

UNIVERSITY OF EDUCATION, WINNEBA

**ASSESSING THE INFLUENCE OF THE RURAL ENTERPRISE
PROGRAMME IN POVERTY REDUCTION IN THE SABOBA DISTRICT,
GHANA**



**Thesis in the Department of Social Studies Education,
Faculty of Social Sciences Education, submitted to the School of
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of the requirements for the award of the degree of
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DECLARATION

Student's Declaration

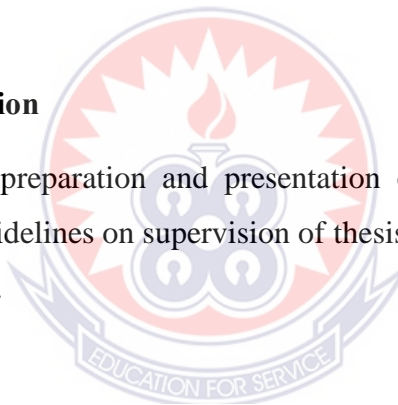
I, Nsila Nikpedo David, hereby declare that this thesis, with the exception of quotations and references contained in published works which have all been identified and acknowledged, it is the result of my own original research and it has not been submitted, either in part or whole for another degree elsewhere.

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Date:

Supervisor's Declaration

I hereby declare that preparation and presentation of this this was supervised in accordance with the guidelines on supervision of thesis as laid down by the University of Education, Winneba.



Name of Supervisor: Dr. Poatob Samuel

Signature:

Date:

DEDICATION

To my beautiful wife and children, whose untiring efforts and prayers have brought me this far



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GLOSSARY

REP:	Rural Enterprise Programme
UN:	United Nations
SDGs:	Sustainable Development Goals
UIA:	Union of International Associations
GOG:	Government of Ghana
GPRS:	Growth and Poverty Reduction Strategy
UNRISD:	United Nations Research for Social Development.
EU:	European Union
LEAP:	Livelihood Empowerment Against Poverty
MDGs:	Millennium Development Goals
NGOs:	Non-Governmental Organisations
NHIS:	National Health Insurance Scheme
OVCs:	Orphans and Vulnerable Children
NDE:	National Directorate of Employment
FEAP:	Family Economic Advancement Programme
BLP:	Better Life Programme
PWDS:	Person with Disabilities
BACs:	Business Advisory Centres.
GH:	Ghana Cedis
GSS:	Ghana Statistical Service.
WHO:	World Health Organisation
PHC:	Population and Housing Census.
ABD:	Asian Development Bank
SIADP:	Shanxi Integrated Agricultural Development Project

HIPC:	Heavily Indebted Poor Countries
IFAD:	International Fund for Agricultural Development
MOTI:	Ministry of Trade and Industry
MSEs:	Medium and Small-scale Enterprises
RFTs:	Rural Technology Facilities
PCMU:	Programme Coordination and Management unit
GRATIS:	Ghana Regional Appropriate Technology Industrial Service
NBSSI:	National Board for Small Scale Industries
AfDB:	African Development Bank
ARB:	Association of Rural Banks
BDS:	Business Development Services
RFS:	Rural Financial Services
SRMSEOPB:	Support to Rural Medium and Small-scale Enterprises Organisations and Partnership Building
PFI:	Participating Financial Institution
DACPI:	Development of Agricultural Commodity Processing Infrastructure
EBE:	Enabling Business Environment
PCM:	Programme Coordination and Management
VSD:	Vocational Skill Development
SSE:	Small Scale Enterprise
REP:	Rural Enterprise Promotion
SPW:	Special Public Work
NAPED:	National Poverty Eradication Programme
FCAs:	Fadama Community Associations
FUGs:	Fadama Users Groups
ADE:	Applied Doctoral Experience
SMFGDP:	Soapmaking Focus Group Discussion Participant
HDFGDP:	Hair dressers and Dressmakers Focus Group Discussion Participant
MCFGDP:	Masons and Carpenters Focus Group Discussion Participant
MFGDP:	Mechanics Focus Group Discussion Participant
IR:	Interview Respondent
TPSAT:	Technology Promotion and Support to Apprentices Training

ABSTRACT

The study explored the influence of Rural Enterprise Programme (REP) in reducing poverty in the Saboba District. The qualitative research approach, with the case study design was used for the study. The target population was 389 staff and beneficiaries. Purposive Sampling was used to select 15 beneficiaries and 2 officials. Data was collected using semi-structured interview, and the data collected was analysed thematically. The study found that REP is not into direct creation of new jobs but offered skills training and business development training for beneficiaries. It was found the interventions were effective since it had direct and immediate impact on the quality of work and profits of the beneficiaries. Despite, the impact, the programme is saddled with beneficiary related challenges such as difficulty getting access to raw materials, inadequate training and poor interpersonal relationship between the beneficiaries and the coordinator, financial challenges and administrative related challenges such as inadequate manpower, inadequate motivation and the lack of means of transport. Based on the outcome of the study, it was recommended that REP should organise training regularly for the beneficiaries, and REP see to it that the beneficiary and administrative related-challenges are addressed.



CHAPTER ONE

INTRODUCTION

1.0 Background to the Study

Poverty is one of the global social cankers. It is counted among the top five global social issues (Allison, 2022). It is the greatest global challenge facing the world today and an indispensable requirement for sustainable development, particularly for developing countries (United Nations (UN), 2021). All countries around the world face the menace of poverty, even though some countries are poorer than others (UK Essays, 2018). The history of poverty is extraordinarily long, including many well-known quotes in the Holy Christian Book-The Holy Bible: “The poor will always be with you” (Matthew 26: verse 11, NKV). The persisting theme is that those living in poverty have a standard of living that is “unacceptable” because it is unjust (Mwinga, 2012).

Worldwide, it is estimated that 711,161,515 people live under extreme poverty with an estimated 4161 people fall into poverty everyday while 2.4 people escape poverty every second (World Poverty Clock, 2022). Out of this, it is estimated that over 330 million live in Sub-Saharan Africa, the poorest region in the world, where more than 40 percent of people lived in extreme poverty as at 2018. (World Population Review, 2022). More than a 100 million live in the European Union (The European Data Journalism Network, 2022), and more than 320 million in Asia (World Health Organisation, 2019).

According to the World Bank (2022), poverty was rather steadily declining, but the trend was interrupted in 2020, due to the disruption caused by the COVID-19 crisis,

combined with the effects of conflicts and climate change, the war in Ukraine, and rising inflation (World Bank, 2022).

According to Wilhelm (2020), contends that looking at the slow rate people escape poverty, the most important project of the UN's Sustainable Development Goals (SDGs) - the end of all kinds of poverty by the year 2030, will, therefore, most likely be missed by Africa. According to World Bank (2022) estimates, 20 percent of all people in sub-Saharan Africa will still be living in poverty in 2030 unless the governments of Africa significantly step up their poverty reduction efforts.

Poverty is a violation of human rights, and it is the most widespread violation of human rights in the world (Union of International Associations (UIA), 2022). Poverty entails more than the lack of income and productive resources to ensure sustainable livelihoods, but measures poverty across three dimensions-health, education and standard of living (United Nations, 2021). Essentially, poverty refers to lacking enough resources to provide the necessities of life—food, clean water, shelter and clothing (World Vision, 2022). Its negative effects are unending, affecting adversely health conditions such as mental health, housing conditions, education, environmental hazards and food supply, and worse of it all, generating a cycle of poverty and complicating the matter even more (Panda, 2019).

Efforts to address poverty could be traced as far back as over 2000 years ago in the Roman Empire. During such times, one of the great Caesars introduced the *Alimenta*, which was an ambitious welfare programme to help the poor, especially orphans and destitute children, throughout the Italian part of the Empire. Food and education were subsidised. The great English historian of Rome, Edward Gibbon, surveying this era, and particularly admiring Trajan, wrote that if someone were to “fix the period in the

history of the world, during which the condition of the human race was most happy and prosperous, he would, without hesitation” name the 80 years of the Roman era which included, and was rather dominated, by Trajan's rule (United Nations Research Institute for Social Development, UNRISD, 2010).

The UN (2021) recognises poverty as a complex multi-dimensional problem with origins in both the national and international domains of which no uniform solution can be found for global application. Rather, country-specific programmes to tackle poverty and international efforts supporting national efforts, as well as the parallel process of creating a supportive international environment, are crucial for a solution to this problem. However, according to Cedar (2020), in modern times, governments all over the world generally resort to minimum wage laws, social security and in-kind benefits to combat poverty. Minimum wage laws, according to Cedar (2020), require all employers to pay their employees a minimum amount of wage that is determined by the government. The idea behind minimum wage laws is to help the working poor without directly increasing government spending. Social security refers to several different government benefits, such as income support, tax credits, social welfare, or unemployment benefits. And In-kind benefits are a non-cash alternative to regular benefits to provide low-income families and individuals directly with access to certain goods and services they need most to increase their standard of living (Cedar, 2020).

Countries have put in place measures to address poverty. For instance, Europe targeted employing 75 percent of the people aged 20-64 years, providing higher education to 40 percent of people aged 30-34 years, increasing energy efficiency by 20 percent, and using 3 percent of the E.U.'s GDP for research and development (The Borgen Project, 2019). These targets are mutually reinforcing as improvements in education should help reduce unemployment, and improving energy efficiency should make

European businesses more competitive, creating more jobs (The Borgen Project, 2019).

According to Adjei and Adjei (2016), many governments in sub-Saharan Africa have embraced poverty reduction beyond policy rhetoric, and through some commitments are setting agenda and pursuing actions to bring improvements in the lives of the majority of rural residents. Such countries as Ghana, Uganda, Kenya, Nigeria and Burkina Faso have all adopted poverty reduction strategies.

In Nigeria, Eneh (2010) reported that the governments' strategy to reduce poverty includes, but not limited to involvement of the poor in poverty reduction programme planning and implementation, provision of resources to the poor, proper implementation and monitoring of poverty reduction programmes, zero tolerance for corruption and kleptocracy, supremacy of the well-being of the masses, a social charter of re-orientating the people on enduring values, enhancing the private sector environment, participatory governance, and pro-poor programmes and their sincere implementation. A more recent study titled 'Social Policies and Poverty Reduction in Africa: Nigeria in focus', by Ekong, et al., (2021) revealed that nine government policies containing several development programmes of employment generation and human resource development have been put in place. These programmes included the National Directorate of Employment (NDE), the Family Economic Advancement Programme (FEAP), the Directorate of Food, Roads and Rural Infrastructure (DFRRI), the Better Life Programme (BLP), The SURE-P Way, The You Win Programme and Poverty Reduction and the Trader-Moni Initiative.

In Ghana, there are several programmes and interventions that aim at strengthening capacities of businesses and individuals, particularly among those in rural

communities to ensure sustained livelihood and enhance well-being. According to Manku (2018), Ghana put in place the Vision 2020 and Interim Poverty Reduction Strategy. The implementation of the two strategies met considerable challenges in part due to unrealistic strategies and inadequate financing. In 2002, comprehensive policies were put in place to support growth and poverty reduction over a three-year period (from 2002-2004), with the aim of effective economic management and wealth creation. In 2006, the government of Ghana launched its second strategy for poverty reduction and economic growth dubbed “Growth and Poverty Reduction Strategy, (GPRS II)”. The emphasis of GPRS II was on growth, including policies and strategies that would enable Ghana to attain middle income status of a per capita of \$1000 by 2015. Specifically, the strategy aimed at macroeconomic stability, accelerated private sector-led growth, vigorous human resource development and good governance and civic responsibility.

Another poverty reducing intervention is the Rural Enterprise Programme (REP) which aims to economically empower entrepreneurs in rural communities to improve their livelihoods. REP has been implemented since 1992 as a major poverty reduction and livelihood sustainability intervention, targeting women and other vulnerable households, particularly in rural Ghana (Adjei, Adjei & Serbeh, 2020).

According to Adjei and Adjei (2016), and Demedeme and Opoku (2022), the Rural Enterprise Programme has undergone three phases since its inception, namely the REP I (1995 - 2002), REP II (2003 - 2011), and the current Phase REP III (2012 - 2022) which is currently being implemented. The model for the implementation of REP is based on three thematic areas, and they are; access to business development services, technology transfer and access to finance. The business development

services component of the REP is implemented through the business advisory centers (BACs) of the District Assemblies in the country. The BACs provide community-based skill training, information and business counselling to beneficiaries, facilitating access to financial services and technology, among others. The targeted outcomes of the programme are mainly to ensure that entrepreneurs are empowered to translate their potentials into improving livelihoods, through skill training and business advisory support offered to them (Demedem & Opoku, 2022). The ultimate goal of the programme of empowering entrepreneurs is what motivated this study with the objective of finding out how well the entrepreneurs are empowered through the Rural Enterprise Programme.

1.1 Statement of the Problem

Sub-Saharan Africa is considered the poorest region in the world, where an estimated 330 million people live in extreme poverty (The European Data Journalism Network, 2022). Of the 330 million people living in poverty in Africa, 2.06 percent translating into 6.8 million are Ghanaians (Amankwah, 2018). According to a report by GSS 2017, an estimated 1.8 million poor people live in the Northern Region (where Saboba is located). The report states precisely that 23,562 poor people live in the Saboba District. This implies that there is poverty in the district. For this reason, poverty reducing policies and programmes including Rural Enterprise Programme was introduced by the government.

In the Saboba District the Rural Enterprise Programme was introduced in Saboba with an overarching goal of reducing poverty in the district. As at the time of its introduction, 27,674 people were considered poor. In 2015, the number of poor people in the district was estimated to be 25757, with a rank of 60th on the league table of

poverty incidence, out of the 216 districts, municipalities and metropolis in the country (Ghana Statistical Service, 2018b). Fast forward to 2022, there is 18,870 poor people in the district. This suggests that there has been a significant decrease in poverty in the district. This is consistent with several studies such as Nsila (2020), whose study reported positive impact in the area of finance, health and food consumption, education, women empowerment, agriculture, shelter and clothing by Livelihood Empowerment Against poverty. The various components of REP are in line with its aims of reducing poverty, slowing rural-urban drift, contributing to the creation of sustainable jobs (Republic of Ghana, 2014). These implies that the decrease in poverty levels in the district could be attributed to the introduction of the Rural Enterprise Programme. Despite the decrease, a huge number of people are still trapped in poverty in the district (Adjei, Adjei & Serbeh, 2020). This raises the question of the level of influence of the programme. Besides, different activities are captured under the programme hence the influence of each of them might vary. Therefore, drawing conclusions for all might be problematic. Moreover, since the introduction of Rural Enterprise Programme in the Saboba District, there has been very little empirical evidence to ascertain the interventions' influence in terms of poverty reduction in the district. Studies on REP has focused on Ajumako Enyan Assiam (see Manku, 2018) and the Tano-North Districts (see Adjei, Osei and Osei, 2016), and have studied the women beneficiaries only using the mixed method approach. What this present study did differently was to study all the beneficiaries (both men and women) in the Saboba District using the qualitative approach.

1.2 Purpose of the Study

The purpose of the study was to assess the influence of Rural Enterprise Programme (REP) in empowering beneficiaries economically in reducing poverty in the Saboba District of Ghana.

1.3 Objectives of the Study

The objectives of the study were to;

- (i). explore the various intervention strategies employed by the Rural Enterprise Programme to alleviate poverty in the Saboba District of the Northern Region.
- (ii). analysing the influence of the Rural Enterprise Programme in poverty reduction among beneficiaries in the Saboba District.
- (iii). examine the implementation challenges of Rural Enterprise Programme in the Saboba District
- (iv). explore mechanisms for making Rural Enterprise Programme in the Saboba District more effective.

1.4 Research Questions

The following research questions were formulated to guide the study:

- (i). Which intervention strategies are employed by the Rural Enterprise Programme to alleviate poverty in the Saboba District of the Northern Region?
- (ii). How effective is the Rural Enterprise Programme in poverty reduction among beneficiaries in the Saboba District?
- (iii). What challenges impede the successful implementation of Rural Enterprise Programme in the Saboba District?
- (iv). What mechanisms could be put in place for the Rural Enterprise Programme be made more effective to alleviate poverty in the Saboba District?

1.5 Significance of the Study

The researcher hopes that the findings of the study would have theoretical, methodological, and practical significance. In respect to theoretical significance, the findings of this study would provide a more scientific perspective on poverty in the Saboba District and how the Rural Enterprise Programme (REP) is reducing it. It is hoped that the findings of the study would assist the managers of the Rural Enterprise Programme (REP) in the district to understand how the programme is impacting the lives of beneficiaries. Again, the study findings would assist the managers of the programmes to have insight into the challenges to effective implementation of the REP. With this, efforts may be made to address the said challenges in order to make the programme more effective.

Practically, it is envisaged that the findings of the study would serve as a guide and improve their scope of practice in the areas of REP their operations and therefore augment the pool of data required by other social workers in their bid to design social interventions to solve poverty problem in the rural and urban poverty. The study of the finding would address issue of misconceptions that seek to deter other beneficiaries' people from enrolling onto the REP to take advantages of the system to help better lives and their families. The study may also be of great help to other researchers in studying poverty and social intervention. That is, the study will act as a resource material to facilitate their study. They could use this study as a point of reference during their study as well as fill the gaps. This study is likely to inspire other researchers to embark on similar studies so that more general information about the influence of REP in poverty reduction could be obtained.

The study will also be of importance to beneficiaries such as farmers, artisans and skill trainees as well as the management of REP in the Saboba District. Thus, findings of the study, if taken into consideration, will provide the needed information about where more investment can be made in terms of the REP modules to reduce poverty. More importantly, the findings of this study will provide policy directions for the Ministry of Trade and Industry which is responsible for initiating programme for Rural Enterprise Projects.

Methodologically, the findings of the study would provide insights in employing the qualitative approach in studying the link between Rural Enterprise Programme and poverty reduction.

1.6 Limitations of the Study

In this study, part of the sample was purposively selected; therefore, the absence of bias cannot be completely controlled. The perception of the respondents in relation to the influence of Rural Enterprise Programme represented their personal views at the time of data collection. Even though the researcher attempted to reduce the degree of subjectivity of the responses through a trustworthy instrument, the findings reflected the opinions of the respondents that could change over time. Besides, the study was carried out in 2022. Therefore, as dynamics such as new policies and programmes, leadership and administration could influence their perceptions. Therefore, the findings of the study may not be generalized beyond the scope of the study.

1.7 Delimitations of the study

Even though the study recognised that there were many rural communities in the Saboba District that have similar characteristics of interest as the selected communities, financial constraints limited the study to only three communities,

namely the Saboba, Kimoateek and Tilangbini communities. In addition, Rural Enterprise Programme has a lot of interventions, namely community-based skill training, Apprenticeship training, Business management training, startup kits to graduate apprentice, master craft person training, but the study focused on the support people who are into community-based training, apprenticeship training, craft person training and startup kits to graduate apprentice in the Saboba District get from the REP. This was so because they beneficiaries are predominant in the communities selected for the study.

1.8 Definition of Terms

Poverty: Poverty means lack of opportunities, powerlessness, and vulnerability.

Empowerment: This simply refers to a multi- dimensional social process that helps people gain control over their own lives.

Livelihood: livelihood refers to capabilities and the assets, (natural, physical, human, financial and social capital), the activities, and the access to these (mediated by institutions and social relations) that together determine the living gained by the individual or household.

Social protection: Social Protection is a set of public measures that a society provides for its members to protect them against economic and social distress that would be caused by the absence or a substantial reduction of income from work as a result of various disasters such as, unemployment, sickness, the death of a bread winner.

1.9 Organisation of the Study

The whole research is developed in five chapters. The first chapter which is the introduction looks at sub-topics like the Background to the Study which gives

essential information to understanding of the issue under study. The Statement of the Problem describes the context for the study. It also has the Purpose of the Study which gives a specific and accurate summary of the overall purpose of the study. Again, there is the Objectives of the Study which clearly spelt out the intended outcome of the study. The chapter also has the research questions which the study seeks to answer. The chapter also involves limitations of the study which talks about the challenges related to the methodology used for the study. The significance of the study also indicates how the research will have an impact on knowledge in the area under investigation. There is also the Delimitations of the Study which specifies the scope of boundary for the study. Operational Definition of Terms gives a concise meaning to terms used in the study and the Organisation of Study explains the systemic arrangements for the entire study.

The second chapter is review of related literature. It presents and discusses what other authorities have said about the topic under discussion, agree or disagree with the findings of other researchers in the area. Three is where the researcher discussed the methodology that was adopted for the study. The chapter discussed themes like the Research Approach, Research Design, Study Setting, Population, Sample Size and Sampling Techniques, Research Instruments, Trustworthiness of the data, Method of Data Collection and the Data Analysis Procedure. The fourth chapter titled the “Analysis and Findings” discusses the data collected and analyse them. The findings are outlined in the same chapter. The Fifth chapter which is the last chapter of the study was captioned Summary, Conclusion and Recommendations. The summary part of the chapter summarizes what the researcher had done from the beginning of the study till the end. The researcher mentioned some recommendations involved in this

chapter. Lastly, conclusions which summed up the findings of the study were also made.



CHAPTER TWO

LITERATURE REVIEW

2.0 Overview

This chapter reviews the literature relevant poverty and poverty reduction programmes and policies such as Rural Enterprise Programme. This is done from both print and electronic media including books, Encyclopaedias and Journals. This review was done under theoretical framework, conceptual review and empirical review. Under the conceptual review, the following sub-themes were discussed

- (i). Theoretical framework
- (ii). Concept of poverty
- (iii). Types of poverty
- (iv). Poverty incidence in Ghana
- (v). Poverty reduction strategies
- (vi). Influence of poverty reduction programmes

The empirical review sections examined studies related to poverty reduction programmes and its influence in poverty reduction. The chapter ends with a summary of literature review.

2.1 Theoretical Model

The Awareness, Desire, Knowledge, Ability and Reinforcement (ADKAR) Theory underpinned this study. The theory was used because it offered a structured approach to understanding and facilitating the behavioural and mindset shifts necessary for sustainable change.

2.1.1 Awareness, Desire, Knowledge, Ability and Reinforcement (ADKAR) Theory

The thrust of the ADKAR Theory is that it provides a structured approach to addressing the challenges of change. By focusing on the five key elements of Awareness, Desire, Knowledge, Ability, and Reinforcement (ADKAR) (Hiatt, 2006), the theory helps organisations navigate the challenges of change by focusing on the individual's psychological and emotional readiness to embrace change thereby increasing the likelihood of successful adoption. Each element of the ADKAR theory draws from established psychological, motivational, educational, and management theories.

The first element of the ADKAR theory is 'Awareness'. This stage involves ensuring that individuals within an organisation understand the need for change and are aware of the reasons behind it. Building awareness helps create a sense of urgency and establishes the groundwork for successful change. This awareness can be achieved through various communication channels, such as emails, meetings, and presentations, to ensure that everyone is on the same page regarding the necessity of the change.

The 'Desire' stage focuses on generating a positive attitude and emotional commitment towards the change. It involves addressing concerns, fears, and resistance by communicating the benefits and positive outcomes associated with the change. At this stage, leaders and managers should involve employees in the decision-making process and actively address their concerns.

The 'Desire' component finds resonance in theories of motivation, notably Abraham Maslow's Hierarchy of Needs Theory (Maslow, 1943). By addressing the higher-order

needs for growth and self-actualisation, organisations can foster a sense of ownership and commitment to change. Transformational leadership theories (Bass & Riggio, 2006) highlight the role of leaders in inspiring followers to commit emotionally to a shared vision, reinforcing the ‘Desire’ component of the ADKAR Theory. The Desire element of ADKAR also aligns with Kotter's principle of enlisting a volunteer army to drive the change forward (Kotter, 1995).

In the ‘Knowledge’ stage, individuals are provided with the necessary information and training to understand how the change will be implemented. It is crucial to equip employees with the knowledge required to adapt successfully. This stage involves training sessions, workshops, and clear documentation that explains the changes and their impact. Lewin’s theory of change emphasises the importance of education and communication in the unfreezing stage, which aligns with the Knowledge element of the ADKAR model (Lewin, 1951).

The ‘Ability’ component draws from management theories related to skill development, such as competency frameworks and training programmes. Human resources management theories (Armstrong & Taylor, 2014) underscore the importance of equipping employees with the skills necessary to fulfill new roles or responsibilities.

The ‘Ability’ stage centres on ensuring that employees have the skills and capabilities to implement the change effectively. This may involve hands-on training, practise sessions, and support from mentors or colleagues. The goal is to bridge the gap between knowing what needs to be done (Knowledge) and being able to do it effectively (Ability).

The final stage of the ADKAR Theory is ‘Reinforcement’. This stage involves providing ongoing support, recognition, and reinforcement of the change to ensure its sustainability. Acknowledging and celebrating the achievements of individuals and teams helps to embed the change into the organisation's culture.

2.1.2 Application of the ADKAR Change Theory to the Study

The ADKAR Change Model can be applied to poverty reduction initiatives to effectively manage and implement changes that lead to improved socio-economic conditions for individuals and communities. Poverty reduction involves addressing complex challenges, and the ADKAR model offers a structured approach to understanding and facilitating the behavioral and mindset shifts necessary for sustainable change.

Awareness

In poverty reduction, the ‘Awareness’ stage involves creating a clear understanding of the need for change among both the impoverished individuals and the stakeholders involved. This could entail raising awareness about the root causes of poverty, the impact it has on individuals and communities, and the potential benefits of poverty reduction initiatives. Communication campaigns, workshops, and community dialogues can help raise awareness and mobilise support for change.

Regarding REP in the Saboba District, beneficiaries were made aware to appreciate that their lack of certain skills and poor business and financial management is a contributory factor to their low income despite their hardwork. The awareness creation was done primary through the officials as they visited workshops and stalls to communicate with beneficiaries.

Desire

Generating desire for change in the context of poverty reduction involves creating a sense of hope, empowerment, and ownership among individuals and communities. It's essential to communicate the potential positive outcomes of poverty reduction initiatives, such as improved living conditions, better education, and increased access to basic services.

In the context of this present study, the desire was created by the REP official to the beneficiaries as they engaged them in one-on-one less formal conversation about the skills, knowledge and support the programme offers. With this, the participants were eager to join.

Knowledge

Providing knowledge in poverty reduction means equipping individuals with the information and skills required to break the cycle of poverty. This can include providing education and training in areas such as financial literacy, vocational skills, and healthcare practises. Effective knowledge transfer can empower individuals to make informed decisions and take steps towards improving their economic conditions.

In this study, the knowledge of improving the business of the beneficiaries through simple financial accounting and best practises were carried out in the form of skills training. Skills development and training and business management training as their major intervention was a good start as it was all to draw different beneficiaries with different handicrafts aboard.

Ability

Building the ability of impoverished individuals involves ensuring they have the necessary resources, skills, and support to enact change. In the context of poverty reduction, this could include providing access to microloans or grants for starting businesses, offering mentorship and guidance, and establishing networks for mutual support and learning.

A poverty reduction initiative might partner with local organisations to offer skill development training, connect individuals with job opportunities, or provide access to essential services such as healthcare and education. By building the abilities of individuals, the initiative sets them up for success in their journey out of poverty. This was clearly demonstrated as far as this present study is concerned. Granting microloans or grants for starting businesses was not part of the mandate of the REP currently. But, offering mentorship and guidance, and establishing networks for mutual support and learning were. These were well demonstrated through organising workshops, putting similar business owner in groups for the purpose learning from one another, mentoring and lending support to the beneficiaries by visiting them at their workplaces to find out how they are putting their skills and knowledge to practise.

Reinforcement

In poverty reduction, the 'Reinforcement' stage focuses on sustaining the changes made and ensuring long-term progress. This can involve providing ongoing support, monitoring progress, and recognising the achievements of individuals and communities. Celebrating success stories and showcasing how individuals have overcome poverty can inspire others and reinforce the belief that change is possible.

Reinforcement was ensured by lending support to the beneficiaries by visiting them at their workplaces to find out how they are putting their skills and knowledge to practise.

2.2 The Concept of Poverty

Poverty is an old concept, and remains one of the most prevalent and pervasive social problems in the world today, in both developed and developing countries (Addae-Korankye, 2019). According to Jaha and Sika-Bright (2015), a range of definitions exists for the concept as a result of the influences by many disciplines world views and ideologies-making the concept defies one all-encompassing definition. According to Oses (2016), in the past, poverty was defined based on household indices such as income levels, consumption and expenditure patterns, among others. However, in an effort to estimate poverty level of households or communities, one has to take into consideration the multi-dimensional nature of poverty, and factors that contribute to poverty, including both human and social indices normally drafted into poverty reduction projects and strategies.

In its most general sense, poverty is the lack of necessities. Basic food, shelter, medical care, and safety are, generally thought necessary based on shared values of human dignity (Jaha & Sika-Bright, 2015). However, what is a necessity to one person is not uniformly a necessity to others. According to Davis and Sanchez-Martinez (2014), poverty is a situation where the resources of a person or a group of people, in particular, material resources are not adequate to meet their minimum needs.

Other authors perceive poverty from the point of human rights. According to Oppenheim (2018), poverty is not about shortage, it is rights and relationships; about

how people are treated and how they regard themselves; about powerlessness, exclusion and loss of dignity. Yet the lack of an adequate income is at its heart. The Union of International Associations (2022) sees poverty as a violation of human rights. That is, by implication, the association is of the view that every human being has the right to live a dignified life where, at least, access to basic necessities is not a challenge.

Historically, poverty has been defined in monetary terms, using income or consumption levels. In order to be able to compare poverty levels across countries and over time, those that live below a given level of income – the poverty line (Ravallion, 2010) are classified as poor. To this end, the World Bank (2022) explains that a person is considered poor if his or her income level fall below \$1.90 a day. That is to say, the amount is the minimum to meet basic needs. Poverty entails more than the lack of income and productive resources to ensure sustainable livelihoods, and measures poverty across three dimensions-healths, education and standard of living (United Nations, 2021). Essentially, poverty refers to lacking enough resources to provide the necessities of life-food, clean water, shelter and clothing (World Vision, 2022).

Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of (political) voice, and insufficient capacity and opportunity to better one's life (World Bank, 2001, cited in Manku, 2018). This definition constitutes a very broad one by including the multi-dimensional character of poverty, and the somewhat elusive concept of 'dignity', the importance of political and individual freedoms (Davis & Sanchez-Martinez, 2015). Chambers in Nsila (2019) clustered the definition of poverty into four groups, namely income poverty (or its common proxy, consumption poverty); material lack or want:

besides income, this includes absent, limited or low-quality assets (such as shelter, clothing, furniture, personal means of transport, radio, etc.). It also includes inadequate access to services; capability deprivation, referring to what people can or cannot do, or can or cannot be. This goes well beyond material lack to include human capabilities, such as skills and physical abilities, and also self-respect in the society. Multi-dimensional deprivation, with material lack or want, as only one of several mutually-reinforcing dimensions.

Poverty is a serious economic and social problem that afflicts a large proportion of the world's population, and manifests itself in diverse forms such as lack of income and productive assets to ensure sustainable livelihoods, chronic hunger and malnutrition, homelessness, lack of durable goods, diseases, lack of access to clean water, lack of education, low life expectancy, social exclusion and discrimination, high levels of unemployment, high rate of infant and maternal mortality, and lack of participation in decision-making (Sneyd, 2015).

Although poverty exists in all countries, extreme poverty is more widespread in the countries in sub-Saharan Africa and South Asia (World Bank, 2015; Hamel, Tong & Hofer, 2019). The causes of poverty in these countries are complex, and they include the pursuit of economic policies that exclude the poor and are biased against them; lack of access to markets and meaningful income-earning opportunities; inadequate public support for micro enterprises through initiatives such as low interest credit and skills training; lack of infrastructure; widespread use of obsolete technologies in agriculture; exploitation of poor communities by political elites; inadequate financing of pro-poor programmes; low human capital; conflicts and social strife; lack of access

to productive resources such as land and capital; fiscal trap; and governance failures (Ayoo, 2021).

According to Omideyi (2020), poverty levels in the developing world, especially sub-Saharan Africa still pose major challenges to the overall development in the continent and globally, against the backdrop of the Millennium Development Goals. A critical appraisal of poverty and development theories suggests that as long as individuals and communities are caught in poverty traps (in the form of low resources, low physical and human capital), exclusions from global markets and government and market failures, they cannot enjoy the economic development experienced in high income, developed countries.

In developing countries, poverty is found mostly in rural communities. High incidence of rural poverty and vulnerabilities are often associated with failures of governments' urban-biased public policies and ill-designed programmes and projects to deliver perceived trickle-down effects to the peripheral regions (Adjei & Adjei, 2016).

For this reason, programmes and policies for poverty reduction lay much emphasis on poverty reduction and rural development (WHO, 2019; World Bank, 2019). Besides, non-governmental organisations (NGOs), governmental institutions of many developing countries and donors to these countries are increasingly recognising the value of poverty reduction and rural development initiatives in ensuring progress towards the actualisation of the Sustainable Development Goals (SDGs) by 2030 and beyond (Adjei & Adjei, 2016).

From the foregoing, poverty is Poverty can be defined as a multifaceted social condition characterized by a lack of resources, opportunities, and access to basic necessities, including food, shelter, healthcare, education, and income. It encompasses material deprivation, inadequate living standards, limited human capabilities, and social exclusion, ultimately resulting in a diminished quality of life and restricted opportunities for individuals and communities.

2.3 Types of Poverty

On the basis of social, economic and political aspects, there are different ways to identify poverty, and they are explained below;

Absolute poverty

This is a level of poverty defined in terms of the minimal requirements necessary to afford minimal standards of foods, clothing, health care and shelter (Dabuo, 2018). Thus, absolute poverty is determined based on the value of a set level of resources deemed necessary to maintain a minimal standard of well-being. Thus, poverty is eliminated once all households command resources equal to or above the poverty line.

According to Ravallion (2018), the \$1/day per capita poverty line is one example of an absolute poverty line, but most countries determine their own absolute poverty lines as well. Many wealthier countries, on the other hand, set poverty lines based on relative standards. The people who are affected with absolute poverty by and large fight to live and experience a lot of youth passing from preventable ailments like wilderness fever, cholera and water-spoiling related disorders (Miguel, Lustig, Cumpa, & Mejia, 2018).

Relative poverty

It refers to the economic status of a family whose income is insufficient to meet its society's average standard of living (Agbaam & Dinbabo, 2014). According to Bello and Sanusi (2019), relative poverty is a situation where an individual's or a household's income is less than the average income of the population in the society being considered. Since relative poverty is unique in every society, its measurement depends on the judgment of the society being considered, and this varies across societies. According to Ravallion (2018), relative poverty occurs as a result of pay unevenness. For example, a family can be seen as poor if it cannot send its young ones to school.

Situational poverty

This type of poverty is, generally caused by a sudden crisis or loss and often temporary (Dabuo, 2018). Events causing situational poverty include environmental disasters, divorce or severe health problem. These uncontrollable events mostly present spiral negative repercussions on victims leading to hardship and health-related issues (McMahon, 2022). People can help themselves with a little assistance, as the poverty comes because of a tragic event (Ravallion, 2018). Someone experiencing situational poverty is often of a higher level of education than people who experience entrenched poverty. He or she is also typically familiar with the complex hidden rules and social codes of the middle classes, and this knowledge can be helpful when that person attempts to cope with the situation (McMahon, 2022).

Generational poverty

This type of poverty affects people over, at least two, continuous generations (Dabuo, 2018). It is seen as a trap of poverty which makes it very difficult for one to escape.

Generational poverty persists mostly because of internal psychological factors, although financial issues are the external force that create these psychological barriers (North Carolina Community Action Association, 2020).

Rural poverty

This refers to poverty found in rural areas, including factors of rural society, rural economy and rural political systems that give rise to the poverty found there (Dabou, 2018). According to GSS (2018), rural poverty is the state where the standard of living is insufficient to meet the basic nutritional requirements of the household even if they devote their entire consumption budget to food. Rural poverty exists because of less openings for work, less permission to organisations, less assistance for ineptitudes and quality preparing openings in rural areas (Ravallion, 2018).

Urban poverty

It happens in metropolitan territories with populace more than 50,000 (Ravallion, 2018). The urban poor deal with a complex aggregate of chronic and acute stressors including limited access to employment opportunities and income, inadequate and secure housing and services, violent and unhealthy environments, little or no social protection mechanisms and education opportunities (Agbaam and Dinbabo, 2014).

2.4 Incidence of Poverty in Ghana

Since the 1990s, significant efforts have been made to reduce the national poverty levels as well as both urban and rural poverty reduction (Oses, 2016). In the 1991/1992 period, standard poverty incidence on the national scale was 51.7 percent, while extreme poverty was 36.5 percent (World Bank, 2020). Due to growth expansion, the standard poverty incidence fell further by 12.2 percentage points to 39.5 percent, and extreme poverty incidence also declined by 9.7 percentage points to

26.8, according to the Ghana Living Standards Survey conducted for the 1998/1999 period reported in Osese (2016). Poverty incidence continued to fall marginally as various households benefited from shared growth engendered by governments' conscious effort to reduce the levels of income inequality. As a result, standard poverty levels went down again by 7.6 percentage points to 31.9 percent, while extreme poverty incidence also dipped by 10.3 percentage points to 16.5 percent during the 2005/2006 Ghana Living Standard Survey round.

The Ghana Living Standards Survey for 2012/2013 suggested that standard poverty incidence declined further by 7.7 percentage points to 24.2 percent while extreme poverty incidence reduced significantly by 8.1 percentage points to 8.4 percent. This indicates that the number of people who fall below the poverty line considered as poor declined from 7 million people during the 2005/2006 survey round to 6.4 million people during the 2012/2013 survey round, indicating that about 600 thousand people moved out of the poverty line, and were no longer considered as poor people between the two survey periods. Also, the number of people considered as extremely poor dipped from 3.6 million people during the 2005/2006 survey round to 2.2 million people during the 2012/2013 survey round, suggesting that about 1.4 million people moved out of the extreme poor category between the two surveys. The reduction in poverty incidence was against the backdrop of improved standard of living of households living across the various locations of the country (Osese, 2016).

According to a report by the Ghana Statistical Service (2018), the proportion of the population defined as poor in the 2016/17 poverty profile is 23.4 percent. The decline in the incidence of poverty between 2012/13 and 2016/17 was 0.8 percentage points. Based on the 2010 Population and Housing Census (PHC) projections for

2017, about 6.8 million people in Ghana were poor. The number of poor people increased by approximately 400,000 between 2012/13 and 2016/17. This is because the decline in the incidence of poverty was lower than the increase in the population rate. Invariably, over the four-year period (2012/13 to 2016/17), it is estimated that the number of poor persons living in Ghana increased by close to 400,000.

Currently, the international poverty rate in Ghana as of 2021 was forecast at 11.3 percent, considering the 2011 poverty line set at 1.90 U.S. dollars (Sasu, 2021). In 2022, over 3.4 million people in Ghana lived in extreme poverty, the majority in rural areas. The number of people living on less than 1.90 U.S. dollars a day in rural regions reached around 3.1 million, while 265,000 extremely poor people were located in urban areas. Overall, within the period examined, the poverty incidence remained above three million in rural communities and between 250 thousand and 400 thousand in urban areas.

2.5 Poverty Reduction Strategies

Poverty reduction strategies are the programmes and policies of individuals, groups, governments and Non-Governmental Organisations aimed at overcoming poverty. According to Ayoo (2021), the problem of poverty could be solved through good economic and social policies, innovative and efficient use of resources, investments in technological advancement, good governance, and visionary leadership with the political will to prioritize the needs of the poor.

Several countries in sub-Saharan Africa and Asia have developed poverty reduction plans that are currently being implemented to improve the standards of living of the poor and vulnerable.

According to the Asian Development Bank (ADB) (2019), the commonest approach to poverty reduction in Asia Countries is the acceleration of economic growth, increasing the delivery of social services, developing lagging areas, increasing investments to generate jobs, promoting small and medium-sized enterprises, redistributing incomes, balancing rural–urban growth, and developing social protection interventions.

An example of a successful poverty reduction initiative in Asia is the Shanxi Integrated Agricultural Development Project (SIADP) that was implemented between 2009 and 2016, in the Shanxi province in China with a \$ 100 million loan from the ADB. The goal of SIADP was to improve agricultural production in the region as a way to stimulate economic growth and reduce the level of poverty (Ayoo, 2021). Prior to the implementation of the SIADP most farmers in Shanxi province mainly grew wheat and corn that generated low incomes and required extensive use of water and agro-chemicals. The farmers in the region also engaged in free-range livestock grazing, an environmentally unsustainable practise that resulted in soil and water pollution from uncontrolled disposal of untreated animal waste. They were also unorganised and did not have good access to markets and finance, and the participation of women in the economy was marginal and their social and economic rights ignored (ADB, 2019).

According to the ADB, SIADP was implemented by first training farmers in improved production techniques that resulted in the development of a sustainable agricultural sector. The farmers started to grow high-value crops, and formed contract farming agreements with agro-enterprises that enabled the them to gain access to stable markets and premium prices for their produce. The farmers also started

breeding and raising livestock under more controlled conditions that enabled not only an increase in livestock output but also the turning of animal waste into compost or biogas which is a source of clean energy.

In Mongolia, the food stamp programme was put in place at a time when the overall poverty rate was 32.6 percent of the population, with about 5 percent of the population being categorised as extremely poor. There was also a high level of food insecurity in the country and a high inflation rate that had reached 32.2 percent (ADB, 2019). To address these challenges, the government put in place food subsidy programme that targeted poor households. The programme was very effective in assisting the poor to buy enough flour, rice and other basic commodities, and also freed up money that the poor could then spend on other necessities. Following the introduction of this programme, school attendance by children increased and their mean grades improved (ADB, 2019). The programme also supported the poor households in developing alternative food sources. ADB notes that the participants in the food stamp programme also learned valuable skills in backyard gardening, food storage and food preservation, with many of them reporting significant earnings from vegetable production. Thus, the programme contributed directly to poverty reduction, by mitigating the adverse effects of the food and financial crises on the poor, and this is a strategy that developing countries need to seriously consider in their efforts to reduce poverty and improve living standards.

In Kenya, the government has resorted to increasing the ability of the poor to raise their incomes; improving the quality of life of the poor; improving equity and the participation of the poor in decision-making and in the economy; and improving governance and security (World Bank, 2021). Additionally, agricultural production is

being promoted. According to Ayoo (2021), the justification for the action is underpinned by the fact that the majority of Kenyans derive their livelihoods and income from agriculture, and live in rural areas. Some specific poverty reduction measures in Kenya that target the agricultural sector include providing subsidised fertilizers and seeds; encouraging the growing of high value crops; rehabilitation and expansion of irrigation projects; and, provision of subsidized credit to alleviate capital constraints. To support agricultural production, the government has also prioritised the strengthening and streamlining of the marketing system, and the expansion of rural roads to improve the access of the poor to markets, increase economic opportunities, and create employment (Ayoo, 2021). Other poverty reduction measures that are being implemented in Kenya are the promotion of small scale income generating enterprises; subsidisation of education and health care to reduce the costs to poor households; school-feeding programmes; rural employment schemes through public works projects; investments in technical and vocational training to enable the youth acquire skills in areas such as carpentry, masonry, and auto mechanics; and, family planning programmes to reduce the fertility rates (Egger, Haushofer, Miguel, Niehaus, Walker, 2021).

In Ghana, the attempt to eradicate poverty has been part of the development agenda of governments since independence. Over the years, several social intervention programmes, including the Livelihood Empowerment Against Poverty (LEAP), Rural Enterprise Programme, Capitation Grant, School Feeding Programme, free distribution of school uniforms, exercise books and textbooks, and elimination of schools under trees, and free senior high school education, have been implemented with the aim of reducing poverty among the vulnerable population in Ghana (GSS, 2018).

According to Manku (2018), Ghana's poverty reduction programme began with Poverty Reduction Strategy (GPRS I, 2003-2005) and the Growth and Poverty Reduction Strategy (GPRS II, 2006-2009). GPRS 1, according to Manku was initiated as a condition for development assistance under the IMF-World Bank-supported Heavily Indebted Poor Countries (HIPC) debt relief initiative in 2002. The programme sought to restore macro-economic stability and reduce the incidence of poverty. Among other things, the objective of the programme sought the production and gainful employment, human resource development and basic services, special programmes for the poor and vulnerable and governance.

Booth (2019) contends that five thematic areas were selected for priority action: infrastructure, rural development based on modernised agriculture, enhanced social services, good governance and private sector development. The thematic areas of GPRS II were: continued macroeconomic stability, private sector competitiveness, human resource development, and good governance and civic responsibility. Both GPRS I and GPRS II contributed significantly to guiding the allocation of resources, and also provided a platform for dialogue between the government of Ghana and the Development Partners, and mainstreamed the Millennium Development Goals (MDGs) and other international commitments relevant to poverty reduction into the national development agenda (International Monetary Fund, 2012). However, Vasco and Pierella (2015), found in their study that in Ghana, having a job is often not sufficient to bring workers out of poverty because the returns to work tend to be extremely low. It is growing earnings from work that make a difference in the effort to escape poverty. Family composition and demographics are also important because they affect the dependency ratio, that is, the number of consumers relative to the number of earners in the household.

Azevedo (2013) suggest that changes in labour income accounted for nearly half the reduction in poverty in Ghana between 1998 and 2005, but that changes in household composition were also important. Moreover, Vasco and Pierella (2015) in their study, traced the earnings of individuals overtime, found that the main determinants of both earnings and the growth of earnings over the life span are type of job and level of education. They also found that beginning working life in a low-paying activity such as agriculture has a scarring effect by reducing earning prospects for the rest of the worker's life. More so, empirical evidence shows that although the recent urbanisation has contributed to the reduction in poverty, it has also raised challenges (Vasco & Pierella, 2015).

In the last few decades governments are moving policies into pragmatic rural development actions, by providing alternative sources of livelihood brought forth the implementation of a number of policies and programmes including the Rural Enterprises Programme (REP) (Demedeme & Opoku, 2022) the Livelihood Empowerment Programme (Daidone, Davis, Handa & Osei, 2015).

2.5.1 Livelihood Empowerment Against Poverty (LEAP)

LEAP is a social grant scheme executed at the time by Ghana's Ministry of Manpower, Youth and Employment (MMYE), with the agenda of addressing poverty in Ghana head-on (Daidone, Davis, Handa & Osei, 2015). The programme targets a specific category of the Ghanaian population, namely orphans and vulnerable children (OVCs) and their caregivers, the aged who are 65 years and above, who have no livelihood support, and persons with disabilities (PWDs), devoid of any productive capacity (Foli, 2016). The programme, unlike others implemented in other jurisdictions is a combination of conditional and unconditional cash transfer

characteristics. The conditional element of the programme is evident in caregivers of the OVCs enrolling the children of school-going age in school, birth registration and immunisation of babies completely, enrolment onto the National Health Insurance Scheme (NHIS), and finally the protection of children against child labour. The unconditional element of the programme is also extended to PWDs, with no productive capacity, as well as the aged with no livelihood support (Foli, 2016).

LEAP started as a 5-year piloting programme spanning from 2008 to 2012, but the escalating needs of the poor and vulnerable in society coupled with the politically expedient nature of the programme has ensured its continuation of the programme (Abebrese, 2012). As a poverty reduction conduit, the programme is premised on these objectives; (i) reduction of extreme poverty, hunger and starvation among the extreme poor population in Ghana; (ii) increase access and participation in education of extremely poor OVCs aged 15 years and below; (iii) the empowerment of caregivers to acquire skills and resources that will move them out of poverty and break the inter-generational cycle (Daidone, Davis, Handa & Osei, 2015).

With initial payments given to beneficiaries of the programme ranging from GHS 8 to GHS 15 per month, a six-fold increment was introduced from GHS 48 to GHS 90 bimonthly in 2015. Currently, beneficiaries of the programme receive cash amounts ranging from GHS 64 to GHS 106. The programme has rapidly expanded since its inception from 1,654 beneficiaries in 2008 to 45,000 in 2010; 90,785 by April 2015, official figure from LEAP's website is 213,000 households in 2016, and still counting (Anas, 2015; Foli, 2016). LEAP's primary source of funds is the government of Ghana (GoG) with support from development partners and other donor agencies.

2.5.2 Rural Enterprise Programme (REP)

The Rural Enterprise Programme (REP) started in operations in October 1992, and approved by the IFAD Executive Board in December 1993 (African Development Bank Group, 2020). REP, according to the Ministry of Trade and Industry (MOTI) (2012) is a social policy initiative by the International Fund for Agricultural Development (IFAD), in partnership with the government of Ghana to improve the livelihoods, incomes and well-being of the rural poor. Its intent is to enhance the beneficiaries' capabilities to engage in medium and small-scale non-farm enterprises to generate profits, growth and employment opportunities (Manku, 2018). The development objective is to increase the number of rural Medium and Small-Scale Enterprises (MSEs) that generate profit, growth and employment opportunities. The project has four outcomes, namely: (1) business development services accessible to MSEs in rural districts; (2) technical skills transferred and technologies disseminated; (3) access of MSEs to finance; and (4) MSE support institutions and policies in place (MOTI, 2012).

The target beneficiaries are made up of 'entrepreneurial poor' individuals, defined as the rural poor who had some business potentials and who, if supported through the project interventions, could promote self-employment and microenterprises; disadvantaged women, unemployed and under-employed youth and graduate apprentices are also targeted under the programme. This project support is to be achieved through the following components: Business Development Services, Technology Promotion and Support to Apprentice Training, improving access to Rural Financial Services and support the development of Micro-and Small-Scale Enterprises Organisations and Partnership Building (African Development Bank Group, 2012). In addition, the REP's 2012 annual report explains that the formulation

of REP III followed a participatory process. According to the report, the programme took into account the promotion of Youth Employment in agriculture and competitiveness of the products of Rural Technology Facilities (RTFs).

The Ministry of Trade and Industry (MOTI) is the main government ministry spearheading the development of small and medium-scale enterprises in the country (MOTI, 2012). The Programme Coordination and Management Unit (PCMU) is directly responsible for the implementation of the new REP and coordinates activities among all the main stakeholders (PCMU, 2011).

The Rural Enterprises Programme (REP) are in phases. The REP I and II were designed to contribute to the reduction of poverty and improvement in the living conditions of the rural poor, and especially increase the incomes of women and vulnerable groups, through increased self and wage employment. Phase I was implemented in 13 districts in the Ashanti and Brong Ahafo regions, from 1995-2002. From 2003 to 2011, the phase II of the REP was implemented in 53 districts in all regions nationwide (REP, 2010; REP, 2011) (Adjei & Adjei, 2016). Implementation coordination was done by a Project Coordination and Monitoring Unit based in Kumasi, the capital of the Ashanti Region. The Ghana Regional Appropriate Technology Industrial Service (GRATIS), National Board for Small Scale Industries (NBSSI), Department of Feeder Roads, Bank of Ghana, Association of Rural Banks and fifteen participating rural banks worked together as implementing agencies for the programme. The programme was funded by the African Development Bank (AfDB), IFAD, the Government of Ghana (with resources directly from central budget as well as from District Administrative budgets, ARB Apex Bank and NBSSI), and by the

private sector, comprising project clients and participating financial institutions (Adjei & Adjei, 2016).

The activities of REP II are mainstreamed into the decentralised administrative system. At the district level, the District Assemblies, National Board for Small Scale Industries (NBSSI) and the GRATIS Foundation implemented the programme through a partnership arrangement. The two key field units at the district level for the REP implementation are the Business Advisory Centers (BACs) and Rural Technology Facilities (RTFs). Services rendered through REP include training of beneficiaries in employable skills for medium and small business creation, apprentice training, technology transfer, rural financial services including credit delivery and savings mobilisation in the rural areas. Others were the local business associations, support to inter-sectors policy dialogue, and partnership building on medium and small-scale enterprise (MSE) promotion. The Project has four main technical components which were Business Development Services (BDS); Technology Promotion and Support to Apprentices Training (TPSAT); Rural Financial Services (RFS) and Support to Rural Medium and Small-Scale Enterprises Organisations and Partnership Building (SRMSEOPB).

At the design stage, it was estimated that direct benefits of the programme would accrue to over 16,000 families or about 100,000 people in the target groups. The design gave special attention to the most vulnerable households, socially-disadvantaged women, unemployed youth and those who have been apprenticed to a trade, but lack the capital or experience to start a business (IFAD, 2002).

According to the African Development Bank Group (2012), 6900 project clients who had registered their businesses and had participated in the Business Advisory Center

(BAC) in Ghana were able to access credit facilities under the Rural Enterprise Programme. The report further revealed that 600 Participating Financial Institutions (PFIs) experts were trained in basic management to support the rolling out of the credit to small and medium enterprises (SMEs).

It is reported that the Rural Enterprise Programme (2012) has changed the lives of the women and the men in the beneficiary districts who essentially depend on agriculture for their livelihoods. It has also had significant impact on the incomes of poor farmers, young dropouts and women, by positively increasing household income levels, thereby improving their living conditions (Adjei & Adjei, 2016). Evaluation from a field survey indicates that of the 340 project clients who took part in the survey, 280 mentioned that the project had improved their income levels. Clients' average income before enrolling on the REP was GH¢455.00 (USD 255.62) a month (Adjei & Adjei, 2016). After receiving support from REP, clients' incomes increased to GH¢755.00 (USD 424.16) (Adjei & Adjei, 2016). This achievement support Demedeme and Opoku (2022), who has noted that the rural community could not develop without empowering the people in the community economically by focusing on rural businesses and trading which has the potential of raising the income of the peasant rural dwellers, hence, lifting them above the poverty line.

The current intervention is the third phase of the Rural Enterprises Programme (REP Phase III) which is designed within the context of the agricultural modernization and micro and small-scale enterprises development priorities of Ghana. The current phase aims at scaling up the impact and outcome results of earlier phases (REP I and II). The phase has four components: (1) the creation of Business Development Services (BDS); (2) Development of Agricultural Commodity Processing Infrastructure

(ACPI); (3) Creation of Enabling Business Environment (EBE); and (4) Programme Coordination and Management (PCM (ADBG, 2022). It is anticipated that REP will create 100,000 new jobs, through its various activities.

Demedeme and Opouku (2021) contend that REP has the capacity to tackle poverty because of the seemingly effective programmes which sought to equip beneficiaries with skills for job creation and management. According to the authors, though small and medium enterprises in rural communities are considered effective sector for job creation and food production, many face difficulties to access credit, and to market information and also have low managerial skills. The consideration now is to re-direct policies to create enabling environment for enterprises to thrive and the needed support given to them. It is, therefore, not out of ordinary that the Rural Enterprise Programme, an initiative by the government of Ghana is set out to empower people and upgrade the entrepreneurial skills of small and medium enterprises in the rural communities (Dekens & Voora, 2014).

The implementation of the programme is based on three building blocks, namely access to business development services through a district-based business advisory centre (BAC); technology transfer through technical skills training and demonstrations; mainly delivered by rural technology facilities (RTFs); and access credits through linkages with participating financial institutions such as rural community banks (Demedeme & Opouku, 2021).

2.6 Influence of Poverty Reduction Programmes: Empirical Review

Eradication of poverty remains a major challenge of planned economic development. Experiences of different countries with economic growth and poverty reduction have been so varied that it is difficult to offer any general policy prescription. But in all,

most reduction interventions programmes have reported positive social impacts such as improved access to food (that results in higher nutritional and health levels), improved access to education (due to higher income levels and ability to pay for fees and supplies), and improved employment opportunities (Carole, Engle & Bohorquez, 2019).

Whereas some countries followed the path of high agricultural growth and succeeded in reducing poverty, others that focused on human resource development and reduced poverty. These policies and programmes have been explored by researchers to find their influence, challenges and prospects. For example, in Nigeria, Bello and Sanusi (2019) carried out a cross sectional survey titled Employment Creation Programmes and Poverty Reduction in Nigeria: The Case of National Directorate of Employment in the Gombe State. The purpose of the study was to assess the various employment programmes of the National Directorate of Employment (NDE) on poverty reduction in Gombe State. Data was collected through multi-stage sampling technique from 400 beneficiaries in six local government areas of the State. The Logistic regression model was used to analysed data. The results of the study indicated that the Vocational Skill Development (VSD), Small Scale Enterprises (SSE), Rural Enterprise Promotion (REP) and Special Public Work (SPW) programmes of the NDE did not have any significant effect on the poverty status of the beneficiaries. However, the SSE programme was found to significantly raise the incomes of the beneficiaries (likelihood of 1.32 times). The SPW programme was found to raise the standard of living. The key conclusion from these findings is that some of the employments generated by a number of these programmes have succeeded in raising the incomes and standards of living of the beneficiaries; the rise in income was too small to lift them out of poverty (defined as US\$1 per day).

In a similar study, Ekong and Ekong (2021) investigated how the National Directorate of Employment (NDE) in the Akwa Ibom State tackles unemployment problem through skills acquisition. Different measures have been adopted by the government to tackle the challenge with very little result. Using data obtained from both primary and secondary sources for the period 1987-2002, they found out that positive link exists between skills acquisition by the NDE and unemployment reduction in Akwa Ibom state even though not without daunting challenges. However, the results of the income contributions of skills acquisition by the NDE to the state's economy were mixed. While 48 percent asserted to a positive link, 40% accepted a minimal influence.

From Bello and Sanusi's (2019) and Ekong and Ekong's (2021) studies it is learnt that social intervention programmes which have many segments may not necessarily achieve the same level of influence at the same time. The studies have some similarities with this current study with regard to the purpose, however, there are differences with regards to methods. Whereas the quantitative approach was used for their studies, this study resorted to the qualitative approach. What is learnt from Bello and Sanusi (2019) and Ekong and Ekong's (2021) studies is that the quantitative approach could be used to effectively study the impact of social intervention programmes on poverty reduction. Furthermore, Bashir and Hussaini (2014) examined the activities of the National Poverty Eradication Programme (NAPEP) on poverty reduction in Bauchi State. The study assessed the performance of these activities along with their impact on the socio-economic lives of the beneficiaries in the Bauchi Local Government area of the Bauchi State. Data for the study was collected using questionnaire and in-depth interviews. The information required was gathered from 210 respondents consisting of 200 beneficiaries and 10 officials of

NAPEP, Bauchi State office. The respondents were selected using systematic and availability sampling techniques. Data was analysed using simple frequency, percentages and cross tabulation. Chi-square was used to gauge the performance of NAPEP on poverty reduction in the Bauchi State. The study revealed that the programme had impacted positively on the beneficiaries, especially in the areas of job creation, income, improvement in raising the respondents' level of education, and their social status, among others. While, Ogbonna and Nwaobiala (2014) studied the effects of Fadama III project on rural women production in the Gombe State, Nigeria.

The study analysed socio-economic characteristics of rural farm women, determined the effects of the project on the participating rural farm-women (in terms of farm size, selected variable inputs, income and output) in the Gombe State and examined the problems militating against the effective participation of rural farm-women on the project. A multi-stage random sampling technique was used for the selection of six Local Government areas, Fadama Community Associations (FCAs), Fadama User Groups (FUGs), participating and non-participating rural farmers. A structured questionnaire was administered to 360 randomly selected rural women farmers (180 participating and 180 non-participating rural women farmers). Data was analysed with descriptive statistics such as frequencies, percentages, mean and paired t-test. The study revealed that participating and non-participating women farmers had mean ages of 35.5 years and 36.72 years respectively and acquired secondary education. In addition, women farmers had mean farm size of 11.91, while the non-farmers farmed on 9.52 hectares of land. Both farmers groups had a monthly income of N 75, 590.28 (Fadama Rural Women Farmers) and N27, 505.56. The paired t-test showed that farm income, fertiliser and labour use of Fadama women farmers were higher than the non-

participating farm women at 1.00%, 5.00% and 10.00% levels of probability, respectively.

Equally, Onwe and Nwakamma (2015), in their assessment of the National Poverty Reduction Programmes in Nigeria studied the National Poverty Eradication Programme in the Ebonyi State. Due to the high rate of poverty in Nigeria, the study became imperative for the negative effects of poverty often manifests into socio-economic problems. The study put the national poverty level at 69%, and Ebonyi State had 73.6% rate, which was a clear indication of the high level of poverty in Nigeria. The study made an evaluation of NAPEP's performance in areas of human capital development, infrastructure facilities, access to safe drinking water, sanitation and access to basic education, which are some of the parameters for measuring poverty level. A descriptive survey design was adopted with a sample population of 400, which spread across the six local governments studied. The major instrument for data collection was a structured questionnaire, which was distributed to the respondents and a total number of 380 questionnaires were duly filled and returned representing 95% of the sample population. The data collected was analysed with statistical tables, percentage calculations and chi-square. The major findings of the study show that NAPEP had not really affected the development of human capital, it equally revealed that the agency had not improved access to basic education and infrastructural facilities. Insincerity and corruption on the part of contractors; inadequate sensitisation, poor coordination, narrow coverage, excessive politicisation have been identified among others as the challenges facing the programme.

In Ghana, Demedeme and Opoku (2021) examined the influence of the Rural Enterprise Programme (REP) in improving the livelihoods of rural women, using ex-

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

Manku (2018) assessed the effects of Rural Enterprise Programme on poverty reduction in the Tano-North District. Using a stratified sampling technique, 145 respondents made up of oil palm extractors and oil palm farmers, as well as Rural Enterprise staff were sampled from the study's target population of 220. Both

qualitative and quantitative approaches were used in probing the research questions of how the Rural Enterprise Programme had affected poverty reduction in the Tano-North District. Interview schedule and questionnaires were the main instruments used to obtain the needed data. The study employed frequencies and percentages in analysing the study's data. In some cases, direct quotations from the respondents were also discussed, in accordance with qualitative approach. Findings of the study showed that although REP had created jobs for some people in the Tano-North District, the programme had failed to improve upon the standard of living of the beneficiaries.

Another study on the influence of REP, using the mixed method approach was carried out by Adjei and Adjei (2016), titled 'Analysis of the impact of alternative enterprise interventions on poverty and livelihoods in rural Ghana', using Ajumako-Enyan-Essiam as a case study. The study sampled 160 REP beneficiaries from four beneficiary communities which were predominantly rural by its geographical attributes. In addition, 20 REP officials and local authorities were interviewed to complement the views of the beneficiary respondents on the impact of REP Phase II (2003-2011) on rural livelihoods and poverty reduction. Questionnaires, unstructured interviews with interview schedule, field observations and documentary review were used for collecting data. With the help of the statistical product for service solution (version 16), data gathered was analysed using both quantitative and qualitative techniques, including descriptive statistics and transcription of interview data.

Greater similarities exist between this current study and that of Manku's (2018) and Adjei and Adjei (2016) study. The current study shares a common purpose on same programme. However, there are differences with regard to the geographical location of the study, the research approach and data collection instruments. While the two

previous studies were carried out in Tano-North and Ajumako Enyan Essiam, respectively, using the mixed method approach, and interview and questionnaire for data collection, this current study is a purely qualitative study, and thus uses focus group discussions and semi structured interviews. From the previous studies, it is learnt that mixed methods are suitable for carrying out studies of similar purposes.

2.7 Summary

From the literature review, it is clear that poverty is a global canker and thus several intervention strategies are being implemented to alleviate it. Even though the phenomenon is present in everywhere, there are different ideologies and opinions about making it defies a single meaning. However, in this study, it has been operationalised in terms of income and consumption, productive assets ownership and livelihoods.

It was also evident that because of the different perspectives on poverty, it has been captured into different types. For this study, the focus is on absolute poverty since attempts made by the government to reduce poverty have led to the establishment of poverty reduction programmes such as REP aimed at attacking absolute poverty. Though all the types of poverty discussed are relevant in the Saboba District, poverty eradication under absolute poverty is given the most priority.

Finally, it was revealed from the literature that very little studies have been conducted in Ghana on REP. And none of these studies concentrated on the Saboba District. This creates a geographical gap. Moreover, it appeared the limited studies in other study areas even towed the same research approach-mixed method with interview and questionnaire as instruments for data collection. For this study, the influence of the REP was explored using the qualitative research approach, with focus group

discussions and interview for data collection. This approach is discussed in detail in the subsequent chapter.



CHAPTER THREE

METHODOLOGY

3.0 Introduction

Research methodology as are procedures followed by researchers ‘go about their work of describing, explaining and predicting phenomena’ (Rajasekar, Philominaathan & Chinnathambi, 2013, p. 5). This chapter, therefore, is concerned with the methods used in the study. It explains the philosophical paradigms, research approach, research design, description of the study area, population, sample and sampling techniques and instruments for data collection. It also discusses the trustworthiness, data collection procedures, methods data analysis and ethical considerations.

3.1 Philosophical Paradigms/Worldviews

A paradigm is a set of ideas and beliefs which provide a framework or model which research can follow. A paradigm defines existing knowledge, the nature of the problem(s) to be investigated, appropriate methods of investigation, and the way data should be analysed and interpreted (Nickerson, 2022).

The interpretative paradigm was adopted for the study. Interpretivism is an approach to social science that asserts that understanding the beliefs, motivations, and reasoning of individuals in a social situation is essential to decoding the meaning of the data that can be collected around a phenomenon (Nickerson, 2022). Interpretivism uses qualitative research methods that focus on individuals' beliefs, motivations and reasoning over quantitative data to gain understanding of social interactions (Alharahshel & Pius, 2020).

This paradigm was chosen for this study as it allowed for detailed explanations about the influence on Rural Enterprise Programme in the Saboba District, precisely, without any generalisation to other districts in the same way which is sometimes claimed for survey research. Besides, the researcher subscribes to the argument that different people in a society experience and understand the same "objective" reality in different ways, and have individual reasons for their actions (Alharahshel & Pius, 2020). That is to say, the beneficiaries of REP in the Saboba District view the activities of the programme from different lenses, hence it is important to sample different views about the programme to make an objective and well-informed logical conclusions.

According to Gurbich (20017) and Rugg and Petre (2017), the interpretative paradigm argues that social reality is created jointly through meaningful interactions between the researcher and the researched in the socio-cultural context of the researched. The choice of the interpretative paradigms for this study, thus, acknowledged the feelings, experiences and viewpoints of the researched through verbal collection of data. This is because through the face-to-face interviews with some of the participants, the researcher was able to explore their feelings, experiences and viewpoints of the respondents on REP in the district. In a nutshell, the researcher followed the interpretative paradigm because it provided a multiple source of evidence and produced findings that are superior to the ones produced by quantitative research.

3.2 Research Approach

This study used qualitative approach. Qualitative research places emphasis upon exploring and understanding "... the meaning individuals or groups ascribe to a social or human problem" (Creswell, 2014, p.4) Qualitative methods are usually described

as inductive, with the underlying assumptions being that reality is a social construct, that variables are difficult to measure, complex and interwoven, that there is a primacy of subject matter and that the data collected will consist of an insider's viewpoint (Rovai et al., 2014). Rovai et al. (2014, p.4) make the point that this approach towards research "... values individuality, culture, and social justice" which provides a content and context rich breadth of information which, although subjective in nature, is current (Tracy, 2018).

This study used the qualitative research approach because data was collected in the field at the site (Saboba District) where participants experienced the Rural Enterprise Programme. The participants were not brought into a lab (a contrived situation), nor the research instruments posted to them to complete. Besides, the research questions sought to find "*what*" and "*which*" which according to Kusi (2012), is best analysed qualitatively.

The choice of the qualitative research approach was influenced by the argument of Tsadidey (2018) that qualitative research seeks to understand a given research problem or topic from the perspectives of the local population. In addition, being a native of the district, the researcher had a less formal relationship with the respondents, thus influencing the smooth collection of data. Again, the researcher wanted to give the respondents the opportunity to respond more elaborately and in greater detail questions, hence the choice of qualitative approach. More importantly, the choice of the qualitative research approach was motivated by the argument of Pallant (2020) that it has the ability to provide complex textual descriptions of how people experience a given research issue.

3.3 Research Design

‘A research design describes the procedures for conducting the study, including when, from whom, and under what conditions the data will be obtained. In other words, the research design indicates the general plan: how the research is set up, what happens to the subjects, and what methods of data collection are used’ (McMillan & Schumacher, 2014, p, 28).

The research design used for this study was a case study. Creswell (2014) explains a case study as a qualitative design, event, activity, process, or one or more individuals. The case(s) are bounded by time and activity, and researchers collect detailed information using a variety of data collection procedures over a sustained period of time” (Yin, 2013). The justification for the choice of the design was based on Yin (2013) who argues that case study research is, particularly useful when the phenomenon of interest is of a broad and complex nature and hence is best studied within the context in which it occurs. Moreover, the design provided the opportunity for me to interact with the participants in their socio-cultural context to understand the phenomenon under study. In short, the case study research design helped the researcher have an in-depth understanding of the Rural Enterprise Programme, particularly how effective it had been in an attempt to empower entrepreneurs who are beneficiaries of the programme by interacting with them in the socio-economic setting in which the programme operated. Again, the design was able to answer the ‘*how*’ and ‘*what*’ research questions by collecting views, opinions, feelings and experiences of the respondents (Kusi, 2012).

3.4 The Study Area

According to the Ghana Statistical Service (GSS) (2014), the Saboba District which is part of the Saboba Chereponi District was created in 2007 with a new legislative instrument 1854 (LI 1854) by the government. The district is bounded by River Oti, an international boundary for Ghana and the Republic of Togo and the Tatali District to the East, Chereponi District to the North, Gushiegu and Karaga Districts to the West, Yendi to the South-West, and Zabzugu to the South. The District lies between Latitudes 24° and 25° North, Longitudes 27° and 13° East, covering a total land area of approximately 1,751.2km². The capital of this district is Saboba, Wapuli and Sambuli are the other popular towns in the district.

The district is a low-lying area, which is fairly undulating and the differences in the soil and the land features that occasionally slope gently towards the Black Volta with some few eroded areas. The vegetation of Saboba District lies within the Savannah belt of Ghana. The trees in this part of the country and for that matter, the Saboba District are short scattered and wood look in nature. Major types of trees are the Shea, Cashew, Dawadawa, Neem, Acacia, Baobab among others. The climate of Saboba lies within the Savannah Climatic belt with single maximal rainfall range average annual rainfall is between 1000mm and 1400mm. The rains occur between May and October, July to September is normally the apex period. Settlement of Saboba District is made up of mostly dispersed pattern and few nucleated and linear patterns in the towns and along major roads respectively. Saboba District has a total of 254 communities including the three under study with 90.55% rural and 9.45% Urban.

The communities which were the focus of this study are the Saboba Township, Kimoateek and Tiligbini. The communities (being neighbouring communities) have a lot in common. The communities are the Saboba township, Tiligbini to south part of

the District and Kimoateek in the east. The inhabitants of the three communities are predominately Konkomba [ethnic group]. Their major language is the Likpakpaln. Farming is the predominant economic activity of the people in the communities. The farmers cultivate different kinds of crops such as soya beans, rice, maize, nare, guinea corn, and rearing of animal such as sheep, goats, cattle and guinea fowls among others. The map of Saboba District is shown in Figure 1.



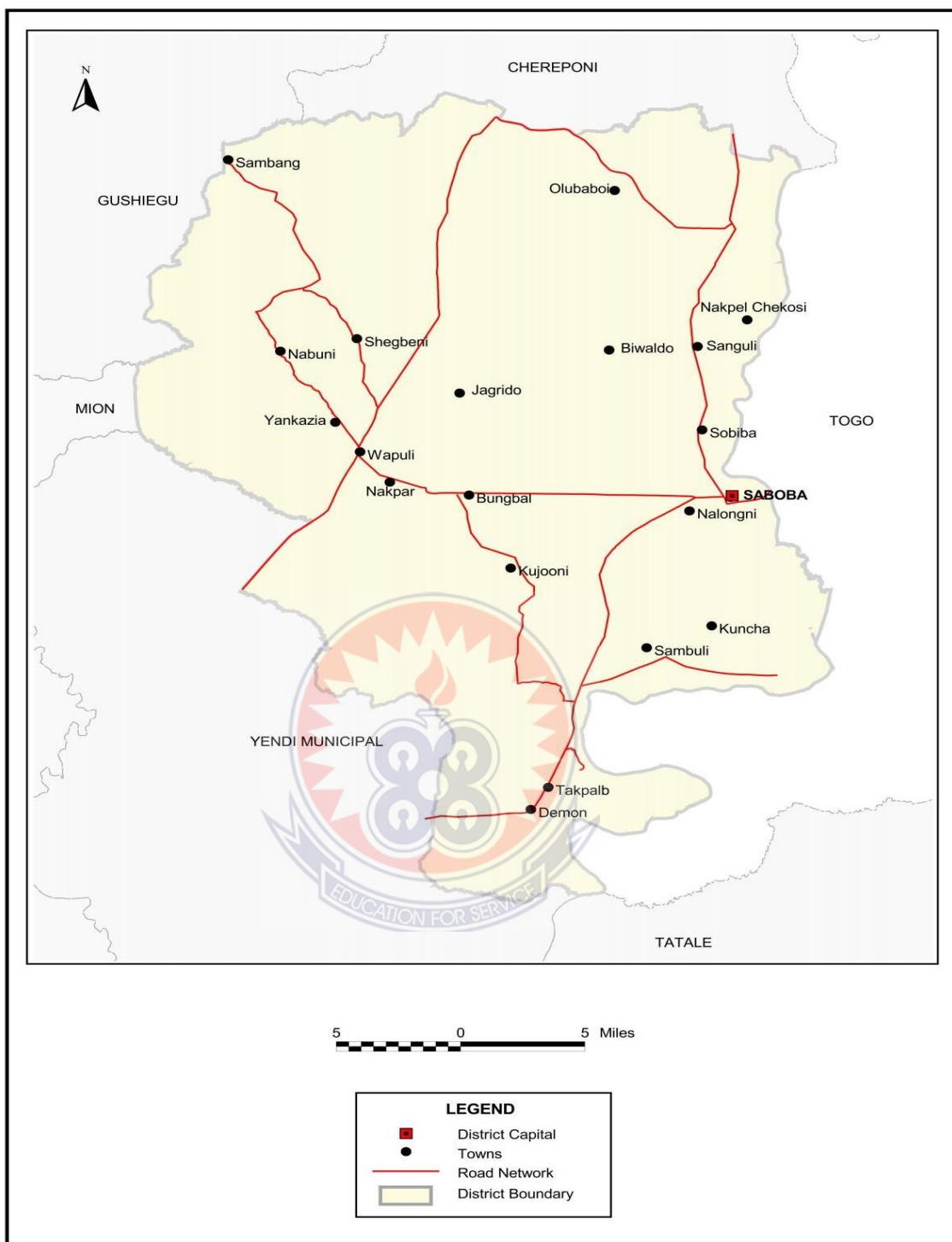


Figure 1: A map of the Saboba District
Source: Ghana Statistical Service (2016)

3.5 Population

McMillan and Schumacher (2014) postulate that population is a group of elements or cases, whether individuals, objects or events that conform to specific criteria in research. Population can also be defined as a group of individuals with the same characteristics and in whom the researcher is interested (Kusi, 2012). The population for this study was all beneficiaries of the Rural Enterprise Programme (REP) in the Saboba District and the officials of REP.

Target population is the group of individuals that the research draws conclusions from (Barnsbee et al., 2018). Thus, the target population is the unit(s) for which the information is required and actually studied. For the purpose of this study, the target population was all beneficiaries and officials of the REP in the Saboba Township.

3.6 Sample and Sampling Procedure

A sample is a subset of a population that is used to represent the entire group as a whole (Cherry, 2022). The sample can be selected from a larger group of persons, identified as the population, or can simply refer to the group of subjects from whom data are collected (McMillan & Schumacher, 2014). A sample is those who the researcher selects to actually represent the population and participate in the study. The choice of a sample suggests that it is difficult for researchers to study the entire population, and it is more practical and economical to work with samples rather than with large target populations. Therefore, conclusions drawn from the sample reflects the population. In this study 15 beneficiaries and two officials of the Rural Enterprise Programme in the Saboba District constituted the sample. The choice of the sample size was based on the principle of saturation.

Sampling is the process by which researchers select a population of the target population to represent the entire population (Aniwaba, 2020). Sampling is seen as the scientific procedure that researchers take to choose participants for their study. The researcher used purposive sampling to select three communities and 15 beneficiaries of the programme within Saboba Township.

Purposive Sampling is a type of sampling procedure where a researcher selects particular elements from the population that will be representative or informative about the topic of interest. This is usually done on the basis of the researcher's knowledge of the population, a judgment is made about which subjects should be selected to provide the best information to address the purpose of the research (McMillan & Schumacher, 2014). The criteria of inclusion were; (1) the community must have, at least, 10 members on the REP for, at least 3 years, and (2) must be within Saboba the Township.

The respondents (officers) were chosen based on an inclusion criterion of having work REP in the Saboba District, for least, three years; have specialized knowledge on the activities of REP; and have the capacity and willingness to participate in the research. The three years inclusion criteria were based on the motivation that three years were enough for any officer to have learnt what goes into the various segments of the programme, and the implementation processes. It was also deemed to be enough to have fraternised well with the beneficiaries and other superiors' officers, hence could find answers to questions which the answers might not be readily available.

The beneficiaries were selected based on the first criterion, that is, as a beneficiary of REP for, at least, five years, and secondly, their willingness to participate in the study.

The justification for the five years inclusion criteria was that with such number of years as beneficiaries, they had gathered much experiences, with regard to how trainings were done. The use of the purposive sampling enabled the researcher to select information rich participants as this helped the researcher to address the purpose of the research.

The purposive sampling procedure was applied to select information rich beneficiaries who had been with the programme actively for 3 years and were ready to participate in the study. The three years' inclusion criteria were used because of the conviction that it was enough for them to have realised the impact of the programme if any. Using the purposive sampling technique, 15 beneficiaries and 2 officials were selected. So, in all 17 participants were sampled for the study

3.7 Data Collection Methods and Instrument

A research instrument refers to any tool that is used to obtain, measure, and analyze data (Jason, 2021). The choice of a specific research instrument tool is determined by the researcher based on the actual methods that will be used in the study (Discover PhDs (2020)). Two main instruments were used for collecting data for this study. They were focus group interviews/discussion and individualised semi-structured interview guides. Whereas the focus group discussion was used to generate data from the beneficiaries of REP, the semi structured interviews guides was used to gather data from the officers of the programme.

3.7.1 Focus Group Discussion

A focus group is a way of collecting qualitative data from a small group of people to answer questions in a moderated setting. The group is chosen based on predefined demographic traits, and the questions are designed to shed light on a topic of interest

(Tegan, 2022). N-Yelbi (2019) claims that focus groups are less threatening to many research participants, and this environment is helpful for participants to discuss their perceptions, ideas, opinions and thoughts. Several researchers have different opinions regarding the number of participants be selected for focus group discussion.

In this study, the researcher constituted three (3) focus groups made up of 5 respondents in each group. The focus group discussions were used because, the informants were the information rich participants purposefully sampled to provide the researcher with the needed information to better understand the activities of REP and its impact on the livelihood of the beneficiaries. The focus group discussion was structured into five sections. Section A focused on demographic data of participants; section B dealt with the intervention strategies employed by the Rural Enterprise Programme to alleviate poverty; section C discussed the influence of the Rural Enterprise Programme in poverty reduction among beneficiaries; Section D concerned issues which counteract the successful implementation of Rural Enterprise Programme in the Saboba District; and Section E explored strategies by which the Rural Enterprise Programme could be made more effective to alleviate poverty in the Saboba District (See Appendix A) the choice of the focus group discussion offered respondents an interactive session to have enough chance to talk and provide diversity of opinions. Through the interaction among each group members, data emerged and yielded insights more than straightforward interview(N-Yelbi, 2019). Additionally, the sense of belongings to a group increased the participants' sense of cohesiveness and help them to feel safe and share information (Duggleby, 2019).

3.7.2 Semi-Structured Interview

A semi-structured interview is a dialogue in which the interviewer does not strictly follow a formalised list of questions. In semi-structure interviews, more open-ended questions are asked, allowing for a discussion with the interviewee rather than a straightforward question and answer format (Doyle, 2018). A semi-structured interview guide was prepared based on the objectives and the research questions that were formulated to guide the study. The semi-structured interview guide for the officers had five sections. The first section focused on the demographic data of the respondents and the roles of the officers as key stakeholders in REP in Saboba District.

The second part focused on the activities of REP and how they are carried out; the third section sought information on how effective the programme had been in reducing poverty in the Saboba District; the fourth and fifth sections explored challenges to REP implementation and measures to ameliorate them, respectively.

The semi-structured interview was used because it allowed the respondents to construct their own words and express themselves at length, but offered enough room to prevent aimless rambling (Kusi, 2012). Secondly, the researcher got the opportunity to seek clarification through probing and expanding the responses of interviewees to ascertain their feelings and experiences. In addition, the interviewer was flexible, in terms of the order in which the issues were considered, and this made the interviewees develop ideas and spoke more widely on the issues raised by the researcher (Denscombe, 2017).

Despite the strengths of interview as a research tool, there exist a few weaknesses. Kusi (2012) state that it is time consuming and expensive because the duration of the

interview, travelling and booking appointments with respondents increase time spent as well as financial cost. To address these weaknesses in this study, the researcher used a calendar planner, and devoted weekends and holidays for the interview.

3.8 Pre-Test

Pre-testing is a small-scale trial where a few examinees (participants) take the test and comment on the mechanics of the test. They are used to point out any problem with the instrument, especially, in instances where the instruments are not clear, and formatting and other typographical errors are prevalent.

For this study, a pre-test was first conducted to test the appropriateness of the interview guide and the focus group interview guide in its ability to capture the relevant issues. Thus, the pre-test served the purpose of assessing the appropriateness and ability of instruments to elicit the right responses. Through the pre-test, the challenges with the instruments were corrected before proceeding with the main study.

The appropriateness of the instruments were established through an iterative and in consultation with a sample of six (who were not included in the final study sample).The process involved in-depth discussion with the respondents concerning the questions, as to whether or not the questions reflect the activities and how it has impacted the lives of the beneficiaries. The inputs from the pre-test sample were incorporated to revise the original draft to develop the final draft. After the pre-test, the main study followed.

3.9 Trustworthiness of the Data

In any systematic enquiry into human settings, it is vital to establish true value of the study. Thus, the study must be judged against four primary criteria of credibility, dependability, transferability and confirmability to ensure that the findings and interpretations are a true reflection of the participants or reality and are reliable (Applied Doctoral Experience (ADE), 2022).

According to ADE (2022), the credibility of qualitative data can be assured through multiple perspectives throughout data collection to ensure data is appropriate. This may be done through the data, investigator, or theoretical triangulation; participant validation or member checks; or the rigorous techniques used to gather the data. To achieve credibility in this study, the researcher was involved in prolonged engagement by spending two months in the field collecting data. Also, the researcher engaged the participants in focus group discussion and at the same time observed both the verbal and non-verbal responses. This assisted the researcher with clues for further probes and questioning. After the data was transcribed, the information was transferred from the recording device onto a laptop and a password was created on the laptop such that it was only the researcher who had access to the data. Data was analysed using verbatim quotations of the participants. Also, each focus was engaged in about 30-45 minutes period of discussion.

Transferability is like generalisability in quantitative; however, it is not generalisability. Transferability addresses the applicability of the findings to similar contexts or individuals not to broader contexts. Transferability can be achieved by a “thick description” of the findings from multiple data collection methods (ADE, 2022). The researcher achieved this in this study by extensively and thoroughly

describing the processes that were adopted for others to follow and replicate the data. The researcher kept an audit trail of audiotapes, field notes, transcripts, focus group discussion questions, memos, permission letters and all other relevant information and documents regarding the study. Also, the researcher provided a clear description of the study setting, participants involved and the demographic information about the research participants. These could enable other researchers to replicate the findings of this study to similar settings of their choices thereby regarding the findings in this study as answers in their chosen contexts. Raw data (focus group transcripts) as well as details of the data analysis are kept as evidence.

Dependability is like reliability in quantitative studies. Dependability can be ensured through rigorous data collection techniques and procedures, and analysis that are well documented (ADE, 2022). In this study, dependability was established through the establishment of appropriate enquiry decision. This included reviewed of researcher bias to resist early closure and at the same time prevent the provision of unreliable data due to boredom on the part of the respondents because of prolonged sessions of group discussions. In addition, information from literature assisted the researcher to develop questions that elicited appropriate responses to answer the research questions that were formulated to guide the study. Moreover, the focus group questions guide aided the researcher to develop categories and themes that were used in the findings where both positive and negative responses were identified. There was systematic data collection procedure, analysis and interpretations which was mainly from the data generated. There was proper documentation of the data (transcriptions of discussion narratives), methods and decisions in the memos. The researcher's thesis supervisors assessed the work to find out whether or not the findings, interpretations and conclusions were supported by the data.

Confirmability is like objectivity in quantitative studies; however, objectivity is not necessarily critical for qualitative studies as long as personal biases are unpacked in the write-up. Unpacking personal bias can be accomplished by a bracketing interview or reflexivity. Confirmability of qualitative data is assured when data is checked and rechecked throughout data collection and analysis to ensure findings would likely be repeatable by others. Confirmability can be documented by a clear coding schema that identifies the codes and patterns identified in analyses (ADE, 2022). To establish confirmability in this study, after coding and transcribing the data from the focus group discussions, it was given back to the participants to confirm the responses. After effecting all the changes, the researcher gave the transcribed data back to the participants again for them to authenticate the inferences derived by the researcher. The final transcribed data from the respondents was taken as true record of what the respondents factually provided. Other means of ensuring confirmability were audiotape recordings, paying attention to non-verbal communications of the participants such as pauses, sighs and facial expressions. However, since transcriptions and reflections were done immediately after each focus group session, the general mood and attitudes of the participants were captured in the transcriptions of the narratives and used in the data interpretations.

3.10 Data Collection Procedure

An introductory letter (refer to appendix B) was obtained from the Head, Department of Social Studies Education, University of Education, Winneba. This was meant to officially introduce the researcher to the respondents of the study. The purpose of the study and the plans to collect data were discussed with the respondents. There was a consensus with the respondents and the researcher scheduled and met them in the designated places. At any time before the focus group sessions commenced, the

researcher always explained the purpose of the study to the respondents and what was expected of them. Permission was sought from the participants, and approval was given before audiotaping the focus group discussions sessions and the interview for the purposes of transcribing. A Samsung Tablet 2.0 was used to audio-record both the focus group discussions and interviews. The data was then played and transcribed for analysis soon after the sessions.

3.11 Method of Data Analysis

The process of qualitative data analysis usually commences while the researcher was still in the field in order for him or her to make major decisions regarding what qualifies as good data. In this present study, the data was analysed thematically. Thematic analysis is a type of qualitative data analysis and is a method for identifying, analysing, and reporting patterns (themes) within data (Nowell, Norris & Moules, 2017).

The first step in any qualitative data analysis is to read through the data several times until the researcher is abreast with all of its content (Creswell, 2014). Since qualitative data generated voluminous amount of information, the researcher devoted enough time to read through the text several times in order to have a good understanding of its content. During this process, the researcher also observed patterns that were emerging from the data. After reading the text several times and observing the emerging patterns, codes were assigned to segments of the text that yielded the essential information pertaining to the study's research questions.

The next stage of the data analysis entailed reducing the emerging codes to categories that could be effectively handled. Creswell (2014) affirms that the process of re-categorising codes is necessary since the researcher tends to commence with a large

number of codes. It is significant to reiterate that the process of analysis is spiral and as a result, there was a continuing process of reading, coding and recording all the process of analysis. After the development of categories, further analysis of the data was carried out by assigning themes. These themes represented primary frameworks from which several aspects of the data could be incorporated.

Furthermore, these themes were also generated from condensing previous codes into thematic areas that specifically addressed the research questions formulated at the beginning of the study. In ascribing quotations to the respondents of the focus group interviews, they were represented by codes: SMFGDP stands for “Soap Making Focus Group Discussion Participant”, HDFGDP stands for “Hair dressers and Dress makers Focus Group Discussion Participant”, MCFGDP stands for “Masons and Carpenters Focus Group Discussion Participant”, MFGDP stands for “Mechanics Focus Group Discussion Participant”, while IR stands for Interview Respondent.

3.12 Ethical Considerations

The researcher had a moral obligation to strictly consider the rights of the participants, who are expected to provide this knowledge. The researcher sought a formal introductory letter from the Head, Department of Social Studies Education, University of Education, Winneba to collect the data needed for the study. Verbal permission was sought from the all the respondents before the collecting of the data for the study. Polit and Hungler (2016) state that confidentiality means that no information that the participant divulges is made public or available to others. The anonymity of a person or an institution is protected by making it impossible to link aspects of data to a specific person or institution. Confidentiality and anonymity were guaranteed by ensuring that data obtained was used in such a way that no one other than the

researcher knows the source (Lodico, Spaulding & Voegtle, 2016). In this study, no actual participants' names were attached to the information obtained, rather, codes were used.

The privacy of the respondents was by not divulging the described experiences and information given by them. The participants were informed that they could withdraw from the study at any time if they wished to. This right was explained to them prior to engaging them in the study.



CHAPTER FOUR

FINDINGS AND DISCUSSION

4.0 Introduction

This chapter deals the presentation and analysis of data gathered from the study in an attempt to answer the research questions formulated for the study. The findings are presented under two main sections, 'A' and 'B'. Section A focuses on the demographic data of the respondents and section B deals with themes generated from the focus group discussions and interview to address the research questions.

4.1 Section A: Demographic Data of the Participants

The demographic information of the respondents in the focus group interview and interview were their gender, age, economic status. With regards to gender of participants, it was revealed that 7 of them were males while 10 were females. All the respondents were above 18 years (between 20-55 years). Of these majority (8) of them were into handicrafts while 7 were into apprenticeship and 2 were officials for the programme. Of the handicrafts, 3 were mechanics, 3 were mason and carpentry, 3 were soap making, 6 were hair dressers and dressmaking.

With regard to how long they had been on the programme, nine of them stated they had spent eight years on it, five of them had spent six and 3 of them had been on it for five years. From the bio-data it is evident that the REP had no sex preference nor handiwork preference for the programme but beneficiaries must have some kind of handiworks which fall into the various the programme under REP.

4.2 Section B: Analysis of Data

4.2.1 Poverty Reduction Strategies by Rural Enterprise Programme in the Saboba District

This theme related to research question one which sought to find out various intervention strategies used by the Rural Enterprise Programme to alleviate poverty in the Saboba District. To address this theme, participants responded to several questions during interviews and focus group discussion on themes relating to how they joined the REP, the kinds of skills trainings and activities of the REP, regularity of the training, how the trainings are conducted, length of training among others. Their responses are discussed below with verbatim quotations.

Selection criterion

Narrative from the participants revealed that having a micro or small-scale enterprise and the willingness to join the REP were the major criterion. These are hinted in the following narrations:

For me, there was one man called Ndosala who has been coming to my shop to buy things. Anytime he comes he ask me about how I am doing my business, and how I manage to know whether I am making profit or loss. So, one day he came and said to me that there is a programme which can help me and other friends who are also doing similar businesses to manage our business well and so I should join. When I went, I saw some people who I know are into different business activities such as hairdressers, soapmaking, mechanics, dressmakers, mason, carpentry and tie and dye. So, I joined (HDFGDP1)

Another narrated

We were in our shop one day when one man came to call us the mechanics, they want us in his office at the District Assembly. When we went, they told us about a programme that will help refine our skills and do our work well to expand. We all wrote our names but some of my friends didn't come back again when it started, so they were taken off. (MFGDP1)

According to IR1, the REP selection processes consider micro, small and medium scale enterprises which REP has the resources to help improve the skills of the beneficiaries. In the case of the Saboba District, handicrafts such as carpenters, hairdressers, soapmaking, tie and dye, kente waving, mechanics and masons were common so they formed part of intended interventions. With this, those who had such handicrafts were selected but not all of them turned up. When we got the numbers required, we stopped (IR 1).

Major intervention measures

The major intervention measures that emerged from the interviews and focus group discussions related to giving skills training and business development training and advice by REP to the beneficiaries in the Saboba District.

In the words of IR1 to the programme:

REP deals with training beneficiaries to have needed skills for their handicrafts and the right attitude towards their businesses. So, we train our members in both. But not all the trainings are directly done by us. We, occasionally sponsor some people into apprenticeship as seamstress and hairdressers.

These two intervention measures were hinted by some respondents during the focus group discussion involving masons and carpenters. A participant stated;

Apart from we masons, I also know that some of our women are trained to make Parazone, liquid and hard soap. Others also make tie and dye. In

addition, some of our women are also learning hairdressing and tailoring. (MCFGDP2)

Two other participants also confirmed the words of IR1, by stating that:

We are group of women of different jobs. Some of us are learning hairdressing and dressmaking. Others are into tie and dye, and others are learning how to make liquid and solid soap (HDFGDP4)

In the words of one of the interviewees

When Mr. Ndosala came to my shop, during the discussions, he said that they help people who are into hairdressing, tailoring, masonry, carpentry, soap making, and mechanics among others. He also said that there are other works that they can teach us to add to our work, including tie and die, soap making, and bee keeping. He added that they train people on how to manage their shops well so that they will make profit. (IR1)

Comments which highlighted business management training and advice were also gathered during a focus group training with the mechanics:

A participant in a focus group stated:

For we the mechanics, when they come to us or we go for training, they don't teach us new things as they do to the others. For us, they teach us how to manage our businesses to determine whether we are making profit or loss; and how to relate with customers so that they always come to our shop (MFGDP1).

Another participant added

They sometimes teach us how to maintain our tools so that it doesn't get spoiled easily and how we can use the tools well so that we don't hurt ourselves. Sometimes too, they observe how we go about our work. There is one man who visited us on one of those days and even taught us how we can use, for example, manual inflator in place of compressor machine.

The data presented suggests that skills training and business development training and advice are the main intervention strategies of REP. The programme trains beneficiaries in different categories of handicrafts such as carpentry, soap making, tie and dye, bee keeping, Kente weaving and apprenticeship trainings for seamstresses and hairdressers, and the major intervention measures adopted by the REP for poverty reduction in the Saboba District.

Predominant intervention measures

Having explored the major intervention measures in being implemented by the Rural Enterprise in the Saboba District, the most predominant and vibrant group of the craftsmen and women beneficiaries were probed. Responses from the participants revealed that as far as skill training was concerned, hair dressing, tie and dye, carpentry, masons and soap making were predominant. These assertions were buttressed by their narrations:

For me, I will say it is the hair dressing, tie and dye and soap making because a lot of people have joined that group. When we are going for training, you will see that. I don't know which group has the highest number, but the hair dressing, tie and dye and soap making groups, you can see that their group has numbers (SMFGDP1).

Another interviewee added

More people like tie and die and soap making because the skills involved can easily be learnt, so there are a lot of people. And the way it is, even if you are doing hairdressing, you can learn it also. Some people from different group have joined making us plenty.

In the words of SMFGDP2,

There are plenty hairdressers here already so when REP came to the scene, it attracted many hairdressers. The REP also put some young girls into hairdressing apprenticeship so they are plenty. And the soap making too are

plenty because, especially our mothers need it more, so plenty of them have joined.

The above data suggest that hair dressing, tie and dye, carpentry, dress making and soap making were predominant because they were the most vibrant groups, hence relatively larger in sizes.

How trainings sessions are conducted

Having known the intervention measures, how training session were conducted for beneficiaries were explored. It was gathered that members of a particular intervention programme automatically formed a group. Training session were usually organised according to the groups, and based on their numbers, they are put in sub-groups. Different dates with different venues were fixed for each group. Resource persons were used. The resource persons resort to demonstrations and assisted the participants with hands on activities. These were explicitly stated by assistant coordinator (IR2) that ...

When it is time for training, we go according to our groups. Our group members are the people learning the same thing with us. So, we go to the place they choose for us. And when we get there, they sometimes put us into small groups and they teach us.

It was gathered that their trainings sessions were conducted, using the local language Likpakpaln. And in cases where facilitators are not fluent in the language, they were given translators. This was revealed by IR1:

Anytime we go for training, we use Likpakpaln to communicate amongst ourselves and with the facilitator. Most of facilitators also use Likpakpaln to teach us. Those who are not very good at their Likpakpaln language, they give him people that can speak for them because they want all of us to understand what they are teaching us.

It was gathered that the facilitators explained the processes, the resources to be used, and how to use them to the beneficiaries being trained. The beneficiaries also mentioned that the facilitators explain to them about safety precautions, especially if it involved the use of chemicals, tools and equipment which might be dangerous to them. This was hinted by MCFGDP3:

Some of the things they tell us during the training are the things we need to use for the work and the way we can use it well to so that we don't get sick or get problems when we are using them to do our tie and dye and soap. So, the leaders show us how to use the things step by step and one after the other for us to understand well.

According to the soapmaking focus group participants, most often the resource persons demonstrated the skill and guided them to do same, step by step in group.

This was aptly stated by SMFGDP3:

Because they want us all to know what they want us to do, they try to use Likpakpaln to explain to us. The leaders will do a couple of demonstrations, and after that we are directed to try for them to evaluate. The facilitators sometimes ask us about the importance of certain activities we are performing doing, what might happen if we don't. This strategy assists us to learn skills little by little.

Another participant added:

We were trained on how to handle our work, polish our skills, time management, how to handle items and how to take time to ensure our work is of high quality. All these, they let somebody to do it for us to see so that we can understand them well. (SMFGDP2)

From the data presented, it is clear that resource persons were used to train the beneficiaries. The resource persons resorted to demonstrations and hands on practise for easy and a deeper understanding of the activities for the trainings.

Length of training

According to the participants, the length of the training ranged between two and three days. The days were used to train them on more than one skill. But, they were able to grasp all because they had had foreknowledge of most of the things they were taught.

This was clearly stated by IR1 and IR2, respectively:

For us carpenters, all our two training sessions were two days' meetings. We started in the morning and finished in the evening and continued on the next morning to evening. On the first day, they taught us the uses of tools and equipment. On the second day, we learnt strategies for sustaining our business and stay relevant in the market. Even though we were taught a lot of things, we understood everything because they were something we were doing before just that their own is different.

All the two trainings sessions I have received, were organised in two days duration. Before we go, sometimes they tell us what we are going to learn and the days to spend so we can prepare ourselves for that. When we go, they try to teach us a lot of things so that our going there is not wasted. So, we are happy for the training

Buttressing the above narratives, an interview respondent shared that their number of days for training is determined by the number of skill trainings to be received.

According to the respondent:

Management examines the skill needs of the groups and determine based on their resources which skills to train the beneficiaries on. With the assistance of the resource persons, they determine the number of days to be used. But we are always careful not to burden them too much at a time so we also factor allowances with respect to time. So, instead of piling up the training sessions for one day, we usually make it two days (IR2).

From the data presented, it is clear that the needs of the groups to be trained determines the number of days to be used for the training. However, between one and two days has been their practise.

Regularity of training

According to participants, training sessions were not regular. Most of the groups mentioned that they had not received more than two training sessions ever since they joined REP in the district. According to the participants, even though most of them had the skills already, they felt that there were still more to learn. One participant recounted:

When I joined the programme in 2015, about month later we were all trained, including the ladies and the other groups. After that our group went for another training in Tamale. Ever since, there hasn't been any training again. But during the last training, we found out that the programme can teach us more skills yet we haven't gone for any training again. (HDFGDP2)

Another participant shared

I don't know the number of training sessions that they have to give us, but I have gone for training for only two times. First was after we joined, and were later invited for another training at District Assembly in Saboba. In both training sessions, what they taught us were different. (MCFGDP2)

Another participant added:

Training is not regular. When we started the programme around 2009, it was good because we went for one training in Saboba and another in Tamale. There were things they told us we will learn, but ever since nobody has invited us again for any training. Again, it is not as if they went and I was absent because we are a group so if one person hears information, she tells the rest. Besides I am their leader, so if anything, I will be informed first to tell the rest. So, if you ask me, I will say that training sessions are not regular. (SMFGDP3)

In the words of SMFGDP1

When they trained us at Tamale and Saboba, up to now nobody has come here nor invited us for any training. So, those who would want to learn, we rather go to help them learn what we were trained on. So, the training is nor regular and we don't know if that is how it should go. (SMFGDP1)

The data revealed that the major intervention measures of REP in the Saboba District currently in implementation are skills and business development training for the beneficiaries. However, it appears the skills development training is predominant, and therefore, is much concentration there than the business development training since most of the participants highlighted events in the skills development training than the business development advice and training. This does not mean that the latter is less important. It is possible that per the arrangement of the REP, skill development has to precede the development training advice. It is also possible that based on needs assessment, the beneficiaries have greater needs in skills development than business training.

The adoption of skill development training as a means of reducing poverty is in line with the ADKAR Change Model. According to the model, change can occur if the individual is equipped with knowledge to break the status quo, and such knowledge is received though training and education. So, per the practise of REP equipping beneficiaries with skills and knowledge, the officials are attempting to break the cycle of poverty, by empowering the participants. That is to say, REP is transferring knowledge which can equip the individuals to make informed decisions and take steps towards improving their economic conditions. Furthermore, by partnering the beneficiaries (ie, training them on their own jobs) resonates with improving the abilities of the beneficiaries to move from poverty. As suggested by the ADKAR model, partnerships with the purpose to offer skill development training, connect

individuals with job opportunities, or providing access to essential services such as training and education prepares the beneficiaries for success in their journey of change.

The study found that even though Saboba is a predominantly farming district, more of the beneficiaries were into artisanship such as soap-making, hair dressing, dressmaking, masonry, and carpentry than farming related businesses. Possible reasons might be that the REP did not have a pre-determined business which it had intended to train beneficiaries for. Another possibility is that, the participants might be already into farming in addition to their current businesses, but preferred to be trained in the latter than the former may be because they felt that they have limited skills in their non-farming businesses than their farming business. Or they might perceive the non-farming business as more profitable than the farming ones. The REP not restricting eligible beneficiaries to some predetermined crafts suggest that it is open to anybody ready to join.

The implementation of skills and business development training is in line with two of the four project outcomes, namely business development services accessible to MSEs in rural districts; and technical skills transferred and technologies disseminated. The provision of technical skills and business development services to individuals with handicrafts, those into micro, small and medium scale enterprise has been recognised as one of the means to sustain the businesses, and eventually improve the livelihoods of the entrepreneurs ((MOTI) (2012)). What this means to the beneficiaries is that despite the fact of not having access to SMEs finance; and SME support institutions and policies in place, they have an opportunity to improve their managerial skills and their businesses, in general, through the intervention measures. That is to say, the two

intervention measures have the capacity to enhance the beneficiaries' capabilities to engage in medium and small-scale non-farm enterprises to generate profits, growth and employment opportunities (Manku, 2018). The current approach to poverty reduction by REP is similar to REP in China implemented by the Shanxi Integrated Agricultural Development Project. REP in China was implemented by first, training farmers in improved production techniques that resulted in the development of a sustainable agricultural sector (Asian Development Bank, 2019).

The implementation of two of the REPs developmental objectives, instead of four suggests that each of the objectives is independent of each other. Another possibility might be that the programme has a plan of assisting the beneficiaries to business development ideas and technical skills before introducing them to have access to finance and institutional policies. Thus, the skills and ideas might be deemed a sine qua non to finance and policies. It is worthy of note that the criterion for selection beneficiaries was those already into some kind of handicraft. With this, skills and ideas to manage the business are key as it could give concrete indicators on the progress of businesses, and the area for financial investments, among others. It was as well gathered from the participants that their trainings were hands-on and comprehensive enough for them to grasp the necessary skills. So, with a well grasped skills and ideas, it means that when the beneficiaries are given the needed financial assistance latter on, they may be able to manage their businesses well to make profit and also to expand them so that others could also receive training from them.

The data gathered indicates that REP in Saboba did not have the direct creation of new jobs as one of its objectives, but rather to equip existing SME with skills and business development training, so that they could expand and train other people in the

district. This present finding corroborates with Demedeme and Opoku (2021) whose study examined the influence of Rural Enterprise Programme (REP) in improving the livelihoods of rural women in Ghana. The study found that the various inputs and strategies used in the Rural Enterprise Programme to empower women included education and training that equipped beneficiaries with literacy skills to enhance their entrepreneurial roles and in the labour market. Based on the findings, the study concluded that REP in the Saboba District is targeting poverty reduction, by empowering the people and upgrading the entrepreneurial skills of Small and Medium Enterprises.

4.2.2 Influence of Rural Enterprise Programme in the Saboba District

This theme related to research question two which sought to explore how effective was the Rural Enterprise Programme in poverty reduction among beneficiaries in the Saboba District. To address this, participants responded to questions during interviews and focus group discussion on themes relating to how effective the programme had been with particular reference to their trainings sessions; how the training session had been sustained and improved their businesses; how REP had contributed to poverty reduction; how it had improved their standard of living and their income status.

Influence of Rural Enterprise Programme Training

Narratives from the participants revealed that the training they had received under REP was very effective. According to them, the training sessions were very practical and this made them to understand what they were taught. Besides, they learnt in groups, and this granted them the opportunity to seek ideas and seek clarifications from one another. In view of that they were able to grasp most of the things they

learnt to the extent that they were able to them. These claims are exemplified in the following:

For me, I will say the training sessions are very good and effective because the way they make it, it makes it very easy to understand and do it on your own. The one I went for example, the way the facilitator did it, I saw it very well that I was able to do it. From that time, I am able to do it on my own. (MFGDP1)

Another participant added:

The training we received is helping us improve our work which we get money from. Through that we are able to cater for our families. It has also helped us to support others to go to school. It has also helped us to train other. Personally because of the support I received, I feel that I need to help others in my own small way, so as I speak, I have made 6 chop boxes and I have given them to some students for free. (MCFGDP1)

Another participant added:

When you go for training, you will enjoy it because it is very very effective. They train us in the way that we can do it on our own. If you can't do something, you can ask your friend because they train us all together. (SMFGDP2).

A participant also shared:

The training they give us is effective because they use very good resource persons. The resource persons demonstrate for us to follow. They make the training and learning interesting because they answer all our questions. They don't talk to us anyhow like children, but they see us as adults. They are also patient with us. When you don't do something well, they don't insult you, but they will teach you. (HDFGDP1)

Rural Enterprise Programme Improved Businesses

Participants also adjudged the influence of REP on how well it had improved their crafts and businesses. According to most of them, the skills they acquired from the training had been a turning point in their handicrafts businesses as they were now able to meet the quality their patrons required, and had also improved their basic business management skills. These were aptly expressed in their narrations:

I am a person who think that REP had been effective in helping me get good skills to improve my soap making business. At first, few people were buying the kind of soap I was making. My market base was very limited. But, through the training organised for us, I am now able to make varieties of soap. Now, my customers have been referring others to come and buy from me. So, though the REP, I now have plenty people who buy soap from me. (SMFDP2)

The words of HDFGDP1 were;

It has helped me in my financial management. It has helped me in my business. Before, I had to buy all the raw materials from Accra. Travelling to and fro only reduces my profit margins. Now that I do it myself, and make a lot of profit which I use to support my children education.

Another participant added

In fact, the skill they taught us was effective in helping us improve our businesses. Now, when I make furniture, door fans and cupboard, everybody who passes by come and say if they have money they will buy. That is, it looks very beautiful to a lot of people. When I see that, even if they haven't bought it yet, I am happy because I can do something that everybody sees that it is beautiful. But, before REP came to our aid, nobody would describe my product as good. So, REP is effective because I have learnt something that works for me and my customers. (MCFGDP1)

Another participant articulated his view this way:

REP is effective because it has supported me in several ways. When they gave me the compressor machine it has supported me to boost my business. I can now use the machine to inflate car tyres. Those days I was using manual to do the work, but now I am able to expand my business, I am able get some money to support my children, my wife and myself. In fact, I am able to do certain things. It has also helped me to get money to cater for my various needs. On my business side, you can see that I am always busy with work because of the support I got. (MCFGDP2)

With respect to business management training, a participant stated:

The programme has helped me to know that I was charging lower than expected. I was charging 5 cedis for corn roll and rasta. I have been educated on how to charge my customers for the services I render, and based on the resources I use. I have learnt how to make shampoo for my work. Before that, I was travelling to Yendi to buy it. Now I make shampoo and people in Saboba and other places come and buy. (HDFGDP1)

A Similar view was shared by the management of REP when a participant stated:

I think so far so good because one of our core mandates is to improve the business management skills of the beneficiaries. Primarily, we do this by organising residential, and sometimes non-residential training sessions for them. The beneficiaries could testify that they have attended a lot of training sessions. During those times, I can tell from the joy on their faces and with the zeal at which they were partaking in the learning activities, and more importantly, how they described the whole process as being effective for them. Besides, when we visit them at their workplaces, through interactions, they share with us on how they are applying the skills learnt and how it is helping them in their businesses. So, from all indicators, the REP is doing what it purposed to do effectively. (IR2)

It is clear from the narratives that both the beneficiaries and managers of the programme perceive the training as effective in view of how good it is organised, how

the respondents' questions and issues are handled and the cordial relationships created during the trainings. The trainings they receive impacts greatly on their businesses. The skill development training assists them to improve quality of their crafts and the business advice and training they receive assist them to handle their customers, products, and well as their profits and losses.

Rural Enterprise Programme and Poverty Reduction

Various views were also shared by the respondents with regard to the influence of REP in poverty reduction that it is a good start to reducing poverty. However, some were worried about the slow space poverty in the family was being reduced in the light of the available intervention measures. Some said that the profit they were making at the beginning of the REP assisted in reducing poverty in their family, others said their profits and the growth of businesses as insignificant to tackle poverty, but were quick to acknowledge that it was a starting point. These were exemplified in the following narrations:

I will not say poverty is gone out of my family because of the REP. To be sincere to you, things are not as hard as before. Yes, I was doing my small business before REP was brought here, and I was not making any progress. Sometimes, I manage to sell a whole lot, yet I couldn't see whether I had profit or not. But, now by the grace of God I know when I am making profit or loss. In fact, this time round I have been making some profits, out of which I use some to cater for myself and my family. So, if things go on like that, my family and I will not be worse off like before. (MCFGDP2)

Similarly, HDFGDP1 maintained:

The programme is also doing well to alleviate poverty. The beneficiaries honoured an invitation to the office of the REP where we were told by the officials that they wanted to help teach us the skills involved in doing business so that we can support ourselves and our families. So, they are supporting us

to do that. And it is true that now, we are able to support our families better than before

Another participant maintained:

Yes, because some of my family members come for assistance and support for their school fees and other things. Some come to complain that they could not get money to enter into trade so I allow them to learn from me. So, I see it as a way of supporting the family whiles am also expanding my business. In fact, REP has greatly reduced the level of poverty in my family.

Some participants who were worried about the rather slow nature the programme is tackling poverty stated:

There is still a lot of poverty here in the Saboba District, even though the programme has been in existence for about 12 years now. They told us that they wanted to help us out of poverty. But things are not moving fast as expected even though we are hoping things will speed because after the training, we were not given any money to start or expand our businesses so the profits we are making are not enough to fight poverty. We are just hoping things will change because the programme has still not ended. (HDFGDP4)

Another participant expressed that:

I know we can't fight poverty just one day. But, the people [Coordinators] are aware that there is high level of poverty in the district and so they brought REP here. Because the level of poverty here is high, and those of us who are in REP are few, when we make some profits, it is not able to do anything. So, you don't see the poverty problem going down. We also don't have capital to buy materials and tools to expand our businesses, hence we don't make enough profits. It is only the small profit that we are using to manage ourselves. We pray they will introduce other measures which will make our profits bigger to tackle poverty very well. As it stands now, we are only trying to manage it. (SMFGDP3)

The data presented by spoke that REP is indeed in the business of poverty reduction in the Saboba District through its intervention measures. The worry of some

beneficiary respondents, however, was how slow the process was and by inference, how long it might take in the light of the very little financial impact the programme is making in the views of the participants, compared to the level of poverty they are experiencing.

Rural Enterprise Programme and Standard of Living

Participants indicated that REP had improved their standard of living a bit because it has helped them to now afford basic needs such as food and household consumables, including soap, pomade and toothpaste. These are shown in the narrations below:

For now, I am able to buy basic needs for myself and my family. Some things such as soap and shampoo that I used to buy when the REP was not introduced, now I don't buy it again. I use the money for other things like toothpaste for myself and my children. So, now my standard of living is better than before. (HDFGDP1)

In the words of MCFGDP3:

Things are getting okay now because my customers keep increasing, anytime I go to the market to sell so I am able to make some profit. I use some to buy some things that we use in the house until the next market day. So, sincerely, things are not as bad as before.

Another participant aptly stated

REP has helped me improve my standard of living. Now, when my children are going to school, I don't struggle to give them money or feed them when they back. So, they are now happy and am also happy. I am also able to support my family members with soap and other things I make (MFGDP1).

Similarly, participant also shared:

At first my children did not always go to school because there was no food or money to give them. But now, my children go to school regularly when I joined REP. Through REP, I have a reliable source of income to take care of my two children to complete school. Another help is that I am able to make

my own soap; both liquid and solid, so I don't buy them again as I used to, so it has reduced my financial burden. Besides, I am never in need of soap. (HDFGDP1)

Rural Enterprise Programme and Income Status

Narratives from the participants also revealed that REP had helped improve their income level. According to their narrations, the skills they acquired and applied through the training sessions improved the quality of the craft and their profits. These were shared through the following statements:

My income status has improved. I now make more profit than before. At first, I was doing things anyhow and didn't even know whether I was profit or not. But, this time I know I am making profits. I have started saving something too. (SMFGDP2)

Another participant added

For myself and my family I can say that our standard of living has improved. First, I was always depending on my friends for assistance to feed myself because business was not good and I was not having money. But now, people come to my shop to order for things such as chop box very often because of the way I make it now, so at least, I don't go about borrowing every time (MCFGDP1).

According to some participants, their income status now enables them to extend financial help to their family members. They shared the following:

Yes, because now I can earn something. Even my family members have seen that so some of them come for assistance and support, including school fees and other things. Some come to me to ask for assistance in the form of initial capital.. So, I see it as a way of supporting the family whiles am also expanding my business. In fact, the REP has greatly helped me and my family financially (SMFGDP1).

Yes, it has done a lot because I have helped my brother's children and other relative who have been coming for support. In addition, I have been able to

support them. There was a guy from a community who came to me that he wanted to go to school, but had no money, so, I supported him to go to school by paying his fees. As I speak, the child is still in school doing very well. Even though I cannot support fully, I do support them a little. (HDFGDP1)

MCFGDP1 further added:

For my relatives it has supported them because some of them were going to school so I was able to support them with chop boxes. In fact, I supported 7 of them in all. Some come to me for money, and I was able to support them.

Another added

I have a brother whose children are in school; it is from the profit I make which I use some to cater for the children in school. When there are family issues such as funeral rites and burial, I support them a lot. I also help them, sometimes in farming to harvest their crops (SMFGDP3)

It is clear from the study that REP in the Saboba District is effective for beneficiaries. This implies that firstly, beginning with skills development and business management training as their major intervention appears to be a good start. Additionally, the intervention measures were well implemented to suit the needs and dynamics of the beneficiaries who were mostly breadwinners. It was, therefore, not surprising that all the beneficiaries mentioned that their training sessions were very effective to the extent they could practise on their own without assistance. Furthermore, the influence of the programme was revealed by how well it had affected the businesses of the beneficiaries, their income levels, and how it had been effective it was tackling poverty, by contributing to their household incomes. This is consistent with the findings of Burniaux, Dang, Fore, Foster, D'Ercole and Oxley (1998), who found in their study that each additional income earner contributed to household income, and the importance of additional income earners lies in the assumption that they contributed to the upkeep of households. What this means is that skills acquisition, if

well implemented is an effective social intervention measure for reducing poverty. That is to say, the individual is given the arsenals to turn his or her fortune around by altering his or her economic standing. This supports literature from Bruenig (2014) that the only way to reduce poverty is to alter the economic structure so as to reduce the number of low-income holes in it, since low income leads to low level of standard of living. Having the necessary skills indeed could boost one's business, but managing it is another matter. It therefore, appears that training and business management training by REP was to assist beneficiary wholly. For without the latter, beneficiaries' businesses might not flourish. The findings of this study agree with Ekong and Ekong (2021), who investigated how the National Directorate of Employment (NDE) in the Akwa Ibom state tackles unemployment problem through skills acquisition, and found a positive link between skills acquisition by NDE and unemployment reduction in the Akwa Ibom state even though not without daunting challenges.

4.2.3 Implementation Challenges of Rural Enterprise Programme

The third objective of the study was to explore the implementations challenges of REP in the Saboba District. Data was captured from the participants through focus group discussions and interview. It was uncovered that both beneficiaries and officials have challenges.

Beneficiaries related challenges

The challenges of the beneficiaries were lack of tools and equipment, financial challenges, inadequate training, material resource challenges, inadequate supervisor and poor relationship between project coordinator and beneficiaries.

Lack of tools and equipment

Participants bemoaned the lack of tools and equipment such as compressor machines, sewing machines, soapmaking machines, to assist them in their craft. According to them, having the required tool would enable them work faster, more efficiently and be able to train others in apprenticeship. It was their expectation that since REP use such tools to train them, they could provide them same but that has not been the case. These are exemplified in the following narrations.

Our problems are many but I want to talk about the first one which is; we need some machines which are not fort coming. As mechanics we need tools such as compressors machines, lifters, spinners to help us. When we get machines, we can use it for maintenances of cars and motorbikes and that will give use more work and more profit (MFGDP3).

MCFGDP3 added:

Tools like those that they use for during the training sessions are what we need. When they were using it to train us, it was very good. We don't have so we use our hand so the work is not nice and fast. We were thinking they will give them to us after using it but they didn't, and that is a challenge to us.

Another participant added:

Sometimes customers show me samples of beds, cupboard and other furniture. I struggle to do it very well for them. Besides, it takes longer time to finish because I use outmoded tools such as saw, chisel, hammer. So, one of my problems is not having a moulder. My friends are also not having that I can go and borrow and it making the work very difficult for me. (MCFGDP1)

It is clear from the above quotations that the lack of basic tools for beneficiaries in their work is a challenge to them.

Financial constraints

The issue of financial challenges featured prominently during the focus group discussion and interviews. According to the beneficiaries, the problem of financial constraints was preventing them from buying raw materials for their businesses. This was aptly mentioned in the narrations below

The raw materials I use for our craft are now very expensive. When I started, things weren't expensive so I could do plenty soap and package. But, now things are very expensive; the oil I use is high. In addition, packing materials are also high. So, since I don't have enough financial muscles now, my shop is empty. (SMFGDP1)

Another participant added...

I am not able to buy what I used to buy because there is no money. I thought REP will assist me with money or even some loans, but we have not had any. As of now, things are very difficult financially. Getting enough money to buy plywood, wood, lacquer and nails for work is not easy. (MCFGDP1)

We are not getting any financial assistance from the programme. My shop is still small as it was before. I am not able to expand it despite the skills acquired. I have the skills but where is money to buy the things? (SMFGDP2)

From the data, financial constraints were one of the challenges beneficiaries faced in the REP in the Saboba District.

Material Resource Challenges

Narrative from participants signaled material resources challenges. Participants had difficulty getting access to raw materials for their crafts. They indicated that they had to travel to far places to find some of those materials. Their material resource challenges are revealed in the narrations below:

Resources for making some of the consumables like soap and tie and dye are difficult to come by. We need to travel to Kumasi or Accra before we get

them. So, it sometimes delays our training. Sometimes you don't get the resource in abundance as we like. (HDFGDP2)

Another participant added;

Yes, one of our problems is getting njeen, nkpan, mpuan, tulalee and liportil-taab, we use in making soap and shampoo. Because they don't sell some around, if I go to Accra or Kumasi, I must try and buy plenty so that I can use it for a long time, but the money itself is another problem. (HDFGDP1)

In the words of MCFGDP3:

These days, I don't get quality wood to buy. I have to travel to as far as Kpassa and Nkwanta, but even sometimes we don't get some of the wood to buy. So, when a customer comes and tells me to use a certain wood for his or her work, it becomes a problem. Some of them if I tell them that I can't get for, they are not happy about that, and will ask me to stop. Sometimes, I try to use different wood, but if it doesn't last it will create another problem. (MCFGDP1)

The data presented above revealed that beneficiary participants have problems with accessing raw materials for their handicrafts. The scarcity of the raw materials forces them to travel far distance before accessing them.

Inadequate training

Participants also lamented the issue of inadequate training. According to the participants, it is difficult for them to understand why they did not go on regular training when they were told primarily that REP was going to train them to have more skills. They mentioned that the few training sessions they had received were not adequate for them. One of the participants stated:

When we joined the programme, we were told that they will be training us regularly to better our skills. But, surprisingly, they have organised only two training sessions for us. Ever since, we don't know what is happening again

because nobody is telling us when we are going for another training. Just the two training sessions cannot be said to be enough. (MCFGDP2)

Another participant stated:

Our training sessions are not regular at all. Ever since we went for training in Tamale and Soboba, nobody has told us anything again. It is not like they have gone for some without me because I am a group leader so I will have to hear first and inform the others. I need more training sessions to better my skills or even venture into other businesses in addition to my soap business. (MCFGDP1)

Another participant added;

Everyone here has a problem with training session. When they organise the training sessions for us, we pay for the resource persons. And we have been calling for more training yet they have ignored us. Just two training sessions that we have gone. I don't think we need only two training sessions for this programme because there are more things to learn. (HDFGDP1)

Inadequate supervision

The issue of inadequate supervision cropped up during the data collection. Participants mentioned that regular supervision was something they looked for because they were told same. Its absence/inadequacy was therefore, a problem to them. The following shows the participants' challenge of inadequate supervision:

Sometimes, we wish they come around to visit us to know what we are doing so that if we are not doing the right thing, they correct would us. But they don't come around. (HDFGDP4)

Another participant added;

When we went for training, we were told that they would come round to see what we are doing, and how we are training others, but they don't come at all. None of them has visited my shop. I have some challenges that we want to share with them but they don't come. (SMFGDP3)

It is clear that inadequate training and supervision was also some of the challenges faced by beneficiaries. In fact, regular supervision was something they were rather expecting because of their desire to utilize their skills learnt properly.

Poor interpersonal relationship between beneficiaries and the coordinator

The issue of poor relationship between the beneficiaries and the Coordinator featured prominently in almost all the engagements with the participants. They decried the uncooperative attitude which prevented them from easily communicating their issues with him.

One of the participants narrated:

One of the challenges is that the first Coordinator was very proactive who went round asking us about the progress of our work. But, now the one here is not friendly to us. He doesn't care about what we are doing. Most times we face challenges, but we cannot go to him because he is not friendly. We are looking for support, in term of, training and finance, but we are not getting assistance, and I can't ask him too.

Another added:

Our problem is the way the officer relates to us. Sometimes when we go to him with problems, the way he will attend to us is not good at all. So, we are even afraid to go him. (MCFGDP2)

Another also shared:

The new Coordinator is not friendly at all. Apart from inviting us to his office or seeing us during training sessions, he hardly comes around to see us. When we see him in town and greet him the way he responds will shows that he is not ready to listen to anyone. When we go to his office without invitation, he will not give us any attention. In fact, dealing with him is not easy at all. (SMFGDP1)

It is clear from the data that the relationship between the beneficiaries and the Coordinator is an issue confronting REP beneficiaries.

Administrative Challenges

Apart from the beneficiaries, the administrators were faced with a couple of challenges which included financial challenges, inadequate staff/manpower, inadequate motivation, misunderstanding between the leaders of the programme and the beneficiaries on a policy direction and problem with mobility

Financial challenges

The issue of finance also affected the administrators preventing them from organising trainings sessions for the beneficiaries regularly. This was clearly stated by IR1 that:

One of the major challenges to the programme is inadequate finance. You know that we have to hire a venue, pay a resource person and so on. But the money we get for all these is always not enough even when we try to manage.

Manpower challenge

Participants mentioned the lack of manpower as one of their challenges. Since their work involved receiving training from people with the needed expertise, their inability to get such people were a problem. This was clearly lamented by one of the interviewees that when he said:

Resource persons need for training beneficiaries of REP are lacking. It is always not easy to get people with the needed expertise to train our members.
(IR1)

Misunderstanding of a policy directive

The issue of misunderstanding between the administrators and beneficiaries also came up during the interview. According to one of the interviewees, beneficiaries are yet to come into terms with why they had to pay resource persons for their training sessions. This was revealed in the following:

Beneficiaries feel that they need to be paid for training them, but it is the reverse. Because we invite resource persons, they are rather supposed to

contribute to paying them. This is always not well taken by participants and that becomes a problem because some of them leave the training site disgruntled. (IR2)

Another interviewee added;

REP as far as we were made aware is not giving capital to beneficiaries now, but skills training. But it looks like some beneficiaries have different understanding, and are always requesting for money from us. Because we are not able to give them, some even think that we the officers have used the money meant for them (IR1).

Inadequate Motivation

The problem of inadequate motivation also featured during the interview with some of the officials. According to them, they are sacrificing a lot to make the programme a success, hence they need motivation from their paymasters, but unfortunately, they are not getting it.

One interviewee narrated;

Being leaders of REP, we need motivation because we are sacrificing our time and efforts to ensure that our own people are free from poverty. Most of the times, we have to be going round to inform one or two beneficiaries about an upcoming training so they can inform the others. Sometimes too, we have to use our own credit to call and inform them. When we do all these and you are not being motivated, it becomes a problem (IR1).

Another stated:

I think that our top leaders should, sometimes surprise us small with bonuses and package to motivate us. Working with people of different socio-economic backgrounds is difficult. Some of them can even be our mothers so we need to do a sacrificial job to ensure that they get out of poverty. We need to be motivated to be happy to continue doing what we are doing. (IR2)

It is clear from the data that inadequate motivation affects the administrators in the performance of their roles in REP.

Problem with mobility

The issue of mobility also featured as one of the administrative challenges. The interviewees indicated that they did not have adequate means of transport to assist in the work, especially with regard to regular supervision of beneficiaries. Some mentioned that they sometimes had to fuel their motorbikes at their own cost to go round visiting beneficiaries. This is exemplified in the following narrations:

Another problem is that we don't have means of transport. You know the district is big, and our beneficiaries are spread; they are at different places. They all have to be visited to know from them how they are doing, but we are not able to do that because we don't have means of transport and as I said, our numbers are also few. The REP in the Saboba District has only one motorbike and a bicycle as our means of transport. Because we don't have enough bikes, I sometimes travel with my own motorbike and with my own fuel to visit the beneficiaries. (IR2)

It is clear that a lot of challenges militated against the implementation of REP in the Saboba District. These challenges are beneficiary-related such as lack of tools and equipment, financial challenges, inadequate training, material resource challenges, inadequate supervision and poor relationship between project the coordinator and beneficiaries; and administrative-related challenges such as inadequate financial, staff/manpower, poor motivation, misunderstanding between the leaders of the programme and the beneficiaries on a policy directive as well problem of mobility. These challenges appeared inter-related, and thus one challenge led to another. For example, the challenge of inadequate administrative staff resulted in inadequate supervision of beneficiaries. This is because, the staff perform the roles of training of

beneficiaries and supervising them to ensure that they were using their newly acquired skills. With beneficiaries spread across the Saboba District means that it was difficult for a few staff to carry out effective regular supervision. Therefore, with less staff, the problem of inadequate supervision was inevitable. Furthermore, the few staff who face the challenge of lack of resources such as motorbikes and pickups for reaching out to the beneficiaries could only aggravate the poor supervisory challenge. The unavailability of means of transport is an indication of lack of the requisite resources for officers to ensure that the programme ran smoothly. It is worthy to note that the catchment areas of the programme spanned from Saboba Township to Sambuli. Although these are not all rural areas, their roads were in deplorable state. This made movement difficult. Sometime, the use of car was impossible due to the nature of the roads. Therefore, the most conducive means of transport are motorbikes which are easily navigable, and can travel through many villages within a day. However, the unavailability of such means of transport did not only hamper the programme but demotivate the programme officers since they saw the job as rather costly to them.

Several earlier studies on Poverty Reduction Programmes share similar findings with this present study. For instance, Abebrese (2011) and Jaha and Sika-Bright (2015) studied the challenges of the livelihood empowerment against poverty programme in the Upper West Region of Ghana, and found that most programmes which aimed to tackle poverty did not have enough staff at the district and community offices to attend to needs of beneficiaries, so officials had to travel from regional and district offices to check on beneficiaries and their progress with LEAP (Jaha & Sika-Bright 2015). This present finding also agrees with Agbaam and Dinbabo (2014), whose study found, among others, that inadequate means of transport, and limited staff capacity posed serious challenges to the activities of LEAP.

The finding of lack of regular training of beneficiaries might also be as a result of financial challenges faced by the administrative staff. Even though the beneficiaries bore the cost of training, the administrative staff also catered for the venue and the preparation of the grounds. Since theirs were a prerequisite for the training, in event that the officials were financially handicapped, the process cannot start.

The problem of finance affecting the beneficiaries appeared to be a remote cause of their misunderstanding on why they were to pay for resource persons that trained them. In fact, an examination of how the beneficiaries described how well they were trained and how they wished they had more suggest that if they had their own way, they would call for training sessions on regular basis. In the light of this, the only reason which might cause them to have issue with contributing to the success of the training financially is the lack thereof. The intertwined nature of the challenges was a wakeup call for stakeholders of REP to adopt wholistic measures to axe the challenges from the root. This present finding of financial challenge and its rippling negative effect on REP programme is in consonance with literature from Oviasuyi (2018) that finance militates against the actualisation or realisation of poverty reduction programmes or activities, especially in the rural areas.

4.2.4 Improving Rural Enterprise Programme

The study also sought to find from the beneficiaries and officers about their views on what could be done to improve the influence of REP in the Saboba District. Several themes such as provision of tools, financial support and regular training of beneficiaries as well as the provision of resources for mobility and motivation of staff emerged. In their discussions, they reverberated their supposed challenges and what

could be done to ameliorate them in order to make the programme effective. The themes are presented below.

Improving Rural Enterprise Programme through the provision of tools to beneficiaries

According to the participants, the provision of tools and equipment is one of the ways through which REP could be improved. This is revealed in the following narrations:

But, because there are no machines and tools, it makes the work relatively difficult. As a carpenter myself, I don't have tools, and equipment, so I am not able to work faster and well the way I want. And it is not me alone because when we meet as a group discussing our challenges, one of the issues that dominate is the lack of some of these tools which makes our work less effective. So, I think if we get the tools and equipment, it will make our work easy, progressive and expand to the highest height. (MCFGDP1)

Another participant added:

We cannot work effectively without the appropriate tools. Some of the tools we have are very old and don't work well. If REP is really reducing poverty in this district, the officials should provide beneficiaries with tools they can work with, and make profits to support ourselves and our families. (MFGDP1)

In the words of SMFGDP2

In my soap making business, if they provide me with nkpan-mam, (palm, oil) njeen (costic soda), dakaatiib (boxes), ni paawur (powder), it will help me to package my soap well. Sometimes, my customers complain about my packaging so if REP officials will help me to package it then, it will make it look more attractive.

The data above points out that if the participants were provided with tools and equipment for their craft, it would help improve REP.

Improving Rural Enterprise Programme by providing financial support

The issue of financial support to the beneficiaries also featured prominently in the interview with the participants. Most of them were of the view that given the necessary financial assistance would enable them to purchase tools and raw materials to expand their businesses and to make good profit. Thus, they mentioned that this would help alleviate poverty faster than the current pace. These are exemplified in the following narrations

I need a lot of things such as njeen (costic soda), nkpan-mam (palm oil), and ni paawur (powder) for my soap making, but I have little capital so I am not able to buy all of them. As it stands now, because of the skills I have, I have more customers who buy from me so even if I make more soap, they will buy everything. So, if we get financial support that would will help me a lot. It will help me purchase things I need for the work. (SMFGDP3)

Another reiterated

They are doing well with the training, but it will not yield good results if they don't give us financial assistance. We need money to expand our businesses and to buy tools for our work. (MFGDP3)

A participant suggested that if the REP is not in the capacity to offer them the needed assistance, the Coordinator could hold discussions with other NGOs to offer them financial assistance. He stated, *"I think REP can improve if Coordinator can help link us to other NGO such as Afrikids and World Vision, to helps us to obtain financial support from there too"*.

From the above, it is clear that the participants perceived the provision of financial assistance to beneficiaries to be very crucial in improving REP.

Improving Rural Enterprise Programme through regular training

Another issue which featured was regular training. Participants were of the view that giving them regular training could improve the REP because they would acquire all the relevant skills needed for their expansion of their work and the maximization of profits.

In the words of HDFGDP3;

They want us to have skills develop ourselves and expand our businesses so that we will also even employ others. So, I think that they have to give us more of the training. If we don't go for training often, we can even forget what they had already taught us. There are more skills to be learnt so we need more training

Another participant reiterated:

The programme is all about training so they must give us more of it. I suggest we go every week or two weeks to learn more. The training they have given so far is not enough because it has not covered all the areas that we need to learn. (HDFGDP1)

MCFGDP2 also shared:

One way they can develop REP is through regular training. For a long time, we have not had any training. We have had only two training sessions so far, and that is not enough. We don't want to forget what we have learnt, so they must do more training for us. We want to learn more skills.

Improving Rural Enterprise Programme through Motivation of staff

According to the staff of the programme, motivation is one the tools the officials of REP can use to improve the programme. They indicated that their work was demanding and sacrificial so they needed more motivation to keep them going. This was revealed in the narrations of IR (2):

Our work is very demanding and tedious. Working with people is not also easy at all. We make a lot of sacrifices of time, energy, and sometimes money to ensure that everything goes smoothly. Irrespective of the situation, we find a way to motivate the beneficiaries so we must also be motivated by our supervisors. In that way, we will be happy doing the work to the best of our abilities.

Improving Rural Enterprise Programme through Provision of Resources for Mobility

Narrative from one of the interviewees also suggested that the REP can be improved through the provision of resources for mobility for the officials. Particularly, it was mentioned that motorbikes and a car were needed to facilitate the work, especially for visiting beneficiaries. This was revealed in the narrations of IR (2):

We need more resources especially a pickup and motorbikes. Because we are not having, we are not able to visit beneficiaries often. It would have been better for us to visit each and every one of them to take their views on the programme before it ends. But because we don't have motor bikes or cars, we have not been able to do so.

From the analysis, it is clear that several strategies such as provision of tools to beneficiaries, assisting them financially, giving them regular training, motivation staff and resourcing officials with means of transport could be adopted by REP to improve its activities in the Saboba District. Clearly, the suggested strategies were not out of place since they are part of the practices and activities of the REP. It means, therefore, that such activities had not been at their best to satisfy the participants or the participants felt there should be some add-ons. For example, in the narratives, none of the officials bemoaned inadequate salaries. This means that in the first place they were motivated with good salaries. In addition, they were occasionally given tips and bonuses to merit the sacrifices they made.

The call for REP to improve its activities by providing beneficiaries with financial support is in the right direction since the programme has one of the objectives as *access of MSEs to finance* (MOTI, 2012). It seems that heeding to this call would really do beneficiaries a lot of good as they would be able to expand their business by purchasing new tools and equipment, servicing mal-functional tools and to buy raw materials for their craft. This anticipated benefit is confirmed by Ayoo (2021) and World Bank (2021) that beneficiaries of anti-poverty programme in developing countries has demonstrated that access to financial services enables poor people to increase their incomes and build assets, offers the potential for growth and help safeguard poor households against vulnerability. Giving financial assistance to beneficiaries as part of the objectives of REP suggest that the programme appreciate the importance of financial assistance, in an attempt to alleviate poverty. However, beneficiaries not enjoying that aspect of the programme could mean that they were yet to get into that phase of the programme or yet to satisfy some prerequisites such as evidence of skills acquired from REP in practise.

4.3 Summary

This chapter analysed and discussed the findings from data collected from the participants. The analysis begun with the bio-data of the respondents and proceed to the themes which answered the research questions. Verbatim quotations from the participants were used to support the findings and discussions.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

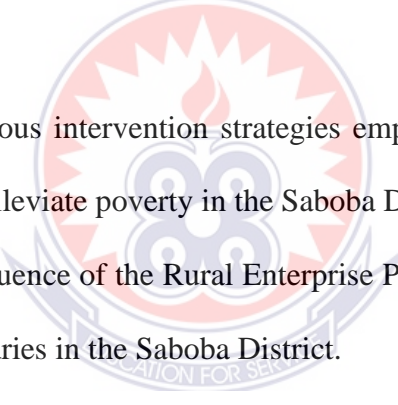
5.0 Introduction

This final chapter comprises an ephemeral introduction of the study, emphasising on the major findings to draw conclusions. This chapter also deals with the recommendations of the study and suggested areas for future research.

5.1 Summary

The purpose of the study was to explore the influence of Rural Enterprise Programme (REP) in empowering beneficiaries in reducing poverty in the Saboba District. To achieve this purpose, four research objectives were formulated to guide the study.

These were to:

- 
- (i) explore the various intervention strategies employed by the Rural Enterprise Programme to alleviate poverty in the Saboba District of the Northern Region
 - (ii) evaluate the influence of the Rural Enterprise Programme in poverty reduction among beneficiaries in the Saboba District.
 - (iii) examine the implementation challenges of Rural Enterprise Programme in the Saboba District
 - (iv) explore mechanisms for making Rural Enterprise Programme in the Saboba District more effective

5.1.1 Research Procedure

To achieve these objectives, the study adopted a qualitative approach underpinned by the interpretative paradigm. The case study design was adopted for the study. The population for this study was all beneficiaries of the Rural Enterprise Programme (REP) in the Saboba District. The estimated accessible population for the study was

389 staff and beneficiaries. The purposive sampling technique was used to select 15 beneficiaries and 2 officials for the study. Data was analysed using the thematic approach. The following key findings emerged from the study.

5.1.2 Major Finding

Based on the objectives of the study the following major findings emerged:

- (i). Research objective one which sought to explore the intervention strategies of the REP to alleviate poverty in the Saboba District found that REP is implementing skills and business development training for beneficiaries. Even though both measures are related, skills development training is preceding business advice and training. The beneficiaries are being trained to sharpen their skills as mechanics, masons, carpenters, hair dressers, seamstress, and soap makers.
- (ii). Research objective two which sought to evaluate the influence of the Rural Enterprise Programme in poverty reduction among beneficiaries in the Saboba District found that the skills training received by the beneficiaries had a direct and immediate impact on their handicraft as it makes it more refined, customer preferred and consequently give them more market profit to ease their financial burdens' and that of their families. To this end, the respondents judged the programme as effective because it was assisting them to maximise profit from their handiworks
- (iii). Research objective three which sought to examine the implementation challenges of Rural Enterprise Programme in the Saboba District found that beneficiaries have challenges with the absence of financial from the REP which was preventing them from buying raw materials to expand their businesses, difficulty getting access to raw materials for their craft,

inadequate training and poor interpersonal relationship between them and the District REP coordinator.

- (iv). Furthermore, the officials had financial challenges preventing them from organising trainings for the beneficiaries regularly, inadequate manpower, inadequate motivation and the lack of means of transport to assist in the work especially with regards to regular supervision of beneficiaries.
- (v). With regards to research objective four which sought to explore mechanisms for making Rural Enterprise Programme in the Saboba District more effective, it was found that beneficiaries perceived that providing them with tools and equipment, giving them financial assistance, organising regular training for them and motivating staff by occasionally giving them tips and bonuses, resourcing them with means of transport could improve the REP in the Saboba District.

5.2 Conclusions

Based on the findings of the study, the following conclusions have been drawn:

- (i). Fighting poverty has always been long and complex process. In light of this, the Rural Enterprise Programme has adopted a right approach to alleviate poverty in the Saboba District by empowering beneficiaries through skills development and business trainings and advice. That is to say they are arming the beneficiaries with the right tools to fighting poverty even when the exit from the programme. Since, the skills given to the beneficiaries could be transferred, the unborn children could skill fight poverty if the current generations are not able to eliminate it completely.
- (ii). The approach to poverty reduction by the REP is yielding positive results and thus should be maintained. However, to make the programme more

beneficial, its challenges should be addressed immediately. These challenges are largely administrative, and beneficiaries related as revealed from the study participants.

5.3 Recommendations

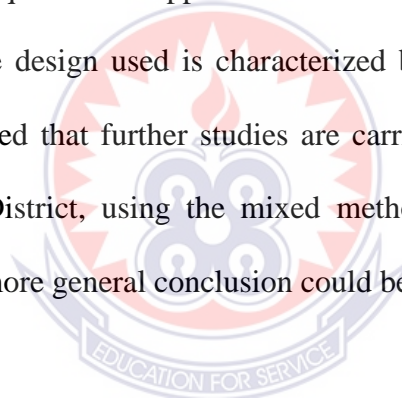
Based on the research findings and the conclusions, the following recommendations were made:

- (i) On the finding that skills development training precedes business advice and training in the Rural Enterprise Programme (REP) in the Saboba District, it is recommended that REP authorities ensure a balanced approach by integrating business advice and training concurrently with skills development. This will enable beneficiaries to not only acquire technical skills but also gain the necessary knowledge and guidance to effectively manage and grow their businesses.
- (ii) Considering the positive impact of skills training on the refinement and marketability of beneficiaries' handicrafts, it is recommended that the REP continue to prioritize and invest in skills development initiatives. Additionally, the REP should explore opportunities for further skills enhancement and diversification to enable beneficiaries to tap into a broader range of income-generating activities.
- (iii) Addressing the implementation challenges identified, it is recommended that the REP in the Saboba District prioritize securing financial support to address beneficiaries' needs for raw materials and expand their businesses. Efforts should also be made to strengthen interpersonal relationships between beneficiaries and program coordinators, as well as to address staffing and logistical constraints to ensure effective program delivery.

(iv) To enhance the influence of the REP in the Saboba District, it is recommended that the program authorities consider providing beneficiaries with essential tools and equipment to support their business activities. Additionally, regular training sessions should be organized to update beneficiaries' skills and knowledge, while staff motivation can be improved through incentives such as occasional tips and bonuses. Moreover, investing in means of transport for program officials can facilitate better supervision and support for beneficiaries, ultimately contributing to the program's success.

5.4 Suggestions for Further Studies

This study used the qualitative approach and case study design to explore the influence of REP. The design used is characterized by the use of few respondents, therefore, it is suggested that further studies are carried out on the influence of the REP in the Saboba District, using the mixed method approach which uses more respondents so that a more general conclusion could be drawn on the programme.



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APPENDICES

APPENDIX A: FOCUS GROUP DISCUSSION GUIDE

BIO-DATA

1. Sex

Male []

Female []

2. Age (in range)

3. Marital Status

Married

Single

Divorced

Separated

4. Economic Status

Employed

Unemployed



REP INTERVENTION STRATEGIES

1. How did you hear about REP in the district?
2. Which criteria did you fulfill to be part of the programme?
3. Why are you into _____ instead of the others
4. What kinds of training do you receive the in _____?
5. i. Explain what goes into the training?
ii. How often are you trained on that?

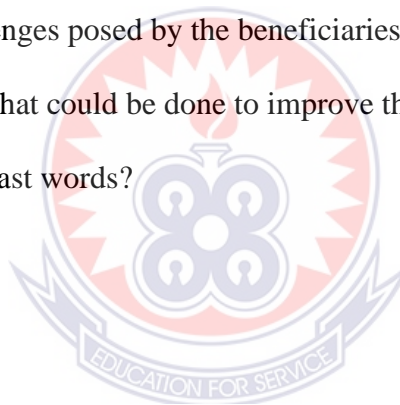
REP AND POVERTY REDUCTION

6. Would you say the REP has helped you directly? If yes, in which areas of your life? If no, why?
7. Please give instances which support why you say it has helped you in your

8. Would you say the REP has indirectly affected your relations too? If yes, give a situation why you said so

IMPLEMENTATION CHALLENGES

9. Have you been part of the programme for some time what challenges have you identified with the programme?
10. Are there challenges posed by the beneficiaries too? If yes, explain
11. In your view, what could be done to improve the influence of the programme?
12. What are your last words?



APPENDIX B:
INTERVIEW GUIDE

Officer/_____

ROLES

- a) *Please, what is the role of REP in the Saboba District?*
- b) *How long have you performed this role?*

INFORMATION ABOUT REP

1. Please, in which year was REP introduced in Saboba?
2. Kindly explain the purpose for which the programme was introduced
3. There are other districts in the Northern region without REP, so what were the reasons for the choice of the district?
4. Please, what's is the criteria for selecting beneficiaries

REP INTERVENTION STRATEGIES

5. How many intervention programmes is run under REP in Saboba? Please, mention them
6. Could you explain what goes into each of them (how it is implemented)?
7. Per your rich knowledge about REP, could you share with me why such intervention measures were chosen?

REP AND POVERTY REDUCTION

8. Would say that REP has been effective in poverty reduction? Please, explain with instances
9. There are aspects to the programme as you mentioned earlier, if you are to rate the level of each for each, which order will it be.
10. Kindly highlight with instances why the first three is where they are

IMPLEMENTATION CHALLENGES TO REP

11. Are there some material resources challenges affecting the programme? If yes, please explain
12. Are there some financial resources challenges affecting the programme? If yes, please explain
13. Are there human (manpower) resources challenges affecting the programme? If yes, please explain
14. Are there policy challenges affecting the programme? If yes, explain giving instances
15. Do you encounter challenges from the beneficiaries? Please elaborate
16. Overall, how has the challenges affected the influence of the programme?

IMPROVING REP IN SABOBA

17. Please, suggest ways the Rural Enterprise Programme be made more effective to alleviate poverty in the Saboba District
18. Please give your last words

