

**ASSETS AND CONSTRAINTS: WOMEN MICRO-ENTREPRENEURS AND
THEIR CONTRIBUTIONS TO COMMUNITY DEVELOPMENT IN GHANA**

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September 2009

Abstract

As women micro-entrepreneurs in Ghana have been gaining increasing access to economic opportunities through community development initiatives focused on micro-enterprises, one would expect that this should enhance their contributions to community development. This is not always the case as the ability of women micro-entrepreneurs to promote community-wide impacts are sometimes prevented by the existence of certain constraints. This thesis argues that women micro-entrepreneurs can foster community development by enhancing the economic welfare of their communities, the community stock of capital assets and acting as agents of community development. Using qualitative methodology and by undertaking two case studies of Abokobi and Kumasi in Ghana, this thesis shows that women micro-entrepreneurs did much for the community's economic and capital asset base. However, the participation of women micro-entrepreneurs more as beneficiaries of community development programmes and less as active agents of change limited their involvement at all stages of the community development process.

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ABBREVIATIONS

ABCD	Asset-Based Community Development
BDS	Business Development Skills/Services
CBOs	Community-Based Organisations
CD	Community Development
CBRDP	Community-Based Rural Development Project

CED	Community Economic Development
DA	District Assembly
ERP	Economic Recovery Programmes
ESI	Entrepreneurial Social Infrastructure
FNGOs	Financial Non-Governmental Organisations
GAWE	Ghana Association of Women Entrepreneurs
GDP	Gross Domestic Product
GHAMFIN	Ghana Microfinance Institutions Network
GHPF	Ghana Homeless People's Federation
GoG	Government of Ghana
GLSS	Ghana Living Standards Survey
GNP	Gross National Product
GPRP/SIF	Ghana Poverty Reduction Project/Social Investment Fund
GPRS I	Ghana Poverty Reduction Strategy I
GPRS II	Growth and Poverty Reduction Strategy II
GSS	Ghana Statistical Services
HDI	Human Development Index
HIPC	Heavily Indebted Poor Country
IMF	International Monetary Fund
MASLOC	Microfinance and Small Loans Centre
MDRI	Multilateral Debt Relief Initiative
MDA	Ministries, Departments and Agencies
MMDA	Metropolitan, Municipal and District Assemblies
MOWAC	Ministry of Women's and Children's Affairs
MSE	Micro- and Small-Enterprises
NBSSI	National Board for Small Scale Industries
PD	People's Dialogue on Human Settlements
PSD	Private Sector Development
PSI	President's Special Initiatives
ROSCA	Rotating Savings and Credit Associations
RMFI	Rural and Micro Finance Institutions
SAP	Structural Adjustment Programmes
SHG	Self-Help Groups
SIF	Social Investment Fund
SME	Small- and Micro-Enterprises
UNDP	United Nations Development Programme
WB	World Bank
WME(s)	Women Micro-Entrepreneur(s)

MAP OF GHANA



Based on United Nations Map, February 2005.

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¹ Modifications were made to show case study areas on the map. Case study areas are indicated by 2 stars.

CHAPTER ONE

INTRODUCTION

Micro-enterprises have become the focus of numerous community development and anti-poverty development initiatives and policies in Ghana, especially in the area where micro-credit is concerned. However, given the abundance of micro-enterprise activities, one would expect that this should enhance their contributions to community development. In Ghana, the micro-enterprise sector takes up a large proportion of the economy in terms of the active labour force and economic activity, the majority of which are women entrepreneurs. Given that more community development and micro-enterprise initiatives are focusing on micro-entrepreneurs, more specifically women, the skills and support they gain should place them in a better position to contribute to the development of their communities, implying that communities become better off and benefit from the activities to which women micro-entrepreneurs contribute.

The resources, skills and knowledge evident in micro-entrepreneurs in general, and women micro-entrepreneurs more specifically, are an invaluable asset to development and even more pertinent to community development. However, the ability of women micro-entrepreneurs to promote community-wide impacts are sometimes prevented by the existence of certain constraints which prevent the benefits from their micro-enterprise activities from having larger community-wide effects. The questions that are, therefore, raised are: what roles do women micro-entrepreneurs play in fostering

community development?; and, what are some of the factors that enable, hinder or influence this? Consequently, the objective of this research is to examine the nature of the relationship between micro-enterprise initiatives involving or geared at women and community development. It examines the nature of women's roles in both the community and in fostering community development.

I would like to state here (as a means of clarification), that this thesis is focused on the activities and outcomes of both *micro-enterprises* and the role that women play as entrepreneurs in enhancing community development and is not an evaluation of microfinance or micro-credit per se. Micro-enterprises are small-scale economic ventures and (or) projects that engage less than 10 persons. Micro-credit and microfinance are essential tools for micro-entrepreneurs (especially women), however, as mentioned above, this thesis looks at the latter (women micro-entrepreneurs) and there should be no confusion between micro-enterprises and micro-credit or microfinance.

LITERATURE REVIEW

Introduction

This thesis draws from three different bodies of literature from the community development, micro-enterprises and development and women and development theoretical backgrounds. This is to draw a bridge between the literature to help establish the nature of relationship between women micro-entrepreneurs and community

development. The literature review has been broken into two main sections, further divided into sub-sections by topic. The first section discusses community development and gives a conceptual overview of the community development literature, and then looks at various asset-based community development approaches. The second section looks at women micro-entrepreneurs and development, under which micro-enterprises, women micro-entrepreneurs and women and community development are discussed. This will enable us to easily draw from the relevant theories to strengthen the framework on which this study is based.

Community Development

Development theory and conceptions have undergone a series of changes since the 1950s. Early development theorist and mainstream development economics viewed economic growth as a means of achieving progressive development that moved away from traditional and backward economies and favoured 'modernizing' practices (see for instance Rosenstein-Rodan, 1943; Rostow, 1960; see also Lewis, 1954 & 1955). Economic growth was seen as an end in itself in that it would lead to development by increasing production and consumption, employment and consequently the standards of living of people.

State interventions were the basis of promoting economic growth in the initial development theories by changing the economic structure of backward and underdeveloped societies, especially in the absence of entrepreneurial classes. State involvement in the creation of physical and social infrastructure and the production of

public goods was also a necessary precondition for economic growth and social development. Though the role of the state was key in setting the necessary institutional and political environment to support economic growth via the entrepreneurial class and private sector, later theories like Dependency theory, which called for Third World countries to de-link and sever ties from the developed world who extracted their surpluses and thus prevented economic progress (see for instance Frank, 1967), required the state to run the entire process of development. Despite the important role given to the state in initial development theories, a paradigm shift occurred in the 1980s which called for much less state involvement in development with the emergence of market-led approaches. Neo-classical economists argued that the capitalist market could manage development operations more effectively than the highly inefficient state apparatus which often interfered with market activities. The emergence of this paradigm led to the promotion of neoliberal policies which included the privatization of the state, deregulation of the market and the liberalisation of foreign trade (Martinussen, 1997). However, the failure of market-led neoliberal policies and their detrimental effects on many Third World countries brought to the foreground a myriad of new actors in the development debates.

The failure of economic growth to account for non-income based approaches to development and incorporate other aspects of human wellbeing brought alternative frameworks into the development debate that focused on human welfare and basic needs. Alternative development proponents critiqued state- and (or) market-based theories for failing to look beyond economic growth and production and address issues pertaining to

people's basic needs (see Sen, 1988; Streeten, 1994; Seers, 1972; and Haq, 1995) in areas such as education, health, human rights, social inequality, the environment, gender, political freedom and so on. Central to this was the notion for the participation of autonomous, self-governed populations in local communities in the decision-making process. That is, development managed and governed by the masses. To enable this, alternative approaches that were managed by the people encouraged the decentralization of decision-making and the participation of other actors like social movements, community groups, grassroots organizations, co-operatives and collective organizations as a means of finding localized solutions to local problems.

People-managed approaches to development acknowledge and emphasise the role of people as independent actors leading development and promotes the involvement of people in development as both an end and a means of social development (Martinussen, 1997; see also Gran, 1983). The premise behind people-managed approaches is that development should be planned, implemented and administered by local people at the micro-level.

As this thesis argues that women micro-entrepreneurs are indeed a very important economic and social asset in communities capable of fostering development, it is necessary to work within a theoretical framework that incorporates community-level, people-driven and bottom-up approaches to development. Hence, the concept of community development emerged as an alternative to state- and market-led approaches to development aimed at empowering individuals and groups to steer the process of change

in their own communities. Among these agents were small-scale, localized organizations and movements in which grassroots initiatives took precedence.

This section will first start by defining the terms ‘community’ and ‘community development’ to help clarify and establish a context in which the core of this study is taking place. The second portion of this section will identify and discuss the various approaches to community development that are asset-based as this thesis is founded on the notion that women micro-entrepreneurs are a key asset to communities. This is followed by a discussion of social capital, in which the social relations within a community have been identified as one of the central components of community development.

Defining Community and Community Development

The term community itself has often had many definitions, most of which contain some reference to area, commonality, and social and economic interaction. However, Mansuri & Rao (2004) and Green & Haines (2008) point out that such definitions of community using geographic and other conceptual boundaries are not always as straightforward as they seem. First of all, identifiable boundaries are not always free of ambiguities, especially in cases where changing social structures become more complex due to increased migration and technological advancements, which enable groups to transcend such boundaries. Secondly, false implicit misconceptions of community as a homogeneous entity can undermine the existing social structure in that it remains blind to differences in power, gender, ethnicity, and so on. Despite these criticisms, defining a

community in geographic terms has its usefulness in setting boundaries in a specified area as it allows an in-depth micro-level assessment (provided that the diversity and complexity of the area is taken into account).

Definitions for the term community have often encompassed a group of people (village, neighbourhood or ethnicity) and the qualities expected of relationships among those groups of people (Colclough & Sitaraman, 2005; Mathie & Cunningham, 2003). Community has been viewed as a set of social relationships derived from common experiences that lead to an attachment or bond among members (Colclough & Sitaraman, 2005) and where social relations based on trust foster a sense of belonging and social identity (Delanty, 2003). According to Sharma & Anstey (1981) community represents: i) a spatial ecological system; ii) a demographic system of people; iii) an institutional system of shared beliefs, values and practices; iv) a behavioural system of shared beliefs of social interaction; v) a power system generating, distributing and utilizing personal and social power, and lastly; vi) a socio-cultural system connecting the local community with the larger society and culture.

Because this study looks at a particular sub-set (women micro-entrepreneurs) in reference to their capacity to foster community development, the *community* will generally comprise of a collective of individuals. Given that most definitions of the term community incorporate some reference to a social or group entity, community here will also include: i) a set of social organisations or institutions that provide regular interaction among (individual) residents or members of social groups; ii) a collection of social interaction on matters concerning a common interest (Green & Haines, 2008); and iii) the

necessary power systems and institutions that enable social groups to initiate social change.

The term *community development*, on the other hand, has been defined as “the planned evolution of all aspects of community well-being (economic, social, environmental and cultural) [...] a process whereby community members come together to take collective action and generate solutions to common problems” (Smith & Smith, 1999:6). In other words, community development as a process “represents an effort towards desired economic, social, cultural and political changes, embodying an assessment of problem areas and a plan of action, and directed toward self-determination, self-help, wide community participation, a community organization and delivery of appropriate community services” (Sharma & Anstey, 1981:10). The practice of community development can, therefore, vary from small-scale initiatives led by small groups to larger, community-wide projects that make use of all social networks and community organisations.

By definition, community development often includes principles of local economic development, political empowerment, the provision of services, the creation of housing programmes, comprehensive planning initiatives, and job-training programmes (Green & Haines, 2008). Hence, community development has also grown to include notions of empowerment and capacity for collective action and processes run and driven by communities (Mansari & Rao, 2004), as well as various forms of improvements in physical infrastructure and economic well-being. Central to community development is the planned use and allocation of resources (also referred to as capitals or assets) for

community building. Natural, infrastructural (physical), human, and financial as well as social capital resources are key assets in the community development process which requires planning and specific skills to build (Smith & Smith, 1999). Therefore, developing and managing these assets becomes critical to the successful achievement of community development.

For the purpose of this study, community development will be defined as a process of social change which encompasses the empowerment of community members, groups and organisations to define desired community goals through self-determination, self-help, community participation and collective action aimed at promoting economic, social, environmental, cultural and political community well-being, providing for all aspects of community needs, and enabling community members to live dignified lives.

Community development is a concept and has been gaining popularity following the global changes of the 1970s and 1980s as an alternative approach to development. The emergence of neoliberal policies and market-led approaches to development and the subsequent demise of the prominence of the welfare state's capacity to provide the basic needs and social ('safety net') services necessitated other actors to step in to fill the gaps where the state previously used to function. The resulting emergence of grassroots initiatives and organisations that focused on basic family consumption needs and income requirements eventually become the foundation for many community development initiatives of today (Campfens, 1997) as part of the people-managed development theory. As a result, community development objectives have been known to include solving local problems, addressing issues of inequality of wealth and power, promoting democratic

values and practice, improving the potential of individual residents, and building a sense of community (Rubin & Rubin, 1992).

Though the theorization and practice of community development exponentially increased in the latter part of the twentieth century, its underlying tenets of collective action, cooperation, social change and social mobilization existed in one form or another much earlier in the century². One area within community development theory that requires particular attention is the set of approaches that emphasise strategies that make use of the assets and resources originating and available within the community. Shaffer *et al.* (2004)³ suggest that there are at least five different approaches to studying a community. Qualitative approaches view a community as a place to live, and therefore, looks at housing, schools, neighbourhoods and the attitudes of individuals in the community. An ecological approach to studying a community looks at it as spatial unit, looking at the spatial distribution of people, their activities and interactions within and between communities. Ethnographic approaches study communities as a way of life and emphasises their cultural aspect in addition to their demographic, geographic or economic dimensions. The sociological approach to studying a community looks at it as a social system and focuses on the social relationships, both inside and outside the community. Lastly, the economic approach studies the linkages between the various economic sectors within a community. The economic approach examines the types of jobs and skills within the community, the distribution of income and the changes in income over time. It also

² For practical and empirical example of the historical transition of community development, see Owumalam (1981) for a very interesting account of community development in Eastern Nigeria from 1928 onwards.

³ For further research see Long, Anderson & Blubaugh, 1973; Sanders, 1966; Wilkinson, 1992, all cited in Shaffer *et al.*, 2004.

looks at the various natural, financial, human, and managerial resources available in the community. In most cases, comprehensive studies of communities tend to make use of a combination of these approaches.

Asset-Based Approaches to Community Development

Exploring how women micro-entrepreneurs foster community development requires mapping out a landscape that provides a lens through which contributions to community development can be assessed. In the plethora of approaches and strategies to development at the community level, those based on the resources and assets available within the community (and ideally accessible to community members) offer models to transform communities and promote development. I would argue that both the micro-enterprises and women micro-entrepreneurs are important assets to any community as an economic and social resource and play an essential role in the community development process. This section explores the various forms of asset-based approaches to community development such as the Asset-Based Community Development (ABCD), Sustainable Rural Livelihoods Approach (SRLA) and Community Economic Development (CED).

a) Asset-Based Community Development (ABCD)

Asset-based community development is internally focused and relationship-driven and stresses building upon the capacities and strengths of all the local parties involved (Kretzman & McKnight, 1993). It is asset-based as it draws out community resources and social assets in the form of individual gifts and talents and the social relationships that

fuel local associations, informal networks and institutions for community development (Mathie & Cunnigham, 2002). Resources and assets are used to the community's advantage to improve infrastructure, promote economic activities and the general well being of community members. Through the use of the community's assets, communities gain the tools needed to mobilize to meet the needs of the members of the community (Green & Haines, 2008). As a strategy, asset-based community development serves as a means for sustainable community-driven development whereby local micro-assets are linked to the macro environment. That is, it aims to strategically link local institutions within the community's boundaries with the external economic environment in order to ensure the community's continued prosperity (Mathie & Cunnigham, 2002).

Asset-based community development is a capacity-building process in which people within the community actively participate in the entire activity (Dr. Anna Kajumulo Tibaijuka, UN-HABITAT, 2003). Based on the notion that people within communities can organize themselves and spearhead the process of development by mobilizing the resources, human capacities and skills as well as assets available to it, asset-based community development is argued to ensure sustained growth and development. Unlike needs-based approaches to development, asset-based community development focuses on and develops the assets and resources already available to a community. Kretzman & McKnight (1993) have argued that needs-based approaches to community development create a syndrome of dependency on external sources and service providers. Dependency on external actors run the risk of community members acting less like citizens – i.e. acting as producers and capable of actively initiating change

- and more like 'clients', or consumers of services provided by agencies and governments. It also reduces the capacity of local groups to coordinate and work together, thus weakening the internal local links (Kretzman & McKnight, 1993; Mathie & Cunningham, 2003), crippling their capacity to truly act as agents of community development.

Asset-based community development focuses on the gifts or assets a community possesses and emphasises the constant building and rebuilding of relationships between and among local residents, associations and institutions. The heart of asset-based community development lies in the power of "... local associations to drive the community development process and to leverage additional support and entitlements. These associations are the vehicles through which all the community's assets can be identified and then connected to one another in ways that multiply their power and effectiveness" (Mathie & Cunningham, 2002:3). Given the inherent strength of associations to developing a community, women micro-entrepreneurs and associations of women micro-entrepreneurs have the potential of acting as a strong base through which community assets can be mobilised and even enhanced.

b) Sustainable Rural Livelihood Approaches (SRLA)

At a general level, the sustainable rural livelihoods approach is concerned with the various livelihood diversification strategies that poor and rural populations engage in order to secure their survival (Ellis, 1998 & 1999). Theoretically, the sustainable rural livelihoods approach framework provides a means to analyse rural livelihoods at a micro

policy level. The sustainable rural livelihoods approach is asset-based as it works with the various capital assets available to the poor and the various conditions and means through which they are combined in order to make a living. Bebbington (1999) argues that it is essential to understanding rural livelihoods in terms of: i) people's access to the five capitals⁴; ii) the ways in which the assets are combined and transformed to build livelihoods that meet the material and experiential needs of the rural poor; and, iii) the ways in which people are capable of expanding their asset bases through engaging with other actors through relationships governed by the logics of the state, market and civil society⁵; and lastly, iv) the ways in which the rural poor are able to deploy and enhance their capabilities to both make living more meaningful and to change the dominant rules and relationships governing the ways in which resources are controlled, distributed and transformed in society. Ellis (2000) identifies this last point as the strategies adopted by the rural poor for survival, which comprises of a collection of activities made possible by the interaction of assets and opportunities.

The main components of the sustainable rural livelihoods approach framework are the five assets that are available to the rural poor. These assets have been described “as the stocks of capital that can be utilised directly, or indirectly, to generate the means of survival for households or to sustain its material well-being at differing levels above survival” (Ellis, 2000:31). These assets are natural capital (land, water, and biological resources used by people to generate a means of survival); physical capital (capital

⁴ Ellis (2000) also refers to these as the assets of the rural poor.

⁵ Ellis (2000) calls these the mediating processes that influence access to those assets and the use to which they can be put.

created by economic production processes); financial capital (that is, stocks of money to which the household has access); and human capital (the labour available to the household), which is argued to be the most essential asset available to the poor (Ellis, 2000). The fifth capital asset, social capital, captures the community and wider social claims on which individuals and households can draw by virtue of their belonging to social groups of varying degrees of inclusiveness in the society at large (Ellis, 2000; Bebbington, 1999). These assets are influenced by mediating processes whereby the assets are transformed into a livelihood strategy comprising of a combination of income earning activities mediated by various contextual, social, economic, and policy factors (Scoones, 1998; Ellis, 2000; Bebbington, 1999).

The sustainable rural livelihoods approach provides a useful framework for assessing rural development and rural poverty reduction (Bebbington, 1999; Scoones, 1998; Ellis, 2000; de Haan & Zoomers, 2005). As an asset-based approach to development, the sustainable rural livelihoods approach is premised on the importance of placing poor and marginalized groups at the core of development work (DFID, 1999). By this, the assets and resources available (like entrepreneurial skills) are used to enable poor and marginalised groups to strive to improve their quality of life. We will not dwell or elaborate at length the specific details of the sustainable rural livelihoods approach, as that is not the objective of this study. It is mentioned as it highlights the five types of capital assets at a micro-level (the household) and how they are combined in different proportions to secure a livelihood and the external conditions that facilitate it. As a community can also arguably have its foundation at the household level, an

understanding of factors influencing the use and allocation of resources at the micro-level can be insightful to activities and strategies occurring at the community level.

This framework can be expanded to incorporate community development strategies in urban settings as well as rural areas. Though the rural poor are the most vulnerable and limited in opportunities, the urban poor often employ similar strategies to ensure their survival. The SRLA framework therefore serves as a useful tool in understanding the strategies various groups use to not only meet their immediate needs and secure their ability to do so in the future, but also how assets and skills are combined to achieve individual, household and even community goals.

However, as beneficial as asset-based approaches like the sustainable rural livelihoods approach are to community development, there is the drawback in that they do not necessarily provide a means to analyse and (or) assess the power dynamics within a community. Nor do they necessarily provide a means to explain what caused the community to be impoverished in the first place. Nevertheless, they provide a useful framework for exploring the various ways communities can move forward and rebuild given their current circumstances.

c) Community Economic Development (CED)

In order to achieve a sustainable level of community development, fostering economic development that is internally and community-driven is essential. Community economic development is a multifaceted comprehensive approach to community change that goes beyond the umbrella of poverty programmes (Shaffer *et al.*, 2004). It

encompasses assessing the economic conditions of the community, determining its economic needs and making decisions and planning what can and should be done to improve the economic conditions within the community in question, and moving on to achieve agreed-upon economic goals and objectives. The community as a whole is seen as a unit for action in making and implementing decisions, rather than the smaller firm or household or the larger nation state.

The two fundamental issues in community economic development are: i) understanding the full range of choices available to alter economic circumstances, and ii) engaging collaborators (even those that are unwilling) into building long-term strategies for their communities (Shaffer *et al.*, 2004). Community economic development combines economic⁶ and non-economic⁷ elements in its transformation process. Given that community economic development relies heavily on market activities for the achievement of community goals, economic ventures and businesses such as micro-enterprises serve as key components. The activities of these small-scale (micro-) economic enterprises can greatly complement the achievement of larger community goals (Shaffer *et al.*, 2004). Micro-enterprises and businesses, in the provision of community services, products, facilities and sometimes infrastructure, greatly contribute to the achievement of community development, and thus play a very large role. As viable business ventures, micro-enterprises provide services and products that are needed within

⁶ Economic elements are: its resources (primary factors used in production: land, labour, both private and public capital and technology), markets (special boundaries for the production or supply and consumption or demand for community goods and services, locally and non-locally), and spatial boundaries within communities.

⁷ Non-economic elements include the society or social norms, governing rules and regulations, and lastly, decision-making whereby the community sets its priorities and targets.

the community, while at the same time sustaining and developing the economic base of the community, which is the core of community economic development.

Households act within the local economy as consumers, micro-entrepreneurs and workers and, thus, play an important role in stimulating the local economy (Wils & Helmsing, 2001). However, because poor households have access to a limited and insecure resource base, their involvement in market activities is often weak and yields low productivity or returns. As a means to address this, micro-enterprise support programmes constitute the core of community economic development (Helmsing, 2003). Programmes for micro-enterprises such as credit, training and technical assistance and marketing are helpful as they allow poor entrepreneurs the opportunity to participate more effectively in the economic development of their communities.

Community economic development as a development tool aims to stimulate a sense of community, promote self-help and empowerment, contribute to the generation of self-employment, improve living and working conditions in settlements and to create public and community services (Helmsing, 2003). Programmes under community economic development initiatives have included: i) creating local safety nets by providing services such as day care centres run by women on the basis of mutual support networks, self-help groups for savings and credit for financial support, sustainability, and physical security; ii) housing improvements and settlement upgrades through the creation of water, sanitation, roads, community facilities for health and education and improving housing quality; and iii) basic service delivery where the provision of some public services have been sub-contracted to small enterprises (for example see Awortwi, 2001);

and iv) finally stimulating the community's economy (Helmsing, 2003). In particular, Helmsing noted that micro-enterprise programmes constitute the core of community economic development through which programmes consisting of credit, training and technical assistance and marketing helped to promote and stimulate activity among poor and vulnerable groups.

Social Capital

Social capital has been identified as a key facet in the process of community development. Formal and informal associations, networks and extended family systems have sufficed as assets that can be mobilized to achieve community goals (Mathie & Cunningham, 2002). The essence of concept of social capital lies in the social relationships created by these associations, networks and family relations and its strength lies in its ability to mobilize other assets. Put differently, social capital comes about through changes in relations among people that facilitate action (Coleman, 1988).

As Kretzman & McKnight (1993) and Mathie & Cunningham (2003) strongly argued, establishing and maintaining social relations (the heart of social capital) are a key component of community development. Social capital has been defined as the store of goodwill and obligations generated by social relations (Mathie & Cunningham, 2003) or the value of a community's 'people assets'. Coleman (1988) defines social capital by its function whereby:

“It is not a single entity but a variety of different entities, with two elements in common: they all consist of some aspect of social structures, and they facilitate certain actions of actors - whether

persons or corporate actors - within the structure. ... [S]ocial capital is productive, making possible the achievement of certain ends that in its absence would not be possible. Like physical and human capital, social capital is not completely fungible but may be specific to certain activities. ... [S]ocial capital inheres in the structure of relations between actors and among actors.” (Coleman, 1988:98).

In community development, it is necessary to mobilize bonding social capital (what enables people to ‘get by’) and increase bridging social capital (what enables people to ‘get ahead’), particularly where it links the community to the external environment (Mathie & Cunningham, 2003). This is to ensure that it sustains economic development and prosperity as it expands social networks and stimulates economic activity. Here, micro-enterprise ventures act as a means to provide the necessary structures in the form of economic structures (e.g. production and supply chain links) and networks to enhance social capital in order to promote development at the community level. What social capital does, in effect, is provide the starting point of networks through which the community (and its various assets and resources) can be mobilized.

However, there is a danger in using social capital in community development divorced from an understanding of the issues of power in the production of communities associated with economic power, which can render its underlying conceptions flawed (DeFilippis, 2001). Social capital has to work side by side with economic capital and address the issues of power, control and access to these capitals in order to better serve as a means to achieve poverty alleviation and community development. Working on its own, social capital may have invaluable social contributions but can be limited in its capacity

to help mobilise community resources or even propel marginalized groups and the poor to ensure improvements in their quality of life if the social structures in which these social relations fail to allow it.

Micro-enterprises, through their activities, help form networks in one form or another. Social relations and networks are forged as new contacts are made through business activities. They act as an intermediary, linking economic activities with the benefits of social capital. Thus, in promoting community development, micro-enterprises enhance the economic and social networks within the community, hence, also enhancing social capital. This aids in developing and mobilising assets and resources as well as strengthens internal and external links in pursuit of larger community goals in order to promote community (economic) development.

The Process of Community Development

In summation, community development is, thus, deeply engrained in the process of change set in improving the quality of life various communities and poverty reduction. It encompasses collective efforts towards desired economic, social, political and cultural changes that enhance the ability of a community act in pursuit of its established goals. Community development is, therefore, a transformative process. As such, it is also a planned process in that certain steps are taken in order to set a course of direction to achieve those goals.

Community development usually involves an assessment of circumstances which results in the creation of a plan of action or strategy set to achieve objectives. It often

does not just happen as there is an end goal or objective that the process is working towards. Furthermore, community development is a process involving the mobilization of key resources and capital assets by the institutions, groups and associations within the community making it an endogenous, self- or community-driven *and* community-wide process. However, community development also involves taking measures to link internal institutions and organisations with the external environment through collaboration and dialogue. It is a capacity-building process whereby local associations and institutions serve as vehicles through which community assets are identified and organised.

As an approach to development, community development often results in the creation and improvement of living conditions, various types of infrastructure such as health, water, education and sanitation, the availability and provision of community services and facilities such as appropriate housing, the stimulation of economic activities as well as the provision of financial support and the sustainability of all community activities and resources. Ultimately, the various processes of community development result in the empowerment of the community as a whole and enable it to engage in collective action.

Central to the process of community development and the mobilisation of resources for the achievement of community objectives are the actual social relationships and associations that make it possible. Here, social capital acts as the central ingredient as an entity on its own and through fuelling the process by establishing necessary links and networks both within the community and between the community and with the macro-environment.

Women Micro-Entrepreneurs and Development

This section draws from the remaining two bodies of literature (micro-enterprises & development and women & development). In the first section, we discuss the emergence of micro-enterprises as a tool for development, then, move on to discuss women as micro-entrepreneurs. Finally, the third section discusses women and their role in community development.

Micro-Enterprises

Before we discuss the emergence of micro-enterprises in development, it would be helpful (for clarity's sake) to set a functional definition for what is meant when referring to 'micro-enterprise'. In general, numerous definitions for small- and micro-enterprises or SMEs have been offered (Liedholm & Mead, 1987). The term small-scale enterprises have been referred to as the employment criterion for organisations or enterprises with less than 50 persons. 'Micro-enterprises' have been categorised as those enterprises with 10 or less occupied persons or employees (Baud & Bruijne, 1993). Some critics have questioned the ambiguities surrounding the term 'employment' as a criterion for classifying various levels of economic activities in the enterprise sector. Questions have arisen as to whether the term employment indicates the occupational status of a person (i.e., whether it concerns full- or part-time employment), the employer-employee relationship, the degree of casualness of the intended work, or whether all production contributions (including all unpaid family labour) are included in the classification (Baud,

1993). Functional definitions for employment have taken into consideration the types of labour recruited by the enterprise and whether it makes use of: a) short-term wage work, b) casual wage workers, c) disguised wage workers, and d) unpaid family labour (Baud, 1993). Other classifications for enterprises have considered the level of technology and the type of entrepreneurship (Teszler, 1993). For the purpose of this research, micro-enterprises will be defined as having 10 or less employees, in which employees can be of full- or part-time employment, waged or (as is the sometimes the case) unpaid family labour.

Mead (1999), through a series of surveys conducted of 50,000 enterprises in Eastern and Southern Africa, gave an illustration of the nature of the small- and micro-enterprise economy in eastern and southern Sub-Saharan Africa. Findings showed that 64 per cent of enterprises surveyed⁸ were made up of 1 person working alone (i.e. self-employed). An additional 33 per cent had 2-5 workers (including proprietors and unpaid family workers), and another 2 per cent had 6-10 workers. Given that the definition of “micro” is limited to just 10 or less workers, 99 per cent of all the SMEs surveyed fell under the classification of being ‘micro’, with the remaining 1 per cent having between 11-50 workers. The study also found that three-quarters of small- and micro-enterprises were located in rural areas (or localities with less than 2000 people).

In the same study, Mead also argued that micro- and small-enterprise (MSE) operators fall along a continuum of activities between two prominent extremes. At one end of the spectrum, entrepreneurs open MSEs as a direct result of needing to try a

⁸ Survey sample was made up of enterprises consisting of a size of anywhere between 1-50 workers.

variety of options to generate an income and, thus, ensure survival. Here, Mead referred to the enterprises in this category as 'survivalist' because the entrepreneurs pursue their business activities out of necessity despite the low levels of returns gained from them. At the other end, 'growers' provide larger employment opportunities that emerge as MSE operators identify opportunities to start profitable new businesses or expand existing ones in their communities in ways that generate substantially higher incomes for themselves.

The increase of micro-enterprises in the development discourse as a 'pro-poor' poverty-fighting tool takes its foundation in the shifting tides in dominant development orthodoxy in the 1970s, which saw a renewed emphasis on non-state actors in development practice (King & McGrath, 1999; Campfens, 1997; Baud, 1993). The spread of the neoliberal hegemony - and gradual ostracism of the state as the driving force - legitimized civil society, non-governmental organisations and the private sector in development agendas and further strengthened the role of the market and private sector in the development process. Of consequence, initiatives that focused on the private-sector, including private micro- or small-scale enterprises, have gained attention as a means for promoting development (Commission on the Private Sector & Development, 'Unleashing Entrepreneurship', 2004).

Micro-enterprises have been argued to be a tool for fighting poverty and increasing community development. The shift away from development aid and back towards the eradication of poverty in the 1990s had its implications on the promotion of micro-enterprises as a tool and approach for attaining pro-poor development goals. Prominent institutions such as the United Nations (UN), World Bank (WB) and the

International Monetary Fund (IMF) have spearheaded numerous income-generating initiatives involving micro-enterprises as means to reduce poverty. Having been referred to as a tool for encouraging 'pro-poor' development (King & McGrath, 1999), micro-enterprises have been deemed one of the more 'participatory' poverty alleviating strategies that allows bottom-up citizen participation, the empowerment of communities with economic opportunities and social and political change (Holt & Ribe, 1991).

The key assets and creative agents pushing micro-enterprises are the entrepreneurs driving the industry. However, despite the importance of entrepreneurial activities in development, the theory of entrepreneurship is an area that has been under-explored in economics (Montanye, 2006). Entrepreneurship, by definition has been described as the "purposeful activity (including [an] integrating sequence of decisions) of an individual or group of individuals to undertake, to initiate, to maintain, or to aggrandize profit-oriented business for production and distribution of economic goods and services" (Shaffer *et al*, 2004:218). In the rare case that entrepreneurship is mentioned or discussed in economic development, it has more often than not been in relation to the entrepreneur as an innovator and creator of society's wealth, an agent of economic growth (Montanye, 2006; Schumpeter, 1934; Baumol, 1993) and largely motivated by profits. However, some authors have introduced the concept of social entrepreneurs, who are motivated more so by social factors than profits alone to pursue various enterprises (Dees, 2007; see also Bornstein, 2004 and Nichols, 2006).

Furthermore, as a human resource, entrepreneurs are essential to achieving community economic development. The prowess of entrepreneurs in micro-enterprises

and the unique qualities and skills they bring to communities contributes to the stock of skills and knowledge available within a community. In addition to the economic benefits micro-enterprises bring in the form of income, economic activity and contributing to economic growth, the skills, knowledge, technology and innovation entrepreneurs bring to their communities enhances the human capital and asset base, which makes invaluable contributions to community development.

Women Micro-Entrepreneurs

The entrepreneurial prowess of women (poor women more specifically) in developing countries is a key asset in the social and economic advancement of the communities in which they live as they not only find ways and means of generating employment for themselves, but also for the benefit of other members of the community (OECD, 2004). As Thacker (2004-2005) mentions, poverty alleviation and women's empowerment are two sides of the same coin due to the fact that women tend to experience higher levels of poverty, particularly in the developing world, and also by virtue of their social roles and responsibility for the household's well-being.

Among many other reasons for women's increased involvement in micro-enterprises, it has been suggested that women engage in such ventures as a way of diversifying their means of securing an income for the household (King & McGrath, 1999). Their prominence in the informal sector, which has less barriers and restrictions, provides an easy means for earning an income or cash (Baud & Bruijne, 1993). Research showed that ownership of businesses by women increased dramatically with a decrease in

the size and formality of the small- and micro-enterprise economy (Carr, 1993). This meant that a higher proportion of women were represented in smaller sized enterprises and in the less formalised fields, mainly the informal sector. As well, women entrepreneurs were more prominent in rural areas where they catered to the basic rural needs such as the provision of basic foodstuffs, clothing, shelter, and household durables.

It was estimated that about three quarters of women all over the world lived in rural areas in which most rural workers were either self-employed or unpaid workers on family farms or enterprises (Bullock, 1994). Evidence suggested that there was an increase in the participation of women in non-farming economic activities as it provided an alternative means to support the household. According to Bullock (1994), non-farming activities were more prominent among landless women and also provided a supplementary income outside agriculture. The main challenges in rural employment for women were access to resources such as land, credit, sufficient markets, extension services, technical assistance, information and so on (Bullock, 1994). However, some evidence from a case study on small non-farm enterprises in Ethiopia suggests that the returns to such activities, particularly for women, may not always be high due to limited occupational options, despite the fact that women have much higher participation rates than men in non-farm enterprises, and that the enterprises relied on household labour and were small in size (Loening, Rijkers & Söderbom, 2008).

In addition, micro-enterprises were more attractive to women because of the fact that they have low barriers of entry or fewer requirements in that they needed little or minimal capital and training as well as allowed for the use of the skills women already

have. They also promoted flexibility in the nature of work, and made it easy to combine employment with domestic work and other responsibilities. However, that women have other domestic and employment responsibilities makes it difficult to expand the enterprise and, therefore, make a decent living from it because they lack the time to fully dedicate to ensuring the growth of the enterprise.

Carr (1993) found that most women entrepreneurs were either sole proprietors that use little or no hired labour or members of self-help groups or income generating groups, which generally worked on a part time basis. However, the nature of the activities in which women entrepreneurs engaged in were still limited to number of “traditional women’s” activities such as clothing, knitting, textiles, food processing, and so on. This lack of diversity in women’s entrepreneurial activities was attributed to the fact that activities were based on traditional domestic skills that are learned in the home and required little investments (i.e. machinery or physical infrastructure) to get started (Carr, 1993). Data in Carr’s research also suggested that on average women entrepreneurs engaged in activities of low risks that also yield low returns. Thus, few women made enough to reinvest back into the business in order to scale up the level of their activities. Compounding these setbacks was the lack of access to resources, like credit, training, and information. Women also lacked savings for equity to secure loans, physical capital to use as collateral on a loan, as well as access to land (especially in cases where land is allocated through men). Other identified barriers were lack of necessary documents or requirements for financial support, particularly in cases where women were uneducated and lacked the formal business or marketing skills, as well as had limited access to

knowledge of services and opportunities available (Carr, 1993). Also, lack of time to invest in such ventures because of other responsibilities made women more willing to undertake lower risk/return ventures that give them more flexibility. Uncertainty over whether their limited time and other responsibilities would permit them to fully engage in the small- and micro-enterprises also proved to be a barrier.

In more recent times, organizations like the Development Alternatives with Women for a New Era (DAWN) have noted that for the benefits of development to reach the most vulnerable members, development must start by seeing the world from women's perspective (Fonchingong, 2006). The positive impact of women's increased access to opportunities such as small loans and credit in areas such as Bangladesh through initiatives such as those provided by the Grameen Bank has been quite large on the poor, especially the rural poor. Studies have shown that these programmes have resulted in family members eating better and having improved nutrition due to the increased income and are also used for social investments in health, schools, or clothes (Tinker, 2000). Todd (1996) also observed that rural women most often functioned as the family's managers, so any benefits and improvements in their quality of life and income directly influenced that of the family. Investment in women (and women's activities), therefore, not only influenced their well being but also that of their families, communities and countries at large (Buvenic, Gwin & Bates, 1996).

More so, with the failure of the conventional development strategies centred on large-scale interventions (including income-generating programmes) and changing economic conditions since the 1980s, small- and micro-enterprises (SMEs) in both formal

and informal economies emerged as an alternative approach for achieving sustainable socio-economic development in the early 1990s. In light of this, it cannot go unrecognised that a majority of such enterprises are generated by women (Dignard & Havet, 1989). This would imply that by focusing attention on women's small- and micro-enterprises, the door to accelerated levels of social and economic activities and the equitable distribution of development benefits could be subsequently opened.

The improvement in women's economic circumstances has shown to enhance their situation. Entrepreneurial initiatives such as micro-enterprises provide an avenue for women to gain access to various resources, opportunities, information, support and technology to effectively promote change and development within their communities. As women have been actively involved in local, small-scale trade and market activities as a means of an earning income, such ventures provide an economic base to financially support themselves and their families. These economic ventures have also provided an additional income, and subsequently, economic empowerment, freedom and independence (House-Midamba & Ekechi, 1995). Hence, emphasis in the area of micro-credit provision for the creation of micro-enterprises as a means of fostering development has been geared towards and targeted at women not only because they constitute one of the most marginalized groups and would, thus, benefit the most from such programmes, but also under the assumption that women reap the most efficient results.

Given that it has been suggested that women who controlled cash surpluses were more likely to invest in the well-being of children and the household than those controlled by men, and that women were highly socially and economically excluded,

many micro-credit programs and schemes have been designed to target women (Cheston, 2006). This has been in order to promote women's economic empowerment and gender equality in access to services. This aspect of women's activities and the manner in which they empower women plays a necessary part in their ability to effectively foster community development. More so, it has also been argued that there is the need to increase gender sensitivity on the part of microfinance institutions (MFIs) targeting women to ensure gender equality (Mutalima, 2006). Nevertheless, despite the increased percentage of credit services targeting women worldwide, it remains essential for microfinance institutions to step beyond credit provision and understand the needs and circumstances of their clients as well as reflect the client base in management (Cheston, 2006).

In a critique questioning the poverty reduction capacity of micro-credit, Norwood (2005) identifies a few holes in an otherwise supposedly perfect bucket and highlights some intra-household factors that influence women's empowerment. The association of poverty to "living on less than \$1 a day" limits the definition of poverty to purely economic means and is blind to the other factors like access to health, life expectancy or even meeting daily dietary needs. In addition, it fails to deal with structural issues that create any form of inequality. For instance, the ability of micro-credit to truly empower women is possible in so far as the patriarchal or social systems that prevent empowerment allow it (See Izugbara, 2004). Likewise, high risks and costs still deter many microfinance institutions from lending to riskier clients like the poor or women. Where credit is given to women, the case may be that the burden of repaying a loan that

she has little control over (*vis à vis* her husband) is placed squarely on the women's shoulders. Lastly, that women use credit to start gendered enterprises already in place by competing entrepreneurs (eg. Tomato selling, basket weaving) limits clients, increases competition and further reduces profits. What Norwood brings to light is the fact that though certain initiatives like micro-credit can have beneficial effects on women's empowerment, there are also certain constraints and factors that have to be addressed in order to allow it to be truly empowering. This introduces the fact that Norwood's critiques highlight the fact that there are many sides to poverty reduction (much less poverty itself), and any approach that fails to recognise all aspects of it and its implications can be problematic.

We have discussed individual and community issues, and looked at the importance of groups and networks in community development. The power and gender dynamics within households can very well influence one's ability to make choices or change their current circumstances. Though an exploration of the various implications is necessary when looking at empowerment, an in-depth discussion here will be beyond the scope of this research. It is mentioned because intra-household dynamics are essential aspects of empowerment and change.

However, despite these challenges and drawbacks, it has been found that women, in general and in their capacity as entrepreneurs, make positive contributions to their communities. The next section shall, therefore, discuss briefly the role of women in community development. Women's work and productive activities have also made immense contributions to development. Women serve as a key component in the

production sphere, such that and in many parts of the developing world they are not only responsible for the production and processing of food and agriculture, but also serve as an active component of the labour force. As entrepreneurs, women also contribute to the economic development of communities through their provision of various goods and services. These activities are essential for a community's survival and overall well-being (particularly in the case of economic and social factors). Hence, women as entrepreneurs have strength in promoting community development not only in their economic activities, but also in their social assets as stewards of social networks and relations.

Women and Community Development

Literature has already established a broad spectrum of issues relating to women and development. Some of these issues include: the status of women in development (See Visvanathan, *et al*, 1997; Rathgeber, 1989; Razavi & Miller, 1995); the various contributions and roles women play in the achievement of national economic and social goals (Dixon-Mueller & Anker, 1988); the productive and reproductive roles of women in society and development (Momsen, 1991; Bullock, 1994; Boserup, 1989); the 'invisibility' of women's work (Abraham & Abraham, 1988), and; women's 'double burden' of maintaining both the household and securing an income for the family (Bullock, 1994), especially where the state's capacity to provide social support is drastically reduced (see Sparr, 1994; Commonwealth Secretariat, 1989; Afshar & Dennis, 1992; Feldman & Benería, 1992; Thomas-Emeagwali, 1994; Sadasivam, 1997). As pertinent as these issues are, an in-depth discussion of *all* of them will be well beyond the

scope and purpose of this study. I mention them briefly because this research is concerned, in part, with the role that women play in development as it focuses on the women micro-entrepreneurs. This study, however, focuses primarily on the entrepreneurial initiatives and social and community-oriented aspects of women's activities.

In relation to the literature, the main roles of women according to development theory have generally been categorised according to their reproductive and productive capacities of women in development (Momsen, 1991), in which their productive capacities have been associated with activities related to the work they do in both the economic and domestic spheres. In the case of women's reproductive capacities (generally termed 'reproduction') Momsen (1991) notes that reproduction is not only limited to women's biological functions, but also includes the social reproduction of the family unit and labour force. Momsen suggests three forms of reproduction: biological, social and that of the labour force. Social reproduction is known to refer to the care and maintenance of the household, including a wide range of tasks related to housework, food preparation, securing the education of young children and caring for the sick, though it is not limited to that alone. Women's reproductive responsibilities also expand to ensuring the reproduction of the labour force by making provision for the health, education and socialization of children, which is key to securing a capable and healthy work force in the future. Reproduction may also be considered to include the maintenance of the community as well as family life (Bullock, 1994). As Momsen (1991) argues, it also includes social management whereby women play the additional role of the maintaining

kinship linkages, developing of neighbourhood networks and carrying out religious, ceremonial and social obligations in the community.

The International Fund for Agricultural Development (IFAD) found that in many of their projects in rural areas women's groups and women's organisations proved very effective in giving women the collective power and influence to initiate change in their communities (2003). They found that self-help groups, savings and credit associations and production cooperatives enabled women to organise around various issues that affected their livelihoods. Particularly, the groups "allow[ed] women to make practical improvements in their households and communities, to benefit from solidarity of other members, to learn important skills and to gain confidence in their own abilities to change" (IFAD, 2003:13). Comparatively, it was found that the women's groups performed better in terms of community-level organisations than their male counterparts.

The report by IFAD noted from their experiences that for women's groups and organisations to act as agents of change in their households and communities in their fullest capacity, it was necessary to strengthen and improve their empowerment and well-being. Critical areas that they identified as needing much improvement to ensure women's empowerment were women's access to, control over and benefit from various productive assets, women's participation in decision-making in community affairs and their involvement in higher levels of politics, and women's increased access to rural infrastructure and services. Central to the successful implementation of these areas was building a strong support base among the men within the community since men had to be brought on board if the cultural and social structures that prevented the empowerment of

women were to be changed. Relating this to the purpose of this study we find that the ability of women micro-entrepreneurs to act within their communities as agents of change for community development lies in the extent to which they have the capacity and (or) have been empowered to do so.

In the past, empowerment has not only been associated with the concept of power and powerlessness (qtd in Lord & Hutchison, 1993), but has also been viewed as a *process*, much like community development. Accordingly, empowerment has been defined as “an interactive process through which people experience personal and social change, enabling them to take action to achieve influence over the organizations and institutions which affect their lives and the communities in which they live” (qtd. in Lord & Hutchison, 1993:3).

According to Kabeer (2000) a central aspect of women’s empowerment is engrained in power associated with the ability to make choices. Consequently, empowerment entails the process of change in which the ability to make a choice also “necessarily implies the possibility of alternatives” (28). The fact that many impoverished people suffer the plight of poverty and disempowered groups remain so has been tied to the fact that they often have limited alternative options to pursue given the circumstances that they face. Consequently, the power associated with the ability to make choices that were previously unavailable which have the potential to enable the process of change is central to the nature of empowerment.

Borrowing from the authors above (Lord & Hutchison, 1993; Kabeer, 2000; and IFAD, 2003), empowerment for the purpose of this study shall be defined as the process

of social-action that promotes the participation of people, groups, organisations, and communities that enables their ability to chose, define and pursue goals that enhance increased individual and community access, control and benefit from resources, political decision-making and efficacy, improved quality of community life, and social change. Given that this study is focused primarily on women micro-entrepreneur's capacity to foster community development, women's empowerment is viewed concerning its capacity to enable social change and women's level of *agency* within communities in relation to community development. Women's social ties and their role as the managers of social relations put them in a central position within their communities to act as agents of change and community development. This, coupled with the entrepreneurial prowess possessed by women micro-entrepreneurs increases their capacity to foster and make more substantial contributions to the development of their communities.

Thus, the ability of women to foster community development is evident not only in their roles as 'social reproducers' and their role in maintaining various forms of social relationships but also in their capacity as entrepreneurs and their potential to act as agents of change capable of mobilizing community resources and assets when empowered to do so.

Hypothesis

The activities in which women micro-entrepreneurs engage enhances community development through their entrepreneurial ventures which promotes and strengthens its asset-base. Women micro-entrepreneurs foster community development in three ways by:

contributing to the economic base of the community; increasing the various forms of capital in the community; and directly participating in the process of community development as agents capable of initiating community change and development.

Particularly, micro-entrepreneurship provides a means for increasing household incomes, generating employment and enhancing the provision of goods and services in communities, which are all vital economic resources and assets for communities. Increased household income through self-employment enhances the economic welfare of households in the community and increases their ability to consume items such as food, clothing, health care and education. It facilitates the economic empowerment of women entrepreneurs, all of which contributes to enhancing the quality of life and welfare of community members. Incomes earned by the women micro-entrepreneurs, therefore, become a key economic resource and capital asset for the household, and indirectly for the community. In addition to this, employment generated by women micro-entrepreneurs for themselves and community members strengthens the economic development of the community and helps to enhance community economic development.

Furthermore, community capital assets have been identified as a vital resource and (or) asset for enabling the process community development. The availability and combination of the various forms of capital assets (natural, human, financial, social, cultural, physical, political and so on) when strengthened has proven to help create successful, healthy and sustainable communities as well as enhanced their economic development (North Central Regional Centre for Rural Development (NCRCRD), 2008). Among all the assets available to a community, social capital in the form of assets

inherent in the social relationships as formal and informal associations and networks have been identified as central to asset-based community development approaches as they facilitate the very interactions that mobilize the other forms of community capital (like human capital, physical capital, financial capital, social capital, natural capital, etc) that can be further organized for community goals.

In relation to women's reproductive roles in society, the responsibilities and social relationships maintained by the women micro-entrepreneurs serves to further enhance the social capital of their communities. The personal or professional involvement of women micro-entrepreneurs in social networks and associations such as self-help groups, associations of mutual aid and collective action contribute towards the improvement of social safety nets available to themselves and community members by providing networks that can be relied on in times of difficulty.

Moreover, these associations and networks facilitate the improvement and transfer of skills, knowledge and training gained through business ventures which strengthens human capital within the community. Sen (1997) noted that the possession of human capital is not limited to a means for people to produce more and produce more efficiently, rather it gives people the capability to engage more fruitfully and *meaningfully* with the world, and most importantly gives people the capability to *change* the world (Bebbington, 1999:2022). By definition, human capital is created by changes in persons that bring about skills and capabilities that make them able to act in new ways (Coleman, 1988). These changes in skills and capabilities, or the development of them, can be very beneficial in the process of community development. This aspect of social

and human capital also facilitates women's involvement in community development processes.

Women micro-entrepreneurs' financial investment in the community through access to financial capital and other forms of financial support such as microfinance and micro-credit also creates more financial capital for the community that can be mobilized for community ends.

Lastly, women micro-entrepreneurs foster community development by directly participating in the process of community development by actively mobilizing community assets in the processes of community change. In particular, women micro-entrepreneurs act as agents of community development by initiating the process of community change and development through collective action and mutual social aid.

Consequently, the social ties and roles of women micro-entrepreneurs as the managers of social relations in association with women's role in social reproduction, coupled with their entrepreneurial prowess, place women micro-entrepreneurs in a strategic position that enables them to foster community development. Thus, women micro-entrepreneurs foster community development by enhancing the economic and social capitals of their communities, therefore, contributing to the asset-base of their communities which helps to promote community development.

METHODOLOGY

In order to determine if the hypothesis is valid, we need data on the ways that women micro-entrepreneurs allocate the incomes earned from their businesses – what

proportions are allocated to the welfare of the household and whether their income indirectly goes towards community ends. Furthermore, data on the environment in which the enterprises exist in terms of national policies and practices are also necessary in order to understand the context of micro-enterprises at a national and community level. An understanding of whether the women are involved in associations and networks, the purpose of these associations, how they benefit the women and their families, what they do for the community, whether they provide opportunities for training and information sharing among community members, or facilitate the formation of other types of community capital assets is also necessary. Lastly, information on the actual practice of community development within the context of national development policies is required to understand how women micro-entrepreneurs and micro-enterprises fit into community development and the nature of policies and programmes available to them.

This research uses a qualitative research approach in that this study uses the life experiences and stories of women micro-entrepreneurs, community development workers and staff of various organisations as evidence to establish exactly how women micro-entrepreneurs contribute to community development. Qualitative approaches help provide more in-depth data that gives sufficient insight and allows for the further exploration into the lives of the women micro-entrepreneurs and the experiences of staff members. Qualitative research methods allow researchers to gain a richness and texture of data that quantitative methodology cannot provide (Neuman, 2006). Using qualitative approaches allows probing into more nuanced and detailed information and gives more elaborate data on an issue. As this research aims at analysing not only the relationships between women

in micro-enterprises (women micro-entrepreneurs) and community development, but also gain a broad understanding of the issues and factors influencing how and whether this process takes place, the characteristics of qualitative research allows further insight into the depth of the real issues and further enables the conceptualisation and 'operationalisation' of the given theoretical framework (Neuman, 2006; Berg, 2007) as discussed above.

Included in the study are a group interview, numerous interviews with members of women's groups consisting of micro-entrepreneurs and staff of key organisations working in microfinance and community development organisations in Ghana. This research uses a case study methodology set in Ghana, West Africa. The use of a case study presents a better perspective of the extent to which women micro-entrepreneurs play a role in fostering community development within the Ghanaian context.

Gathering information on the type of economic activities, community development processes and the specific roles and activities of women entrepreneurs in their communities was necessary to set the background for the study. Abokobi in the Greater Accra Region (about 27 km north of Accra, the capital of Ghana) and Kumasi in the Ashanti Region (about 250 km northeast of Accra) were selected as the two communities for the case study based on the ability to gain access to women entrepreneurs through microfinance institution and National Board for Small Scale Industries (NBSSI) through the recommendation of staff and field workers. Both Abokobi and Kumasi are urban/peri-urban.

Interviews were done with various women micro-entrepreneurs in Abokobi in the Greater Accra Region and Kumasi in the Ashanti Region and staff of various microfinance institutions (MFIs), community development organisations and organizations that provide business support to and work with women micro-entrepreneurs. Background information on both communities about the of the type of activities, main livelihoods and modes of employment are gathered through interviews with staff of community development organisations, online government documents from government websites, statistics from microfinance institutions and the Ghana Living Standards Surveys (GLSS) and online sources were conducted in order to set the foundation of the case study.

Since credit programmes have emerged as vital components for both micro-enterprise and community development initiatives, the women micro-entrepreneurs selected for interviews were all members of credit groups in Abokobi and Kumasi. Individual and group interviews with women micro-entrepreneurs were conducted to get detailed information about the various ways they felt their enterprises benefitted themselves, their households and their communities as well as the types of economic activities they are engaged in. Interviews also provide information on skill development, training and education and access to credit and other forms of financial resources. For data assessing whether women micro-entrepreneurs enhanced social networks, participant observation and interviews with women micro-entrepreneurs that are part of some form of an association (self-help or mutual aid credit groups) were conducted. The women micro-entrepreneurs interviewed in this study were identified through microfinance

institutions and the credit groups that they were members of. One member of staff was present on site during interviews to help establish the relationship with women micro-entrepreneurs and helped through the interviewing process by conducting some interviews as well as translating where there was a language barrier. One set of interviews were conducted at the farm where women were working to accommodate their schedule and limit any inconveniences. Interviews were done in local languages in either *Fanti, Twi* or *Ga*.

A total of 24 women entrepreneurs from three different credit groups were interviewed at Abokobi. The pre-test interviews were conducted to test the language and manner in which the questions were framed. Semi-structured questions are used to find out more about their entrepreneurial activities, income and what they are used for, the type of support they get as entrepreneurs and members of the group, background information and their activities within the community.

Participants in Kumasi were contacted and identified through contacts at the Kumasi section of the National Board for Small Scale Industries (NBSSI). Women interviewed in Kumasi were all members of the Kumasi branch of the Ghana Association of Women Entrepreneurs (GAWE). A group interview with the 14 – 15 members present ensued to gather general information. The group interviews with the women micro-entrepreneurs in Kumasi allowed getting information from more people within a short period of time. The individual interviews with members provided more nuanced data. Participants were asked questions pertaining to their association with these groups as well as some of the benefits they have gotten as a result of being part of the membership.

Questions pertaining to the contribution these groups make to the community at large were also asked. Such information would help assess the impact of such social groups and networks and how they help the micro-entrepreneurs in their activities and affect the larger community. Following the group interview, 7 volunteers willing to give their stories and provide more detailed information came forward for individual interviews.

To give more detail of the women micro-entrepreneur's experiences in the communities, data from sources who have had firsthand experiences working with women and (or) working in community development initiatives for many years helped give a better understanding of the women's stories as a point of comparison for triangulation. Open-ended questions were used in interviews with staff of microfinance institutions (Microfinance and Small Loans Centre (MASLOC), Ghana Microfinance Institutions Network (GHAMFIN), Social Investment Fund (SIF) and ENOWID); the National Board for Small Scale Industries (NBSSI) - which provides support to micro- and small-enterprises; and community development institutions and organisations (the Community-Based Rural Development Project (CBRDP), Department of Community Development and People's Dialogue) helped give further insight into the findings from the experiences of the women micro-entrepreneurs interviewed. The process of piecing together various sources of information to get a clearer more accurate picture and validate or cross check data that has been termed bricolage was also used (Denzin and Lincoln, 1998). In addition, project reports, programme documents and interviews with staff from micro-finance organisations (mainly ENOWID and the Ghana Microfinance Institutions Network) and the National Board for Small Scale Industries are used to establish the kind

of support, training and skill development programmes which are offered to micro-enterprise owners. All of the names presented in the case study were changed to protect the identity of the participants and pictures were taken and consent forms signed or marked with the thumb where the participant was unable to write.

Data was gathered on the work that government and non-government agencies are doing in the area of community development, how they are going about achieving community development and the processes or strategies used, as well as the nature of the kind of institutional and financial support that are in place for community development initiatives in order to better understand the practice of community development in Ghana. This information was sought from online reports, government policy papers, and interviews with staff and project managers working in community development at the Department of Community Development for the Government of Ghana, the Community-Based Rural Development Project (CBRDP) of the Ministry of Local Government, Rural Development and Environment, and the Social Investment Fund (SIF),

To establish that micro-enterprises can indeed serve as a poverty alleviating tool in Ghana, data on the support mechanism for the micro-enterprise sector in Ghana (the services available to micro-entrepreneurs, the criteria used to access such support, who provides it, micro-credit and how it helps micro-entrepreneurs and issues surrounding its use and access, etc) was sought from the Micro and Small Loans Centre, the National Board for Small-Scale Industries, the Community-Based Rural Development Project of the Ministry of Local Government, Rural Development and Environment, and the Social Investment Fund through informal interviews with staff and information from various

reports and documents. Reports and statistics from Micro and Small Loans Centre (MASLOC) and the Ghana Microfinance Institutions Network (GHAMFIN) provided data on the activities that micro-entrepreneurs are engaged broken down into types of activities, size, and by gender. Government documents and statistics were also acquired. This data was helpful in understanding the micro-enterprise sector in Ghana, and the proportion of economic activities dominated by women entrepreneurs.

In addition to that, it was necessary to gather data on the role that women play in community development in order to help shed some light on the validity of the proposed hypothesis. Informal informational interviews with staff of micro-finance organisations lending to women, and staff working with women entrepreneurs and in community development initiatives at ENOWID, Social Investment Fund, Ghana Microfinance Institutions Network, Freedom from Hunger, the Community-Based Rural Development Project and People's Dialogue were conducted asking for examples from their experiences where women were involved in community development activities.

Data on the actual process of community development in terms of the stakeholders involved, the level at which decisions concerning development initiatives in the community were made and if the decision-making process was highly collaborative and involved groups within the community and who are involved in the implementation of community projects and development initiatives was gathered from interviews with staff of local Community Development Department, official government documents from the government website and online documents, reports and information on development

plans and initiatives at the national, regional, district and municipal levels of the communities involved in the study.

Lastly, data on the impact of micro-enterprises on the economy and communities was sought from community development organisations, mainly the Community-Based Rural Development Project, Social Investment Fund and assorted government and project reports. Interviews with staff of National Board for Small Scale Industries, ENOWID, Ghana Microfinance Institutions Network, People's Dialogue on Human Settlements (People's Dialogue) and a community development project manager from the Department of Community Development (staff of organisations working with micro-enterprise/entrepreneurs within communities) gave additional information on how micro-enterprises/entrepreneurs contribute towards the financial base of the communities in which they work.

To analyse the role of women micro-entrepreneurs in the development of their communities, the data gathered was then assessed using indicators from the asset-based development framework. As the main capitals that make up a community's assets are human, physical, social, financial and natural, the women entrepreneurs were assessed based on whether they contributed to the creation or enhancement of human, social and financial capital assets as well as various components of community economic development. Parts of the community economic development (CED) framework were used to analyse the findings to assess the role of women micro-entrepreneurs in fostering community development in Ghana.

For the remainder of the thesis, Chapter Two provides an overview of Ghana's development and community development trajectory outlining the various plans and strategies pursued from the 1950s - 2000. The second chapter goes on to discuss the current macro-economic context for micro-enterprise initiatives in Ghana, followed by a discussion of community development strategies being pursued in the past decade. The fourth and final section addressed micro-credit initiatives as part of community development programmes.

Chapter Three first presents background information on the case study communities, Abokobi and Kumasi, where women micro-entrepreneurs were interviewed. This is followed by a thematic discussion of the research data and responses from various individual and group interviews with women micro-entrepreneurs and key contacts in community development and micro-finance organisations. Chapter Four concludes that women micro-entrepreneurs did contribute to community development by enhancing the economic and capital base of communities. However, their capacity to actively engage in the process of community development was limited by their being involved in programmes in their capacity as beneficiaries rather than agents of social change.

CHAPTER TWO

GHANA'S DEVELOPMENT STRATEGIES: A LOOK AT INITIATIVES FOR MICRO-ENTERPRISES AND COMMUNITY DEVELOPMENT APPROACHES

Introduction

This chapter sets the background and context for this research by giving a brief historical overview of Ghana's development strategies in relation to the progression of various community development initiatives and programmes. This is done by outlining the policies in place for micro-enterprise initiatives, by discussing the nature of community development strategies and how micro-credit has emerged as a prominent part of community development programming. This will set the larger context for the case study in Ghana by address issues relating community development from the perspective of national approaches and policies.

As Ghana's development trajectory has taken it through a myriad of policies based on varying theories since independence in 1957, the country has tried to attain development and socio-economic stability at both a national and community level. These have included the first long-term development plan drafted the by former British colony in the 1920s (the 7-year Guggisberg Plan) which focused on transportation and infrastructure and social service institutions like health and education (Bourret, 1960; Republic of Ghana, 2005). Subsequent development policy plans and programmes implemented on a national level before the 1980s have included: the First Ten Year Development Plan (later condensed into a Five-Year plan, 1951 – 1956); the

Consolidated Development Plan (1957 – 1959); the Second Development Plan (1959 – 1964); the Seven-Year Development Plan 1963/64 – 1969/70); the Two-Year Development Plan (1968/69 – 1969/70); One-Year Development Plan (July 1970 – June 1971); and the Five-Year Development Plan (1975/76 – 1979/1980) (Vordzorgbe & Caiquo, 2001). These strategies had the main objectives of establishing strong progressive societies and economies and improving the well-being of Ghanaians; reducing poverty and facilitating an equitable income distribution; improving access to education, health and housing as well as reducing the level and impact of unemployment; stimulating economic growth, improving agriculture and promoting industrialization; and enhancing human, rural and urban development (Dzidonu, 2003). These are further elaborated below.

Despite the different strategies implemented over the years, community development and aspects of community development programmes have always been an integral part of development policies and planning over the years. More specifically, community development programmes have corresponded with the current national development socio-economic objectives. In accordance with the recent Growth and Poverty Reduction Strategy (GPRS II, 2006 – 2009), community development initiatives focus on poverty reduction which aims to improve the quality of life of beneficiaries in communities and increase their capacity to help themselves secure livelihoods through their own efforts.

Hence, the objective of this chapter is to highlight how community development has been tied to the various national development strategies in one way or another and

how micro-credit has emerged as a leading tool to support micro-entrepreneurs as part of community development programmes. This chapter, therefore, breaks the discussion into the following sub-sections: (i) Development Strategies and Community Development: 1950s – 2000; (iii) Macro-Economic Context for Micro-Enterprise Initiatives; (ii) Current Community Development Strategies; and, (iv) Micro-Credit and Community Development in Ghana. This is followed by the conclusion for the chapter.

Development Strategies and Community Development: 1950s – 2000

At the inauguration the First Ten-Year Development Plan (1951 – 1959), the future of the Gold Coast (soon to be the independent state of Ghana) looked very bright. Blessed with a booming economy supported by cocoa which accounted for as much as 70 per cent of the Gold Coast's export earnings, the massive revenue reserves made it possible to pursue a highly ambitious Ten-year development plan. The objectives of the plan were to improve basic services rather than just focusing on revenue-producing projects like previous plans. Services included electricity, water, transportation and communication, educational and medical services, housing and agriculture. In agriculture, additional emphasis was made on improving food crops for local consumption as well as the exploration of alternative export crops in the hope of curbing reliance on cocoa alone (Bourret, 1960). The 10-year plan was soon compressed into a 5-year plan and completed in 1956.

Under the First Ten-Year Development Plan, community development programmes were carried out with, and by, the local communities such that local

community members were recruited to keep community development processes going. Voluntary action and self-help proved vital to the success of these strategies, as well as expansive (financial) support from government departments and institutions. In addition, local communities were highly encouraged to participate in the process of identifying their needs and helping to meet them while nurturing local leadership and increasing the capacity of the communities over time (Abloh & Ameyaw, 1997). Between 1951 and 1957 the Department of Social Welfare and Community Development initiated five major programmes in: (i) adult literacy; (ii) women's home economics; (iii) self-help village projects; (iv) extension campaigns; and (v) training (Abloh & Ameyaw, 1997).

The adult literacy programme made efficient use of enthusiastic volunteers in communities. Educated volunteers within villages (teachers, clerks and store keepers capable of reading, writing, and doing simple mathematics) were recruited to act as volunteer teachers. The Community Development department staff then trained these volunteers through various teaching methods such as one-day school sessions, bookmobiles, library services, weekend seminars and advertisements. Along with this, education and learning was encouraged among the local masses using mobile cinema vans. The women and home economics programmes made use of similar techniques to train of female staff and volunteers. The objective was to develop basic hygiene and skills among young adults and young women. As part of Women and Home Economics initiative, vocational programmes were started to promote skills development among young girls. Also, physical infrastructure like village halls built through communal

efforts were transformed into day nurseries to allow mothers a place to leave children while out farming or working in their trades (Abloh & Ameyaw, 1997).

In addition to the above, self-help village programmes were initiated to meet the need for community facilities and services such as schools, clinics and water tanks. In urban areas, welfare services like day nurseries, youth clubs and community centres were also encouraged (Bourret, 1960). Government institutions worked in partnership with self-help groups through technical assistance from the Community Development department for a small fee (qtd. in Campfens, 1997). These self-help programmes proved to be the foundation of community development practices and varied depending on the needs of the communities, as well as by region (Abloh & Ameyaw, 1997). Between the years 1953 and independence in 1957, government estimates showed that completed village projects varied across the years but increased from 386 to 1,210, as shown below.

Table 2.1: Village Projects Completed (1953 – 1957)

Year	1953	1954	1955	1956	1957
No. of Village Projects	386	1,499	844	1,016	1,210

Data from: Abloh & Ameyaw, 1997:284.

Extension programmes were designed to help local communities improve their general well-being through their own efforts (qtd. in Campfens, 1997) by teaching communities various means of improving their ways of living. The extension campaign programmes allowed the dissemination of information on new and improved technologies and techniques in both farming and production. Extension campaigns covered a variety of issues. Examples were the tax campaigns in 1954 (“Pay your rates and develop your

community”), the agri-campaign in 1955 against cocoa pests, the hygiene campaign against bilharzias disease, a roof loan/housing campaign in 1956 and a land resettlement campaign in 1957 (Abloh & Ameyaw, 1997). Lastly, in order to support other programmes and to ensure the availability of qualified personnel to train community members, training programmes involved both the staff of the Community Development department and volunteer leaders (Abloh & Ameyaw, 1997). These expansive national programmes were possible as the country was blessed with a very prosperous economy in its pre-independence days. The nature of these early programmes have not only laid the foundation, but also set the criteria for many community development practices in place today.

Immediately after independence, however, community development operations were moved from the Department of Social Welfare and Community Development to the Ministry of Labour and Social Welfare. Significant amounts of resources were allocated to social welfare benefits such as free or highly subsidised education, health and housing as part of the development agenda (Pellow and Chazan, 1986; Hutchful, 2002). Despite the strength of community development programmes and the economic promise of the country prior to independence, it was not long until socio-economic conditions began to falter. Policies centred on industrialisation invested heavily in areas like road, rail and harbour improvements and the extension of water and power supplies required by the new emerging industries. The most infamous of the expansive investments in industrialisation projects in the 1950s was the Volta River Project. The objective of the project was to help reduce dependence on the export of cocoa by developing other

industries. Primarily, the Volta River Project consisted of a dam and hydro-electric power plant that was meant to generate power for a large-scale aluminium industry as well as electricity for other purposes (Bourret, 1960). The project required large investments of capital and soon run down national reserves.

In 1964, the Seven-Year Plan for National Reconstruction and Development (1963/63 – 1969/70) was implemented with the aim of implementing a “socialist policy of economic development based on a programme of ‘work and happiness’ under which the state, as the leading sector of the economy, would promote, directly and indirectly, the creation of full employment and the economic well-being of all Ghanaians” (Vordzorgbe & Caiquo, 2001:48). Key objectives set in the Plan for National Reconstruction and Development were: (i) the acceleration of economic growth; (ii) the initiation of the socialist transformation of the economy; and (iii) the removal of all vestiges of colonial structure of the economy. The Plan included provisions for the role of the non-government sector, specific programmes for various sectors (agriculture, industry and mining, infrastructure, education, manpower and employment, housing and health), the Volta River Project, and public administration. Among other things the Plan also included the strategy for foreign trade and payments, ways of financing, implementation and management. However, the full completion of the Plan was curtailed by the military coup three years into its implementation in 1966.

Over the long run, these policies proved detrimental as the high cost of many nationalist programmes depleted the country’s external reserves significantly. Between the years 1957 and 1966 external reserves fell from US\$ 296 million to a deficit of US\$

391 million (Aryeetey and Fosu, 2001) as it emptied state coffers much faster than the government was capable of generating (Pellow and Chazan, 1986). Though the policies had a beneficial social effect of an impressive education and health record at the time (Pellow and Chazan, 1986), economic cost of those policies were a large foreign debt burden of as much as US\$ 1 billion (Konadu-Agyemang, 2003).

Later governments pursued development policies that culminated into implementation of IMF-sponsored monetary reforms, the privatisation of national assets, the liberalisation of the external sector as well as massive deregulation and the devaluation of the Cedi and resulted further in the rapid deterioration of the economy (Hutchful, 2002; Aryeetey and Fosu, 2001). These policies in the late 1960s and early 1970s emphasised the private sector, agriculture and rural development with a more capitalist mode of interest. Liberalised imports further increased the country's import bill, such that between 1969 and 1972 alone the country accumulated a debt bill equal to that accrued during Nkrumah's nine-year term (Pellow and Chazan, 1986).

Given the dismal state of affairs and rising debt bill in the early 1970s, national policies shifted attention to focusing on domestic resources and the stimulation of local economies. Import restrictions and controls were implemented as half of Ghana's food and raw materials were imported - despite the fact that the country had both the natural and human resources to produce them internally (Pellow and Chazan, 1986). During this time, the Department of Community Development (placed in charge of community development programmes) was moved to function under the mandate of the Ministry of Labour, Social Welfare and Community Development during the rule of the National

Redemption Council (NRC) government in 1972. The objective was to reorganize so that efforts to alleviate poverty, disease and apathy could be better co-ordinated in the wake of serious socio-economic decline (Abloh & Ameyaw, 1997).

Faced with the discouraging state of the economy, the NRC promoted a series of initiatives through programmes such as Operation Feed Your Self and Operation Free the Industries (Abloh & Ameyaw, 1997; Pellow & Chazan, 1986). Community development programmes regained their popularity during this time as the NRC heavily promoted self-reliance. Education and awareness campaigns in support of these initiatives were promoted throughout the country by the department of Community Development (Abloh & Ameyaw, 1997). These self-sufficiency campaigns were launched in an attempt to curb the importation of basic food commodities and encourage agricultural production in communities in both rural and urban localities. Civilian contributions and participation in development and community development became essential for the nation's socio-economic well-being and vital in the survival of the national economy.

Since then, Ghana's development trajectory experienced economic reforms in the hope of improving the country's economic conditions and infrastructure in the 1980s and 1990s under various Economic Recovery Programmes (ERPs). Reforms included monetary and fiscal controls, the privatization of national resources, the reduction of trade barriers, market deregulation, the restructuring of economic institutions, and mass investment in infrastructure to attract foreign investments. Ghana initiated a series of Economic Recovery Programmes (ERPs) under the direction of the IMF and World Bank during the 1980s and early 1990s. The ERP I (1983 – 1986) focused on exchange rate

reform, price controls, monetary and fiscal policies, export sector rehabilitation and public sector investment. ERP II (1987 – 1989) focused on structural and institutional reform of key sectors (financial sectors, state enterprises, education and civil service) as well as Program of Action to Mitigate the Social Cost of Adjustment (PAMSCAD). The ERP III implemented in 1993 moved from economic recovery to accelerated growth through sustainable development and poverty reduction through private sector development (Ayee, 2007).

At the instigation of the Provisional National Defence Council (PNDC) government in 1981, community development became incorporated into the Ministry of Local Government. The logic was to bring together departments that promoted local development to enable local people to have more input in decision-making and benefit more directly (Abloh & Ameyaw, 1997). Regional, Municipal and District level administrations were given decision-making power and ownership of all activities. This continued at a more localized level throughout the 1990s in which development initiatives, particularly those related to community development, became highly decentralised. Community development programmes during this period, therefore, became more ‘bottom-up’ in structure, but still benefited from support at the national level. The purpose was to encourage the participation of people in local communities by increasing their voice and involvement in the very processes and projects that were aimed to benefit them.

Development initiatives focused on poverty reduction such as the *Ghana - Vision 2020: The First Step, 1996 – 2000*, the *Ghana - Vision 2020: The First Medium-Term*

Development Plan (1997 – 2000), and the *Ghana Poverty Reduction Strategy (2002 – 2004)* aimed to improve the well-being of both the national economy and Ghanaians in order to facilitate the transformation of Ghana to a middle-income country by reaching all corners of the social and macro-economy. Key areas included sustainable human and private-sector development, rural and urban development, agriculture and support for vulnerable and excluded social groups (Dzidonu, 2003; Ayee, 2007).

Currently, Ghana's economy has been growing gradually over the past number of the years. Ghana has been able to achieve an average GDP growth rate of 5.5 per cent over the past five years, rising from 3.7 per cent in 2000 to 6.3 per cent in 2007 (Government of Ghana Budget Statement, 2008). It reached the completion point of the Heavily Indebted Poor Country (HIPC) initiative under the International Monetary Fund (IMF) and World Bank (WB) in 2004, enabling the country to qualify for relief from a hefty debt burden⁹ it had accumulated over the years.

Though there was much debate over Ghana's signing onto the initiative in 2001, the Government of Ghana (GoG) argued that its ability to engage in poverty reduction and economic development would be rendered ineffective given the debt burden (Osei & Quartey, 2001), which pulled resources away from vital sectors such as health and education, and further crippled the country's development objectives. However, the country's debt burden has been steadily decreasing as a result of the initiative and about 20 per cent of the HIPC debt relief has been allocated towards reducing domestic debts. The remaining 80 per cent has gone towards supporting various development initiatives

⁹ In 1998, Ghana had a debt burden of US\$ 3.8 billion representing 187 per cent of exports and 51 per cent of GNP at that time (Osei & Quartey, 2001)

(Government of Ghana, 2007). Resources retained through the debt-relief programme have also been invested in “the implementation of activities aimed at reducing poverty and improving the economic and social conditions of Ghanaians” (Government of Ghana, 2007: 86 – 87) through various Ministries, Departments and Agencies (MDAs) and Metropolitan, Municipal and District Assemblies (MMDAs).

The Current Macro-Economic Context for Micro-Enterprise Initiatives

As part of the Growth and Poverty Reduction Strategy 2006 – 2009 (hereafter GPRS II) Ghana has set a strategic goal to become a middle-income country by the year 2015. The GPRS II is anchored on the following four fundamental strategic pillars: i) continued macroeconomic stability (e.g. the provision of finance and credit to smaller (riskier) enterprises, securing tax revenues and controlling inflation); ii) accelerated private sector-led growth (e.g. access to capital, supporting technological innovation and entrepreneurship, promoting gender equality in employment opportunities and provision of necessary infrastructure and services); iii) vigorous human resource development (e.g. the quality provision and access to health and education); and lastly, iv) good governance and civic responsibility (e.g. enhancing decentralisation, empowering women and promoting civil responsibility). These pillars are equally relevant in that they each influence the capacity of micro-entrepreneurs generally and women micro-entrepreneurs in fostering development at the community level in one way or another. This is particularly important because the national policies in place directly or indirectly affect

the success of micro-enterprises in general and the ability of entrepreneurs to participate effectively in their communities.

The external environment created by the state help establish the parameters that either enable or prevent enterprises from thriving or going out of business. Macroeconomic policies govern and promote the provision of finance and credit to smaller, riskier enterprises and control inflation, which can harm micro-enterprises. They also help ensure national revenue from sources like taxes from all sectors (including the informal sector) go towards financing development initiatives.

Under the previous national strategy, the Ghana Poverty Reduction Strategy issued in 2003 (the GPRS I), Ghana's National Development programmes addressed the anti-poverty objectives prescribed by the United Nations' Millennium Development Goals (MDGs). The GPRS II, however, takes the goals set in the GPRS I a step further to include objectives aimed at promoting economic growth in addition to addressing the targets set by the MDGs. Thus, the GPRS II emphasises the "implementation of growth-inducing policies and programmes which have the potential to support wealth creation and sustainable poverty reduction" (GPRS II, 2005: xxi). In essence, the current strategy promotes development pushed by the agricultural sector¹⁰ in the medium term, and the industrial and other sectors over the long term. This does not, however, take away from the fact that the private sector remains promoted as the backbone of the economy in current national strategies. As a reflection of this, community development projects make

¹⁰ The GPRS II is strategically focused on the agricultural sector to complement the fact that it is by far the largest employer of the working population. It must be noted that the GPRS II aims to promote the modernisation of the agricultural sector and agro-based/processing industries through advancements in manpower training and the application of research, science and technology.

it a point to involve the private sector so as to achieve their goals. Many projects have partnered with private sector institutions in the implementation of community development projects as well as promoted the initiatives of various forms of business ventures by civil society in the private sector (of which a large share is comprised of micro-enterprises).

The micro-enterprise sector accounts for a fairly large share of economic activities. In Ghana, a greater proportion the employed population are engaged in small enterprises as self-employed sole proprietors, with no additional employees. 70 per cent of enterprises in Ghana are micro, having less than 5 employees and it is estimated that about half of Ghana's households are engaged in non-farm productive enterprises (Government of Ghana, 2003). The 2000 government census revealed that 67.6 per cent of the economically active population were self-employed, with no employees. These included people owning their own enterprises and working for themselves but did not employ any additional workers. Most of these activities were in farming (small-scale, family-based subsistence farming), fishing, trade (shopkeepers, sellers, retailers, hawkers, etc); skilled industries (carpenters, hairdressers, mechanics, etc) and those in public transport and *tro tro* or taxi drivers, and market women (Ghana Statistical Services, 2002). In addition to this, the informal economy accounted for the largest proportion of the economically active population, engaging as much as 80.4 per cent of the work force (Ghana Statistical Services, 2002).

Like many developing countries, the informal economy often accounts for large amounts of the economically active population which are a key section in the backbone

of national development. Authors have argued that the structural adjustment programs (SAPs) of the 1980s, aimed at helping countries climb out of their state of economic crisis and underdevelopment led to the increase of poverty levels and undermined, rather than supported, the development process (Chossudovsky 1997; Fine, 1998). However, though there is a large percentage of economic activities taking place within the informal sector of many developing economies, most of these activities and initiatives are dominated by the lower income groups who usually lack the opportunities or skills and training to enter into the formal sector.

In most cases, the informal sector is generally taken to refer to any business or enterprise that is not formally registered with a national (or local government) or protected by any legal or regulatory framework and are subject to high degrees of vulnerability (ILO, 2002; United Nations, 1996). In recent times, the term ‘informal economy’ has replaced the term ‘informal sector’ and come to be widely used to encompass the expanding and increasingly diverse group of workers and enterprises in both rural and urban areas that operate informally (ILO, 2002).

The ILO first introduced the term ‘informal sector’ in the 1970s to refer mainly to survival activities of those working in the marginal or peripheral agents of the economy (ILO, 2002). In a report of the Director-General to the International Labour Conference in 1991 the informal sector was defined as the following:

“very small-scale units producing and distributing goods and services, and consisting largely of independent, self-employed producers in urban [and rural] areas of developing countries, some of whom also employ family labour and/or a few hired workers or

apprentices; which operate with very little capital, or none at all; which utilize a low level of technology and skills; which therefore operate at a low level of productivity; and which generally provide very low and irregular incomes and highly unstable employment to those who work in it” (ILO, 1991, cited in ILO, 2002:4).

Data has suggested that informal work in various countries in Africa accounts for roughly 80 per cent of non-agricultural employment, over 60 per cent of urban employment and over 90 per cent of new jobs over the past decade or so (Charmes in WIEGO, 2000)¹¹.

In Ghana, women have had the tendency of dominating informal non-agricultural employment activities. Heintz (2005) found that when broken down by gender, women made up a larger percentage of the employed population¹² constituting as much as 53.3 per cent. However, gender disparities were very apparent among non-agricultural, informal self-employed workers. Here, women accounted for 20 per cent (one-fifth) of total employment compared to 7.4 per cent among men in the same category. Out of these figures, 19.2 per cent of women and 6.6 per cent of men were workers that worked on their own account. Women’s unpaid family work accounted for approximately 11 per cent (1.3 per cent in non-agricultural employment and approximately 10 per cent in agricultural employment) as compared to an estimated 4.4 per cent of men in similar work. Men greatly dominated employment in agriculture, especially in the informal sector. 22.2 per cent of self-employed informal workers in agriculture were men, compared to 16.3 per cent of women. However, women’s activities in business had the

¹¹ For more data on contribution of informal sector in Africa see also Charmes, 1998 & 2000

¹² The Ghanaian working population is classified as persons aged 15 and over.

tendency of being concentrated in the lower end of the business spectrum, especially in regards to micro-enterprises and it has been suggested that they operate two-thirds of non-agricultural household businesses (Ministry of Private Sector Development, 2003).

Community Development Strategies

In past decade or so, the practice of community development has changed to incorporate a multitude of partners and strategies. In Ghana, community development has usually involved interactions between many differing institutions that act as mediators between the state and community groups. These interactions have, more often than not, been in the form of partnerships created for the implementation of specific community development projects. It has been argued that prevailing socio-economic conditions (poverty, economic difficulties and disease) recently encouraged an increasing number of associations, groups and NGOs in Ghana to undertake a more active role in community development, particularly at the localized levels. These institutions have included women's' groups, producers' and traders' associations, environmental organisations, and church groups. They have mostly served to empower the poor and marginalized. These institutions also helped develop intermediate organisations based within the communities that have been equipped with a better understanding of localized issues and realities (Ameyaw, 1997).

Under the current GPRS II (2006 – 2009), the practice of, and types of community development programmes in Ghana have gradually corresponded with current national socio-economic objectives set by the state. Given that the state sets the

direction of the economy it has contributed to the creation of what can be referred to as a 'poverty reduction – community development' nexus in Ghana. Poverty reduction has been a recurring theme in Ghanaian development and is the driving force behind many community development initiatives such that community development in Ghana is almost becoming synonymous with poverty reduction. Consequently, community development has expanded to now incorporate measures that tackle poverty and has been streamlined with the established national goals.

Presently, efforts are made not only to improve the quality of life of beneficiaries in communities, but also to increase their capacity to help themselves and secure livelihoods through their own efforts. As a part of this, many projects have focused on developing the economic base of communities as a foundation for community development. Thus, the practice of community economic development has been an integral part of community development in Ghana. Various government and non-government income-generating and job creation schemes, and recently, an explosion of microfinance and micro-credit operations are now common practice. These, and a myriad of informal systems based on self-help and mutual aid, are setting the base for community development and community economic development. The recognition of the need to include and target poor and marginalized groups and provide them with support has helped improve the previously limited reach of such programs, though there is still more room for improvement.

As such, the Community-Based Rural Development Project (CBRDP), established in 2004 under the Ministry of Local Government, Rural Development &

Environment and the Ghana Poverty Reduction Project/Social Investment Fund (GPRP/SIF) are examples of government departments and institutions that implement national policies focused on poverty reduction and community development. The CBRDP was created with the support and financing from the World Bank and serves as one of the main vehicles for the implementation of the Ghana Poverty Reduction Strategy (GPRS) adopted in 2003. Its programming includes institutional strengthening and capacity building of rural communities and institutions, the provision of infrastructure for agriculture (the prominent sector in rural areas), rural enterprise development, infrastructure for social and human development, community-based natural resource management, and micro-credit (CBRDP, 2006). This initiative aims to reduce poverty and enhance the quality of life of beneficiary rural communities by improving their productive assets, rural infrastructure and access to key support services from both private and public sources (World Bank, 2003).

The CBRDP facilitates the interaction of both public and private sources in the delivery of their services. Through its three main objectives, the CBRDP promotes and supports community development initiatives by increasing the capacity of rural populations (where poverty tends to be more prominent) to enhance their quality of life. The three main objectives include: (i) building and strengthening the capacities of national, regional, district, area councils and community levels to deliver services and managing resources; (ii) transferring technical and financial resources for development of infrastructure and income generating activities managed and maintained by rural communities for their economic and social wellbeing; and, (iii) promoting the

convergence of government decentralisation efforts in accordance with the National Decentralisation Action Plan (CBRDP, 2006).

The GPRP/SIF programme, on the other hand, established in 1998, sets an overarching strategy for localized development initiatives aimed at both rural and urban communities. It performs its functions through its three components, primarily the: (a) Community Outreach and Poverty Monitoring, (b) the Social Investment Fund (SIF), and (c) Project Management and Coordination components. The first and third components serve as auxiliary sections that provide support and facilitate the functions of the SIF. Formed originally in response to the negative consequences of the Structural Adjustment Programmes (SAPs) and the Programme for the Mitigation of the Social Cost of Adjustment (PAMSCAD), the SIF provides assistance to poor and deprived communities in collaboration with Community-Based Organisations (CBOs), NGOs, the Ministry of Local Government, civil society and various development partners (SIF, 2007).

Premised on demand-driven initiatives that ensure beneficiary participation from the grassroots level in collaboration with various institutions and organisations, the SIF focuses on financing sub-projects spearheaded by communities to increase the supply of economic and social infrastructure and services, microfinance capitalisation (which supports productive income-generating activities through revolving credit schemes for local MFIs), and capacity building to strengthen the ability of CBOs, NGOs, local governments and so on to target the poor to reduce poverty. On its own, the SIF aims to enhance access of the productive poor to financial services specifically by increasing the availability of microfinance and improving the capabilities of microfinance institutions

(Boateng, 2007). By emphasising collaboration between various organizations and institutions as well as the participation of community members and beneficiaries at all stages of the various initiatives, the SIF and similar institutions help ensure that all stakeholders are part of the community development process.

Community projects are often such that they are now required to include extensive education and collaboration with community groups so as to include them in the process at all levels in order to enhance their participation. The promotion of dialogue and feedback are encouraged through activities such as workshops and seminars with community groups. In addition, to ensure that the decision-making process is closer to the people affected, the practice of community development is highly decentralised and is carried out at the District and Municipal levels, as mentioned before. The process of increased participation at all levels of projects (from the needs assessment stage through to the implementation, monitoring and evaluation, and feedback) helps ensure community ownership over development activities.

An example of this are community development projects such as the People's Dialogue's (PD) housing scheme which is focused on improving poor urban communities by supporting and securing decent housing and settlements through community funds created by savings from the urban poor themselves. By 2005, the project had established 52 savings and housing schemes in 82 communities in the 5 regions and a total membership of more than 6,000 families. They had also accrued a total savings of approximately US\$ 50,000 (PD & GHPF Progress Report, 2005; Homeless International, *no date*). There was also a particular case where a group of urban poor women borrowed

8 million Cedis (approximately US\$ 800) from People's Dialogue to buy an industrial oven to start a bakery. The loan was paid back in 6 months, within which an additional 3 million Cedis was saved and reinvested to purchase another oven for another shop. Profits made from the enterprise were re-invested into the Ghana Homeless People's Federation (GHPF) fund in support of the housing initiative for the community. Here, the project was set up such that activities within the community supported and enhanced the larger community goal of providing affordable housing and the enterprise not only provided a community need, but also contributed towards financing a larger community project.

Various programmes have been initiated in support of the Women's Socio-Economic Empowerment initiative by the Government of Ghana. Programmes undertaken under this initiative included the provision of agro-processing equipment to 45 women's groups in 8 regions for income-generating businesses in the informal sector for shea-butter, groundnut oil, cassava and palm oil processing. This was to improve income levels and enhance job opportunities and the training of 186 women's groups (a total of 12,255 women) from 6 regions in basic book keeping, credit repayments, savings, entrepreneurial skills and micro-finance in order to enhance their productivity. In addition, by the end of September 2007, about 30 per cent of private sector expenditures went to micro-finance initiatives alone (Government of Ghana, 2008). Thus, support for women micro-entrepreneurs in Ghana in the form of micro-credit, training and business servicing is an area that has not only gained more attention on a national scale, but has also been getting more support and recognition as a legitimate avenue to development –

community and nation-wide – and poverty reduction *vis à vis* the national development goals.

Micro-Credit and Community Development in Ghana

On a global scale, many programmes have been designed to support both the informal sector and micro-enterprise activities. A prime example is in the area of credit provision to support small and micro-enterprises. Given that there has previously been a deficit in sufficient access to financial services and credit, the high risk and high costs associated with lending to small entrepreneurs has been a huge hurdle for business owners, especially in informal activities (United Nations, 1996). To compensate, entrepreneurs have depended on innovative informal financial markets where rotating savings and credit associations (ROSCAs), moneylenders and trade credit, and money keepers have filled the gap in the provision of the necessary financial resources. However, the involvement of formal financial institutions and government programmes in credit services has exploded since the year of Micro-credit in 2005. Organisations such as the Grameen Bank and BRAC in Bangladesh, the Self Employed Women's Association (SEWA) and Working Women's Forum (WWF) in India, ACCION International in Latin America and Women's World Banking have revolutionized and set the pace for the micro-credit provision for micro-business owners due to its ability to reach excluded groups like the poor and women.

In the case of Ghana, microfinance and business development skills/service (BDS) programmes have come to make up a major component of community

development initiatives, especially those catered to women entrepreneurs. The provision of microfinance (particularly micro-credit) and support services catered to small and micro-entrepreneurs is a common occurrence in community development programmes. These programmes and services seek to target and assist entrepreneurs (the 'entrepreneurial poor'), particularly those in rural communities and other vulnerable groups such as women. Credit and business improvement programmes provide small and micro-entrepreneurs with necessary capital and training to increase their chances of success.

As evidence suggests that most of these enterprises die out within the first 5 years of operation (Alabi *et al*, 2007) special support that is catered to their needs is very much essential. To this effect, various national, community-based and private microfinance institutions have expanded their client base and products to cater to the needs of small-scale entrepreneurs as well as include more women clients. However, many Ghanaians still rely on traditional practices such as *susu*. The practice of *susu* in Ghana is very common and has been adopted by many formal financial institutions in the provision of credit and savings to small- and micro-entrepreneurs. *Susu* is system of accumulating funds through regular daily or weekly payments that are returned at the end of a specified period less a small fee. This practice dates as far back as the 16th Century (Alabi *et al*, 2007).

The provision of programmes promoting credit, training and technical assistance and marketing help ensure higher chances of success for entrepreneurs in local communities. In Ghana, micro-credit initiatives are an integral part of community

development schemes. One of the main institutions providing support to entrepreneurs in the form of non-financial assistance is the National Board for Small Scale Industries (NBSSI). The NBSSI is the government agency responsible for the promotion of all small-scale industries in Ghana. In addition to creating an enabling environment and initiating government policy for the small-scale industry and the provision of financial services, NBSSI provides an array of non-financial services like training and technical assistances. The NBSSI helps entrepreneurs create and put together the necessary documents required for financial assistance, such as business plans. NBSSI also provides training in credit and loan management and record keeping management. This particular form of training for entrepreneurs is usually done in collaboration with banks and financial institutions. Direct training in technical and managerial skills is usually tailor-made to suit the needs of the individual entrepreneurs (taking into account literacy levels, skill sets, etc). Technical programs also help unemployed youth start a business in a trade that interests them (like tie-dye, honey making, and bee or mushroom keeping). Business services are also available for entrepreneurs in the form of advice and extension support. The NBSSI supports entrepreneurs through the formation of various associations and strengthening of existing ones by creating or linking entrepreneurs to networks and strengthening the leadership within these associations. For the most part, a majority of NBSSIs clients are women.

Aside from the availability of these types of services for entrepreneurs (women micro-entrepreneurs more specifically), a very minute proportion of the Ghanaian population have access to formal banking services - as little as 5 – 6 per cent (Alabi *et al*,

2007). This is reflected in the government's attempt to increase access to credit services for the small- and micro-entrepreneur. To the contrary, the absence of formal means to financial resources does not necessarily mean that the practice of informal credit and money lending and savings does not exist. The practice of '*susu*' in Ghana is very common and has been adopted by many formal financial institutions in the provision of credit and savings to small- and micro-entrepreneurs. As microfinance does not require any collateral and operates on a predetermined interest rate, it is one of the most common means of financing the MSE sector in Ghana (Alabi *et al*, 2007).

A study report produced by the Ghana Microfinance Institutions Network (GHAMFIN) showed that there has been quite a substantial amount of activity among financial institutions in rural and microfinance. The study covered 17 RMFIs (9 rural and community banks (RCBs), 4 financial non-governmental organisations (FNGOs), 2 credit unions (CUs), 1 savings & loans company and 1 *susu* collector) to determine the extent to which the type of institution and design of special programmes affect their success in reaching the poor through microfinance, recovering loans and reaching levels of higher self-sustainability. The institutions in the study ranged from rural banks formally licensed by the Bank of Ghana to informal savings collectors and rotating savings and credit groups¹³. Unlike other institutions, most Ghanaian rural and microfinance institutions were savings-based (in that savings are also used as means to assess credit-worthiness for loans). Policy support was often focused on expanding access to credit for the population,

¹³ Institutions classified as rural and micro finance institutions include rural community banks (RCBs), financial non-governmental organisations (FNGOs), credit unions (CUs) savings and loans companies (S & L) and *susu* collectors.

especially in rural areas, and has benefited from debt relief from HIPC, enabling an increase in micro-credit programmes.

In the study, the percentage of women borrowers was much higher for microfinance products than non-microfinance products among the Rural Microfinance Institutions (RMFIs) studied across the board. Financial NGOs (FNGOs) reached the largest percentage of women clients, with as much as 92 per cent women borrowers. These findings were insightful as a good deal of micro-credit programmes (through rural and micro finance institutions) are being implemented as a means to support the micro-enterprise sector, especially among poorer and marginalised groups. Ideally, what would be required are programmes and a line of products and services - created through collaboration between MFIs, FNGOs, the state, DAs, communities and entrepreneurial social groups - provided by MFIs that meet not only the individual needs of clients, but also cater to the overall goals of the communities in question.

In the aims of correcting structural barriers that prevent women access to various opportunities and keep them in the lower income brackets compared to their male counterparts, projects and government programmes try to cater to women's needs. Projects have also been designed to target women's groups such as specialized micro-credit schemes and income-generating projects. Women's group income-generating projects all over the country have been successful in not only ensuring their economic security, but have also been found to be empowering. Time and time again women-run initiatives have been shown to contribute positively to the development of the community. Some evidence even suggests that micro-enterprises run by a group of

women (almost like a group project or cooperative) have had beneficial outcomes for their communities (see for instance Poku, 1997).

Current measures in place to address poverty and support vulnerable groups has led to many women's work and training programmes (including various income-generating projects) most often tied to some form of credit schemes and attention being drawn to the savannah areas in Northern Ghana where poverty rates are highest. In various studies, sources found that poverty was relatively higher in the rural savannah and rural forest areas (in the upper-middle and northern parts of the country) whereby these areas alone accounted for over 60 per cent of total poverty in Ghana (World Bank, 1995; GHAMFIN, no date; Coulombe, 2005). Living standards particularly in the Rural Savannah were generally very low, even among non-poor households. The three northern regions - Upper East, Upper West and Northern - had the highest rates of poverty at 88 per cent, 84 per cent and 69 per cent respectively (Ghana Statistical Service, 2000). Comparatively, the southern, coastal areas showed lower rates of poverty. Evidence also suggested that rural-urban differentiation existed between the coastal, forest and savannah areas such that poverty rates were lower among urban dwellers compared to their rural counterparts. However, the severity of poverty was less among coastal *rural* dwellers than among the savannah *urban* areas (Coulombe, 2005).

Comparatively, women were worse off than their male counterparts across the board in that, *ceteris paribus*, being female carried a greater risk of being poor (GHAMFIN, no date). The gendered aspect of poverty in Ghana became quite apparent especially in the case of northern Ghana. Women's importance in rural economic

activities lies in the fact that they account for 40 per cent of all household agricultural activities in the Rural Coastal and Rural Forest areas. However, in terms of disparities in the income-earning roles of women and men, studies suggested that women bear a disproportionate share of being poor. This is particularly the case where they spend much of their time working in family enterprises in addition to the nurturing and rearing of children and the maintenance of the household (World Bank, 1995). In response, programmes for poorer groups in the country include various education improvement initiatives such as new schools and incentives to attract teachers, the provision of physical infrastructure (roads, hospitals, etc), and health and sanitation initiatives. Various skills training and development ventures for women who wish to start a trade (for instance in tie and dye and batik, pottery, jewellery making, etc), have also been promoted and have been gaining popularity over the past few years.

Conclusion

Over the past 50 years, Ghana has pursued a multitude of development and community development plans and strategies aimed at securing economic and social development and enhancing the welfare of the people and nation at large. In relation to the progress of community development initiatives, principles of self-help, voluntarism, education and the provision of various services have been central to the various strategies implemented. The progression of the initial development strategies were aimed at developing infrastructure and industry and developing various sectors of the economy. Due to the large external debt incurred in the 1960s and the deterioration of socio-

economic conditions, later strategies focused on improving the welfare of Ghanaians and the national economy. Strategies initiating in the 1970s focused on strengthening domestic resources and the stimulation of local economies. The 1980s and 1990s saw the implementation of economic reforms in the hope of improving the country's economic conditions and infrastructure in the form of various SAP policies. More recent development strategies have emphasised poverty reduction and growth. However, given the progression of the various policies in place over the years, it is evident that community development programmes have been strongly tied to national development goals and the poverty reduction agenda in more recent years.

From the GPRS I (2003) and II (2006 – 2009), government programmes and support for the micro-enterprise sector has been addressed as part of community development micro-credit schemes or as part of private sector development initiatives. Many of them focus on increasing capacity and access to resources and services of beneficiaries and communities in order to enable them to enhance their quality of life. Particularly, current community development projects and programmes that target and attempt to reduce poverty have increased access to credit, capital resources, technical assistance and training and access to information as well as made efforts to strengthen institutions and build capacity of various levels of local government, NGOs, FNGOs, public and private service providers and community members. Community development projects have also focused on enterprise development and the provision of various forms of infrastructure necessary to improve the quality of life of beneficiaries. These initiatives strive to strengthen and ensure the success of micro-enterprises as a means of income and

a livelihood for the many people that engage in them. Consequently, by investing in micro-enterprises and building the capacity of micro-entrepreneurs, especially women engaged in micro-enterprises, as a means to not only achieving community development, but also tackling poverty, the potential of (women) micro-entrepreneurs in promoting community development becomes enhanced.

To determine the extent to which individual women micro-entrepreneurs contribute to community development, the following chapter presents a case study of 2 communities in Ghana.

CHAPTER THREE

WOMEN MICRO-ENTREPRENEURS AND THEIR CAPACITY TO FOSTER COMMUNITY DEVELOPMENT IN GHANA

Introduction

This chapter reports on case studies. It takes a closer look at the communities of Abokobi in the Greater Accra Region and Kumasi in the Ashanti Region and discusses the experiences of women micro-entrepreneurs to establish the nature of their contributions to community development. The experiences of staff of organisations working within those communities give insight into perspective and experiences of development practitioners working with the women micro-entrepreneurs and involved in community development.

The hypothesis stated that women micro-entrepreneurs (and their businesses) foster community development firstly through community self-employment which increases household incomes, thus, enhancing the economic welfare of households in the community. Secondly, that they enhance the various forms of capital assets available within the community (like human, physical, financial, social and natural capital). Lastly, it was hypothesised that women micro-entrepreneurs foster community development by directly participating in the process of community development through the social relationships they maintain.

This chapter is divided into three main sections. The first presents the case studies in Abokobi and Kumasi. The second discusses how women micro-entrepreneurs foster

community development by enhancing the economic welfare of the community through self-employment and economic activity. They also enhanced the capital base within the community and participating in the process of community development based on the evidence gathered from Abokobi and Kumasi. The third and final section concludes by highlighting some of the main points of this chapter.

Case Study: Abokobi and Kumasi

Peri-Urban Town of Abokobi

Abokobi is a peri-urban town located 26.8 km north of the capital Accra in the Ga East District of Greater Accra Region. According to a poverty study by Coulombe (2005) using data collected from forth Ghana Living Standards Survey (GLSS4) and the 2000 Housing and Population Census, the entire Ga District had a total population 549, 049, of which 400,960 (73 %) was urban and 148, 089 (27 %) lived in rural areas. The Ga East District in particular, where Abokobi is situated, had a population of 201, 542 and was estimated to have grown to 247,313 by 2009. Of this, 82 per cent consisted of an urban and peri-urban population. The remaining 18 per cent were rural. Farming is the main economic activity in the District with as much as 55 per cent of the population engaged in it. 70 per cent of the rural population depend on agriculture as their main livelihood, out of which 95 per cent are small holders.

The town has 1 area council, and a total of 10 communities within it, distinguished by traditional boundaries and leadership (as it has its own Chief). The

Department of Community Development spearheads adult education and literacy programs, extension services for community development and linking community groups with microfinance institutions for micro-credit. The women micro-entrepreneur interviewees in Abokobi were members of various credit groups in the area.

As an entity, the community of Abokobi is determined or structured administratively and geographically. The Chieftaincy and local government make the major decisions and make provisions for development projects and programmes initiated in the area in collaboration with local and external private and non-governmental organisations, state agencies and sometimes community members. Information and feedback to and from local community members are fed through Urban/Town/Area Councils. Development projects within the community are collaborated at different levels depending on the nature of the projects and community members are often brought on board where community-wide participation is required. Development planning and the implementation of projects within the community is often organized either at the level of local government through the District Assemblies and the Department of Community Development and large multi- and bi-lateral institutions and organizations or at the point of mid-level or intermediary institutions and organizations (those that connect the like non-governmental organizations, community-based organizations, state and international agencies, and so on).

Self-help credit groups were in common practice in Abokobi (like in most parts of Ghana). The use of self-help credit groups is common practice among microfinance institutions (MFIs) as it provides some form of collateral for poor borrowers who often

lack the assets the microfinance institutions require when giving loans. Groups of no more than 30 – 35 women got together to secure individual loans from financial institutions for their various enterprises. They would have had to otherwise rely on other informal sources of credit or borrow from family members. Though loans were given on an individual bases, the groups helped secure them from microfinance institutions by serving as collateral. In addition to facilitating access to credit from microfinance institutions, these self-help credit groups provided means for mutual support in hard times or when some members had to incur a large cost for a funeral or wedding. Members made contributions to help each other and contributions towards *susu* or rotating savings.

Abokobi has 15 active women's (credit) groups each with a maximum of 30 – 35 members. Most of these groups engaged in subsistence farming, doing petty trade to supplement individual incomes and the provision of services. Individual entrepreneurs in Abokobi, however, are involved in activities such as food vending (e.g. selling *kenkey*, a traditional staple made of fermented corn), as fishmongers and grain making or activities like owning provisional shops. Some organized groups were involved in batik tie and dye making and some groups have been able to secure sponsorship to rear grass cutters or poultry.

A total of 24 participants were interviewed at Abokobi in 3 different sets of individual interviews. Out of that, 10 interviews were used as a test sample for the nature of questions. The remaining 2 sets of interviews consisted of one group of 3 participants and another set of 11 participants. Of the women interviewed, 11 were involved in petty

trade, 2 in food processing, 1 in fish mongering, 2 in crop farming, 2 in poultry farming, 1 in arts and crafts, 1 in food vending/catering and an additional 3 in hairdressing.

Ten of them had entered these activities within the last 5 years. 7 women between the past 6 –10 years and 5 had been in the business for more than 10 years. Groups met regularly with a service or extension officer from the microfinance institution they borrowed from to make regular payments on their loans or put money aside for savings. As much as 22 of the women micro-entrepreneurs interviewed had taken up to as much as 5 loans through the various credit groups they belonged to.

City of Kumasi

Kumasi, on the other hand, is the regional capital of the Ashanti Region. It is located 250 km northeast of Accra and is the largest city in Ghana outside of Accra. The Ashanti Region where Kumasi is situated had a population of 3,612,950 according to the 2000 population census. Of this, the Kumasi Metropolitan Area (KMA) had a total of 1,170,270 people. Recent estimates showed that 48 per cent of the population of the Metropolis were urban, 46 per cent were peri-urban and the remaining 6 per cent agricultural (MLGRD, Ghana Districts, “Demographic Characteristics”, 2009).

The Kumasi Metropolitan Area as an entity is also structured administratively and geographically. Like Abokobi, local government and Chieftaincy make major decisions pertaining to development planning and implementation. And also like Abokobi, mid-level or intermediary organisations and institutions are very much involved and collaboration is very common. However, due to the complexity of the city, boundaries are

not always as clear cut as movement and interactions between the various communities sometimes blur the distinctive nature of communities. In particular, the set of social organizations and institutions and the collective social interactions and the combination of power systems and relations that made social change possible in the Kumasi Metropolitan Area greatly increased community dynamics especially given the size and diversity as an urban city. The existence of geographical and social communities whose membership crossed many geographical, ethnic, political and social boundaries created a very interesting dynamic in the definition of a community. For simplicity's sake, communities here were looked at in geographic, administrative and social terms.

Economic activities in the Kumasi Metropolitan Area consists of mainly the agriculture (employing 5 per cent of the population), industry (employing 24 per cent), commerce and service sectors (employing 71 per cent), with both formal and informal sector activities. The agricultural sector encompasses urban agriculture in the form of farming, aquaculture, horticulture and the production of staple crops like maize, plantain, cocoyam, cassava and industrial crops like oil palm and citrus fruits. Industry consists of manufacturing in breweries and beverages and wood processing. The commerce and the service sectors is comprised of mainly the Kumasi Central Market (the largest market in West Africa) and its satellite markets, as well as services in banking, insurance, transportation, hotels, restaurants and tourist sites.

The KMA also has a thriving handicraft industry of basket weavers, potters, wood carvers, cane weavers and so on. Establishing itself as a commerce centre trade, commerce and services in the KMA constitute the one of the major sectors accounting for

71 per cent of the economy. Manufacturing and industry sectors take up 24 per cent of the economy and the primary production sector accounts for the remaining 5 per cent. The KMA has initiated a series of capacity-building skill and entrepreneurial training programmes for operators in the informal sectors in collaboration with the National Board for Small Scale Industries (NBSSI) and NGOs (MLGRD, Ghana Districts, “Economy”, 2009).

Those interviewed in Kumasi were all members of the Kumasi branch of the Ghana Association of Women Entrepreneurs (GAWE). GAWE generally aims to strengthen the entrepreneurial capacity of women entrepreneurs in Ghana. It also advocates support for policies that focus on the growth of formal and informal sector small- and micro-enterprises. It supports its members through the provision of services like training, market information dissemination, networking, credit, workshops etc. GAWE Kumasi has approximately 500 members, of which 50 – 100 members attend meetings regularly. Meetings are held twice a month or as needed. This branch of the association was re-launched in 2005.

As members often met at bi-weekly meetings, an emergency meeting was held so that the members could be interviewed. A group interview with the 14 – 15 members present ensued to gather general information about their association, their communities, and the type of contributions they felt they make to their communities and some benefits their enterprises gave them. Members were then asked to come forward if they felt comfortable doing personal interviews out of which 7 volunteered to participate.

All women members present were above the age of 30, of which most were single parents. Of these 7 individual interviewees, 5 employed additional members of the community and 4 paid them for their work. Most had 3 employees working in their enterprises; however, a yam seller had as many as 9 paid workers during season to help her gather the yam. The oldest participant was 70 years of age. One member present was separated, 6 were widowed, and 4 were married. Like the groups in Abokobi, most of the women present had between 1 – 6 children and thus, had a family to help cater for.

Being a member of GAWE allowed them to express their views and learn from each other. Any issues or concerns any of the members had were brought before the group and resolved. This encouraged an environment where members could easily and openly air their thoughts in front of everyone. The association also allowed access to credit from microfinance institutions through small credit groups within the association. Knowledge and information sharing were also ways that the women identified as opportunities to contribute to their community.

Women Micro-Entrepreneurs and Community Development

In order to achieve a form of community development that can be sustained by the community using its own gifts and resources, it is necessary to improve all aspects of the community. Based on evidence gathered, this section is broken down into broad themes and discusses the various ways that women micro-entrepreneurs fostered community development. The thematic areas highlight relationship between women micro-entrepreneurs and community development in reference to: (i) how they enhance the

economic welfare of the community in terms of their contributions to household income and the enhancement of economic activity in their communities; (ii) the enhancement of the community's capital assets, particularly social capital, human capital and financial capital; and (iii) how women micro-entrepreneurs participate in the process of community development.

Enhancing the Economic welfare of the Community

The economic foundation of a community is a basic component in ensuring its financial sustainability particularly where the levels of income and employment are concerned as they influence a community's level of economic success. Evidence showed that the various ventures and activities belonging to the women micro-entrepreneurs contributed to the employment of youth within the two communities and enhanced household income for the women and their families, hence improving their quality of life. These are discussed in detail below.

a) Self-Employment and Increased Household Income

Households act as a key part in stimulating local economies through their activities. As part of the economic and financial base of communities, the incomes generated by entrepreneurs are one of the essential assets to a community's financial stock. Thus, the use to which entrepreneurs put their incomes can have an impact on the community at large. Discussions with the women entrepreneurs showed that most of the incomes and profits they earned was spent or used on personal and family needs. On a

personal basis, the income earned went towards catering for costs such as basic household needs like food and clothing, covering the costs of school fees for younger members of the household and necessary books and uniforms, medical expenses, and caring for grandchildren and older parents or savings. The women felt that they could generally support their families better and many mentioned that living conditions had improved slightly.

Generally, incomes earned were very helpful in meeting family needs. Some of the women mentioned that they felt they were more financially secure, especially in the event of unforeseen costs or expenses. Support from their credit and *susu* group members gave some piece of mind as the availability of financial, economic, social and emotional support helped in very difficult times. The income either from their enterprises, credit or *susu* instilled in the women a sense that they were in a better position to provide for themselves and their families and that conditions were getting better. Victoria¹⁴, one of the younger entrepreneurs said that she felt “more independent and that she was now in a better position to help the family with its needs”. Another woman mentioned that she felt “self-reliant in her purchasing power” in that she did not have to depend or be accountable to anyone when buying things she needed and wanted. The oldest micro-entrepreneur interviewed, Mansa, (aged 81) said that her business as a poultry farmer kept her active in her old age. She also worked in a Church office in her spare time. For the elderly women who owned businesses, the additional income from the enterprise softened the blow of having to live on a pension alone, which is not always adequate.

¹⁴ All names have been changed to respect the identities of the women and (or) staff members interviewed.

This in itself was quite empowering for the women. Income from their businesses and credit increased their economic freedom and empowerment as well as gave the older members the opportunity to remain active and financially sound. With the exception of one woman whose business had been robbed recently, many mentioned that they felt that their businesses gave them the ability to support themselves and their households better, thus increasing their economic empowerment as they did not have to borrow money to get by. Thus, responses from the interviews suggested that among the other benefits the women and their families experienced, the subsequent economic empowerment of the women helped increase their economic freedom to some extent.

Almost all participants in both Abokobi and Kumasi cited investments in family and household needs as a significant part of their income allocations. Incomes and profits earned from enterprises went straight into either the maintenance of the family and catering to family needs (as well as looking after grand-children and taking care of parents), repaying micro-loans taken to start or further their businesses or reinvested into the enterprise. Entrepreneurs that were married stated that husbands also contributed financially to the maintenance of the household and that they both often made decisions together. Other than catering to upkeep of the home, some had been able to reinvest some of their profits in their businesses and expand their activities either by diversifying their product base, increasing their stock of products or increasing the size of their operations. This was mostly the case with the entrepreneurs that had been in the business for a relatively longer time. Levels of income were also reported to sometimes vary with the season depending on the nature of activities the women micro-entrepreneurs were

pursuing. Yaa, an entrepreneur in animal husbandry in Abokobi, noted that “my income is a lot more during special times like Christmas and Easter, when people eat a lot more chicken. Otherwise, I do not always sell that many of them”. In these cases, the women relied on other sources of income from *susu* or credit to get by. Income gained from micro-credit and their businesses helped increase the economic autonomy and independence of the women micro-entrepreneurs in both communities.

A fair share of the enterprises owned by women micro-entrepreneurs in both Kumasi and Abokobi were closer to ‘survivalist’ than they were to ‘growers’. ‘Survivalist’ activities reflected the factors that pushed people to establish new enterprises even despite the limited returns or earning opportunities they sometimes offered in the absence of better means to survive. As discussed above, many of the women micro-entrepreneurs identified meeting family and household needs as a strong motivating factor in wanting to start a business in the first place and that a decent amount of their income allocations went to maintaining the family and household.

Some of the women had been able to expand their micro-enterprises through the help of credit received in the form of loans from financial institutions. Others, after being in the business for a while, had also been able to grow their businesses quite substantially. A fair share of women’s micro-enterprises could be associated with being ‘survivalist’ in nature from the onset, and that the need for a larger household income resulted in their starting their business. Nevertheless, having started their enterprises, and for some of the women having been in the business for a long period of time (anywhere

between 10 to 20 years), had been able to expand their micro-enterprises, moving them closer to 'growers'. Those that had not been able to do so yet expressed the desire to expand their enterprises further (by increasing the quantity of products or size of their business or diversifying their product base) showing some indication that there is still much potential for the women micro-entrepreneurs to grow and expand their entrepreneurial activities if and when given the opportunity to do so.

Factors that helped the women micro-entrepreneur's businesses to grow included whether they also received support from their spouses. For instance, Dede who's business had grown a lot over the years, attributed part of her success to the support she got from her husband. She and her husband had been able to build a new home for the family through the help of her business activities. Another reason was the amount of income the business brought in and the percentage of it that was allocated to household needs and paying off loans. Where there were funds left over to reinvest in the businesses, the possibility to expand was much higher as compared to where all of the income went to meeting the family's basic needs, paying off loans and, if possible, savings. Also, the time lapse between receiving a loan and actually receiving returns on investments also influenced the extent to which growth was possible. Where it took the women micro-entrepreneurs longer to make profits from the businesses they had invested in, the need to start making payments on loans often pulled away more resources that the business brought in the long run, especially where the business was seasonal.

Many of the women reported putting money aside for church collections, donations and *susu*. *Susu* provided a little extra income for members who used this

method when they received their turn's share of all the contributions on a rotational basis. Other income sources outside the micro-enterprises or the micro-credit they received were from other members of the family (like spouses, parents or relatives) and other income-earning activities they pursued aside from their main businesses. In addition to this, some women mentioned that the income they earned allowed them to take care of other community members who were in dire need. One woman, for instance, was paying school fees for children in the community in order for them to attend school as her children had all grown past the school-going age. The increased household incomes and financial support helped the women micro-entrepreneurs enhance the welfare of their families and fellow community members.

b) *Enhancing Community Economic Activity*

Micro-enterprises and the business initiatives that women micro-entrepreneurs have are part and parcel of ensuring a community's economic development. When asked how their businesses helped their communities, the women micro-entrepreneurs gave a variety of responses in both Kumasi and Abokobi. For one, community members did not have to travel far to get access to services and products that the women provided through their numerous enterprises. Products and services were now made available within the community for use and purchase, which expands the products and services available on market in the community. As an example, Eunice, who lived in Kumasi, had started selling maize locally in her community and recounted that there was no longer the need for people to travel to the next town for maize, which may have been cumbersome for

consumers who usually bought small fixed quantities. Her micro-enterprise selling maize in her community benefitted her community members greatly. Her enterprise was not only providing her with an additional income, but it also provided and made available necessary products for other people in the community and expanded the products available in the community.

Many of the women micro-entrepreneurs themselves felt that their enterprises generated community employment by employing community members to work for them, especially among the youth. Hairdressers, seamstresses and women in similar trades trained young girls in the community in their areas of specialisation through the common practice of apprenticeship. Some of the women micro-entrepreneurs themselves were products of the apprenticeship system as they started in their own businesses after training under other entrepreneurs for a few years. Both women entrepreneurs in Abokobi and Kumasi endorsed the system of apprenticeship and said that it was a good system and beneficial to community members. Mercy, a young woman in Abokobi had recently completed training as an apprentice in hairdressing and was slowly starting up her own shop. She had currently purchased some hairdressing equipment and hoped to buy more as her business grew so she could take on more customers. The skills and knowledge learned through these practices increased technical knowhow and helped to further enhance the human capital base of the community, especially among the youth. This is discussed at more detail below.

In Abokobi, in particular, the women themselves felt that the contributions their activities made to the community included increased income (from their enterprises) which allowed investments in projects through personal donations that benefit the community. Projects were often organised through church and other religious groups, various 'Mother's Associations', NGOs and so on. The most common were contributions through church group donations (either financial or in-kind). Projects that enhanced community economic development were usually done as group collaborations. The dissemination of key information on health, sanitation and education was done through micro-entrepreneurs (using the credit groups they belonged to as channels), who passed it on to their families, making them an important partner in the implementation of successful community development programmes.

In the case of women's groups, education and training tied to credit were all essential components of community development and facilitated improved productivity among the women micro-entrepreneurs. The role of micro-enterprises in the promotion of community development was evident in the enhancement of skills and training imparted through credit groups who received training as part programmes associated with getting credit. The training gave the women entrepreneurs the knowledge and skills to run and better manage their businesses, which enhanced the success of their enterprises. The women in Kumasi, in particular, were very grateful to their training and could see that their businesses were doing better as a result. In Kumasi training and skill development increased the women micro-entrepreneurs' knowledge in areas that would increase the quality of their activities and the chances of success given current market conditions and

requirements. Success in their enterprises not only secured their income sources, but also helped strengthen their local economies.

Enhancing Community Capital

The activities of the women micro-entrepreneur's strengthened social ties and established new social networks and relationships which enhanced social capital. The human capital base in the community was also enhanced through the practice of apprenticeship. The use of social networks also increased the skill and knowledge of the women and further enhanced human capital and indirectly contributed to financial base available to the community through savings and credit. Women's participation in the process of community development was not as clear cut and is discussed in more detail in the sub-sections below.

a) Social Capital Formation

Being a part of a social network, association or group had many benefits for its members and the society. All the women micro-entrepreneurs were a part of some type of social group. Though all of the women were members of credit groups for micro-finance institutions, some were also involved in other societies or associations (on a personal basis). These included community or neighbourhood groups as well as church groups. These groups often organized activities, fundraisers and sometimes events that helped specific members of the community. Membership in church 'Day-Groups' and similar

social groups was common among the women entrepreneurs. Many mentioned that they gave contributions personally (in the form of monetary donations), which were then used for community activities or projects like providing supplies for hospitals and schools or donations to the disabled.

In Kumasi, all the women micro-entrepreneurs were members of the Kumasi branch of the Ghana Association of Women Entrepreneurs (GAWE) and the benefits of being a part of such an organisation were very evident. Membership in GAWE had enabled the women to attend various Trade Fairs where they were able to promote and market their products and network to find new clients. Some mentioned that they had gotten more contacts and clients through such Fairs which proved to be good for their businesses. The association also organised numerous workshops which gave opportunities for members to attend and learn new things and skills. The women mentioned that they had just completed a training workshop in financial management and savings which helped them manage their family affairs better. Some women also expressed that the groups and associations they were members of provided a sense of connection and solidarity, and described it as similar to being in a family. The women felt comfortable bringing their ideas and issues to the table and any disputes or concerns were discussed and dealt with openly (unless confidentiality was required).

One could observe that the women were comfortable with each other and knew each other quite well. The leader of the association was very knowledgeable about all the members and knew what kind of businesses each of the women had. As supporting each other and meeting regularly was very important to the survival of the group, the leaders

sometimes called members to inquire why they were not present at a meeting. Some of the women were particularly outspoken and very knowledgeable about their businesses, their environments and community issues and affairs. The association in Kumasi provided a base for the women to air their views and concerns.

In the case of Abokobi, the most of the women showed support to each other and credit groups allowed the women access to various forms of in-kind support and from other members of the group. There were many examples of the mutual aid in collective farming, collective financial support to help members cover life experiences that have major expenses like weddings and funerals. Mutual aid and collective activities were often organised on a group basis taking advantage of the social networks and groups that the women belonged to. Mutual aid in the form of communal farming in Abokobi was often organised on the basis of membership in the various credit groups. Here, the women took turns helping those that owned farms till their land on a rotational basis. Communal labour and organized community clean up sessions were also organised on a group basis based on membership in credit and religious groups or other forms of social groups a few days a month to keep community surroundings clean. Women organised such activities through the various groups that they belonged to. Credit groups in the community also served as a means to get access to more information and opportunities to increase skills through training and business development services (BDS). Generally, the women micro-entrepreneurs found their social relations and membership in various forms of social affiliations to be quite beneficial to themselves. It allowed them to gain new skills, increased contacts, clients and networks, and facilitated access to credit.

‘Bonding’ social capital (which allows people to ‘get by’) helped provide the necessary economic and social safety nets for the women and their families, especially in hard times and when the needs to cover large expenses like funerals and weddings occurred. On the other hand, the use of social groups by women micro-entrepreneurs to increase their skill base, knowledge and expand their networks in order to improve their businesses was a prime example of ‘bridging’ social capital. It enabled the expansion and improvement of the businesses of the women micro-entrepreneurs and, theoretically, helped expand the business base of the community, which ultimately enhanced its community economic development.

In Abokobi, Amanda, a member of one of the self-help credit groups for a microfinance institution in the area was successfully elected into a leadership position through the support and encouragement of her group members. Having gained confidence through her group, she decided to run against her opposition and won. Her colleagues mentioned that she ran for the position as she and the rest of the women were unhappy with the current conditions in their community and felt that more had to be done.

On the one hand, networks were beneficial as they helped increase the productivity and income of the enterprises and facilitated access to new opportunities. Here, micro-credit or business development programmes served as very useful tools and usually involved and encouraged training and development, information-sharing and access to vital economic resources such as credit. Such initiatives increased income and economic activity as the training and new skills increased the productivity of the women. On the other hand, many of the social groups and networks helped reduce uncertainties

related to the variability of incomes and provided some form of financial (and sometimes in-kind) support as well as emotional support and advice to members when they experienced times of difficulty.

Despite the immense contributions and benefits the groups, associations and networks had on women micro-entrepreneurs, their families and employees or apprentices, not much evidence alluded to the attainment of larger community goals in relation to the type of activities these groups, associations and networks participated in. Many of the social relationships and networks focused mostly with individual, rather than collective, community-centred needs. This apparent disconnection between the aspirations of social affiliations and the goals established by communities can be one of the factors determining the capability of the women micro-entrepreneurs to actively promote community development. Where entrepreneurs were part of group networks or associations (for instance the credit and *susu* groups), engaging these social groups did not necessarily or automatically lead to the attainment of or even focus on larger community-centred or community-wide goals, especially if these groups and networks were not oriented towards community needs. The existence of associations and social groups or even having women micro-entrepreneurs being members of groups, associations and networks within a community alone was not enough to have these forms of social capital work for the community's sake and development.

For social capital to enhance development at the community level, the goals and objectives of the groups, associations and networks in the communities would have to be in synergy with and a part of the overall community's objectives. Thus, the presence of

these groups alone does not automatically secure community development. A community can have many associations and groups in the form of gangs, crime cartels and so on, that in fact have negative social outcomes for community members and community development. In addition, where many of these groups also exist, but are not integrated into the entire community's overall goals and the process of community development, the necessary links enabling social capital to work in favour of community development may become hampered.

b) Human Capital

Human capital is essential as it can be mobilized to promote community development. The betterment and acquisition of new skills was quite evident among the women micro-entrepreneurs (more so in Kumasi than Abokobi), for themselves as well as for other members of the community. In actual practice, training is often channelled through various means and through numerous organisations. In Abokobi, training services and skill development opportunities were available to the women micro-entrepreneurs through the credit self-help groups, sometimes provided as part micro-credit programmes. In the case of the women in Kumasi (who were all members of GAWE) training seminars and sessions were accessible through the Ministries, institutions and organisations like the Ministry of Women and Children's Affairs (MOWAC), the National Board for Small Scale Industries (NBSSI) and so on. Differences may have been attributed to the fact that GAWE proved to be much more structured than many average self-help groups and had a larger network as it also had

branches in other parts of the country. The entrepreneurs themselves gained business training through the associations and groups they were members of or as part of micro-credit programmes they engaged in. As was particularly the case with the entrepreneurs in Kumasi, who gained access to training opportunities through GAWE, training included financial management (how to manage credit received, business and personal finances, starting and maintaining a personal culture for saving, etc) and personal maintenance (how to dress and take care of one's self). The fact that the women micro-entrepreneurs themselves were able to expand their skills through training increased the value of their abilities. General consensus among the women micro-entrepreneurs in Kumasi held that training in financial, business and personal management was very beneficial to them. The women spoke positively about the training, workshops and seminars as it allowed them to engage more actively in their businesses. Other forms of training available included business skills and technical training in various trades such as tie and dye, mushroom farming, grass cutter farming, etc.

The provision of credit has often been associated with training and skills development initiatives to ensure success and increase the capacity of micro-credit recipients. Here, human capital is one of the many assets enhanced through these programmes which a community can tap into for its development. It includes not only the human resources inherent in the labour force, but also the skills set, knowledge, know-how and the intellectual gifts the people within the community possess. As the human capital is enhanced and strengthened through training and education, the skills and knowledge they employ in their economic activities is also improved.

The system of apprenticeship which is very common practice in much of Ghana served as a way of increasing the skill base of a community through the transfer of knowledge and technical expertise and provided the youth in communities the opportunity to learn a trade (as briefly mentioned before). Enterprises in service activities such as dress-making, hairdressing, baking and pastry-making trained youth (especially young women) as seamstresses, hairdressers and caterers. The skills learned after a few years as an apprentice enabled the young apprentices to start their own businesses after a few years of experience in the field. Due to the highly informal nature of apprenticeship, the system allowed the youth to practice a trade that would otherwise have been too costly to pursue¹⁵ under the formal educational system. Some trades the women micro-entrepreneurs engaged in were more formal than others, meaning that some form of formal certification was available after the completion of the apprenticeship period. One woman who owned merchandise store noted that the youth she employed from the community learned key skills like how to take care of a shop, manage activities and relate to clients and customers, which was important for the success of a business.

c) Financial Capital

Financial capital serves as the back-bone for securing a healthy and sustainable economy within the community and is important for community development and there

¹⁵ It must be noted that the practice of apprenticeship is common among a plethora of trades such as the crafts, wood carving and wood-works (carpentry), cloth weaving, 'tro-tro' (a local term for public 'taxi' mini vans used all over Ghana) driving, tie and dye and batik. However, out of the entrepreneurs interviewed, dress-making and hairdressing were most common forms of apprenticeship.

were quite a number of programmes that worked towards supporting the creation of financial capital. Micro-credit provided to low-income entrepreneurs, especially to women and women's groups, was the most wide-spread. Micro-credit schemes proved to be a very common means of supporting and financing micro-entrepreneurs (especially women) in Ghana particularly in relation to community development programmes, as mentioned in the previous chapter. The benefits of increased access to micro-credit programmes have had a positive impact on enabling growth and increased income in micro-enterprises. Financing in the form of credit not only gave all the women additional economic resources that increased their income for the household and allowed them to expand their businesses, it also provided some form of financial security and independence as well.

Access to credit also encouraged a habit of saving among the women, as savings is often a prerequisite to getting credit in Ghana. Regular savings increased the capital base for financial resources that could be later tapped into when required in dire times or for the pursuit of productive activities. Like other forms of financial capital, savings provided the foundation of future wealth accumulation that can be invested in community development initiatives.

However, as beneficial as credit opportunities were as an additional source of income and financial capital, there were still some challenges that they faced. Though micro-credit did increase access to finance and monetary resources to start and expand entrepreneurial initiatives by women, the repayment schedule was such that little room is

left for anything else after loan payments are made and major expenses were covered. Any additional funds accrued got tied into making loan repayments, which made it challenging for the women to explore other avenues. There were two major barriers or challenges identified by the women in both Abokobi and Kumasi. The first was that the repayment schedule was too close and too short. They have a few months to repay entire loan from microfinance institutions, hence, payments are both made too close together (weekly, bi-weekly or monthly) and are of larger amounts due to short repayment periods. Here, the women suggested that the repayment period be lengthened over more months. The women also mentioned that it would be very helpful if the grace period before they had to start making payments were lengthened to give more time to allow them time to start making an income and profits before payments were due especially in cases where returns on investments took a while to materialize. Secondly, loan amounts (anywhere between an equivalent of approximately US \$50 – 400) were too small and the women expressed the need for larger amounts of credit to expand their individual businesses.

In Kumasi, the women micro-entrepreneurs also emphasised the importance of the taxes they paid to the Community Assembly from their businesses to the development of their communities. Taxes paid increased the community's financial capital and helped finance community initiatives at the administrative level for projects like better sanitation and improvements in infrastructure around the area.

Financial support between credit group members in the form of mutual aid and the practice of rotational savings funds or deposits given to each member in turn on a rotation (*susu*) was common practice in both communities, more so in Abokobi. That seemed to expand the finances available to members in times of difficulty and built upon the traditional customs of mutual aid and self-help. This proved to be a useful way of mobilizing funds among members, and possibly an innovative way of expanding financial capital among the community's members. This age-old practice, however, is rather extensively used and is not limited to only entrepreneurs. Finance from loans (i.e. credit) went into enterprises to either start up or expand the business and on the rare occasion, loans received were used for personal and family expenses.

The women micro-entrepreneurs had limited direct financial involvement or influence as entrepreneurs when it came to contributing to or supporting activities that built and created physical community assets. Many of the women micro-entrepreneurs contributed indirectly in the form of personal and in-kind donations to community projects through churches and other institutions. Most of their financial returns were either spent on personal or household needs and repaying loans, the remainder, if any, as reinvested in the business.

Participation in Community Development Processes

In an ongoing effort to decentralize government activities, the current Growth and Poverty Reduction Strategy (the GPRS II) has mandated the strengthening of the various branches of local government (the Metropolitan, Municipal and District Assemblies -

MMDAs), part of which entails increasing the capacity of local communities to take a more active role in improving their quality of life. Accordingly, decisions and the allocation of resources pertaining to community development programmes, projects and initiatives has been decentralised so as to ensure that it operates at a more grassroots level.

Most often, the process for initiating community development initiatives or projects at the community level takes time. Initially, it involves the identification of key members of the community such as traditional authorities (e.g. Chiefs), opinion leaders, Assembly members, leaders of women's groups, religious leaders, members of Area Councils, community-based organisations (CBOs), and so on, for initial consultation and discussion who then carry the information on to their respective groups for feedback. Key community members are often identified by the organizing institution in collaboration with community groups. In most cases, projects that community members feel are most pertinent are identified this way after open discussions with community members or their representatives. Targets are set and community groups and members are then mobilised in order to meet the set objectives. Quite commonly, such projects are collaborated, facilitated and (or) funded by local government agencies, NGOs, and international organisations. Sometimes, to secure a community's commitment, the community in question is required to raise a certain portion of the funds necessary for the project.

An example of this was found in Abokobi where community members identified the need for a new library for their children and came together to implement the project, which was completed in 2008. Key members of the community were selected and

brought together to form a committee to oversee the project and trained. However, the final decision came from community members who identified the need and importance of having the library. A proposal to build a library was drafted by the committee members, after which community members allocated the responsibility of various tasks to various groups as a means of division of labour. It was agreed that the women would carry the water for the building and organise the community while the men took responsibility over making the building blocks. Some carpenters within the community were given the task of doing the roof, and those members that knew how to handle the cement for building took up that aspect of the project. The project was funded by the Community-Based Rural Development Project (CBRDP).

From this, we see a prime example of how a community is mobilised to reach a community goal and an example of the process involved. We can see that all members of the community are capable of taking part in the project were given the opportunity to participate. Community resources and community members were allocated to the areas they had expertise, given their skills and capabilities. Particularly, the women aided in mobilising and organising the community members, which is rather central to ensuring that everything run smoothly, meaning that they played a beneficial role in ensuring the success of the project.

As the mobilisation of resources is central to the attainment of community goals and development, we have been assessing the capacity of women micro-entrepreneurs in enhancing both the creation and use of assets within a community for its development. Assets do not only provide a means of survival and poverty alleviation, but they also

serve as a basis for an agent of change to challenge the use, control and transformation of resources. In the case of the women in the library project, they were key in mobilising the human resources of the community in terms of helping to organise labour. The women generally were a part of the decision-making and the implementation of the project, as were other community members.

Whether the women micro-entrepreneurs actually saw themselves as agents of change or even capable of stepping forward and initiating the process of community development was a slightly different story. Many of the entrepreneurs generally felt it was the government's responsibility to pursue the initiatives resulting in the development of the community and when asked how they felt they contributed to the development of their community women in Abokobi responded that they felt it was the government that had to take care of community development. Not many women felt a personal responsibility in taking ownership of or responsibility over the development process within the community beyond financial contributions for projects that were organised by other institutions.

However, when looking at the type of community development approaches that targeted or benefited women micro-entrepreneurs the most, strategies aimed to increase the capacities of the marginalized and disadvantaged members of local communities by helping them become self-sufficient and empowered through skills training, educational, technical and marketing support. Programmes of these sorts where women micro-entrepreneurs were beneficiaries or clients were mostly aimed at improving their economic position and (or) status. Credit, training and access to information generally

improved business for women micro-entrepreneurs and improved opportunities for women to earn some form of an income. Many of these initiatives focused on increasing the capacity of the productive poor and members of communities as individuals, which in itself is very useful and necessary for development. They did not, however, necessarily strive to change the structural or institutional frameworks that enable the productive poor and members of the community to play a larger role as agents of community development.

Steps are gradually being made to target collective outcomes and focus on the empowerment of groups within the community as a means to reduce poverty and promote development. Projects and programmes such as those of the Ghana Poverty Reduction Project/Social Investment Fund (GPRP/SIF) have identified the importance of empowering communities through the participation of existing local institutions in strengthening the community participation of groups in the process of development.

The women micro-entrepreneurs participated in community development programmes as beneficiaries of micro-credit, training, education and skill development initiatives and promoted community development in the enhancement and creation of community assets. I would say that there is still an even greater potential for women micro-entrepreneurs to foster community development by mobilising the groups that they are involved in, even if it is currently underdeveloped. This would ultimately require both strengthening capacity and (or) the 'empowerment' of the women micro-entrepreneur groups to take on more leadership roles as well as the provision of necessary institutional and structural support to enable community development through collective action by

women micro-entrepreneurs. Consequently, this would, by default, extend the involvement of civil society in community development, by engaging community members and groups not only as beneficiaries, but as agents capable of initiating change through group efforts that also make use of the entrepreneurial prowess women micro-entrepreneurs and entrepreneurs in general.

Conclusion

From the findings, it was evident that the women micro-entrepreneurs participated in community development programmes as beneficiaries of micro-credit, training, education and skill development initiatives. Consequently, they indirectly promoted community development in the enhancement of community assets, such as its human, financial and social capital, as well as the community's economic base. It was mentioned above that the activities of the women micro-entrepreneurs did have social outcomes that benefitted other members of their communities. Their enterprises provided a means to not only train themselves, but the youth as well, hence, enhance the skill and knowledge base of community. They also provided products and services for community members. However, findings from interviews with them suggested that beyond activities such as donations, group-based community clean ups and mutual aid and support initiatives, much of the activities that they engaged in were to meet individual and household needs. In addition, examples showed that women were involved in mobilising and organising a community project that engaged all community members. However, the extent to which women micro-entrepreneurs are incorporated into development initiatives by state

agencies, local government, non-governmental organisations and development institutions can influence the extent to which they actively engage in the process of community development as agents of change.

CHAPTER FOUR

CONCLUSION

To reiterate, the purpose of this study was to explore the potential role individual women micro-entrepreneurs played in fostering community development in Ghana using a case study on Abokobi and Kumasi. It was subsequently hypothesised that women micro-entrepreneurs (and their businesses) fostered community development contributing to the economic welfare of the community through (self-) employment which increased household incomes, thus, enhancing the economic welfare of households in the community; by contributing to the formation of the various forms of capital assets available within the community (like human capital, physical capital, financial capital, social capital, natural capital, etc) that could be further mobilised for community goals; and, through their direct involvement in the actual process of community development. Using a case study methodology to explore the relationship between women micro-entrepreneurs and community development, this study sought to better understand the various ways that women micro-entrepreneurs contributed to the development of their communities. In order to achieve this, the study collected data from individual and group interviews with women micro-entrepreneurs in two communities; and interviews with field workers, staff of microfinance institutions, community development organisations, and organisations providing services to entrepreneurs and participant observation.

The case study showed that women micro-entrepreneurs contributed to the development of their communities by increasing household incomes and, hence, enhancing their economic capacity. They made in-kind donations of time and mutual support for other community members and strengthened the social capital. They also enhanced the human capital and financial base of the community. However, the level of their involvement as beneficiaries limited their ability to effectively participate in the processes of community development as agents. This section outlines the main conclusions of this thesis.

Increasing the Economic Capacity of Households

Women micro-entrepreneurs made substantial contributions to the economic development of the community through increased income for households and enhancing economic activities. Income from the micro-enterprises, micro-credit and savings did much for increasing the level of household income and economic resources for meeting personal and household needs. The women micro-entrepreneurs felt that they could support their families better and acknowledged that the credit and *susu* groups that they were part of provided financial, social, emotional and economic security, especially where their businesses activities were seasonal. Income from business and access to micro-credit increased their economic freedom and empowerment as well as gave the older members the opportunity to remain active and financially sound. The increased income enabled them to increase the household's ability to purchase items it needed to

survive, pay for health care and educate the younger members of the household which enhanced their overall well-being and quality of life.

Increased incomes enhanced the economic base of their community by increasing the purchasing power afforded by the household and helped to stimulate further economic activity in the community by increasing the demand for goods and services.

In-Kind and Personal Donations and Contributions

The women themselves felt that their activities helped their local economies through the personal donations they made (financial and in-kind) for various community initiatives, particularly in Abokobi. Projects organised through the personal groups and associations that the women were involved in also helped increase the welfare of the community. Credit groups served as a medium for sharing important bits of information among community members. As a whole, the women micro-entrepreneurs enhanced various aspects of the economic base of the community directly through their enterprises and indirectly by strengthening the economic capacity of their families and households (and those of their employees) through increased income.

However, despite the fact that the activities and enterprises that the women micro-entrepreneurs engaged in increased their income base, evidence suggested that beyond personal donations to hospitals and schools and community activities such as communal cleaning (particularly in Abokobi), not much income or time was generally further re-invested in community development projects or goals in collaboration with community goals. From the data, it emerged that a prominent way that women micro-entrepreneurs

contribute to their community was in the form of in-kind contributions such as organised community cleaning and sanitation, church donations to schools and hospitals and so on. On a more personal basis, some women did show strong sense of community ties or identifying with the community and expressed the importance of the community as a unit, especially among older members of the women's credit groups in Abokobi and the entrepreneurs association in Kumasi.

Strengthening Social Relations and Networks (Social Capital)

Women micro-entrepreneurs fostered community development through their role in enhancing various forms of community assets. They helped to strengthen social capital by engaging in various community social (e.g. church groups) and economic (e.g. self-help credit and *susu*) groups and increasing social networks and access to internal and external network links. The association that the women micro-entrepreneurs in Kumasi were members of facilitated their ability to gain access to training opportunities like workshops and seminars on financial and personal management and gave a sense of support and solidarity among members. In Abokobi, credit groups provided the means for social and economic support for its members in the form of mutual aid and collective activities (such as farming). The women micro-entrepreneurs found their social relations and membership in various forms of social affiliations to be quite beneficial to themselves as it allowed them to gain new skills, increased contacts, clients and networks, and facilitated access to credit, and where communal farming was concerned, additional hands to help.

In addition to this, the various forms of social capital were present in the groups that the women micro-entrepreneurs were members of. 'Bonding' social capital in the form of credit self-help groups and *susu* groups in both Abokobi and Kumasi helped to provide certain economic and social safety nets for the women and their families, particularly in dire situations and events in life that incur high costs such as weddings. The use of the social networks and groups to increase the skills, learning, client base and knowledge to improve business activities enhanced 'bridging' social capital, which has been identified as important in enabling communities to mobilize assets and resources. The relationships established through the groups enabled the expansion and improvement of the micro-enterprises of the women and, theoretically, helped expand the business base of the community, which ultimately enhanced its community economic development, and thus, community development.

Conversely, it was also seen that even where entrepreneurs were part of groups, networks or associations (for instance the credit and *susu* groups), engaging in these social groups did not necessarily or automatically lead to the attainment of community development or even a focus on community goals, especially if these groups and networks were not oriented towards community needs. Having associations or women micro-entrepreneurs being members of associations and networks within a community and the creation of social capital (as beneficial as it was to the women micro-entrepreneurs, their families and employees or apprentices) was not always enough to stimulate community development per se. Groups, associations and networks (and other forms of social capital) in communities would have to be in synergy with and a part of

the overall community's objectives set through local government on a large scale (and community organisations and groups on a smaller-scale) in order to enable them to effectively contribute to a community's development. What is, therefore, necessary in the process of community development is the integration of the community groups, associations and networks into the strategies set to achieve community goals and objectives in relation to community development. This is particularly important in promoting collaboration and the coordination of groups working towards similar ends to the benefit of the community and the improvement in the quality of life of all community members. In the absence of this, the end result may be that groups within the community act on their own accord in pursuit of their individual goals, which may be counter-productive and costly in terms of the allocation of community resources, and can have the potential of further increasing inequality within the community.

Enhancing Skills and Training (Human Capital)

Women micro-entrepreneurs also helped enhance community human capital through various ways. Skill improvement and training and youth employment through apprenticeship enhanced the quality of human capital available to and within the community and increased the level of productivity of the women micro-entrepreneurs. Training seminars and workshops added to the women's technical, financial and personal know-how which enabled them apply the new knowledge to improve their business activities. The provision of skills development and training as part of micro-credit programmes proved to be in common practice in Ghana. Training programmes associated

with the provision of credit to micro-entrepreneurs in the form of business development training packages was also quite common. Here, entrepreneurs were taught how to enhance their managerial and financial activities as well as their products and services in order to improve quality standards and enhance their success rates.

The practice of apprenticeship also proved to be a common way of training members of the community in a given trade. The practice of apprenticeship allowed the youth and other members of the community to learn and practice a trade that would otherwise have been too costly to pursue through formal education. In effect, the women micro-entrepreneurs contributed to the formation of human capital in their communities both directly and indirectly. By training and employing youth in their special areas of occupation they indirectly passed on the knowledge and the economic and technical skills that they possessed. Access to training enabled by the groups, networks and associations also directly enhanced the knowledge and skill base of the women micro-entrepreneurs themselves, which also directly increased the chances of their enterprises succeeding, which indirectly promotes the community's economic development.

Enhancing the Financial Base of the Community

In relation to the formation of financial capital by the women micro-entrepreneurs through their various activities, some forms of social groups played a central part in both the formation and mobilisation of financial resources. Access to micro-credit through credit self-help groups had immense benefits to the women and their families in

providing financial security for them. Savings schemes organised through groups and the practice of *susu* also proved to have very beneficial outcomes for the women.

As was the case with social capital, evidence did not show too much activity in regards to these financial resources being put to use as contributions for larger community development projects, save the personal donations and financial contributions done through various religious and women's groups. Much of the financial capital raised were reinvested in the enterprises and the families of the women micro-entrepreneurs, which proved to enhance both business activities and the welfare of their families.

Building the Capacity of Women

Observations, discussions and interviews gave the impression that emphasis on women micro-entrepreneurs in terms of development initiatives was still limited to increasing their capacity (economically) in order to improve their quality of life and self-reliance. Needless to say, development programmes such as credit, technical and business assistance and education were very important in increasing the capacity the women. However, such programmes sometimes had a tendency of leaning closer to approaches that viewed women micro-entrepreneurs as *beneficiaries*, rather than viewing and increasing their capacity to not only improve their quality of life (which is indeed very essential) but also to act as *agents* of community development capable of mobilizing resources for community goals and driving the process of change within their communities. Nevertheless, despite targeting women micro-entrepreneurs as recipients or

beneficiaries, such programmes were very open, flexible and catered to the needs of their clients and target groups.

Expanding the Product Base of the Community

The women micro-entrepreneurs helped expand the product and service base of the community by bringing in new products or starting in the provision of new services within the community. This helped to further expand the level of economic activity in the community.

Agents of Community Development: Assets and Constraints

Literature on community development emphasises the importance of targeting and reaching out to *all* members and groups in order to ensure development that is both positive and sustainable, and allows community members to find their own creative paths to their advancement. Further analysis revealed that in addition to the need to identify and apply the various capital assets available to a community such that it enhanced the quality of life of community members, it is also necessary to build the capacity of community members and enable them to mobilize community resources for its development. It is also necessary to build their capacity to take charge of their development rather than waiting for external organisations and institutions to start the process. In our discussions thus far, it has been established that the women micro-entrepreneurs in various ways played a role in enhancing community development and community economic development, and to the

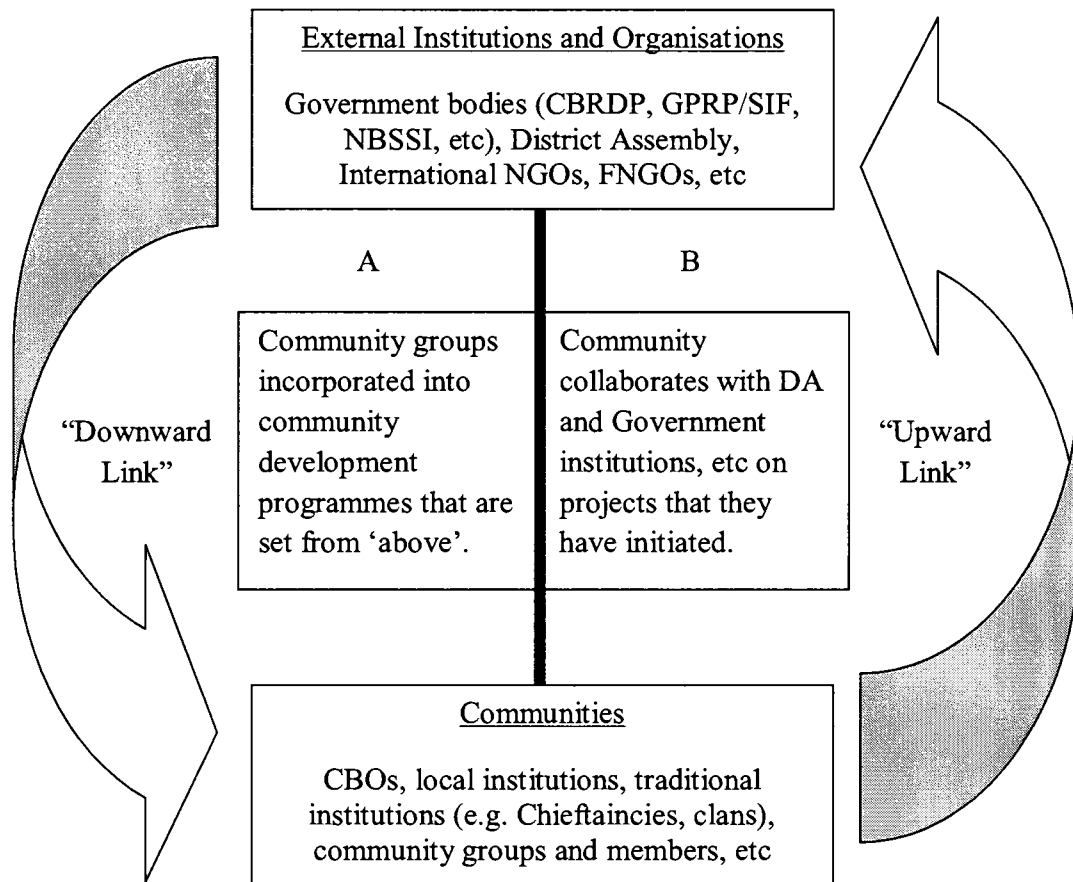
formation social capital, human capital as well as financial capital. The mobilisation of capital assets and resources is central to the attainment of community goals and development. Assets and capitals within a community are very important in the process of change (Bebbington, 1999). Community capitals enable “[an] agents’ power to act and to reproduce, challenge, or change the rules that govern control, use and transformation of resources” (Giddens, 1979 in Bebbington, 1999:2022), and for this to be possible it is necessary to build the capacity of not only the agencies overseeing community development but also the various groups and individual agents within the community.

That being said, it is also necessary for any community group or individual agent to first understand and believe in their own ability to actually effect change. Put differently, the capacity of an agent to initiate any form of social change is possible only as far as they are conscious of their power and ability to do so. Gran (1983) in his discussion of people-managed approaches to development identified the importance of first creating awareness and consciousness amongst the people of their capacity to transform their reality. In this case, the women micro-entrepreneurs in Abokobi had not even considered themselves capable of taking the future of their community into their own hands and doing much more for their communities in terms of coming together to create better conditions for their families. They were, therefore, unable to see themselves as agents of change and thus, looked to external organizations and agencies for solutions to local problems. Or in cases where they participated, were brought on board by external organizations.

Interestingly, an analysis of the case study implied that though community level projects and initiatives that many of the women micro-entrepreneurs were a part of as beneficiaries were components of national and community development goals and strategies (for instance, training and skill development schemes and learning centres to increase the capacity of small entrepreneurs), the women micro-entrepreneurs and their groups were not necessarily a *part* of those initiatives.

Conversely, the inclusion of women micro-entrepreneurs in various initiatives did not also necessarily mean that they were playing an *active* part in the achievement of those development plans. What many of these strategies and plans potentially result in is having many people benefit from the programmes as individuals. The nature of many programmes in Ghana showed that there are many ways that women micro-entrepreneurs were incorporated into development strategies through, what I would call, “downward links” between the District and Area level institutions to the specific groups within the community. Though avenues for dialogue and collaboration were deeply stressed and highly elaborated in many community development strategies, the “upward links” enabling grassroots groups, organisations and institutions (including women micro-entrepreneur associations) to take upon themselves the initiative to start community projects may not be fully present, if not developed. Stronger “upward links” or bottom-up initiatives enable a process of community development that is internally-driven as it is the community groups (and the community as a whole) that identify, drive and initiate the project and *then* seek support and collaboration with external institutions and organisations. This is illustrated in the diagram below.

Figure 4.1 Orientation of Community Development Processes



What it boils down to is the debate over whether the participation of people is seen as a *means* to promote development goals set from above or external agents (*vis à vis* downward linking approaches) the or as an *end* in itself (as per upward linking approaches). From community development theory, community development processes that stem from within the community and are highly internally driven, drawing on local resources and assets as well as maintaining and establishing external links and networks to achieve goals that have been initiated and set by the community itself tends to be more

sustainable as it strengthens the local community's ability to rely on its own strengths and develop its weaknesses. Strengthening the "upward links" in the process of community development in Ghana can strengthen the internal links and relationships since the community as a whole works to set its own objectives and goals and grows in the process. Current community development processes based on the "downward links" are very beneficial and have proved to improve the quality of life of many communities. However, because "downward" programmes identify various groups and target initiatives towards them, disconnections within communities may occur where some members gain access to such initiatives and others do not for various reasons.

Community development programmes initiated by external institutions and organisations are very beneficial in the case where communities do not have the capacity or drive to spearhead the process themselves. In this case, government bodies, development institutions and organisations initiate and step in as facilitators in order to achieve community goals and development objectives. In the essence of community development processes that are asset-based and internally driven, these external organisations and institutions step in and play a more supportive role to the communities rather than driving the process. I would say that in the case of Ghana, many efforts are being made to achieve this in one way or another in the form of capacity-building for community members through training and education, which, according to Ledwith (2005) leads to empowerment. The fact still remains that many communities lack the necessary knowledge, skills and resources to initiate and execute community projects on their own, and until they can stand on their own feet, much work is yet to be done.

The ability of the women micro-entrepreneurs to partake in the community development process on much a larger scale (beyond individual and household needs) was currently somewhat limited in their capacity to participate (as partners or stakeholders) in the identification of goals and decision-making in their communities. This is an important aspect of achieving community development as these entrepreneurs serve as an important part of the economic base of the community and by doing so could serve as a platform for achieving community goals and development.

In effect, it is not a matter of whether the upward linking approaches is better than the other or vice versa (or even whether participation as a mean or an end is better) as both are useful given the circumstances and context. However, what I am arguing is that where you are looking at the process of community development that promotes autonomous, self-driven initiatives that incorporates all community groups and activities and makes room for community members to take ownership of the community and its development.

Literature on community economic development, as established in the first chapter, takes its foundation from aspects of economic development theory in relation to community development. According to Shaffer *et al.* (2004) economic development is “sustained, progressive change to attain individual and group interests. Important elements of economic development include the need to create goals, identify individuals and groups and their interrelationships, understand present and future effects of decisions made now, consider new combinations of existing resources or pursue new resources, identify new markets and deliver to them” (pg 4). From this argument Shaffer *et al.*

(2004) bring to light the fact that the economic development of a community or community economic development (as well as community development in general) requires a set of objectives or goals that the community, as a whole, work towards through established plans of action. Community economic development, in relation to community development, involves the identification and mobilization of key community groups and resources in order to act strategically. In the case where community groups lack the necessary capabilities to mobilise for community goals, it is encouraged that steps are taken to increase their capacity to do so.

According to Ledwith (2005), “community development is committed to social justice through the process of critical education that begins in personal empowerment, and follows through to collective action for a more just, equal and sustainable world” (pg 61). Ideologically, Ledwith’s (2005) notion of community development can be useful here. Ledwith makes an essential point in that members of any community cannot actively participate in its development if not empowered by igniting their desire for change which (ideally) mobilizes them to act as a collective in pursuit of their common goals. In this case, empowerment is seen as a fundamental measure for enhancing the capacity of community members and groups. Consequently, the concept of empowerment has been said to encompass the notion that it is a process where people experience personal and social change which enables them to influence the organisations and institutions that affect their lives and communities they live in. It is a “social-action process that promotes participation of people, organizations, and community control, political efficacy, improved quality of community life, and social justice” (qtd. in Lord &

Hutchison, 1993). In particular, women's empowerment has been tied to their ability to act as agents of change within their households, communities and nations (IFAD, 2003).

From this, the current socio-economic climate in Ghana has established strategies aimed at empowering poor marginalized groups economically (including women micro-entrepreneurs) as part and package of many development programmes in place. However, to facilitate the ability of the women micro-entrepreneurs to better foster community development, the next step may be to promote capacity-building among them so as to strengthen their ability to act as agents and partners in the process. Subsequently, evidence supported the importance and strength of groups as a medium through which women micro-entrepreneurs in Ghana can increase their capacity to engage in community development.

Policy Implications

The next question is whether this is a possibility given the structural and institutional context of Ghana and whether there *is* a space for women micro-entrepreneurs to take on a more active role in contributing to community development? The current GPRS II makes room for nurturing civil society and strengthening social institutions. This is essential as it lays the foundation for a development process that promotes group and collective participation in the community (economic) development. To further facilitate the ability of women micro-entrepreneurs (as well as entrepreneurs and community members for that matter), the institutional and structural framework will

have to either be established or strengthened to: first, increase the capacity of women micro-entrepreneurs and building their understanding, awareness and consciousness of their ability to effect change; and second, to enable women micro-entrepreneurs to act more at par and in collaboration with the mid-level or intermediary community development organisations, agencies and institutions. As Gran (1983) established, it is after a consciousness amongst the people has been created that one can move on to change the barriers that prevent the participation of the people in development and then reorganize local communities to give its citizens equal access to opportunities to influence the various decisions that affect their lives.

Strengthening the collective capacity of groups to foster community goals will encompass collaborative partnerships between NGOs, community development organisations and institutions, micro-enterprise support institutions, microfinance institutions, District Assemblies, the state and various small local groups, associations and networks (including the self-help credit groups). These collaborations will have to work towards the empowerment of these groups so as to enable them to take on a more active role in the development of their communities. I can say that I am hopeful, as the necessary foundations are there, albeit underdeveloped. Many programmes in place fall under the category of “Downward Linking”, beneficiary focused community development initiatives, which most often have a capacity-building component for the beneficiaries.

Common practice and evidence showed that community groups and institutions were very important in the practice of community development in Ghana, as partners

actively pursuing various community initiatives. However, as active agents of community development, the strength in economic groups such as micro-enterprise associations and credit groups, as the data would suggest, is currently there but (and I would argue) underutilized. There was no lack of existing partnerships between institutions that incorporate these groups into development programmes. Training, education, awareness raising and capacity-building programmes - common in development strategies for micro-entrepreneurs - are all key ingredients and quite necessary to improve the capabilities of women micro-entrepreneurs and micro-entrepreneurs in general.

However, as Mathie and Cunningham (2002) and Ledwith (2005) suggested, I would conclude that the potential of the women micro-entrepreneurs interviewed in fostering community development as *actors* steering the development in their communities would most likely be achieved through enhanced collective action and where the development focuses on enhancing the economic capacities of groups. Thus, *first*, where the capacity of individual women micro-entrepreneurs to take part in community development particularly as *agents* (in their own individual rights) was stunted as a result of pressures to meet the survival needs of their families, due to prevailing socio-economic conditions; and *second*, where there existed very strong social relations and support mechanisms in the form of mutual aid and social groups (that promote collective action), women micro-entrepreneurs can best serve as agents of community development through the community social groups that they are engaged in. However, in order for women micro-entrepreneurs to truly play an active role in community development, they would have to be engaged in the process in such a way

that they are involved in all (if not various) stages of the process, from setting community goals to carrying out development initiatives. Even so, where social groups are fully functional, there is the need to strengthen their focus beyond individual and family needs to incorporate community issues and goals into their activities.

I would argue that the case study suggested that there is still an even greater potential for women micro-entrepreneurs to foster community development enabled by the mobilisation of groups, associations and networks. This would ultimately require both strengthening capacity and empowerment of the women micro-entrepreneurs themselves and the groups they are involved in as entrepreneurs and the provision of necessary institutional and structural support to enable community development through collective action by women micro-entrepreneurs. Consequently, this would, by default, extend the involvement of civil society in community development, by engaging community members and groups not only as *beneficiaries* of development programmes, but as *agents* and active partners capable of initiating change through group efforts that also make use of the entrepreneurial prowess of women micro-entrepreneurs and entrepreneurs in general.

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APPENDIX

INTERVIEW GUIDELINES AND QUESTIONNAIRES

Community-Based Organisations: Community-Based Rural Development Project (CBRDP)

General Questions:

1. What does your organisation do?
 - a. What is its purpose?
 - b. What is the organisational goal?
 - c. What does the project comprise of?
 - i. What are the various components of the project?
 - d. How many regions does the CBRDP's operations cover?
 - i. How many sub-offices are there?
 - ii. How many clients does the organisation have?
 - e. What is the nature of the organisational structure?

CBRDP and Community Development Questions:

1. How does the CBRDP define community development?
2. Given the definition of community development, how does the organisation contribute towards it?
3. How many communities does the organisation target?
 - a. What parameters or criteria does the CBRDP use to identify the various communities?
4. What does the CBRDP do within communities?

- a. What role does it play within the community?
- b. What services does it offer community members?
 - i. What services or support does the CBRDP offer women micro-entrepreneurs?
 - ii. How does the CBRDP encourage or strengthen the capacity of women micro-entrepreneurs in promoting and contributing to the development of their communities?
 - iii. What do you do to ensure that it is sustainable?
5. How does the CBRDP engage the community and encourage the participation of community members? Do you use participatory methods in that community members are a part of the decision-making, planning and implementation of activities that concern them?
6. Who are the stakeholders in the project?
 - a. Are all the various groups within the communities considered?
7. What is done to ensure that all the necessary groups and parties are indeed considered?

CBRDP and Micro-Enterprise Questions:

1. What services does the CBRDP offer micro-entrepreneurs?
 - a. Are the services limited to only financial assistance and training?
 - b. What does the CBRDP do to promote the community development potential of such micro-enterprises?
2. How do these micro-enterprises contribute to the development of their communities?
 - a. What component of community development (economic, institution building, the provision of physical infrastructure, etc?) do you find that micro-enterprises contribute more towards?
3. How many rural micro-enterprises do you roughly work with? Or help?
4. Are most of the rural micro-enterprises that you work with owned by individuals or by a collective group?
 - a. Have you found that there are any differences in the community development potential between the individual and group run rural micro-enterprises?

CBRDP and Women Micro-Entrepreneurs Questions:

1. How many micro-enterprises are women-run?
 - a. Have you found that in reality most are actually run by women?
 - b. If so, why?
2. Are there any gender variations in the micro-enterprise sector?
3. Does the organisation normally work with or come across women micro-entrepreneurs?

Follow-up Questions:

1. Is there any additional information that may have been overlooked that you would like to add that would be beneficial?
2. Do you have any additional contacts that may be willing to help with information or participate in this study?
3. Do you have any additional questions?

Women Micro-Entrepreneurs in Credit Self-Help Groups

SECTION 1: General Information

1. How many members are there in this association?
2. Total number of members present?
3. General Age Group of Members:
 - a. Youths; between 15 – 30 ()
 - b. Adults; between 31 – 45 ()
 - c. Mature Adults; 46 – 59 ()
 - d. Elderly; 60 + ()
4. Marital Status:
 - a. Married ()
 - b. Separated ()
 - c. Single ()
 - d. Single Parent ()
 - e. Divorced ()
 - f. Other, specify:

5. Number of Children:

- a. None ()
- b. 1 – 3 ()
- c. 4 – 6 ()
- d. 7 – 9 ()
- e. 10 – 12 ()
- f. 13 plus

6. Educational Background:

- a. No formal Education ()
- b. Completed Primary school ()
- c. Some Middle school ()
- d. Completed Middle school ()
- e. Some JSS ()
- f. Completed JSS ()
- g. Some SSS ()
- h. Completed SSS ()
- i. Post SSS Education or training ()

SECTION 2: Association Information

1. Number of years the association has been around?
2. What are some of the benefits that the members of the association get from being a part of the group within their community?
3. Generally, how are the support services provided through the association helpful?
 - a. Do you all find training helpful?
 - b. In what ways has it helped all of you in setting up your businesses and improving them?
 - c. How would you generally say that the skills you have gained through training and having your small businesses has helped your families?
 - d. How would you generally say that it has helped your skills have gained is beneficial to your communities?
4. Has the income you usually make improved because of the small businesses you have?
 - a. What do you generally use your earnings on?

SECTION 3: The Association/entrepreneurs and the community (development)

1. Do you use your incomes to support other businesses in the community by buying things from other local small businesses like yourselves? Yes () No ()
 - a. Where do most of you get your supplies for your businesses? Do you patronise other local businesses within your communities?
2. As members of the association and owners of your own small businesses, do you engage in any other form of community activities? Like raising funds for various small projects in your communities? Coming together as a group to organize or advocate various for various community needs?
3. Have any of you come together to form savings groups? Yes () No ()
If so, how do they work?
4. Do some of you have credit groups? Yes () No ()
5. How have you benefited from them?
6. How have all of you as members of the association gotten access to financial support? (has it been done individually? or do the members of the association form smaller groups? Or is the association the group in itself?
7. Where does most of the financial support come from?
 - a. Are there barriers preventing you from access these financial sources?
 - b. What are the monies from these financial sources used for generally?
8. Has the collective or group efforts of all of you as members of the association been able to do anything for your communities?
9. How has the association and your small businesses helped in bringing new technologies or new ways of doing things and skills to the community?
 - a. What kind of skills and training does the do your businesses build within or provide community members?
 - b. Are there any form of apprentice arrangements? So that owners of businesses share their skills with other members of the community?
10. What are some of the challenges that you face?

11. Do you have any recommendations or suggestions about what can be done to allow your groups or individual activities have a larger positive contribution to the development of the community?

Women Micro-Entrepreneurs in an Association

SECTION 1: Association Information

1. Number of years the association has been around?
2. How are members recruited into the association? (What is the procedure?)
3. How was the association formed?
4. What is the association's purpose? Goal?
5. What are some of the benefits that the members of the association get from being a part of the group within their community?
6. What kind of support services does the association provide (or facilitate)?
7. What community partners does the association work with to achieve its goals?

SECTION 3: The Association and the community (development)

1. How does the association engage in community activities? (i.e., what community activities is the association involved in?)
2. Other than supporting entrepreneurs in the association's activities (which provides a living and generates employment for its members), how else has the association benefited the community?
3. Has the association helped create or provide physical [assets] amenities or infrastructure (like new buildings, wells, a market, school buildings, sanitation, water systems, etc) for the community?
4. How has the association helped in bringing new technologies and skills to the community? ...
 - a. What kind of skills and training does the association build within or provide community members?

- b. How is it that the women entrepreneurs pass on these skills?
5. How does the association get access to financial support? Is it done through the members themselves? As individuals, or do the members of the association form smaller groups? Or is the association the group in itself?
6. Where does most of the financial support come from?
7. Other follow up questions:

Staff of Community Development organizations

1. What is the population of the community?
2. What are the main forms of livelihoods in the community? The main types of occupations?
3. What are the main types economic activities that members of the community partake in?
4. How big is the community? In terms of sq km (if available)?
5. How many credit groups are there?
6. How many types of community groups are there? (religious, self-help, economic, etc?)

The Decision-Making Process

1. Can you tell me who usually decides the nature of development projects initiated in Abokobi? (the Chief, Central Gov't? the DA, NGOs, etc)
2. Can you also tell me who decides what community goals are going to be pursued in a given term (be it election term, year, season, etc). For instance, who decides if members of the community in Abokobi need a new mill, or water well/bore hole, or school?

3. After the decision has been made, can you explain who are involved in implementing the decision? (is everyone brought on board individually or as community groups)

Community Participation

1. Can you tell me about the process for implementing community goals?
 - ⇒ How are people informed?
 - ⇒ How are community members brought on board?
 - ⇒ Are community groups consulted for their input and feedback before pursuing or implementing a plan?
 - ⇒ Are community members and groups involved at all stages of the process from decision-making to project implementation and evaluation?
2. Can you give an example of a type of community initiative that has been implemented in the past in the community and what was the process followed to complete it?
 - ⇒ How was it done: i.e. how were community members and groups informed and involved?
3. Can you give some examples of how community members and (or) community groups participate in the development of their communities?
4. Are there any other points you would like to add?



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