, but also a potential exchange value. For women in agricultural production, this includes work as independent farmers, peasants, wives and wage earners.

Community Management and Politics Roles: Comprise activities undertaken primarily by women at the community level as an extension of their reproductive role. This is to ensure the provision and maintenance of scarce resources for collective consumption such as water, health care and education. It is voluntarily unpaid work undertaken in a "free time". The community level political role, in contrast, comprises activities undertaken mainly by men but also by some women at the community level and involves organizing at the formal political level. It is usually, a paid work either directly or indirectly through wages or increases in status and power (Low, 1984).

A major problem in measuring women's work roles arises from its close relationship with the social roles of women. Women perform the 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 homemaker, all at once (Ankoma, 1985). The woman as a homemaker or 'housewife' is involved in several functions. Housework has been defined as "a series of maintenance

activities required to reproduce the workforce, which includes the transformation of goods into valuables for consumption use” (Anyani, 1988).

The decision of women to work for a wage is not a question of the choice between leisure and wage employment as is the assumption under neo-classical economic analysis. It is rather a decision between market employment and home production. Some variables that have been found to explain labour force participation include wages, non-labour income, availability of substitute labour in the home, education and marital status, number and age of children, head of household status and social norms. (Ardayfio-Schandorf, 1995) notes that definitions of labour force activity by international organizations have been found to be ambiguous and arbitrary in their formulations on non-market activities.

Inaccurate reporting of female labour efforts may be due to poor construction of questionnaire, the gender of the interviewer and the meaning imparted to certain important words by both the respondents and the interviewer (Anker et al. 1988). Social biases and prejudices may also affect the accuracy of answers to questions related to female activities outside the home (Anker et al. 1988; World Bank, 1990). Research on ways of improving data collection includes Dixon-Mueller (1985) who indicates partial or sets of questions, which must be asked in order to elicit the required information. Anker et al. (1988) also found that a restructuring of the questionnaire instrument with the inclusion of activity schedules is better suited for obtaining relevant information.

Efforts at advancing the socio-economic circumstances of women

One of the most significant events in the life of third World Women in the latter part of the 20th Century was the declaration of the United Nations Decade for the advancement of Women (1975-1985). The decade stimulated much debate, discussions, research and activist work geared at establishing the true status of women in society (DAWS, 1992, Tadesse and Synder, 1995 and Dolphyne, 1997).

Earlier, Boserup (1970) had established that contrary to general perception, women played a significant role in economic activities, which were unrecognized and therefore invisible to the development effort (Ardayfio-Shandorf, 1992). The decade established that much of women's low status was due to their continual subordination within patriarchal oriented societies that systematically subjugated women for their own advantage and the process removed a key chunk from what should constitute productive activity (Tadesse and Synder, 1995). The decade thus prodded virtually every development body - the UN agencies, national governments and private organizations to develop projects and programmes that would improve the economic and social position of women.

The implicit assumption behind many of these programmes was that women's main problem in the Third World was insufficient participation in an otherwise benevolent process of growth and development (Tadesse and Synder, 1995). Thus increasing women's participation and improving their shares in resources, land, employment and income relative to men were seen as both

necessary and sufficient to effect dramatic improvement in their living conditions (Bortei-Doku,1983; Dolphyne, 1997).

However, various studies (Manu, 1991; Bortei-Doku, 1992; and Amoako, 2000) show that rather than improving the socio-economic status of the great majority of third world women, it has worsened considerably during and after the decade. With few exceptions, women's relative access to economic resources, income and employment have worsened and their burdens of work increased. Generally, rural women have suffered deterioration in status (Ghana Statistical Service, 2000). The limited success of the interventionist approach is due in part to the difficulties of overcoming traditional attitudes and prejudices and cultural norms regarding women's participation in economic and social life.

Another equally important factor that has been overlooked is the nature of the development process in to which Third World women are to be integrated. The development debates of the last four decades have generally been conducted from the vantage points of different protagonists. Competing positions taken on such key issues as growth versus people-centered development, export-led growth versus inward-oriented production, on technological mechanization and appropriate technology, reflected the interests and concerns of various agents in the process of economic and social transformation.

The project, Development Alternatives with Women for a New Era (DAWN, 1987) had argued that the perspective of poor and oppressed women is important in examining the efforts of development programmes and strategies. This is because if the goals of development include improved standard of living,

the removal of poverty, access to dignified employment and reduction in social inequality, then this must naturally start with women who constitute the majority of the poor, the unemployed and the economically and socially disadvantaged in most societies and who may also be suffering additional burdens imposed by gender based hierarchies and subordination.

Others argue that women's work, though under remunerated and under valued as it is, is vital to the survival and ongoing reproduction of human beings in all societies. In food production and processing, in responsibility for food, water, health care including rearing children, sanitation and the entire range of basic needs, the women's labor is dominant. It is thus important to understand the impact of development strategies on these same needs and the viewpoint of women as the principal producers and workers as an obvious starting point. The vantage point of poor women thus enables us to evaluate the extent to which development strategies benefit or harm the poorest and most oppressed sections of the people as well as to judge their impact on a range of sectors and activities crucial to socio-economic development and human welfare. It is within this context that the study of women engaged in groundnut oil processing in Tolon-Kumbungu District is being undertaken.

Women in oil projects

Within the last decade, spectrums of activities have been undertaken with the specific objective of improving the quality of life of women. The rationale for these projects is many and diverse. The United Nations Fund for Population

Activities (1990), for instance, regards action to widen options and improve the quality of life, especially of women, will do much to secure population goals. From this premise, International Development Agencies support women's economic activity as part of efforts to develop programmes based on the findings that gainful employment and work outside the home are beneficial (UNFPA, 1992). However, much of the interest in the role of women and the benefits that women gain from participation in economic development activities is based on reasons that include:

- Women devote a higher proportion of income under their control to children's nutrition and other family basic needs and hold back less of their income from personal needs than men do.
- Women's control of income is positively related to their say in household decisions on fertility, economic issues and domestic/family welfare such as more children attending school and health care needs being met.
- Where women have provider-responsibilities, it is generally the mother's, rather than the father's income or food production that is more closely related to children's nutrition.
- Relative male/female control of income and key economic resources appear to be one of the most important variables affecting the over all levels of women's status vis-à-vis men's (Dolphyn, 1997).

Various studies of income-earning programmes have demonstrated the positive relationship between improving women's livelihood and bringing about fundamental changes in their lives, in terms of their self esteem, confidence,

participation in political and community life and family decision-making power and status (Ardayfio-Schandorf, 1986; and Dolphyne, 1997). They note further that Africa's economic crisis of recent years has intensified women's need for income. More and more women are seeking to sell their labour as self-employers/small businesswomen realizing that their earnings are a critical component to family income. It has been recognized by planners and project formulators that the informal sector is where many women are found because of the high levels of education required for formal employment (Offei-Aboagye, 1996). It is thus most important that opportunities for earning incomes should be provided.

The general Ghanaian situation of women engaged in intervention projects

There have been a number of studies that have documented the effects of project interventions on the socio-economic circumstances of women in Ghana. Oppong (1974) and Benneh (1992) realized that the wife's position in decision-making had weight if she had educational, occupational and financial resources and used these in providing for the needs of the family. Ardayfio - Schandorf (1986), similarly reports that in the Western Region of Ghana, although the husband was the main decision maker in the family and consulted his wife only when he so wished, in the event of irresponsibility on the part of the husband concerning finance, the wife took the major decisions affecting the home.

Ardayfio-Schandorf (1986), in their review of the impact of the Programme of Action to Mitigate Social Cost of Adjustment (PAMSCAD) have

shown that among others, the ENOWID programme aimed at Enhancing the Opportunities for Women in Development had improved incomes of participants considerably as compared to non-participants. This led to greater independence of women which was manifested in the ability to take independent and joint decisions in connection with domestic needs of the household, children's education, income generating activities, personal income and household expenditure in general.

Offei-Aboagye (1996) states that development should empower people and enlarges their choices and opportunities for participation in decisions that affect their lives. Ardayfo-Schandorf (1986), however, showed that participation in projects increases access to loans and savings and to improved incomes. Improved incomes enable women, as already indicated, to provide their general needs, the educational needs of their children and participate more in decision-making.

Organisational approaches to projects

A variety of organizations' work in developing countries incorporates enterprise development projects into their programmes. The fund for enterprise development is however, far from clear-cut and is characterized by many varied approaches or modalities. For many organizations, economic interventions as a means of improving living standards for people in the informal sector are superimposed upon existing social and political interventions (UNFPA, 1990). There are differences in definition of small business and medium sized

enterprises. One study identified more than 50 definitions in 75 countries. The term 'income generating project' usually describes a small part-time endeavor intended to produce a limited amount of cash (UNFPA, 1990).

It is assumed that these efforts are geared mainly towards producing supplemental income. They are generally group enterprises that seek to integrate women outside the cash economy into market production. 'Enterprise' development (whether micro or small-scale) usually refers to the development of businesses as an activity undertaken for a commercial return. There is thus an implication that these will be ongoing efforts, which will one day generate sufficient income to provide the enterprises' needs. Micro enterprise projects are designed as intervention to stabilize or expand existing trade, service or manufacturing enterprise or the activities of self-employed individuals.

The perceptions associated with terms like "income generating" and "micro or small-scale" enterprises have a direct bearing on programmes organized to improve women's economic abilities. Economic development efforts involving poor women are often called income-generating projects, where as similar efforts involving men are usually called micro or small- enterprise projects (GSS, 1995). The choice of language and expectations when referring to economic development effects on women, in contrast to those of men is frequently an indicator of the level of resources (time, access to credit, mobility, training and technology) available for an endeavour.

According to Blumberg (1982), continuing to refer to women's economic activities as income-generating projects rather than enterprise development pre-

supposes a ceiling on the viability, profitability and sustainability of the effort. Appleton (1992) however identifies five policy approaches to Third World Women namely: Welfare, Equity, Anti - poverty, Efficiency and Empowerment approaches. The welfare approach was widely used in the 1950s and 1960s and is still widely used to bring women into development as better mothers. This approach meets the reproductive role of women relating particularly to food aid, malnutrition and family planning. Although this approach is popular with government and some NGOs, it may not be the most appropriate approach to solving women's developmental problems since it addresses only the practical needs of women. The original Women in Development (WID) approach introduced within the UN Women's Decade was the Equity approach. This approach aimed at gaining equity for women in development and was meant to meet the strategic needs of women. However, it was based on "top-down" forms of intervention, which is not participatory and is therefore not the best for development.

The second WID approach, the Anti - poverty approach was the toned down version of the equity approach because of the criticisms linked to redistribution with growth and basic needs. This approach ensured that poor women increased productivity. It however, saw women's problems in terms of under-development and not subordination. The efficiency approach, which became popular as a result of the deterioration in the world economy, with policies of economic stabilization and adjustment equated women's development to economic participation and equity. Buami (2000) critiques this approach

because it sees women entirely in terms of delivery capacity and the ability to extend the working day.

The empowerment approach arose out of the failure of the equity approach and aims at empowering women through greater self-reliance. This approach sees the subordination of women not only as a problem of men, but also of colonial and as neo-colonialist oppression. It further aims at reaching women's strategic needs indirectly through bottom-up mobilization around practical gender needs as a means to control oppression. Bukh (1979) also further notes that although the empowerment approach is the best for solving the problems of women highlighted in the African and Beijing platforms for Action, many governments (and some donors) are not comfortable with it and would rather use alternative approaches. The empowerment approach however addresses both strategic and practical needs of women.

The UNFPA (1990) for example, has determined that, one of three considerations provided the initial impetus for the development of micro-enterprise projects: In the target group-focused approach, a comprehensive range of services is offered to a group of clients (refugee women, female heads of household, etc) within a specific geographical area (ranging from local to country wide). These are multi-purpose programmes, which may meet different community needs identified by staff and participants. The needs might include credit, skills training, marketing assistance, basic education, family planning and nutritional services.

The target group focused approach meets the gender needs of women to the detriment of the strategic gender needs, where strategic needs are also addressed. The empowerment approach (Brown et al, 1996) is used and this promotes the advancement of women in the society. In the sector-focused approach, the programme services are geared to micro-enterprises and the self-employed within one or several economic sectors, industries, trade groups or occupations. This approach requires detailed analysis of the economic sector targets, the major internal and environmental constraints encountered by entrepreneurs in that sector, and the potential for improving opportunities in the sector. With the sector-focused approach where both practical and strategic needs of women are not targeted, what is targeted is the project centered thus constraining the intervention to adequately address women's needs. In the function focused-approach, the removal of a single constraint, thereby allowing programme participants to practice their livelihoods more productively, is the goal.

The most common goal of function-focused strategies is the given of credit. Other constraints such as lack of regular supply of materials or legal issues related to registration might also be the focus of the project. Since development is the result of the interplay of several factors, the function focus approach may not always identify and address all the constraints to the advancement of women. Function focused approaches can only be effective if the intervention seeks to address both strategic and practical gender needs of women.

Critical concerns

According to the United Nations General Assembly special session on women report (UNDP, 2001), inequality between the sexes continues to exist. Thus, the following critical areas of concern that still persist should be addressed for the purpose of development: The persistent and increasing burden of poverty on women, inequality in economic structures and policies and in all forms of productive activities and access to resources, inequality between men and women in the sharing of power and decision-making at all levels and insufficient mechanisms at all levels to promote the advancement of women (UNDP, 2001).

The challenges of gender identified in the African Platform for Action, namely: women's poverty, insufficient food security and lack of economic empowerment as well as political empowerment are still relevant to the African situation. The African platform for Action, in line with the Nairobi Forward-looking Strategies and Abuja Declaration, emphasize the economic empowerment of women through stimulating, consolidating and coordinating the entrepreneurial spirit and skills of African women and providing adequate access to both formal and informal sector resources. Women's empowerment will enhance their capacity to realistically alter the direction of change for their well-being as well as the improvement of the society as a whole (World Bank, 1994).

Amoako (2000) reports that African women are still under-represented in key decision-making positions and this has profound implications for gender equality. The subordination of women and their unequal access to the benefits of development has led to several interventional efforts by many agencies including

the United Nations, and international and national organizations. Most of these interventions, in the form of projects and programmes, are still problematic and efforts still continue to isolate specific variables and characteristics that will make the desired difference. While the specifics of subordination vary considerably across regions, historical time periods, and classes (Brown et al, 1986) only concerted international action and women's organizations themselves can help address the situations.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter presents the methodology or approach for this study. Specifically, the chapter discusses the study design, population and sample, the various data collection techniques and instruments used. This is followed by the procedures for data gathering, processing and analysis.

The study design

The study is a descriptive, cross-sectional and evaluative research. The systematic collection and presentation of data to highlight the lives of women participating in intervention projects and other categories of women in oil processing enterprises is descriptive in nature. The study is also cross-sectional because it was conducted in both rural and urban communities across the Tolon/Kumbungu District. Further, the study is evaluative in nature because it analyses the lives of project participants, former participants and non-project participants in a comparative sense and compares their present circumstances with that of the period before the inception of the project interventions.

Choice of study area

The selection of Tolon-Kumbungu District in the Northern Region for the study was purposive. The district abounds in brisk groundnut oil processing

activities within the communities being carried out by women in the private sector. In addition, this rural district is one of the most deprived areas in the region and has had a lot of donor support and intervention for groundnut oil processing activities. The Tolon-Kumbungu District has ties with the Savanna Agricultural Research Institute (SARI) and the Faculty of Agricultural Technology of the University for Development Studies both stationed at Nyankpala in the District. This fact made it easier for background information on the district to be accessed from the library records of the Research Station. The Tolon-Kumbungu District is made up mainly of Dagbani speaking people, thus making it easy for data to be collected without the use of an interpreter.

This study was restricted to females engaged in groundnut oil processing within Dimabi, Kumbungu, Kpendua and Kuldani, all in the Tolon-Kumbungu District (See Figure 1 for the map of the study area). The number of communities was restricted to four due to financial and time constraints. The study communities were chosen because they had in place intervention projects in groundnut oil processing. They also spread across the district and consist of one urban community and three rural communities. Kumbungu, Kuldani and Dimabi communities were chosen for the main study in consultation with the District Department of Co-operatives and Ghanaian Danish Community Programme (GDCCP) who are the main monitors and sponsors of the groundnut oil processing intervention projects, respectively. Before the main study, Zangbalunbihi was used for pilot study.

Although groundnut oil processing was carried out within other communities in the district, the communities under study processed their groundnut oil on relatively commercial bases. For the purpose of this study, edible groundnut oil extraction projects were examined. The groundnut oil industry was chosen for the study because it was not only highly patronized by women, but it was also widespread and well organized.

Furthermore, this industry had enjoyed a lot of interventions in one way or the other in some communities in the district. Four women projects were identified as groundnut oil processing enterprises that had access to some kind of intervention. These projects were Anzansi Women's Groundnut Oil Processing Group at Kuldani, Suglo Mbori Buni Women's Cooperative Oil Processing Society at Kumbungu, Suglo Konbo Women's Groundnut Oil Processing Group at Dimabi and Din Beni Nzoi Women's Group at Kpendua. In each of the four cases, project facilitators and executives were interviewed in addition to the women processors.

The target population and sample

The target population composed all women in groundnut oil processing in the Tolon-Kumbungu District. The groundnut oil processors were put into three groups of intervention project participants, former intervention project participants and individual women in groundnut oil processing enterprises (non-intervention participants). A cross sectional survey was conducted to identify all project participants, former project participants and non-participants in the four

study communities and this facilitated the establishment of the sampling population of 950.

Using a mixture of quota and simple random sampling, a total of one hundred respondents were selected from the sampling population of 950 groundnut oil processors in all the four study communities. This sample constitutes approximately 10.5% of the sampling frame. The choice of this sample size was influenced by financial and time constraints. From the sampling frame of 950 women, current project participants constituted 600, former participants 120 and non-project participants 230. Table 1 shows the breakdown of populations and respondents according to the communities and processor categories. The sample quotas given to the current project participants, former project participants and non-project participants were 10 percent, 12.5 percent and 10.9 percent, respectively. The above quotas were arrived at based on the principle of giving the least sample populations bigger proportionate samples in order to reduce possible biased representation. Simple random sampling was applied to select respondents from the four study communities based on the quota proportions for the communities. In Dimabi for example, twenty one (21) project participants (PP), four (4) former participants (FP) and seven (7) non-participants (NP), were interviewed. In Kumbungu, seventeen (17) project participants, three (3) former participants and four (4) non-participants were interviewed. In Kpendua, twelve (12) project participants, four (4) former participants and ten (10) non-participants. In Kuldani, ten (10) project participants, four (4) former participants and four (4) non-participants were interviewed.

Table 1: Sampling of the women engaged in groundnut oil processing

Community	Current project participants		Former project participants		Non – project participants		Total	
	Pop.	Sample	Pop.	Sample	Pop.	Sample	Pop.	Sample
Dimabi	233	21	31	4	63	7	327	32
Kumbungu	175	17	27	3	37	4	239	24
Kpendua	105	12	31	4	93	10	229	26
Kuldani	87	10	31	4	37	4	155	18
Total	600	60	120	15	230	25	950	100
(% Sample)		(10%)		(12.5%)		(10.9%)		(10.5%)

Source: Field data, 2005

Data collection

For the primary data collection, individuals and group interviews were employed, using structured and unstructured questionnaires. The interview method was preferred to the self-administered method because most of the respondents could neither read nor write English. The interviews were conducted in the local dialect - Dagbanli. In order to ensure maximum participation as well as independent answers from all, each respondent was interviewed separately from others. The interview schedule for project participant, former project participant and non-participant groups covered the following areas:

- Socio-economic background of respondents
- Savings habit
- Accessibility to finance
- Participation in skill development
- Household consumption pattern with particular reference to the provision of food and access of the households to basic social services
- Decision-making at household level
- Property ownership
- Problems encountered and benefits other than financial derived from the projects

Some of the questions were open-ended to enable respondents air their views the way they want it. Direct and indirect observations were also employed to enrich the primary information. In addition to the above, facilitators of the

project were interviewed to obtain back-up information already collected through interviews with project executives.

Secondary sources of data included the development plan of the Tolon/Kumbungu District from which information on the geographical and socio-economic profile of the District was obtained. The 1984 and 2000 Population and Housing Census of Ghana, public records and other formal studies or reports relating to the research topic were obtained from the District Administration, from libraries and websites and from other institutions and organizations.

Pre-test

The interview schedule was pre-tested at Zangbalunbihi in the study District. The Zangbalunbihi community was selected for a couple of reasons. There existed in the township a vibrant groundnut oil extraction project which was put in place by UNICEF, a development partner, for the benefit of the women. The Zangbalunbihi project had enjoyed intervention in the form of milling machine and processing equipment like tanks and big cooking pots.

Two trained assistants and two guides from the district office of the Department of Cooperatives accompanied the researcher into the communities. The two guides introduced the research team to the leaders of the communities before the collection of data. The preliminary training for the research assistants could be said to have enhanced the consistency in the administration of questionnaires. The pilot study enabled the researcher to revise the research

instruments to make them more meaningful and appropriate for the actual fieldwork, which lasted for four weeks.

Data analysis

Quantitative and qualitative analysis of data bringing out relationships and patterns were done using the Statistical Package for Social Scientists (SPSS) and MS Excel. Editing was done to ensure that the data were accurate and consistent with other facts gathered, as complete as possible and had been well arranged to facilitate coding and tabulation. Descriptive statistics have been used in the form of frequencies and percentages in tabular form. Measures of variability and central tendency were employed when relevant. The most commonly used measure of central tendency was arithmetic mean. The four basic levels of measurement, nominal, ordinal, interval and ratio scales have also been used.

Approach to the study

The approaches adopted to examine the socio-economic circumstances of rural women were the “before and after” and the “with and without” approaches. In many instances, the analysis was done along horizontal lines that is, between project participants, former participants and non-participants. The “before and after” analytical approach was used to assess variations in the social and economic lives of current project participants and former participants between the period before the project intervention and the period during or after the project intervention. This helped to assess which of the two periods was better to them.

The "with and without" approach was used to compare groundnut processing women in intervention projects as against non-participants of intervention projects. It is the common belief that project interventions usually enhance the capacities of beneficiaries. Therefore the comparison between the women in intervention projects and those without was to find out if the former were better off than the latter.

CHAPTER FOUR

PROFILE OF THE STUDY AREA

Introduction

The PNDC Law 207 created Tolon/Kumbungu District among 45 other districts in the Northern Region in 1988. It has Tolon as its capital.

Physical characteristics of the study area

Location and size

Tolon/Kumbungu is bounded by West Mamprusi District to the north, West and Central Gonja Districts to the west and south, respectively, Tamale Metropolis to the south-east and Savelugu/Nanton District to the east. It lies between latitudes $9^{\circ} 15' N$ and $10^{\circ} 3' N$; and longitudes $0^{\circ} 53' W$ and $1^{\circ} 20' W$ (See Figure 2). The District covers an area of about 2,741 sq km and occupies about 3.9 percent of the total landmass of the Northern Region.

Climate, soils and vegetation

The district has a Tropical Continental type of climate. This zone has a single maximum rainfall regime. The rains start from April/May and become irregular from August till the long dry spell, which starts in October/ November and continues to April/May. Mean monthly rainfall ranges between 140mm and

250mm while the mean monthly temperature ranges between 17°C and 40°C. Relative humidity could be as high as 80% during the rainy season and as low as 20 percent during the dry season. The soils have voltaian characteristics - clayey and loamy.

Relief and drainage

The district lies within the Guinea Savanna vegetation zone of Ghana and the major tree species include nim, baobab, sheanut and dawadawa. Mango trees also abound. The prevailing soils, vegetation and climate support the growth of grains (maize and rice) and legumes like cowpea and groundnuts.

The land surface in Tolon/Kuinbungu is generally flat and undulating. There are however, a few hills and valleys at Jagbo, Satang, Nawuni-Singa, and Gbrumani. The relief ranges between 120m and 180m above sea level. The White Volta and its tributaries, which include Kulabong, Koraba, Salo Bawa and Winibo, mainly drain the district.

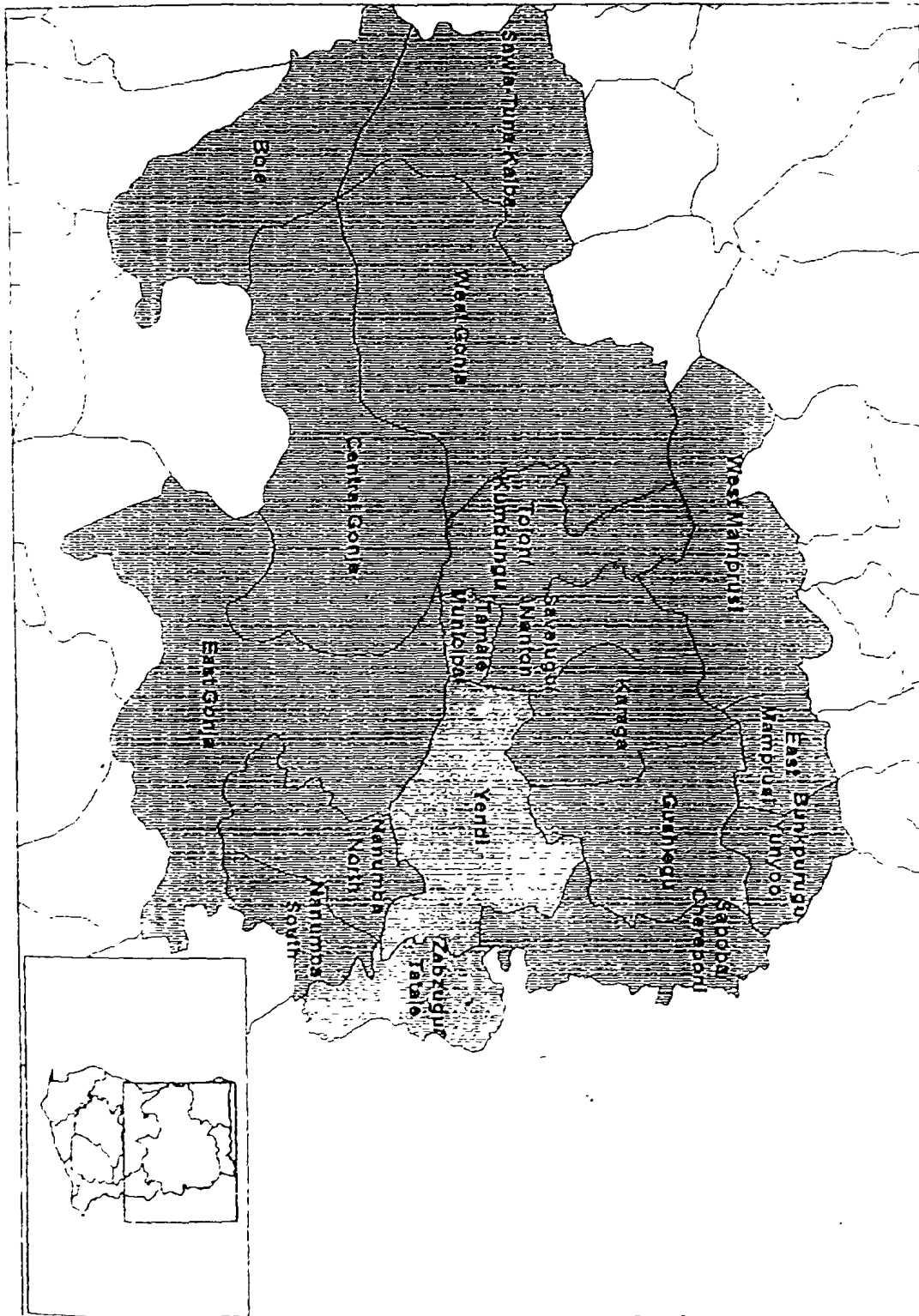


Figure 2. Map of the Northern region Showing 11 Constituencies

Source: Foro, Kumungu District Assembly

Socio-demographic features

Population size and distribution

The population of the district was 132,833 for the year 2000, according to the 2000 Population and Housing Census figures. This consisted of 66,116 males and 66,300 females living in 237 communities. About 45 percent of the population falls within the vibrant age group of 14 to 30, which indicates that the population is youthful. The population density of the district is estimated at 51 inhabitants per square kilometer (UNICEF/DA, 2001).

Migration

There are only a few immigrants in the district. They include Fulani herdsmen, Bato and Gonjas who are mainly fishermen and a few itinerant businessmen and women. A large number of the youth in the district, however, migrate down south in search of jobs. It is known that the district has a large number of emigrant-porters, popularly known as “Kayayo”, in the big cities of Accra and Kumasi (UNICEF/DA, 1999). This reduces the youthful working population in the district and therefore affects productivity in the district.

Health status

The District has five Health Centres, six Community Initiated Clinics, two Reproductive and Child Health Centres, three functional Community Health Planning Systems (CHPS) zones and one University Clinic at Nyankpala Campus of UDS. Out Patients Department (OPD) attendances in 2003, 2004 and 2005

were 11,552, 8,856 and 10,299, respectively. In 2005, malaria alone was responsible for 57 percent of all OPD attendance. Towards the malaria prevention drive, 2,705 people used insecticide treated bed nets in 2003, 3284 in 2004 and 2938 in 2005. Immunization coverage for 2005 was 98 percent (UNICEF/DA, 1999). In terms of guinea worm cases, 93 were reported in 2003, 980 in 2004 and 691 in 2005. Tolon/Kumbungu is the second most endemic guinea worm area in Northern Region.

Housing and settlement pattern

Tolon/ Kumbungu District is mainly rural with over 95 percent of the houses built with mud and thatch. Only about 3 percent are built with sandcrete and zinc, the rest are a mixture. Apart from the poor housing stock, there are inadequate housing facilities for government workers who form about 3 percent of the working population. The settlements are nucleated and sparsely populated (UNICEF/DA, 1999).

Water and sanitation

The main sources of drinking water in the district include streams, dams, hand dug wells and few boreholes and stand pipes. About 65 percent of the population does not have access to safe drinking water, especially in the dry season. The district capital has no portable water hence most of the public workers stay in Tamale and commute to work daily.

The sanitary situation in the district is poor. There are no drainage and organized waste disposal systems. Toilet facilities are grossly inadequate hence: about 89.8 percent of the people defecate indiscriminately. The few water closet toilet facilities available in the district are found in official bungalows (UNICEF/DA, 1999).

Education

There is high illiteracy rate in the district, coupled with low enrolment and high dropout rates in the schools. About 85 percent of the adult population in the district cannot read or write. The enrolment rates for 2004 were 60 percent at the primary level, 50 percent at JSS level and 46 percent at the SSS level. The dropout rate in primary schools in 2004/2005 academic year for boys was 63.7 percent and 75.8 percent for girls. The major constraints facing the education sector include: inadequate teaching and learning materials, shortage of teaching staff, inadequate school structures and residential accommodation for teachers and under performance by teachers (UNICEF/DA, 1999).

Economic characteristics

Agriculture

The district is mainly agrarian and the major agricultural activity in the district is crop farming with cereal crop farming dominating. The main crops grown are maize, rice, millet, yam, cowpea, pigeon pea, groundnuts and Soya beans. Vegetable crops cultivated include tomatoes, pepper, okro, onion and

garden eggs. Cash crops produced in the district include cotton, tobacco and cashew in small scale. Other agricultural activities include livestock and poultry breeding. Fishing is also done at Bontanga and Golinga irrigation dams and along the White Volta basins.

Small-scale businesses

Even though Tolon/Kumbungu District is mainly agrarian, some of the people are engaged in petty trading, small-scale processing and service activities. The service activities include hospitality services such as “chop-bars” and guesthouses. Most women also engage in shea butter and groundnut oil extractions, rice parboiling, bread baking, local soap making, dressmaking, hairdressing and cotton spinning. Men dominated small scale businesses are blacksmithing, bicycle repairing and fitting services.

Development potentials

The development potentials of the district include vast arable land for large-scale agricultural production, especially rice. The large stretch of grassland is ideal for commercial rearing of livestock particularly ruminants, cattle, sheep and goats. Inland fish farming can also be done in the Bontanga and Golinga dams which are also potential irrigation facilities.

The tourism potentials of the district, which, to a large extent remain untapped, include the Jagbo Forest Reserve, River Beaches, a Quiver Room, Traditional Artifacts, Crocodile Pond and Beautiful Ecosystem. A variety of

mineral and clay deposits also exist in the district and offer great potential for economic development. The lack of capital and technical know-how and poor economic and social infrastructure serve as main inhibition to the exploitation of these resources.

Constraints to development

The constraints to development in the district include erratic rainfall, low revenue generation, poor road network and inadequate telecommunication lines. Others are high illiteracy rate, poverty, environmental degradation, inadequate physical infrastructure and social amenities, youth unemployment, food insecurity and inadequate potable water.

Implications to development

Considering the above potentials and challenges, there is the need for livelihood diversification and concerted efforts by all stakeholders-local government, communities, NGOs, private sector and civil society organizations-to lift up the district from its present state of socio-economic difficulties to desirable levels.

History of groundnut oil processing in Tolon-Kumbungu District

According to the women engaged in the processing of groundnut oil, the origin of the business in Tolon-Kumbungu District dates as far back as the 1820s. The traditional method of processing groundnut oil was by frying the nuts in a big

pot then cracking the nut before pounding in mortar or grinding on stone to paste. The paste is mixed with water in a cooking pot and boiled till oil settles on the surface. The oil is then scooped and kept to cool before selling in litre bottle measures or used for domestic meals.

In the early 1950s, grinding mills were introduced in the district. The mills were few and were used for grinding maize, millet, guinea corn and groundnuts. The introduction of milling machines has facilitated an easier and more efficient way of processing groundnut oil. This system of operation has continued ever since. The Ghana Danish Community Association (GDCA), an NGO, established an intervention programme called Ghana Danish Community Programme (GDCCP), which provided 10 milling machines and financial credit to 10 groups of women that deal in groundnut oil processing.

Formation of groups

Business group formation is believed to have been in existence long before the introduction of modern co-operatives by the British in 1928 in the Gold Coast. This is attested to by the fact that the name “co-operatives” existed among all the ethnic groups in Ghana.

In 1986, women engaged in groundnut oil processing in Tolon/Kumbungu District were encouraged by the District Assembly to form groups to enable them to benefit from external assistance. The Departments of Co-operatives and Community Development were tasked to assist in the formation of the women processing groups. In all, 64 women processing groups made up of between fifteen (15) and twenty five (25) were formed. Twenty-five groups were

groundnut oil processors, ten in rice parboiling and milling and nineteen (19) in shea butter oil extraction.

In 2000, the United Nations Children's Fund (UNICEF) provided a ₦300 million package and asked the District Assembly to engage an NGO to use the fund as seed credit money for disbursement to women processing groundnut oil. At the end of December 1995, ten (10) women groups with a total membership of 190, out of the twenty five (25) groups, had benefited from the credit facility.

GDCP was engaged to manage the fund. The purpose was to empower women economically to improve their socio-economic well-being and also promote girl-child education which was at its lowest ebb in the district. For the GDCP to operate successfully, it established a local committee that has representatives from the 17 traditional skins of Dagbon in the district. These committees serve as link and rallying point between the women groups in the communities and the donors. The GDCP provided sensitization education in the communities concerning the disbursement and utilization of loans. Each of the ten (10) groundnut oil processing women groups which benefited from the credit facility was given a milling machine as grant and an operating loan of ₦500,000.00 per person each year for three consecutive years. The loans were repayable annually in monthly installments at an interest rate of 24 percent.

The groups served as collective guarantee for the receipt and repayment of the loans. This means that in case of repayment default by any member, the whole group took responsibility and paid up to enable the group enjoy the next credit tranche. Each of the group members paid weekly dues of ₦2,500.00 which was

lodged in a group account and records dully kept. The group savings serve as guarantee against loan default. Group management expenses are however borne from this account. As at June 2005, savings made in the accounts of the 10 women groups ranged between ₦1,800,000.00 and ₦3,400,000.00. The individual members of the groups also kept personal accounts through which they receive their loans and also make loan repayments.

The groups are governed through a written constitution, which spells out membership, responsibilities and rights, leadership positions and appointments, tenure of office and other important provisions. Five-member executive committees made up of a Chairperson, Secretary, Treasurer, Financial Secretary and Organizer do the day-to-day management of the groups. The executives meet weekly on official basis while the general groups meet monthly. Minutes are written for each meeting.

One important feature of the intervention project to the women beneficiaries is capacity training. All the 190 project beneficiaries as at June 1995 had benefited from training which focused on the following subjects:

- Simple financial record keeping;
- Personal hygiene in production;
- Financial management; and
- Group management and dynamics.

However, the training programme was too short-lived and a crash course spanning a period of three months without any well organised follow-ups.

Problems and achievements of the groundnut oil processing groups

According to UNICEF/DA Report (1999), the groundnut processing groups encounter various problems in their operations. The most prominent ones can be categorized into two, namely:

- Group management problems; and
- Imbalance between production and marketing.

With the ten (10) project beneficiary groups, two were saddled with internal conflicts. Four members refused to pay their monthly dues regularly and this reduced the savings capacity of the two groups. The untoward behaviour of the four members often led to internal squabbles in the two unfortunate groups. The fifteen groups which did not benefit from the intervention projects exhibited internal conflicts more constantly. It is therefore not surprising that as at June 1995, only five out of the fifteen women groups could be identified as associations (UNICEF/DA, 1999).

Due to the fact that groundnut oil processing is done in most indigenous homes, more often than not, production cannot be predicted and tends to far outstrip the market demand. In 1994, when there was great harvest of groundnuts in Tolon/Kumbungu, it resulted in over processing of groundnut oil far more than the market could absorb. There is a big need to explore other markets aside Tamale and Techiman if the production of groundnut oil, and for that matter, the business of women in groundnut oil processing in the study area, is to be sustained.

Notwithstanding the above problems, the groundnut oil processing groups made some achievements. At least ten viable and vibrant women groundnut oil processing groups are now in operation and performing creditably as business ventures (UNICEF/DA, 1999). Another achievement is the fact that between 1993 and 1995, credit repayment by the beneficiary ten groups was 100 percent. This is a big boost to the expansion of the project and attraction of other interventions to women businesses.

CHAPTER FIVE
EFFECTS OF GROUNDNUT OIL PROCESSING ENTERPRISE ON
SOCIO-ECONOMIC LIVES OF WOMEN

Socio-demographic characteristics of respondents

Different people respond to socio-economic effects differently, hence the need to examine the age levels, marital status and educational levels of the study. It also examines the groups of non-project participants, former project participants and current project participants.

Age levels

Among the one hundred (100) people interviewed, 44 percent of the non-project participants fell within the youthful age bracket of 18 to 40 years as against 13.3 percent of former participants and 43.3 percent of current participants (Refer to Table 2). Approximately 48 percent of non-project participants interviewed fell into the middle age groups of 41 to 60 years while 80 percent and 53.3 percent of the former participants and current participants, respectively interviewed, were of the same age group. Between 3.4 percent and 8 percent of interviewees in the three groups were above 60 years old. Since over 90 percent of people interviewed among the three groups fell within the vibrant work force

age cohort, the comparative analysis in this chapter will not be unduly influenced by age biased effects.

Table 2: Age levels of project participants

Categories	18 – 40 yrs (%)	41 – 60 yrs (%)	60 + yrs (%)	Total (%)
Current project participants	43.3	53.3	3.4	100
Former project participants	13.3	80	6.7	100
Non-project participants	44	48	8	100

Source: Field data, 2005

Marital status

Between 73.3 percent and 96 percent of the respondents in the three study categories were married as against 4 percent to 20 percent widowed and 6.7 percent or below, not married. Marriage is therefore likely to play significant effect on economic issues and decision making in households of respondents.

Educational levels

Analysis of the educational level of the respondents showed that 28 percent of the non-project participants had obtained basic education and 68 percent had no formal education. With the former participants, 20 percent with basic education and 80 percent no formal education while the current participants had 26.7 percent with basic education and 73.3 percent without education. The

comparative effect of education on performance of the respondent groups will therefore be even and not biased. Again, the low level of education among respondents corroborates with the generally low level of education among females in the study area, which is a serious gender inequality that needs to be addressed.

Economic characteristics of study groups

Under economic characteristics, the study looked at employment and labour force, incomes, savings, access to credit, household consumption patterns and the capacity of training received. The object here is to make comparative assessment of the three study groups and establish the extent to which the groundnut processing enterprise has impacted positively on the economic lives of the women.

Employment status

The study showed that all the current project participants and former participants were solely engaged in groundnut processing as source of income. Among the non-project participants, 96 percent had groundnut processing as their main source of income while only 4 percent were engaged in farming as main source of income. The economic status of the 96 percent of the non-project participants would provide justifiable information for comparative analysis with similar vocations who had benefited from project interventions. On the other hand, the 4 percent farmers could provide comparative information on how the women fared in different professional engagements.

In terms of length of engagement in groundnut processing activity, a little over 60 percent of the former and current project participants had between two and four years experience while 60 percent of the non-project participants had over five years experience. It therefore means that in terms of practical experience, the non-project participants were more experienced than the former and current project participants. All other things being equal, the non-project participants could have had more control over the groundnut processing business.

Labour force

The main source of labour for the three groups was from the family. All the three groups engaged more than 80 percent of their labour from family sources. In Table 3, it is realized that the current project participants did not pay any wages to 63.3 percent of the workers they engaged. It can also be inferred that about 33.7 percent of the family labour received wages from the current project participants out of the total family labour proportion of 97 percent. The non - family paid workers engaged by the current project participants constituted 3 percent. On the other hand, the former participants and non-participants did not pay wages to 83.2 percent and 96 percent of the workers they engaged, respectively. Only 4.8 percent of the family labour received wages from former project participants. In the non-project participant segment no family labour out of the staggering proportion of 96 percent received wages. The wage - earning worker proportion of 36.7, 16.8 and 4 percentages for current project participants, former participants and non-participants, respectively, may be attributed to the

vibrancy of business operations, which in this case, favours the project participating groups.

Table 3: Labour force analysis

Categories	Average number of persons engaged by women processors	Proportion of non- paid workers (%)	Proportion of family labour (%)
Current project participants	4.8	63.3	97
Former project participant	4.5	83.2	88
Non-project participants	3.8	96	96

Source: Field data, 2005

Income levels

Analysis of incomes of the three groups as indicated in Table 4 shows that current project participants had the highest incomes. This is followed by the former project participants with the non-participants having the lowest incomes.

Whereas 61.6 percent of the current participants and 20 percent of former participants had incomes above ₦400,000 in the 2005 processing period, none of the non-project participants had income above ₦400,000. From Table 4, as much as 92 percent of non-project participants had incomes up to ₦200,000 as compared

to 6.7 percent for current project participants and 26.7 percent for former project participants. This proves that the project has had positive effect on incomes of the groundnut processors.

Table 4: Income from January – December, 2005 processing period

Categories	Current project		Former project		Non- project	
	participants		participants		participants	
	No.	%	No.	%	No.	%
Up to ₦200,000	4	6.7	4	26.7	23	92
₦201,000-₦400,000	18	30	8	53.3	2	8
₦401,000-₦600,000	37	61.6	3	20	0	0
Above ₦600,000	1	1.7	0	0	0	0
Total	60	100.0	15	100.0	25	100.0

Source: Field data, 2005.

The women's perception on how incomes have fared over the last three years provided answers depicted in Table 5. Almost 90 percent of current participants felt that their incomes have improved over the past three years. This compares with 53 percent of former participants and only 8 percent of non-participants. In fact, 56 percent of non-participants felt that their incomes have worsened over the past three years as compared to 7 percent of former participants and only 1.6 percent of current participants. In their view, a continuous project intervention for a longer period of five years or more would

have made their businesses become self-sustaining instead of the two-year duration.

Table 5: Respondents' perception on how incomes have fared

Categories	Current project		Former project		Non project	
	participants		participants		participants	
	No.	%	No.	%	No.	%
Same	7	11.7	6	40	9	36
Better	52	86.7	8	53	2	8
Worse	1	1.6	1	7	14	56
Total	60	100	15	100	25	100

Source: Field Data, 2005.

Savings

Ability to make savings out of ones income is often used as a measure of improvement in living conditions. In this case, it is assumed that when incomes are too low, basic needs requirements would not allow for savings to be made. It is against this backdrop that the savings status of women involved in groundnut processing was assessed.

Among the current project participants, 96.7 percent have been able to make savings with only 3.3 percent having no savings. Recent donor project intervention requirements often account for such high savings practice, but the 3.3 percent proportion without savings confirms the fact that savings was not a

mandatory practice for the groundnut oil project intervention being studied. The high savings practice could therefore be attributed to improved incomes resulting from the project intervention. To further support this observation fact, among the former participants, 53 percent have been able to make savings while the non-project participants have only 12 percent having made some savings.

From respondents' perception on ability to make savings over the last three years, 93.3 percent of the current participants felt that they are much more capable (See Table 6). About 53 percent of the former participants also felt capable of making savings while only 8 percent of non-project participants felt capable.

Table 6: Project participants' ability to make savings

Categories	Current project		Former project		Non project	
	participants		participants		participants	
	No.	%	No.	%	No.	%
Same	3	5	4	26.7	15	60
Better	56	93.3	8	53.4	2	8
Worse	1	1.7	3	19.9	8	32
Total	60	100	15	100	25	100

Source: Field data, 2005

Access to credit

Self-financing and credit financing were both applied by all the three women groups in this comparative study. As indicated in Table 7, 73.3 percent of the former project participants and the non project participants undertook self financing of their groundnut processing businesses. None of the members of the three groups accessed bank credit. This may be attributed to ignorance, misconception and mistrust in bank credit facilities. However, to be able to sustain and enhance production, bank credit is advisable. This implies the need to remove bottlenecks to the lack of access to bank credit.

Table 7: Source of project financing

Categories	Current project		Former project		Non- project	
	participants		participants		participants	
	No.	%	No.	%	No.	%
Self	-	-	11	73.3	19	76
Susu	-	-	4	26.7	4	16
Project credit	60	100	-	-	-	-
Private borrowing	-	-	-	-	2	8
Total	60	100	15	100	25	100

Source: Field data, 2005

A probe into participant's perception about how their access to financial assistance fared over the last three years indicated that:

- Over 91 percent of project participants felt better as against 6.7 and 8 percent of former participants and non-participants, respectively.
- Almost 45 percent of non-project participants either felt no improvement or deteriorated in access to financial assistance throughout the period as against 20 percent of former participants and only 8.3 percent of project participants.
- About 74 percent of former participants felt worse as against 48 percent of non-participants with none from the project participants.

The former participants felt worse off because they felt they had not established enough working capital of their own before the project intervention was withdrawn. This also implies that the current project participants who have fared well in most of the assessment indicators could fall into similar unfavourable conditions if some measures to address that are not put in place.

Household consumption patterns

Over 80 percent of non-project participants and former participants intimated that their husbands provided food needs of their families. The current project participants had only 5 percent in this category and as high as 90 percent of food needs provided by both spouses. This suggests that when the project is in place the women are in a better position to support their husbands in the provision of household food needs. With the question as to what the situation was like some three year ago, 90 percent of current participants confirmed that the women are now being more participatory. On the other hand, 87 percent of the former participants felt that women participation in provision of household food needs

has waned since the last three years when project intervention ceased. About 88 percent of the non- participants stated that the males have always provided the food needs of the family.

On daily expenditure on food, it was realised that the current project participants spent relatively higher amount of money on food than the other two groups followed by the former participants. Table 8 shows that a quarter (25 percent) of the project participants spent over ₦20,000 daily on food as against 20 percent by former participants and zero by non-participants. In fact, 3.3 percent of the current participants spent over ₦40,000 daily on food.

Table 8: Daily expenditure on food

Categories	Current project		Former project		Non- project	
	participants		participants		participants	
	No.	%	No.	%	No.	%
Up to ₦20,000	45	75	12	80	25	100
₦21,000-₦40,000	13	21.7	3	20	-	-
Above ₦40,000	2	3.3	-	-	-	-
Total	60	100	15	100	25	100

Source: Field data, 2005

Like the credit, 80 percent of the former participants felt that provision of food needs of the family has worsened since the project intervention ended with them. On the other hand, 85 percent of the current participants felt better. With

the non-participants, about 40 percent felt either the same or worse with 20 percent feeling better.

Business training

Capacity training is considered a very important tool for poverty alleviation. It is in this direction that all the current project participants and former participants were given some form of training. The forms of training obtained are outlined in Table 9. It can be inferred from Table 9 that the intervention project basically provided technical training and less of business management, book keeping and other educational needs.

Table 9: Forms of capacity training provided

Categories	Current project		Former project		Non project	
	participants		participants		participants	
	No.	%	No.	%	No.	%
Business management	9	15	2	13.4	1	4
Book keeping	5	8.3	1	6.7	-	-
Technology	60	100	15	100	-	-
improvement						
Groups dynamics	2	3.3	1	6.7	2	8

Source: Field data, 2005

This might partly be responsible for the inability of the former participants to sustain the gains of the project intervention. On benefits of the project training,

only 2 percent of current project participants alluded to the negative, with 13.3 percent of the former participants also saying that the training was not beneficial. It can therefore be asserted that most of the project beneficiaries recognized the benefits of training. There is the need to sustain capacity training and explore other training needs for adoption into project packages.

Household decision making and responsibility sharing

In the traditional setting, domestic decision-making and responsibility sharing are known to be controlled by males. In contemporary times however, formal education and economic emancipation of women have, to a considerable extent, been able to change the male domination. The economic improvement brought by the project is therefore being tested against influences exerted on domestic decisions and responsibilities.

Educational responsibilities and decision making

On the question of who provides for the educational needs of children, it is realised in Table 10 that 95 percent of current project participants either shared children's education responsibility with spouses or bore it alone. Among the former participants, 60 percent fell into this category as against 20 percent by non project participants. The analysis above means that women who have enjoyed project interventions bear more responsibility in children's education than women who have not enjoyed any project interventions.

Table 10: Children's education responsibility

Categories	Current project		Former project		Non project	
	participants		participants		participants	
	No.	%	No.	%	No.	%
Wife	15	25	5	33.3	1	4
Husband	2	3.3	5	33.3	18	72
Relative	1	1.7	1	6.7	2	8
Both	42	70	4	26.7	4	16
Total	60	100	15	100	25	100

Source: Field data, 2005

Over 80 percent of the current and former project participants believed that the responsibility situation was not the same three years ago and that they (women) have become more responsible now than before. On the other hand, 72 percent of the non-project participants believed that children's educational responsibility situation has remained unchanged over the years and that husbands have always been more responsible.

Table 11 explains decision making situations now and before (3 years ago) among the three women groups in this study. The involvement of current project participants in decisions on children's education is now very encouraging (95 percent) as against only 18 percent involvement three years ago. The former participants also command an appreciable involvement in education decision making (60 percent) but with the non-project participants the level of involvement has remained around 40 percent. Contribution towards education cost of children

can therefore be said to be a contributory factor to decision-making rights of women on children's education.

Table 11: Involvement of women in domestic decision making on education

Category	Now (%)	Before (%)
Current project participants	95	18
Former project participants	60	27
Non-project participants	44	40

Source: Field data, 2005

Involvement in decision making on domestic needs

On women's involvement in domestic decision-making, it was realised that women who had experienced project intervention were more involved. Well before the project intervention, 88.3 percent of husbands of the current participants solely decided on most domestic issues but after the intervention and apparent economic empowerment, 78.3% perceived that both spouses took domestic decisions. Among the former participants the situation improved from 73.3 percent male domination to 60 percent shared decision-making. With the non-project participants, the situation improved very slightly by a shift of 4 percent. This may be attributed to current education drive on gender equality embarked upon by most District Assemblies.

Involvement in work decisions

With respect to women's work decisions, the women themselves have dominated with or without project intervention. However, whereas 96.6 percent of the current project participants take their own decisions about their work, the comparative situation is 93.3 and 60 percent for former project participants and non participants, respectively. The male influence on work decisions is much higher (40 percent) for non-project participants than those who have experienced some form of project intervention.

Decision on use of personal income

Among the three study groups, the women generally had greater control over decision on use of personal incomes but whereas all the current project participants intimated having control over decision on the use of their personal income, 93.3 and 72 percent of former participants and non participants, respectively had control. This positive development might be due to present intensification of education on gender issues and domestic control by Action Aid, Ghana and the involvement of male spouses in education and sensitization fora carried out by the intervention project. The latter reason is confirmed by the fact that 95 percent of current project participants and 86.7 percent of the former participants stated that the situation was not like that before the inception of the intervention project.

Women's contribution towards basic domestic needs

Women in the study area contributed significantly to basic domestic needs. The intensity of contribution depends on the level of income of the women and, perhaps, the income and disposition of their spouses. Table 12 shows some domestic need areas that women in the three groups have been funding either wholly or significantly (more than half).

Table 12: Women's contribution to domestic needs

Categories	Current project		Former project		Non project	
	participants		participants		participants	
	Women	%	Women	%	Women	%
Food	57	95	13	86.7	11	44
Health	56	93.3	4	26.7	1	4
Clothing	59	98.3	4	26.7	10	40
Firewood	60	100	15	100	25	100
Water	60	100	15	100	25	100

Source: Field data, 2005

From Table 12, it is realised that over 90 percent of the current project participants provided for or contributed significantly to the five domestic needs while 80 percent of the former participants provided for family food, firewood and water needs. The non-project participants mainly provided for water and firewood. The above analysis proves that the groundnut intervention projects greatly influenced the socio-economic circumstances of women in the study area.

There is, however, the need to sustain it as the dwindling performance of the former participants suggests that they can slump to the level of the non project participants if nothing is done to sustain improved incomes. It is realized that the provision of water and firewood is the preserve of women.

Daily engagements and time use

Like other women in traditional homes in Ghana, women engaged in groundnut oil processing in the study area combine effectively, although laboriously, domestic chores and economic engagements. Leisure is seldom known therefore, added responsibilities tend to reduce sleeping hours. The situation is similar among the three groups.

General assessment of the groundnut oil processing business

The groundnut oil processing business under investigation is saddled with problems, which have significant effects on the lives of the groundnut oil processors, as discussed below.

Problems associated with groundnut processing

The three study groups outlined four main problems but the level of spread differs among the groups. Table 13 outlines the four problems and the level of spread among the study groups.

Table 13: Problems faced by groundnut processors

Categories	Current project		Former project		Non project	
	participants		participants		participants	
	No.	%	No.	%	No.	%
Marketing problems	60	100	14	93	23	92
Inadequate income	25	41	8	53	20	80
High cost of inputs	20	33.3	9	60	22	88
Poor pricing	60	100	14	93	23	92

Source: Field data, 2005

The most prominent problem faced by the groundnut oil processors was poor access to marketing the produce. The women had to travel long distances to Tamale before they could dispose of their processed products, more often, at give away prices. The marketing and pricing problems were more precarious among the current project participants because they produced in larger quantities. Although the non-project participants faced similar problems, because of the relatively low quantities supplied, they could dispose of most of their products locally. It would have done the project participants a lot of good if the interventions had explored the marketing situation and added it as a component of the project.

High cost of inputs was a problem faced by all the three groups but it was mostly felt by the non-project participants (88 percent). It means that though there was much improvement in production among the current and former project

participants, they still feel that there is need for a more cost effective way of production.

Inadequate income from the project was seen as one of the major problems. The situation was comparatively better among the project beneficiaries while as many as 80 percent of the non-participants faced this problem. The high cost of production and low pricing were the likely causes of low incomes.

Effects of the problems

The study groups perceived three main culminating effects of the problems discussed above. These were low savings, poverty and misery. All the three groups alluded to these factors but the most severely felt groups were the non project participants of which 73.7 percent felt all the three effects. Perception of poverty was considered the most devastating effect of problems encountered in the processing of groundnuts. Approximately 43, 54 and 91 percent of the current project participants, former participants and non-participants, respectively, sided with this view. The implication of this is that though the project interventions have, to some extent, improved the lives of women engaged in groundnut processing, there is still much to be done to empower the women socially and economically and to move them out of the poverty cycle.

General standard of living

The study examined at three main variables in trying to measure the general standard of living of the women engaged in groundnut oil processing in Tolon-Kumbungu District. The variables, which are based on available data, are:

- Socio-economic relationships between spouses;
- Ability of women in groundnut oil processing to provide for their children; and
- Property acquired through the project.

On socio-economic relationship with spouses, the women's perception is captured in Table 14.

Table 14: Socio-economic relation with spouse

Categories	Current project		Former project		Non project	
	participants		participants		participants	
	No.	%	No.	%	No.	%
Same	2	3.3	5	33.3	7	28
Better	57	95	9	60	7	28
Worse	1	1.7	1	6.7	11	44
Total	60	100	15	100	25	100

Source: Field data, 2005

From Table 14, 95 and 60 percent of current participants and former participants, respectively, felt that relationship between them and their husbands had improved through the project as against 28 percent of the non-participants. The improved spousal relationship is a very important mark of improved living standard when judged against the cultural biases against women among ethnic groups in Northern Ghana.

Improved ability to care for one's children also favoured the current and former project participants. Almost all (98 percent) of current participants are now better able to care for their children due to increased incomes from the project intervention. About 73 percent of the former participants also felt the same as against 32 percent of the non-project participants.

On property ownership, it was realised that all the women in the three groups owned some groundnut processing equipment and household items. Interestingly, only women who had benefited from the project owned animals. No non project participant owned animals. The project has therefore been able to break an obnoxious cultural barrier and made women better than before, in this respect. Finally, it was sad to realise that no women owned land in Tolon/Kumbungu District. This is very challenging in our bid to enhance the lot of women in Northern Ghana.

CHAPTER SIX

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter sums up the major findings from the study and provides recommendations and conclusion to guide decision making and provoke further research.

Summary

Based on the analysis and discussions in the preceding chapters, the following findings have come out:

- The education level of women in the district is extremely low, particularly, those in agricultural business. The research puts the figure at between 20 and 28 percent literates (basic level) among the groundnut oil processors. This is likely to have debilitating effect on efficient capacity of the women as well as on other life enhancement opportunities.
- The groups participating in the project have the potential to engage more wage-earning labour than the non-project participants. It emerged that the current project participants and the former participants created employment and paid their workers more than the non-project participants.

- The incomes of the project participants were almost double that of the non-project participants. This means that if intervention measures are properly targeted and executed, they can, to a considerable extent reduce poverty among the people.
- Participants of the project interventions were able to make savings more than the non-participants. This could be attributed to two things - improved incomes and education.
- The project duration of three years was not enough for the women to establish and sustain their own capital for the processing business. What is more, the project did not link up the women with established credit facilities that could offer credit over longer period. The former project participants could therefore lapse into their former financial predicament.
- It is realized that a larger number of project participants contributed to household food needs than the non-project participants. Again, the project participants were able to spend bigger amounts on household food needs than the non-participants. This could mean provision of better nutritional food to the household of the project participants. The perception of falling conditions of former project participants is also evident here and strongly places question marks on the sustainability of the positive attributes of project interventions.
- The project interventions provided mainly technical training and group dynamics to enhance group cohesion and efficient production as a way of increasing incomes, but less of real wealth creation, book keeping and business management which provide the means to track performance.

- Women who have enjoyed the project interventions bear more responsibility in provision of domestic needs than women who have not enjoyed any project interventions. This finding equally holds true in domestic decision making
- All the women in the traditional setting covered in the study, know no leisure but labour from dawn to dusk in domestic chores and economic engagements. The female youth is particularly subjected to this phenomenon right from the early childhood stage. It is highly probable that such “forced slavery” without much remuneration is one of the major factors that compel young girls in the north to migrate down south and indulge in ‘Kayaye’ business beside the enticement of material possessions often displayed by those already engaged in the business.
- The core problem faced by the groundnut oil processors was poor access to market opportunities beside the high cost of inputs. This resulted in low pricing of processed groundnut products and eventually led to low incomes to the women. It is widely believed that market improvement is the surest way to break the poverty cycle among the women.
- Economic emancipation among women improves spousal relationships by reducing the self-ego held by men over their apparent domination in providing for domestic needs.
- Only project participants owned animals like cattle, sheep and goats. However, none of the women owned land. These are culturally forbidden areas that throw a big challenge against advocacy for women empowerment and emancipation in Northern Ghana.

Conclusions

In conclusion, the study has brought out fairly clearly important differences among the three categories of women groups engaged in groundnut oil processing in the Tolon/ Kumbungu District. It is also significant to note that the project interventions have positively influenced the socio-economic circumstances of the beneficiary women groups by making them economically independent and thereby improving their rights to decision making. This implies that if more interventions could focus on improving the incomes of females, women emancipation and gender parity would not be too far to achieve. The study has, however, clearly shown that short term interventions produce results that are not sustainable. There is therefore the need for project interventions that would consider long-term sustainability so that project beneficiaries would not slump back to their old situations.

Recommendations

Based on the above findings, some recommendations are made to address the problems militating against the women engaged in groundnut oil processing.

- Thorough needs assessment should be done before project interventions are designed and implemented. This will make the interventions more useful and effective. For example, technical training could be linked up with functional education, business management and wealth creation to open the women up to other life enhancement opportunities that will have trickle down effects on the larger society.

- **Micro credits** meant to capitalize women in agricultural processing should be provided for longer periods of not less than five years until the project participants are properly weaned off and can stand on their own feet without financial assistance. Once credit repayment is not a problematic issue among the women, they could be linked up permanently with micro finance institutions so as to be able to obtain regular flow of working capital.
- There is the need for massive public education by District Assemblies and social advocates to change perceptions and mind sets of the people to cherish shared labour between females and males and thereby reduce drudgery among females, especially young females. In essence, females would not resign to the fate of being hewers of wood and drawers of water, but aspire to achieve something higher in life.
- Women should be encouraged and supported by District Assemblies and social advocates to rear and own livestock and land. Since animal rearing can provide good income supplement to the main occupations of women without drudgery.
- Finally, it would be interesting to find out the effects of project intervention on spouses so as to be able to draw cogent results about the development of social relationships in the home that can be attributed to specific projects. It is also recommended that this research be replicated in the Upper West and Upper East regions of Ghana to be able to establish useful lessons and best practices that will inform countrywide policy decisions on project interventions aimed at alleviating poverty among women.

REFERENCES

- Amoako, K. Y. (2000). *Perspectives on Africa's development*. Selected speeches by K. Y. Amoako, executive secretary, economic commission for Africa. New York: United Nations Publications.
- Anker, R., Khan, N. E. and Gupta, R. B. (1988). Women's participation in the labour force: A methods test in India for improving its measurement. *Women Work and Development*. 16. Geneva: ILO.
- Ankoma, A. A. (1985). *Patterns of labour force participation in two contrasting regions of Ghana*. Unpublished M.Sc dissertation, Ille-Ife: University of Ille-ife.
- Anyane, S.L.A. (1988). *The agricultural industry of West Africa*. Accra: Ghana Universities Press: Accra.
- Appleton, S. (1992). Gender dimensions of structural adjustment, the role of economic theory and quantitative analysis, *IDS Bulletin*. 22 (1) pp 17-29.
- Ardayfio-Schendorf, E. (1986). The rural energy crisis in Ghana: Its implication for women's work and household survival. *World Employment Programme Research Working Paper*, (39). Geneva: ILO.
- Aseidu, J.J. (1989). *Processing tropical crops: a technological approach*. Houdmill: Macmillan Education Ltd., Basing stoke.
- Benneh, G. (1992). *Family and development*. Keynote address delivered at the research and training workshop on family and development. Accra: University of Ghana, Legon.

- Blumberg, R. L. (1982). *Making the case for the gender variable: Women and wealth and the well being of nations*. Washington DC: USAID.
- Bortie-Doku, E. (1992). A framework for integrating gender interest in development programmes in Ghana. In Ernest Aryeetey (ed), *Planning African growth and development: Some current issues*. ISSER/UNDP.
- Boserup, E. (1970). *Women's roles in economic development*. London: George Allen and Erwin.
- Brown, C. K. (1986). *Rural development in Ghana*. Accra: Ghana Universities Press.
- Brown, C. K., Anokye, N. A. and Britwum, A.O. (1996). *Women in public life*. (Friedrich Ebert Stiftung / Center for Development Studies).
- Buami, S. Snr. (2000). *An assessment of the impact of Twifo Oil Palm Plantation (TOPP) on socio-economic development of farmers in Twifo- Hemang-Lower Denkyira District of Ghana*. Unpublished BSc. Dissertation. Cape Coast: University of Cape Coast.
- Bukh, J. (1979). *The village women in Ghana*. Uppsala: Scandinavian Institute of African Studies.
- DAWS (1992). *Proceedings of the gender analysis*. Workshop organized by Development and Women's Studies Programme (DAWS) of the Institute of African Studies, University of Ghana.
- Dixon-Mueller, R. and Anker, R. (1988). *Assessing women's contributions to development*. Geneva: ILO.

- Dolphyne, F. A. (1997). *The emancipation of women: An African perspective*.
Accra: Ghana Universities Press.
- Enin, A. (1988). *Women in development conference report*. Accra, November 21 -
December 8.
- Friedmann, J. (1992). *Empowerment: the politics of alternative development*.
Cambridge: Blackwell.
- Ghana Statistical Service (1995). *Ghana living standards survey: Report of the
third round*. Accra: Ghana Statistical Service.
- Ghana Statistical Service (2000). *Poverty trends in Ghana in the 1990s*. Accra:
Ghana Statistical Service.
- Ghana Statistical Service (2000). *The 2000 population and housing census*.
Accra: Ghana Statistical Service.
- Heinrich Boll Foundation (1999). *Reflections, documentations of the forum on
gender*. Regional Office: Addis Ababa.
- Kuiper, M (1991). *Women entrepreneur in Africa*. Geneva: ILO.
- Mac Donald, I. and Low, J. (1984). *Tropical field crops*. London: Evans Brothers
Ltd.
- Manu, T. (1991). *The impact of the structural adjustment programme on women's
employment in the public and informal sectors in Ghana*. Legon: Institute
of African Studies, University of Ghana.
- Ministry of Agriculture (1990). *An agenda for sustained agricultural growth
development 1999-2000*. Accra: MOFA.

- Offei-Aboagye, E. (1996). *Women and employment and industry in Ghana*.
Accra: Friedrich Ebert Stiftung.
- Oppong, C. (1974). *Marriage among the matrilineal elite*. Legon: Institute of
African Studies.
- Republic of Ghana (1995). *Ghana Vision 2020 (The First Step: 1996-2000)*,
Accra: National Development Planning Commission.
- Tadesse, M. and Synder, M. (1995). *African women and development history*. The
story of the African training and research centre for women of the United
Nations Economic Commission. London: UNEC.
- UNDP (1997). *Human development report*. Oxford: Oxford University Press.
- UNDP (2001). *Human development report 2001*. Making new technologies work
for human development. New York: Oxford University Press Incorporated
- UNFPA (1990). *The state of the world population*. New York: UNFPA.
- UNICEF/DA (1999). *Household baseline survey*. Tolon/Kumbungu District
- Whitehead, A. (1990) Wives and mothers: Female farmers in Africa. Population
and labour policies programme, *Working Paper* (174).
- World Bank (1994a). Gender and economic adjustment in Sub-Saharan Africa,
findings. *Africa Region* (19). Washington DC: IBRD.
- World Bank (1994b). *Enhancing women's participation in economic
development: How the World Bank promotes gender equality*. Washington
DC: IBRD
- World Bank (1996). Implementing the World Bank's gender policies. *Progress
report* (1). Washington DC: IBRD.

APPENDIX

QUESTIONNAIRE

**TOPIC:THE SOCIO-ECONOMIC CIRCUMSTANCES OF WOMEN
ENGAGED IN GROUNDNUT OIL PROCESSING IN TOLON-
KUMBUNGU DISTRICT OF THE NORTHERN REGION**

Interview schedule for women project participants, Former participants and Non-participants.

(Status) Group Name (if Any).....Community.....

Type of project (if Any).....

BACKGROUND INFORMATION

1. Age

Marital status a) Married b) Not married c) Widowed
d) Concubine e) Other.....

2. What is the highest educational level attained

a) basic b) secondary c) tertiary d) no education e) Other.....

3. What are your sources of income?

i. Food processing { } ii. Farming { } iii. Other (specify)

4. Which of these above is your major source of income?

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

i. Less than a year { }
ii. 1 - 2 years { }
iii. 2 - 4 years { }

iv. 5 years and above { }

LABOUR

6. How many people work for you? (State number) Male....Female

7. How many are paid with cash? (State number)

8. How many are family labour? (state number).....

9. What is your major source of labour?

i. Family { }

ii. Hired/casual { }

iii. Permanent paid staff { }

iv. Other (specify) { }

10. Is labour readily available when you need it? i) Yes () ii) No ()

11. Compare with the last 3 years, would you say that your ability to have access to labour is: i. The same { } ii. Better { } iii. Worse { }

SAVINGS

12. Do you have any savings? i. Yes { } ii. No { }

14. If yes, when did you start saving?

15. Compared with the last 3 years, would you say that your ability to save is

i) The same { } ii) Better { } iii) Worse { }

Explain

CREDIT

16 How do you finance your project/job? i) Self { } ii) Bank { } iii) Susu{ } Other (specify).....

17 Compare with the last 3 years, would you say access to financial assistance is i) The same { } ii) Better { } iii) Worse { }

Explain

FINANCIAL RECEIPTS/TURNOVER

18 How many times in a week do you work?

19 How much did you earn during the last processing cycle?

20 Compared with the last 3 years, would you say your personal income is

i) The same { } ii) Better { } iii) Worse { }

PARTICIPATION IN SKILLS DEVELOPMENT PROGRAMMES

21 Have you received any training on your job before? i) Yes { } ii) No { }

If yes, from whom?

22 Indicate the kind of training

23 Was the training beneficial to you? i) Yes { } ii) No { }

(Explain)

HOUSEHOLD CONSUMPTION PATTERN

24 Who are the providers for food needs of the family?

- i) Self { }
- ii) Spouse { }
- iii) Female Relative { }
- iv) Both spouses.....{ }

Other.....

25. Are the same people above who provided for the family 3 years ago?

- i) Yes { }
 - ii) No { }
- Explain.....

26. About how much money do you spend on food every day?

27. Compared with the past 3 years, do you think the provision of the food needs

- of the family is
- i) The same { }
 - ii) Better { }
 - iii) Worse { }

Explain

EDUCATION

28. Who provides for the educational needs of your children (if any)?

- i) Self
- ii) Husband
- iii) Relative
- iv) Others

29. Are these the same people who provided for the children 3 years ago?

- i) Yes { }
- ii) No { }

DECISION-MAKING

30. Who takes decisions about?

	Now	Before
a) Your domestic needs in this family		
b) Your children's education		
c) Your processing activity/work		

31. Do you have control over your personal income? i) Yes { } ii) No { }

Explain

32. Was the situation like that before the project/enterprise?

i) Yes { } ii) No { } Explain

33. What types of household expenditure do you pay for?

i) Food { } ii) health { } iii) children's education { }

iv) clothing { } v) fire wood { } vi) water { }

viii) Other (specify)

34. Was the situation like that before the project/Enterprise?

i) Yes { } ii) No { }

Explain

35. Compared with the last 3 years, would you say your contribution to the

household expenditure is i) The same { } ii) better { }

iii) worse { }

Explain

36. Could you tell how you distribute your time for the following activities during the day?

Now

before the project

i) House keeping.....

ii) Childcare.....

iii) Economic activities.....

iv) Other.....

37. Do your working hours conflict with your household activities?
 i) Yes { } ii) No { }
 If no, why: explain.....
38. What problems do you face in your processing work?

39. What effect do they have on you?

40. How has the relationship between you and your Husband been since you started the project/Enterprise?
 i) The same { } ii) better { } iii) worse { }
 Explain..
41. Compared to the period before the project/enterprise, your ability to care for children has been? i) The same { } ii) better { }
 iii) worse { } Explain.....

PROPERTY OWNERSHIP

42. Which items did you acquire as a result of your business/job or the project?

- i) Plot of land
- ii) Animals eg cattle, sheep, goats, poultry etc.
- iii) Equipment for processing { }
- iv) Household Items
- v) Others (specify)