

**Towards strategies for poverty reduction:  
An analysis of the Rural Enterprise  
Program (REP) in Kintampo South district,  
Ghana**

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the degree of

Doctor of Philosophy

under the supervision of  
A/Professor John Wright and Professor Alan Morris

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## **Certificate of Original Authorship**

I, Bismark OSEI-ACHEAMPONG, declare that this thesis is submitted in fulfilment of the requirements for the award of Doctor of Philosophy in the Institute for Public Policy and Governance (IPPG) of the Faculty of Design, Architecture and Building (DAB) at the University of Technology Sydney, Australia.

This thesis is wholly my own work unless otherwise referenced or acknowledged. In addition, I certify that all information sources and literature used are indicated in the thesis.

This document has not been submitted for qualifications at any other academic institution.

This research is supported by the Australian Government Research Training Program.

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## **Abstract**

In less developed countries efforts by governments to enhance the livelihoods of rural people by promoting poverty reduction approaches have brought only limited improvements. In Ghana, the focus of this study, the impact of the Rural Enterprise Program (REP) on the rural poor is unclear. This study extends the body of knowledge on poverty reduction, with the central focus on an analysis of the REP in relation to poverty reduction in two rural communities in Ghana. The primary method was semi-structured interviews. Interviews were conducted with 11 key stakeholders involved in the day-to-day running of the REP. In addition, 30 smallholder farmers in the Kintampo South district who have received training and various forms of support from the REP were interviewed. The analysis of the REP examines the program, its impacts and the challenges faced. It draws on capability theory and the sustainable livelihood perspective as analytical tools. Results of the findings from the field research show that the REP investment in agricultural-led growth has resulted in poverty reduction among the local communities of Amoma and Ampoma. This has been manifested in the farming practices and production capacities of the smallholder farmers which have increased in the past couple of years since the introduction of the REP. The increases in their production capacity have contributed to increased income for the farmers and their households which in turn have enhanced their key capabilities to enjoy a decent quality of life. Among the key capabilities are improved nutrition and health of the smallholder farmers and their households, increased affordability of their children's education to the highest level and their capacity to accumulate valuable household assets. The rural/local community has also been impacted by the REP interventions. The increase in farming activities has created job opportunities for other local people to make a decent living. There has been knowledge transfer from the smallholder farmers who participated in the REP interventions to other farmers that has enhanced their functionings in the local community. The REP interventions have improved the philanthropic activities of the smallholder farmers by boosting their capacity to offer free services in the form of livelihood support to other community members when the need arises. This has strengthened the social ties and relationships between the smallholder farmers and other people in the local community. The research found that despite the substantial impacts that the REP has made on poverty reduction, there are still challenges that confront the REP in reducing poverty. Institutional constraints, disorganized land tenure systems and climate change are among the key barriers affecting the REP in scaling-up activities geared towards reducing poverty. The findings of this research illustrate the policy frameworks required for future poverty reduction approaches by governments, policy makers and development partners in rural communities of developing countries where the incidence of poverty remains a key challenge.

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## **LIST OF ABBREVIATIONS**

ADF	African Development Fund
AfDB	African Development Bank
BAC	Business Advisory Centre
BDO	Business Development Officers
BDS	Business Development Services
BRC	Business Resource Center
DA	District Assembly
GHC	Ghanaian Cedi
GLSS	Ghana Living Standards Survey
GPRS	Ghana Poverty Reduction Strategy
GSS	Ghana Statistical Service
GRATIS	Ghana Regional Appropriate Technology Industrial Service
GoG	Government of Ghana
IFAD	International Fund for Agricultural Development
MGF	Matching Grant Fund
MSE	Micro and Small Enterprises
NGO	Non-Governmental Organization
NCCPF	National Climate Change Policy Framework
PCA	Principal Component Analysis
PFI	Participating Financial Institutions
PMU	Project Management Unit
RIA	Research and Impact Assessment
RCB	Rural Community Bank
REDF	Rural Enterprises Development Fund
REP	Rural Enterprise Program
RTF	Rural Technology Facilities
RTSC	Rural Technology Service Center
TTP	Technology Transfer and Promotion

*The enduring power of ideas makes the society a better place for mankind*

*Bismark Osei-Acheampong 2023*

## **CHAPTER ONE:**

### **INTRODUCTION**

#### **1.0 Background of the Study**

There has been number of studies that have shown that rural enterprises have the potential to regenerate rural economies (Chazdon et al. 2020; Li et.al. 2019; McElwee & Smith 2014) and provides alternative and sustainable livelihoods for the poor in rural communities (Paudel Khatiwada et al. 2017; Syampungani et al. 2009). The Overseas Development Institute (ODI) cited in Mitchell, Keane & Coles (2009) has indicated that harnessing the human agency, market support institutions and entrepreneurial skills of rural entrepreneurs should be major intervention strategies to fast track the rural enterprise development agenda in developing countries for poverty reduction. However, in the developing and less developed countries, poverty continues because of several intertwined factors. These include insufficient compensation for agricultural labor, rules that directly or indirectly influence productive or large-scale farmers over less productive or smallholder farmers and urban centers over rural areas, and insufficient recognition of the role played by subsistence and reproductive labor (World Bank 2010). These and many other factors called for the introduction of several poverty reduction interventions by international organisations and successive government in poor countries to help mitigate poverty which characterize most developing and less developed countries across the world.

The rationale for the selection of this research topic stems from several participation in rural development projects that I have experienced in my personal and professional capacity. This research developed out of my curiosity to understand why poverty continues unabated despite the implementation of several poverty reduction strategies by national governments and the international community to address it (Cobbinah et al. 2013). Other factors that influenced the selection of the REP come from a long-held interest that I have in the subject matter, the value I place on the need to understand the implementation of the REP interventions in rural communities of Ghana and the “familiarity” that I have with the areas of implementation (Bryant 2017). Of particular importance is the inadequate focus on theories and concepts on which the study of

poverty reduction strategies is based; thus the study of poverty reduction programs in relation to the sustainable livelihood framework and the capability approach.

Although the REP has been recognised as a poverty reduction strategy/intervention in Africa (Bouichou et.al. 2021), there have been limited in-depth studies focusing on how the REP has been applied in host communities, and the resultant outcomes in relation to improving the living conditions of smallholder farmers and achieving poverty reduction. This study is set to understand whether the objectives of the REP “to improve the livelihoods, incomes, and wellbeing of the rural poor” have been achieved after many years of program implementation. Some key questions that demand answers after implementing the REP as a poverty reduction intervention include: Do smallholder farmers endorse the REP activities? Are smallholder farmers involved in the REP decision making? Do smallholder farmers benefit from the REP activities? Do smallholder farmers own and take pride in the REP activities? What challenges confronts smallholder farmers as beneficiaries of the REP interventions?

Given the potential of the REP to stimulate rural economies in Africa (Bouichou et.al. 2021; Kinsey 2023), rural communities should have the opportunity to assess the REP implementation, level of involvement, benefits and challenges, as well as the management of outcomes on their livelihoods, daily lives and their communities. Conceptually, this research seeks to examine the REP implementation and its outcomes on poverty reduction among smallholder farmers in rural Ghana.

This thesis seeks to investigate the REP as a policy instrument for poverty reduction in rural communities in Ghana. It builds on the extant research by looking within the country’s REP as an explanatory variable for delivering livelihood strategies and subsequent promotion of poverty reduction that seeks to enhance the living conditions of the rural poor across rural communities in Ghana. This study is set to explore this grey area by examining the REP as a vehicle for poverty reduction through the lenses of sustainable livelihood theories and approaches and the capability approach. This will be done by investigating the implementation of the REP in two rural communities of Amoma and Ampoma in the Kintampo South districts in Ghana, which are



dominated by poor residents, according to the Ghana Living Standards Survey (GLSS, 2018). Also, as the thrust of poverty reduction in Ghana tilting towards the rural districts is very high on the country 's development agenda, there is therefore the need to identify and analyse the level and forms of involvement and measures put in place by the relevant agencies in promoting initiatives that seek to tackle the socio-economic challenges existing in the rural areas.

## **1.1 Problem Statement**

The rate at which poverty is growing in Africa in the face of numerous natural resources and huge foreign aid inflows raises concerns (Mittelman & Pasha 2016; Raudino 2016). In the past five decades, more than US\$2.3 trillion have been spent on foreign aid and of this, a colossal US\$ 1 trillion came to Africa (Ross 2013), yet the impact on poverty reduction have been minimal. Although the poverty rate declined from 54 percent in 1990 to 41 percent in 2015, population growth rate at 2.6 percent per year has off-set these gains resulting in 130 million more poor people on the continent (World Bank 2019). In fact, Sub Saharan Africa remains the poorest area in the world with real per capita income today lower than in the 1970s and constituting close to 50% of the world's poor (Jayne, Mather & Mghenyi 2010; Raudino 2016). This according to Levy (2014) is attributable to poor governance, corruption and unsustainable development strategies.

According to the World Bank, poor people are people who live below the poverty line (Braithwaite & Mont 2009; Kanbur & Sumner 2012). The international community has made tremendous progress in reducing poverty which has resulted in the number of people impoverished falling to an appreciable level of 10 percent globally in 2015 (Beegle et al. 2016; Fantom & Serajuddin 2016). However, according to the World Bank (2020), the number of people living in extreme poverty rose by 11 percent in 2020, pushing poverty further higher than projections which were expected to fall. This has resulted in 90 million more people living in extreme poverty than before. The data above reflects continued but slow progress in the global fight against poverty. Despite the tremendous progress in reducing extreme poverty across the globe, the rates remain high in low-income countries many of which are found in the Sub-Sahara Africa (Beegle et al. 2016). This situation calls for an analysis of why institutional structures set up to reverse the trend are recording limited outcomes in poverty reduction across rural communities despite tremendous efforts.

Ghana, like other Sub-Saharan African countries share similar conditions regarding global efforts in reducing poverty among the people in rural communities (Beegle & Christiaensen 2019; Wade 2020), as poverty levels keeps reducing at slower pace. According to the Ghana Statistical Service (2019), poverty is mostly a rural phenomenon, with about 3.4 million people living in extreme poverty in most rural areas of the country. The conditions are very deplorable in the rural areas as there are several developmental challenges that requires a different paradigm of development efforts to change (Molini & Paci 2015).

Ghana's REP, launched in 1995, had its focus at the grassroots level. The main aim of the program is "to improve the livelihood and incomes of rural poor micro and small scale entrepreneurs" (African Development **Bank** 2012a, p. 2) communities to improve living standards (Ahwoi 2010; Awortwi 2010). This objective is to be achieved through the institutional structures which have the mandate to initiate and deliver the various components of the REP at the rural communities. However, according to studies conducted, the REP's impact on poverty reduction remains unclear (Ankomah 2012; Ayerakwa 2012b; Kanbontaa 2015; Kurri 2018; Manku 2018b). It is against this premise that an investigation to examine whether the REP has reduced poverty in the rural areas is important. Whether poverty reduction approaches are effective and could potentially address deprivation in rural communities or enhance their living standards is still relevant which needs to be empirically investigated (Béné, Hersoug & Allison 2010; Zulu & Richardson 2013). This thesis is situated within the Ghana government's effort of providing sustainable livelihoods and improving the living conditions of people living in the rural areas who are mostly impoverished. The thesis addresses the linkages between the REP and poverty reduction. Manku (2018a) found that the REP has failed to improve living standards of people in the Tano-North district. Korri (2018) found that in the Asuogyaman district, the REP has enhanced the livelihoods of beneficiaries who are engaged in non-farming micro and small-scale activities. The key question as to whether poverty has been reduced through the REP remains unresolved.

## **1.2 Poverty Reduction Approaches and Strategies in Ghana**

Over the last 30 years there have been a number of strategies to address poverty and promote human advancement in Ghana. The first was the report entitled ‘Making People Matter: A Human Development Strategy for Ghana (1991). The ‘National Development Policy Framework’ (1994), a 25-year development plan followed. There was also the Vision 2020; the first step (1995), a five-year approach proclamation later formed into the First Medium Term Development 1996-2000 (MTDP). This was followed by the Interim Poverty Reduction Strategy Paper (I-PRSP) from 2000-2002.

The Ghana Shared Growth and Development Agenda (GSGDA II, 2015) reports that the GSGDA I, was formulated as a successor to the Growth and Poverty Reduction Strategy (GPRS II) to be implemented over the period 2010-2013. According to the GSGDA II (2015), GSGDA I provided comprehensive business support, especially training, to farmers and fisher folks who benefit from credit schemes. The GSGDA II takes into consideration the need to promote basic living standards of Ghanaians, especially the rural poor (GSGDA II, 2015). The demanding and challenging task involved in reducing the level of poverty has become a major focus in Ghana. According to Hazell et al. (2010), the reduction of poverty is the most difficult challenge facing countries in the developing world.

Within the past two decades, the World Bank and other international aid agencies have been promoting small businesses to increase growth in the economy and encourage socio-economic integration (Ayyagari, Demirguc-Kunt & Maksimovic 2011). The African Union has expressed a commitment to improve development by promoting small and medium enterprises as a vital intervention policy (African Union, 2013). In Ghana, the practice of MSE’s promotion as an official development intervention strategy commenced in 1995 once the Rural Enterprises Program (REP) was piloted to address livelihood challenges of the rural poor.

In Ghana, poverty is primarily a rural phenomenon, with the northern regions recording the highest incidence of poverty in the country (Cooke, Hague & McKay 2016; Ghana Statistical Service

2016). Low agriculture productivity, undeveloped markets and lack of gainful wage employment opportunities have been identified as the major causes of poverty in the three Northern regions of Ghana (Ghana Statistical Service 2016). The proportion of population defined as poor (poverty line of GHS 371<sup>1</sup>) declined from 28.5 in 2005/6 to 11.3 percent in 2021. This positive trend is likely to continue if Ghana maintains the average economic growth rates of the last few years. In all of this, the perpetration of rural deprivation is most prominent. With a considerable number of people living in rural areas which are characterized by poverty and inadequate housing structures, poor nutrition among others (Devas 2014), one can appreciate the depth of rural deprivation in the country.

Rural poverty remains higher than urban poverty and the northern districts continue to have the highest incidence of poverty. Poverty is highest among food crop farmers, with an incidence of more than 60 per cent and they depend on agricultural related activities for their food and livelihoods (Arouna et al. 2017). Rural populations have limited access to basic social services, safe water, all-year roads, electricity, and telephone services. In the quest to find answers to the myriad of challenges facing the rural poor, the government of Ghana has taken steps such as the REP to ensure that the rural poor, particularly entrepreneurs are adequately empowered to be able to make a decent living for their families and also create other livelihood opportunities for other people in the rural areas (Ampadu-Ameyaw & Omari 2015; Korah, Nunbogu & Akanbang 2018).

### **1.3 A brief overview of the REP (summary, to be elaborated in Chapter Five)**

The REP is a poverty reduction initiative of the International Fund for Agricultural Development (IFAD) in partnership with the government of Ghana to improve the livelihoods, incomes, and wellbeing of the rural poor. Its intent is to enhance the beneficiaries' capabilities to engage in medium and small-scale non-farm enterprises to generate profits, growth, and employment opportunities. It was established in 1995. Years after the implementation of the REP, not much systematic research has been conducted to ascertain whether the program is alleviating rural

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<sup>1</sup> GHS 371 is approximately US\$ 37.71 or AUD\$ 54.43

poverty while at the same time achieving its other interrelated objectives of creating wealth and improving livelihoods. This study sought to address the identified knowledge gap. Rural development is linked to rural enterprises, which among others may take the form of diversifying from mainstream agriculture production to non-agriculture enterprises such as agro-processing, blacksmithing, local restaurant or catering, carpentry, pottery and/or the discovery of new products or service markets within and outside the rural communities.

#### **1.4 Research Questions**

The primary research question for this thesis is: *How does the REP contribute to poverty reduction in rural communities in Ghana?* This will be done by examining the implementation of the REP in rural communities of Ghana. In so doing and within the boundaries of the above set problem field, the study would be pursued through the following secondary research questions.

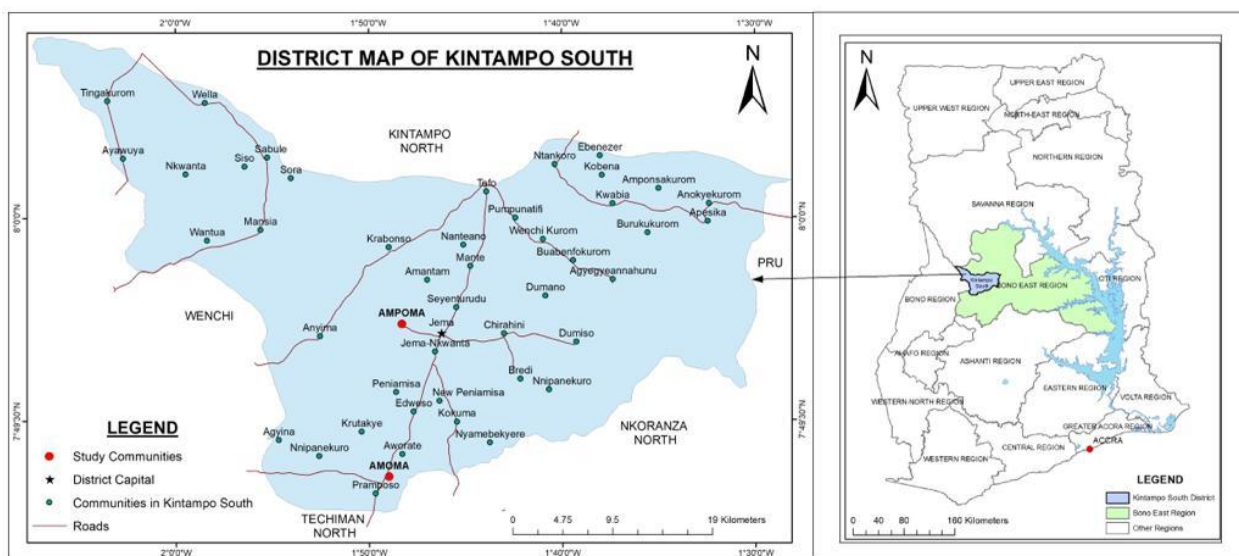
- 1 What are the strategies and mechanisms adopted by the REP for poverty reduction in Kintampo South?
- 2 What are outcomes of the strategies and mechanisms adopted by the REP for poverty reduction in Kintampo South?
- 3 Has the REP changed the lives of smallholding farmers in Kintampo South and if so, in what ways? Has it increased their capabilities?
- 4 What are the challenges of the REP with respect to poverty reduction in Kintampo South?
- 5 How do smallholding farmers perceive the REP in Kintampo South?

## 1.5 Research Approach and Area of study

To answer the research questions outlined above, this research adopted a qualitative method research approach. The primary qualitative data collection was severely affected by the global border restrictions due to the impact of the COVID-19 pandemic. In regard to the study area, most of the 31 interviewees were from the local communities of Amoma and Ampoma in the Kintampo South district of Ghana. The empirical study targeted smallholder farmers in these communities, as previous studies found that this group is vulnerable to poverty (Ehiakpor, Danso-Abbeam & Mubashiru 2021).

A qualitative analysis of primary data obtained by in-depth semi-structured interviews presented the opportunity to include the experiences of smallholder farmers who have benefitted from the REP interventions. Their different perspectives on the benefits of the REP interventions added empirical insights into the study. For the qualitative data analysis, the study employed Scoones (2009) sustainable livelihood perspectives concepts, such as livelihood strategies, livelihood resources and institutional context and process, to examine the impacts and challenges of the REP interventions on poverty reduction. To investigate how the REP interventions affects the key capabilities of smallholder farmers, the study employed the concepts on the Martha Nussbaum's capabilities framework (Nussbaum 2011c).

Figure 1.1: A map of Kintampo South district showing Amoma and Ampoma communities



Source: Author's construct from fieldwork (March 2022).

## **1.6 Significance/Rationale for the study**

There are significant empirical contributions of the study. Firstly, this is the first PhD research on Ghana focused solely on exploring the experience of smallholder farmers in rural communities who have benefitted from the REP interventions. As their experiences may vary in different farming activities, studying and analysing their experience in detail allows for suggestions/recommendation of solutions targeted at the farmers.

The research demonstrates how Scoone's (2009) framework of sustainable livelihood perspectives can be used to analyse the livelihoods of the poor and the broader poverty concerns, including the poverty reduction space. Furthermore, this research contributes to the growing body of literature that engages with rural poverty in Africa and utilises the capabilities approach to understand how poverty can be reduced (Francis 2019; Jayne et al. 2019; Osabohien et al. 2019). The research provides further evidence on how the REP interventions have improved the key capabilities of smallholder farmers to enjoy a decent life.

The study contributes to the literature on the challenges of poverty reduction interventions in developing countries (Beegle & Christiaensen 2019; Gassner et al. 2019; Si et al. 2020a). This research exposes how climate change, land tenure systems and other social practices like taboos, rituals and funerals affects the livelihoods of farmers in rural communities by further expanding the discussions in Ghana. It also explores the difficulties associated with farming activities such as high cost of farming inputs, pest and disease control among others.

In addition to the empirical and theoretical contributions, this research offers practical recommendations based on the study findings with respect to developing more effective ways to recognize and fight rural poverty in Ghana through policy interventions. The findings in this study provide insights into how policy frameworks can enhance the capabilities of the rural poor, who are mostly smallholder farmers to overcome poverty.

Finally, the findings of the research would assist government and development partners on future policy and program goals through the identification and overcoming barriers associated with the implementation of policies and programs aimed at poverty reduction. The research is therefore timely as it unearths the successes and challenges of the REP. The research would benefit program beneficiaries, mostly farmers, as suggestions has been made on how they can sustain their livelihood strategies for a longer period towards poverty reduction and enhancements of their living standards. The beneficiaries would benefit from suggestions on how to overcome the challenges which hinder their livelihood strategies. The research also contributes to a better understanding of issues surrounding Ghana's poverty reduction programs.

### **1.7 Structure of the thesis**

This thesis is organized into nine chapters. This first chapter sets the context and discusses the main issues that informed the research. The Chapter Two reviews literature relevant to the study. It discusses poverty and approaches to reducing poverty as well as presents the challenges of poverty reduction in the developing world. It also discusses how poverty reduction can be made effective through the role of social capital. Chapter Three discusses the theories which inform the research. The chapter links the REP and poverty reduction through a theoretical inquiry of the sustainable livelihood perspectives and its constituent parts that sets out the analytical frameworks. Besides, the chapter draws on the capability approach theory to examine how key capabilities of smallholder farmers has been improved through the REP interventions. Chapter Four describes and explains the research methodology and the strategy of inquiry adopted to explore the REP as a poverty reduction mechanism. Additionally, the chapter discuss the motivation, positionality and philosophical underpinnings of the researcher. Besides, the chapter further describes how data was analysed as well as the data management approach. The chapter also discusses the ethical issues and limitations of the study.

Chapter Five maps the research setting/context. The chapter describes the socio-cultural as well as the economic situation of the local communities. This chapter further examines the strategies and



mechanisms adopted by the REP for poverty reduction in the local communities of Amoma and Ampoma. Chapter Six illustrates the impacts of the REP on farming practices and production capacity of the smallholder farmers who participated in the REP interventions. This chapter shows that an improvement in the farming practices of the smallholder farmers has resulted in an increased production capacity which has given them higher incomes. Chapter Seven continues with the discussions of the research findings by focusing on the impacts of the REP on the households of smallholder farmers and the rural/local community development. The impacts of the REP on the farmers household are observed through being able to afford basic necessities of life for instance nutritious food which enhance their health capability. Also, the chapter demonstrates that they can cater for their children in school and enjoy decent life.

Chapter Eight examines the challenges of the REP in reducing poverty. The first part discusses the challenges encountered by the REP in the implementation of skills and training interventions for the smallholder farmers towards poverty reduction. The second part discuss the challenges and constraints of the smallholder farmers who participated in the REP interventions. Chapter Nine, the final chapter revisits the key findings and reflects on the contribution of the study to the body of knowledge through empirical and theoretical insights as well as policy and practical implications. Based on the findings, recommendations for future practice of policy interventions are put forward. Finally, new areas for future research are suggested.

## CHAPTER TWO

### POVERTY AND POVERTY REDUCTION IN DEVELOPING COUNTRIES: REVIEWING THE KEY ISSUES

#### 2.0 Introduction

This chapter reviews the concept of poverty to understand the various definitions and how it is applied in the context of developing countries. The varying differences in the definitions add to growing difficulty of getting an accurate definition of poverty globally. The argument is that poverty is dynamic and that there is still no uniform agreement on what constitutes poverty even among less developed countries where poverty is endemic. Because of its dynamic nature, poverty requires an interdisciplinary approach to appreciate and understand them. This is followed by a subsequent section that discusses the various approaches of poverty reduction. The reviews indicate that the approaches to poverty reduction requires a comprehensive integrated approach because of the multidimensional nature of poverty. Further, the chapter discussed how poverty reduction can be made effective through the literature lens of social capital. Particular attention is paid to the challenges of reducing poverty in developing countries. The chapter ends with a brief summary of the review and concluding remarks on the best approach of reducing poverty in developing countries.

#### 2.1 Definitional Issues: Poverty in context

The concept of poverty has been defined in many ways. One of the broadest contemporary views of poverty is that held by (Lister 2021), which claims people are said to be living in poverty if their income and resources are so inadequate as to prevent them from having a standard of living considered acceptable in the society in which they live. Because of their poverty they may experience multiple disadvantages through unemployment, low income, poor housing, inadequate health care and barriers to lifelong learning, culture, sport and recreation (Lister 2021). For Lister (2021), poverty is a denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to; not having the land on which to grow one's food or a job to earn one's living, not having access to credit. Poverty is about insecurity,

powerlessness and the exclusion of individuals, households, and communities. It means susceptibility to violence, and it often implies living on marginal or fragile environments, without access to clean water and proper sanitation facilities.

According to Eneh & Okezie (2017), poverty is lack of income and productive resources to ensure sustainable livelihoods; hunger and malnutrition; ill-health; limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments and social discrimination and exclusion. It is also characterized by lack of participation in decision-making and in civil, social and cultural life. In short, indicators such as vulnerability, lack of assets, material deprivation, inability to consume, isolation, lack of freedom and socio-political representation, and the lack of employment constitute poverty (Brauch 2011; Ologbon et al. 2014).

Cobbinah, Black & Thwaites (2013) defined poverty as ‘pronounced deprivation in wellbeing’. Being poor means to be hungry, lack of shelter and clothing, inability to seek treatment when ill and lack of formal education or illiteracy. Kingdon & Knight (2006) offer a more detailed definition of poverty, adaptable to the conditions of different countries, whereby poverty is defined as follows: Pronounced deprivation in well-being, comprising many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of (political) voice, and insufficient capacity and opportunity to better one’s life. Poverty involves deprivation of material requirements for minimally acceptable fulfillment of human needs, including food (Clark 2009; Fahmy 2014) . This concept of deprivation goes well beyond the lack of individual income: it includes the need for basic health and education and essential services that must be provided by the community to prevent people from falling into the poverty trap. It also recognizes the need for employment and participation in community welfare activities by the individual.

According to Bradshaw (2007), poverty in its most general sense is the lack of necessities. The lack of basic food, the lack of shelter, the lack of medical care, and the lack of safety are generally thought necessary based on shared values of human dignity. Bradshaw approaches the concept of poverty from a community development perspective. He situates five theories of poverty which are individual deficiencies, cultural belief systems, political-economic structure, geographical disparities, cumulative and cyclical interdependencies. For Bradshaw, the economic context means individuals have limited opportunities to improve their well-being.

Chambers (2006) introduces five clusters of meanings for poverty. The first is 'income or consumption poverty' used mostly by economists in defining poverty. The second is 'material lack or want' in which poverty is the result of a lack of income and other basic needs, like shelter, education and access to health services, derived from the work of as defined by Townsend (2006). The third cluster, derived from Amartya Sen's 1976 seminal paper, is 'capability deprivation', which denotes material deprivation as well as individual capabilities of what one can or cannot do. The fourth meaning takes on a multidimensional deprivation meaning. The fifth focuses on illustrating development as a positive change shifting from conditions of "ill-being to well-being" (p. 4).

Absolute poverty is a condition characterized by severe deprivation of basic human needs including food, safe drinking water, shelter, health, sanitation facilities, education among others, understood as the one which the income of a family or a household is below the World Bank defined poverty level of US\$1.90-a-day making it difficult for them to afford basic subsistence (Singer 2019). On the other hand, relative poverty refers to an individual's way of life, which is comparatively below the minimum acceptable standard of living. That is poverty defined in comparison to other people's standing in society (Lister 2021). An individual can be poor in the relative sense, even when not poor in the absolute sense since the individual can meet some basic needs. Absolute poverty is typically discussed in the context of extreme poverty in developing countries, although absolute and extreme poverty are not synonymous concepts. According to Singer, extreme poverty is not only a condition of unsatisfied material needs, but also it is often accompanied by a degrading state of powerlessness by the poor.

The definitions given by the various scholars above illustrate that the definition of poverty revolves around deprivation of basic needs which is significant to the survival of an individual. The fulfilment of the basic needs by an individual enhances their capacity to pursue other needs which could give the individual other satisfaction in life either of tangible or intangible value.

## **2.2 Approaches to explaining poverty in developing countries**

According to the World Bank (2020), the COVID-19 pandemic will likely push about 100 million more people into extreme poverty. In Sub-Saharan Africa, although some economies have progressed, high rates of extreme poverty remain persistent, with high levels of multidimensional poverty still a challenge. Global poverty reduction has also slowed down when assessed at the US\$3.20-a-day and US\$5.50-a-day threshold, but at rates lower in Sub-Saharan Africa and South Asia at the extreme poverty line of US\$1.90, suggesting that many people in these sub-regional areas have barely escaped extreme poverty and remain at risk of falling back into the extreme poverty trap. This according to the World Bank, has contributed to making it increasingly difficult to reach the global goal of reducing extreme poverty to three percent by the year 2030.

Jeffery Sachs, in his book titled ‘The End of Poverty (2005)’ outlined a plan grander than the Millennium Development Goals (MDG’s) set by the United Nations, namely, to reduce extreme poverty by 50% by 2015 and to eliminate extreme poverty all together by the year 2025. Using case studies of specific countries, Sachs refers to his methods as “differential diagnosis” in “clinical economics” that address the root cause of poverty (Sachs 2005, pp. 74-89). Sachs illustrated that the presence or absence of the following seven categories of symptoms are used to craft a strategy/mechanism for addressing poverty: (1) the poverty trap, (2) economic policy framework, (3) fiscal framework and fiscal trap, (4) physical geography (5) governance patterns and failures, (6) cultural barriers, and (7) geo-politics. While some of the symptoms relate to conditions such as human capital, investment policy, trade policy, and population densities, the differential diagnosis framework is unique in the sense that it seeks to combine many factors before poverty interventions are designed and implemented.

In Sachs' view, a new multifaceted and holistic approach to addressing poverty ought to be applied to improve poverty reduction programs, and to educate and train economists on poverty reduction strategies. Sachs does not suggest a process of ignoring the contribution of economists, but rather advocates for knowledge inclusion from other disciplines that are often overlooked in the field of economic development. Sachs views his approach as a new "enlightenment" approach to globalization that is inclusive of "a globalization of democracies, multilateralism, science and technology, and a global economic system designed to meet human needs" (Sachs & McArthur 2005, pp. 347-53).

The Sachs approach differs from Bhalla (2002) neoclassical economic interpretation of poverty and growth in developing countries. Bhalla's goals for global poverty reduction are strictly econometric and lean towards the conclusion that "growth is sufficient," and that ". . . money income, though imperfect, is the best proxy for human welfare" (Bhalla 2002, p. 52). In his view, income is the primary consideration in the alleviation of poverty because income: (1) Enables poor people to have some purchasing power; (2) Provides access to resources otherwise unavailable to the poor; and (3) Enables the poor to purchase or receive free public goods (Bhalla 2002, p. 52). Bhalla's proposition leads to overconfidence in achieving the Millennium Development Goals of reducing global poverty by 50% by 2015 (which did not materialize). While Sachs is critical of the role played by the United States in undermining economic stability in other countries, Bhalla takes a more conservative approach arguing that we have just witnessed the twenty best years in global economic development as well as improving the lives of poor people (Bhalla 2002, p. 202).

Departing from both Sachs and Bhalla, poverty prescriptions, Ayittey (2016) has developed a theory of poverty based on the perspective of the poor themselves, especially in Africa. Ayittey argues that economic freedom rather than Sach's economic security model is the key to Africa's future economic development. Ayittey posits that African agricultural and village economics provides a framework of enterprise and social decision-making and the basis for successful resource mobilization and distribution for both local consumption and export. Ayittey argues that the African people must be allowed the freedom to develop economically without the interference of international or foreign pressure and elite control. He notes that "Famine, civil wars, devastated

agriculture, collapsed infrastructure, and political repression as well as HIV undermine African vitality and sentences Africans to near stone-aged existence” (Ayittey 2016, p. 15). According to Ayittey, the new paradigm of development, rather than emanating from the elites, must move the African people, who are mostly poor to the center of production and governance.

## **2.3 The Categorizations of Poverty**

From the literature on poverty, three major approaches of defining poverty have been identified; these are the basic income or the economic well-being approach, the basic needs approach, and the capability approach. The next section delves into the various approaches and discusses their implications for poverty reduction.

### ***2.3.1 The Basic Income or the Economic Well-being approach of poverty categorization***

The commonly used approach to define and measure poverty is the basic income or the economic wellbeing approach. Under this approach, an individual is poor if, and only if, the income level is below the defined poverty line. Many countries have adopted basic income or economic well-being poverty variables to monitor progress in reducing the incidence of poverty. Often the cut-off poverty line is defined in terms of having enough income for a specified amount of food. Three types of basic income or economic wellbeing variables has been cited in the literature: income, consumption, and welfare. The basic income or economic well-being approach suggest that issues of poverty can be tackled effectively by boosting incomes or consumptive capacities of the poor. The unending contentions have been how this can be achieve; is it by accelerating economic growth and increasing employment opportunities (Beegle & Christiaensen 2019) or by improving the pattern of income redistribution towards greater equality in the society (Thorbecke 2019). That notwithstanding, other research have also shown that economic growth does not necessarily result in improvements in the wellbeing of the poor (Friedman 2017).

The famous pioneer of the basic income or economic well- being approach to poverty is Joseph Rowntree, who pioneered this approach in the year 1899-1900 (Gazeley & Newell 2007).

Rowntree did this by estimating the weekly minimum expenditure for food and other necessities to determine the poverty line of families and households. According to Townsend (2010), in estimating the minimum requirements for the maintenance of physical efficiency, Rowntree estimated the nutritional requirements of children and adults, translated such needs into quantities of varying foods, based on which a monetary determination was made. To come to an accurate determination of family resource needs, calculations and adjustments were made for household consumables such as fuel and sundries as well as clothing according to family sizes. Townsend concluded that in using this methodology, Rowntree developed poverty measures which determines poverty lines for countries.

### ***2.3.2 The Basic Needs Approach (BNA) of poverty categorization***

The second approach to categorize poverty is the basic needs approach (BNA). The need to address basic needs in development studies is not an entirely new concept. The discontentment with the record of the conventional development approaches precipitated the continuous search for new directions to development policy to curb the increasing economic imbalance. The search shifted the development paradigm with an emphasis on integrated rural development (Van der Ploeg et al. 2017) and the satisfaction of basic needs (Max-Neef 2017). A significant outcome, worthy of notice, was the rethinking of economic development to include the reduction or elimination of poverty within the context of a growing economy (Banerjee, Banerjee & Duflo 2011; Lin 2012). Thus, the human well-being, rather than statistical measures of output, becomes the central focus towards which development policy was directed (Boarini, Kolev & McGregor 2014).

The basic needs approach recognizes that so long as the poor remain deprived of the essentials required for an economically productive life, they would neither contribute to, nor benefit from, economic growth, but rather remain outside the economic process. Overall economic development cannot occur unless it reaches all sections of the population, and this is not possible if large groups of people are impoverished. The basic needs approach essentially emerged from the work of the World Bank and the International Labor Organization (ILO) (Konkel 2014). These organisations argue that the focus on basic needs "appeared to follow naturally" from the evolution of development thinking during the 1970s, when emphasis shifted from economic growth towards



the issues of poverty and income distribution, after it became evident that previous development efforts largely bypassed the poor.

Abraham Maslow is perhaps the most well recognized theorist of the BNA. Maslow (1943, 1954) conceptualized five levels of needs which he deemed necessary for the attainment of human well-being. These are physiological, safety and security, belongingness and love, esteem, and self-actualization needs. In 1971 they were expanded with the addition of self-transcendence—which is about the need to connect with something beyond one’s own self. Maslow and Lowery (1998) further extended the concept to include cognitive need (that is, the need to know and understand) and aesthetic need (the need for beauty, symmetry, and order).

### ***2.3.3 The Capability Approach of poverty categorization***

The third approach to defining and measuring poverty is the capability approach. This approach goes beyond the basic income or the economic wellbeing approach to look at factors that make individuals not capable of attaining sufficient wellbeing. Defining ‘capability’ as the ability to achieve “functioning” or “achievement”, Sen argued that in terms of assessing one’s living standard what is key is the capability, for instance, to make informed decisions and to live a long healthy life. Better living condition does not necessarily depend on income (Sen 1992). Dimensions of one’s capacity may include education, health, and others. The core characteristic of the capability approach is its focus on what people are effectively able to do and to be; that is, on their capabilities. This contrasts with philosophical approaches that concentrate on people’s happiness or desire-fulfillment, or on income, expenditures, or consumption (Clark 2005). Sen discusses the concept of capability in development studies as an approach which is not limited to concepts such as increase consumption and increase in gross national product (GNP). It includes other sectors like health and education measures and is largely concerned with the expansion of individual capabilities. He defines capabilities as the ability of a person or a group of persons to achieve ‘valuable functionings’. These are the combinations of ‘beings and doings’ that an individual can achieve to improve upon living standards and conditions. He argues that capabilities are not necessarily basic as they can relate to things as elementary as being well nourished,

avoiding avertable morbidity and premature death to such complex ones such as being happy, attaining self-respect and being able to participate meaningfully in community life.

Another important contribution that has been made within the framework of Capabilities Approach is that of Martha C. Nussbaum (2005). She pointed out that violence against women around the world has interfered with every major capability of a woman's life. So, it is the capabilities approach which is needed if we are to describe the damage done by such violence and make the most helpful recommendations for dealing with it. She also states that the capabilities approach will be helpful in this area only if it develops effective arguments against cultural relativism and in favor of a context-sensitive universalism, and only if it is willing to make some claims, albeit humble and revisable, about which capabilities are most deserving of state protection, as fundamental entitlements of all citizens (Martha Nussbaum, 2005).

Robeyns argues that the capability approach can be used to evaluate several aspects of individual's well-being, such as inequality, poverty, and the living standards of individual's as well as well-being of members of a group in a society. She suggests that the capability approach can also be used as an alternative evaluative tool, or as a framework the capability approach can be used as a tool within which to design and evaluate development policies both by governments and non-governmental organizations in developing countries. Further elucidating the capability approach Schokkaert (2007) seeks answers to the questions 'equality of what' and concludes that well-being can be measured in terms of the 'functionings 'of a person (i.e., what a person is able to achieve, to do or to be—being well nourished, well clothed, mobile, participating in community life); and more importantly the real opportunities available to a person, which Amartya Sen termed as capabilities.

Notwithstanding its contributions to human development, Sen's capabilities approach has been criticized on the grounds for being too individualistic as it is mainly concerned with the capability of the 'individual'(Ibrahim 2006). According to Stewart (2005), the role of collectiveness in

affecting individual capabilities is ignored by the Sen's approach. The next sections discuss the approaches to reducing poverty.

#### **2.4 Approaches to reducing poverty in developing countries**

The design of livelihood strategies needs to often ensure that the approaches employed to transform the lives of the rural poor do not inhibit the ability of the poor to access the resources they require to meet their basic needs. However, livelihood strategy approaches are not compatible with BNA. This is so because policy measures inspired by BNA alone is not capable of addressing poverty reduction holistically as there are other poverty related issues like the socio-cultural dynamics in rural communities which the basic needs approach is incapable of addressing on its own. This study argues that if a sustainable livelihood strategy can provide a stable income to an individual/household, then it has the potential to move the individual/household out of the poverty trap. So long as the income can meet the expenditure/consumption pattern of an individual/household, then the poverty level of the individual/household can be reduced to an appreciable level. Livelihood diversification strategy crafted along the income concepts has the potential to be effective when the incomes generated from the livelihood activities can meet the expenditure/ consumption patterns of an individual/household to live a meaningful life. However, the limitation of the basic income approach is a situation whereby the income level of the individual could not meet the expenditure patterns of individuals and households. The basic income or economic well-being approach is criticized on its over reliance on household income as opposed to individual income for the determination of poverty lines (Banerjee, Niehaus & Suri 2019). The main argument is that the approach is prone to measurement error because welfare indicators based on households fail to consider basic need differentials among household members as well as intra-household allocation issues. He further critiques the approach for its neglect of critical household welfare issues. The scholars observed that welfare emanating from home-based production, non-market goods and services and in-kind transfers which could form a major part of a household's consumption basket are disregarded in income poverty estimates. These, the scholars conclude, can lead to distortions of welfare measures. The next section discusses how poverty can be reduced with regards to the capability approach.

#### ***2.4.1 Situating poverty reduction in the Capability Approach***

Sen argues that evaluations and policies should focus on what people are able to do and be. They should include assessments of the quality of their life and focus on removing obstacles in their lives so that they have more freedom to live the kind of life that they have reason to value. So, when a poverty reduction activity undertakes to evaluate a group of persons' well-being (in the course, perhaps, of assessing their quality of life, standard of living, social welfare, or level of poverty), the capability approach would argue that it must have in view their functionings. Not all functioning's will be relevant to every evaluation. The identification of what people value, the selection of which priority functioning's a particular poverty reduction initiative should aim to expand, and the actual expansions that are to be evaluated (which may be wider than the priority functionings), are each separate questions. Sen does not identify one set of basic functioning's (or basic capabilities) precisely because no one set will do for every evaluation.

The enhancement of human capabilities should also correspond with the expansion of productivity and earning power of the individual (Faggian, Modrego & McCann 2019). It is important to note that the reduction of income poverty alone cannot be the focus of poverty reduction programs. The criticisms of the capability approach notwithstanding, the approach holds better promise for understanding poverty reduction. Policy makers need to be concerned about the implications of livelihoods strategies on the ability of the poor to achieve valuable functioning's. In this regard, the capability approach expects policy makers to ensure that their policies are enablers and not impediments to the functioning's of the poor. Working within this space requires an assessment of the extent to which poverty reduction strategies make the social conversion factors (public policies, social norms or power structures and relations) and the environmental conversion factors (climate, geographical location, and changes in the quality of the land resource base) inhibiting or enabling to the livelihood strategy of the poor.

To this regard, this study concludes that the capability approach is the most appropriate conceptualization as it offers a more comprehensive way of looking at poverty and how it can be reduced by the poor in developing countries. By boosting the capacity of the poor, they could

pursue livelihood activities that may potentially enhance their standard of living. The poor could also pursue multiple livelihood activities as a means of diversifying their livelihoods to develop resilience against future shocks and stresses.

## **2.5 Making poverty reduction policies effective in developing countries**

### ***2.5.1 The role of social capital in poverty reduction***

Social capital suggests that ‘social relations are valuable resources’ (Wellman 2018). Social capital is the sum of access to current and future needs of resources through an individual’s network of relationship (Van der Gaag & Webber 2008; Zheng 2010). In this regard, social capital is often conceptualized within social networks. According to De Carolis & Saporito (2006), social networks, provide individuals and communities with goodwill that could be leveraged to accomplish positive outcomes. They suggested that the purposes for which social capital is formed affects whether and how easily individuals and communities can use it towards developmental ends. Social capital has been conceptualise as: “a person’s or group’s sympathy toward another person or group that may produce a potential benefit, advantage and preferential treatment for another person or group of persons beyond that expected in an exchange relationship.” Stark & Jeffries (2012, pp. 117-36).

For Robert Putman, social capital refers to connections among individuals, for instance social networks and the norms of reciprocity and trustworthiness that arise from them. Social networks have value and social contacts have the potential to influence the productivity of individuals and groups. Social capital is closely related to ‘civic virtue’. Putman argues that social capital is closely related to civic engagement and social connections, which fosters reciprocity and trust. To Putman, networks of civic engagement facilitate societal cooperation, coordination, and communication.

According to Bhandari & Yasunobu (2009) social capital is a collective asset in the form of social relations, shared norms, and trust that facilitates cooperation and collective action for mutual benefits. Social relations in this sense is regarded as an asset of an individual that can be leveraged for positive outcomes. Fukuyama (2000) views social capital simply as the existence of a certain

set of informal values or norms shared among members of a group that permit cooperation among them. His definition of social capital emphasises the quality of societal relationships which permits people to associate with others and this according to Fukuyama helps to develop social capital.

From the above definitions given by different authors, it can be deduced that the common element underlining their definitions is the emphasis given to social relations that generate productive benefits to both individual and the community. Elements that are crucial to the definition and conceptualisation of social capital can be grouped into three broad categories: social networks (of families, friends, communities, and voluntary associations), norms of reciprocity (shared norms, values and behaviours) and trust (in other people and institutions) community and organizational participation (volunteering). The implication is that chances of growth and success of livelihood strategies increase substantially when individuals are able to secure external resources through their networks of relationships (Ferris et al. 2014; Weeratunge et al. 2014). Individuals who enjoy wider and better social capital secure more external resources to boost their livelihoods (Bebbington 1999; Cope, Jack & Rose 2007). They take advantage of their social networks that they have developed over time for the benefit of their livelihood strategies. Typically, in rural communities, individuals utilise networks that they already developed to add value to their livelihood strategies (Cassidy & Barnes 2012; Horlings & Padt 2013).

In the context of sustainable livelihoods strategies, social capital refers to the social resources which individuals rely on to achieve desirable outcomes in relation to their livelihoods. The outcomes could be higher sales, developing new markets, reaching out to new clients and even getting new materials for livelihood expansion among others. These may include but are not limited to networks and connections, either vertical (hierarchical) or horizontal (between individuals with common interests). The guiding criteria is that the networks and connections increase the confidence and abilities of individuals and communities to work as a group and improve their access to institutions with greater scope for action, such as well-being improvement programs and livelihood interventions.

Onyx & Leonard (2010) argue that for social capital to be transformed into development, the presence of other capitals would be crucial in an interactive process of complementing each other. Social capital could be used as a mechanism to accumulate financial capital to make development programs successful within rural communities. Access to financial and human capital to complement social capital are mostly provided by local development institutions which is relevant and inclusive for local development efforts. According to Onyx & Leonard (2010), it is significant to note that, regardless of the role of local knowledge in development efforts, skills and knowledge of project management are equally important to make development efforts achievable. Studies on poverty reduction in less developed countries have strengthened the arguments that poverty reduction programs that take advantage of existing social structures for implementation could have significant individual and community impacts (Banks & Hulme 2012; Matewos, Navkiranjit & Jasmindeep 2016). This study will be examining the importance of social capital in poverty reduction efforts among rural communities in the Kintampo South district of Ghana.

## **2.6 Challenges of poverty reduction programs in developing countries**

Kanayo (2014) reviewed poverty and poverty reduction strategies in Nigeria between 2007 and 2012. The review identified challenges associated with poverty reduction policies. Poor targeting of poverty reduction recipients', inadequate infrastructure and corruption among others were identified as obstacles that have the potential to frustrate the attainment of the millennium development goals. The study recommended that future poverty reduction strategies be based on fundamentals of inclusive growth and broad-based that cuts across large sectors of the poor. In addition, incidences of poverty reduction programs should engender increasing productive job creation targeted towards the poor to better their living standards.

Similar studies by Dauda (2017), identified failure of poverty reduction policies to address structural transformation, jobless growth and non-pro-poor growth (for instance highly skilled jobs which the poor lacks the skills to do) among the reasons for increasing poverty amidst higher economic growth in Nigeria. Recommendations are that structural transformation of the economies of developing countries should be the focus for poverty reduction. Such a transformation has the potential to create new job opportunities for the poor amidst an abundance of natural resources.

Further recommendations suggest that realistic and effective commitment to good governance and sustained fight against incidence of corruption might engender poverty reduction in Nigeria.

Beegle & Christiaensen (2019) in a report on accelerating poverty reduction in Africa cited fundamental factors that contribute to slower poverty reduction in Africa. The scholars concede that although microeconomic stability and growth are crucial success factors for reducing poverty and contribute to improving well-being in other parts of the world, they are not adequate to end poverty in Africa. This is because despite relative economic growth and stability in Africa, low human capital, gender inequality, huge infrastructural deficits and over-reliance on natural resources by many African countries continues to hold back effort towards poverty reduction. To these scholars, besides the aforementioned challenges; climate change and debt pressures also contribute to hold back poverty reduction efforts in Africa.

Microfinance institutions, financial schemes through which credit facilities are made available to the poor, have become an important policy strategy for poverty reduction in most developing countries. Research has shown that inadequate access to credit facilities by the poor has become a major obstacle for the poor to escape the poverty trap (see Barrientos 2013a; Hilson 2012; Kraay & McKenzie 2014; Sachs et al. 2004). Nathan, Margaret & Ashie (2004) in a study of microfinance institutions in Uganda report several challenges that confronted the scheme as an instrument for poverty reduction. One of them is the targeting approach which favors the economically active poor instead of the poorest of the poor. According to the study, microfinance institutions are gender-biased as they favour women even as poverty in Uganda is gender-neutral. On the location of microfinance institutions, the study found that microfinance institutions are predominantly urban based at the expense of the rural areas where the poor mostly resides. The study recommends that for microfinance institutions to be effective as a mechanism for poverty reduction, their capacity should be enhanced to design appropriate policies that target the very poor in society and they should be gender neutral.



In a study of financial development and poverty reduction in Bangladesh between the period 1974 and 2013, Abdin (2016) found that financial development reduces poverty directly by providing greater credit access along with savings opportunity for the poor and indirectly via promoting economic growth. However, despite the positive outcome of financial development on poverty reduction, financial instability which sometimes rises alongside financial development is inimical to poverty reduction efforts in Bangladesh.

The pursuit of social assistance programs is without doubt a significant effort towards poverty reduction. According to Barrientos (2013b, p. 10), the contribution of social assistance to poverty reduction has been downplayed in development thinking but the expansion in the global South suggest otherwise. Social assistance programs which have been implemented in several developing countries allow cash transfer payments to be made directly to the acute poor who hitherto had no substantive income for survival. After several decades of implementing social protection systems, empirical evidence abounds that shows the challenges confronting this approach. Long (2010) in a report on social protection in East Asia, identifies several issues, among others that threaten the prospect of the scheme towards poverty reduction. In Vietnam, the report identifies that the coverage rate has been low among amongst the poor, who are mostly in the informal sector. In Cambodia, the report finds that existing social assistance programs fail to provide assistance to those who have fallen into the poverty trap for a brief period. Such groups include farmers, who are victims of natural disasters or affected by the lean season. Most of the exiting schemes have limited coverage neglecting the majority of the very poor in the rural areas of Cambodia. In Laos, the report found that limited administrative capacity and inadequate government revenue were the main constraints with respect to social assistance enhancing poverty reduction.

The rural non-farm economy (RNFE) has become a pathway out of poverty for the poor in developing countries. According to Haggblade, Hazell & Reardon (2010), given the low capital requirements and easy way for entry, employment generation and relatively high income of RNFE, policy makers see it as a means by the rural poor to escape the poverty trap. A study by Oseni (2008) in Nigeria found that rural households with non-farm income substantially increased their purchases of agricultural inputs on cash basis compared to rural households without non-farm

income. However, despite the potential of RNFE to offer the poor a decent life, the deficiency of their human, financial and capital assets restrict poor households to effectively participate in lucrative niches of the rural non-farm economy. As noted by Haggblade, Hazell & Reardon (2010), poor households in such circumstances have less pathways out of the poverty trap leaving them with high level of vulnerabilities whereas the high lucrative non-farm market niches becomes dominated by the privileged few in the community.

Nugroho et al. (2021) explored the progress and challenges of poverty reduction programs in Indonesia by analyzing programs such as conditional cash transfer, school assistance and health insurance assistance that seeks to address long-term poverty by improving the human capital quality of the poor. Finding shows that among the common challenges of the programs are poor targeting and a lack of harmonization between the various programs. They recommend the need to develop a new targeting approach for beneficiaries and the need to integrate and harmonize the various programs into a single unit for further poverty reduction among the poor in both the rural and urban areas of Indonesia.

In a review of recently launched poverty reduction programs in lower-income countries of Central and South America to raise human development and consumption among extreme poverty-stricken groups, Barrientos & Santibañez (2009), suggested that although the introduction of these programs has been successful, there are difficulties in implementation due to low delivery capacity, infrastructure deficit and high incidence of poverty persistent in these countries. The review concludes that although these programs could potentially reduce persistent intergenerational poverty, their sustainability is strictly undermined by weak institutionalization governing these programs.

## **2. 7 The nature and dynamics of poverty in Ghana**

Ghana's rapid population growth means increase demand for resources such as food, water and land; a higher dependency burden which forces the young population to work to supplement the family income (Kotu et.al. 2017); and social pressures on the government to provide welfare

services such as health, education and housing in order to maintain a basic minimum standard of living (Doe et.al. 2020; Kleemann et.al. 2017). However, with Ghana's population growth unaccompanied by a corresponding growth in the economy, poverty has become persistent in the country (Bukari et al. 2021; Donkor 2019). Ghana had a poverty rate of 51.7% in 1991/92, but this had dropped to 23.4% in 2016/17 (Ghana Statistical Service 2018). This means about 24.2% of Ghanaians numbering some 6.4 million people cannot afford to spend GH¢3.60 (US\$ 1.16) a day on food and other basic necessities of life (Ghana Statistical Service 2018).

Poverty in Ghana is multidimensional: lack of macro-economic stability (Mbilla et.al. 2021); inadequate basic schools infrastructure (Shibuya 2020); low capacities due to inadequate vocational and skills training (Dadzie et.al. 2020); limited entrepreneurial opportunities (Kissi et.al. 2020) and poor health conditions (Codjoe et.al. 2020). Coupled with the above conditions is the lack of participation and representation in political/public policy and social processes (Chazan 2019); gender discrimination especially against women (Mannah-Blankson 2018); and increasing geographical/spatial disparities in resource allocations leading to increasing vulnerability and exclusion in resource endowed regions (Oteng-Abayie et.al. 2023).

In Ghana, the above characteristics of poverty have manifested in the form of low incomes, malnutrition, health and diseases (Ewusie et.al. 2017); lack of access to safe drinking water and basic sanitation facilities (Adams et.al. 2016); and high illiteracy rate (Dzidza et.al. 2018). Agricultural production which remains the main source of livelihood for the majority is faced with serious challenges such as post-harvest losses, crop pest and diseases; and exposure to climate risks and shocks such as floods, drought and unpredictable rainfall patterns leading to food insecurity and environmental degradation among many farmers (Atanga et.al. 2021). The situation has become problematic due to limited use of technology to stem/reverse its effects (Addaney et.al. 2021). Despite recognition of the multidimensional nature of poverty in Ghana, economic indicators remain dominant in poverty assessment (Boon et.al. 2020; Molini et.al. 2015). For instance, using economic indicators, official statistics indicate that overall poverty levels in Ghana have been decreasing since the 1990s, with five out of the 16 regions in Ghana having less than 40 percent of their population living in poverty (below the poverty line) from the 1990s to the 2000s

(GoG, 2003). Although economic measures have been successful, to a limited extent, in reducing poverty, many regions in Ghana continue to remain in severe poverty (Agyemang-Duah et.al. 2018). This includes the Bono-East Region where the Kintampo South district is located, which is ranked sixth poorest in Ghana, with over 35.1 percent of its population living in poverty (UNICEF 2016).

A recent studies by McKay et.al. (2016) analyses trends in consumption and non-monetary poverty outcomes in Ghana since the early 1990s. They find an improvement in many of the monetary and non-monetary indicators. For instance, non-monetary indicators such as infant and under-five mortality rates have declined over the period. Senior high school enrollment and attendance rates and access to other basic services have improved. The issue of rising inequality is extensively highlighted in the studies. They find an increase in spatial inequality in both monetary and non-monetary outcomes. A conclusion from the analysis is that inequality is one of the key reasons that growth occurring in the economy has not resulted in higher poverty reduction in Ghana.

As the importance of growth for poverty reduction has been emphasised extensively in the poverty literature (Dorosh & Thurlow 2018; Fosu 2017), however, Lakner et.al. (2022) notes that rising average incomes may not necessarily reduce extreme poverty if income inequality is high and continues to persist especially in deprived regions of Ghana. The Ghanaian economy has long been characterized by the persistence of regional income inequalities along a North-South divide, where poverty remains disproportionately concentrated in the Northern part of the country (Abdulai et.al. 2018). Huq et.al. (2018), however observed that an important region of concern is the Northern region which saw poverty levels declining from 55.7 percent in 2005/2006 to 50.4 percent in 2012/2013.

Literature shows that the preoccupation with economic indicators for poverty analysis in Ghana over the past two decades has resulted in a situation where there is a limited focus on social and cultural factors such as health and education (McKay et.al. 2016). Aduhene et.al. (2021) observed that the poverty situation in Ghana is not only limited to unemployment, but also includes low productivity and income/earnings of people, inadequate basic social services provision, and the

absence of effort to change the structure of the Ghanaian economy since independence. As a result, gaps exist in access to and utilisation of basic services like health and education by the poor, especially in rural areas of Ghana (Anlimachie et.al. 2020; Gyasi et.al. 2019). Relative pro-poor growth – also known as inclusive growth – reduces relative inequality as well as poverty (Fosu 2017; Wade 2020) i.e. the poor benefit more than the better-off. Inclusive growth raises the consumption of the poorest individuals in society thereby enabling them to meet their basic needs (Barrier 2017). In an increasingly unequal society like Ghana, the concept of inclusive growth, i.e. growth that benefits the poorest more proportionately should be of particular interest to policy makers. Although this requires urgent attention, limited research has focused on the dynamics of poverty in rural Ghana, and how those dynamics differ from the situation in the urban areas.

## **2.8 Conclusion**

This chapter has provided an overview of the literature on the origins and conceptualizations of poverty and poverty reduction in the context of the developing world. Several studies have focused on the dimensions of poverty and poverty reduction, which situates them within economic growth (Alvarez & Barney 2014; Fosu 2017). However, with increasing recognition of the importance of human welfare in the development discourse, the focus of poverty and poverty reduction has been broadened to include other indicators such as human capabilities which includes health and nutrition among others. Developing countries are challenged with basic needs and developing the capabilities of their people and thus they require different approaches to addressing these issues that confront their people especially in rural communities. To this regard, this study concludes that the capability approach is the appropriate conceptualization of poverty as it proposes an effective mechanism of reducing poverty for the poor. Fighting poverty requires a more comprehensive approach which will be difficult without boosting the capacity of the poor. That enhances their abilities to pursue livelihood activities that could give them capital resources to meet their basic needs. The poor could also pursue multiple livelihood activities as a means of building-up resilience to withstand future shocks and stresses that may arise.

The chapter also traced the potential role of social capital in poverty reduction. The discussion centered on making poverty reduction policies effective through theoretical lens of social capital.

It is within the context which indicates that social capital within communities has a strategic role to play when it can be used as a mechanism for poverty reduction in poor communities.

Whereas developing countries are pursuing policies and programs to reduce poverty, the extreme conditions posed by climate change have the potential to impede development efforts in developing countries. The next chapter of the thesis maps out the theoretical frameworks which structure the evaluation and analysis of the REP and poverty reduction.

## **CHAPTER THREE**

### **REP AND POVERTY REDUCTION: EVALUATION AND ANALYTICAL FRAMEWORK**

#### **3.1 Introduction**

The previous chapter discussed the major theories and concepts underlying the definitions of poverty and the understanding of poverty reduction in the context of developing countries. The purpose of this chapter is to analyse the conceptual framework of the study. The first part of the chapter reviews the literature on the REP and discusses its potential benefits in relation to personal, social, economic and developmental issues in rural communities. Following the review is a discussion of the definitions of the sustainable livelihood perspective put across by various scholars in trying to understand its applicability in the development paradigm. This chapter argues that the REP interventions as a poverty reduction strategy has the potential to make the livelihoods of the rural poor more sustainable towards an exit path from poverty and subsequently examined the linkage of smallholder farming practices to poverty reduction.

The next section of this chapter analyses the livelihoods of the rural poor by making sense of the broader sustainable livelihood concepts and framework, and how it contributes to poverty reduction. The chapter situates the REP within the sustainable livelihood framework while it highlights the relevant aspect as models for explaining how it can improve and sustain the livelihood of the rural poor. The chapter argues that when livelihoods become more sustainable, they could improve well-being and increase the key capabilities of the poor for long term poverty reduction. The chapter concludes by discussing the strength and weaknesses of the sustainable livelihood framework as an approach for the analysis of the livelihoods of the rural poor. The main contention is that despite the weakness of the sustainable livelihood framework, it is still relevant in analysing livelihoods especially among the poor in marginalized/disadvantaged communities.

#### **3.2 Review of Literature on the REP**

The literature on rural enterprises focuses on two main areas. The first focuses on addressing distortions in the economies of rural areas. This focus includes the creation of sustainable job

opportunities to increase the incomes of individuals and households in rural communities (Tomich, Kilby & Johnston 2018). Under this category, non-farm-based income activities such as aquaculture, traditional handicrafts, food processing and animal husbandry are some of the common activities which are mostly operationalized under this category. The second focus denotes the rural enterprise program as a developmental objective that facilitates rural regeneration. To this end, it is necessary to define specific developmental strategies that meet the needs of rural communities (Barbu & Capusneanu 2012). To do this, is to embark on infrastructural and other inputs that could support the growth of entrepreneurship programs within rural communities. For instance, technological facilities and road networks are among the infrastructure that could facilitate the growth of entrepreneurship programs in rural communities (Carayannis & Sipp 2005). Input supplies such as seedlings, fertilizer, farming equipment and the provision of skills and training support could also enhance the growth of entrepreneurship among the poor. The following table gives a summary of the benefits of REP as cited in academic literature.

Table 3.1: Summary of potential benefits of REP's

Purpose	Benefits
Economic	Creating new economic ventures, contributing to increases in rural productivity, rural innovation, rural competitiveness, and rural employment creation to stem the rural-urban migration drift. Exploitation of unused/idle rural resources.
Developmental	Performing a significant role in rural regeneration and development, while enriching the quality of life of rural inhabitants through enhancing consumer choices.
Social	Contributing to social cohesion through the participation of more marginalized individuals and groups within rural areas through profitable entrepreneurial ventures
Personal	Contributing to greater material benefits (both wealth and status) as well as influencing self-fulfillment (freedom and



	independence of individuals) through unlocking personal potential and self-entitlements.
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Source; Adapted and modified by author from Forfás (2007).

### ***3.2.1 Distinctive features of Rural Enterprises in developing countries***

Rural enterprises tend to be smaller compared to their urban counterparts, with a greater proportion of micro and individual enterprises, suggesting that the needs of rural enterprises might be met through the generation of internal resources (Sharma, Dua & Hatwal 2012). The smaller sizes, coupled with their scattered location, makes the delivery of enterprise support services to rural enterprises more challenging and costly (Kandachar & Halme 2017), compared to programs in urban areas. In addition, rural enterprises are a difficult to reach by external agencies, due to the restrictive nature of management style applied in the running of the enterprises (Burns 2016; Grande, Madsen & Borch 2011). The restrictive nature of rural enterprises stems from the one-man owner dictates which hardly permits outside influence in the running of the entity. Rural enterprises take several forms, including retailing (for instance farm shops, craft and traditional handwoven work, direct sales, and agri-related food processing; aquaculture, activities, services (examples are agricultural, non-agricultural, and industrial workspace; and tourism (examples are leisure centers and accommodation for tourist). Diversifying from agri-related activities to a rural based enterprises offers leeway for improving the economic viability of businesses related to agriculture, as well as contributing to the growth of the local rural economy (De Roest, Ferrari & Knickel 2018). At the same time, diversification is not a universal panacea and rural entrepreneurs often need good advice if they are to succeed (Korsgaard, Ferguson & Gaddefors 2015). In addition, opportunities for profitable rural enterprises are affected by their location compared to enterprises situated in large urban centres (De Mel, McKenzie & Woodruff 2014).

Although finance is among the most commonly reported challenge facing rural enterprises (Barraket et al. 2019; Demirguc-Kunt & Klapper 2012), rural enterprises lack sufficient access to finance because the types of rural enterprises with high growth potential to attract the needed financial investment are relatively few in rural areas (Collier & Dercon 2014). As a result, Saxena

(2012) argues the need to increase the availability of equity finance to rural enterprises. Whilst access to equity finance (raising money by selling portions of an enterprise) is important for the potential growth of rural enterprises, research indicates that small percentage of rural enterprises are willing to accept equity finance as a means for growth and survival (Berner, Gomez & Knorringa 2012). This is because owners of rural enterprises fear of losing some portion or entire control of their business to non-family members or strangers through equity finance and other strategic alliances/partnerships (Padachi, Howorth & Narasimhan 2012).

The adoption and use of technology services (modern communication gadgets/equipment) has the potential to overcome many of the challenges facing rural enterprises ranging from sources of supply and access to larger markets (Jack 2013). Although rapid use of technology services in their various forms may represent a breakthrough for rural enterprises (Salemink, Strijker & Bosworth 2017), research suggest that changes brought by the use of technology services provide mixed results for rural enterprises due to the inadequate skills of owners and managers of rural based enterprises (Watkins 2012).

Rural areas lack the needed infrastructural and logistical base for the potential growth and development of rural enterprises (Barrios 2008; Foster & Briceño-Garmendia 2009). This has been a primary reason for the failure of enterprise programs in rural communities. Supporting rural enterprises is vital due to the distinctive characteristics inherent in rural enterprises operating in poor rural communities. Their distinct characteristics present both opportunities and challenges for local-level enterprise growth in rural communities. In this research, the current strategies of the REP will be regarded as a sustainable livelihood strategy as it seeks to give meaningful life to individuals in poor rural communities of Ghana.

### ***3.2.2 Linking smallholder farming practices to poverty reduction: examining the discourse***

Mellor & Malik (2017) conducted a study in Ethiopia on the relationship between smallholder farming practices, income growth and poverty reduction. They found that agricultural growth is a dominant variable both in income growth and poverty reduction—accounting for 73% of

employment growth in the agricultural sector which is dominated by smallholder farming practices. Further findings of the study show that rapid growth in production capacity among smallholder commercial farmers is essential to reducing rural poverty. The study recommended that to alleviate poverty, investment and institution building must be directed toward the sector.

Contributing to the debate on poverty reduction and food security through smallholder farming practices, Gassner et al. (2019) posit that poverty alleviation and ensuring food security depends on smallholders adopting farm-level technologies that increase their productivity and production. According to Gassner et al the incentives for smallholders to adopt proven yield-increasing technologies remain small. This is because most smallholder farmers in marginalised communities of developing countries are stuck to their traditional methods of farming practices. Investments in the agricultural sector are undoubtedly important and necessary but the chances of making these investments work for smallholder farmers depend on the understanding of their livelihoods' structures and the links between the agricultural and other sectors as well as their local communities. Recommendations are that policy interventions targeting smallholders have to acknowledge their heterogeneity with respect to their livelihoods' strategies and that not all smallholder farmers have the time, money or even the desire to implement new technologies that boost agricultural productivity. Further recommendations are that policymakers need to ensure that the knowledge about new farming practices for instance, organic farming and mixed farming methods generated by agricultural research community; and adoption of new technologies like weather tracking device are compatible with and available to the right target groups.

In a study of smallholder agricultural practices for income growth and poverty alleviation in Southern Africa, Shadreck, Isaac & Bruce (2013) discovered mixed results. At the household level, there was increased productivity of yields of the farmers during the period of investigation. The farming activities of smallholders created employment opportunities for their immediate family members. The study shows that there was increased household income through market participation and improved consumption diversity for the smallholder farmers and their households. The study further reveals that there was increased nutritional welfare which subsequently improved the living standards of the smallholders and their households. According

to Shadrack et.al, the same studies discovered that at the community and societal level, the increased in productivity contributes to food security; poverty alleviation; rural employment creation; improved livelihoods and improved social status as well as economic growth through huge investment in agricultural activities; for instance, the provision of farming inputs like seedlings, fertilizers and increased access to modern farm mechanization equipment for the smallholder farmers. In Zimbabwe, results show that there was increased productivity in food crops due to the cotton commercialization as farmers increased the use of high productivity inputs purchased with income from the cotton farming. The results confirm the role of smallholder farming activities in income growth and poverty reduction in Southern parts of Africa. Despite the positive results, there were some negative results reported in the study. Land degradation through the application of chemicals and fertilizers raised concerns about issues of environmental management and sustainability which the study reported were the result of policy failures, institutional failures and a lack of regulatory enforcement. Although some negative results were reported, the positive results outweigh the negatives of the smallholder farming activities in Southern Africa. Recommendations include the need for more policy interventions for instance increased seedlings and fertilizer subsidies to enhance the farming activities of the smallholder farmers as a mechanism for poverty reduction.

Alwang et al. (2019) examined the poverty reduction potential of the adoption of sweet potatoes varieties by smallholder farmers in Uganda. Results suggest that only modest reductions in rural poverty were realized through direct effects. Home consumption of the sweet potatoes varieties by malnourished children reduced nutritional deficiencies which contributed to their well-being. Another finding indicates that some farmers experienced limited gains in income because of small landholdings. The adoption of the new sweet potatoes' varieties had a large effect on income earnings for the smallholder farmers because the yields of the improved varieties were substantially greater than the previous varieties. The study found that stability of prices and input supplies, and the linkages of the sweet potato yields to the local and outside market all contributed to poverty reduction for the smallholder farmers.

In a similar study that linked agricultural investments to growth and poverty reduction in some selected country-side farming communities in Mozambique; Benfica, Cunguara & Thurlow (2019) found that despite increasing public spending on agriculture, the country's investment plan from 2012 to 2017 did not achieve national growth targets because of wrong targeting. The study found that investing in irrigation was more likely to benefit agricultural growth in the country's Southern region due to less favorable agroecological conditions. The study also revealed that spending on agricultural research and extension is, however, the most effective means of achieving both growth in the agricultural sector and poverty reduction. Through spending on agricultural research, discoveries were made on new farming techniques that stimulate faster growth than the previous farming techniques. This was evident in all the three subregions where the study was carried out. The scholars recommend that rather than increasing spending on agriculture activities, the government should have reallocated resources towards agricultural research and extension, instead of irrigation and fertilizer subsidies (although they are very important to smallholder farmers).

Arouna et al. (2017) conducted a study on improved rice varieties and how they contribute to achieving food security and reducing poverty in sixteen countries in sub-Saharan Africa (SSA). The study assessed the number of households and individuals lifted out of poverty and food insecurity. Results show that improved rice varieties improved productivity, food security and poverty reduction over the period 2000–2014. In addition, the adoption rate of the rice varieties increased over these years which subsequently increased the average income of the smallholder farmers who adopted the rice varieties.

To sum up, according to Haggblade, Hazell & Reardon (2010, p. 29); in recent years, globalization, urbanization, and improved infrastructure have opened up new opportunities in many rural and disadvantaged communities. These developments seemingly offer new prospects for stimulating rural economic growth and, perhaps pathways out of poverty.

### **3.3 Definitional context of sustainable livelihood perspectives and approaches**

According to (Morse & McNamara 2013, pp. 17-8),

The sustainable livelihood perspectives evolved within the context of the intentional development approach by which development practitioners were seeking to maximize the effectiveness of their intervention to help the disadvantaged.

For Morse & McNamara (2013), the sustainable livelihood perspectives provides an analytical framework which is useful for the analysis of policy interventions for the rural poor. The applicability of the sustainable livelihood approach was in the context of poor countries as a foundational element for testing the feasibility or viability of development projects and interventions. In this regard, the sustainable livelihood approach becomes the yardstick for the analysis of individuals' current livelihoods and what could be done through policy interventions to improve upon them.

Robert Chambers and Gordon Conway, in a classic 1992 working paper proposed the following as a working definition of sustainable livelihoods:

A livelihood comprises the capabilities (stores, resources, claims and access) and activities required for a means of living: A livelihood is sustainable which can cope with and recover from stress and shocks, maintains or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term (Chambers & Conway 1992, p. 6).

From the above definition, sustainable livelihood is not just about a means to survival but also about providing resources which can enable people to improve upon their living conditions. In this sense, sustainable livelihoods can be a means of making the connection between day-to-day lives and how individuals can sustain daily lives without compromising the prospects of the next generation.

According to Farrington (2001), the sustainable livelihood approaches has the poor as the main focus of analysis and seeks to identify policy interventions that meets their needs sustainably. Farrington gave three sets of principles which underlie the sustainable livelihood approach.

1. As a set of principles guiding development interventions (whether community led or otherwise)
2. As an analytical framework to help understand what 'is' and what can be done.
3. As an overall development objective in which case this development is the improvement of livelihood sustainability

The first principle serves as a guide to assist in using the sustainable livelihood approach in framing development thinking and subsequent tasks to undertake to achieve the objectives of a development policy and interventions. The second principle, in this sense make use of the sustainable livelihood approach as an analytical tool to set out a practical set of development interventions based upon the analysis of current trends and situations within a specific development context. The third set of principles make use of the sustainable livelihood approach in setting out the means through which the development interventions set out in the second principle could be achieved to improve upon livelihoods sustainability. The sustainable livelihood approach could be used as a means for identifying the conditions of the poor, the potential conditions that causes poverty among the rural poor and potential entry point and solutions for addressing the poverty conditions of the poor.

### ***3.3.1 The drivers and enablers of sustainable livelihood perspectives***

Sustainable livelihood activities have become an important income generating strategy for poor rural people across the developing world. According to the OECD (2007) livelihood diversification helps to reduce risks, especially those related to seasonality in rain-fed agriculture. Rural households adopt livelihood diversification strategies in an attempt to generate livelihoods and enterprises that can cope with and recover from stress and shocks, and in so doing maintain and enhance their capabilities and assets both for the present and the future. Diversification in this context is argued to open avenues for growth by providing extra incomes and resources that would otherwise be absent from the rural household.

Becoming less dependent on agricultural production is part of becoming better off. The poor and the better off may diversify to the same degree, but the absolute non-farm income of the better off

is several times higher than that of the poor (Angelsen et al. 2014; Haggblade, Hazell & Reardon 2010). Other studies shows that non-farm incomes are lower and less reliable than farm incomes, particularly in marginal areas (Gibson & Olivia 2010; Hill 2018) – and that agricultural development is an important prerequisite for more remunerative kinds of rural farm based sector employment (Jayne, Chamberlin & Headey 2014).

Livelihood strategies could potentially overcome risk and shocks in agricultural based livelihoods, but it also reflects the failure of agricultural production to deliver better livelihoods in the era of modernization and competitiveness (Kessy et al. 2013). Poverty and vulnerability are often associated with undue reliance on agricultural production rather than non-agricultural related activities (Hazell et al. 2010; Imai, Gaiha & Thapa 2015). Farms achieving yield growth often do so thanks to cash resources generated from non-farm activities, rather than being the origin of growth in such activities (Ellis 2009).

Another driving force which encourages sustainable livelihood is urbanization. It has become an increasing enabler because of the perceived or real attribute of offering better economic opportunities to rural people through better paid jobs, new skills, and cultural changes (Haggblade, Hazell & Reardon 2010; Lucas 2015). This may be particularly beneficial to the historically disadvantaged people in Sub –Saharan Africa. Contrary to conventional wisdom on urbanization and migration, high rates of migration into urbanized areas, both permanent and temporary have continued even though many migrants live in appalling conditions and work in the informal sector, which offers uncertain and underpaid work (Jacka 2014; Nelson 2017).

### ***3.3.2 Situating the REP within the sustainable livelihood perspectives***

It is well-recognized that households in developing countries seeks to diversify their income and livelihood strategies both to manage or reduce their risks and to expand or take advantage of synergies across different income generation activities (Alobo Loison 2015; Shackleton, Delang & Angelsen 2011). While livelihood strategies of the poorest often still depend primarily on agricultural activities, several studies show non-farm income activities to correlate with greater



overall household wealth. Thus, fostering more non-farm opportunities (i.e., non-climate-dependent) has been a focus for poverty alleviation and many broad development efforts, although some work also suggests caution in assuming causality in this relationship between non-farm income and poverty alleviation. On the whole, arguments for growing the non-farm economy in Sub-Saharan African have also highlighted the role it may play in providing employment for the continent's burgeoning population of poor, typically rural, thereby providing an alternative to urban migration and contributing to overall economic growth and income equality.

There is consensus that more sustainable livelihood strategies and non-farm employment is good for individuals and overall economic growth (Haggblade, Hazell & Reardon 2010; Wiggins & Hazell 2011). These strategies typically seek to provide farmer populations with access to new or expanded non-farm opportunities, such as involvement in micro- or small business enterprises, and/or promote engagement in agricultural transformation, encouraging farmer populations to become actors in higher levels of crop value chains for instance, transformation of the cocoa sector (which has several benefits) in developing countries. Development strategies for livelihood diversification therefore tend to focus on eliciting increased access to and use of modern inputs like the adoption of improved seedlings and technologies like e-commerce transactions for businesses (Uphoff 2013; Wainaina, Tongruksawattana & Qaim 2016). It is also about improving agribusiness opportunities and developing skills and support for individuals and groups to engage in non-agricultural self-employment or wage employment all with the focus on poverty reduction/alleviation and livelihood enhancement support.

However, while the potential opportunities afforded by livelihood diversification efforts are well-recognised, the challenges involved in engendering access and promoting effective uptake of less climate-dependent livelihood opportunities for more disadvantaged segments of populations have long been recognized as a key problem for development programs, as such populations typically lack the education, skills, financial capital, and/or social networks that are needed for such opportunities to be successful (Martin, McNally & Kay 2013; Valerio, Parton & Robb 2014). A related challenge is how to effectively foster agricultural transformation (Jayne, Mather & Mghenyi 2010), Lastly, given the interlinkages between agricultural and non-agricultural activities in many

rural economies, the key developmental challenge borders on how to effectively integrate both sectors together to create prosperity among the rural poor (Christiaensen, Demery & Kuhl 2011).

It is important to note that there is no consensus that greater livelihoods diversification in rural areas will necessarily lead to broad-based improvements in living standards (Dent, Dubois & Dalal-Clayton 2013; Giovannucci et al. 2012; Wiggins & Hazell 2011). The academic literature remains unsure of whether and the extent to which growing non-farm activities may lead to increased poverty alleviation across developing countries (Antwi-Agyei, Stringer & Dougill 2014). A point worthy of mentioning is that much of the existing research on this topic has taken a broad brush approach to what constitutes “non-agricultural”, ‘lumping many activities together rather than engaging in sector-specific or more finely disaggregated analyses of different non-agricultural activities’ (Angelini & Sorana 2013; Liedholm & Mead 2013; Marques-Perez & Segura 2018). Their works highlights that the non-agricultural sector of economies are indeed important for potential poverty reduction (Antwi-Agyei, Stringer & Dougill 2014; Yanda & William 2010).

A study by Marques-Perez & Segura (2018) found that that in several African countries, agriculture-led growth tends to be more strongly associated with poverty reduction than growth in non-agricultural related activities. On the contrary there is substantial variation across countries, and such variations tend to relate to differences in the structural characteristics of countries. For example, in the case of agro-processing as a component of industrialization, they find that in countries where the required labour and inputs could be adequately supplied to the poor for agro-processing activities, the sector could be similarly effective as agriculture related activities in reducing poverty.

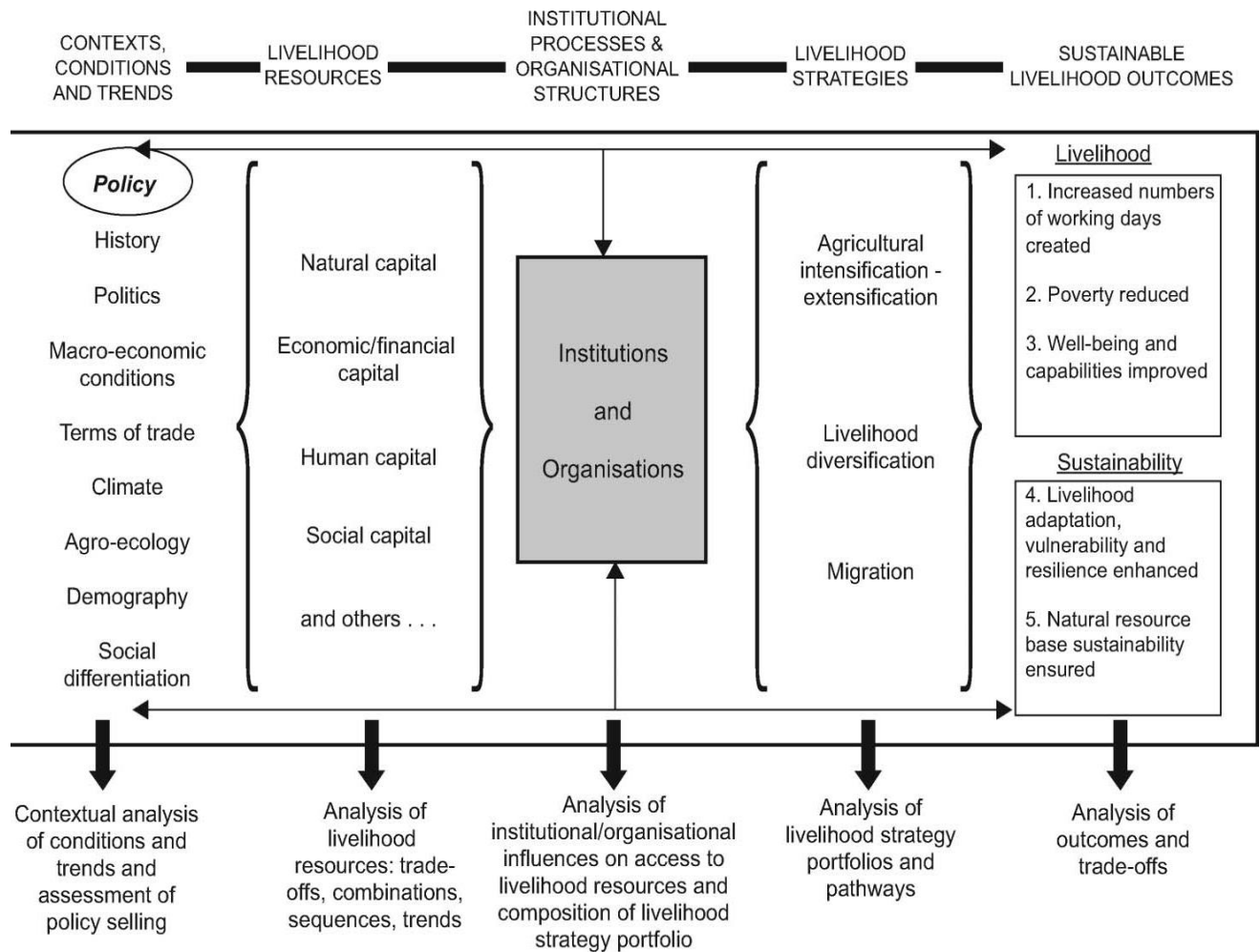
In sum, empirical studies in Sub-Saharan African countries points to household, locational/geographic, and broader structural factors as playing key roles in determining the likelihood, sustainability, and level of productivity/success of micro- and small business enterprises and other less and non-climate-dependent livelihood activities (Anyanwu 2012; Liedholm & Mead 2013; Vivarelli 2013). Household factors may include age, gender, level of

education, and existing farm and non-farm assets. Locational/geographic factors include road conditions, market access, and availability of water and electricity. For this reason, it is necessary to be cautious about blanket assumptions that uniform policy prescriptions will work similarly in different areas, as subtle differences in constellations of factors and their interactions could lead to unintended differences in policy outcomes. The bigger question to ask is? *How does the REP embrace/adopt the sustainable livelihood perspectives towards poverty reduction?* The conceptual framework below provides discussions regarding how the rural enterprise program could embrace and operationalize the themes of the sustainable livelihood framework towards poverty reduction in poor rural communities.

### ***3.3.3 Mapping the conceptual framework***

The conceptual framework can be understood as a connected structure of relevant concepts that indicate a sense of how ideas relate together in a research study (Huppert & So 2013; Jabareen 2009). In this study, the rural enterprise program and sustainable livelihoods for poverty reduction are connected in a logical manner. This study has adopted and modified the sustainable livelihoods frameworks from Scoones (1998b). The framework provides a method for re-thinking the multiple and interactive influences on sustainable livelihoods strategies. The sustainable livelihoods conceptual framework is primarily a framework for analyzing peoples' access to resources and their diverse livelihoods activities (Amekawa 2011; De Haan & Zoomers 2005), and relationships between relevant factors at the micro and macro levels. This framework is also utilised for assessing policy interventions in the development process (Agol, Latawiec & Strassburg 2014; Allen, Metternicht & Wiedmann 2019). Applying this framework, the aim of this review is to identify how the REP could embrace the sustainable livelihood approaches towards poverty reduction in poor rural communities.

**Figure 3.1: Adapted framework for analysis: Sustainable livelihoods perspectives and approaches. Source: Scoones (1998b)**



Source: Scoones (2009).

This framework focuses on the assessment of the design of sustainable livelihood strategies in poor rural communities: livelihood resources, institutional processes and organizational structure, livelihood strategies geared towards poverty reduction. It examines the outcomes of the sustainable livelihood strategies issues: increased number of working days, poverty reduction, human well-being, and improvements in capabilities. It also examines how livelihood adaptation leads to vulnerability improvement and resilience enhancement among poor rural communities. The framework provides ‘a holistic and integrated view of the processes by which individuals either achieve or fail to obtain sustainable livelihoods’ (Scoones 1998b, p. 13).

**Livelihood resources:** This comprises assets (both tangible and intangible) which individuals exploit for designing their livelihoods strategies. They are conceived as forms of ‘capital’ to emphasise their role as a resource base through which different productive streams of livelihood strategies are constructed’. The livelihood resources are examined in terms of their vulnerability to shocks and the institutional context within which they exist (Scoones 1998b). From the diagram, three types of capital under the livelihood resources are identified in the framework. Economic/ financial capital are the capital base such as cash, credit, savings, and other economic assets, including basic infrastructure and production equipment and technologies which are essential for the pursuit of any livelihood strategy. The ‘human capital’ are the skills, knowledge, ability to labor, good health, and physical capability which individuals require for the successful pursuit of different livelihood strategies to enable them to escape the poverty trap. ‘Social capital’ refers to the social networks and relations, community affiliations and associations upon which individuals draw inspiration from when pursuing different livelihood strategies towards poverty reduction. According to Scoones, the identification of the type of livelihood resources or ‘capital’ that are required to combine for different livelihood strategy is a key step in the analysis process towards poverty reduction. If a rural enterprise program is to enable sustainable livelihood strategies towards poverty reduction, the ‘social capital’ existing among the members ought to be recognized and steps taken to ensure its inclusion in the policy framework.

**Livelihood strategies:** These are what Scoones called ‘Livelihood portfolios and pathways’, and they often include a combination of livelihood activities which must be subject to analysis. The livelihood portfolios and pathways are seen to cover livelihood options which are available to the poor in rural communities (Scoones 1998b). A livelihood portfolio may either be highly specialized for instance operating a chain of grocery shops or lowly specialized for instance subsistence farming activities and concentrate on one or a few livelihood activities (Roy 2005); or it may be quite diverse, so unravelling the factors behind a livelihood strategy combination is important in this context. Moreover, different livelihood strategies may be pursued over seasons and between years as well as over longer periods (Sallu, Twyman & Stringer 2010; Walelign et al. 2017). The livelihood strategies pursued will depend on the economic situation of the household or on more fundamental changes in local and external conditions. Thus a historical approach of

the household involved is useful for analysing livelihood strategies among the rural poor (Scoones 2009).

**Institutional context and structures:** To comprehend the complex processes through which livelihood strategies are operationalized, Scoones points out, it will be inadequate to analyze the separate elements of livelihood resources and livelihood strategies as different entities without analysing the institutional process involved. He indicated that an institutional analysis must be undertaken to understand the institutional structures and processes that link the various themes together, because the structures and processes mediate the complex and highly differentiated process through which sustainable livelihoods strategies could be achieved. Scoones, referred to the 'institutions' as 'regularized practices (or patterns of behaviors) shaped by rules and norms of society which have persistent and widespread use' (Scoones 1998b, p. 12). To Scoones, understanding the institutions (either formal or informal) allows for the identification of livelihood strategy options and to identify constraints to the pursuit of sustainable livelihoods among poor rural communities. An analysis and understanding of these institutions and their underlying social relationships and dynamics, is therefore critical to the design of sustainable livelihoods for the rural poor and the livelihood outcomes. Such an understanding of these social relationships and institutions might be useful in determining the outcome of livelihood strategies (Spenceley & Meyer 2012).

**Sustainable livelihood outcomes:** The outcomes in this regard suggest the result, either positive or negative, which is likely to be generated by the pursuit of livelihood strategies. According to Scoones, pointing out an outcome of pursuing sustainable livelihood strategies demands a broader understanding of the meaning of 'Sustainable livelihood'. Drawing on the definitions of the sustainable livelihood approach by Robert Chambers and Gordon Conway, Scoones put forward a modified definition of the sustainable livelihood approach:

A livelihood comprises the capabilities (stores, resources, claims and access) and activities required for a means of living: A livelihood is sustainable which can cope with and recover from stress and shocks, maintains or enhance its capabilities and assets, while not undermining the natural resource base (Scoones 1998a, p. 5).

The livelihood strategy should possess elements that have the tendency to build on the capabilities of the poor to escape the poverty trap and to be able to build up assets for future use. In this regard, the REP interventions should operationalize livelihood strategies which could enhance the capabilities of the rural poor to make a sustainable means of living towards poverty reduction. Such livelihood strategies should enhance the capacity of the rural poor to accumulate wealth and build up assets for future survivability. By this, the well-being of the rural poor could be enhanced to an appreciable level with capabilities enhanced and poverty reduced.

#### ***3.3.4 Strength of the sustainable livelihood framework and perspectives***

The sustainable livelihood approach shows the range of activities that individuals engage in to make a meaningful living. Particularly important is the case of the poor, who often rely on several activities for their livelihoods (Owusu 2007; Shackleton et al. 2007). Another significant aspect of the sustainable livelihood perspective is that it facilitates an understanding of the sources of poverty (Andreassen, Marks & Sengupta 2010). Thus, the sustainable livelihood perspective focusses on the diversity of circumstances, that directly or indirectly promotes or restrict poor people's access to different kinds of resources/assets (Ellis 2000; Krantz 2001), and hence their livelihoods strategies. Such restrictions might often arise from institutional (both formal and informal) and social-cultural factors at the local level, or as a results of overriding policies, economic processes, and legislative frameworks at the macro level (Krantz 2001). Thus a 'micro-macro' approach is incorporated into the perspective at the local level and is often likely to lead to more strategic interventions towards poverty reduction. Moreover, the sustainable livelihood approach enables a deeper appreciation of the linkages between an individual and household livelihood strategies (Shackleton et al. 2008), their asset status, and their way of using available resources, and is therefore a useful approach for understanding both the problem and the scope for promoting sustainable livelihood strategies at the local level (Allison & Horemans 2006; Morse & McNamara 2013).

Furthermore, by drawing attention to the means through which people develop their livelihood strategies using coping and adapting strategies to attain positive outcomes in response to a

particular ‘vulnerability context’, the sustainable livelihood approach makes it possible to indicate how the poor individual become more involved in decisions that shapes their livelihoods (Morse & McNamara 2013; Norton & Foster 2001). This is important for designing support activities that build on the strengths of the poor individual (Banks & Hulme 2012; Bradshaw 2007). Also, the sustainable livelihood approach allows for a more dynamic perspective on livelihoods since people’s strengths may change over time as their strategies change in response to either personal or external circumstances (See Connolly-Boutin & Smit 2016; Tao & Wall 2009).

### ***3.3.5 Limitations of the sustainable livelihood framework and perspectives***

There are difficulties associated with the application of the sustainable livelihood approaches and framework. The sustainable livelihood approach risk falling into the hegemonic control of donors and development partners as they have the resources to exert a strong influence (Bebbington et al. 2005; Glover & Kusterer 2016). The sustainable livelihood approach puts greater emphasis on transforming the institutional context and structures that have the capacity to transform livelihoods (Scoones 2009; Valdés-Rodríguez & Pérez-Vázquez 2011), in ways which provide better opportunities for the poor. But this process seems complicated as informal structures of social dominance and power within communities have the tendency to influence people’s access to resources and livelihood opportunities (Jones & Boyd 2011; Spiegel 2012). These power relations and social dynamics are quite often difficult to recognize by external stakeholders (Arregle et al. 2007). Individuals within communities are sometimes unwilling to discuss such matters for fear of being sanctioned or punished by community leaders who are mostly part of the elites (Platteau & Gaspart 2003).

It is difficult to measure the ‘capitals’ within the scope of the sustainable livelihood framework. The framework of the sustainable livelihood approach lists the capitals as; natural, economic, or financial, human, and social capitals. However, the framework and its related explanations regarding how the capitals are to be analyzed and operationalized to achieve sustainable livelihoods fail to point to a clear criterion upon which the aforementioned elements is to be measured within the context of development policy and interventions. McCool & Stankey (2004) argue that the variables upon which development policy and interventions are measured are as



important as the outcome of the policy. This is because, how development policies and interventions are implemented will ultimately determine their outcomes. To this regard, it is appropriate to set out measurable indicators of the ‘capitals’ before setting the application of the sustainable livelihood approach. Krantz (2001) suggested a holistic process of understanding the socio-cultural, economic and institutional perspective of the poor before their situation can be established with certainty regarding an appropriate livelihood intervention.

Sustainable livelihood activities must be tailored to the specific needs of the individual as well as the community (Gautam & Andersen 2016). The designs of such interventions should be context specific to suit local realities. An equally salient consideration is that the heterogeneity of context and individual factors and interactions in rural areas of Sub-Saharan Africa calls for great caution in applying homogenous livelihood program interventions (Brown et al. 2015; Rodríguez-Pose & Tijmstra 2005). This consideration shifts the emphasis on livelihood strategies to more localized contexts and designs that draw on community inputs and site-specific fit.

### **3.4 Conclusion**

The chapter mapped the framework that was used to analyze the research. It begins with the discussion of Scoone’s sustainable livelihood perspectives and its constituent frameworks. His concepts of livelihood resources and livelihood strategies provide a setting within which activities of the poor takes place. According to Scoone’s, livelihood resources comprise the basic materials and assets based upon which individuals exploit for designing their livelihoods strategies. The analysis shows that the ability to pursue different livelihood strategies is mostly dependent on the assets that individuals possess. The identification of the type of livelihood resources or ‘capital’ to combine for different livelihood strategy is a key step in the process towards poverty reduction. The kind of livelihood strategies pursued by the poor regularly differ between individuals and households depending on the types of ownership of resources, income levels, gender and social status. Scoone argues that understanding the institutional structures is crucial because they mediate the complex means through which livelihood strategies could be achieved.

Although the sustainable livelihood framework could be applicable to the livelihood strategy of the poor, there are concerns about its operationalization. According to Bebbington et al. (2005), the sustainable livelihood framework stand the risk of external influence from development partners and donors because of the strong resources at their disposal. The sustainable livelihood framework placed much emphasis on the institutional processes and structures to the neglect of the social dynamics and complexities which could also influence the means through which the poor access resources to improve their livelihoods (Spiegel 2012; Valdés-Rodríguez & Pérez-Vázquez 2011).

## **CHAPTER FOUR: RESEARCH METHODOLOGY, DESIGN AND STRATEGY**

### **4.1 Introduction**

This chapter sets out the methodological design and strategy used to investigate the research questions. Section one begins with a discussion of the themes which structured the interviews. Section two provides an examination of in-depth semi-structured interviews, as the principal research method. This section outlines the process of interviewees recruitment as well as profiles of the interviewees. Section three addresses the process of interview transcription and discusses the analysis of the data. The final section discusses the conduct of the fieldwork and ethical considerations as well as limitations of the research.

### **4.2 Justification for choosing the case of the Kintampo South district**

The case study area for this study is the Kintampo South district. The Kintampo South district is a district within the newly created Bono East Region. By virtue of the 1992 Constitution of the Republic of Ghana, the districts assemblies are responsible for the implementation of development policies and programs at the district level. The district was selected for this study as most of its population is engaged in agriculture and I was aware that the REP has been active in the area since 2013. My familiarity with the customs, values and language of the people was a critical factor. It allowed me easy entry and communication with the participants in the district. Language was not a barrier as I am a native speaker of the Akan-Twi language, which is the dominant language of the people in the Kintampo South district (Febir et al. 2022; Formentos et al. 2021).

The two communities of Amoma and Ampoma were purposively selected for the study because they have attracted similar poverty related interventions from both national governments and non-governmental organizations in the past. Among other reasons, the two communities were selected because they are known to have many households involved in smallholding farming practices, hence were suitable for the study (Yeboah et.al. 2023). Their selection was also based on the REP interventions and its activities in the two communities which provides important background information to support this study, as well as having many

beneficiaries of the REP interventions in the two communities. Thus, the localities that have received several REP interventions and where relevant contacts had been established were selected for the study. In addition, the two communities share relatively similar social characteristics such as ethnic and linguistic similarities, traditional Chieftancies, rural spaces and high levels of poverty (Adom 2019; Diao et.al. 2019). The similarities of the study areas legitimized the research approach adopted and made the two communities the best place for the study (Gaus 2017). Furthermore, their selection was to ensure equal spread of the respondents within the Kintampo South district (Salvia et.al. 2019). Finally, the two communities were selected due to easy physical accessibility and proximity to Jema, the district capital of Kintampo South, where the REP office is situated, as I had to be in constant communication with the REP coordinators for official documents and some informal interviews on the REP interventions.

### **4.3 Qualitative Methods**

Qualitative research methods have become a major research technique within the social sciences for studying social and cultural phenomenon (Lune & Berg 2017; Mohajan 2018). Qualitative methods allow for the collection of data that allows for comprehensive in-depth analysis of the phenomena under review, and they further provide meaning to people's social experiences and how they understand the world around them (Camfield, Crivello & Woodhead 2009; Kvale 2012; Yilmaz 2013). Qualitative research gives us access to the lived world of subjects, who in their own words describe their activities, experiences and opinions and provide comprehensive accounts of specific situations and events (Kvale 2012). Qualitative research is seen as exploration which helps to analyze research objects, identify indications and establish classifications and typologies (Flick 2018).

There are numerous advantages of using qualitative methods in this research. They include understanding the strategies and mechanisms of the REP and its meaning to the smallholding farmers in relation to poverty reduction, which significantly enhances research in evaluating poverty reduction interventions (Banerjee & Jackson 2017; Hine et al. 2016). The use of qualitative approach further provided an opportunity for the researcher to gather adequate data on the

implementation and management of REP and smallholding farmers' perceptions and experiences in relation to REP implementation in Kintampo South.

#### **4.3.1 Limitations of the research methods**

Despite the numerous advantages of using qualitative research, there are limitations associated with its application. Qualitative research methods are criticised for the large volume of data involved which can be time consuming and cumbersome to analyse (Tessier 2012; Watkins 2017). Findings from qualitative research especially interviews are difficult to generalise (Ary et al. 2018; Morris 2015). Qualitative research findings face issues of reliability and impartiality (Anney 2014a). In this study, efforts were made to ensure that the study minimises elements of subjectivity (Baronov 2015). That is to say that the researcher's preconceptions should not affect the findings of the research.

Some of the small farmers were not willing to participate for fear of being victimized by the authorities or losing their portfolios in the REP. But after constant explanation from the researcher about the purpose of the study as an academic exercise, they agreed to participate which could affect the quality of information they provided. As most of the interviews were recorded, the respondents may have been cautious with respect to their responses and perhaps withheld some valuable information.

The cost and time involved in the interviews necessitated practical considerations which forced the researcher to limit the scope of the research to the two local communities of Amoma and Ampoma. Also, the concerns of the Covid-19 pandemic forced the researcher to adopt serious precautions by limiting the constant face to face encounters with the respondents.

The involvement of more women in the interviews could have provided more nuanced and diverse responses which could have better reflected the nature and gender sensitivities of the REP interventions in the local communities of Amoma and Ampoma. The dominance of the male

participants in the interviews possibly elicited a certain kind of lopsidedness in the information provided by the respondents.

Another limitation of the research relates to data transcription. Most of the interviews were conducted in the Akan-Twi language, which is the most widely spoken language by the people in the study areas and transcribed into English. Due to the differences in translations, some interviews were difficult to transcribe verbatim despite my best efforts. Thus, some explanations that may have been better expressed in the local language may have been lost.

#### **4.4 Research Design**

Under the grounded theory approach, the first stage of the research process consisted of a literature review focused on exploring theories/concepts and debates on poverty and poverty reduction approaches and interventions in developing countries. This was done to enrich the researcher's knowledge with available materials on poverty reduction approaches and interventions in developing countries and how it has evolved into the 'new' and current poverty reduction architecture, as well as the governance of poverty reduction architecture through key institutional frameworks. A review was also undertaken to enhance understanding of poverty reduction, particularly the role of social capital. This first phase provided theoretical and empirical context to the study allowing the researcher to narrow the scope of the research. The findings from the literature review determined the purpose of this research and contributed to the development of research questions for the study based on the gaps identified.

The second stage of the research involved documentary review. This involved a detailed reading of REP documents and official policy documents. These were accessed from the Ministry of Trade and Industry (MOTI) website ([www.moti.gov.gh/rep](http://www.moti.gov.gh/rep)) and International Fund for Agricultural and Development (IFAD) evaluation reports on their website ([www.ifad.org/rep](http://www.ifad.org/rep)) to track Ghana's government agenda for the REP across rural communities. The documents from MOTI which ranged from annual budgets statements to policy briefs, provided insights into various evaluation reports on the REP by the Government of Ghana since its implementation. The review of policy

documents was crucial as it illustrated how REP has impacted beneficiaries and the challenges thereof in rural areas with respect to implementation.

The third stage of the research design and process was the selection of an appropriate theoretical and conceptual framework for the study. The sustainable livelihood framework and capability theory were used as frameworks for evaluating REP implementation and investigating its outcomes and challenges on poverty reduction across the research localities. These theoretical frameworks were useful in understanding the dynamics and interplay of REP and poverty in the research localities.

The fourth stage of the research process involved the selection of the data collection techniques and the data collection process. A single purpose data collection technique was employed for this study; In-depth semi-structured interviews using telephone conversations and face-to-face interviews.

The data collection was done in three phases. The first phase was in July-November 2021. After gaining ethics approval, I could not travel to Ghana to begin the fieldwork due to border restrictions amid Covid-19 concerns. The use of telephone interviews, became necessary and sensible as they offered the researcher more flexibility in conducting the research (Morris 2015). Letters of introduction including participant information sheet, consent form and interview guide were emailed to relevant REP coordinators asking if they would be prepared to participate in the study. The coordinators were found by the network of the researcher in the local communities having previously worked in a nearby district (Techiman South) as a rural development officer. The coordinators who responded positively to the emails were interviewed. The coordinators were assured that they would not be identified. The interviews with the REP coordinators sought to gather a broad range of institutional data on REP strategies and mechanisms for reducing poverty in rural communities and was useful in answering the Research Questions One and Two. The telephone interviews were conducted over a five-month period July to November 2021. None of the interviews were held via Zoom or any other technology software. The anonymity and flexibility

of the telephone conversations especially at their homes in the evenings made them feel more comfortable to provide relevant information to the researcher.

The second phase of the fieldwork involved visits to the research localities of Amoma and Ampoma for face-to-face interviews with small farmers. The focus of the interviews was on their livelihood activities and benefits derived from REP as well as impacts and challenges of the REP on their lives in Kintampo South. This phase of the fieldwork helped answer Research Questions Two, Three, four and five and allowed for comparisons with information from the REP coordinators. A total of 31 small farmers were interviewed between January and May 2022. All the interviews were audio recorded and organised using NVivo.

The third phase of the data collection was follow-up in-depth interviews with small farmers to explore further REP and poverty reduction issues in the research localities. The third phase of the data collection involved confirming and addressing inconsistencies or gaps identified in the data. This phase strengthened the reliability and validity of responses gathered from the smallholder farmers. According to Morris (2015), in-depth semi structured interviews can be repeated to enhance the depth and detail of the answers given by respondents.

The fourth stage of the research process involved the presentation, analysis and synthesis of the empirical data. The use of two sources of data provided a platform to triangulate responses, and further developed the researcher's confidence in the findings and interpretations of results.

The thesis investigated how the REP empowers rural people through a series of skills and management training that seeks to enhance their livelihood activities, which is predominantly farming. This enabled an investigation of the adoption, impacts and challenges that are associated with implementation of the REP in rural localities of Amoma and Ampoma, both in Kintampo South district. The exploratory study investigated the extent to which REP impacts on the livelihood activities of smallholding farmers and by examining how it has engendered poverty reduction activities and enhanced the standard of living in the two research localities investigated.



#### **4.5 Contribution of Semi-Structured Interviews**

In-depth interviews constitute an integral part of data collection in social research (Alshenqeeti 2014; Guest, Namey & Mitchell 2013). In-depth interviews give researchers the opportunity to access interviewees thoughts, memories, understanding, motives, interpretation and perceptions of the topic under consideration. Through in-depth interviews, the researcher is able to obtain an understanding of the social reality under consideration (Morris 2015; Yanow 2017). In-depth interviewing gives the researcher the opportunity to establish why people construct the world in particular ways and think the way they do (Morris 2015, p. 5).

#### **4.6 Recruitments of Participants and Sampling**

Research participants were recruited through a multi-faceted strategy. The study employed purposive sampling to recruit the government/ professional stakeholders. According to Moser & Korstjens (2018), purposive sampling involves selecting participants who are knowledgeable about the issue in question, because of their involvement and experience of the phenomenon under study. Collins (2010) states that purposive sampling refers to selection of sites or participants that will assist the researcher to understand the problem and the research question. This is because individuals selected must possess the information that is required in the study and must be willing to reflect on and share this knowledge. The choice of the sampling technique was influenced by the fact that the government/professional stakeholders were considered as those who have in-depth knowledge of the REP in Kintampo South.

In this study, a sample size of 41 key stakeholders comprising 10 government/professional stakeholders and 31 smallholding farmers of the REP were selected for the qualitative interviews. The choice of the sample size for government/professional stakeholders was based on the number of program coordinators for the REP in the Kintampo South district, where the research was conducted. The choice of the sample size for the smallholder farmers were based on those who were reachable and were willing to participate in the research (Saunders & Townsend 2018; Skulmoski, Hartman & Krahn 2007) at the time of the researchers visit. As part of the recruitment of government/stakeholder professionals, informal contacts were made through telephone contacts to the Bono East director of the REP, program coordinators of the research sites in the Kintampo

South district and an expert in REP at the Kwame Nkrumah University of Science and Technology in Kumasi, Ghana. Participants were included if they are currently or have previously been involved in the management of the REP either at the regional and local level. Such participants included policy and program implementers, for example the regional head of the REP units, coordinators of the REP in the Amoma and Ampoma where the research was conducted. From each of the two research sites, convenience sampling was used to recruit 16 and 15 individual smallholding farmers respectively who participated in the study. Convenience sampling was used - the researcher selects the sample elements according to their accessibility and proximity (Daniel 2011; Farrokhi & Mahmoudi-Hamidabad 2012). Using this approach, individual smallholding farmers were recruited based on their availability and accessibility at the time of data collection. The smallholding farmers were all beneficiaries of the REP livelihood strategies and interventions. The recruitment was done with support from the coordinators of the REP in Kintampo South. The entire interview process, from the recruitment of participants to data collection, was in accordance with the ethical standards of the UTS Human Research Ethics Committee (Approval Reference No. ETH21–5803).

**Table 4.1 Overview of the research methods**

Themes	Purpose	Data Sources	Methods
Strategies and mechanisms	*Examine the livelihood strategies and mechanisms adopted by the REP towards poverty reduction	*Government/professional stakeholders	*Semi-structured interview guide
Outcomes	*Investigate how the REP enhances poverty reduction.	*Government/professional stakeholders  *Smallholding farmers	*Telephone interviews

			*Face to face interviews
Challenges	*Identify and describe the challenges that hinder the REP towards poverty reduction	*Government/professional stakeholders  *Smallholding farmers	*Semi-structured interview guide  *Face to face interviews
Perception and Experiences	*Described the perceptions and experiences of smallholding farmers of the REP	*Government/professional stakeholders  *Smallholding farmers	*Semi-structured interview guide  *Face to face interviews
Background of respondents	*Investigate demographics and characteristics of respondents	*Government/professional stakeholders  *Smallholding farmers	*Semi-structured interview guide  *Face to face interviews

Source: Author's construct adopted from Mason (2017, p. 26)

#### ***4.6.1 The interviews with the REP coordinators***

The interview guide for the REP coordinators covered the following topics: ... According to Morris (2015, p. 5) “the strength of an in-depth interview lies in its ability to create a space in which the interviewee is able to tell their story and give the researcher a range of insights and thoughts on a topic”. Based on this, the researcher was able to gather the data needed for this study. All interviewees were given an introductory letter with information about the nature of the research

and what their participation would involve. No financial incentives were offered to the interviewees. Ethics permission was obtained from the UTS research office.

All the professional stakeholders opted for voice calls for convenience because of the time the interviews were conducted. Permission was sought from interviewees to audio-record the interviews using digital audio recorders and the interviews were transcribed verbatim. Field notes were taken to supplement the audio recording (Emerson, Fretz & Shaw 2011; Fitt 2018). Interviews were conducted in English and lasted between 45 to 60 minutes. There were instances when some of the interviews run over an hour. The transcribed interviews were sent to participants for comment and/or correction.

The discussions with government/professional stakeholders were organized according to seven themes discussed as follows. The first theme asked interviewees about their role and main responsibilities. For example, interviewees were asked about their years of experience and details about their functions in the REP. The second theme asked interviewees about the design of the REP as a poverty reduction instrument. For example, interviewees were asked to explain how the REP was designed and whether beneficiaries were involved in the planning and design process and in what form they were involved. Interviewees were asked how the pilot areas of implementation were selected and how many areas were involved in the pilot stage. The third theme addressed livelihood strategies and mechanisms adopted by REP for poverty reduction, how implementation areas are selected, how beneficiaries are selected, how they administer the strategies, how they monitor it and future strategies they will adopt for further poverty reduction in areas of implementation. The fourth theme examined outcomes and implications of REP on poverty reduction. For instance, interviewees were asked to explain how the REP had impacted on the livelihoods of smallholding farmers. The questions on this theme related to explaining the impacts of the REP on farming practices and production capacity of smallholding farmers, skills and training they have provided to smallholding farmers, how they facilitate credit/loan facilities for smallholding farmers and how they enhanced access to market for smallholding farmers in areas of implementation. The fifth theme examined challenges of REP on poverty reduction. Relevant questions related to this theme included asking interviewees to explain key challenges with respect to the implementation of the REP, how they impact on activities of REP and potential

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remedies/measures adopted to overcome/surmount those challenges. The sixth theme addressed sustainable mechanisms of livelihood strategies for long-term poverty reduction. For instance, interviewees were asked to explain sustainable mechanisms adopted to help sustain smallholding farmers activities for long term, how resilient are the sustainable mechanisms and what in their view are the future prospects of smallholding farmers livelihood activities. The seventh and final theme comprised demographic questions around age, gender and the educational background of respondents. A copy of the detailed research questions organized around the themes is provided in Appendix 1.

#### ***4.6.2 Telephone Interviews***

Interviews with the REP coordinators were conducted by phone. This became necessary amid Covid-19 concerns and travel restrictions in many countries around the world. Despite the numerous benefits of telephone interviews, it has some limitations which need to be acknowledged. There is a lack of eye contact between the interviewer and the interviewee (Jacob & Furgerson 2012; Mero-Jaffe 2011; Mikecz 2012). Interviewees may exaggerate part of information due to absence of eye contact between the interviewer and the interviewee (Mann 2016; Moore 2014).

Because of their positions in the REP, some of the interviewees feared giving the researcher certain information for fear of being tagged as a whistleblower and a gossiper. I had to constantly explain the confidentiality and anonymity of the process before certain information regarding REP was given out. Some of the interviewees were extremely careful in their choice of words because the interviews were being recorded. For some of the interviewees, even though they have had considerable experience working at REP, this was the first time they had been interviewed. To some extent, this made it difficult for the researcher to extract certain information from them, and to overcome this, the researcher explained the importance of the research to them on several occasions before they would provide the needed information useful for the research. A copy of the detailed interview guide with the REP coordinators is provided in Appendix 4.

**Table 4.2 Datasets of Key personnel of the REP interviewed**

Pseudonyms	Position	Location
Nicholas	Assistant Director	Accra
Douglas	Monitoring and Evaluation officer	Kintampo South
Jeffery	Monitoring and Evaluation Officer	Kintampo South
Anthony	Monitoring and Evaluation Officer	Kintampo South
Paul	Administrative Manager	Kintampo South
Emmanuel	Business Development Manager	Kintampo South
Barimah	Communication officer	Kintampo South
Benjamin	Rural Financial Officer	Kintampo South
Adams	Institutional Development Officer	Sunyani
Victoria	Technology Promotion Officer	Kintampo South
Samuel	Business development officer	Kintampo South

#### **4.7 Recruitment of the smallholder farmers**

Before the first visit to the local communities, letters had already been sent to the Regional Director of REP asking for permission to conduct the research in the district. This request was positively responded to. Although official permission was not required for the conduct of the interviews, the researcher did that as a sign of courtesy for the regional authority. The visits to the research areas were made during weekdays. With some knowledge of the people involved, the researcher made some preliminary visits to the participating local communities and interacted with the interviewees and briefed them about the nature of the research, what was being investigated and what would be done. They were also informed about what would be expected of them and why their involvement was important in the research. They were asked for their consent, and willingness to participate was agreed upon during a visit, although none of the respondents were coerced to participate.



**Photo 4.1:** The researcher enroute to Ampoma community for an interview appointment.

The initial plan was to assess the possibility of organising the interviews during the weekends because most of the smallholder farmers do not work during the weekends. However, that plan changed as it became clear that weekends are resting days for most people in the local communities. Saturdays are for funerals, weddings and naming ceremonies. Sundays are for church services and other important social gatherings within the communities. Because Tuesdays are traditionally resting days (people do not go to farms on that day because it is believed to be a harvesting day for the gods), the researcher carried out most of the interviews on Tuesdays. The rest of the interviews were done on other working days.

The study data was obtained from two main sources, primary and secondary. The primary data was obtained from professional stakeholders (REP coordinators) and some selected smallholding farmers in selected villages where the REP is very active in Kintampo South. The data was

gathered from two villages: namely Amoma and Ampoma. In all, 31 face to face interviews were conducted. Fifteen farmers from the Amoma community and Sixteen farmers from the Ampoma community were interviewed. Additionally, two senior employees from the regional office of the REP were interviewed. The secondary data was obtained from documents from the regional offices of the Ministry of Trade and Industry (MOTI) and the Business Advisory Centre (BAC), which are among the implementing agencies of the REP in the region. In addition, information about the activities of REP in the district was obtained from the district office of the Business Advisory Centre (BAC). Experts in the field of development studies, who have knowledge of poverty reduction activities within the district and experts in the field of rural development in general were also consulted for information about development activities in the research localities. Research institutions that had previously undertaken research activities in the district were also contacted for information about the nature of poverty reduction and rural economic development activities in the area. The themes covered in the interviews include the following.

- 1) Background of the respondents;
- 2) The respondent's knowledge about the REP
- 3) Strategies and mechanisms adopted by the REP for poverty reduction
- 4) Impacts of the REP on the smallholder farmers
- 5) Challenges of the REP on poverty reduction
- 6) Sustainable mechanisms of the REP



#### ***4.7.1 Interviews with the smallholder farmers***

Interviews with the farmers were conducted face to face. Once travel restrictions were lifted, I was able to fly to Ghana. I interviewed 31 smallholding farmers, with 16 from Amoma and 15 from Ampoma respectively; 23 of the smallholding farmers were men and 8 were females. 13 of the men were older between the ages of 60 and 75 years. The female farmers were middle aged between 25 and 45 years. 5 of the female farmers were single parents and 3 were widowed (see Table 4). The recruitment of the smallholding farmers was done by the researcher with support from the REP coordinators and through the networks of the researcher in the rural localities. Interviewees were asked to identify others within the community who are beneficiaries of the program and who were interested and willing to participate in the research process.

The semi-structured interviews gave the respondents the opportunity to clearly express their feelings about the research questions under investigation. The interviews were conducted with smallholding farmers at locations deemed appropriate by both the researcher and the interviewee, such as community centers, community parks and other open spaces which were safe and convenient. Some of the interviews were conducted on the farms of the smallholding farmers. Permission was sought from interviewees to record the interviews and notes were taken as well. Most of the interviews were conducted in their local languages of (Akan-Twi and Akan-Bono). I have no doubt that conducting the interviews in the local languages enhanced the quality of the interviews considerably. The interviews were transcribed into English for the purpose of analysis. The interviews lasted between 45 to 60 minutes with each participant. A copy of the detailed interview questions with the smallholder farmers organised by themes is provided in Appendix 5.

***Table 4.3 Profile of smallholder farmers interviewed.***

<b>Pseudonym</b>	<b>Location</b>	<b>Main Activity</b>	<b>Household Composition</b>	<b>Gender</b>	<b>Age</b>
Joseph	Ampoma	Cashew and beans farmer	Family with children	Male	57

Patrick	Amoma	Mango and yam farmer	Family with children	Male	63
Edwin	Amoma	Yam and maize farmer	Family with children	Male	56
Kofi	Ampoma	Cashew and beans farmer	Single parent	Male	70
Kwame	Amoma	Piggery and yam farmer	Family with children	Male	64
Kwadwo	Ampoma	Mushroom and cashew farmer	Family with children	Male	53
Kwasi	Ampoma	Caasava and beans farmer	Single parent	Male	34
Kwabena	Amoma	Maize and mango farmer	Family with children	Male	41
Yaw	Ampoma	Piggery and beans farmer	Single parent	Male	42
Ansu	Ampoma	Piggery and cassava farmer	Single parent	Female	27
Paul	Amoma	Cashew and cassava farmer	Single parent	Male	34
Yahaya	Ampoma	Mushroom and yam farmer	Family with children	Male	29
Shaibu	Ampoma	Beekeeper	Family with children	Male	32
Imoro	Amoma	Cassava farmer and beekeeper	Single parent	Male	64

Braimah	Amoma	Mushroom and beans farmer	Single	Male	58
Kwakye	Ampoma	Poultry farmer and processor	Widowed	Male	64
Comyaa	Ampoma	Cassava, mango and beans farmer	Single parent	Female	45
Domfeh	Amoma	Yams, mango, and maize farmer	Family with children	Female	53
Owusu	Ampoma	Poultry and maize farmer	Single	Male	65
Edna	Amoma	Beekeeper and cashew farmer	Family with children	Female	56
Nicholas	Ampoma	Cassava and mushroom farmer	Widowed	Male	67
Agyemat	Amoma	Piggery and yam farmer	Single	Male	74
Koramaa	Ampoma	Mushroom and cassava farmer	Family with children	Female	68
Samuel	Amoma	Maize and cassava farmer	Single Parent	Male	57
John	Amoma	Mango and maize farmer	Single	Male	47
James	Amoma	Mango, maize, and yam farmer	Family with children	Male	52

Birago	Ampoma	Mushroom and beekeeper	Family with children	Female	71
Rebecca	Amoma	Cashew and yam farmer	Widowed	Female	65
Adwoa	Ampoma	Mango, yam and cassava farmer	Family with children	Female	66
Gyan	Amoma	Cassava, cashew, and yam farmer	Family with children	Male	71

Source: Adapted and modified by author from Morris (2015)

#### 4.8 Conduct of the fieldwork

The fieldwork took approximately four months, although there were some days when the researcher did not visit the research localities. The research was carried out in three phases: familirisation, data collection and follow-ups. The familirisation phase involved collecting documents and relevant materials about the REP from the coordinators in Kintampo South and securing mobile/telephone contacts of the smallholding farmers involved in the research. The second phase of the fieldwork involved visiting the smallholding farmers who had received assistance from the REP in the localities of Amoma and Ampoma to collect data. The final phase included follow-ups to some of the smallholding holders for more detailed answers on some of the questions posed in the initial interview. This arose due to useful suggestions provided by the research supervisors after reviewing the interview transcripts.

The days of the interviews were agreed upon by all respondents but sometimes it became very difficult to get some of the interviewees at the time of scheduled interviews. Sometimes, some of the respondents could not be found either they had to attend funerals or attend to some family issues. On one occasion when an interview session was about to start in Ampoma, the interviewee came to tell me that her pregnant sister was in labour and needed help. There was no nearby hospital so the interview had to be cancelled and rescheduled for another day. On one weekday,

the researcher had scheduled a face-to-face interview with a respondent, on reaching the house of the respondent, the researcher was told by another neighbor that the person left the house early morning and had not returned. It was a resting day for people in the locality and nobody was supposed to go farming but the researcher was told the person said he was checking up on something on his farm, so the interview had to be called off. It was necessary to reschedule the interview, but no date was agreed. There was a time when after scheduling an interview with a respondent, the interview could not be conducted because when the researcher arrived at the person's farm, there was heavy rains. This time too, the interview was postponed, and the respondent promised the researcher that he would be available the next day which was duly honoured.

Despite all these difficulties the interviews were successfully conducted by the end of the fourth month. Initial data analysis started when the data collection was underway, but intensive analysis only began after all the interviews were transcribed. This helped to achieve all the research aims and objectives by the end of the fieldwork.



**Photo 4.2:** The researcher in a pose with a smallholder farmer in his farm after an interview

Also, the researcher deliberately resisted the attempt of imposing self on the respondents but rather brought self to the level of the respondents for easy acceptability. This action was able to reduce all sorts of discomfort and reduced unbalanced status between the researcher and respondents (Mellor et al. 2014). This meant, for example, downplaying the social status of the researcher coming from abroad, wearing casual clothes most of the time to meet respondents for the interviews, speaking the local dialects (Akan-Twi and Bono-Twi) very fluently and briefing the respondents and interviewees thoroughly before the interview's sessions started. On one occasion, I had to eat cooked yams and mushroom stew with a smallholding farmer in his farm before an interview was conducted. This was done to boost the respondent's confidence and trust in the researcher. By implication, establishing a good and close relationship between the researcher and

the respondents was emphasized. This relationship goes beyond accessing respondents to focusing on how to ethically gain the right information (Aluwihare-Samaranayake 2012; Bell & Waters 2018) that answers the research questions. Further, the researcher's involvement in some of the farmer's daily routines allowed the researcher to capture exact context (Mohajan 2018; Tufford & Newman 2012). This broadened the researcher's knowledge of farmers' characteristics which supported data analysis and writing of the study conclusions. These actions by the researcher proved very effective, as it enhanced the trust of the respondents in the researcher and allowed them to relate to the researcher thereby facilitating the data collection process.



**Photo 4.3:** The researcher in an interview session with an old farmer in Ampoma, Kintampo South

During the fieldwork, the local customs and traditions of the local communities were duly observed by the researcher. Some of the customs were so important that any attempt by the researcher to defy them would have made it difficult for the researcher to carry out the fieldwork. Examples included seeking for “traditional permission” from the ‘Chief farmer’ in the local communities of

Amoma and Ampoma before any exercise regarding farming practices could be carried out. In the traditional systems of Ghana, Chief farmers are highly revered in the rural and village communities by the people because it is believed that their traditional prayers help to bring about abundant harvests in every crop season. In fact, during harvesting, most farmers donate some of their yields to the 'Chief farmer' as an appreciation for helping them to get enough crops to feed themselves and their families. Observing some of these customs sometimes became very frustrating and time consuming for the researcher. On one occasion, the researcher had to wait for almost three (3) hours before the 'Chief farmer' would come out of his house to give "traditional permission" for the fieldwork to be carried out.

Despite being a Ghanaian, the researcher adjusted to the 'insider' and 'outsider' realities of fieldwork (Keikelame 2018; Naveed et al. 2017; Suwankhong & Liamputtong 2015). In this research, the researcher's role was more of an insider than an outsider. As an insider, the researcher enjoyed much more flexibility and independence as no institutional permit was strictly required except the "traditional permission" from the 'Chief farmer' of the local communities. The purpose of this research and the selection of the research localities were influenced by the researcher's experience, local connections, training and perspectives regarding poverty situations and activities of REP in the Bono East region which houses the Kintampo South district. The researcher being a Ghanaian facilitated the identification of key informants and easy identification by the respondents as a person of their own. The use of interpreters in the data collection exercise was not required since the researcher is fluent in Akan-Twi and Bono-Twi, which are the two dominant languages of the respondents in the research localities. To avoid issues of familiarity, the researcher was reflexive and followed socio-cultural patterns accordingly (Thornton, Ribeiro-Soriano & Urbano 2011; Yu & Wright 2016).

The researcher enjoyed some advantages of being an 'insider' in the local community during the fieldwork. The familiarity with local realities and culture and trust gained in the community by the researcher facilitated recruitment of smallholding farmers for the interviews. The in-depth understanding of the local community offered the researcher the ability to interact with smallholding farmers freely and naturally during the interviews. The researcher's role as insider



helped in gaining more insights into the livelihood activities of smallholding farmers and their association with activities of the REP. A further advantage enjoyed by the researcher as an insider was in the selection of appropriate data collection methods. The researcher's understanding of the local culture and people was important in the design and selection of appropriate data collection methods. In addition, the researcher's understanding and personal experience with poverty and being a former resident in a district (Techiman South) close to the study area was useful for the data analysis.

There were some limitations to the researcher's role as an insider. During face-to-face interactions, some of the respondents assumed that the researcher already knew the situation and therefore there was no need for further questions regarding their livelihood activities. An attempt by the researcher to probe further was regarded as being too "inquisitorial". However, upon detailed explanation by the researcher about the objectives and importance of the research, some of the respondents provided information unwillingly and perhaps it was not totally accurate. For instance, information on respondents' income was difficult to obtain as respondents were of the perception that disclosing such information might lead to excessive tax from authorities. Further, due to the familiarity established by the researcher with the local communities, it was challenging sometimes for the researcher to isolate himself and to ensure a certain level of objectivity. There were times when it was difficult for the researcher to balance the role of being a researcher and an insider (Taylor 2011a; Unluer 2012), as the role of the researcher often separates the insider from the participants in the study setting (Greene 2014; Taylor 2011a; Unluer 2012). This was because the researcher sometimes had to assist respondents with their activities to encourage them to provide information, regarding their livelihood activities and their experiences regarding the activities of REP. A case in point was when I assisted a mango farmer to pick and pack mangoes into sacks while conducting an interview.

The final limitation was that during analysis and interpretation of data, I was aware of the possibility of being biased and subjective due to my being an insider. Oftentimes, insider researchers tend to be 'advocates' instead of being objective (Greene 2014), and this raises questions about objectivity and authenticity of their research findings (Balarabe Kura 2012;

Greene 2014). Argument has been raised that it is ingenuous to assume that the researcher isolating self from the research setting might reduce or eliminate bias and subjectivity (Alvesson 2010; Rossman & Rallis 2011). Kerstetter (2012) remarked that all social researchers can be considered insiders because they study human behaviour and communicate as humans, thus making it difficult to isolate them from the study. To overcome some of these challenges, different sources of data used by the researcher were useful in validating the findings of the research. The next section discusses the ethical considerations which guided this study.

#### **4.9 Ethical Issues**

Ethical issues refer to the codes of practice and acceptable moral behaviour researcher's needs to consider when undertaking research (Brydon-Miller 2008; Stutchbury & Fox 2009). This study was informed by the ethical guidelines outlined in the Australian Code for the Responsible Conduct of Research (National & Medical Research 2018). As such, all activities relating to the research were undertaken according to the principles of fairness and justice, respect, accountability, honesty and transparency. Ethics approval for the study was obtained from The University of Technology Sydney (ETH21-5803), which was successfully approved on the 04<sup>th</sup> May 2021.

To conduct the research responsibly, research participants were recruited voluntarily and their role and potential risk in the study were explained to them. They were made fully aware of what was expected when they agreed to participate in the research and they were informed of the potential benefits which might be derived either directly or indirectly from the analysis. The voluntary nature of their participation was emphasised and as such there was no restrictions on participants as they had the opportunity to withdraw from the research activities at any stage. Participants were assured of anonymity and confidentiality.

In conducting research "it is considered unethical to collect information without the knowledge of participants, their informed willingness and expressed consent" (Barata et al. 2006, p. 479). Hence, written consent to participate in the research and record the interview was obtained from participants based on sufficient information which was provided to before starting the interviews.

The interviewees were given access to the transcription to enable them to ascertain if it was an accurate record. During the fieldwork, all research participants were provided with an information sheet which outlines the research objectives, methodology and plans for dissemination of information that will be gathered.

At all times the researcher endeavoured to minimise risk by being respectful and considerate. Fortunately, no participant experienced distress during the interviews. Efforts were made to avoid any bias that could influence the data gathering process. The research was designed, undertaken and reviewed to ensure quality and integrity at all levels.

#### **4.10 Data Transcription and Analysis**

Transcription is the transformation of audio into text for easy analysis (Nasheeda et al. 2019; Tessier 2012; Widodo 2014). Transcription is a skilled and time-consuming exercise (Morris 2015) and tends to be costly when outsourced (Morris 2015). Knowing very well that transcribing all the interviews myself would be time-consuming and outsourcing the entire transcripts will be highly costly, I decided to do some myself and outsource the rest to professional service. For the long conversations which contain a lot of useful information, the researcher transcribed the interviews. This enabled the researcher to immerse in the data and to be able to make sense of the data (Bazeley 2013; Moser & Korstjens 2018). The shorter interviews were outsourced to a professional transcriber to do the work. All transcripts were checked against the audio interview. The Twi-Akan and Bono-Akan language interviews, which were carried out by the researcher with smallholding farmers were transcribed in the English language. No translator was needed during the interviews since the researcher is a native Twi-Akan and Bono-Akan language speaker. The researcher translated key statements from the interviews into English language for the purposes of analysis for the research project. All data were anonymized to protect confidentiality of the respondents.

Another round of the study organizational procedure involved coding the transcribed data. The transcribed data were broadly coded and processed in accordance with the main themes on the interview guide developed out of the research questions. This approach offered the researcher a

more appropriate way of naming and categorizing the research phenomena through close examination of the data. The coding was done by *cutting and pasting* and collating similar responses under different headings of the main themes. While codes were inductively developed on issues such as the nature of farming activities from the interview transcripts and the literature (e.g., see Chapter 6), categories such as the activities of the REP interventions in the local community were deductively selected based on the findings from the interview transcripts (e.g., see Chapter 5). The coded data was then loaded into the NVIVO 11 computer software package for emerging/recurrent themes or issues. When several other themes were identified for each of the main themes, their convergence (how they hold together) and divergence (how they differ) were established together. The emerging/recurrent themes or issues were used to improve the quality of subsequent interviews for the study.

Data analysis went together with data collection process. As remarked by Morris (2015), it is good practice to start analysing interviews as data collection continues. Early analysis of interviews give researchers the opportunity to refine the interview guide and focus on aspects initially ignored (Morris 2015). In this study, data analysis began with proof-reading of the interview transcripts to get a good sense of important themes in the data and corrections were made as and when necessary. The data collected was perused to establish conformity of patterns as well as off-balance patterns. Patterns emerging from the data obtained provided an initial basis for inferences, analysis and further investigations. To avoid inconsistencies that might occur in the analysis process, relationships were established by merging and refining codes and categories into more conceptual categories based on common relationships. This process increased the researcher's understanding of the whole data set, as the respondents' knowledge and perceptions of the REP interventions in relation to their farming activities, their households, local community and their challenges were reflected in the final categories used for the final analysis of the study.

After a period of intense reading, the interview transcripts were analyzed using an inductive coding process which was modified, where necessary for the purpose of the research (Gioia, Corley & Hamilton 2013). This approach consists of reducing the raw data to codes, categories and emerging themes from which meaning was drawn from and connected to the concepts under investigation.

The coding enabled the data obtained to be organised around themes and concepts. The emerging themes were the summaries of critical positions emerging naturally from participants' responses. This were then organised to form categories around the themes and concepts. Linkages was then established between the themes and concepts relating to the various responses to the questions on the interview guide/schedule. Voice recordings, field notes, and interview transcripts were then carefully perused to generate information for the various themes and sub-themes. The data collected, coded and processed were based on the research questions, aims/objectives, and the conceptual framework of the study. The literature review also provided the tool for both data analysis and the theoretical framework advanced for this study.

The following themes were used as a first guide for the data analysis. They were also the main themes on the interview guide:

- 1) Background of the respondents;
- 2) The respondent's knowledge about the REP
- 3) Strategies and mechanisms adopted by the REP for poverty reduction
- 4) Impacts of the REP on the smallholder farmers
- 5) Challenges of the REP on poverty reduction
- 6) Sustainable mechanisms of the REP

#### **4.11 Data Management Approach**

This thesis has developed a research data management plan in Stash, the official UTS data management repository during the research. The data management plan gives details about the type of data to be collected for the study, the approach for the data analysis and all ethical issues

and considerations, which has been adopted by the researcher during the research. The data management plan also indicates how the data collected has been stored and archived in the data repository for future references. All the data have been de-identified to protect their anonymity and confidentiality.

#### **4.12 Credibility**

Credibility establishes whether the research findings represent plausible information drawn from the participants' original data and is a correct interpretation of the participants' original views (Korstjens & Moser 2018). After each transcription, the transcript, with no identifiers were given to the professional stakeholders to check the accuracy of the data they provided. To ensure credibility, peer debriefing was carried out through constant dialogue with research supervisors via e-mail and via zoom meetings. Transcripts of interviews were sent to research supervisors via email to read and comment on.

#### **4.13 Dependability**

Dependability involves participants' evaluation of the findings, interpretation and recommendations of the study, in line with the data they provided in the study (Anney 2014b). Dependability of the research include how access was gained, how mistakes and surprises were dealt with, how the data was collected and recorded, the method of data coding, analysis and interpretation. The notetaking was an important source of data recording as it helped identify the researchers' feelings, views, biases and perceptions. Asking different participants the same questions and observing for consistency in language and behaviour also enhanced the dependability of the data collected. This was done by asking similar questions as well as posing follow-up questions (probing) to participants. This provided the opportunity to cross-check and to authenticate the responses. Mapping links and relationships between categories, concepts and themes, as well as thorough fieldnotes reflecting the process and rationale for changes were kept during the data collection and analysis phases.

#### **4.14 Trustworthiness**

Trustworthiness is concerned with establishing that data and interpretations of the findings are not figments of the researcher's imagination, but are grounded in the data which the study has found (Korstjens & Moser 2018). Field notes, keeping recorded data and interview notes and documenting decisions related to data analysis such as coding, themes and categories enhanced the trustworthiness of the data.

#### **4.15 Transferability of research findings**

According to Roller & Lavrakas (2015, p. 93), among the key quality considerations in qualitative research is the transferability of research findings. This study has provided an argument with strong plausibility across rural communities with similar characteristics (Nanor, Poku-Boansi & Adarkwa 2021). The study provides more than just detailed description of the research case studies. The experiences documented as relating specifically to the outcomes of the REP in Kintampo South encompasses topics covering broader theoretical issues in rural development. These include development discourses such as community participation and empowerment, social capital, disorganized land tenure systems and social-cultural practices among others. Further, the findings from this study are probably applicable to other rural communities in Ghana given that the country's rural communities share similar characteristics. The agricultural-related activities of smallholder farmers are also similar (Abdallah, Ayamga & Awuni 2019; Kansanga et al. 2019). Kintampo South has similar governance structures and development programs to other rural communities in Ghana.

#### **4.16 Reflexivity**

The literature on social research methods emphasises the importance of personal reflexivity. This involves 'taking into account the ways in which our beliefs, interests and experiences might impact on the research' (Berger 2015; Ormston et al. 2014). Social research is an active and interactive process involving both the researcher and the interviewee who each have their own emotions and beliefs. Reflexivity takes this into consideration and 'that researchers and the methods they use are entangled in the practices of the social world' (Fitzgerald & Callard 2015; Tamboukou 2014). As a result, I duly acknowledged the interviewer-interviewee relationship and the way it impacted on

the interaction between investigators and the answers provided. This interaction was influenced by factors such as the age, ethnicity, gender and class of the interviewer and, at times, the setting. Reflexivity requires the interviewer to recognise the potential influence of these factors and to ensure that bias is minimized. It must be noted that there is no research that is completely bias free (Podsakoff, MacKenzie & Podsakoff 2012).

#### **4.17 Limitations**

A major limitation was the poor physical accessibility to the research localities. Aside from Ampoma community which has relatively reasonable road access, the other research locality of Amoma has poor road conditions. This limited the researcher from making frequent visits to this area. For example, in the Amoma community, the road becomes inaccessible by car after heavy downpour. The limited accessibility caused unexpected change of schedules despite extra effort by the researcher to keep appointment with respondents.

Also, due to the nature of the study, the resources available and the time frame within which the study was carried out, only two districts were focused on. Moreover, there was the challenge of unavailability and hindered access to data from the public institutions contacted by the researcher in this study. A case in point was when the National Director of REP was contacted by the researcher through email for an interview, that invitation was not honoured. Not even follow-up emails from the research supervisors could persuade the National Director to honour the invitation. The researcher had to resort to REP coordinators at the local level for the research interviews.

Further, the majority of the beneficiaries of the REP interventions were men. This can be attributed to the traditional practices in most rural communities of Ghana; men are regarded as the head of families with the women being on the bottom-end of the social ladder (Sikweyiya et al. 2020). Also, the majority of men are practicing double-cropping and mixed farming systems which has given them relatively high socio-economic status within the local communities. The women involved in farming activities are mostly practicing mono cropping farming systems and they have lower socio-economic status in the communities.



#### **4.18 Concluding Remarks**

This chapter has provided a description of the methodology, the research approach, the research methods and tools used in the data collection and analysis in this study. It also brought to light the various units of analysis covered in the study and the various sources of data collected and analyzed for the study. The primary research method used for this study was in-depth, semi-structured interviews. In total the researcher had ten (10) discussions with coordinators of REP and 1(one) conversation with an expert in rural development in general. The researcher also had thirty-one face to face interviews with smallholding farmers who had been involved in the REP. This approach allowed the researcher to obtain a useful data set from the interviews that enabled an understanding of experiences of REP coordinators in the implementation and management of REP activities as well as the experiences and perceptions of smallholding farmers regarding REP activities in Kintampo South. The chapter has described how the research was conducted to give a clear understanding of the issues under study. The data collected during the field work is analyzed in the next four chapters.

**CHAPTER FIVE:**  
**INSTITUTIONAL ARRANGEMENTS, MECHANISMS AND STRATEGIES OF THE**  
**REP FOR POVERTY REDUCTION IN KINTAMPO SOUTH**

**5.1 Introduction**

This chapter critically examines how the REP interventions have helped the smallholder farmers to overcome deprivation and improve key capabilities in all aspects of their livelihood activities which has resulted in decent living for the smallholder farmers and their households. The chapter critically examines the functional analysis that underpins the institutional capacity of the REP for the delivery of livelihood interventions aimed at poverty reduction. The main issue raised is to ascertain how the institutional set-up of the REP works with the smallholding farmers on their livelihood activities and provides them with interventions to help them upscale their farming activities with the aim of lessening poverty in the local communities of Amoma and Ampoma in the Kintampo South district.

The chapter describes the setting/context in which the research was conducted, Amoma and Ampoma in the Kintampo South district of Ghana. The initial section maps the physical and socio-cultural characteristics as well as the economic situation of the local communities of the study area. The second section of the chapter takes a closer look at the personnel and institutional capacity and the programs in place adopted by the REP to assist farmers. The third section describes the strategies used by the REP to help reduce poverty among the local communities. The chapter further discusses the monitoring and evaluation mechanisms adopted by the REP to monitor the interventions in the local communities as well as the sustainable mechanisms to help sustain the farming activities of the smallholder farmers for long term poverty reduction.

**5.2 The Research setting/context**

**5.2.1 Physical characteristics of the Kintampo South**

The Kintampo South district is one of the twenty-two districts within the Brong Ahafo Region of Ghana and one of the six newly created in the Region. The district was created by the Legislative Instrument (LI) 1781 and was duly inaugurated on 24th August 2004. The district shares

boundaries with Kintampo North district to the North, to the South by Nkoranza and Techiman districts, to the East by Atebubu and Pru districts and to the West by Wenchi Municipal. The district covers an area of about 1,774.85 km<sup>2</sup> and comprises about 122 settlements. The Kintampo South District can be described as being cosmopolitan since there are several tribes co-existing in all the communities within the district. Some of the tribes are the Akan, Grusi, Mole-Dagbon and other minor ethnic groups such as Dagarti, Bassare and Kokombas. This is due to in- migration of settler farmers from the northern part of Ghana.

There are many rivers and streams that drain the district. The major ones are River Pumpum, River Oyoko, River Nante and River Tanti. Most of the rivers are intermittent in nature and thus fluctuate in volume. The features of the rivers make them unreliable for irrigation purposes except for River Nante, which offer opportunities for irrigation. The extensive plains also augur well for road construction, settlement design and offers opportunities for mechanized farming but unfortunately mechanized farming is rare in the district.

The Kintampo South district experiences a modified tropical continental climate. This is because the district lies in the transitional zone between the wet semi-equatorial and tropical continental climates. Like other parts of the country, the district experiences two seasons namely rainy and dry seasons. The rainy season shows double maxima (peaks) rainfall pattern (i.e. major and minor). The major raining season starts in early March and reaches its peak in June and tapers off gradually through July. The minor season starts in late August and reaches its peak in September/November. However, because of the transitional nature of the district, the distinction between the peaks is often not so much; the first peak is often obscured. The mean annual figures range from 115cm to 125cm.

The mean monthly temperature in the district is between 24oC in August and 30oC in March. These conditions create sunny conditions for most part of the year. The relative humidity is also high varying from 90%-95% in the rainy season. The climate of the district has the tendency to change and be inclined more to the dry tropical continental conditions or to the wet semi-Equatorial

conditions which occasionally brought about droughts in the district. The vegetation of the district falls under the woodland savannah zone. However, because the Kintampo South district is a transit town for several traders from all over Ghana and other West African countries, it does not exhibit typical savannah conditions. The savannah is heavily wooded with relatively taller trees in contrast to trees in the typical savannah grassland areas of the north but not as tall as trees in the deciduous forest areas of the south. Typical in the district exist the formation of a “fringe forest” found along the banks of major rivers and streams.

There is a marked change in the plant life of the vegetation in the area during the different seasons and from one place to another depending upon human activities which are mainly traditional agriculture and timber lumbering. The vegetation is also prone to bush fires and in areas of intense lumbering, overgrazing and crop farming, the vegetation has become very thin. A good example is the Bosomoa forest reserve where extensive lumbering has greatly reduced the quality of vegetation. This has necessitated the vigorous reforestation in the reserve by the forestry department to reclaim about 51.4 hectares of forest.

### **5.2.2 Socio-cultural dynamics of Kintampo South**

The Kintampo South District falls under the Nkoranza traditional area. The chief of Jema, the capital of the Kintampo South is the Kyidomhene (sub-chief) of the Nkoranza paramountcy and the Krontihene of Jema administer the day-to-day traditional duties of the area. There are several festivals that are celebrated by the people in the district. There have been some protracted chieftaincy tensions and violence owing to the succession disputes between some families about who is the rightful occupant of some traditional seats in the district (Agyemang, Ofosu-Mensah & Gyamera 2013; Bofo 2019).

The most widely celebrated festival is the Yam festival which takes place in October every year. This comes as no surprise since the district is noted as one of the leading producers of all varieties of yam in the Bono East region (Boadu et al. 2019; Frimpong et al. 2020). During the festival, the traditional chief sits in a palanquin to parade through the principal streets of the capital, Jema to showcase yam to the people that the gods have bless them over the year with bountiful new yam

harvest. On the morning of the festival, drums and trumpets are beaten and heralded respectively in the main streets of the district capital Jema to signal the beginning of new yam and the start of the festival. The chiefs lead the people to sprinkle mashed yams in the streets as a way of feeding the gods and traditional ancestors for their guidance and protection throughout the year. The people will start to enjoy the new yam ‘properly’ after the sacrifice. Livestock and other animals are slaughtered alongside to prepare delicacies from yam. Later in the day, the chiefs and his subjects pour libation in the chief’s palace to honour the gods for their kindness in the farming season.

Days like Wednesdays are strictly observed by the people as rest days for the god of harvest. The people believe that this is the day the gods enter their farms to harvest yams and other crops for their use. On this day, there is no farming activities and special punishments are meted out to people who flout this directive. Saturdays are for other social activities like funerals, outdoorings, weddings and other important social gatherings of the people. Sundays are mostly for family meetings and Church activities throughout the district.

### **5.2.3 Farming activities in the Kintampo South district**

Agriculture in the form of smallholder farming is the dominant economic activity in the district and plays a very important role in the local economy. Cash crops like cashew, ginger and mango have been identified with the capacity to boost economic growth and reduce poverty. The farmers cultivate crops like yam (the most common crop in the region), cassava, cashew cocoyam, maize, mango and other vegetables. Cassava, which is the main resource for the processing of gari<sup>2</sup>, is cultivated throughout the year and contributes to the local gari processing business (Amedi, Dumayiri & Suhuyini 2020). Most crop production in the district is rain-fed. Farmers plant their crops based on the weather conditions prevailing. A significant proportion of the farmers in the district rely on the use of family lands for their farming activities (Ofori et al. 2022). Due to an increase in the size of families and their requirement for farming, this has led to the fragmentation of lands for farming. This has influenced the size of family land available for farming. About 28.8% of farmers use their own lands (acquired or inherited) for their farming activities (Ofori et

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<sup>2</sup> Gari is a processed cassava in the form of flour.

al. 2022). However, the farm sizes are small and keep on reducing and this affects agricultural activities. The remaining proportion of farmers hires land or do share cropping farming with their landlords and landladies. The cost of land and the land tenure system also affect this category of farmers negatively. The average farm size per farmer in the municipality is 4.4ha. About 80% of the farmers though cultivate their crops on land less than this average farm size (Amedi, Dumayiri & Suhuyini 2020). This again leads to low level of crop production. The use of agricultural inputs in the district is varied. Purchased inputs such as improved seeds, chemicals, fertilizers, pesticides and small-scale power tillers for land preparation are in use. Manual land preparation methods are very common in the district. Access to inputs is relatively modest as most of the crop farmers do not have adequate resources to patronize them. Input shops are available in the big towns, smaller communities and market centres throughout the district.

Farming activities in the Kintampo South district are financed through three major means. These are personal savings, borrowing/lending from family members, friends and money lenders. The majority of the farmers use their personal savings. Due to the low-income levels of these farmers and their levels of savings, it can be concluded that their savings are not enough for them to produce on a large scale. Also, some of the farmers borrow from money lenders with its attendant high cost. Most financial institutions are not willing to finance smallholder agricultural activities and farmers especially those into crop production and at the individual level due to its risky nature (Choudhury, Jones & Opare-Addo 2022). This again inhibits the level of cultivation in the district. Also, most farmers are poor and cannot provide the kind of collateral needed to secure loans from financial institutions in and out of the district. About 87.2% of the farmers do not have access to external credits to facilitate their farming activities (Amedi, Dumayiri & Suhuyini 2020).

### **5.3 The REP in Ghana**

The REP is part of the Ghana's government efforts to reduce poverty and improve living conditions in rural areas by promoting the technology and skills needed for rural based enterprises and entrepreneurs to expand their businesses and create new employment opportunities for others with the aim of reducing rural poverty. The REP is one of Ghana's oldest poverty reduction programs

and among the key instruments for poverty reduction (Ayerakwa 2012a). According to McKay (2013) the REP is claimed to be a success story and a model for other poverty reduction programs in Ghana. Priority is given to unemployed youth who have completed either secondary or tertiary education and needs additional skills and support to establish their own micro business in the rural districts. According to The African Development **Bank** (2012a) Appraisal report, the sector goal of the Rural Enterprises Program is “to improve the livelihoods of rural micro and small-scale entrepreneurs (MSEs)”. The developmental objective is to increase the number of rural micro and small-scale enterprises that generate profit, growth, and employment opportunities. The REP is implemented in 220 out of 275 rural districts in Ghana representing about 16.3 million people. (IFAD: Independent Evaluation Ghana 2011).

The expected outputs include: (i) establishment of new Business advisory centres (BACs) and new Rural Technology Facilities (RTFs); (ii) training of beneficiaries in agribusinesses and clients on repairs of agro-processing machines and tools; (iii) support the establishment of women and youth-owned businesses; (iv) technical assistance in individual capacity building. According to the Appraisal report for 2012, the total program cost is estimated at USD \$ 125.25 million (GHS382.66 million). The implementation of REP has funding provided by the International Fund for Agricultural Development (IFAD), African Development Bank (AfDB) and the Government of Ghana to expand its coverage to all the sixteen regions of Ghana (IFAD: Independent Evaluation Ghana 2011).

The vision of the REP is to better the livelihood of the rural poor by way of improved incomes. In order to ensure that the REP achieves its goals and impacts on rural poverty, the REP through its Business Advisory Centres (BAC's) and Rural Technology Facilities (RTFs) provide technical assistance to the rural folk that have the capacity to expand and provide employment opportunities to other people. The Ministry of Trade and Industry (2012) further maintains that REP has tremendous potential for poverty reduction and growth of rural micro and small-scale enterprises (MSE). It helps to overcome several constraints which hamper the path of rural enterprise development such as inadequate farming training; poor management; lack of access to larger distribution networks; and lack of technology.

### **5.3.1. Interventions offered so far by the REP**

The REP as a model for poverty reduction is based on three main components/interventions which are discussed below:

#### **Component 1: Creation of Business Development and Enabling Services (BDES)**

This component aims at upgrading the technical and entrepreneurial skills of rural MSEs. It is being implemented through the Business Advisory Centers (BACs), which are being upgraded into Business Resource Centers (BRCs), to establish a more sustainable district level business development service delivery system. The transformation foresees the establishment of 67 BRCs and the upgrade of the remaining 97 BACs. Beneficiaries of this component received various types of training on technical and management skills, as well as individual and group start-up kits. This component aims to promote access to rural finance by facilitating linkages with participating financial institutions (PFIs), including Rural and Community Banks (RCB) and their ARB Apex Bank, and training clients in financial literacy for credit. Credit sources include financial institutions' own funds; Rural Enterprises Development Fund (REDF), and Matching Grant Fund (MGF).

#### **Component 2: Development of Agricultural Commodity Processing Infrastructure (ACPI)**

The second (ACPI) component aims at upgrading the level of technology of the rural MSE sector by facilitating promotion and dissemination of appropriate technologies in the form of skills training (e.g., apprentices on production of equipment for agribusiness; and usage, maintenance and servicing of agribusiness equipment); manufacture of processing equipment, testing and promotion of prototypes. By the year 2012, 7,610 persons have been trained in agro-processing and farm equipment and implements. 21 Rural Technology Facilities (RTFs) have been established and equipped with workshops machines and agro-processing prototypes. 4,393 master craftsmen, 15,170 traditional apprentices, and 38 technical apprentices (3years training) have been trained and supported with 3,430 startup kits. The number of agro-processing, farm-based and other connected businesses created are 7,610; 20,067 and 33,846, respectively in 2012. 26 RTFs and 3 Rural Technology Service Centres were established in collaboration with the Ghana Regional Appropriate Technology Industrial Service (GRATIS) Foundation and the District Assemblies (DAs) (IFAD 2022). There was an improvement in the 2017 as 32,841 persons were trained on agro-processing and farm equipment and implement with 30% being women apprentices.



### Component 3: Program Coordination and Management Unit (PCMU)

In addition, the program has co-ordination and management components to facilitate program activities and effective project monitoring and evaluation (M&E) system by various stakeholders. Provision is made for periodic impact assessment by a specialized institution. The PCMU would be responsible for programme activities monitoring. A M&E Manager is a member of the PCMU. Key innovations of M&E team are: (i) the use of web-based technology for decentralized project data entry; (ii) monitoring of institutional performance of BACs and RTFs, combined with performance counselling; and (iii) monitoring of the efficiency and effectiveness of REP tools.

#### **5.3.2. Type of people/economic classification selected for the REP interventions**

According to the AfDB appraisal report, African Development Bank (2012b), the direct beneficiaries of the REP predominantly include smallholder farmers in the districts of implementation as well as SMEs in most rural communities. These include women and the youth, 65% of the rural population, whose capacity in micro and small-scale enterprises (MSEs) was built and/or strengthened for sustainable businesses that lead to growth in income, employment generation, improvement in food and nutrition security, educational enrolment, and improved health and overall welfare. The REP also targets owners and employees of small informal and formal businesses. Priority has been given to unemployed youths and other clients who have followed secondary or tertiary education but need additional skills and support to effectively manage MSEs. Other sub-groups include marginalized women, the disabled and people living with HIV/AIDS. A total of 9,200 unemployed youth has been provided with start-up kits to help them establish their own businesses. Primary job creation, through the activities of REP interventions is estimated at 100,000.

The indirect beneficiaries include the rural population which stands to benefit from the agricultural modernization infrastructure and technological innovation. The direct beneficiaries of the REP led this process through community-based training, exposure to the business resource centers of the program and linkages to the local farmers associations as well as the local business associations (LBA's). For a district to benefit from the REP, the district has to apply for assistance. There were

pilot districts and Kintampo South happened to be one of the pilot areas during the initial stages of the REP implementation.

### **5.3.3. Review of REP project evaluation reports/secondary data**

According to the African Development Bank (2012b) results based framework, in the year 2012, community-based skill training (CBST) was provided to 293, 000 clients in 161 BACs (95 new). Of these 62,731 have established their businesses. 6,000 graduate youth have benefitted from intensive training at the farm institutes and supported with start-up kits to establish group and communal businesses. 132 BAC staff have been trained and 3,882 LBAs members have also been trained. In addition, 10 regional and 66 district-based BACs have been established. Besides, 30,714 MSEs have been counseled by BACs. 40 rural and community financial institutions are participating in REDF. 267 MSEs accessed MGF amount of USD 563,425; whereas 6,900 rural MSEs accessed REDF amount of USD 225,340. In the same year, 66 district assemblies sub-committee on rural MSEs promotion are functional supporting the REP in the discharge of their functions. In 2017, 74,000 MSEs were counseled by BACs, farm institutes and local business association members. In the same year, 293,000 benefitted from the CBST of which 3, 818 were in non- agro-based businesses (50% were women). In addition, 164 BAC staff were trained (30% women), 2000 new LBAs members were also trained (30% women) and 30 Farm Institutes trainers trained. Moreover, 10 regional and 161 (95 new) district-based BACs; 3 farm institutes and 1 animal traction centre were strengthened. In all, 108,893 people benefitted from CBST of which 33, 846 were in non- agro-based businesses. Further in 2017, the number of new agro-processing, farm-based and other connected businesses created were 25,231 (30% women); 35,000 (50% women) and 2,500 (60% women), respectively. The year 2017 witnessed a massive transformation of the REP activities as 39,691 new master craftsmen and traditional apprentices and 1,712 technical apprentices were trained & supported with 6,000 startup kits (10% women; 20% youth; 5% disabled people & People Living with Hiv/Aids (PLWHA)).

#### **5.3.4. Financial arrangements of the REP implementation**

According to the Appraisal report for 2012, the total program cost is estimated at USD \$ 125.25 million (GHS382.66 million). The programme has been financed by ADF, IFAD, the Government of Ghana (with resources directly from the central budget as well as from District Assemblies administrative budgets), participating financial institutions and project beneficiaries. Each partner's contribution is listed below accordingly.

The African Development Fund (ADF); USD\$ 49.69 million (39.7%)

The International Fund for Agricultural Development (IFAD); USD\$ 20.64 million (16.5%)

The Government of Ghana (GOG); USD\$ 15.85 million (12.7%)

The District Assemblies (Local governance institutions); USD\$ 25.82 million (20.6%)

Participating Financial Institutions (PFI's); USD\$ 5.68 million (4.5%) and

Project Beneficiaries; USD\$ 7.57 million (6.0%)

1.1 African Development Fund (ADF) under the auspices of the African Development Bank (AfDB) provided a blend of loan and grant which financed 70.8% of the foreign exchange costs of the program estimated at USD 20.48 million. About 68.3% of ADF resources was spent in Component 2. These include costs associated with civil works, RTF machinery/equipment, training, small office equipment and furniture, and operation and maintenance. The ADF funds accounted for 26.7% of BACs activities (USD 11.67 million). While USD 750,000 (1.6%) of the ADF resources is allocated to institutional capacity building, USD 0.16 million (3.4%) is allocated to the Program Coordination and Management (procurement, environmental/social safeguards, and financial management activities). The loan amount was allocated to works, goods and services mainly in the establishment of well performing RTFs associated with hostel and resource centers.

1.2 The IFAD loan was used to finance costs related to scaling up a network of BACs (component 1), access to rural finance (component 3.1), institutional capacity building and policy dialogue (component 3.2), and the related coordination and monitoring and evaluation costs. From the Table on Component by financier, 20.4% of IFAD resources has been used to establish new BACs;

38.3% to promote rural finance, 25.1% for institutional capacity building and policy dialogue and 16.2% for the Program Coordination and Management.

1.3 The Government of Ghana financed part of the recurrent costs, including salaries, utilities, office space, and some of the general operating costs. Credit facilities has been made available by Bank of Ghana (BoG) (GHS1.2 million, equivalent to USD 606,060), with an incremental USD 4 million (GHS7.92 million) provided under REP. The complementary matching grant fund (MGF) has been topped up by USD 1.9 million (GHS3.762 million). The PFIs has provided a credit facility of USD 4.14 million to REP beneficiaries and has contributed substantially to the staff training costs.

1.4 As part of Government of Ghana support, through the contribution of USD 24.28 million, the District Assemblies: (i) finance salaries of at least one Business Development Officer and other support staff at the BAC; (ii) provide office space for the BAC and have taking over the BAC operating costs; (iii) finance salaries of part of the RTF staff and contribute to the RTF operating costs. Project Beneficiaries are expected to contribute 20% - 40% of the cost of training and 10-30% of the matching grants. Their total contribution is estimated at USD 7.57 million.

The table below shows the contribution of each financier of the REP implementation.

**Table 5:1 Sources of finance (initial investment) for REP activities**

SOURCES	Foreign Currency \$	Local Currency GHS	Total	Percent %
African Development Bank (AfDB)	22.02m	27.67m	49.69m	39.7
Government of Ghana (GOG)	1.06m	14.79m	15.85m	12.7

International Fund for Agricultural Development (IFAD)	3.72m	16.92m	20.64m	16.5
District Assemblies (DAs)	3.86m	21.96m	25.82m	20.60
Participating Financial Institutions (PFI's)	0.03m	5.65m	5.68m	4.5
Project Beneficiaries	0.39m	7.18m	7.57m	6.0
Total Program Costs	31.08m	94.17m	125.25m	100

Source: African Development **Bank** (2012a) Appraisal Report

### 5.3.5 The institutional arrangements of the REP

According to the (IFAD: Independent Office of Evaluation 2011), the executing agency in the initial stages of the project was the Ministry of Environment and Science. Subsequently, a government restructuring in the year 2005 led to a change in the executing agency to the Ministry of Local Government and Rural Development (MLGRD). However, in a strategic alignment with Ghana's industrial development policy, the project executing responsibility changed to the Ministry of Trade and Industry (MOTI) in the year 2006. The Ministry of Trade and Industry has the overall responsibility for the implementation of REP. At the regional level, the Regional Coordinating Councils (RCCs) monitor and coordinate the implementation of medium and small enterprise development in the districts of their respective regions. It also chairs the Program Steering Committee (PSC). A National Project Steering Committee (PSC) with representatives from MOTI, other ministries and the private sector regularly meet to oversee project policies and to coordinate the implementation strategies (IFAD: Independent Office of Evaluation 2011). The above-mentioned ministries execute their mandate in collaboration with other national agencies (such as Ghana Enterprise Agency, District Assemblies, Ghana Regional Appropriate Technology Industrial Service) and other international agencies, and through the development and promotion of: (a) cost-effective use of appropriate technologies particularly under small-scale enterprises; (b) safe and sound environmental practices; and (c) efficient human settlement development (IFAD: Independent Evaluation Ghana 2011). As structured, with a small number of specialized manpower at the head office, the ministry has the capacity to coordinate its activities in the regions and districts through the agencies mandated to carry out tasks in promoting technology and skills

for rural enterprises. Its capacity to coordinate was appropriately demonstrated during the initial stages of the implementation of the pilot schemes of the REP in selected districts across the country.

The Ghana Enterprise Agency (GEA) is mandated to contribute to the creation of an enabling environment for small scale enterprises. To operationalize this mandate, they have established business advisory centers (BAC) throughout the country to promote the use of best practices for businesses based in rural communities. Under the guidance of an eight-member Board of directors and three sub-committees (Finance, Technical and Human Resource), the GEA operates through its head office in Accra, in sixteen regional capitals and various district offices across the country. The GEA is responsible for providing support in the delivery of business development services, facilitated by Business Advisory Centers (BACs). The day-to-day operations of the GEA are carried out by an Executive Director, who is assisted by a Management Committee (Executive Director and two Deputy Executive Directors for Finance and Administration, and Operations). Through its regional and district offices, the GEA provides training, advisory and financial services to small-scale enterprises based in rural communities. Under the current arrangement, the REP recruit staff from the BAC to implement most of their programs at the district level.

The Ghana Regional Appropriate Technology Industrial Service (GRATIS) is mandated to promote small-scale enterprises and industrialization by developing and disseminating appropriate and marketable technologies to industry particularly, micro, small and medium scale enterprises (Ayuure 2016). To operationalize its mandate, it has established Intermediate Technology Transfer Units now called Regional Technology Transfer Centers (RTTCs) in nine out of the then ten regional capitals. Training in technical and entrepreneurial skills is the core business of GRATIS. Their training is classified into engineering (to produce master craftsmen/technicians) and non-engineering (targeted at rural women and includes agro-process technology, entrepreneurial and basic management). It also involves extension services to support the development of rural industries, especially those employing women in food and agro-processing. GRATIS provides support to the Rural Technology Facilities (RTFs) in delivering agricultural commodity processing infrastructure development services. The principal services of the GRATIS includes the repair of

farm implements and tools for farmers participating under the REP interventions. GRATIS provides all management and technical staff in the Rural Technology Service Centers (RTSC) established during the initial phase of the REP.

Under the public service decentralized structure of Ghana, the 275 administrative districts are the units for economic planning and development in the country. They are managed by District Assemblies (DA). The Assemblies plan and monitor the implementation of development policies and programs in most of the rural districts. Each District Assembly prepares a district development plan and has a District Assembly Common Fund (DACF) to which the central government allocates a portion of the national revenue according to need, population, program of activities, and equity criteria. The District Assemblies continue to be the seat of program implementation and play a central role in coordinating the services, resources, and programs of various district-level stakeholders in the implementation of the REP. The district assemblies are mandated to allocate a portion of their revenue to enhance the activities of the REP in the districts. The BACs and RTFs form the nucleus of the new Department of Trade and Industry (DoTI) within the DA structure under the MLGRD (LI 1961 in 2009) to facilitate implementation of policies and programs on SME promotion at the district level. Meanwhile, the REP has continued the same implementation procedure as in the new districts where orientation seminars were organized to sensitize the leadership of the DAs to establish their own sub-committees on MSE promotion. The Ministry of Food and Agriculture (MoFA), through its three farm institutes at Wenchi, Adidome and Asuansi and an Animal Traction Centre (ATC) at Nyampkala are implementing partners. They are involved through a memorandum of understanding which includes the improvement of its training infrastructure and capacity buildings of its human resources of the farm institutes under the REP. The farm institutes also organized training and capacity building for farmers who are involved in livestock production.

#### **5.4 How the REP Operates**

This section throws light on the financial support of the REP to the smallholder farmers to assist them in their farming activities. The financial support is divided into two parts and they are the

rural enterprise development fund (REDF) and the matching grant fund (MGF) which are discussed below.

#### ***5.4.1 Rural Enterprise Development Fund (REDF)***

The REDF is a soft loan facility that is used to support the smallholder farmers to assist them to buy some farming inputs like seedlings, fertilizers, agro-chemicals among others for their farming activities. The fund is meant to support the day-to-day farming activities and expansion drive of the smallholder farmers. The REP through the Bank of Ghana (BOG) has entered into an agreement with the local banks to provide soft loans to the farmers at a reduced rate of interest. Because the REP works in collaboration with some of the local banks, the REDF loan is disbursed through the banks to the farmers. The interest on this soft loan is very low compared to the rate of interest charged by the local banks on business and commercial loans. The local banks are charging between 30-35 percent per annum on loans (Trombetta, Calvo & Casadio 2017, p. 16). The REDF charges between 11-12 percent per annum as interest on the loans contracted by the smallholder farmers for their farming activities. The procedure for accessing a loan has been made as easy as possible, thereby encouraging small farmers to apply. This is a revolving loan which the farmers are able to access several times once they pay off the loans they have contracted. The REP submits a list of eligible farmers who have applied for the REDF to the local banks to do their own assessment. After the assessment, the local banks select the farmers who are eligible and disburse the loans to them. This is a loan that is accessed on rotational basis. So long as the farmer is able to back the loan granted, they can apply for another loan facility under the REDF to support their farming activities. This is done quarterly and farmers who do not get the loan in the first quarter are likely to get it in the second quarter. Yaw, a business development officer of REP explains the accessibility model of the REDF.

Usually, under the component and per the budget we submit, the head of the REDF contact us and let us know that this fund is available then we will apply. So, within a quarter, you should be able to facilitate access to this fund component so long as it is budgeted for and planned. When the time is due, the REP will inform us that this component is available so we should submit the applications of eligible farmers



for them to access the funds. Within three to four months, the farmers are able to access the funds from the partner local banks.

Isaac, a business advisor of the REP was able to secure loans under the REDF for some farmers who participated in the REP interventions. Through his good negotiation skills, he was able to convince the local bank to reduce the interest rate to 11.5 percent instead of 12 percent for the farmers who benefitted from the loans.

We the business advisors sometimes seek the accreditation of some of the rural banks through the REP through the Bank of Ghana (BOG). One thing is that, usually, the rural banks charge an interest of 36 percent or 40 percent. But currently, the last REDF that I was able to secure for my district was 11.5 percent interest as compared to the local banks that charge 36 percent.

Kooboakye is a vegetable farmer in Ampoma who has benefitted from the REDF. He commented on its benefits to his farming activities. According to him, he was cash trapped after paying his children's school fees from the proceeds of his farming activities. Subsequently he applied for the REDF from the REP to buy some input for his farming activities. Although the process was delayed, he was eventually given the money to buy seedlings and other chemicals for his farming activities.

#### ***5.4.2 Matching Grant fund (MGF)***

The matching grant is a grant that has been earmarked by the REP to support farmers to acquire farm implements and machinery for their farming activities. Farmers can access it only once for assets and equipment. Under the matching grant, the farmers are supposed to contribute a certain portion of the total amount needed to acquire machinery and the REP will cover the remaining amount to assist them to purchase the machinery. For instance, if the cost of the machinery is

GHS10, 000<sup>3</sup>, the farmers must contribute GHS 4,000 and the REP will top-up with the remaining GHS 6,000 <sup>4</sup>(which is free) to purchase the machine for the farmer. An example of the machine is the combine harvester for harvesting maize. The farmers could acquire the machine as individuals or as a group. The farmer(s) officially make a request to the REP to assist them to purchase the machines. The farmers take three invoices from the market and submit them to the REP for independent verification. After the verification, the REP selects the most cost-effective machinery. They subsequently wrote proposals on behalf of the farmers to the head office in Accra for the release of the remaining amount of money needed for the purchase.

Because of the huge financial obligations involved, some of the farmers had formed groups and had pooled their resources together to purchase the machines needed for their farming activities. The machines are kept on the premises of the leader of the group and any farmer who wishes to use the machine formally requests it from the leader. This arrangement has allowed some of the smallholder farmers to access farming implements which they could not purchase on their own. Through the matching grant fund, famers have access to farming machinery which hitherto was difficult for them to purchase individually. Geebom is a leader of one of the farmers groups in Amoma, claimed that they were told to form a group which will make them very strong so that they can negotiate with the REP for the purchase of machines for their farming activities. After forming the group which is called “Alhamdulillah”, they informed the REP coordinator (Mr. Bediako) who invited them to the community centre for some meetings. At the meetings, they told the REP coordinator that they needed combine harvesters to harvest their maize, and some other machines for their farming activities. It was through this series of meetings with the REP coordinator that helped their group to get the combine harvester for maize which has become the property of the group.

The REP coordinators submit applications on behalf of the farmers to access the matching grant fund. The application includes invoices from the farmers about different prices of the farming

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<sup>3</sup> USD \$ 806.05

<sup>4</sup> USD \$ 483.63

equipment they want to purchase. After that, the farmers will submit the invoices to the REP office where it will be subjected to official documentations and processes. After going through the processes, the REP coordinators formally write a letter to the participating banks requesting for the release of funds to purchase the needed machines and equipment for the farmers.

### **5.4.3 Monitoring of the livelihood interventions**

One of the REP's core mandates is to monitor the livelihood interventions provided to the farmers to ensure that it is on track with respect to achieving the intended purpose. By so doing, the REP coordinators were able to identify the areas where the farmers were falling short and areas which they strengthened for the smallholder farmers. They have adopted several processes and procedures in the monitoring of the livelihood interventions which are discussed below. The REP has developed monitoring and evaluation tools which they use to monitor the farmers who participate in the REP interventions. Through the systems, they observe and ask questions from the farmers when they visit them in their farms. The answers from the farmers and observations from the REP are used to score the farmers on the monitoring tool. The final scores determine the progress of the farmers depending on the time that the farmers received the interventions. Through that they were able to categorize the farmers into starters (early farmers), the survival stage (existing farmers with challenges), growth stage (existing farmers with high potential) and rapid growth stage (farmers with high growth rate). Through this initiative, the REP officials were able to track the performance of the interventions via their farming activities.

We have several tools that we use in our monitoring and evaluation. We have a complete monitoring and evaluation system. It stretches from the top down to the implementing level. So, the Business Advisory Centre (BAC) staff visit the clients and then we have a tool that monitors the progress of the clients. So, you will meet with them and observe what is going on. Some of them solicit their views and responses. [Nuhu, an institutional development officer of REP].

Apart from visiting the farmers on their farms for monitoring purposes, the REP officials also adopted the use of telephone conversations as a means of getting to know how the REP interventions were faring. Through the telephone conversations, farmers were able to express themselves freely to the REP officials regarding the use of the REP interventions especially those who felt shy and or pressured by the presence of the REP officials in their farms. Yaw has conducted several telephone interviews with some of the farmers who participated in the REP interventions.

We also do have interactions over the phone to know the challenges they are facing and how best we can help them to manage these challenges. So, in terms of the monitoring, apart from the walk-in from those who will come here, the structure is such that we meet a section of our clients to see how best we can assist them with the challenges they are facing and see if there are any advice that we can give them.

The use of a database system developed by the REP coordinators has been an effective mechanism through which the REP monitors the performance of the REP interventions. The REP officials update the database with new information from the farmers any time they embarked on monitoring activities. Through that they get deeper understanding of the farmers and their farming activities which helped them recalibrate their programs and activities if necessary: From time to time, the REP coordinators visit the farmers to see the state and usage of the equipment they have acquired through the REP interventions. Because of their close proximity to the farmers, they also used the visit to learn about the challenges the farmers faced in the usage of the farming equipment. The monitoring embarked on by the REP was done on a periodic basis. Through the visits they are able to analyses some of the challenges confronting the farmers and provide advice to enhance their farming activities. Victoria is a field officer of REP in Amoma,

As for monitoring, a monitoring team, just like I told you I am a field officer, we have field officers who visit the clients on a timely basis. They have a counselling form for them. So, from time to time, we go there, give them

counselling, monitor what they are doing to see if are hitting the target. Counselling for the smallholder farmers is done on a monthly basis.

After field visits to know the challenges of the farmers, the REP also embarks on follow-ups to ascertain whether the farmers have implemented some of the solutions proffered to them. Some of the follow-ups to the intervention areas were either announced or unannounced depending on the farmers and the communities involved. During the follow-ups to the farmers, the REP officials provided advice to the farmers which assisted them in their farming activities. Bediako, is a business development officer of REP in Amoma,

Well, do something called follow ups. When it comes to follow ups, REP supports us same as our parent. That is the NBSSI (National board for small scale enterprises). So, we do follow ups...for us to get the real feeling of what they are doing. We also do what we call the needs assessment for the individual clients. We engage them to know how their farming activities are faring, the challenges that they are facing and what the person will need to improve the business.

The REP sometimes relied on the local banks to give them information about the farmers who have benefitted from credit facilities through the REP interventions. The banks give them information about the repayment performance of the farmers who have been granted credit/loan facilities. According to the REP coordinators, the repayment performance shows whether the farmers are doing well or not. Farmers who were falling behind on their repayments were advised to put in more effort to enhance their farming activities.

The banks too give us quarterly reports. We work in collaboration with the banks. For the farmers who have accessed the bank credits, we find out the status of their repayment. We look at the percentage that have been paid and all these things and add it to our report (Emmanuel, an area supervisor of REP).

Often the REP officials do a comparative analysis of the past and present situation of the smallholder farmers to ascertain whether they are performing well or not. By so doing, where necessary they were able to make recommendations. The recommendations are based on the performance of the farmers involved. Because of the skills training from the REP interventions, some of the farmers can keep records of their farming activities which serves as a source of information for the REP coordinators when they visit them. The information on the farmers records sheet shows the previous and the current phase of the farmers' activities based on the REP interventions. The record keeping activities of the farmers informed the REP coordinators how the farmers made use of the skills training. For those farmers who are unable to keep records on their own, the REP coordinators gave repeated training for them on record keeping. Those farmers were assessed after routine visits to their farms by the REP coordinators for monitoring purposes.

...So, we look at their records and you will see that there has been some positive impact on their records keeping. So, we do the monitoring using their own records and then through the routine visits and physical contacts.

#### **5.4.4 Sustainable mechanisms of the REP interventions**

The REP collaborates with several other agencies to help sustain the farming activities of smallholder farmers who participate in the REP interventions. In collaboration with the Ghana Enterprise Agency (GEA), they sharpen the entrepreneurial skills of the farmers. They have collaborated with the Ghana Export Development for Agriculture (GEDEA) to help export some of the cash crops to other neighboring countries in West Africa. All these rural enterprises will be migrated onto these programs. For instance, cashew farmers have been encouraged to produce more cashews to benefit from this collaboration. Another collaboration with the Ghana Regional Appropriate Technology Industrial Service (GRATIS) has been secured to assist and train the farmers in the maintenance of their farming equipment and machinery. This collaboration has assisted some of the farmers to repair some of their faulty farming equipment. The good thing about the tripartite arrangement is that it has brought together the REP, the GRATIS foundation and the GEA. Per the functions of the GEA, they are mandated for enterprise development in rural

communities. The REP partnering with them means that they can support the farmers with skills and training support to boost their farming activities on long term basis. Other agencies like GEDEA have a 5% levy charge on exporters that they used to support rural enterprises. The REP has applied for funds from GEDEA to support farmers in diverse ways towards long term sustainability of their farming activities. The REP has liaised with some of the local banks to open savings accounts for the farmers to contribute smaller amounts of money to these accounts on a regular basis through the bank's mobile operators. The savings accounts are expected to serve as a buffer for the farmers in the future in case the REP is not able to meet their financial needs urgently. This initiative is expected to help sustain the farming activities of the smallholder farmers towards long-term poverty reduction. Benjamin, a development officer commented on the sustainable mechanisms of the REP interventions.

The REP liaises with the banks, especially the rural banks so that as they do their day-by-day activities, they can be saving with them so that when the REP does not give them any support, they can go to their banks for loans or go for their savings to reinvest in their business so that they will not collapse. So, we have liaised with the banks especially the rural banks, because it is difficult to set them up with the commercial banks. The rural banks demand minimal requirements. So, if the person is busy and cannot go to the bank, we have mobile operators who go around for their savings.

Furthermore, the REP has assisted some of the smallholder farmers to look for both internal and external markets for their produce because under component (1) Creation of Business Development and Enabling Services (BDES); the REP is supposed to link their clients to other agencies so that they get access to markets for their products/goods or services. This strategy has helped some of the farmers to sell some of their yields in markets which were previously unknown to them. The opening up of new markets for the farmers has encouraged them to produce more yields to meet the growing demands of their customers in the new markets. The REP also provides market orientation programs for the farmers to acquaint them with modern marketing skills, trends and build up their networks. Since last year, the REP has launched a new website where clients

can sign up to market their products/goods or services. According to Yaw, an REP official in Ampoma, these are among some of the measures they have adopted to make the businesses of their clients more sustainable.

Some of the farmers shared their perspectives on what they intend doing to sustain their livelihood interventions for a very long time. The farmers thought of additional farming activities or embarking on a non-farming activity to make them more financially stable in the future. Bisaddo is a maize and yam farmer in Ampoma:

...So, my goal for the next year is to keep expanding the business. As I expand, the money I get will also increase. So, I am planning on getting additional businesses outside the farming activities so that if one day farming is no longer viable, I can depend on the others for survival.

Iddissifu is a poultry and a livestock farmer based in Amoma. He has taken several steps to ensure that his farming activities is sustained on a long-term basis. He has started documentation and registration of his land title certificate to protect the land from encroachers and ensure long term continuity of his farming activities. He is looking forward to hire people who can support the farming business to grow and expand. According to him, he is doing all these things to attract the interest of his children to stay in the village and ensure future continuity of the farming business.

Meeting the needs of clients has become a very good strategy for businesses to achieve their objectives and survived for a very long time. Masare, a young honey maker in Ampoma outlined her mechanisms for sustaining her business. She has prioritised her clients so that she does not lose them. She has begun to give honey to some of her clients on credit to keep them for good. On long term basis, she has started re-investing her profit back into the honey business for continuity and livelihood sustainability.



So, if a client calls for honey but does not have money at that time, I give it to them on credit.

### **5.5 REP enhanced empowerment and capacity building for poverty reduction**

Empowerment is the process of strengthening the capacity of the poor towards transitioning from a state of powerlessness to a state of relative and stable control of their own lives (Hennink et al. 2012; Luttrell et al. 2009; Mahmud, Shah & Becker 2012; Santos, Neumeyer & Morris 2019). There are several dimensions to empowerment: political empowerment, educational empowerment, economic empowerment and socio-cultural empowerment among others. For the purpose of this thesis, the focus was on economic empowerment. In the context of poverty stricken communities, economic empowerment increase the capacity of the poor to overcome challenges that confronts their livelihoods (Fiseha & Oyelana 2015; Rogerson 2018). Investigations shows that prior to the REP interventions, many of the smallholding farmers were having challenges with their livelihood activities (Cairns et.al. 2021; Fan et.al. 2020). The REP interventions have shifted the fortunes of many of the smallholder farmers. Their functionings have improved which has transformed their capabilities tremendously. They have now transitioned/liberated from their previous state of poverty to a relative and stable state and are able to live a decent life (Fan et al. 2013; Schindler, Graef & König 2015). Results from IFAD (2022, p. 30) evaluation report shows that mean empowerment score has improved by 15% through participation in the REP interventions. Women who participate in the program are 13 percentage points more likely to have an empowerment score of 0.75 or higher and therefore achieve full empowerment. Answering a question about how the REP interventions has empowered them to move from poverty to prosperity, Comyaa, a mushroom farmer in Ampoma, recounted how the REP interventions empowered her to escape poverty.

I will say that since the REP came in to help me, there is not a single day that ... I have no money on me. I always have something small on me. So, I can see that it has taken away my poverty. As a human being, when you wake up and you have not even a coin on you, it becomes disheartening. However, since I started the

mushroom business with the help of the REP, I always have money in my possession. It has really alleviated my poverty.

Kwatwene, a piggery and a yam farmer based in Ampoma detailed how the REP interventions has trained several other people in other professions and how the REP interventions as a poverty reduction mechanism will help address unemployment in the local community. According to him, the REP interventions have trained mushroom farmers, bakers, carpenters and several dressmakers in the local community. Those who took the training seriously can testify that it is an empowerment strategy. The training has empowered them to establish their own businesses. This has prevented several young people from migrating to Libya in search of non-existence greener pastures. In addition, it would reduce unemployment and increase poverty reduction in the local community. Sanimah, a retired teacher who is now a cashew and mango farmer in Ampoma, previously earned a meagre income as a pensioner. Through the REP interventions, he was empowered by the skills and training programs, which led to an improvement in his farming activities and additional income as a result (Baiphethi & Jacobs 2009; Meynard, Dedieu & Bos 2012). He commented on how the REP interventions has contributed to his survival after retiring from teaching:

I will say yes, it is an effective poverty reduction mechanism. When I retired, I was given a pension of ghs65 each month. Now I earn ghs850 per month [USD \$ 72]. So, if it had not been for the REP and the knowledge they imparted to us to advance our farming business, then I am not sure I could have taken care of my children's needs. I also grow 'Prekese' [a local medicinal plant]. So, I asked a casual worker to work on the farm. He then harvested three bags which I gave to the women to sell for me. One bag sells at ghs200. So, for the three bags, I am going to make ghs 600 [USD \$ 51].

Alihan, a young farmer who cultivates beans and maize in Amoma, explained how the REP interventions has empowered him to accrue more benefits from his farming activities (Abro, Alemu & Hanjra 2014; Diiro et al. 2018). Prior to the REP interventions, some of the farmers could not afford fertilizers for their farming activities. With the REP interventions, they had access

to subsidized fertilizers which has helped them to cultivate ten acres of land from a previous acreage of five. The interventions the farmers claimed have helped them to moved out of poverty. The entire community has benefitted from it and they are expecting the REP to train new farmers on their farming activities for the entire community to have better income in the future. Ameyaw, a livestock farmer in Amoma, recounted how the REP interventions had resulted in an increase in his livestock business.

It has helped me to substantially reduce my poverty level. When I look at the amount of money that I used to start the business and its progress, I can see that my livestock has doubled. So, if I decide to sell them to get my start-up capital, I will still be left with some appreciable number of livestock.

Ebanyo, a cashew and a yam farmer in Ampoma narrated how the REP interventions have been beneficial to him as a poverty reduction mechanism. He claimed the REP interventions have trained and empowered other artisans who have subsequently trained other people. Such initiatives, according to Ebanyo have improved the lives of the artisans in the local community.

I will say yes, it is a perfect poverty reduction strategy. Personally, I have seen how it has been beneficial to me. I have seen artisans who were trained under the REP and are currently master artisans and also training other people. So, for those who have graduated from the training, they have seen great improvements in their lives.

For Asarema, a beekeeper in Ampoma, the REP interventions have empowered her to unearth her potential that has become her livelihood and sources of income. The numerous training and skills of the REP have improved her beekeeping business and that has transformed her life. She commented:

I will say that yes, it is because it is through the REP that I have come this far. Although I have parents, they did not know how to help me unearth my potentials.

But through the interventions of the REP, I have unearthed my potential. I know what I am capable of. So, it is really good in reducing poverty. It has been beneficial to me a lot.

Having benefitted a lot from the REP interventions with the provision of a 'mixing plant' for processing poultry products and a tricycle [motor king] for transporting goods to and from his farm, Menchris, a poultry farmer and a processor believes that the REP is a generational poverty reduction strategy. He claims that if many people are to benefit from the REP interventions in the next five years, they can create jobs and other related employment for other people in the local community and improve their financial status. Through that the problems associated with unemployment and poverty can be drastically reduced in the next ten years through the REP interventions.

There were other farmers who shared their perspective on how the REP interventions can reduce poverty if certain conditions are put in place. The interviews with the farmers indicated that an effective person coordinating the REP made all the difference. Some of the farmers believed if the REP could bring back the previous area coordinator [Mr. Isaac], then the REP interventions would be successful in reducing poverty in the community. They didn't know about the existence of the REP interventions until the previous coordinator took over. They claimed that when the previous coordinator was around, he collaborated with a lot of NGOs to support them on farming skills and training support but currently these support systems are not available. According to the farmers, the previous coordinator made the REP attractive to most of the farmers in the community. Because of that they employed a lot of people who worked on their farms daily. But now the situation has changed and they are no longer able to employ a lot of people compared to previously. They claimed that if the REP had brought people like the previous coordinator to manage the affairs, the REP would have been an effective poverty reduction strategy because many farmers who are poverty-stricken would have been better off. The unemployed in the community would have gotten a source of livelihood to feed themselves and their families.

So, if they can bring back all these supports from the NGOs, then the REP will be effective in reducing poverty in this community.

Boadiste, a poultry farmer, also held Isaac in high regard and felt that since his departure the REP had declined.

I see the REP to be good and I think its future is great. All they need is someone who is committed to lead the program. Because previously when Isaac [the previous REP coordinator in the local community] was around, things were going well as compared to now. The REP has been in existent for a long time in other communities, but we didn't know about it until.

Kofsam, a poultry farmer in Ampoma, corroborated Boadiste's views on the governance aspect of the REP. He said that REP as an effective poverty reduction strategy is a double-edged sword. His argument was based on the previous and current governance activities of the REP. When asked if the REP was an effective poverty reduction program he responded,

Yes, and No. If I am to base on what was previously happening, then I will say that yes, it is an effective poverty reduction mechanism. But as it stands now, we don't see the future of the REP because nothing is going on. So, I cannot say that it will be an effective poverty reduction mechanism because they don't come for monitoring or training anymore.

Gyakwasi, a cassava processor in Amoma was interested in the financial aspect of the REP interventions. He claimed that the REP could become an effective poverty reduction strategy if more financial resources are allocated to farmers: According to him, the old people in the community are incapable of going to the farms due to their age and other related health issues. However, when they (the active farmers) get enough financial support from the REP to cultivate more cassava, they can harvest a lot and engaged the old people to assist with peeling and washing

of the cassava before processing them into cassava flour and cassava dough. When they engage the old people, they will get a source of livelihood that will help them to live comfortably in the community.

## **5.6 REP and improved Social Capital and Partnership for poverty reduction**

The networks of social bonds and relationships within poor communities enhances their capacity to address poverty in a more sustainable manner (Ansari, Munir & Gregg 2012; Pick, de Weiss & Sirkin 2010). Such networks of social relationships within poor communities exist in different forms (for detailed discussions of social capital for poverty reduction in poor communities see Chapter Two). Bonding social capital (Warren, Thompson & Saegert 2001) was evident in that REP coordinators relied on existing social bonds and relationships within the communities to promote activities that enhance poverty reduction among the local residents. In the communities of Amoma and Ampoma, the smallholding farmers willingly partnered with officials of REP to access livelihood interventions that benefitted their farming activities (Warner & Sullivan 2017). They mostly organized themselves into groups and approached the REP coordinators for livelihood interventions. Isaac, a business advisor for the REP, described how they work through the leaders of the various associations and groups in the village and other local communities to reach out to the smallholder farmers for the REP interventions.

Before the start of every year, they organise stakeholder's forum. At the stakeholder's forum, they invited all the key stakeholders at the municipal and district level. They work through various associations like farmer-based associations, hairdresser's associations, carpenter's associations and many others. They invited all the various private entities and their leaders too. They invited the association leaders and inquired from them what they expected from the REP. The leaders outlined their expectations at the initial stages. The REP coordinators together with the leaders planned the annual budget for the various programs. After the budget is drafted, they organized another stakeholder's forum and discussed the draft budget. The stakeholder's made their final input into the budget before the REP coordinators send the final budget to the REP office for approval.

So, before the final draft gets to the REP office, it would have passed through the stakeholders, and they would have contributed to it.

John, the REP officer in charge of Ampoma, collaborated on the use of stakeholder's forum to meet the various groups and associations in the local communities to introduce the various activities of REP to them. At the stakeholder's meetings, they met various groups and associations, individuals, and even visited some groups in remote areas of the village. This was done to know the needs of old farmers. They also used the opportunity to address the concerns of people who have just started their farming activities. It was through these meetings that they designed their activities for the farmers.

Ababio, an institutional development officer of REP, said his department organised people at the community level and provided a resource person that trained the smallholder farmers in various livelihood interventions. After organizing the people, the REP coordinators brought resource people to organize training for the farmers in the local community. After the training, they followed-up to see how the training has impacted their farming activities and their standard of living. According to Ababio, the farmers they have interacted with have shown positive signs in their farming activities through the support of the REP interventions.

You know, most of the support that we give to them is normally community based. So, we will organize the people at the community level. Then after organizing them, we will look at the possible resource person that can take charge of that activity, then we will take the resource person to that community to be given the training. After the interventions too, we will do the follow up to see how it is impacting their businesses and their lives and standard of living.

The REP grouped the people into various associations for easy reachability to target them with the various interventions. Yusman, a maize and a yam farmer comprehensively narrated how REP interventions has enabled them to meet as a group and think about the welfare of farmers in the local community. According to Yusman, the REP coordinators first grouped them for regular

meetings. The name of their group is called ‘United Purpose Farmers Group’ which is still active despite the collapse of several other groups in the local community. Their number is about 30 people that remained in the group. The members want the group to be sustained. They held meetings on Fridays at 3 pm and then on Tuesday mornings. Previously, they were not meeting regularly due to the busy schedules of their farming activities. However, through the REP interventions, it rekindles a certain sense of belongingness among the group which made them meet regularly to discuss about the progress of their farming activities. They have built a shelter for themselves which they used in hosting their meetings. When they work as independent farmers, it was very difficult for them to get fertilizers. After they came together as a group, it became very easy for them to secure fertilizers for their farming activities. That has brought a lot of improvements in their farming activities. Their group has now become very popular in the community because of the interventions they received from the REP. The REP interventions have been beneficial to their group.

Geebom, a maize, mango and yam farmer in Amoma commented on how the REP took advantage of his position as the chairman of a group called “Alhamdulillah” to target their group members with livelihood interventions. He together with his group members were periodically invited by the REP to attend most of their training programs. In Geebom’s view, he got to know the REP interventions through the business advisory centre (BAC) under the district assembly.

It was through the district assembly. The business advisory center (BAC) was the one that introduced the package to us. We had some Susu group associations and I was one of the chairpersons of the group. The name of the group was “Alhamdudilah” which translates in English as “thank God”. It is for the zongo communities. The REP got to know that I dealt with the group so any time there are programmes and workshops, they will invite me.

There were occasions when some of the smallholder farmers mobilised and organised themselves into groups and approached the REP for assistance. Such assistance from the REP was in the form of skills and training for the smallholder farmers on how to effectively manage their farming



activities. Iddisifu, a poultry and a livestock farmer in Amoma recounted how he mobilised poultry farmers in the local community to seek livelihood interventions from the REP.

When I met with them and we started interacting...like I said, I was already doing the poultry before the REP came. Within our community, I was able to mobilise all those engaged in poultry farming for us to form an association. The name of the association is Progression Poultry Farmers' Association – Kintampo. We are all into poultry ... So, we decided to come as a group and do something for ourselves. So I went to the REP for them to come and organise some training for our members. They came and they provided that training.

Kofsam, a poultry farmer in Ampoma shared his perspective on how the REP coordinators took advantage of their already existing group to target them with farming interventions. He was part of a particular political party called [the National Democratic Congress]. They had a meeting and Isaac [former REP coordinator] went to introduce the prospects of the REP to their members. After the meeting, some of their members contacted the REP office to find out more about the interventions. They were also invited to another meeting where they formed a group purposely to access the REP interventions. Before the meeting, some of the farmers were already engaged in piggery and farming on a smaller scale. However, after the meeting with the REP officials and benefitting from the REP interventions, some of them have become large scale poultry farmers grouped under the Nkoranza poultry association (the umbrella body for poultry farmers in the community). Agyemat, a cashew and a beekeeper in Ampoma, narrated how the REP coordinators encouraged them to form associations linked to their farming activities. After that, periodic meetings were organised for the members of the association to assess their needs.

There was an announcement on radio by the REP coordinators on which they invited us to come to the office. So, people came from Techiman to join us at the office. So, they encouraged us to come together and then form associations based on the economic activities that we operated. So, we formed those associations. So, intermittently, they met with each of the groups and provided us [with] ... support.

## 5.7 Conclusion

The findings presented in this chapter address Research Question One: ‘What are the strategies and mechanisms of the REP towards poverty reduction? This chapter provided an overview of the research setting and described the socio-cultural as well as the major economic activities of the people of Kintampo South district.

The chapter presented the background to the REP and discussed the institutional arrangements. The REP was primarily introduced to reduce the higher incidence of poverty in rural communities. As the majority of people in the rural communities are farmers, the development thinking was to create meaningful farming entrepreneurs that could create employment opportunities for others within the rural communities and contribute to the economic development of the country (Yaro, Teye & Torvikey 2017). The institutional arrangement adopted for the implementation of the REP programs and activities in the various districts were co-opted from different state agencies. In view of this, the REP adopted several strategies and approaches to reach out to the farmers with the aim of enhancing their farming activities to make it more profitable than before. With the possession of higher social capital by the farmers in the community, the REP capitalized on that as a mechanism to get the farmers to be involved in the interventions for poverty reduction. Findings show that through empowerment and capacity building programs, the REP was able to enhance the knowledge and skills of the farmers on their farming activities. Through that, it improved their functionings and increased their capabilities. Another finding reveal that the REP has in place two financial schemes which they used to support the farmers in their farming activities. The Rural Enterprise Development Fund (REDF) is a rollover fund which can be accessed by the farmers to purchase inputs for their day-to-day farming activities. The Matching Grant Fund (MGF) is a one-time fund which assists farmers to purchase equipment and machinery needed for their farming activities.

The REP undertakes regular visits to monitor the performance and progress of the farmers who received the interventions. Such visits give them the opportunity to know at first hand the challenges of the farmers and if possible propose solutions. To sustain the farming activities of the farmers for long-term poverty reduction, the REP has partnered with some state agencies to assist the farmers when they encounter challenges. For instance, the GRATIS foundation assist farmers

with the repair and maintenance of their farm implements and machinery on behalf of the REP. The next chapter presents findings on the impacts of the REP on farming practices and production capacity of the farmers who participated in the REP interventions.

*Photo 5.4: The researcher at the offices of the REP in Kintampo South*



**Source: Author's fieldwork**

## CHAPTER SIX

### THE IMPACTS OF THE REP ON FARMING PRACTICES AND PRODUCTION CAPACITY IN KINTAMPO SOUTH

#### 6.1 Introduction

The focus of this chapter is the impact of the REP on farming practices and production. The chapter is divided into two interrelated sections: (1) the impacts of the REP on farming practices: (2) impacts of the REP on production capacity of small holding farmers in the local communities of Amoma and Ampoma in Kintampo South. The objective of the first section is to understand how the REP has made a tremendous impact on the farming practices of small-holding farmers in the Kintampo South by examining the perspectives of the professional stakeholders and the small-holding farmers. The second section examines how the REP has contributed to the production capacity of small-holding farmers in Amoma and Ampoma, using the capability approach and the sustainable livelihood frameworks. The section examines the actual objectives of the REP to the lived experiences of the smallholder farmers, who have benefitted from the livelihood interventions of the REP in Kintampo South. The findings in this section can be linked to component 2 of the REP interventions: Development of Agricultural Commodity Processing Infrastructure (ACPI) which aims at upgrading the level of technology of the rural MSE sector by facilitating promotion and dissemination of appropriate technologies in the form of skills training (e.g., apprentices on production of equipment for agribusiness; and usage, maintenance and servicing of agribusiness equipment); manufacture of processing equipment.

The chapter is organised as follows: Section 1 examines the motivation of the small-holding farmers in accessing livelihood interventions from the REP. Section 2 analyses the involvement of the smallholding farmers in the planning of the livelihood interventions from the REP. Section 3 looks at the farming skills and practices of the smallholding farmers imparted by the REP. Section 4 discusses the increases in production capacity of the smallholding farmers. Section 5 examines the management and entrepreneurial skills of the smallholding farmers imparted by the REP. Section 6 investigates how the REP has imparted on the marketing skills of the smallholding farmers enabling them to have good marketing strategy for their produce after harvest. Section 7

discusses how the interventions from the REP have improved the economic capital of the smallholding farmers and improved their access to the market. Section 8 takes a critical look at the overall satisfaction with the REP in respect to farming practices among the smallholding farmers. The section talks about the future plans of the smallholding farmers with respect to their farming practices and production capacity and lastly section 9 presents concluding remarks on the chapter.

## **6.2 Farmers motivations for joining the REP**

Poverty reduction policies and programs increase the capacity of the poor to live a meaningful and a dignified life (Scheyvens & Russell 2012; Si et al. 2020b). Living a dignified life means the poor can access basic necessities. In subsistence agricultural farming, predominantly in developing countries, getting increasing yields is seen by smallholding farmers as a way to end vulnerabilities associated with high rates of poverty (Feliciano 2019; Zereyesus et al. 2017).

The motivation to join the REP is varied among the small holding farmers in the Kintampo South. The interviews indicated that being unable to further one's education to the highest level was among several factors that attracted the smallholding to access livelihood interventions from the REP. This is because after failing to get financial support to attend school, their only means of survival becomes farming which is the primary activity in Kintampo South. A piggery farmer in Ampoma had this to say when asked about his motivation for joining the rural enterprise program:

I was unable to further my education. As such, I have to look for means of survival. So, when I got to know that the REP that is implemented through the business advisory center empowers people with employable and job creation skills, I decided to join. It was difficult for us to support our own business. Because even with the [pig farming] that I started with, the outbreak of swine flu has killed them.

Most of the small-holding farmers in Amoma and Ampoma were running at a loss prior to the REP intervention. This was mainly due to the kind of farming technique they had adopted and the

farming seasons in which they chose to plant their cash crops. But the situation began to change for the better after the REP started to give them training in farming techniques. A maize and beans farmer at Amoma explained why he decided to seek assistance from the REP:

I was already operating my farming business before the REP was introduced. However, I was making a lot of losses even though I was investing a lot of money into farming. But I had heard that the REP was educating farmers on how to make more money and get greater yields from their farming ... So, I was motivated that once I get involved in the REP, I would benefit tremendously from the programme.

Some of the smallholding farmers were doing well, but the desire to upscale and reap more benefit from their farming activities motivated them to seek support from the REP. In an interview with a mushroom farmer, I asked why he had joined the REP. He responded that he had already started operating as a mushroom farmer on a smaller-scale and was content with the little money he made from it. Even though he had little knowledge about mushroom farming business, he lacked ideas in certain aspects of it. For instance, he lacked knowledge of proper record-keeping. However, when he got into contact with the REP coordinators, they enlightened him on mushroom farming business and through that he had gotten a lot of zeal for it. Because of that, he has set a goal to become the best mushroom farmer in the local community in the future.

### **6.3 Farmers involvement in the planning of livelihood interventions of the REP**

The involvement of beneficiaries in the planning of poverty reduction programs has been viewed as crucial (Abrahams 2018). Beneficiaries involvement creates a certain kind of ownership that increases the possibility of poverty reduction programs achieving their goals. Taylor (2011b, p. 2) argued that community participation is essential for local capacity building and community control of resources and giving communities tools to facilitate poverty reduction. According to Chirenje, Giliba & Musamba (2013) involving local communities through sustainable allocation of participatory channels and management are key elements of poverty alleviation. The rural poor when given the chance are eager to participate in projects and programs designed to benefits them (Alamgir 2019). The approach of using the principles of participatory decision-making in their

activities was introduced by the coordinators of the REP to incorporate ideas from local people in their already existing income generation activities. The REP held meetings and invited the farmers to attend. At the meetings the REP personnel together with the farmers discuss possible means of improving productivity. The involvement of the smallholder farmers in activities initiated by the REP was aimed to incorporate their ideas, in order to comprehensively tackle poverty within the various local communities in the Kintampo South district. The cordiality and flexibility by which the coordinators of the REP operate their activities, make it attractive for a lot of people to appreciate and participate which are aimed at reducing poverty among the predominant farming inhabitants of the rural communities in Kintampo South.

The aim of the REP coordinators was to assist farmers to expand their livelihood activities through various skills training approaches, while at the same time building the capacity for the rural poor who were yet to engage in any meaningful rural enterprise activities (Hilton et al. 2016). The REP coordinators work through some groups in the community to enable them to reach out to more people about the activities of REP. The strategy of the coordinators of the REP accord with earlier studies by Warren, Thompson & Saegert (2001). According to Warren et.al, existing informal local and community organizations provide foundations that binds individuals within the community together. “Binding them together has the potential to direct them towards collective action and aspirations within the community”(Warren, Thompson & Saegert 2001, p. 11). That is, the coordinators of REP build on the existing network of relationships between the community members to get them involved in the REP. This was carried out by the coordinators of the rural enterprise program through elected community representatives. This strategy was effective as they were able to get more people involved in the training and workshops organised by the REP. When I sought to inquire about some of the possible ways through which the local community members were involved in REP activities, a business advisor who has been working with the REP for the past six years, commented,

Usually, even how I use to implement my program was through the representatives of the various communities because when I was in Nkoranza, we had one hundred and thirty-nine communities [the various villages and communities within the

Nkoranza district, where the business advisor used to work]. So, with these one hundred and thirty-nine communities, I have a group for them. So, any intervention that is about to come, they are the ones that we inform first so that they can go and prepare the mindset of the others in the community.

During the face-to-face interviews with the farmers, it came to light that there were instances when some farmers association organised themselves and approached the coordinators of the REP to organize some training for their group members. Abukari, a livestock and poultry farmer in Amoma explained:

Like I said, I was already doing the poultry before the REP came. Within our community, I am able to mobilise all those engaged in poultry farming for us to form an association. The name of the association is Progression Poultry Farmers' Association – Kintampo. We are all into poultry; usually, we deal with layers. So, we decided to come as a group and do something for ourselves. So, I went to the REP for them to come and organize some training for our members. They came and they provided that training.

The interview with coordinators of the REP at the local level revealed that the beneficiaries were involved in the pilot implementation stage of the program. Involvement in the pilot scheme of the REP gave the beneficiaries more insights into the activities of the program. Commenting on this development, an assistant director of REP opined that:

Yes, because at the national level, we have the national programme steering committee. Then at the district level, we have an implementation committee and then some staff of the district assembly, and the officer implementing the programme. So, we formed a committee at the district level including beneficiaries. We draw programme based on their needs. So, they are always involved.



A poultry farmer, and a processor at Ampoma, Menschris spoke about the involvement of the farmers in the planning of the livelihood interventions. According to him, during the selection process, the REP coordinators visited their poultry farms. After the selection, they were invited for an interview to discuss the type of support that would boost their farming activities. They mentioned a lot of facilities they need. However, through the assessment of the REP coordinators, they realized that it is motorbike and poultry feed processor that would boost and developed their farming activities. Menschris said they were involved in the planning process.

Another interesting revelation was the involvement of the community members in the decision-making about the skills training support received by the smallholder farmers. A REP field officer commented that the REP implementing agency in Accra brought the programmes to them at the district level. As district coordinators of the REP, they take it to the communities to find out which community would need training in a particular program. For instance, some of the communities are noted for the processing of cassava into fortified 'gari'. For such communities, farmers who are involved in the 'gari' processing told the REP coordinators the kind of training that would enhance their business. The REP coordinators responded appropriately and designed bookkeeping, management and financial skills and training for the farmers. Another field officer of the REP said they do not just go to the farmers and impose their training on them. Rather, they present their training programs to the farmers for them to choose what they need. After the farmers have selected the kind of training they need, the REP coordinators delivered appropriately to meet the needs of the farmers.

The involvement of the farmers was not only limited to the planning of livelihood interventions but was also expanded to cover areas such as the administration of credit facilities and annual budget for the program. The coordinators of REP used the stakeholder forums to allow farmers to discuss how funds should be administered and the annual budget. When I asked how the beneficiaries were involved in the decision-making regarding how funds should be administered, a business advisor of the REP at the community level explained:

Every year, before the start of every year, we do what we call stakeholders forum. At the stakeholders' forum, we invite all the key stakeholders at the municipal and district level. We work through the associations like the farmer-based associations, hairdressers' association, tailors' association, carpenters' association, and others. We have all the various private entities, and their association leaders. We normally invite the association leaders and ask them what they expect from the REP. So, they will outline all these things. That is at the initial stages. At the initial stage, I invite them to my office and myself together with these leaders will plan the annual budget. After we have drafted it, I will call for the stakeholders' forum and then present the drafted budget to all the stakeholders involved and they will agree and disagree on what should be taken out. So, before the final draft gets to the REP, it would have passed through the stakeholders, and they would have contributed to it.

The table below presents a summary of the expectations of the coordinators of the REP and that of the smallholding farmers, who were interviewed.

Table 6.1: REP Coordinators expectations versus smallholding farmer's views

Characteristics features	Program Coordinators Expectations	Smallholding farmers Views
Decision-making	Decision-making about poverty reduction should involve people at all levels within the rural communities to ensure total support from them.	It is better for us to get involved so that we can tell them our problems and get the needed response to help us to better our livelihood activities and make enough benefits from them.
Empowerment	Participation makes poor people empowered so they can take charge of their own lives and play an active role in reducing poverty	Participation is important to us because that is how the rural poor can learn skills and knowledge needed to enhance their livelihood activities

	levels among them and in their communities.	effectively and efficiently.
Capacity building	The poor people in rural communities do not have the know-how to build capacity that can help improve their skills to enhance their livelihood activities. It is institutions like us that build capacity.	The poor in rural communities should be given the opportunity to build capacity to enable them to embark on meaningful livelihood activities to improve their living standards and that of our households.

#### **6.4 Farming skills and practices imparted by the REP interventions**

The kind of farming practices adopted by small-holding farmers in developing countries tend to have an impact on the production capacity (Panneerselvam, Hermansen & Halberg 2010). The literature on farming practices in developing countries largely focus on appropriate farming practices and there is consensus that adopting appropriate farming practices gives smallholding farmers the possibility of producing higher yields (Arndt, Pauw & Thurlow 2016). This section delves into how the rural enterprise program has impacted on the farming skills and practices of the small holding farmers in the communities under review. It specifically looks at how the smallholding farmers put into practices the various farming skills and practices which they acquired from the training and workshops organized by the REP and the impact thereof on their farming activities. The findings in this section can be linked to component 2 of the REP interventions: Development of Agricultural Commodity Processing Infrastructure (ACPI) which aims at upgrading the level of technology of the rural MSE sector by facilitating promotion and dissemination of appropriate technologies in the form of skills training (e.g., apprentices on production of equipment for agribusiness; and usage, maintenance and servicing of agribusiness equipment); manufacture of processing equipment.

#### ***6.4.1 Better management of farming activities***

Most of the smallholding farmers lacked modern farm management skills and methods prior to the introduction of the REP. They were still relying on the traditional methods of farm management which was giving them lower yields because they were seeing their farm activities as subsistence (i.e feeding themselves and their households). The traditional methods of farming in Kintampo South include haphazard planting, using any chemicals to spray farms without recourse to the environment, using bad farming implements among others. The REP through their various training programs instilled a new narrative. The farmers now see their farming activities as a lucrative livelihood activity in which they make enough earnings from their yields to better their lives and that of their households. The assistance offered to the smallholding farmers by the REP has enhanced their farming activities and has brought maximum satisfaction to some of them. A case in point is the provision of tricycles by the REP to some of the farmers. Eboakye, a smallholder observed that his farming business has greatly improved since the REP interventions assisted him to acquire motor king [tricycle]. Previously because of the distance to his farm, it was difficult for him to hire labourers to assist him on his farms. These days, with the help of the motor king [tricycle], he easily gets labourers for his farming activities. He mostly used the tricycle to transport all the labourers to his farm daily. According to him, this has sped up his farming activities because he can move freely from his house to the farms without much hindrance. This constitutes capability component of being able to move freely from one place to the other to perform his functionings with less difficulties through the REP interventions.

Benson, a cashew farmer in Amoma, has been assisted by the REP to obtain motor king[tricycle] that has been assisting his farming activities. Through the matching grant of the REP interventions, he was able to purchase a tricycle that has assisted him to work faster than before. The tricycle has been instrumental in transporting harvested crops from his farms to the market. He has also hired more labourers who assist with his farming activities daily. Another cashew farmer in Amoma, Osagyei shared his perspective on how an REP intervention in the form of transport has assisted his farming activities. His farm is very far from his house and he goes to the farms on a small motorbike. He used that motorbike to transport water from his house to the farms and that was extremely difficult for him. With the help of the REP interventions, he acquired a tricycle which helped him to fetch more water in just one trip. Previously, labourers were reluctant to work on

his farm because of the long distance. However, with the tricycle at his disposal, he transports them to the farms smoothly. It has brought a huge relief to him.

...So, before the support from REP, I was going to my farms with my small motorbike.



Photo 6.2: Tricycle provided by REP to smallholder farmers in Kintampo South. Source author.

Koowiafe, a poultry farmer in Ampoma, recounted how the motor king[tricycle] from the REP has assisted his poultry farming activities: the tricycle assisted him to transport raw materials from the market centres to the farm and transported eggs from the farm to the market for sale. Also, he used the tricycle to transport poultry droppings which were used as manure on the maize farm. This according to Koowiafe has reduced his cost of production drastically.

Another farmer shared his perspective on how the REP tricycle has helped his farming activities.

Like I mentioned earlier, through the REP, I was able to purchase a motor king which is now the fulcrum of my operation. Apart from that, I have been able to raise some structures through that. What I mean is that I have been able to amass some assets through the benefits accruing from the REP [Kwatwene, a piggery and a yam farmer].

#### ***6.4.2 Better crop selection and planting methods by farmers after the REP intervention.***

Crop selection by smallholder farmers to a large extent determines the yields at the end of each crop season. Accurate crop selection is crucial for producing a better output. The REP has trained some of the smallholder farmers in the type of crop to select for a particular crop season to secure maximum benefits from their farming activities. Nyarko, a cashew farmer in Ampoma, had had training on effective planting methods that significantly improved his efficiency and yield. Previously, he was planting cashews 20 by 20 seeds. Later, he changed to 30 by 30 seeds. The REP interventions taught him to change to 40 by 40 seeds so that there would be enough air circulation in the crops. This method was to make their farming activities better. After the application of the methods from the REP interventions, his farming activities looks much better than before. According to him, the REP interventions have significantly improved his farming methods which has translated into increased functionings of his farming activities.

Among the various training programs that the REP conducted were better planting methods. Hitherto, most of the smallholder farmers in Amoma and Ampoma were doing ‘haphazard’ methods of planting resulting in lower yields. The training programs taught effective planting methods and the seasons that are conducive for the planting of their various cash crops. Alidu, a maize and mango farmer in Amoma told how his farming methods had shifted after attending REP training:

It has been helpful. They trained us on farming methods. Specifically, they trained us on farm management, fertilizer application... Previously, we were doing the

haphazard planting, but they ... taught us about the single seed in a line...I remember that with the haphazard method, I could only get one or one-and-a-half KIA truckful. But when they came with their intervention, I had an increase to three KIA truckful...So there has been a lot of increase; more than 100 percent.

When asked to elaborate on how the interventions from the REP has impacted on his planting methods for his mango farm, he commented,

I got fifteen acres of mango plantation. So, they come in to teach us about the agro-chemicals that can be used...When they had not come into the scene, I cultivated my mangoes and got six KIA truck full of mangoes...But the year they came in with the recommended insecticides, cleaning, and spraying methods...My yield increased a lot after that training...I got nine KIA trucks full of mangoes.

Ibrahim, another maize and beans farmer at Amoma whose planting methods had been ‘haphazard, recounted how his yield of maize and beans had more than doubled after REP intervention. Previously, he was not circumspect with cultivation procedures and as such got only 30 bags of maize from harvest. With the REP interventions through education on the best farming practices, he harvested 70 bags of maize. On his beans farms, he harvested only 6 bags. After the REP workshop and assistance, he was able to harvest between 25 and 28 bags of beans. He got more than 100 % from his previous beans harvest. The REP interventions have improved his functionings which has translated into a significant increase in production capacity.

#### ***6.4.3 Pest and disease control for farmers by the REP interventions***

In the communities of Amoma and Ampoma there is a disease called the “bacteria blackspot disease” that creates dark spots on mango trees. It was revealed that some of the farmers were having the right chemicals to fight the disease, but the problem was the method of application and correct amount to apply on the mango spots to prevent the disease from spreading across all the mango farms in Kintampo South. What the farmers were doing was on spraying their farms which

was not yielding many results because the disease was still spreading even after spraying the mango farms. The REP taught farmers an effective method of chemical application so as to prevent the blackspot from causing further havoc on the mango farms. This was done through a private company called “Plant Pests and Diseases Control Company Limited”. The company personnel trained young men on how to apply the chemicals on the mango farms. The convenor of the company, Asikwasi claimed that the farmers hired people from the street to spray the farms and that was not effective because it was done haphazardly. The REP hired his company as a consultant for spraying mango farms in the community. The company through their trained young men has sprayed the mango trees for the farmers which has prevented pests and diseases now and in the future. Being able to control pests and diseases through the REP interventions sustained their farming activities on long term basis towards escaping the poverty trap.

Figure 1. Photo image of Plant Pests and Diseases Control Company Limited in Kintampo



Source: Arthur’s fieldwork

Some of the farmers have been trained in biosecurity with the aim of helping to prevent diseases that can affect livestock and poultry. Some of these measures among others includes isolation, proper hygiene and good sanitation practices, and traffic control in the rearing of livestock and



poultry. A poultry and a livestock farmer in Amoma was very enthusiastic about the training he had received on biosecurity:

Workshops were also organized for us on disease control and biosecurity... They also trained us on biosecurity so that we can prevent diseases that can infect the livestock and poultry...I was able to prepare the site in order to prevent diseases.

### **6.5 Sophisticated farming techniques and increase in production capacity**

In developing countries, the practices of sophisticated farming techniques among smallholding farmers is limited, hence optimum efficiency regarding yields tends to be minimal (Dutta et al. 2020; Harwood 2019). The situation was no different in Kintampo South where farming practices prior to the interventions of REP tended to be more labour intensive and traditional. That is to say, the farmers were using more human labour and farming implements like hoe and cutlasses. The REP interventions through various training programs enhanced the skills and knowledge of the smallholding farmers in using new agricultural practices and technology that has assisted many of them in their farming activities. This has increased their production capacity which has resulted in increased income. IFAD (2022) evaluation report found that REP beneficiaries earnings increased by 85%, equivalent to GHC 7,535 (\$ 2, 307). Other results show a higher total gross (79%) and net (169%) household income among youth-headed households in the rural communities. compared to the past. This finding is in line with the strong REP interventions support towards the most vulnerable groups, especially the youth. Comyaa, a mushroom farmer in Ampoma commented that her mushroom farming has improved because she sees it a business and gave it the needed attention. As a result, her knowledge about farming techniques has greatly improved.

Some livestock farmers had also benefited from the REP training which has given them more insights into the management of their livestock. Masefa, a piggery keeper in Ampoma remarked, that he started practicing piggery after learning from a friend. He knew nothing about piggery until the REP interventions enlightened him and broadened his knowledge about it. Through the training of the REP, he de-worms the pigs every two weeks or every month and cleans the piggery pen

every month. Previously, he used to feed the pigs with any food he wanted, but now through the REP interventions, he gives the pigs healthy feed and plenty water to enhance their growth for better reproduction and better economic returns in future. Another piggery farmer, Agyemang in Ampoma used to house his pigs in a structure predominantly built with cement. After a month training at the Agricultural Training Institute in Wenchi through the REP interventions, he has learnt that to get healthy pigs he must change the housing structure for the pigs. Prior to the training, he lacked knowledge on how to vaccinate pigs. After the training, he started administering injections to his pigs. At the time Denkyi went to the REP for support, he had only 2 pigs. Through the support of the REP interventions at the Wenchi Training Institute to boost his production, he increased his piggery to 60 pigs. The REP training scheme has significantly improved his techniques for long term sustainability of his piggery business.

Prior to the arrival of the REP interventions, most of the smallholding farmers were struggling and as a result became discouraged. But the situation began to change when the REP organised training programs for them. The yields of farmers who implemented the training programs from the REP increased dramatically. Bature, a maize and yam farmer concede that they were making huge losses in their farming activities. However, after the REP training, he together with some farmers has begun to see significant increase in their yields.

Poulton, Dorward & Kydd (2010) remarked that the existence of essential and quality pre-harvest services available to smallholder farmers can direct them towards greater opportunities in competitive markets. Such interventions may come in the form of new farming techniques, introduction of high-yielding cash crop varieties, new planting methods, a new system of chemical application and in some cases new harvesting techniques. The next section below discusses how the REP has impacted on the farming yields of smallholding farmers in Kintampo South. Some of the famers had doubled their production after REP intervention. Jankurah, a mango farmer in Ampoma, recounted:

My yields continue to increase...Last year, I had one trailer truck full of mangoes. One trailer contains sixty-six (66) bins. One bin will hold 12 crates which is about

40 kilograms. So, if you multiply 40 X 12 X 66, you can just imagine. So, I get like 80 crates on average. So, the REP's training has made me a big-time farmer.

The REP connected Banyiri, a yam farmer in Ampoma, to a local school that uses yams for their school feeding program daily. He was provided with the farming skills that enabled him to meet the local school's demands. Previously he was producing about 100 to 200 tubers of yam. These days, he produced about 1000 tubers of yam in a normal harvest season. In a very good harvest season, he can produce about 2, 000 tubers of yam. His yam farming has greatly improved and he can supply yams to local schools in the community. Kwadwo, a mushroom farmer in Amoma spoke about how the REP training has resulted in a massive spike in production. Prior to joining the REP, the highest number of bags he could get was 400. After the REP interventions through training and skills support, he got 3, 000 bags of mushroom.

A maize farmer in Amoma, Akosafa more than doubled his yield through the REP interventions. He commented that: previously, he was not circumspect with good procedures of crop cultivation. Because of that, he used to harvest only 30 bags of maize. However, with education on good cultivation procedures from the REP interventions, he started harvesting about 70 bags of maize which is a remarkable improvement in his farming practices and production capacity.

A poultry farmer has had consistent increases in his poultry production since getting involved in the activities of the REP. The REP has given the farmer training on effective management of keeping poultry. Initially, he increased his poultry by 100 chicks. Later, he increased it to about 1001 chicks. The following year it increased to 2, 000 chicks. There has been a steady increase through the REP interventions. Bambiri, a cashew farmer in Ampoma, hitherto was not getting good yields. The situation began to change after accessing an intervention from the REP. About ten years ago when he first ventured into cashew farming, he could not harvest a bag of cashew. The REP interventions trained him on good techniques in cashew farming. Currently, he can harvest about 30 bags of cashews in a year.

## **6.6 Management and entrepreneurial skills imparted by the REP**

Many of the smallholding farmers lacked entrepreneurial and managerial skills. However, the introduction of training in management and entrepreneurship by the REP made a significant impact. Acquiring these skills by the smallholding farmers improved the availability of credit facilities and enhanced their marketing skills. number of times mentioned and consistently emphasized during the interviews.

The findings in this chapter linked directly to the component 1 of the REP interventions: Creation of Business Development and Enabling Services (BDES). This component aims at upgrading the technical and entrepreneurial skills of rural MSEs which are implemented through the Business Advisory Centers (BACs) in the district assemblies. According to the IFAD (2022, p. 23) report, for business management skills which are one of the two training modules provided by REP, results are once again positive as expected. Within the self-employment category, all indicators examined point to an increased business literacy by about 16 percentage points among rural entrepreneurs partaking in the REP interventions. In other words, beneficiary individuals have developed essential business skills such as the basics of small business bookkeeping, report keeping, and financial management within the period of assessment. The conclusion of the report suggests that participation in the REP interventions has improved the business and management skills of the beneficiaries.

### ***6.6.1 Increased management and entrepreneur skills of smallholding farmers***

Developing the entrepreneurial skills of the rural poor does not only equip them with the skills that enhances their capacity to start an income generating activity but also empowers them to live an economically independent life (Mensah & Benedict 2010; Paramanandam & Packirisamy 2015). A substantial number of the smallholding farmers in Kintampo South have been taken through several entrepreneurial skills and training sessions organized by the REP. The REP has instilled in the farmers the importance of planning. A livestock farmer in Amoma commented that:

They also drew our attention to the fact that in establishing a business, the first thing should not be about money, but rather it should be about planning. The plan itself will bring the capital that you need. So, because of that I have developed that mentality that money is not all that you need to run a business. For instance, if you don't plan for your business and you are given \$10 million dollars, you will just waste it. But if you plan and you have only GHS10, after some time it will double in value.

A maize and yam farmer in Amoma, Kwadwotwi, was asked what he was taught when he went for the entrepreneurship training program: He emphasized that the REP entrepreneurship training program taught them that as young people, they can start their own businesses without any huge amount of money. The entrepreneurship training emphasized that any amount of money can start a business when the person is very determined and very meticulous. Many people have been stuck because of the misconception that they need huge amounts of money to start a business. They should clear that misconception from their minds and be bold enough to start a business with any amount of money. They are likely to succeed with great determination and confidence. This constitutes the capability component of being able to engage in productive work with less difficulties through the REP interventions.

After training from the REP, farmers who previously were struggling were able to establish new livelihood activities. A case in point is Kusilatu, a mushroom farmer who previously was into the sale of processed cassava for a living which was impacting negatively on her health. After receiving training in mushroom farming from the REP, she is now a successful full-time mushroom farmer. She spoke about how the input from REP had changed her life:

At the time of the training, I was not into mushroom farming. I was preparing 'banku' [processed cassava] to sell to people. But I realised that sitting by the fire for long hours was impairing my health. And so, I was on the lookout for an alternative source of livelihood. At that time, my husband was into poultry farming. So, I told him to alert me if there is an opportunity for me to come into farming. So,

he invited me to Ayerido for about five days. That was where I learnt about the things that you will need in order to do mushroom farming from the REP...The training was about how you can grow mushrooms and effectively harvest it in commercial quantity... So, since I started mushroom farming, I have been doing it as my business for the last five years.

The REP has provided most of the smallholding farmers with training in modern business practices that seek to streamline and enhance their farming activities. Training workshops in good record keeping, sound financial management practices, human resources procedures and effective accounting practices are some of the courses that have been organized for the smallholding farmers by the REP. Previously most of the smallholding farmers did not consider their farming activities as a business venture but rather as a means of survival; they were just farming to feed themselves and their families. This finding collaborates earlier studies by Lowder, Skoet & Raney (2016) and Graeub et al. (2016). Lowder et.al contends that most of the world's farms are smaller in size and mostly family-run, and that family-run farms operate about seventy-five percent of the world's agricultural activities. This makes most family-run farms to be self-interest vested instead of public-interest vested especially in developing countries. That is to say, the farms are run with only the interest of the farmers and their families. Produce from such farms are strictly not for public consumption even to the highest bidder. According to Graeub et al. (2016) family farm ownership can be broadly categorized into three different groups: Group 'A' are family farms that are well-endowed and very well integrated into markets, Group 'B' are family farms well-endowed with significant assets but without critical elements like effective collective action, Group 'C' are family farms run by poor land owners that is characterized by family subsistence/non-market activities. Most of the farms in Kintampo South broadly align with the Group 'C' type of family farming activities i.e they are mostly for the sustenance of the farmer and household. Historically, there has been little or no surplus. However, the REP intervention has shifted the perspective and yields of many of the small farmers. Many are now producing a surplus which they are selling at the market. A maize and yam farmer captured this shift:

Previously, we did not see farming as a business but now the REP has made us appreciate farming and see it as a business with a lot of prospects. Hitherto, people will tell you that they just weed. That was because they didn't consider farming as a business. The training has taught us to be confident about our business.

Record keeping among the smallholding farmers was very rare in the past because of the subsistence nature of their farming activities. The smallholding farmers were of the perception that their farms belong to themselves and their families only and so therefore there was no need for record keeping. But then, the REP, through their trainings, change that perception and make the smallholding farmers see their farming activities as potentially a lucrative venture that should operate using modern business practices and procedures. Some of the smallholding farmers have begun to implement some of the modern business practices and procedures. Kwakye, a livestock farmer in Amoma, after REP training fundamentally altered his approach to farming:

It has really help me in diverse ways. I was rearing my animals alright. However, I wasn't practicing documentation of my operations. I had no records of my business. But through the trainings and workshops I have attended, I am able to keep records of my stocks. So, I have real time data of the number of stocks that I am selling and what is left... I have learnt about proper records keeping which positions me at a competitive advantage over other livestock farmers here.

A cashew farmer, Sanimoh had also started keeping records of operations and transactions of his poultry business. Initially, he had his farming skills already which was helping him. However, he lacked skills in proper management systems like records keeping tracking the progress of his poultry business. He was also not taking notes of the investments he made in the poultry business and the profit accrued thereafter. After joining the REP, he has been equipped with good management skills to run his poultry business which has become very successful in the community.

Financial management is one of the major challenges confronting small farmers. Many of them were not managing their finances well enough to get maximum benefits from their farm activities because of their lack of knowledge of sound financial planning and management. After receiving training some of the smallholding farmers began to manage their finances very well and started realizing the maximum benefits of their investment in their farm activities. A mushroom farmer in Ampoma remarked that due to the training provided by the REP his business had improved significantly. All the financial challenges he was facing prior to the REP interventions were because of a lack of knowledge of managing the business and handling finances. After receiving training from the REP interventions, he can manage his finances better. Initially he was making between ghs700-800 from forty bags of mushrooms. Currently, he can make ghs10,000 from 3,000 bags of mushrooms. He has seen massive improvements. Being able to improve upon his farming business through the REP interventions is a capability component of having scientific training to boost his functionings.

#### ***6.6.2 Improved availability of credit facilities for farmers***

Difficulty in accessing loans and credit facilities is one of the major problems facing small farmers in Ghana (Anane, Cobbinah & Manu 2013; Anang et al. 2015). Some of the farmers interviewed had approached the REP for credit. Some of the loan applications were approved and some rejected by the coordinators of the REP. The findings in this section are linked to component 1 of the REP interventions which is to promote access to rural finance by facilitating linkages with participating financial institutions (PFIs), including Rural and Community Banks (RCB) and their ARB Apex Bank, and training clients in financial literacy for credit. Credit sources include financial institutions' own funds; Rural Enterprises Development Fund (REDF), and Matching Grant Fund (MGF). The positive impact of the REP interventions on financial inclusion and capacity building of rural entrepreneurs is evidenced by the impact and assessment report of the REP (IFAD 2022, p. 23). Some of the farmers interviewed had approached the REP for credit. Some of the loan applications were approved and some were rejected by the REP. The report found that REP clients had significantly increased ownership of bank account compared to previously under the same period of review. In addition, loan applications as well as securing a loan has become higher for REP clients by 18 and 13 percentage points, respectively, relative to the past. Furthermore, REP clients can access loan sizes that are more than 92% bigger than the amount secured previously



under the same period. The participation in the REP interventions has enabled REP clients to enhance and meet the credit worthiness criteria set by the local participating rural banks. The report established that participation in the REP interventions has increased access to credit facilities.

The REP has an interest free ‘grant scheme’ called Matching Grant (MG) which it provides to the farmers who wish to expand their livelihood activities or venture into any other income generating activity that they consider profitable. A business advisor of the REP explained:

For the Matching grant, there is a grant component that is accompanied by a loan. So, assuming an entrepreneur wants to purchase a machinery for business expansion or to start a business, or maybe construct a building or a poultry house, what we do is to provide a grant. At first, it was 30-60-10 percent which means that the beneficiary would have to contribute 10 percent of the total cost of the structure or machine. Then we will help the person to get a grant of 30 percent. Then the bank that has been linked to the entrepreneur will give them a loan of 60 percent. That was what we called the Matching Grant (MG).

Kanbontaa, an assistant director of the REP, narrated how farmers’ capacity to access credit facilities from the local banks has increased because of the REP interventions. Among the requirements for a credit facility in Ghana is to have good records about one’s business. Hitherto, most of the farmers could not access credit facilities because they could not provide proper records to the banks. Currently, most of the farmers can access credit facilities from many local banks for their farming activities because of the REP interventions. They can access credit facilities even without the involvement of the REP coordinators in the local community. Being able to secure credit facilities to invest in their farming activities through the REP interventions prolonged and sustained their farming activities towards long term poverty reduction.

A poultry farmer and processor based in Ampoma, Menchris outlined how he had benefitted immensely from the matching grant fund. According to him, the matching grant has also come to

help a lot because during the construction of a structure for the poultry, he run into serious financial challenges. Officials from the business advisory centre went to his construction site and assessed the structure. He requested for a matching grant fund which was approved by the REP officials. He used the money to build a big poultry structure and even did an extension to the machine house at the poultry site. The matching grant fund helped him to increase his stock of poultry for processing.

A mushroom farmer in Ampoma, Comyaa has used the financial assistance to expand her mushroom business. The REP coordinators assisted her to access loan facility from a local bank called Nkoranza Kwabre Rural Bank. After getting the loan, she built a permanent workspace where she stores and sells mushrooms to the community daily. The place has also become storage for her farming tools. After getting financial assistance from the REP, Comyaa has set-up a permanent place where she keeps her farming equipment and the mushrooms are stored after harvesting to be sold to clients daily.

The REP trained the farmers on the procedures the local banks require from the smallholder farmers before they granted them loans and other credit facilities they need to assist with their farming activities. A maize farmer who had managed to secure a loan remarked that the REP educated us about how we can engage the banks for them to grant us access to financial services like loans. It was through the lessons learnt from the REP that enabled us to have interactions with Kwabre rural bank for them to assist farmers here. So, it was through the REP interventions that we got the loans to support our farming activities.

### ***6.6.3 Enhancing the marketing skills of the smallholding farmers by REP***

Among the skills training that is essential to the rural poor in the operation of their livelihood activity is marketing strategy. Enhancement in marketing strategy ensures the rural poor gets the capability to penetrate already existing markets (Mendoza & Thelen 2008) with their livelihood activities and give the rural poor the capability to identify potential new markets (Bebbington 1999; Scoones 2009) for their livelihood activities. The identification of potential new markets can translate into high income earning for the rural poor (Haggblade, Hazell & Reardon 2010) and

make them financially self-reliant. The REP has trained many of the smallholder farmers to increase their marketing skills. Previously, their marketing skills were limited and resulted in them selling their produce too cheaply. Asana, a maize and yam farmer in Amoma, recounted how her lack of marketing skills resulted in her selling her produce for too little. REP training had altered the way she sold her maize.

Previously, I was being cheated by the market women. But now, when I harvest, I store them and wait for those who have to weigh it to come. And I think that is helping me. They are contracted maize buyers. They use a scale. There are other women who don't use the scale. But if you are wise, you will wait for those who use the scale because it has to do with economics. If you can wait, the scale buyers will come and scale your maize. That one is better. Just this afternoon, I have gotten 25 bags of maize, but I am not going to sell it now. I will wait for the scale people to come and weigh it.

When asked about the impact of training of the REP on marketing strategy, Kwaku, a piggery and a yam farmer in Amoma, responded, that the marketing strategy training is good. According to him, the training taught them that if they want to excel in marketing their pigs, then they must feed the pigs well to grow better. When pigs become bigger and healthier, they are more likely to attract better prices in the market than unhealthy and lean pigs.

Fatima, another maize and yam farmer in Amoma reflected on her previous marketing strategy and how it had changed. Before the REP interventions, some of the farmers were not weighing their maize harvest before selling. Because of that, they were not getting good returns on their harvest. The REP interventions trained the farmers to weigh their maize before selling to get good prices. The REP coordinators in addition brought people from other places who have scales to weigh the maize for the farmers before they sold it to their clients. The initiative from the REP coordinators helped the farmers to get more money for their maize on the local market.

There were instances where some of the small-holding farmers were selling their yields just after harvest. That strategy was not helping the small-holding farmers because their yields, especially

maize and beans were not dry enough, to get a good price in the market. After the REP training programs some of them changed their marketing strategy and they began to get good earnings from their yields after harvesting. One farmer who previously had sold his produce at the wrong time, explained how the REP program had helped him:

I have a buyer. And so, whenever ... I harvest my maize, I will just call on her then she will come for it and then sell it on my behalf. Also, at that time, I [used to] sell my maize immediately after I harvested it. However, after the REP came with their training, I got to know that this is not the right way to market our products. So, what I do now is to store my maize for a while and wait for the price to go higher before I decide to sell.

The REP linked some of the small holding farmers to buyers of their farm produce. This helped the farmers to get very good prices for their produce. An assistant director of the REP explained that, we tell these farmers that this is the programme: okay, if you are a direct farmer, you produce your maize and there is somebody processing maize here. They can link you there and make sure that you sell your maize at a better price as compared to when they sell it on their own in the local and nearby markets.

### **6.7 Improved access to the market**

Access to food market is an essential condition for smallholder farming practices (Jouzi et al. 2017; Shiferaw, Okello & Reddy 2009). The opportunity for smallholder farmers to raise their incomes increasingly depends on their ability to get access and compete favourably in the market (Markelova et al. 2009; Markelova & Mwangi 2010). Facilitating market linkages enhances the productivity of smallholding farmers (Shiferaw et al. 2014) as they are encouraged to produce to meet market demands. Seizing that opportunity for smallholder farmers to access and compete in the market depends on the fulfilment of certain conditions (Diao et al. 2007; Ngenoh et al. 2019). Such conditions will range from among others meeting the demands of the market, good storage and processing systems to prevent cash crops from rotting good transportation systems and readily available markets for cash crops. Poulton, Dorward & Kydd (2010) remarked that linking

smallholding farmers to markets goes beyond improving their access; information on quality requirements and volumes traded in the markets are also valuable for the smallholder farmer to maximise benefits from the markets. Some of the smallholder farmers in Kintampo South were having difficulty accessing the market. The REP has assisted some of the smallholder farmers to improve their access to the market by helping farmers acquire motor king[tricycle] so that they can transport their produce to the market centres for sale to the local community. The mode of transport acquired motor king[tricycle] gave the smallholding farmers the capability to expand to other nearby communities to market their produce. Kojo, a cashew farmer explained,

...We were lucky to get a matching grant...So, they assisted me to get a matching grant to purchase a motor king (tricycle)l... to assist with the farm duties. Also, the motor king [tricycle] was going to be instrumental in transporting the harvested crops from the farm to the market...

Sam, a vegetable farmer had a similar perspective:

I cultivate vegetables. Therefore, I needed a car that will help in transporting the harvested crops back to the market. So, the REP came in to help me get a car to support my business. So, now my produce does not go rotten because I can transport all of them to the market before they can go bad.

REP coordinators connect farmers to buyers who purchase from the farmers. This helped the farmers to get good money from their produce. Before they do that, the farmers had to ensure that they have about five or more pigs that are well grown and ready for the market. They would then contact the REP coordinators about their intentions of selling their well-grown pigs. The REP coordinators then connect the farmers to pig-buyers from Kumasi who come to the farmers with weighing scales to weigh the pigs before they buy them from the farmers. After that, the farmers replenish their stock of piglets for the continuity of their pig farming business.

## **6.8 Conclusion**

The chapter discussed the impacts of the REP on farming practices and production in Kintampo South. The interviews reveal several positive relationships between the REP and poverty reduction. Discussions with some smallholding farmers in the local communities of Amoma and Ampoma shows that hitherto some of them lacked the capacity to increase their yields. The interviews clearly showed that the REP changed and enhanced their capability with resultant increases in production. This collaborates and complements previous studies (Altieri, Funes-Monzote & Petersen 2012). Altieri et.al found that the introduction of crop improvements program in some 20 African countries during the period 1990s and 2000s, resulted in an improvement in total maize production more than the previous production capacity. For instance, in Malawi, maize yields were increased more than 200% in the zones under the crop improvements program compared with the zone outside the crop improvements program. Since the REP interventions, the yields of many of the smallholding farmers have increased and post-harvest losses have been averted or reduced to a minimal level as a result.

Farming skills and practices improved due to REP training in better methods of farm management, better planting methods for farmers, better crop selection and more sophisticated farming techniques. Some of the smallholding farmers have benefitted from the REP through diverse ways which has given them the capability to perform many important functions like hiring of labour and cultivating on a large scale of land in their farm activities. Hitherto, some of these functions they carry out were elusive with respect to their farming activities.

The management and marketing skills of the smallholding farmers were greatly enhanced through the REP and this resulted in formalising business registration and processes for the smallholding farmers, availability of credit facilities, enhanced marketing and entrepreneurial skills and very good market linkages that helps the smallholding farmers to sell their produce in Kintampo South and beyond. The training and skills programs of the REP encouraged several smallholder farmers to make better decisions about their farming practices as a source of livelihood and business enterprises.

There were many good things that were said by the smallholding farmers about some of the coordinators of the REP in both Amoma and Ampoma communities. The farmers had confidence in the coordinators of the program due to the kind of relationship they had built with them. The Smallholding farmers in Kintampo South were generally satisfied with the activities of the REP.

This chapter contributes to knowledge on how development interventions can transform the farming practices of poor people and subsequently increase production capacity in rural communities of Sub-Saharan Africa and other developing countries.

## **CHAPTER SEVEN**

### **THE IMPACTS OF REP ON THE FARMER'S HOUSEHOLDS AND LOCAL ECONOMIC AND COMMUNITY DEVELOPMENT IN KINTAMPO SOUTH**

#### **7.1 Introduction**

In the context of the wider thesis, this chapter addresses Research Question Three: ‘How has the REP changed the lives of smallholder farmers in Kintampo South? To answer the research question data was sourced from in-depth semi-structured interviews with professional stakeholders using telephone conversations and face to face interviews with smallholder farmers in the local communities of Amoma and Ampoma. The chapter examines the impacts of the REP on farmers’ household and local community development in Kintampo South. The first part of this chapter discusses the impact of the REP on the households of the farmers interviewed. It analyses increased nutrition and earnings capacity to pay for children’s education to the highest level. It also discusses how the REP has enhanced farmers’ capacity to accumulate valuable household assets. An important focus is the examination of how the REP has improved the health status of the farmers.

The second part of the chapter examines rural/local community development imparted by REP. It analyses improved rural/local economic development, how the REP has created job opportunities through empowerment and capacity building for poverty reduction. The chapter discusses transfer of knowledge by the smallholder farmers to other people and how the REP has contributed to philanthropic activities by the smallholder farmers in the local community. Finally, the chapter examines optimism of the smallholders about the future of the REP in relation to their livelihood activities in the local community.

#### **7.2 Impact of the REP on the key capabilities of farmers**

The improvement of rural people’s livelihood is the major objective of the REP. It was felt the REP could help rural people improve their livelihood activities and increase their level of income. In addition, the program would help rejuvenate rural economic activities and enhance accumulation of valuable assets among the poor people in rural communities (Henning, Stam & Wenting 2013; Martin & Sunley 2015). In Kintampo South, the introduction of the REP in the



district has contributed significantly to their farming activities and enhanced the quality of life for several smallholder farmers, which reflects the findings of other scholars in similar contexts (Jouzi et al. 2017; Zeweld et al. 2017). The social impact of the REP interventions would be significant to improve the human capital needed for a successful intervention. Among others, these are in the areas of employment generation, educational enrolment, and improved nutrition as well as health and overall welfare of REP beneficiaries (African Development Bank 2012b). The section below discusses how the REP interventions have increased key capabilities for the smallholder farmers.

### ***7.2.1 Improved nutrition and health capabilities***

Increasing nutrition is a way of ensuring healthy living among households (Burchi, Fanzo & Frison 2011; Darmon & Drewnowski 2015). As most poor households are vulnerable to malnutrition, (Arimond et al. 2011; Drammeh, Hamid & Rohana 2019) Fan et al. (2013, p. 7) noted that nutritional deficiencies impair smallholder farmers capacity to innovate and increase productivity. According to Nussbaum (2011c, p. 110), people who have capabilities have an option of associated functioning which include eating a nutritious diet. Being adequately nourished contributes to the attainment of ‘bodily health’ under the central capabilities.

In developing countries, increasing nutritional contents of food of households comes in two folds: farming activities and income generating activities of households. Farming activities of households which are mostly subsistence could afford them the capacity to consume a variety of nutritional foods that could contribute to healthy living amongst them (Burchi, Fanzo & Frison 2011; King et al. 2015). Nutritional diets are mostly derived from mixed methods of farming practices adopted by smallholder farmers. Income generating activities of households influence a household’s capacity to have a nutritional diet (Herforth & Ballard 2016; Zezza & Tasciotti 2010). Through well-nourished and healthy communities, developments that reduce poverty and lead to sustainable livelihoods would be attained through the REP interventions (African Development Bank 2012b, p. 12). The increase in overall income associated with participation in the REP interventions has translated into improved nutrition and reduced perceived food insecurity by 24 % among REP beneficiaries (IFAD 2022, p. 28). The results also show that REP beneficiaries have access to a more diversified range of foods relative to other people in the period under review. Findings in

this chapter reflect those of earlier studies by Arimond et al. (2011, p. 43) which shows that farming interventions potentially influence nutritional intakes of smallholder farmers through a variety of pathways: (1) increase access and availability of food varieties for household consumption (2) increases in household income through increase in farming production for sale that influence purchase of higher quality nutritional food. The REP interventions have contributed to an increase in food production by enhancing the capacity of smallholder farmers to produce enough food and vegetables to meet the needs of the local community (Fan et al. 2013; Sibhatu & Qaim 2018). The expansion in the farming activities of the smallholder farmers in the local communities of Amoma and Ampoma because of the REP interventions has resulted in making food very affordable for people in the local community. People can get food to meet their household consumption. Through that, it has increased their central capabilities of being adequately nourished and being in good bodily health status with the consumption of nutritious food by the farmers. According to Fasiri, a piggery keeper in Ampoma, because of the REP interventions which have improved his livestock business, he sells livestock very affordable to others in the local community. Members can get livestock from him at cheap prices as compared to when they buy elsewhere whether inside or outside the community.

The REP interventions have brought massive improvements in the health status of smallholder farmers in Amoma and Ampoma. This has increased their capabilities to achieve fundamental entitlements of good health, as enjoying good health is a functioning (Nussbaum 2011a, p. 25). Nussbaum described functioning as an active realisation of one or more capabilities. The farmers interviewed gave specific examples on how their health conditions have improved and how they have assisted other members in the community to improve their health conditions. Comyaa, a mushroom farmer in Ampoma was initially selling padded corn dough which was impacting negatively on her health because she was sitting close to the fire when preparing the corn dough. Through the REP interventions she was able to acquire training in mushroom farming which has become her livelihood activity. To her being able to change her livelihood activity from the sale of padded corn dough to mushrooms through the REP interventions has improved her physical health which constitutes capability component of being in good health.

Initially, I was not into mushroom farming. I was preparing ‘banku’ [padded corn dough] to sell to people. But I realised that sitting by the fire for long hours was impairing my health. And so, I was on the lookout for an alternative source of livelihood. Through the REP interventions, I learnt mushroom farming which has become my daily livelihood activity.

To Aggiepok, a mushroom farmer in Ampoma, her mushroom farming business has impacted positively on her health. She claimed that consuming large quantities of mushrooms during her pregnancy ensured that the new-born baby was healthy. The community has also been patronising her small honey business for the purposes of improving their health.

Mushroom is good for our health, particularly for pregnant women. I remember that I used to take a lot of mushrooms when I was pregnant for my last child. So, she does not fall sick often. It also makes you look younger. As I sit here, I am 63 years but I look younger. So, the community members patronise it and they have seen its health benefits. For the honey too, people come for it to help them complete their daily medicinal purposes.

Menchris, a poultry farmer and a processor in Ampoma has benefitted immensely from the REP interventions through the provision of mixing machines and other equipment that has bolstered his poultry farming business. The resultant extra income has increased his capacity to cater for his health needs. He was admitted to the hospital and had a surgery. He paid for the cost of the surgery from the monies he got from the poultry processing machine acquired through the REP interventions. For Kwatwene, a piggery and a beekeeper, through the REP interventions, he increased his sale of pigs and honey (which he got from the beekeeping business) in the local community. This increased his capacity to raise money to cater for the health needs of his immediate and surrounding family members. For instance, recently her mother was admitted at the Holy Family Hospital in Nkoranza for treatment of several complications. He paid the medical costs of her sick mother from the beekeeping business acquired through the REP interventions.

A cashew and a beekeeper in Ampoma, explained how the REP interventions has been indirectly beneficial to others in the community. He explained how he is now able to pay for the medical bills of other people in the local community when needed.

...So, if someone is sick and I am called, I try to pay for their healthcare. There was one person who was seriously sick and had no one to support her so, I took her to the hospital and they operated on her. The doctor said that if I had not brought her at that time, she would have died (Agyemat).

Bisaddo, a maize and yam farmer based in Ampoma, spoke how lack of money impacted on his mental health which was having corresponding impacts on his wider health. However, the REP interventions increased his earnings substantially and helped him overcome the psychological stress: “So, the psychological distress that I was going through because of hardships is no longer there”. For Geebom, a maize and cashew farmer in Amoma the REP interventions have strengthened his capacity to afford the health care needs of his family when the need arises. This has brought massive improvements in the access to quality health care for his family: He states: “*If any of them is sick, I am able to send them to the best hospital for healthcare*”. For Patslama, a mushroom farmer and piggery keeper in Amoma, his previous job as a taxi driver although lucrative, was stressful. He decided to change profession by learning mushroom farming through the REP interventions. As a result, his mental health improved substantially.

### ***7.2.2 Capacity to sponsor children’s education to the highest level***

According to Nussbaum (2011a, p. 152), education is pivotal to the development and exercise of many human capabilities. She argued that employment chances are enhanced for people with even basic education. Nussbaum described education as a “fertile functioning” which is crucial for addressing disadvantage and inequality in society. Other scholars point out that education has the potential to enhance the capabilities of the poor and contribute to decent livelihoods (See Alsop & Heinsohn 2012; Kabir et al. 2012; Kassie, Shiferaw & Muricho 2011). The ability to cater for the education of children of smallholder farmers has been a major challenge in developing countries because of the subsistence nature of their farming activities and the cost of schooling. These

findings reflect earlier studies by Rutherford et al. (2016) in Liberia of an agricultural value chain project/interventions called Agricultural for Children's Empowerment (ACE). The findings of their studies show positive outcome of the project/interventions on the education of children of smallholder farmers in rural communities of Bong and Nimba counties. In Kintampo South the REP interventions have contributed to an increase in the educational enrolment of the children of smallholder farmers. Kanbontaa, an assistant director of the REP commented,

Some couldn't send their children to school because they were out of business, but through the interventions of the REP, we now have a lot of them having their children in the schools at the University and other educational levels.

Sanimah, the cashew and mango farmer, detailed how the REP interventions has increased his capabilities to educate his children to the highest level. He has enrolled one of his children at the Sunyani Technical University (STU). Another son enrolled at the Volta River Authority (VRA) training school to learn computer and engineering software. After that, he continued at the Kofi Annan ICT centre for further studies in ICT. Her daughter has trained to become a nurse. All these educational exploits of his children were possible because of the income he earned from his farming activities which had increased because of the REP interventions.

Comyaa, a mushroom farmer in Ampoma, hitherto was selling corn dough. Through the REP interventions, she switched to mushroom farming which has become her mainstay of livelihood and source of income. She has been able to cater for her children's needs at various stages of tertiary education which is a remarkable achievement in the local community. The farmer has two children at the tertiary level. One at the University and the other attending Technical University. She can pay for their tuition fees from the mushroom farming business which was made possible through the REP interventions. Agyemat earnings from his farming activities have contributed to meeting the educational expenses of his children. Currently, the eldest child is a student at the Kwame Nkrumah University of Science and Technology (KNUST). The second child is in senior high school. The third child completed junior high school recently and is preparing for senior high school. It is interesting to know that he pays the fees of his school children from profits of his

poultry farming business shaped by the REP interventions. Ebanyo, a cashew and a yam farmer, through the REP interventions grows more cashew and yams that he sells in the local market. He generates a lot of income from the sale of his farming yields. He detailed how REP interventions have increased the educational capabilities of his children. Because of the money that he gets from this business, he no longer feels the pain of paying school fees when his children are going to school. He has one child at level 300 and another one at level 200 in the University and then another boy in the senior high school level. He can pay their school fees through his farming activities.

Geebom, a maize, mango and a yam farmer, ventured into farming activities after retiring from teaching activities in the local community. Farming activities have become his main livelihood and source of income. He shared his perspective on the increased educational capabilities of his grandchildren because of the REP interventions.

Then also, the education of my grandchildren. It has helped me to educate my grandchildren. Previously, I was working with Ghana Education Service (GES). I retired some nine years ago. So, if it was not for the interventions received, it would have been very difficult for me to accomplish all these things.

A vegetable farmer based in Ampoma, Eboakye, has benefitted from the REP interventions that have improved his farming activities. This has translated into huge earnings that provide for the basic needs of his family. In addition, the massive improvements in his farming activities has increased the educational capabilities of his children.

It has helped me to provide for the needs of my children. One of my children has been in the University for about two years. I was able to pay his fees due to the improvements in my business because of the REP's assistance. I no longer take my children's education for granted.

Fasiri, a cashew farmer and a piggery keeper in Ampoma, has improved his farming activities through the REP interventions that has fetched him huge earnings. This has increased his capacity to cater for the educational needs of his four children at the Senior high school level. All the four children have successfully completed Senior High School. The children are preparing to enter tertiary level of education after getting very good results at the senior high school [SHS] level. He commented that: Because of the farming business, he can contribute to family responsibilities when the need arises. The farmer is preparing to enrol his children at the teacher training college.

There are other young smallholder farmers who have been able to sponsor their own education through the interventions of the REP. Asarema, a young beekeeper in Ampoma, recounted how the REP interventions through training in beekeeping has given her a source of income that has contributed to her educational capabilities. She remarked that:

Through the proceeds from my beekeeping enterprise, I have been able to continue with my schooling. I am currently enrolled in nursing training college at Dormaa Ahenkro. I am a student midwife. I take care of myself and pay for my own school fees through the beekeeping business from the REP interventions.

For Ameyaw, a young livestock keeper in Amoma, the REP interventions in the form of livestock training enabled him to improve upon his senior high school [SHS] results which has increased his capacity to access tertiary education. When he completed Senior High School in 2016, he had poor results. He decided to venture into livestock farming to cater for himself and his junior siblings. When he heard about the REP interventions, he contacted them for training to increase his skills in managing his livestock. Thereafter, the livestock business started booming and it gave him good returns. Because he was determined to access tertiary education, he registered for the Senior High School exams again and had a very good result. Being able to access tertiary education is a major accomplishment and a source of pride in a rural locality like Amoma. According to him, had it not been for the livestock business through the REP interventions, it would have been difficult for him to get money to register for those papers and write them again. This constitutes the capability component of being able to use one's senses to imagine, to think, and to reason in a

way informed and cultivated by an adequate education, including, but not limited to basic literacy, mathematics and scientific training.

### ***7.2.3 Capacity to accumulate valuable household assets***

Improvements in farming activities of smallholder farmers enhance their capacity to accumulate valuable household assets which in turn increases their capabilities (Mutabazi et al. 2015; Quisumbing et al. 2015). Bebbington (1999, p. 22) described assets as ‘vehicles for instrumental action’ that provides a means for making a living “a lot easier. The properties according to Nussbaum (2011b), constitute rights of control over one’s environment as the smallholder farmers can hold property (both land and movable assets) and having property rights on equal basis with others. According to the IFAD (2022, p. 26) evaluation report, by participation in the REP interventions, beneficiary clients reported a 55% improvement of their durable asset with respect to comparison in the past. This result suggests that the increase in earnings from productive (agricultural) activities translated into higher accumulation of household assets for beneficiary clients of the REP interventions.

The REP interventions have increased the capacity of many smallholder farmers to accumulate valuable household assets for themselves which in turn have improved their quality of life. The household assets include houses, television sets, cars, radio sets among others. Kanbontaa, an assistant director of the REP commented, “*It has increased household assets. When we visit their homes, the people have TV, they have motorbikes, some even have bought cars*”.

Yusman, a maize and yam farmer in Amoma who has received several skills and training support from the REP, commented on how an increased maize harvest has enabled him to start building a house for himself and his family. Yusman is currently living in a mud house closer to his farm and he expects to move to the new house soon.

It has really been beneficial to me. I am building a house there. I got money from the maize harvest from last year to buy blocks for the building...This is because, when I look at the house that I am constructing, there is clear evidence there... Prior



to the coming of the REP, I was tilling a larger land compared to now. Ironically, I was not getting the kind of money that I get now. As such, I was not able to develop my building. However, when the REP came, I have aspired to have a better housing facility as you can see...So, the education and training received from the REP is what propelled me to have this harvest that accumulated into money to aid in the construction of my building.

**Photo 1: The current house of Yusman near his farms in Amoma**



**Photo 2: The modern uncompleted house of Yusman in Amoma**



Some of the farmers were hitherto living in houses that belonged to their extended families. Through the REP interventions, their farming activities improved. They have used the proceeds from their farming activities to build houses for themselves and their nuclear families. Although some of the houses are yet to be fully completed, some portions are habitable and some of them have moved in hoping to complete it soon. Other farmers were also renting private properties before the REP interventions. After the REP interventions which increased their income, they have started building their own houses and they are expecting to move into it within the next few months. This constitutes the capability component of being able to have adequate shelter. At the time of the interview, some of the houses were at the foundational stages and some of them were at the roofing level.

...But through the improvements that have come in my farming activities because of the REP interventions, I have been able to build a small house for my nuclear

family. I am yet to complete it, but I can say that it is habitable. So, I have been able to create assets for myself and my family (Framadu).

Patslama, a mushroom farmer and piggery keeper, detailed the kind of household assets that he had been able to acquire from his mushroom and piggery business. His income had increased dramatically through the REP interventions. In addition to the household assets, he has been able to purchase a minibus private car at a cost of ghs25,000<sup>5</sup>. According to him, he has a television set and several electrical gadgets as well as a 20-acre plot of land which he has acquired through the proceeds from his farming activities. He was able to build a small primary school in the community that was going well until the impact of covid-19 closed it down.

For some farmers, they were initially into rearing pigs and cash crop farming. After receiving training from the REP interventions, they shifted into poultry farming which has become their source of livelihood. Through the REP interventions, they have acquired assets in the form of big structures where the poultry are kept. The place has become the marketplace for the sale of the poultry to the local community instead of transporting them to the local market for sale on market days. Such intervention has brought huge relief to them because it has reduced their transportation cost to the market.

... So, it was after the training that we received that I ended up in poultry farming. I bought a one-and-a-half-acre piece of land for ghs25000 which I have built a big structure [very big chicken house] on it for my poultry farming business. (Kofsam, Ampoma).

### **7.3 Rural/Local Community Development imparted by REP**

Community development involves collective action and initiatives emanating from members in society that brings about change (Booth 2012; Ledwith 2020). Such collective actions and initiatives come in different forms in different communities. Whereas some collective action comes in kind, others come in the form of physical tangibles that propels development of local

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<sup>5</sup> USD \$ 2,136.22

communities and potentially connects the poor in marginalized and disadvantaged communities towards growth and prosperity (Bock 2016; Gupta, Pouw & Ros-Tonen 2015). In developing countries, community development has the potential to empower disadvantage community members and creates stronger and more connected communities (Green & Haines 2015). Findings highlight that “clients’ adoption and utilization of the management training and technical skills acquired under the REP intervention were evident in their business activities” (IFAD 2022, pp. 25-6). This has resulted in the development of new businesses and enhanced employment opportunities for many other participants. The following discussion shows how the REP interventions have contributed to community development in Amoma and Ampoma.

### ***7.3.1 Job opportunities induced by the REP interventions in the local community***

The expansion in the farming activities has created job opportunities for some hitherto unemployed people in the local communities of Amoma and Ampoma. Because of the support of the REP interventions, most of the farmers have expanded their farming activities and have created a lot of casual jobs for other people in the community. IFAD (2022, p. 24) reports that the significant impact of the REP interventions on employment generation is reflected by the increased number of enterprises within beneficiary communities (especially businesses that started operating after 2012) and the higher number of people hired (2 in the treated group vs. 0.5 in the comparison group on average), conditional on involvement in entrepreneurial activities. Kanbontaa, an assistant director of the REP narrated how the REP interventions has created job opportunities in the local community. He claimed that the key one is employment. Because of the support of the REP, most of the farmers have expanded and created a lot of jobs for others. They have trained others to be on their own and they have also employed a lot more hands because of the trainings that they have received and because of the expansion and growth in their farming activities.

The acquisition of a mixing plant for processing poultry feed had not only increased Menschris production, but he has also employed casual labourers who assist with the operations of the mixing plant. The labourers do scaling and load the plant to mix and produce the poultry feed. After production, the labourers assist with bagging and offloading the poultry feed for sale at the local and nearby markets. They have trained others to be on their own because of the training they

received from the REP interventions. According to Menschris, many people come to his side for work due to the presence of the poultry mixing plant. He concedes that the small money from the REP interventions put food on the table of others and their families. This can be linked to the capability component of being able to be adequately nourished. He detailed how the REP interventions have created a value chain of benefits for other people in the local community. With the mixing machine at his disposal, other farmers from nearby communities process their feed at his place because of lower fees and relative closer proximity to their farms.

For the community, I will say that the facility that I was given, that is, the machine is now used by other farmers. They come for me to process their feed for a small fee because if they were to go to Techiman that would have been higher. Because it is local here, it saves their cost... Let's say, the eggs alone that we are producing are used by about 100 dependents. Then there are several wholesalers and retailers. Then the retailers will sell to the petty traders who will cook it and sell it. Some will also buy it by themselves which improves their health. The facility also helps us to engage more permanent and temporary labourers. At the end of the day, everyone is being fed by this facility or machine. I am the beneficiary but indirectly, there are others who are benefiting from the facility.

A cassava processor in Amoma recounted how REP interventions for his farming activities have contributed significantly to creating job opportunities for other people in the local community. Labourers are hired from the local community to assist with the cassava processing into cassava dough for sale. The labourers are paid on a daily basis which enabled them to feed themselves and their families. Previously, they depended on tractors to transport the cassava to their business place. They used to hire about four or five additional labourers to assist with the cassava processing. Currently, they hire KIA trucks for the transportation of cassava and they have employed about 25 people from the community to assist with the processing of cassava into corn dough. All the casual labourers get daily wages for their services. Fasiri hired labourers to assist in the cleaning of his pigsty and feeding of his pigs daily. The labourers are paid daily wages of ghs 20 which is exclusive of their daily feeding fee. That gesture creates a source of income for the unemployed

young people in the local community. Patslama, a mushroom farmer and piggery keeper has employed people with different expertise who perform different roles for his mushroom business. Their expertise ranges from bagging of mushrooms to sterilization to selling the mushrooms. He has eight casual labourers: three of them are baggers. Two oversee sterilization and the other three assist in the sale of the mushrooms in the local market. He supervises the mushroom business with his wife and addresses any challenge that comes up. The labourers are paid daily wages of ghs 20 which is exclusive of their daily feeding money.

### ***7.3.2 Facilitates transfer of knowledge by smallholder farmers to other community members***

Some of the farmers impart their community with skills and training learnt from the REP interventions to improve livelihood activities of other community members. Alihan, a maize and beans farmer in Amoma, is able to make positive impacts on the farming activities of others by teaching them good farming practices learnt from the REP. Such benevolence earned him a nickname “Agric officer” in the local community. The farmers who applied what he taught them improved their farming production.

My colleagues who have not attended the programme, I am able to speak to them and help them with their needs. When I see that there is something wrong with their farming, I can easily tell whether it is because they are lacking sufficient fertilizer on their farm. So, I help my community with the knowledge I have gained from the REP. Most of them complied with the things I told them. So, at some point, I was also branded an agricultural officer at the community. This was because of the tips that I was giving to them.

Masefa, a piggery keeper in Ampoma, after getting training and skills support from the REP offered free consultancy to other people who requested assistance to improve their farming activities. He detailed how he has been imparting knowledge from the REP skills and training programs to others in the community.

When people see that you are doing something like this, they will want to do something similar. Some of them may come to you and ask you about how you made it happen. We even formed a piggery association to support the community, but the commitment was quite low. So, people learn from us. I even took someone whom I was training. There was a time too that a certain guy came requesting for my help to check his pigs that were sick, so I came to his assistance and the pig survived. Another person told me that one of his pigs was not feeding. I asked him more questions and he told me that the piglets have been breastfeeding on the mother too much. So, I told him to wean the piglets and inject the pig. After a while, the pig was better.

Through a whatsapp platform, Sanimoh provides other farmers with constant information on pre-harvest interval (PHI) and how they sprayed their farms. He meets many people in the community who consulted him for support on their farming activities. The support ranges from pruning around their crops and sometimes harvesting of their crops. He provides them with the necessary farming support alongside some simple farming tips. For instance, when others want to spray their farms but do not have the necessary skills, he is consulted on proper procedures of spraying farms. When consulted, he asked them to describe their farms and based on their description, he can tell them whether to do contact spraying or distance spraying using chemicals mixed with 'poison'. Other people dropped whatsapp messages about the kind of farming support they need on their group platforms and he advised them appropriately based on his knowledge from the training of the REP interventions.

Asarema, a young beekeeper in Amoma, recommended the REP interventions to other people in the local community because the REP interventions have been beneficial to her. Some of them contacted the REP offices to register and were enrolled into the program. People in the community who approached the REP for interventions based on her recommendations received training in other livelihood activities which has given them regular sources of income. Some of the farmers who were doing livestock farming received training and have expanded their livestock business.

### ***7.3.3 Contribution of REP interventions to philanthropic activities by smallholder farmers***

Community development can stem from philanthropic activities that can potentially transform the lives of the poor within rural communities (Martinez-Cosio & Bussell 2013; Wallace 1999). The REP interventions have widened the capacity of smallholder farmers to contribute to the rural community development through philanthropic activities. They can assist some community members when the need arises. A poultry farmer in Ampoma, Kofsam narrated how the REP interventions have contributed to his philanthropic works.

I am a philanthropist. So, each year, I dash out eggs to a lot of households in the community. Also, those who are closer to me at where I work, they have a lot of opportunities to enjoy.

Patslama, a mushroom farmer and piggery keeper in Ampoma, has improved his mushroom business through the REP interventions. The improvement has increased his financial capabilities and his philanthropic activities: Apart from the sale of mushrooms to the community, he makes a lot of donations to some members outside his family or hometown in the community. For instance, he pays for the upkeep and educational expenses of a girl whose parents had died. Although they are not related on tribal lines, he has enrolled the girl into the College of Health at Kintampo to study nursing. Because of his philanthropic activities, a lot of people patronize his mushroom and he has gained respect in the local community. He feels so proud because people are happy with what he does. According to him, these kinds of philanthropic activities he undertakes would have been extremely difficult without the REP interventions which have improved his farming activities. Geebom, one of the biggest farmers in the local community of Amoma, attributed his success to the REP interventions. Subsequent to his success he has helped his fellow farmers with the supply of free fertilizers. When other farmers are in need, as part of his social responsibility, he assists them for free especially during rainy seasons. Through that, he has attained a certain kind of social standing among his peers in the community. The practice in the community is that some people collect crops in return for doing good to other farmers but Geebom does not especially when those involved are his close relations and friends. According to him, when helping other



farmers, he constantly applies the skills and knowledge gained from the training of the REP interventions.

Ebanyo, cashew and yam farmer in Ampoma, through the REP interventions has paid the training fees for hitherto unemployed people in the local community to learn trade/professions of their choice. That has become their livelihoods and sources of income. He explained how the REP interventions increased his capacity to assist other members in the community.

It will be difficult for me to tell you this. I have enrolled some of the community members in trades. Some of them are actively learning, but for other, even when you pay for their training fees, they refuse to learn. So, that is what happens. So, I will ask you where your interest lies then I can get a master of their field to train you.

Kwatwene, a yam farmer and a piggery keeper, learnt beekeeping through the REP interventions. He donates honey to people in the local community for medicinal purposes. In addition, he taught other people to make beehives to extract honey for personal and commercial purposes in the local community. He detailed how the skills and training received through the REP interventions has strengthened his capacity to assist other members in the community.

When I got home, a woman told me that a certain man came to look for me on a motor king. She gave me the person's telephone contact and said that he wanted me to help him extract his honey from the hive.... People call on me for support because they know I am skilled in that. Sometimes, members of the community will come to me and say that they need honey to prepare their medicine. If only I have, I will give it out. So, it is something that I do to support the community. I even train people on how to establish beehives.

Bisaddo, a maize and yam farmer in Ampoma, has acquired a tricycle [motor king] through the REP interventions. The tricycle assists other people in the local community to transport their goods to the market and other places of importance. Though people pay for the services of the tricycle, but at a reduced fee. He shared his perspective on how the REP interventions increased his capacity to help other members in the community.

Then in the community, if anyone needs the services of a tricycle, they can contact me and I can be of help to them. Hitherto, I would have to look for money to hire a Motor King [tricycle] and then transport my goods. But now, all of that has come to an end.

#### **7.4 Optimism about the future**

The increases in production capacity and resultant increases in the incomes of smallholder farmers in the area have contributed to high levels of optimism about the future prospects of their farming activities and their lives. The level of optimism varied and was to an extent shaped by the kind of farming activities individuals were involved in. Their optimism centered around sustainability mechanisms of their current livelihood activities, which is the cash crop and pastoral farming. They were mostly about how their farming activities can be sustained for a longer period to contribute to their future survival and long-term poverty reduction. Several smallholder farmers had the intention of keeping their current farming activities for their children by given them an inheritance in the shares of the farm. This findings reflects earlier studies by Baker, Lobley & Whitehead (2016, p. 1) on succession plans of smallholding farmers in developing countries. Baker et.al argue that many farm owners in developing countries hope to see their farm business passed on to a “familial successor”. The authors contend that intergenerational farm succession is a fundamental mechanism towards the sustainability of family farms predominantly in most developing countries.

Some of the farmers were optimistic due to the education they were now able to provide their children, they could succeed them in the future to run their farming activities very efficiently. In

an interview, Menchris, a poultry farmer and processor in Ampoma, reiterated that his children after getting knowledge from education could help in the future running of the poultry business. He hopes that in future, his poultry business will be well-established with different categories of people working in different positions of responsibility.

Although my children are schooling, I am expecting that after their school, they will come and work on this farm. Because if I see how I am able to work on this farm to save money then I am better than someone working in the government sector. So, I hope that in the future, my facility will be well-established, and I will employ managers so that it will be a permanent facility that will serve others.

Eboakye, a vegetable farmer in Ampoma, was optimistic that investing in his children's education for them to take over would be useful to keep the farming activities running. As cash crops enhances income generation of smallholder farmers (Sichoongwe et al. 2014; Tolno et al. 2016; Vignola et al. 2015); Eboakye is optimistic that diversifying his farming activities by including additional cash crops could generate enough earnings and sustain the farming activities in the future.

I see myself as a good farmer who has been able to gather substantial savings and capital accumulation. I say this because I cannot do this work forever. So, I am investing in my children at the moment now. Also, cashew and mango are two crops that take a long time to stop bearing fruits. So, even if it is 50 years, it will still be beneficial to you. So, I have started including that so that when I am unable to cultivate vegetables, I will have cashew and mangoes. I am investing in my children so that when I am no longer able to practice as a farmer they can step in run the business with the knowledge they have gained from school.

For Kinsadu, a cashew farmer in Ampoma, growing older presented a challenge for him to continue farming. Indeed, growing older presents new challenges to many smallholder farmers as

adoption of new farming techniques and innovations becomes difficult due to their age (Ali & Erenstein 2017; Uddin, Bokelmann & Entsminger 2014). Nevertheless, Kinsadu was optimistic that his children could take over from him and continue the cashew farming business in the future when he is older.

Being a farmer, I am happy with it. However, we are growing and so as time goes on, I will not be able to go to the farm. So, my children and the younger ones can take over it and keep it running.

As deteriorating health conditions limits individual functionings, being in good health enhances the functionings of an individual in the pursuit of decent livelihoods (Bebbington 1999; Nussbaum 2011a). For Koowiafe, a poultry farmer, his optimism about the future as a farmer will largely depend on his health. He stated that being in good health will enable him to continue his poultry farming business. Apart from poultry farming, he grows yam for home consumption and for sale in the local market. Koowiafe reckons that being in good health will strengthen his capacity to increase yam production in the future.

I will continue to do farming in the future. I can grow about 4,000-5,000 yams. So, if I am still in good health, I will continue with the farming. I know that I will get more money to cater for myself and my children.

Ameyaw, a young livestock keeper in Amoma, remarked that learning new ideas from successful farmers could put him ahead of his competitors in livestock production in the local community. As Oosting et.al (2014) puts it, adopting new technologies and innovations could enhance livestock production. To Ameyaw, new ideas will drive his motivation to invest more into his livestock business and become more successful in the future.

I see myself as a very successful farmer in the future. I am able to invest the little income I have into the farming business. Also, I am someone who is willing to learn

new ways of operating my business. Whatever that you are doing, there are others who might have come before you. So, you have to identify them and then learn from them. So, through the motivations that I get from those ahead of me, I know that I will be a great farmer in the future.

Mixed systems of farming provide numerous advantages to smallholder farmers (McDermott et al. 2010; Valbuena et al. 2012; Wright et al. 2012). Aside from enabling smallholder farmers to enjoy stability of income and higher profits, mixed farming systems are more sustainable compared to monoculture farming systems (Shaner 2019; Sujatha & Bhat 2015). Crop residues could serve as feed for the livestock and livestock manure could replenish the soil in mixed farming systems (Ranaivoson et al. 2017; Turmel et al. 2015; Wright et al. 2012). Even when the incomes of cash crops are limited, income from livestock could supplement the shortfall in income of smallholder farmers (Franzel et al. 2014; Mayberry et al. 2018). To Kwatwene, a yam farmer and piggery keeper in Amoma, the ‘mixed farming’ approach of farming activities he has adopted will be the survivability strategy of his farming activities in the future. According to him, if there is any failure in one activity, he will quickly switch to the other activities for future survival.

I see my future as bright. There are community members who will look down on you but they will later come and seek help from you. So, I am confident about my future as a farmer. I know how to rear pigs, keep bees and snails. So, should one fail me, the other one will be there to help me. So, I am happy to be a farmer.

Bisaddo, a maize and yam farmer in Ampoma, is also a primary school teacher in the local community. He spends most of his time switching between the two professions with his farming activities taking up the better part of his daily activities. Through the REP interventions, his farming activities have improved remarkably earning him more money than the teaching profession. He is contemplating switching to full time farming activities as a means of surviving in the future.

The truth is that I am a teacher. But if I had not added farming to it, I am sure I would not even have GHS1 on me. I am 32 years now. I have harvested 40 bags of maize which I am waiting for buyers. I have also harvested yam that can fill two tractors. So, if I sell one bag of maize for GHS400, then it is a lot of money for me. So, for me, I know that for some years to come, I will stop teaching and do farming full time. There is money in farming, but we just don't know.

For Patslama, a mushroom farmer in Ampoma, being optimistic about the future of his farming activities will largely depend on the trends in the economy. Increases in the price of goods and services have been a problem for his mushroom business and have made him less confident about his future as a farmer. Despite some misgivings his future ambition is to expand his mushroom production beyond the local community.

These days, things are not encouraging me very well. This is because things are moving very fast. The price of raw materials is very expensive now. So, on my 20-acre land, I have grown my own trees so that in the future, I can harvest that and use it to make saw dust for mushroom production. Because of the increases in prices, I am not confident about my future as a farmer. I wished everyone could take mushrooms because of its medicinal properties. I would have wished to give mushrooms free to people who cannot afford but because of the increases in the price of raw materials, I don't think I can do that. Because I have to save. I can no longer give it out for free.

Comyaa, a mushroom farmer in Ampoma, has enjoyed tremendous support from the REP interventions. The support ranges from mushroom training to securing a working place for her to keep the fresh mushrooms after harvesting. She has improved her mushroom business and has enhanced her living standards and that of her household (Euler et al. 2017; Njuki et al. 2011; Shaner 2019). She remarked that she intends doing the mushroom farming in the future since she has been supporting her household from the sale of mushrooms in the local community.

I see my future as a farmer as a continuous thing. It is something that I will continue doing in the future to support my household income and assist others. In my line of work, I don't sell all of the mushrooms. I give some out to the most vulnerable so that they can use that to prepare soup. When they are eating it, they will remember you and bless you for that.

According to Asarema, a young beekeeper in Ampoma, is optimistic that her beekeeping activities could be an escape route for her future survival if her schooling does not guarantee her future success. Through the beekeeping business, she has paid her school fees at the Berekum Nursing Training College and is able to cater for herself while schooling. She is optimistic that the beekeeping business will continue to cater for her future needs.

## **7.5 Discussion and conclusion**

This chapter has examined the impact of the REP on the households of farmers who participated. The findings indicate that the REP interventions have increased the capabilities of the farmers in a number of areas. There has been increased nutrition and healthy living among the smallholder farmers and their families, which is a foundational capability (Nussbaum, 2011). The REP interventions have increased household economic welfare of smallholder farmers through significant increases in incomes. The increase in incomes has increased their capacity to afford household assets described by Bebbington (1999) as assets which makes human living meaningful. Findings indicate that the REP interventions have improved the physical and mental health of smallholder farmers who participated. Besides the improved nutrition, farmers were often relieved of backbreaking labour. Also, they were far less stressed about the everyday and the future.

In addition to the impact of the REP interventions on the households of the smallholders, the REP has also benefitted the local community. It has enhanced job opportunities for the unemployed. Employment has dramatically enhanced the capabilities of the previously unemployed.

The REP interventions contributed to the philanthropic activities of smallholder farmers. There has been a significant increase in the transfer of knowledge from several smallholder farmers to other community members to enhance and sustain their livelihoods to be more stable, durable, and resilient to overcome both internal stresses and external shocks (Scoones 2009). The findings reveal that empowerment and capacity building was a crucial consequence of the REP.

The optimism of the farmers about their farming activities in the future were mapped. Most of the smallholder farmers were positive about their farming activities and the future because of the REP interventions. The main theme which informed the basis of their optimism was centered on the education of their children. The increased income of the farmers meant that they were able to ensure that their children could be educated. Then again, their educated children could contribute to the sustenance of their farming activities in the future.

This chapter contributes to knowledge on how the transformation of the livelihoods of the poor can enhance their key capabilities to meet their basic needs and enjoy a decent standard of living in rural communities of developing countries.



## **CHAPTER EIGHT**

### **IMPLEMENTATION CHALLENGES OF THE REP ON POVERTY REDUCTION IN KINTAMPO SOUTH**

#### **8.1 Introduction**

This chapter addresses Research Question Five: What challenges and constraints does the REP face in reducing poverty in Kintampo South? The first section highlights the internal constraints which confront the REP. The section throws light on the key institutional constraint - access to financial resources under the REP to carry out programs and activities. The section also highlights the personnel capacity of the REP and logistical support which facilitates the work of the REP. The second section examines the external constraints. Among the chief external constraints is political interference which can limit the activities of the REP. Cooperation from the beneficiaries of the programs and activities of the REP are examined.

The third section explores the constraints experienced by smallholder farmers who participated in the REP interventions. The discussion is centered on the cost of inputs used by the farmers for their farming activities as well as diseases and pest infestation which have serious implications for their farming activities. It considers how climate change impacts on the farming practices of the smallholder farmers. The chapters discuss marketing issue and land acquisition practices, which, as a result of disorganized land tenure systems, sometimes result in litigation in the local communities and how they impact on the farming activities of the smallholder farmers. The chapter concludes with an assessment of how socio-cultural activities coupled with religious practices weaken the livelihood activities of some of the smallholder farmers. In all these discursive aspects, the chapter draws upon sustainable livelihood perspective and the capability approach, exploring how these theoretical frameworks synergise with the findings of the research.

#### **8.2 Institutional Challenges**

There are several institutional constraints which confront the REP in its quest to reduce poverty in the rural communities. These include funding constraints, inadequate capacity of personnel, political interference, lack of cooperation and inadequate logistics. They are discussed in turn.

### ***8.2.1 Funding constraints***

This section chimes with previous studies by Tshitangoni, Okorie & Francis (2010) on poverty alleviation projects in the Limpopo Province of South Africa. They found that funding constraints were among the major challenges faced by several poverty alleviation projects which includes community gardens, poultry farming, piggeries and juice production. Several REP officials mentioned financial constraints as among the challenges affecting the delivery of their functions. They were particularly focused on the untimely release of funds which delays the implementation of their program of activities lined up within a given period of time. After they draw up their programs and activities, they are expected to implement them within the first quarter of the year or earliest by the second quarter. However, that could be pushed to the third quarter of the year or sometimes the program will not come off as planned either due to delays in the release of funds or reviews by higher authority at the REP head office. Nuhu, an institutional development officer of REP in Ampoma explained the situation on the release of funds to the local district office for their programs and activities:

Yes, it was a very huge challenge. Funding from the REP often delays and sometimes you are unable to do the number of interventions that you have to do because your budget has been slashed. You have planned to undertake four activities but somebody will do a review and says that we will only fund two. Sometimes too, the funding will come at a time when you do not need it. These things were some of the challenges that we had with the program. It is either the funding comes late or it does not even come at all. Sometimes, your activities are even slashed. People actually came to demand those interventions but at the end of the day, you have to go back to them and tell them that you are sorry, your requested program has not been approved. So we need to push it to another time. That makes the relationship between the officer and the community quite complicated because it looks like you promised but failed to deliver.

A business development officer of REP in Amoma, Bediako corroborated the observations of Nuhu on the release of funds for their programs and activities in the district: He claims that the major challenge facing them is delays in the release of funds for their activities. It is a major problem because they involve a lot of people including assembly members, beneficiaries and other staff of the district assembly who participate in a meeting to design and develop the action plans. Sometimes the beneficiaries are even more than the technocrats. After the design of the action plans, they make a request to the REP office in Accra for funds to be released to execute the action plans. But the funds delays which sometimes takes up to two quarters before funds are released to implement their action plans. The situation slows down their action plans which include training activities for beneficiaries.

The need to source funds from various sources for financing development programs is not new in development governance and administration (Adams 2021; Rondinelli 2013). However, delays in the release of funds can undermine the objectives of development programs. A source of funding for the REP is the Kintampo South district assembly that has a component of their annual budget set aside to support the programs and activities of the REP. However, excessive administrative and bureaucratic structures in most of the district assemblies in Ghana (see Akudugu 2018; Antwi-Boasiako 2010; Bawole 2017) made it difficult for the release of their partner funding to the REP to finance their programs and activities. According to some REP officials, this stifled some of the skills and training programs which they had planned to implement for the benefit of some of the smallholder farmers.

The REP set up was a tripartite time arrangement. When I say tripartite, I mean the district local governance institution has to play a role, the Ghana Enterprises Agency (GEA) has a role to play, and then the REP is also supposed to play a role. To the extent that they have to contribute some financial resources. The funding that is expected from the assemblies never came, so it makes the financing programs very difficult. The accounts and reporting are also tied to the assembly so sometimes, there are timelines to deliver and there will be a staff at the assembly

who will not allow you to complete them on time. Such things do not help at all. [Christian, head of business advisory of REP].

Benjamin, a business development officer of REP, shared similar concerns on the excessive administrative and bureaucratic structures which delays the release of funds from the district assembly to the REP for their programs and activities: According to him, the other challenge has to do with the difficulties in the release of funds. They must write a memo requesting funds from the REP secretariat in Accra. The release of funds could only be possible when the district chief executive (DCE) and finance directors of the assembly have all signed the finance documents. Sometimes, the signing of the finance documents could take several days and weeks. Such a situation causes delays. The beneficiaries are not able to get the necessary materials for their businesses in the right season. The delay in getting funding makes the process very tedious.

The smallholder farmers who are the direct beneficiaries of the program were also affected in the delays. The delays resulted in them losing income due to the variability in seasons in which they plant their cash crops and rear their livestock. Because of the nature of agricultural related activities, smallholder farmers mostly plan their activities around favorable seasons to get more yields for more income; however, limited sources of funding can delay their farming activities (Nigussie et al. 2017; Salami, Kamara & Brixiova 2010). The delay in funding had had an impact on Katwene, a piggery keeper in Ampoma:

So, I think that their grant takes too long to be processed and that is a barrier. If we had gotten the grant as early as we expected, then we could have bought the pigs and started selling to make profit because they take nine months to give birth. So, I am sure they would have given birth by now.

There were occasions whereby the REP was given partial funding to carry out their programs and activities instead of full funding which they have applied for and submitted a proposal to the authorities for approval. The situation did not help the REP coordinators carry out their work

effectively as the funds released could not match the activities lined up for the year under consideration.

Sometimes, we send requests for funds but will not be approved. Sometimes too, it will be approved, but funds will not be released. The way the programme was also designed, when you have to do a training for the clients, the clients have to contribute to the training. They call it client contribution. Some of the clients are not able to contribute. It got to a time that they had to call and ask the clients to bring their contributions before you do the training. So, we find it difficult to do the training. We had to develop a strategy where we said that the feeding of the client or the materials will be contributed in-kind. So, the total funds that will be needed for the training will not be released, only one part was released. [Anthony].

### ***8.2.2 Inadequate personnel/personnel capacity development***

The lack of personnel with specialized expertise to implement development interventions often hinders the effective attainment of development objectives in developing countries (Bradley et al. 2012; Cirera & Maloney 2017). The REP experienced similar deficiencies. Personnel with requisite expertise ranging from program development/initiators, implementors, monitoring and evaluation activities are often lacking in the activities of the REP as most of the personnel were seconded from other quasi-state institutions like the NBSSI (National Board for Small Scale Industries) and the BAC (Business Advisory Council). Sometimes personnel were drawn from the community and rural development department of the local district assemblies to help implement the programs and activities of the REP. Nuhu, is an institutional development officer of REP:

The third challenge was inadequate staff. You will have a whole municipality to go to and then it is just you the manager at the Business Advisory Centre (BAC) and one supporting staff. So, it is a bit of challenge to cover all the areas and provide support to the rural people.

Nuhu's claims about inadequate personnel were corroborated by Emmanuel, an area supervisor of REP. He was quite succinct when asked about his experience with personnel at the REP. According to him, the staff in their office were inadequate to help them implement their programs and activities which they had planned in the year. The shortage of staff was a serious drawback to their activities.

The challenges of inadequate personnel were associated with the problem of remuneration for the supporting staff working for the REP. Other analysts suggest that good compensation motivates and encourage higher productivity from personnel in any field of endeavor (Ali et al. 2016; Shahzadi et al. 2014). But the situation was different in the REP. It was found that the remuneration for the supporting staff was not actually included in the funding model of the REP. It was expected that the local district assemblies would made funds available to pay for the services of the supporting staff working in the various offices of the REP. However, because of delays in the release of funds from the district assembles to the REP, it takes a long time before the supporting staff are given their monthly entitlements. This contributed to apathy among the supporting staff in the discharge of their duties. The result was that some of the supporting staff left to seek opportunities elsewhere:

Then another challenge is staff remuneration. The project was \$221M, but there was nothing like staff salaries or allowances. These are people who are following some District Chief Executive (DCE) and then they are brought. So, the person doesn't have a pay slip. So, at the end of the month, they will give the person some 200 cedis or 500 cedis. The person has to look elsewhere to survive. So, you don't actually get the commitment of the supporting staff. For we that are from the National Board for Small Scale Industries (NBSSI) we are on government payroll so it is better. But for those that the assembly has to support, it was a huge challenge for them. Staff will come and when they begin to understand what is happening, they leave because they are looking for a place that can earn them some income, and you cannot blame them. [Christian].

There are a large number of studies suggesting that developing the capacity of personnel governing development programs remains a key factor in addressing poverty, particularly in rural communities of developing countries where poverty remains a key challenge (Beegle et al. 2016; Sachs 2012). Bebbington noted that human capital is critical to development and poverty reduction. By developing their capacity, development personnel are potentially equipped with the right set of skills needed for modern and innovative ways of development administration. Developing their capacity increases their competencies and enhances their functionings. The research reveals that opportunities for the personnel of the REP to develop their capacity and enhance their functionings are often not available and this presents a big challenge with respect to the delivery of their core functions. Nuhu was dissatisfied with the lack of opportunities for personnel capacity development in the REP.

For the REP being around for about 24 years, there was no deliberate policy to develop the capacities of the implementing staff to a level that they can provide first-class business development services to clients. For those officers who were exceptionally good in the system, you will realise that they had to take it upon themselves to upgrade and apply for courses to be competitive. But the program failed to do that.

### ***8.2.3 Logistics and Infrastructural constraints***

Good infrastructure plays a crucial role in promoting economic growth and accelerated development and thereby contributes to the reduction of economic disparity, poverty and deprivations in rural communities (Srinivasu & Rao 2013, p. 81). On the other hand, poor infrastructure contributes to lower productivity and growth especially in the agricultural sector (Dethier & Effenberger 2012; Jouanjean 2013). The research found that there were challenges of logistics and infrastructure that hamper the activities of the REP in the local communities. Logistical support includes but is not limited to workstations that facilitate skills and training, storage facilities, machinery and equipment that is needed for effective running of the scheme among others. The nature of the work of the REP requires that the coordinators need to have constant interactions with the smallholder farmers, but this has not been done effectively because

of the lack of logistics needed to conduct such functions. Modern office space with the equipment required to enhance the work of the REP was unavailable. Some of the places which the REP operates from do not have the capacity to host many participants during their skills and training programs.

Another challenge is that, at the district level, some of our office spaces are very small and the nature of the program is such that you have to get a workshop because you will have trainings and some of the clients will visit you. But the office space is too small. I understand they have started building new offices that we call business resource centre... But as for Kintampo here, we are yet to get our business resource centre. So, if that one is set up, I think our office accommodation will be better in the future, but currently, it is a problem. [Anthony].

According to Nuhu, the expansion of the REP to the rural communities should have been accompanied by the simultaneous provision of the needed equipment and logistics to enhance their work. However, that was not the case as there are still REP offices across the country lacking basic office furniture to carry out their programs and activities. Because they run and expanded the office operations to 181 districts across the country, office equipment became a problem. These are state/government offices but the REP does not provide furniture or office space for their operations. This has become a huge challenge for the REP coordinators in the districts.

For the REP coordinators meeting with the smallholder farmers forms an integral part of their activities at the local level. This is done to get first-hand information on the challenges facing the farmers. The REP coordinators can proffer solutions to ameliorate the challenges of the farmers. However, the lack of transport made it difficult for the REP coordinators to carry out this function effectively. The REP coordinators had wish to visit their clients often to know about the performance of their farming activities, but at the Kintampo district office, they do not have an effective vehicle for that exercise. The vehicle at their disposal is an old type which is not roadworthy. They struggle in their quest to visit their clients often. They have only one motorbike which is not strong enough to visit many places. They manage and use it all year round to visit



some of their clients and that puts a lot of pressure on the motorbike. Sometimes, they hire taxis which is very expensive and they cannot hire them for the entire duration of their visit to their clients, especially in the remote areas which becomes a big challenge for them. When they finish their visits getting back to their offices becomes another problem as they often struggle before they get cars to carry them back to their offices.

We have one motorbike which is good and one that is very old and not roadworthy. So going to visit the clients, we have problems in that aspect. So, these are the some of the challenges affecting the implementation of the REP.

In some instances, the REP coordinators decided to mobilize the smallholder farmers at their own expense to organise training programs for them and to target them with interventions. This initiative is sometimes a challenge because of the inadequate equipment at the disposal of the REP. They therefore asked the farmers to come to the training using their own transport, but sometimes this results in very low attendance at their programs and activities.

We have challenges with logistics issues. With the logistical issues, I am talking about getting access to cars or means of transportation to get to these people. We are talking about mobilizing or organising the people. In such contexts, we face some challenges there. Sometimes, it has to do with the administration and their bureaucracies while dealing with the interventions that we have to support. So, logistics are important, but it is inadequately provided. [Emmanuel, an area supervisor of REP].

In Ghana, the lack of infrastructure in most rural and remote communities makes accessibility to these areas difficult especially during rainy seasons (see Asomani-Boateng, Fricano & Adarkwa 2015; Kuusaana & Eledi 2015). Such remote communities can only be accessed with heavy duty vehicles and high intensity motor bikes. Indeed, the researcher's experience with roads in Amoma and Ampoma communities has been discussed in the methodology chapter. The REP coordinators faced a similar situation as they struggled getting access to these areas to meet the smallholder

farmers located in these communities. Sometimes, it takes them several hours for a journey to a remote community due to the precarious roads. This situation makes the work of the REP very challenging.

Also, accessibility to some of our communities is a challenge because they are mostly remote areas and it is a farming community. Sometimes the road network might not be accessible, so you have to walk or employ the services of a motor bike. So, it is not like we do not go to the clients, but it is not as frequent as we expect.  
[Christian]

John, the head of the REP office in Kintampo, undertakes constant monitoring to ensure that the activities of the REP are going accordingly and afterwards reports to the head office. Sometimes he cannot undertake routine visits to certain communities because of the bad roads in most of these remote communities. According to John, some of the communities are extremely difficult to reach by roads. Those communities can only be reached with a strong vehicle or motorbike. However, because they do not have a reliable transportation system at their disposal, he struggled to undertake monitoring activities for the REP.

#### ***8.2.4 The lack of processing infrastructure***

The infrastructure needed to transform rural economies is not limited to roads. It extends to the provision of needed equipment and facilities that can process raw materials from rural communities into finished products for higher values to smallholder farmers (Dethier & Effenberger 2012; Gereffi 2019). Such equipment and facilities are mostly lacking in rural communities of developing countries where smallholder farmers are predominant and produce most of the raw materials such as cassava, yams, mango, maize, cashew and other important crops. The lack of these critical facilities and equipment to transform the raw materials produced from their farming activities was a concern for some of the smallholder farmers in the local communities. The farmers argued that if they can transform these raw materials into finished products, their incomes will increase:

The challenges...one of the things that I will talk about is that there is a decrease attention to other rural priorities especially in areas such as infrastructure building. I am saying this because when you go to Sehwi Wiawso for instance, they are just developing the raw materials but there is no factory or infrastructure to process these raw materials. If they had it, the people would benefit more. People would not travel all the way from Amoma to Accra or anywhere. But here is the case that we are doing our best to help them to start up, but there is no infrastructure attached to the program. I think they are trying to build the 1 district, 1 factory (IDIF) but that is not enough. If we have more infrastructure, then it will be able to process most of the raw materials that we are producing. [Isaac]

On the processing infrastructure, the farmers remarked that by adding value to the crops after harvesting, they stand a better chance of getting higher values than selling the crops in their raw state. They wish that there was either a factory close to their communities or the government should set-up processing plants with the needed infrastructure where they can send the crops for processing into other finished products. Such an initiative would motivate them to produce more crops. Kinsaddu is a cashew farmer in Ampoma,

Currently, there are no processing plants around here to help us transform our crops into other finished products that could help us to get more money. Even though we get money when we sell them in the raw state, we could get more when they are transformed into other finished products. I think that the authorities can help us in the future to embark on such an important venture. So, if we could get a well-structured facility here then it will be more beneficial to our farming activities. There was a time that they talked about establishing a factory here but up till now we don't know how far they have gone with that.

### ***8.2.5 Political Interference and corruption***

Political interference limits the functioning of REP officials. At the higher level, politicians appoint their favorites people to sensitive positions to dictate the governance of development interventions at the behest of their appointing authorities. Such scenarios breeds patron clientelism that perpetuates corruption (Boone 2018; Uberti 2016). Often, the beneficiaries of such interventions are skewed towards a certain political orientation. The interviews revealed that politicians interfered with REP activities at the local level. Nuhu explained that.

Then, I have a problem about the targeting approach<sup>6</sup>. Yes, it is demand-driven but often, the local assembly man will go and line up his own people who come to these information seminars and sensitization seminars with the mindset that they are looking for some money. So, at the end, you don't get the quality. Those lessons were learnt in REP 2, so in REP 3, we were dealing directly with the existing trade unions. Since they are business-minded people, they are able to bring in people who are fit for the interventions.

Another dimension of political interference was when the political establishment mobilized their supporters who are non-farmers and imposed them on the REP officials to be selected for financial support of the REP. The non-farmers are known supporters of a certain political party in the local community. Such interference, the REP officials observed forced them to select the financial applications of the non-farmers who are well connected to the political establishment. Those non-farmers are already doing well in other business activities, but because they want to benefit from the financial support of the REP, they use the political establishment as a conduit to get financial support for their personal use instead of embarking on an agricultural related activity. Such scenarios denied some of the original farmers the financial support needed to enhance their farming activities. Isaac, a business advisor of REP in Ampoma, was concerned about increased partisan involvement in their activities at the local level. According to him, there is an increase in partisan involvement in local government. He was transferred from one district to the other because of

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<sup>6</sup> The process of selecting beneficiaries for the REP interventions

that. They were supposed to use the matching grant (M.G) to assist the youth from age 18-35 who want to have their own farming-related businesses but cannot go for the hard loan from the bank. Being the municipal business advisor, he knew that those who have already established their business cannot come for the matching grant, however a Member of Parliament (MP) submit his/her list that these are his/her people for him to find a matching grant for them. This goes against the ethics of the REP. He declined the list from the MP because some of the people on the list just want to collect the grant and just spend it without investing in any meaningful livelihood venture. Because of that, he had a serious issue with the office, and they had to transfer him to another district. The increase in partisan involvement could limit the impact of the program. Abraham, an assistant director of REP, was also concerned about increased patron-clientelism which sometimes denied some of the smallholder farmers accessing livelihood interventions from the REP. According to him, political interference plays a big role in the activities of the REP interventions at the local level. Such interference means that people who identified with the elites of the current [political] system are those that benefit at the expense of those who genuinely need the interventions.

#### ***8.2.6 Lack of cooperation from target groups/members***

In some cases, a lack of cooperation is a major concern for development officers working in communities with high rates of poverty. Lack of cooperation hampers the effective implementation of livelihood/development programs. Even when people are persuaded to cooperate, there is a lack of enthusiasm and an unwillingness on their part to participate in such development interventions because of a lack of trust in the program as a panacea to the challenges of their plight. Because development officers have to meet the deadlines of their funding agencies, there is little time to drag development programs over a lengthy period as this could have consequences on the financing of development interventions. To avoid this scenario, development officers must rush community members through a consultative and passive type of participation in order to get development programs implemented. Sometimes the schedule of events for REP programs and activities do not come off as expected. Participants would agree to participate in the programs and activities but would fail to attend. Anthony, an official of the REP voiced his frustration:

Sometimes too, the clients will welcome the program alright but the actual date that you will be doing the program, you will call them several time and they will not show up. So, we do not get the expected number of people, so we have to bring others on board. Those that you will target for the training, most of them will not come and after the training, only a few of them will actually use what they learnt from the training.

The failure of development interventions makes potential beneficiaries of such interventions skeptical about the prospect of new development interventions that seeks to improve their standards of living. They become reluctant to participate in such interventions because of their previous experience with same or similar interventions. Such occurrences are pervasive in developing countries, where evidence shows that many development interventions failed to meet the expectations of beneficiaries (Humphrey & Navas-Alemán 2010; Sato et al. 2011). Some of the farmers mentioned various REP interventions in the past which failed to meet their expectations. These failures made them skeptical. John, a business advisor, explained the phenomenon.

Another one is that the programme is demand driven. You know these are our local people. If you go to there, for all of them to come on board, it is difficult. It is only when people have tried it and it is successful that people will come on board. So, it is very difficult to bring them on board. When you go there for the first time, they will tell you that this politics and that they have heard it before. So, it makes our work difficult. If that person has that mentality, then it means that as you work with that person, that mentality will always be there. So, as you are trying to bring the person on board, the person is pulling himself back. ... The commitment is not there.

Another REP official, Abraham, remarked that cooperation from the beneficiaries is not the best and that makes it difficult to plan for the REP activities. Sometimes, some of them say they are tired of listening because they have heard of such schemes several times but they are yet to see

any improvements in their lives and that of their families. Even sometimes too, you will see unwillingness on the part of the beneficiaries. The result is that they become disinterested in the programs and activities of the REP.

There is the perception among some of the smallholder farmers that government programs is always attached with monetary enticements which must benefit them directly. However, after they found that the REP was about giving them skills and training support to help them in their farming activities, some of them withdrew from the REP programs and activities. When the program began, they got huge numbers; but after the training, it became difficult for the beneficiaries to put the training into practice. Most of the beneficiaries complain about start-up capital even though the REP trains them in all the processes they can follow to get start-up capital for their business. Before the REP would assist them to get start-up capital, they must start their business and demonstrate promise. When they are improving then the REP assists them to get start-up capital. But the beneficiaries want the REP to assist them with start-up capital immediately after they start the training. The moment they hear that NBSSI [National board for small scale enterprise] or BAC [business advisory centre] is embarking on training programs, they think that after the training, they will be given monies upfront. Because of that they don't take the training seriously. That is one of our biggest challenges.

A lack of awareness was the reason some farmers failed to cooperate and participate in the REP programs. In rural communities of developing countries, people feel particularly important if they are made aware of notable events like poverty reduction activities and other development interventions (Cohen 2013). As a number of other scholars have noted, this kind of scenario increases their social standing and makes them feel very well respected among their colleagues in the community (McManus et al. 2012; Reij & Waters-Bayer 2014). Those who are accorded such recognition feel motivated and obliged in their own way to encourage other people to also participate in such important program/activities.

One may be awareness. Some people may not be aware of an outfit to support them in the district. So, as we go through our daily activities through sensitization within

the community, we try to get more people aware of the business advisory centers which implement the REP that are in the district so that they can access our services. [Yaw, a business advisory officer of REP].

Whereas lack of awareness prevented some of the farmers from joining the REP, other farmers were very enthusiastic about joining the REP. After getting the training from the REP, they created awareness about the REP interventions and invited other family members who also benefitted from the skills and training support of the REP to enhance their livelihood activities. Aggiepok is a honey and mushroom farmer in Ampoma: I heard about the REP through the radio. The director at that time, Mike Ankomah, was the one who recommended us for the REP... I am someone who is interested in learning vocational skills. So, when I got to know that they were doing something related to skills training and development, it captivated my interest and I decided to join. When we got there, he told us that our number was too small and so we should go to the community and raise more awareness about the training program. So, we returned to the community and invited more people. At the end, we had 23 people and that was when they initiated the training for us in mushroom farming and livestock rearing...So, when I realized that the training was beneficial, I invited my husband to also come and participate in the training.

### **8.3 Constraints of farming practices experienced by smallholder farmers**

There are several constraints that confront farming practices of smallholder farmers in developing countries. According to Minot (2018, p. 37) smallholder farmers in developing countries could upscale their farming activities and earn more returns when the constraints they face are addressed. The smallholder farmers who participated in the programs and activities of the REP in local communities of Amoma and Ampoma faced three primary constraints – the cost of farming inputs, diseases and pest infestation and difficulties marketing their produce. These are discussed in turn.

#### ***8.3.1 Cost of farming inputs***

Farm inputs such as fertilizers, implements, seeds, pesticides, weedicides among others are mostly expensive in developing countries and smallholder farmers are not able to afford most of them.



This impedes the growth of their farming activities (see Asfaw, Mithöfer & Waibel 2010; Tandi et al. 2014). Although the REP has assisted several farmers through loans and grants scheme to acquire farm inputs, several of the farmers interviewed claimed they were unable to acquire the inputs required for their farming activities because these inputs were unaffordable:

In my view, the cost of fertilizer is the main challenge. That is what is limiting our activities. I believe that once the cost of fertilizer is reduced, we will be able to expand our farms. Because of the high cost of fertilizers, I cannot make our farm to the size that I would have wished to have. Maize farming requires fertilizer. So, the higher the cost of the price, the more challenge that it presents to us. Even the cost of weedicides has increased. Previously, it was sold at ghs10 but now, it is sold above ghs20. So, if they can reduce both the cost of weedicides and fertilizers, then it would be easier for us to implement the things that we are taught at the REP trainings. [Yusman]

The cost of feeding poultry was previously very affordable for the smallholder farmers. However, the recent increases in prices of commodities have made the raw materials used for preparing the poultry feeds costly. This has brought new challenge for the farmers as they have to spend more money on feeding the poultry. The resultant effect is the decrease in income of the farmers. Kwatene, a poultry farmer in Ampoma commented,

These days too, poultry feeds have become very expensive. The soya and other ingredients that we add to make the poultry feeds have become so expensive these days. Also, the cost of maize has also increased to about GHS250. So, that has brought about new challenges to my poultry farming.

The high cost of the inputs required puts pressure on their finances and reduces their profit margins. Sometimes they have to do trade-offs before they can afford some of the farm inputs but not others. The situation made some farmers interviewed think of suspending their farming activities for a brief period and they were only ready to resume when the prices of farm inputs had stabilized:

Boadiste, a poultry farmer in Ampoma, stated that, the cost of the poultry feed has increased thereby making it difficult for him. He and other farmers buy maize and other concentrates which are used in feeding their poultry. However, the prices of these items have increased and it is difficult for them to afford. Even the medicines that he prepares for the chicks have become very expensive to buy. Sometimes, he borrows money from friends and other close relations to buy poultry feed. As a result, he does not get the profits he expected. Ironically, when there is plenty of maize on the market, the price has become very expensive instead of becoming cheaper. In the lean season around March when maize becomes scarce, the prices can reach as high as Ghs 500<sup>7</sup> a bag. In all the cost of feeding has become very expensive for him and some farmers. When that happens, they do not make enough profits from their poultry businesses.

Because of the fluctuating high price of the tools we need to facilitate the poultry, it makes it difficult to accumulate income. I even planned to fold-up for a while after selling this current stock because things are not going well.

Due to the lack of mechanization of farming activities in the local community, several farmers resorted to the use of casual and manual labour to perform most of their farming activities. However, the cost of labour has increased the cost of farming practices of the smallholder farmers. Traditionally, the cost of labour in the local communities was either in kind (giving out some of the yield) or the performance of reciprocal labour activity to compensate for the labour hours spent on one's farm helping them with either weeding, planting/sowing, or harvesting. However, this scenario has changed in the contemporary period as people would like to receive instant cash rewards when they help individuals on their farm activities. The cost of labour is having an impact on profit margins of the smallholder farmers:

I told you that I have 23 acres for my cashew farm. If I decide to get labourers to help me with my work, it is not going to be easy on me at all. Because, for one acre,

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<sup>7</sup> USD \$ 42.21

a labourer will take ghs180. So, if I have to get 23 people, it will be ghs4,140. [Agyemat].

After spending a large amount of money on labour, Agyemat had to spend a substantial sum on chemicals to spray his farms: He had to buy an insecticide called SAMATOX which he uses to spray the farms. A litre of that cost about ghs 60, which is very expensive these days because previously a litre was sold for ghs35 which was very cheap.

### ***8.3.2 Diseases and pest infestation***

The issues of pest and diseases infestation are among the challenges confronting smallholder farmers (Bolarinwa et al. 2022; Chinseu, Dougill & Stringer 2019; Tandi et al. 2014). Blackspot, nematodes, plant bacteria, armyworm infestation and mealybugs are some of the common diseases which affects the farming activities of smallholder farmers in Ghana. They evoke a lot of stress for farmers especially when the mechanisms for controlling them are limited. Some of the smallholder farmers interviewed were battling with pest and disease infestation which were having negative impacts on their farming activities. Despite the REP training on pest and disease control, some of the farmers have devised traditional methods which they claim could control the pest and disease infection on their cash crops.

Sometimes too, we have issues with pests. They are like the pest that infest okra. When the mushroom shoot, the pests will start feeding on it. So, you will realize that the saw dust will be dwindling. We were taught that we can grind ‘nim’ tree leave and squeeze its juice so that we can apply it as some form of poison against the pest. Mr. Bempah, a previous coordinator of the REP, was the one who taught us about this strategy to control the pests. (Aggiepok).

Another farmer in Amoma, Geebom, adopted pragmatic steps to avoid the spread of the mealy bugs diseases across his entire farms. According to Geebom, his mango farms were attacked by mealybugs diseases. The disease makes the mango trees black as though charcoal puree has been poured on it and this prevents the mangoes from growing. As a step towards fighting the diseases,

he and other farmers were asked to cut half of the mango trees. After cutting the parts affected by diseases, he was left with about seven or eight acres of mango farms. That was a loss to him and other farmers. Diseases control is a major challenge to him and some other farmers in the local community.

The high cost of seedlings led to some of the farmers buying cheap seedlings infected with diseases. When the diseases-prune seedlings were planted alongside the healthy seedlings, the pathogens (causative agent of plant diseases) spread to the healthy crops and plants seedlings. The situation brought monetary loss to several smallholder farmers in the local community.

For the poultry sector, diseases like fowl pox infected some of the breeds of several smallholder poultry farmers in the local community. The spread of the diseases resulted in significant financial losses. The poultry farmers who were affected contacted the veterinary services department for solutions. The response was often too slow: Koowiafe is a poultry farmer based in Ampoma:

The challenge is that sometimes the birds have been infected with diseases... and we have to bring in the veterinary to provide cure for them. But till now we don't hear anything from them.

### ***8.3.3 Marketing Issues***

Standardization of prices of farm produce is among other things, issues that confronts smallholder farmers in developing countries. The variations in prices are such that some of the farm produce have different prices in different markets during local market days. The farmers sometimes lose monies when their produce is sold for a low price. Because there are no regulated and standardized prices for some farm produce, farmgate buyers take advantage and pay low prices to smallholder farmers for their produce at the location of their farms (Mango et al. 2018; McMichael 2013; Ola & Menapace 2020). Such practices discourage smallholder farmers from producing more cash crops as they fear getting low prices for their farm produce (Gathala et al. 2021; Tura et al. 2016).

It was revealed that such scenarios affected some of the farmers with their yields bought for lower prices:

There is no standardized market for selling maize. When you go to this market, you have to sell it at the prevailing price. So, if you go to this market and it is being bought at ghs100, then the next market may be priced at ghs80. So, there is no standard price. If the government could come in and then standardize it, then it is going to help. Something like that happened to cashew. Last year, the price for cashew fell from ghs6 per kilo to ghs2 per kilo. But this year, they have done well. It is ghs5. It can only increase, it cannot come down. During the season it was ghs6 and it remained so. So, that really helped us. I know it will end up at ghs8 per kilo. (Geebom)

Most of the farms are located far from most of the urban areas and customers who purchase from the farmers often buy produce in locations which are closer to them. If the farm produce is not transported to the local markets and beyond for sale, the yields rot in the farms after harvesting. Transporting farm produce to the local market at the right time helps the farmers to get more earnings. Farmgate buyers who purchased yields from the smallholder farmers in their farms to resell for profits often quote cheap prices for the farm produce because of the common perception that they are helping the farmers to sell their produce. Sanimoh is a farmer based in Ampoma:

The other challenge is marketing or buying of the mangoes. Because of proximity, people in different communities prefer to buy mangoes at their end before thinking of buying mangoes from here. But now it is getting better. Another factory at the North was supporting us in terms of marketing but they had an issue. But they came to me that we should start operating together again.

Whereas other farm produce has challenges with marketing, the market for the cashew crop has stabilized. It is significant to note that cocoa has the Cocoa Marketing Board (CMB) which regulates its sale in the society, but cocoa is not a common crop in Amoma and Ampoma. The regulatory board set up by the Ghana government to regulate the sale of cashew gives ready market

for cashew farmers to sell their produce immediately after harvesting at a set minimum price. This has brought huge relief to the farmers who produce cashew. Ebanyo, is a cashew and yam farmer in Ampoma:

The major challenge with cashew production was with its marketing and pricing. But this has been resolved through the cashew regulation that was passed. Had the regulation not come, then we would be selling it for ghs2. But because we have the regulation here, it has helped us to stabilize the price. You can only sell above the regulated price, not below the price. It has really helped us to gain a lot of money from cashew production, so, the policy is good.

#### ***8.3.4 Land acquisition and practices***

Access to land and other capitals (human, social and cultural) combined make people possess resources to add to their quality of life and also enhance their capabilities to confront the social conditions that produce poverty (Bebbington 1999). However, in Ghana access to land has proven to be challenging. The bureaucratic and administrative procedures required for the acquisition of land is cumbersome and sometimes very frustrating for the poor. This has led to many land disputes in many communities where there is an abundance of large track of lands (Biitir, Nara & Ameyaw 2017; Kuusaana & Bukari 2015). As land disputes intensified, there was a debate about the kind of land tenure systems in Ghana. The arguments were mostly about the relevance of the land tenure systems and practices which was customary in nature and how it could help to attract investments in agriculture and other productive sectors of the economy (Toulmin 2009).

In Kintampo South district, acquiring land to embark on farming activities was a challenge for some of the farmers as the documentation for the land was too bureaucratic and cumbersome. Even after acquiring the land, the constant threat from nearby farmers was challenging especially for livestock breeders as the livestock could cross to other farms and cause damage. Such actions sometimes created tension between the farmers. According to Iddissifu a poultry and livestock keeper in Amoma, at the moment it is difficult to get a land. He has not fully completed the land title registration of his farmlands because of the cumbersome process involved. Concerning his

livestock, he claimed that on one occasion, his livestock went into other people's farms to cause destructions. That action resulted in agitations from the farm owners before it was settled amicably amongst the farmers in the community.

The operation of farming practices on smaller acreage of lands brings limited profits especially when land for expansion is non-existent. Acquiring land for expansion is difficult and the processes are challenging. Because of this some of the farmers are operating on a very small parcel of land which gives them meagre earnings. An attempt by some of the farmers to acquire additional lands to expand their farming activities proved futile as the chiefs who are the traditional custodians of the land are not willing to release land to them. They organized themselves into groups and went to the Chiefs to negotiate for the release of land to expand their business, but they did not get any positive feedback from the Chiefs. This has become problematic for them. Because the chiefs are customary landowners in most rural communities, they have the power to decide ownership in the distribution of communal lands (see Boamah 2014; Lambrecht & Asare 2016; Yaro 2012). This situation limits farmers:

The location where we operate is a bit problematic. As such, we decided to get another place where we can establish our structure and operate. Now, the challenge with our work is getting land to site our new workstation.

Denial of access to land means limiting their functionings which could have consequences on their farming activities and production capacity. Portions of their farmlands may either be encroached upon or may be taken over completely by people who are well-connected to power in society. Such scenarios are common in rural communities of developing countries where traditional chieftaincy and their authority are highly revered and, in some instance dictates the pace of governance (See Berry 2018; Boateng & Afranie 2020; Logan 2013; Tshitangoni & Francis 2018). This was very common in the local communities as some of the farmers expressed worrying concerns about the growing phenomenon. The constant occurrences of such scenarios increase the likelihood of the poor to fall into the poverty trap as they risk losing their livelihoods (Barrett & Carter 2013; Ghatak 2015; Naschold 2012).

Land encroachment is not unusual in some communities. It has had serious implications as it has destroyed the farming activities of several smallholder farmers:

Our chiefs have sold all the land in the community. They are even encroaching on the farmlands where we host our beehives. So, if they decide to sell your land to another person, then it means you will lose your beehives. That is what the chief is doing in this community. [Aggiepok].

The claims by Aggiepok were corroborated by another farmer, Yusman in Amoma. According to Yusman, the power relations between the rich and the poor in the local community is constantly threatening the sustainability of their livelihoods. As the dynamics of power shifts to the rich, they have acquired some of the farmlands belonging to the poorer farmers. Although some of these relatively well-to-do men live in communities in the Kintampo South district, they are mostly attracted to the lands in the remote communities because of its viability for real estates and other economic ventures. The rich are backed by the traditional chiefs who sell the land to them even when the land has been properly acquired by the farmers for their farming activities. There is no end to this practice as the traditional chiefs are the custodians of the land on which the farmers practice their farming activities. According to him, they recently sold a portion of his farming land to some cashew farmers for <sup>8</sup>ghs 10, 000 without his knowledge. His four-acre land has also been sold to a rich man for an undisclosed amount of money. His group members suffered the same fate as portions of their lands which they have properly acquired have been sold to other people without their knowledge. The practice in the community is that when you buy a piece of land and fail to develop it faster, the chiefs can resell the land to other people and use the money for their personal benefit. This practice limits their capacity to acquire more lands to expand their farming activities as they try to practice the skills training from the REP interventions.

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<sup>8</sup> USD \$ 845



### ***8.3.5 Ethnic conflict***

Ethnicity is another factor that plays a role in the land tenure system in the local community. The settlement dynamics in the Kintampo South is that the Akans (the predominant ethnic group) have settled in the perceived rich side of the land while the rest of the settlers (mostly people from the Northern Ghana) are perceived to be living in the unfertile parts of Kintampo South. As development expands, the lands of the settlers from the north have become the target of the Akans, who are perceived to be the true owners of the land. They take over the lands and develop them into either accommodation for rental estates or for the purposes of building stores/stalls for business around the Kintampo South district. This scenario deprived some of the poor farmers some arable/cultivable lands thereby reducing the acres of land they cultivated in the course of the year. The situation sometimes creates tensions between the various ethnic groups in the district. Alihan (from the Northern settler's group); a maize and beans farmer in Amoma shared his perspective on the situation:

We migrated here a long time ago. So, there are few Akans in this place. We are the ones who dominate this place. The Akans are such that they like only good things; they will always avoid bad things. But after we have developed the place, they are now coming in. They said they are coming to survey the town all over again. We have been here for a long time so if they bring rules that will help us, then we will uphold it. But any practices that do not support us will be eschewed.

Another farmer who has been living and farming on the same location for the past 37 years summarized the situation regarding how the various ethnic groups have been involved in ethnic tensions due to land disputes. According to him, they were farming on their lands when some members of the Akans tribe came and told them that the land belonged to their great grandparents some several years ago. But because the Akan's failed to present any documents to prove ownership of the lands, it was difficult for them to accept the claims of the Akans. They referred the matter to the traditional authorities for an amicable solution. Since the traditional authorities are yet to make any judgement on the matter, sometimes they find it difficult to farm on certain portions of the land because they are uncertain of the outcome of the case.

#### **8.4 Climate change and its impacts on the smallholder farmers**

Climate change is one of the major challenges confronting the smallholder farmers participating in the REP. The change in climate has affected the harvest of important cash crops like maize. Besides being an important cash crop, it is also crucial for feeding poultry. The decline in production has in turn affected the growth of the poultry business because the poultry farmers were not getting enough maize to feed the poultry. Due to that some of the poultry birds died prematurely while others grew very lean which affected their growth pattern (Chatterjee & Rajkumar 2015; Kumar & Kalita 2017). Purchasing maize to feed the poultry was expensive as the scarcity led to an increase in prices (Kumar & Kalita 2017; Rosegrant et al. 2014). Menschris, a poultry farmer, outlined the impact of climate change on his farming activity:

Climate change is a major problem because the poultry business depends heavily on maize farmers. So, when the climate changes, maize farmers cannot get good harvest. So, maize becomes scarce, and the prices become more expensive. Sometimes, the maize will not be available for you to buy. So, when there is a demand for the poultry feed, you can have the order alright, but you will not get the raw materials to prepare it. When there is too much rain, it affects production; and when there is no rain too, it affects production. Whenever the climate changes, it affects the source of raw materials and source of water for the farm. For example, with the current weather that we are experiencing, it is difficult to come by water. So, currently I am thinking of drilling my own borehole so that if there are things like this, I can get water.

The changes in rainfall patterns increased cash crop failures. For some of the farmers their production capacity was half of the previous year. Flooding which is a common feature in the community also destroy some of the farms (Azumah et al. 2022). The situation affected their investments which in turn reduced their earning capacity as they could not meet the demands of maize and other crops from their clients.

I will say that the rains have been our biggest challenge. The nature of the weather here has changed rapidly. Last two years, it rained the right way but last year, the rains did not come as expected. You cultivated the crops but the rains failed us. As such, we were unable to get the expected yields. [Eboakye]

Changes in the climate have affected the growth of grass which made it difficult for the farmers to feed their livestock. As livestock require plenty of water for survival, shortage of water hampered the growth of healthy livestock. When that happens, the livestock becomes very weak which makes it difficult for the farmers to get good prices when they are selling because they are not well grown. The farmers can get about ghs 800-900 for healthy livestock. However, they get about ghs 500-600 for unhealthy livestock. Ameyaw, who farmed in Amoma, explained his experience with climate change during the dry seasons.

I think that climate change exists. It is affecting businesses too. For example, now that we are going into the dry season, it will be difficult to get grass for the livestock. When that happens, the livestock will not grow well. So, I think that is how climate change is affecting us. Sometimes too, we do bush fires which makes it difficult to get fresh grass for the animals to graze and eat. So, during the dry season we suffer a lot.

According to Aggiepok, a mushroom and beekeeper in Ampoma, the low rainfall pattern affected her honey production business as the bees which produced the honey did not get enough flowers to produce the needed honey. When rain does not fall as expected, her flowers do not blossom well for the bees to use to make the honey. The bees sometimes cover a lot of distance from away from her farm to get flowers before they can make honey. Unfortunately, she could not claim ownership of honey made in other people's farms. The situation reduces her capacity to get more honey for sale to her clients. Cash crops require plenty of water to flourish. Inadequate water supply makes their growth pale and results in fruit drop-off before their maturity. Such occurrence brought a lot of distress to the smallholder farmers because of the lack of modernized irrigation facilities which could ameliorate the situation.

Climate change affects a lot of things. These days the rains do not come as expected...When the sun is scorching too, the heat is so unbearable, so things have changed a lot. Cashew no longer comes during the time that we need. Last year, it rained well and so we thought that the cashew will grow well yet, that did not happen. So, we have started pruning and preparing again for this year ... So, climate change is really affecting us. As such, we do not get the yields that we expect to have. [Ebanyo]

A couple of farmers mentioned that climate change was not having an impact on their farming. It would appear that the type of farming being practiced was a crucial factor. Kwatwene, piggery, yam farmer and a beekeeper in Ampoma;

For climate change, I do not think we have issues with that when it comes to beekeeping because all year round, there are flowers available on which they can rely. So, this is not like conventional farming where you will say that because it did not rain, it heavily affected your crop yields. So, for both piggery and beekeeping, climate change does not affect it.

The smallholder farmers have devised and adopted several adaptation and management strategies which they hope will mitigate and reverse the situation. According to the farmers, the mitigating strategies they have adopted are resilient enough to improve upon their farming practices and subsequently increase their production capacity in the future. The adaptation practices include new crop varieties that can resist the impacts of the climate change, new farming technologies that could change and increase their farming practices getting new sources of water that could help to water their farms during the dry seasons, planting of more trees to serve as checks on the heavy winds to prevent crops drop-off and the intensification of farming practices. Some of the adaptation practices/strategies have proven to be effective and sustainable to farming practices elsewhere as shown by the literature (see Hallegatte 2009; Harvey et al. 2018; Mertz et al. 2009; Olesen et al. 2011). They have been able to reduce the impacts of climate change on farming practices on smallholder farmers. However, it is significant to note that some of the adaptation practices could be extreme and harmful to farming

activities in the long run (Altieri & Nicholls 2017; Fonta et al. 2011; Howells et al. 2013). For instance, some of the traditional strategies could weaken the nutrients in the topsoil when applied excessively. This could stifle the growth of crops in the future. Water becomes very scarce during dry seasons associated with the change in climatic conditions. In regard to this, some of the farmers thought of getting another water source which would help them to sustain their farming practices when there is an intensive dry season. They were planning to construct boreholes which would supply water to their farms during the dry seasons:

So, I was planning to get a borehole which will be connected to the structures in a mechanism that will allow periodic sprinkling of water over the mushroom so that we get the perfect humidity. I have tried to raise money for that but it has been difficult. [Patslama].

Menschris, shared similar sentiments on finding another source of water that could enable his household to sustain their farming activities during the dry seasons when water becomes very scarce. He can transport water from his house to his farm with the help of his tricycle (motor king) acquired through the REP interventions. He has planned to contact the community water and sanitation agency for water extension services to his farm and drill more boreholes at a location very close to his farm. This according to him would supply more water needed for his farming activities in the face of water shortages caused by severe climate risk.

Poultry farmers resorted to a traditional method of using charcoal to generate heat that helped them to power their farming activities when the climatic conditions were unfavorable. They look for empty bottles which they made holes in them. They pour pieces of charcoal into them, light them up and put it in the hencoop. The hencoop becomes very warm which helped the chicks to develop feathers to keep them warmer. This method usually lasts for about two weeks. Although this method helped to keep the chicks from dying pre-maturely, it is very costly to some of the farmers as they spend considerable amount of money on buying charcoal for this exercise. For instance, a poultry farmer who has about 1,000 chicks could use about 10 bags of charcoal to warm them.

Other farmers thought of changing/varying their planting seasons. This approach according to the farmers would help them to avoid the harsh climatic conditions. According to Alihan, climate change has become his greatest challenge. When he doesn't monitor the rain patterns, it becomes difficult to get the right timing for planting his crops. He does not plant early in the month of April, but rather plant his maize at the end of April which moves into the major rainy season that starts in May. By September, the maize would be ready for harvest and then he plants his beans. When the beans are not planted in September, it will not get enough rain to support its growth. Sometimes, when the farmer is not lucky they lose everything they have planted because of the harsh climatic conditions.

Geebom also thought of varying his planting seasons to lessen the impacts of climate change: He has planned to reduce crop planting during heavy rainy season. He intends to divide and plough his lands into two parts; one part which is three acres for the rainy season and other part which is four acres for the dry season. According to him, doing this could help him to plant all seasons regardless of weather/climatic conditions.

Growing trees have been found to be an effective strategy that could mitigate the impacts of climate change on farming practices (Ellison et al. 2017; Mbow et al. 2014). Trees with thick leaves can serve as wind breaks that prevent fruits from dropping off in case of heavy winds and torrential rains. The farmers believed that the trees could also restore the lost forest as a result of illegal felling of trees which they claimed has degraded the forest closer to their farmlands.

I grow a lot of trees. The forestry commission gave some amount of tree seedlings to grow. I personally have my own initiatives that I use to grow trees. So, by three or four years, the trees would have grown and you can farm yam there. My cashew plantation is well spaced out. So, after three or four years, I can always go back to it and plant some yam there. If a lot of people did that, then we would solve this problem. The last time I went to the Volta Lake, I realized that they had cut down all of the trees for charcoal. [Ebanyo].

Another mitigating strategy adopted by the farmers include the use of new crop varieties and modern technologies of farming practices which the farmers believed could help provide resistance to the impacts of the climate change and thereby help to improve their farming practices. Among the new farming technologies are practicing double spacing of crops to avoid overcrowding. The adoption of mixed farming systems by the farmers could also ensure more yields all year round. Yusman is a maize and yam farmer in Amoma:

However, thanks to the new maize varieties that we got from the REP training, we no longer face this challenge. Previously, you could grow one acre of maize and get only three bags. But now, the department of agriculture through the REP taught us that we should not crowd the maize. We can plant ten and space it out. When that happens, we are able to get more yield. So, climate change is affecting us but the training that we have received is helping us to significantly overcome that.

Government assistance was offered to the farmers in the form of education, and it was about the kind of practices which could help them to address the impacts of climate change on their farming activities. Officers from the department of Agriculture and veterinary services went around the community to educate the farmers about the changes in climate. They introduced to the farmer's new varieties of maize they can grow to supplement their poultry feed in case of maize shortages brought by the impact of climate change.

The African Development Bank (2012b, p. 11) report that the Government of Ghana has prepared a National Climate Change Policy Framework (NCCPF), with the assistance of United Nation's Environmental Program (UNEP), which provide guidance on the appropriate mitigation and adaptation measures that could lead the country to a low-carbon and resilient economy and society. Because of that, activities under the REP interventions are designed in response to the policy framework as it would promote alternative and diversified livelihoods to adapt to the impacts of climate change as well as through research and awareness creation. Besides, elements of climate changes such as water conservation have been included in the various training offered under the

REP interventions. This is meant to supplement water sources for farmers in the event of severe water shortages.

## **8.5 Social-cultural and religious constraints**

Socio-cultural practices are the customs and traditions that inform, shape and influence the way of life of people in a specific geographical context. In Ghana, there are several socio-cultural practices among different rural communities and in most rural communities, people have strong affiliations to these socio-cultural practices (Adjei, Kosoe & Forkuor 2017; Salia et al. 2021). Admittedly, though some of the practices preserve moral suasion to check and punish deviant behaviors, others are highly retrogressive and impede progress in the rural communities that could exacerbate poverty in the communities of practice. The findings in this chapter resonate with what Bradshaw (2007, p. 14) described as the “Culture of Poverty”. He argues that certain cultural beliefs systems support causes of poverty in most rural communities. For instance, the abomination of livestock production in traditional communities of developing countries deters the poor from practicing livestock as a source of livelihood. To Bradshaw, such sub-cultures are non-productive and discourage successful farming. Several farmers interviewed spoke about the influence of socio-cultural practices and religious constraints on their farming activities. According to Geebom, some days were considered taboo to engage in farming activities in the community. For instance, on Wednesdays they are not supposed to go farms because it is considered sacred days for the ‘gods of harvest’- who is believed to be behind successful harvest during the course of the year. Even when the farmer has an important farming activity to do on Wednesdays, they are prevented from doing so because there are sanctions and punishment for people who violate such customs and traditions. Geebom grows eggplant [garden eggs] on a smaller scale and sells them in the local community during Thursday market days. The eggplant has to be fresh to attract patronage; but because he cannot harvest them on Wednesday, he mostly lost out on the benefits of the Thursday market.

Cultural practices...there are some lands that they will tell you that you cannot farm there on Saturday or Fridays. Of course, I am a Muslim so on Fridays, I do not go to the farm. On Wednesday where I have my farm, we don't go there. It is a taboo.



They will tell you that if you defy it and you go there, you will hear sounds of drum playing...So, sometimes if they came to buy these garden eggs on Wednesdays, I cannot go to the farm because it is a taboo.

Abubakari, a yam and livestock farmer in Amoma, collaborated on the claims by Geebom on the ban of Wednesdays. Apart from that, there is also a traditional practice that enjoined farmers to give the best part of their yields to the fetish priest<sup>9</sup>, who is believed to be the representative of the gods in the community. Such practices affected them in several ways as it makes the farmers lose part of their investment in the farms and also deprived them of the profits they could accrue from their yields.

In this community there is the yam festival which is celebrated by the fetish priest. So, every year, you have to bring some yam to the fetish priest. In giving a gift, I believe that it should be out of your volition and be dependent on what you harvested. But for them, they have made it in such a way that you have to necessarily bring the best of your harvest. That is the only issue. Also, where my farm is located, they do not work on Wednesday and so that affects me.

The conduct of many social activities like funerals and naming ceremonies in and around the community impedes the progress of their farming activities. People are pressured to attend such occasions. For instance, no one is permitted to go to farm when there are funeral activities especially on weekends. As a custom, the community enshrined members to attend funerals to mourn the dead as a way of paying their last respect to the departed. Such practices made planning by the smallholder farmers for their farming activities difficult.

I think that the way they do their funerals is something that is not good. Also, most of the community members are into farming, and farming is seasonal. So, if you

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<sup>9</sup> The traditional representation of the 'gods' in the community.

enshrine yourself into several funerals, then you will miss your farming season. At my old community, they don't do funerals in April because that is the farming season. [Ebanyo]

The rearing of livestock is an abominable practice in some rural communities in Ghana. The belief is that some animals are untidy, and their presence brings bad luck and misfortunes to the local community. For other communities, the belief is that the gods detest the presence of livestock amongst them. There are punishments particularly reserved for individuals who oppose this custom. There is the likelihood that the animals will be seized by a taskforce constituted by traditional leaders for that purpose and in worst-case scenario, the community taskforce members will kill the animals. In some communities, heavy fines are imposed on individuals who refuse to observe the custom. The fines are determined by 'committee members' appointed by the local chiefs. Such customs and traditions potentially diminish the passion and entrepreneurial skills of individuals who genuinely wish to practice livestock production as a source of livelihood. The research reveals that there are restrictions regarding animal rearing in the local communities which makes it difficult for some people to engage in livestock production.

I am someone who would love to venture into animal rearing. However, my community does not allow us to rear goats. So, such cultural restrictions limit the kind of activities that I can engage in to supplement my vegetable farming. [Eboakye]

Bisaddo, a maize and yam farmer in Ampoma community, also farmed goats. However, he had to rear them outside the area. He had been trained in goat farming through the REP interventions together with other farmers. However, since the local traditions of the community do not permit the rearing of goats, he bought some goats and reared them near his farm which is far from his house. The place is closer to the border of the community with other towns and has herdsmen rearing animals like goats, sheep and cow. He cannot disobey the traditions of the community and has therefore engaged some herdsmen who looks after his goats for a small fee. It is almost two years now and the goats have flourished.

The Kintampo South district has a sizeable number of people who migrated from the Northern part of Ghana to their present-day settlements. Most of these Northern settlers are Muslims. As the practices of the Islamic religion is against the production and consumption of pigs, rearing pigs amongst or near them could potentially bring about unnecessary tensions and possibly long-term conflicts in the local community. The situation made it difficult for the farmers who have received training in pig production. They must find a place far from their communities to practice the piggery production. Finding a place far from the communities comes with several other challenges. Without proper monitoring, thieves could steal the animals and they can be exposed to other risks in the local communities. Benjamin, an official of REP explained that,

The second one has to do with our culture and traditional leaders. Like the farming communities, they have certain animals that they do not want to come to their community. For example, when you go to the Muslim communities, they do not want pigs to come into their community so piggery is not part of their business. So, if there is a youth in the community who wants to learn piggery, their culture will not allow them to venture into that training.

Masefa who has been a pig farmer for several years shared his experience practicing piggery close to the Muslim community in Ampoma. According to him, Muslims are against piggery and can have issues with anyone that practices piggery amongst them. In addition, there is the likelihood that the pigs will be shot at when they go out to destroy other people's farmlands in the community. The situation restricts individuals who have genuine intentions of practicing piggery in the local community.

## **8.6 Discussion and conclusion**

This chapter sought to understand the constraints and challenges of the REP encountered in attempting to reduce poverty. In so doing, the research examined the drivers/factors that contributed to these challenges. In short, there were constraints that made poverty reduction challenging for both the REP coordinators and the smallholder farmers. In the first section of this chapter, problems of funding and personnel issues reduced the effectiveness of the program.

Specifically, the REP lacks personnel with requisite skills and expertise in certain critical areas of development governance and administration. These deficiencies undermined the performance of the REP in delivering tailored solutions to the smallholder farmers. The capacity of some of the personnel was lacking and the needed opportunities to strengthen them were unavailable.

Poor infrastructure and roads in some of the remote communities also affected some of the core functions of the REP which includes visitation and monitoring the performance of the livelihood interventions of the smallholder farmers. Political interference and excessive partisanship involvement at the local level denied some communities the opportunity to access livelihood interventions restricting their capacity to transform their farming activities into productive earning ventures. Sometimes the REP found it difficult to obtain the cooperation of the farmers in their programs and activities. This was due to some farmers perceiving the REP the same as failed previous poverty reduction programs which did not meet their expectations. It was also observed that lack of awareness contributed to low cooperation from the farmers in the REP programs and activities.

The second part of the chapter examined the constraints which confronted the smallholder farmers who had received several training and support from the REP. Some of the challenges were internal which were mainly based on their farming practices, while others were external which they did not have any control over. It is significant to note that economic conditions affected the cost of inputs used by the farmers for their farming activities. Among the constraints are land tenure systems and its practices in the local community. The interviews showed how land disputes have affected the farming practices of the smallholder farmers in several ways. The rich and the powerful together with some traditional chiefs in the local community, have taken over large tracks of lands belonging to the poor farmers. Such practices tend to limit the functioning of the smallholder farmers into a smaller production capacity which contributed to subsequent reduction in their earnings. Their livelihoods were also threatened because of land disputes with other landowners and land users in the local communities.

Climate change is a major concern. The change in the climate has had a significant impact on production in certain years. The smallholder farmers had developed mitigation strategies and coping mechanisms to reduce the impacts of climate change on their farming activities.

Findings show that some socio-cultural and religious practices of the community had negative consequences on the livelihoods of the people. The various taboos and the constant organisation of social functions and activities which the tradition in the community demands people attend can impact on the amount of time the farmers spend on their farming activities.

This chapter contributes to new knowledge on how the challenges of poverty reduction efforts limit their outcomes among the poor in rural communities. Principal amongst them is climate change whose impacts threatens the livelihoods of the poor. Further, the chapter contributes to knowledge on how defective land tenure system limits the production capacity of the poor. Despite the challenges most of the farmers were doing their best to continue with their farming practices which they believed held the key to their future survival and as such could help them to escape the poverty trap.

## **CHAPTER NINE: CONCLUSIONS:**

### **THE REP AND POVERTY REDUCTION IN KINTAMPO SOUTH**

#### **9.1 Introduction**

This study has established that the introduction of the REP in Ghana has experienced some success in reducing poverty in the rural communities reviewed. These successes were across implementation, impact and meeting the context specific challenges of applying a sustainable livelihoods approach to poverty reduction in the rural agricultural communities studied.

This concluding chapter summarises the primary findings of the research across these three aspects. Secondly, it sets out the contributions of the empirical research to the wider literature and to knowledge. It also discusses the implications of the contribution and the findings to developmental theory and practice. Finally, it makes recommendations for the improvement and implementation of REP as a poverty reduction strategy in developing countries and offers some suggestions for profitable lines of future research.

#### **9.2 Summary of major findings of the research**

Poverty reduction in the rural communities has been a major concern of the Ghanaian government. Although the initial idea for the policy was a pilot scheme in few rural communities, it was later implemented in several rural communities with higher levels of poverty. In expanding the REP, the government aimed to meet the eight Millennium Development Goals (MDG) which includes halving extreme poverty by 2015. The program also reflected neo-liberal development theory which encourages the involvement of the private sector and beneficiary communities to work in synergy to achieve sustainable development goals.

This study searched the literature relating to development interventions and poverty reduction in rural communities of developing countries. Development interventions play a crucial role in reducing poverty only when implemented with careful planning and quality institutional governance. People living in poor communities of developing countries are likely to experience poverty in one form or the other (Justesen & Bjørnskov 2014; Olinto et al. 2013). Particularly

vulnerable are women and children (Brown & Long 2018). Vulnerabilities among the marginalised could be reduced or eliminated through the REP interventions that have the potential to improve their living standards in a multifaceted way.

The interviews indicated that the strategies and mechanisms adopted by the REP were crucial in enhancing the poverty reduction efforts in Kintampo South. As empowerment and capacity building has been found to be an effective tool for poverty reduction, the REP through their skills and training empowered the smallholder farmers on best practices to enhance their farming activities and reap enough income from them (Hennink et al. 2012; Lapeyre 2013). Social capital was also another mechanism which the REP used to enhance the poverty reduction efforts in Kintampo South. The REP coordinators mobilised existing social relations to involve many people in the interventions. Because the leaders of the various groups were known and wielded very strong influence in the community, the REP relied on them to reach out to their members. Examples of such groups includes Allahu Akbar (God is able), Allhamdulillah (God will do it) and United Purpose Group among others.

The introduction of the REP enhanced farming practices and the production capacity of the smallholder farmers. Prior to the intervention by the REP, the farming activities of most smallholders were not generating enough income due to their old farming methods and practices. Following the introduction of the REP interventions, smallholder farmers have acquired skills and training support which hitherto eluded them. The support includes better planting methods and techniques, records keeping, good management practices and good financial discipline which is an essential characteristic of component1: Creation of Business Development and Enabling Services (BDES) of the REP interventions (see Chapter 5). This has enhanced their functionings and contributed to making their livelihoods more sustainable. Some of the farmers have been supported with credit facilities from some of the local banks to either expand their farming activities or start new agri-related ventures activities to enable them to become more financially active and economically empowered. Being able to access credit facilities to invest in their farming activities through the REP interventions has strengthened their central functionings which hitherto was struggling to access credit facilities for their farming activities.

The study found that the improved farming practices had resulted in significant improvement in the lives of the farmers and their families. The improvements include increased access to everyday necessities such as adequate food to meet their health and nutritional requirements. Through that, it has increased their central capabilities of being in good bodily health status with the consumption of nutritious food by the farmers. The mental and physical health of the farmers was also boosted as a result of the increase in income. They were able to relieve psychological stress as a result. The educational capabilities (a component of the capability theory) of the smallholder farmers and their households have been greatly enhanced because through the REP interventions which has improved their farming practices with increase in income, they have been able to afford quality education for their children from primary to the highest available level. The farmers have been able to acquire valuable properties and household assets which have been described by Bebbington as ‘vehicles for instrumental action’, thus not only making a living, but making their lives meaningful. The properties according to Nussbaum (2011b), constitute rights of control over one’s environment as the smallholder farmers can hold property (both land and movable assets) and having property rights on equal basis with others. Besides improvements in farming practices, the REP has also contributed to community development through indirect creation of job opportunities for other people due to the increased farming activity of several smallholder farmers. Although some of the jobs created are temporal depending on the farming season, it has given them the capability of control over their environment as they can work as human beings and entered into meaningful relationships of mutual recognition with other workers on equal basis. Furthermore, through the REP interventions the smallholder farmers have transferred their farming skills and knowledge to other farmers in the local community. The farming skills are good planting techniques, pest and diseases control and strategies of harvesting crops. Through the REP interventions, the farmers have increased their involvement in philanthropic activities in the community. This gesture has given them a social bases of respect and constitutes capability component of affiliation because the farmers recognized and showed concern for other human beings and engaged in various forms of social interaction that brought honor and dignity to oneself.

Despite the improvements witnessed in relation to poverty reduction, there were challenges which confronted the REP as well as the smallholder farmers in reducing poverty. Land ownership and usage constituted a major impediment to the expansion drive of several smallholder farmers as



their rights are limited. This is because the ownership of land in most rural communities of Ghana is through the traditional/customary land tenure system headed by the chiefs or family inheritance (which is accessible depending on your status in the family). These findings reflect previous studies on land ownership and rights in rural communities of Ghana (Akaateba 2019; Anafo 2015; Biitir & Nara 2016). Besides, the land tenure issues are the destructive impacts of climate change on the farming activities of the smallholder farmers. The unpredictable weather conditions made planning very difficult for the majority of the farmers who rely on the rains in the absence of an irrigation system in the local community. The situation limits their capacity to grow more crops for domestic consumption and for sale on the local market and beyond.

The socio-cultural practices in the local community also limit the capacity of the farmers to devote more time to their farming activities. Certain religious practices like Islam which abhors the consumption of pork and related products deter people in the community who genuinely wanted to practice piggery business. The numerous social activities like funerals, outdooring and weddings which traditionally demand people to attend impacted on the amount of time farmers spend on their farming activities.

### **9.3 Theoretical contributions of the research/thesis**

The study finds that there is strong reason for interrogating the impacts and contribution of the REP using a sustainable livelihood framework (Scoones 2009). Specifically, Scoones' notion of livelihood resources, institutional structures and processes, livelihood strategies and sustainable livelihood outcomes offers a useful frame on which to analyse the REP and its impact on poverty reduction in rural communities. The livelihood resources of the REP which is their financial capital and how they were able to assist the smallholder farmers to mobilize same for undertaking various activities in relation to their farming activities was highlighted. Social capital which enhanced the community relations for mutual benefits towards poverty reduction was also demonstrated. The institutional structures and processes of the REP which sets out the governance mechanisms and shapes their functions were brought to the fore in the conduct of the research and the REP livelihood strategies through which various skills and training programs were designed for the benefits of the smallholder farmers were emphasized. Interventions under the REP have

contributed to the sustainability of the livelihoods of smallholder farmers thereby reducing long-term poverty in rural communities of Ghana. The findings have demonstrated that, through the skills and trainings of the REP interventions under component 2, the smallholder farmers have acquired skills in better farm management, better crop selection and better planting methods by farming seasons as well as sophisticated farming techniques. They have also devised strategies to control pest and diseases which hitherto was a serious challenge to their farming activities. These activities combined have improved their farming practices and have increased their production capacity for long term sustainability of their livelihoods. While previous research has only associated non-farm impact of developmental programs with a sustainable livelihoods frame, our research demonstrates that there are also grounds for associating the agricultural programs of the REP with sustainable livelihood framework (see Ayerakwa 2012a; Kanbontaa 2016; Manku 2018a).

Another novelty of the research is the conceptualization of the REP within the capability theory of/espoused by Amartya Sen (2009) and Nussbaum (2011c). The capabilities theory has been a useful theoretical framework for poverty reduction in several studies (Alkire 2013; George, McGahan & Prabhu 2012; Rambe & Mosweunyane 2017; Thorbecke 2013). Bebbington's theory shows the forms of existing capital/assets (also known as resources) that can be used by individuals to generate meaningful livelihood to enhance their capabilities and well-being. By so doing, individuals would be able to escape the poverty trap and enjoy a decent standard of living. This study develops the capability theory providing further evidence of how the REP interventions have enhanced the key capabilities of the smallholder farmers that connects their socio-economic development, well-being and living standards. The key capabilities are in the areas of income generation, nutrition and health, and educational capabilities of the smallholder farmers and their households. Through the skills and training of the REP interventions under component 1: Creation of Business Development and Enabling Services (BDES), the functionings of the smallholder farmers have improved substantially which has boost their production capacity. The boost in production capacity has significantly increased their income earnings. It has further contributed to food security because of food availability, accessibility and affordability to the farmers and their households as well as the local community. This has boosted the nutritional and health status of the farmers and their households. The educational capabilities (a component of the capability theory) of the smallholder farmers and their household have been significantly enhanced. This has

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been demonstrated through attaining the educational goals of taking care of their children school needs from the primary to the tertiary level. The improvement in key capabilities of the smallholder farmers through the REP interventions has contributed substantially to poverty reduction in the local communities of Amoma and Ampoma in Kintampo South district. Although previous research has been conducted on the REP with respect to poverty reduction in Ghana, none have drawn on the capability theory as an exploratory variable for analysing the findings.

#### **9.4 Empirical contributions of the thesis**

The study offers a number of empirical contributions. This study focused solely on the user experience of the REP interventions and their implications for different variations of poverty reduction among smallholder farmers in rural communities of Ghana. In this way, the study makes a unique contribution, being the first to examine impacts in detail, thereby broadening the knowledge base of emerging literature on smallholding farming practices and poverty reduction in Ghana. As the core of Ghana's poverty reduction strategy involves policies promoting greater production of food and cash crops by smallholder farmers for home consumption and for the markets. For instance, through the rural enterprise development fund (REDF) and matching grant fund, some of the smallholder farmers in Amoma and Ampoma have been assisted to acquire credit facilities which they have invested in their farming activities. Findings show that this has increased their production capacity for home consumption and some for the local markets which has increased their earnings.

In addition, this research offers a contribution to the literature on smallholder farming practices and poverty reduction in developing countries (Abraham & Pingali 2020; Mwangi & Kariuki 2015). The issues here relate to how agricultural development interventions can be used as a policy mechanism to enhance the capacity of smallholder farmers to escape the poverty trap. Examples of such policies include the provision of agricultural extension services for farmers producing food and cash crops as well as livestock. These findings support the idea that rural communities in less developed countries could improve their economic capital through an increase production of food and cash crops (Conceição et al. 2016; Paudel Khatiwada et al. 2017).

The findings of this study question the widely held view that poverty reduction interventions mostly fail in Ghana and other parts of Sub-Saharan Africa (Azunu et.al. 2019; Bawole 2017). There is strong evidence to suggest that the description of poverty reduction interventions as mostly not meeting the aspiration of beneficiaries is problematic. The REP interventions through their skills training and livelihoods support have enhanced the livelihoods of smallholder farmers in Amoma and Ampoma which has given them a new perspective towards prosperity. Further, the findings revealed that the smallholder farmers have had their basic capabilities of health and quality of life moderately impacted by the REP interventions. Therefore, the contribution of the REP interventions to poverty reduction in rural communities of Ghana may be occurring gradually. The findings in this study provide insights into how policy frameworks could improve the basic capabilities of poor people in Sub-Saharan Africa to overcome the impacts of deprivation.

The study enhances our understanding of changes in poverty reduction governance in developing countries as exemplified by the strategies adopted by the REP coordinators to implement their programs and activities. The practical contribution of this thesis lies in identifying trends which includes building strong relationships between development actors and beneficiaries of development interventions, the use of strong social capital within rural communities and the challenges and potential of alternative forms of governance that have largely impugned on poverty reduction efforts in Ghana. Understanding these strategies enables one to relate to the practical realities of development interventions and how it is operationalized for poverty reduction efforts in Ghana and other Sub-Sahara African countries. The chances of introducing effective institutional changes and the strengthening of governing strategies and processes are increased if they are based on a fuller appreciation of the implications of poverty reduction governance.

The research further indicates that the active involvement of stakeholders in development interventions is by no means an effective way of achieving its objectives. The process of poverty reduction is a function of several actors including the state, developmental actors and beneficiaries. The environment in which the actors operate, effective and pragmatic roles and strategies and active stakeholder engagement in the process, availability of the requisite capacity and commitment on the part of the actors to the process. This study shows that the REP implementation

in the Amoma and Ampoma communities has involved local people in decision making, empowered vulnerable groups and established strong relationships between the REP coordinators and the local community. This has created employment and generated income for some local people, contributed to the provision of farming equipment and led to strong community support (instrumental for policy success) for the REP interventions.

The study also opens up new ways of thinking about ‘poverty reduction’ and the reality of policy and institutional arrangements, as well as ‘collective action’, which ultimately direct rural people towards specific forms of communal action and the pursuit of specific developmental programs that enhance their living standards.

### **9.5 Implications for development policy and practice**

Besides the empirical and theoretical contributions of the thesis, this research offers practical recommendations and inputs for policy changes regarding poverty reduction in rural communities in developing countries. Providing adequate, affordable, and accessible resources to the poor so that poverty can be reduced should be a top priority of low-income developing countries. Solutions adopted need to be focused on empowering the rural poor and improving their capabilities to enjoy a decent life.

This research demonstrates that developmental policy can usefully focus on strengthening smallholding farming practices as a means of reducing poverty in rural communities. Such policies should prioritize enhancing the resilience and profitability of smallholder farming practices. As the vast majority of people in rural Ghana engage in food and cash crop production, policies that successfully increase the production capacity of farmers through advances such as improved farming practices, enhanced credit/lending facilities and better access to markets (both local and external markets) would have a large poverty reduction impact.

The prevalence of poverty in several rural communities in Ghana and other Sub-Sahara African countries makes it relatively difficult for the poor to work in isolation to reduce poverty. This study

has demonstrated that ensuring local economic development and sustainable poverty reduction could occur when poor rural communities work in partnership with local development institutions aimed at improving livelihoods and making lives better. Working in partnership and in synergy with local development institutions is a way of ensuring continuous technical, financial and logistical support for poor rural communities experiencing high incidence of poverty. This could strengthen the partnership between local development institutions and rural communities when concerns of program beneficiaries are incorporated at every stage of policy process. There could be significant impacts on poverty reduction when structures of partnership are strengthened to gain community support and ownership for programs and interventions aimed at poverty reduction.

Evidence from the research shows that climate change has had serious consequences on the farming activities of the smallholder farmers which is likely to intensify if not properly addressed. Even though most of the farmers are aware of climate change and its impacts on their farming activities, their knowledge on combatting it is very scanty. As climate change increasingly presents challenges to farming activities, the majority of smallholder farmers operate in an extremely risky environment regarding climate variability. This suggests that in communities characterized by high incidence of poverty, the majority of the people may be confronting such limits. Given predictions that extreme events are likely to increase, the situation confronting farmers in countries like Ghana makes climate mitigation and adaptation research increasingly important for poverty reduction efforts. Government direct intervention is needed to address the impact of climate change as evidence shows that most of the farmers find it difficult to ameliorate the situation. Such a direct state response should be holistic and practical enough to make adaptation more resilience in the rural communities dominated by smallholder farmers. In terms of policy implications, this study suggests that a continued attention to the rain-fed food and cash crop production remains significant to the livelihoods of the rural poor as they are able to generate income from them. Therefore, it stands to reason that better provision of support services and agricultural inputs would enhance coping and adaptation to variable climate conditions. Improving farmers' access to climate forecasts would also strengthen the capacity of smallholder farmers to mitigate the impacts of extreme weather conditions.

This study also suggests that the land tenure systems existing in rural communities has become an albatross on the neck of many smallholder farmers. The study indicates that there is a need to revise the land tenure system to encourage more people, especially the poor in rural communities, to have easy access to land to embark on livelihood activities to enhance their key capabilities and well-being. For example, there should be a deliberate state strategy to transfer ownership of unused and arable lands to the rural poor to embark on farming activities as a source of livelihood. This type of land reforms needs to be conducted in a more sustainable way to enhance environmental sustainability. In relation to this, there is the need to curtail the powers of traditional chiefs over land administration and governance.

Throughout the research, evidence show that men find it easy to contact the REP officials for poverty interventions compared to the women in the rural communities. Given that, more women are vulnerable to poverty than men (Arif et al. 2012; Kabeer 2015; Klasen, Lechtenfeld & Povel 2015), there should be a deliberate policy to encourage more women to participate in development interventions that address their poverty concerns. Such a policy could go a long way in reducing more vulnerabilities among the women in rural communities who are mostly marginalized because of cultural and other social sensitivities.

This thesis has underscored the importance of researching the social structures before, during and after the design and implementation of development interventions aimed at poverty reduction. Researching social settings is crucial as it provides empirical grounds for designing and implementing programs in a contextually appropriate manner. In the long run, such an exercise could be cost effective compared to the cost of ignoring them. The research has also underscored the usefulness of qualitative research as the data and insights produced from the analysis confirms the strength of the research methodology adopted for the study. The research methodology enabled the researcher to experience the context in which poverty reduction programs are implemented. The technique also enabled the researcher to examine the lived experiences of the smallholder farmers under the REP.

## 9.6 Recommendations and suggestions for further research

Moving forward, in order for the REP to be recognized as an effective poverty reduction strategy, the following suggestions are proposed for further research based on findings from the research. Throughout the research, it became evidently clear that the men in the rural communities are able to access interventions from the REP more than the women (although this has not been the focus of the research). Given that women and children are the most vulnerable people in rural communities (Doss 2013; Langer et al. 2015), the development of further research would be appropriate to identify the barriers that contribute to low participation of women in poverty reduction strategies in developing countries. There is also the need to research on the gender dimensions of poverty reduction to examine how women especially are performing with poverty reduction interventions in marginalized and disadvantage communities of developing countries.

Given that land tenure systems are prominent in the research, further research is needed on the nexus between land tenure systems and poverty reduction in rural communities of developing countries. This is particularly significant in areas where farming dominates the livelihoods of the poor, whose only access to land rights may be through a family inheritance or rent a land to farm and share the proceeds with landowners. This is called ‘y3n d) ma y3n ky3’<sup>10</sup> in the local parlance. Such practices deny the majority of the farmers a chunk of their income from their farming activities.

Given that the REP has contributed to the promotion of local economic and community development in poor communities, further research is needed to examine and analyze the role of local economic development and its contribution to poverty reduction in poor communities. Further research would be appropriate to assess the role of partnerships and how to enhance and strengthen partnerships among stakeholders for long-term poverty reduction in poor communities of developing countries.

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<sup>10</sup> Hiring of lands for farming activities and sharing the proceeds equally with landowners.



Since farming practices alone would not reduce the poverty levels of the poor (Collier & Dercon 2014; Harris & Orr 2014), particularly given the impact of climate change on poor communities, future research should examine best practices for improving access to non-farming types of activities that may be more effective in improving the well-being of the rural poor. . In this regard, the indigenous knowledge, talents and skills of rural people who are not enthused about farming activities could be enhanced to develop an appropriate non-farm strategy that has the potential for long term poverty reduction.

## **9.7 Conclusion**

The main goal of this study has been to understand the relation between the REP and poverty reduction. A major contribution from this research relates to the twofold relationship between the REP and poverty reduction. This research shows that while, on one hand, the REP implementation has contributed significantly to poverty reduction in the rural communities; on the other hand, this achievement has had to contend with serious challenges. In the Kintampo South district, the implementation of the REP around concepts such as community involvement/participation, empowerment and capacity building and social capital has brought significant benefits to the local communities of Amoma and Ampoma. However, climate change, land tenure systems, economic environments as well as the socio-cultural practices of the people limit the poverty reduction outcomes of the REP. Taken together, findings suggest that poverty reduction strategies focused on increasing the income of smallholder farmers face serious limitations in countries such as Ghana, where endemic poverty persists. Thus, a commitment by the government and REP coordinators to carefully address these challenges is necessary if the REP is to enhance its contribution to poverty reduction. There is no doubt that the REP has the potential to be a central socio-economic development driver, as part of a wider poverty reduction strategy for the majority of people in the rural communities of Ghana.

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## APPENDIX 1- Ethics Approval Letter

Dear Applicant

**Re: ETH21-5803 –**

**"Towards Strategies for Poverty Reduction: An Analysis of The Rural Enterprise Program (REP) in Ghana"**

Thank you for your response to the Committee's comments for your project. The Committee agreed that this application now meets the requirements of the National Statement on Ethical Conduct in Human Research (2007) and has been approved on that basis. You are therefore authorised to commence activities as outlined in your application.

You are reminded that this letter constitutes ethics approval only. This research project must also be undertaken in accordance with all [UTS policies and guidelines](#) including the Research Management Policy.

Your approval number is UTS HREC REF NO. ETH21-5803.

Approval will be for a period of five (5) years from the date of this correspondence subject to the submission of annual progress reports.

The following standard conditions apply to your approval:

- Your approval number must be included in all participant material and advertisements. Any advertisements on Staff Connect without an approval number will be removed.
- The Principal Investigator will immediately report anything that might warrant review of ethical approval of the project to the Ethics Secretariat ([Research.Ethics@uts.edu.au](mailto:Research.Ethics@uts.edu.au)).
- The Principal Investigator will notify the UTS HREC of any event that requires a modification to the protocol or other project documents and submit any required amendments prior to implementation. Instructions on how to submit an amendment application can be found [here](#).
- The Principal Investigator will promptly report adverse events to the Ethics Secretariat. An adverse event is any event (anticipated or otherwise) that has a negative impact on participants, researchers, or the reputation of the University. Adverse events can also include privacy breaches, loss of data and damage to property.
- The Principal Investigator will report to the UTS HREC annually and notify the HREC when the project is completed at all sites. The Principal Investigator will notify the UTS

HREC of any plan to extend the duration of the project past the approval period listed above through the progress report.

- The Principal Investigator will obtain any additional approvals or authorizations as required (e.g. from other ethics committees, collaborating institutions, supporting organizations).
- The Principal Investigator will notify the UTS HREC of his or her inability to continue as Principal Investigator including the name of and contact information for a replacement.

This research must be undertaken in compliance with the Australian Code for the Responsible Conduct of Research and National Statement on Ethical Conduct in Human Research.

You should consider this your official letter of approval. If you require a hardcopy, please contact the Ethics Secretariat.

If you have any queries about your ethics approval, or require any amendments to your research in the future, please don't hesitate to contact the Ethics Secretariat and quote the ethics application number (e.g. ETH20-xxxx) in all correspondence.

Yours sincerely,  
The Research Ethics Secretariat

On behalf of the UTS Human Research Ethics Committees

**C/- Research Office**

University of Technology Sydney

E: [Research.Ethics@uts.edu.au](mailto:Research.Ethics@uts.edu.au)

*Ref: E38*

## APPENDIX 2- Participant Information Sheet

### PARTICIPANT INFORMATION SHEET

#### Towards Strategies for Poverty Reduction: An Analysis of the Rural Enterprise Program (REP) in Ghana

**UTS HREC ETH21-5803**

#### WHO IS DOING THE RESEARCH?

My name is Bismark Osei-Acheampong, a PhD student at the University of Technology Sydney (UTS). My Supervisors are Associate Professor John Wright (J.Wright@uts.edu.au) and Professor Alan Morris.

#### WHAT IS THIS RESEARCH ABOUT?

This research is aimed at increasing our understanding of the Rural Enterprise Program in Ghana and the challenges it has faced in its endeavor to lessen poverty in rural communities. The study seeks to understand the influence and challenges of the rural enterprise program and its impact on poverty reduction in the rural communities that are the focus of this PhD.

#### FUNDING

Funding for this project has been received from an international student PhD scholarship.

#### WHY HAVE I BEEN ASKED?

You have been invited to participate in this study because as somebody who is involved in the Rural Enterprise Program activities, the researcher will kindly wish to know your experiences for the purpose of academic research.

#### IF I SAY YES, WHAT WILL IT INVOLVE?

If you decide to participate, you will be invited to participate in a semi-structured interview that will last for approximately an hour. The interview will be a phone interview. With your consent, we will audio record the interview. This recording, or any transcripts of it, will not contain your name or any identifying details about you.

#### ARE THERE ANY RISKS/INCONVENIENCE?

There are some questions that might cause you discomfort, however you don't have to answer any question that makes you feel uncomfortable.

#### DO I HAVE TO SAY YES?

Participation in this study is totally voluntary. It is completely up to you whether you decide to take part in this exercise or not.

#### WHAT WILL HAPPEN IF I SAY NO?

If you decide not to participate, it will have no impact on your relationship with officials of the Rural Enterprise Program (REP) since the research is being conducted by Chief Investigator A/Professor John Wright and Research student Bismark Osei-Acheampong. If you wish to withdraw from the study once it has started, you can do so at any time without having to give a reason, by contacting my supervisor Associate Professor John Wright at [j.wright@uts.edu.au](mailto:j.wright@uts.edu.au)

If you withdraw from the study, any recordings, field-notes, and transcripts will be destroyed.

#### CONFIDENTIALITY

By signing the consent form, you consent to the research team collecting and using personal information about you for the research project. All this information will be treated confidentially. The interview will be de-identified.

I plan to publish the results in different reports and academic journals. In any publication, information will be provided in such a way that you cannot be identified.

#### WHAT IF I HAVE CONCERNS OR A COMPLAINT?

If you have concerns about the research, please feel free to contact my supervisor, Associate Professor John Wright ([J.Wright@uts.edu.au](mailto:J.Wright@uts.edu.au))

You will be given a copy of this form to keep.

#### NOTE:



This study has been approved in line with the University of Technology Sydney Human Research Ethics Committee [UTS HREC] guidelines. If you have any concerns or complaints about any aspect of the conduct of this research, please contact the Ethics Secretariat on ph.: +61 2 9514 2478 or email: [Research.Ethics@uts.edu.au](mailto:Research.Ethics@uts.edu.au)], and quote the UTS HREC reference number. Any matter raised will be treated confidentially, investigated and you will be informed of the outcome.

## APPENDIX 3- Consent Form

### CONSENT FORM

Towards Strategies for Poverty Reduction: An Analysis of the Rural Enterprise Program (REP) in Ghana

**UTS HREC ETH21-5803**

I \_\_\_\_\_ agree to participate in the research project **The Challenges of Poverty Reduction Policies: An Analysis of the Rural Enterprise Program in Ghana**

being conducted by PhD Candidate Bismark Osei-Acheampong, Institute for Public Policy and Governance, University of Technology Sydney (UTS)-Australia, Phone +61 \_\_\_\_\_, email address:(bismark.osei-acheampong@student.uts.edu.au).

I have read the Participant Information Sheet, or someone has read it to me in a language that I fully understand.

I understand the purposes, procedures and risks of the research as described in the Participant Information Sheet.

I freely agree to participate in this research project as described in the Participant Information Sheet and understand that I am free to withdraw my participation at any time I wish without any consequences and without giving any reasons to that effect.

I have had an opportunity to ask Bismark Osei-Acheampong questions and I am satisfied with the answers I have received. I am aware that I can contact Bismark Osei-Acheampong if I have any concerns about the research.

I agree to be:

Audio recorded.

I agree that all the information collected will remain strictly confidential, and that the research data gathered from this research project may be published in a form that:

Does not identify me in any way.

May be used for future research purposes.

I understand that I will be given a signed copy of this document to keep.

\_\_\_\_\_

\_\_\_\_/\_\_\_\_/\_\_\_\_

Name and Signature [research participant]

Date

\_\_\_\_\_

\_\_\_\_/\_\_\_\_/\_\_\_\_

Name and Signature [researcher or delegate]

Date

## APPENDIX 4-Interview Guide (REP Professional Stakeholders)

UNIVERSITY OF TECHNOLOGY SYDNEY(UTS)-AUSTRALIA

INSTITUTE FOR PUBLIC POLICY AND GOVERNANCE (IPPG)

### INTERVIEW GUIDE FOR GOVERNMENT/PROFESSIONAL STAKEHOLDERS OF THE RURAL ENTERPRISE PROGRAM (REP)

This research is being conducted to examine and analyze the REP on poverty reduction in the Kintampo South district. The main purpose of the study is purely academic and as such participants and respondents are assured of anonymity and confidentiality during this research. It would therefore be appreciated if the following questions could be responded to as accurately as possible and to the best of the respondent(s) knowledge.

#### **Personal Biodata/ Background**

I Gender.....

II Portfolio in the REP: .....

III Number of years in current position .....

#### **Role of the Interviewee**

Can you tell me a bit about your role in the REP?.....

#### **Design of the REP**

1 Can you tell me about how the REP was designed?.....

2 Were the beneficiaries involved in the design of the REP?.....

3 Can you tell me about how the design process operate? i.e. were there community meetings with all the beneficiaries?.....

4 Can you tell me how long it takes to set it up?.....

5 Can you tell me how were the areas of implementation selected?

6 Can you tell me how many farmers are involved in the implementation areas?

**Current strategies adopted by the REP for poverty reduction in rural communities of Ghana.**

7 Can you tell me about the strategies adopted by the REP towards poverty reduction?

.....

8 Can you tell me about the contributions that the REP has made to the growth of livelihood strategies in rural communities of Ghana?.....

9 Can you tell me about how the REP staff administer these? .....

10 In what ways are the strategies monitored by the staff of the REP?.....

11 Can you tell me about other strategies for poverty reduction that the REP might operationalise in the future? .....

**The mechanisms adopted by the REP to implement the strategies for poverty reduction in rural communities of Ghana.**

12 Can you tell me about how the Kintampo South district was selected to benefit from the strategies of the` REP? .....

13 Can you tell me about the criteria used in selecting this district to benefit from the livelihood strategies?.....

14 Can you tell me about any involvement you might have had in the planning and design of the strategies of the REP? .....

15 How were you involved? What role did you have in the set-up or the design of the livelihood strategies adopted by the REP? .....

16 Can you tell me about how the beneficiaries were involved in the design of the strategies adopted by the REP?.....

17 In what ways are the beneficiaries involved in the design of the strategies adopted by the REP?.....

18 Can you tell me about the socio-cultural audit and analysis done before rolling out the livelihood strategies for the beneficiaries? .....

19 Can you tell me about how the beneficiaries are made aware of the strategies design by the REP?.....

20 Can you tell me about how the beneficiaries are selected to benefit from the strategies adopted by the REP?.....

**The outcomes of the strategies adopted by the REP for poverty reduction in rural communities of Ghana.**

21 In your view, what are the outcomes of the livelihood strategies adopted by the REP on entrepreneurial development?.....

22 Can you tell me about the implications and outcomes of the livelihood strategies adopted by the REP on job creation?.....

23 Can you tell me about the outcomes of the livelihood strategies adopted by the REP on the fortunes of the rural economy?.....

24 In your view, has the REP being successful in reducing poverty in rural areas of Ghana?.....

25 In your view, what are the indicators of success of the livelihood strategies adopted by the REP towards poverty reduction?.....

26 How do you envisage the future regarding poverty reduction in the rural communities of the Kintampo South district?.....

**The challenges of the REP**

27 Can you tell me some of the key challenges that faces the REP?.....

28 In your view, are these challenges surmountable?.....

**The barriers that hinder the strategies adopted by the REP for poverty reduction in rural communities of Ghana.**

29 Can you tell me about any barriers hindering the livelihood strategies adopted by the REP?.....

30 Can you tell me about the impact of the barriers on the livelihood strategies adopted by the REP towards poverty reduction?.....

31 In your view, what are the potential remedies to overcome the barriers confronting the REP towards poverty reduction?.....

32 Can you tell me about the alternative remedies should in case the initial remedies fail.....?

**The sustainable mechanisms for the strategies adopted by the REP for poverty reduction in rural communities of Ghana.**

33 Can you tell me about the sustainable mechanisms that livelihood strategies operationalise?.....

34 In your view, how resilient are the sustainable mechanisms for reducing poverty through the livelihood strategies approach?.....

35 If the initial mechanisms fail, can you tell me about any alternative sustainable mechanisms that might be adopted for the livelihood strategies?.....

36 In your opinion, what do you think can be done to improve upon the livelihoods of the beneficiaries?.....

37 In your view, what are the future prospect of the livelihood strategies of beneficiaries?



38 Can you tell me what you think about climate change? Do you think this is an issue and what do you think about its impacts on the activities of the REP?

.....

APPENDIX 5-Interview Guide (REP Beneficiaries)

UNIVERSITY OF TECHNOLOGY SYDNEY (UTS)-AUSTRALIA

INSTITUTE FOR PUBLIC POLICY AND GOVERNANCE (IPPG)

INTERVIEW GUIDE FOR R.E.P. BENEFICIARIES IN THE KINTAMPO SOUTH DISTRICT

This research is being conducted to examine and analyze the REP as a poverty reduction instrument in the Kintampo South district. The main purpose of the study is purely academic and as such participants and respondents are assured of anonymity and confidentiality during this research. Respondent(s) will have the opportunity to sign a consent form and go through the participant information sheet (PIS) which will be provided by the researcher before the start of the interview(s). It would therefore be appreciated if the following questions could be responded to as accurately as possible and to the best knowledge of the respondent(s). The interview(s) will be recorded and transcribed for the purpose of this research.

**Respondent(s) knowledge of the REP**

- 1. How did you get to know of the REP?.....
- 2. How long have you been in contact with the REP? .....
- 3. What was your motivation for accessing an intervention from the REP?.....

**Implementation strategies and mechanisms of the livelihood strategies adopted by the REP towards poverty reduction.**

- 3. Can you explain how the REP works?.....
- 4. Can you state the specific livelihood interventions you have received from REP?.....
- 5. Were you involved in the planning of livelihood interventions you received from R.E.P?.....
- 6. How were you involved? What was your role in the design of the livelihood interventions? .....
- 7. Who then planned the livelihood interventions you received?.....
- 8. In your view, will you say that the livelihood interventions were imposed on you? .....

**Livelihood Strategies and Entrepreneurial Skills**

- 9. What type of farming and management skills and methods did you use in your operations before the REP?.....
- 10. Have your farming and entrepreneurial skills changed and improved as a result of the REP? If yes, in what ways? If no, why not? .....
- 11. In what ways has your farming/livelihood activities improved as a result of REP activities?...

12. What is your promotion/marketing strategies for your goods and services? .....
13. How did you formalized/register your livelihood activities?.....
14. At which institution did you register your livelihood activities?.....
15. Do you have access to credit facilities for your livelihood activities? .....
16. Has access to credit been helpful? In what ways? .....
17. Was access to credit facilitated by the REP? .....
18. Have you ever applied for a loan from a financial institution?.....

**Outcomes of the livelihood strategies and interventions towards poverty reduction in rural communities**

19. In general, what are your views on REP? and the contributions that they make to yourself, your family, and the community? .....
20. How has the REP contributed to the development of your rural economy?.....
21. Based on what you have shared here, how satisfied are you with the development brought into your community as a result of the REP? Can you elaborate?.....
22. What are the most positive aspects of the REP?.....
23. Besides the positive contributions you have mentioned, are there any negative aspects of the REP that you can elaborate?.....
24. Do you feel that the livelihood interventions have met your individual and household needs? If so, in what way has it met your household needs? If not, could you elaborate?.....
25. How do you define poverty reduction and what would you consider as positive poverty reduction outcomes? .....
26. In terms of poverty reduction efforts, what program activities do you value the most?.....
27. Would you say that the REP has changed your life and that of your family? Can you elaborate? .....
28. Now that you have benefitted from the livelihood interventions under the REP, would you say you are better off?.....

**Challenges confronting the livelihood strategies designed by the REP towards poverty reduction.**

29. What are the kind of challenges mitigating against your livelihood activities? .....

- 30. How does the challenges affect how you operate your livelihood activities? .....
- 31. Have the challenges affected your cost of production?.....
- 32. Have the challenges affected your profitability?.....
- 33. Has the REP helped remove key challenges? Can you elaborate?.....
- 34. What do you think about climate change? How does it affect your livelihood activities ?..
- 35. What are the socio-cultural practices in your community? Do they affect your livelihood activities? .....

**Sustainable mechanisms of the livelihood strategies for poverty reduction**

- 36. What are the sustainable mechanisms you have devised to maintain your livelihood activities in the future? .....
- 37. How resilient are the sustainable mechanisms you have designed for the sustenance of your livelihood activities? .....
- 38. What are the alternative sustainable mechanisms if the initial plan fails to meet expectations?
- 39. In your view, what can be done to improve upon the livelihood interventions being offered by the REP? .....
- 40. In your view, what do you think about the future of the REP as a poverty reduction instrument in your community?.....
- 41. How do you feel about your future as a farmer in this area?.....

**Demographic/Individual Biodata**

- Age of Respondent.....
- Gender: .....
- Educational Level.....
- Current Livelihood Activities .....

THANKS!