

Entrepreneurship: A means to poverty reduction in rural northern Ghana?

by

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STUDENT DECLARATION

I declare that while registered for the research degree, I was with the University's specific permission, an enrolled student for the following awards:

Post Graduate Certificate in Business and Management Research Methods
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ABSTRACT

Poverty has long been a developmental challenge in the Global South in general and in sub-Saharan Africa in particular. Consequently, over recent decades, different strategies and programmes such as the Millennium Development Goals have been employed to reduce poverty and to improve the quality of people's lives. This is very much the case in Ghana, where major strides have towards reducing poverty. Nevertheless, the three northern regions (Northern, Upper East and Upper West) of the country have actually experienced a deteriorating situation with the proportion of people living in poverty increasing. In short, poverty remains an obstacle to development in rural northern Ghana.

Significantly, entrepreneurship has been proposed by some as an alternative route to rural poverty alleviation. The purpose of this thesis, therefore, is to examine critically the extent to which communities in rural northern Ghana can become entrepreneurial as a basis for facilitating poverty reduction in the regions. Having contextualised the study within a review of development, poverty and, in particular, entrepreneurship, the thesis explores the entrepreneurial 'environment' of rural northern Ghana and the entrepreneurial potential of rural communities in the regions as well as assessing the entrepreneurial human and social capitals possessed by those communities. Overall, this provides a holistic and critical assessment of the opportunities for and barriers to rural entrepreneurship in rural northern Ghana.

The study adopts a process of qualitative enquiry, using a multiple-case approach to investigate the problem within broader and distinctive rural locations. Within each case, data were gathered at both district and community levels, employing both focus groups and individual semi-structured interviews. The data collection involved translations and a Translation moderation and mediation process – termed the TMM model – was developed to ensure the quality and rigour of the interview transcripts.

The findings from the research conclude that poverty is endemic within the study communities. Nevertheless, it was identified that these communities possess potential human, social, cultural and natural capitals that provide a basis for developing entrepreneurship, as well as opportunities for specific entrepreneurial activities which may contribute to reducing poverty in the communities. However, the research found that limited infrastructure may hinder the entrepreneurial process and, as such, rural entrepreneurship in the communities will be a challenging task. Therefore, for successful rural entrepreneurship in rural northern, infrastructure is a critical issue.

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ABBREVIATIONS

ACCS	-	Assemblyman/Chairman of Committee for SMEs
AEOs	-	Agricultural Extension Officers
AES	-	Agricultural Extension Services
AFPLAN	-	Regional Food Plan for Africa
AIS	-	Agricultural Innovation Systems
ANS	-	Agricultural Network Systems
BAC	-	Business Advisory Centre
CBOs	-	Community-Based Organisations
CAQDAS	-	Computer Assisted Qualitative Data Analysis
CCF	-	Community Capital Framework
CCSBD	-	Chairman of Committee for Small Businesses and Development
CPP	-	Convention Peoples Party
DA	-	District Assembly
DCD	-	District Coordinating Director
DFID	-	Department for International Development
DPO	-	District Planning Officer
EGA	-	East Gonja District
EHC	-	Entrepreneurial Human Capital
ELOC	-	External Locus of Control
EO	-	Entrepreneurial Orientation
FAO	-	Food and Agriculture Organisation
FBOs	-	Farmer-Based Organisations
FS	-	Farming Systems
GDP	-	Gross Domestic Product
GDI	-	German Development Institute
GETFund	-	Ghana Education Trust Fund
GIHOC	-	Ghana Industrial Holding Corporation
HDI	-	Human Development Index
HIPC	-	Highly Indebted Poor Countries

GNI	-	Gross National Income
GNP	-	Gross National Product
GPRS	-	Ghana Poverty Reduction Strategy
GSS	-	Ghana Statistical Service
HDI	-	Human Development Index
HIPC	-	Highly Indebted Poor Countries
HPI	-	Human Poverty Index
ICT	-	Information and Communication Technology
IFAD	-	International Food and Agricultural Development
ILOC	-	Internal Locus of Control
ILGS	-	Institute of Local Government Studies
IMF	-	International Monetary Fund
IRD	-	Integrated Rural Development
IRDPs	-	Integrated Rural Development Projects
ISSER	-	Institute of Statistical, Social and Economic Research
IUCN	-	International Union for the Conservation of Nature
KNWD	-	Kassena/Nankana West District
LOC	-	Locus of Control
LPA	-	Lagos Plan of Action
MDGs	-	Millennium Development Goals
MASLOC	-	Microfinance and Small Loans Centre
MMDAs	-	Metropolitan Municipal District Assemblies
MPI	-	Multidimensional Poverty Index
MPL	-	Marginal Productivity of Labour
NBSSI	-	National Board for Small-Scale Industries
NDPC	-	National Development Planning Commission
NENA	-	Near East and North Africa
NGOs	-	Non-Governmental Organisation
NKD	-	Nadowli/Kaleo District

NR	-	Northern Region
ODI	-	Overseas Development Institute
OECD	-	Organisation for Economic Co-operation and Development
PAF	-	Poverty Alleviation Fund
PAMSCAD	-	Programme of Action to Mitigate the Social Cost of Adjustments
PD-M	-	Planning and Decision-Making
PHC	-	Population and Housing Census
PIS	-	Participant Information Sheets
PPP	-	Public-Private Partnerships
PRs	-	Poverty Reduction Strategies
RCC	-	Regional Coordinating Councils
REP	-	Rural Enterprise Programme
RTF	-	Rural Technology Facility
SALPs	-	Structural Adjustment Lending Programmes
SAPs	-	Structural Adjustment Programmes
SASL	-	Sinapi Aba Savings and Loans
SD	-	Sustainable Development
SDGs	-	Sustainable Development Goals
SLA	-	Sustainable Livelihoods Approach
SMEs	-	Small and Medium Enterprises
SSA	-	sub-Saharan Africa
TCC	-	Tamale Cultural Centre
Trans-TMM	-	Translation Moderation and Mediation
UER	-	Upper East Region
UK	-	United Kingdom
UN	-	United Nations
UNDP	-	United Nation Development Programme
UNECA	-	United Nation Economic Commission for Africa
UNESCO	-	United Nations Educational, Scientific and Cultural Organisation

- USA - United States of America
- UWR - Upper West Region
- WCED - World Commission on Environment and Development
- WCS - World Conservation Strategy

Chapter One

Introduction

1.0 Introduction

The aim of this thesis is to address the failures of policies and programmes designed to reduce the endemic poverty situation in rural northern Ghana by examining the relationship between entrepreneurship and poverty reduction. Its overall purpose is to investigate the potential of entrepreneurship as an alternative mechanism for reducing rural poverty in northern Ghana. Prior to contextualising the research question, which is 'How can the people in rural northern Ghana become entrepreneurial?', and establishing the research objectives, this chapter will first present an overview of the tripartite themes of the thesis, namely, poverty, development and entrepreneurship. After contextualising the research question and stating the research objectives, this chapter then presents the significance of the research and its contribution to knowledge and also provides a broad overview of the research methodology. Furthermore, as a foundation to the research, this chapter presents an overview of Ghana and the Savannah zone (the study region). It concludes with a summary of the structure of the thesis.

1.1 Poverty

Poverty: is it a human construct or is it an inevitable characteristic of human existence? Certainly, in Nelson Mandela's view poverty is not a natural condition. He believed poverty to be man-made, equating it unequivocally with slavery and apartheid (Mandela 2005, cited in Mulrooney and Neubauer, 2008). Hence, he considered that the eradication of poverty is possible as long as people or societies take the appropriate actions (Mandela 2005, cited in Mulrooney and Neubauer, 2008). Similarly, reflecting Mandela's belief about its socially constructed nature, James Wolfensohn more recently lamented that 'poverty amidst plenty is the world's greatest challenge' (Thirlwall, 2011: 45).

On the one hand, there is no doubt that poverty has been and remains a challenge that the world has yet to overcome in order for meaningful global development to take place. It is no coincidence, for example, that the first and principal objective of the United Nations Millennium Development Goals (hereafter MDGs) has been the eradication of

extreme poverty and hunger. On the other hand, it is important not to lose sight of the remarkable achievements made in reducing poverty on a global scale over the last three decades. During this period, statistical data reveal that the proportion of the world's population living in poverty has fallen significantly, from 52.71 percent in 1981 to 16.98 percent in 2011. In terms of numbers of people, this equates to a decline from almost two billion to a little above one billion (see Table 1.1 below).

Of course, the incidence of poverty is not shared equally around the developing world and nor is poverty, given its relativity to national average incomes, unique to the developing world (see, for example, Townsend, 1979; Atkinson, 1991, 1998; Bird, Hulme, Shepherd and Moore, 2002). Nevertheless, in terms of regional blocks, the regions in which poverty was endemic at the beginning of the 1980s were East Asia and Pacific, South Asia and sub-Saharan Africa. Amongst these, the region with the highest incidence of poverty was East Asia and the Pacific with a poverty headcount of 77.96 percent. Conversely, sub-Saharan Africa had the lowest proportion of its population living in poverty (52.76 percent, marginally above the overall global figure of 52.71 percent).

Over the thirty year period since 1980, significant changes have occurred in these regions, although 'the world is still far from ending poverty' (Organisation for Economic Co-operation and Development [OECD], 2013: 1). As can be seen from Table 1.1, of the three regions referred to above, East Asia and the Pacific achieved the most significant progress, reducing its poverty headcount to less than 10 percent (7.93 percent) by 2011, a dramatic reversal of its position in 1980. South Asia also experienced a remarkable reduction in regional poverty levels, from 61.35 percent in 1981 to 24.50 percent in 2011. Conversely, however, sub-Saharan Africa achieved only a marginal fall in its incidence of poverty during this period, from 52.71 percent to 46.81 percent of the population, in so doing becoming the most poverty endemic region in the world.

It is important, therefore, not to generalise the dramatic overall reduction in poverty, thereby suggesting that all regions have improved significantly in terms of poverty. Specifically, the reduction in the incidence of poverty worldwide primarily reflects the significant achievements in the East Asia and Pacific region. Moreover, that region's poverty reduction has been anchored on China's remarkable reduction in poverty levels, from 84.27 percent of the population in 1981 to just 9.19 percent in 2010 (worldbank.org/PovcalNet). Indeed, it has been observed that, if China is excluded, then the global reduction in poverty over the thirty year period, according to the \$1.25 per day poverty line, would be just 5 percent (OECD, 2013).

This points to the fact that it is important to define what is meant by a decline in poverty or, more specifically, how it should be measured or interpreted. As Kanbur (2006: 18) questions, 'poverty incidence may fall while the number of poor people grows. Has poverty then fallen or risen?' In other words, should poverty reduction be measured by proportional falls or by the absolute number of people escaping poverty? As can be seen from Table 1.1, this is a legitimate question. That is, as already observed, sub-Saharan Africa experienced a marginal reduction in the proportion of the population living in poverty between 1981-2011. However, this did not translate into a decline in the actual number of people living in poverty; in fact, the number of poor people in the region almost doubled, from 210.15 million in 1981 to 415.40 million in 2011. So, has the region improved or is it worse off in real terms of poverty? Although the region has proportionally made some progress, it can be argued that if poverty is about people and their welfare, then actual numbers are a more appropriate measure than proportions.

For the purposes of this introduction and as a foundation for explaining the aims and objectives of this thesis, it is also important here to consider briefly what poverty 'is' and to highlight the processes that have been implemented in the developing world in an attempt to reduce it (Chapter 3 focuses specifically and in more detail on poverty).

Addressing the question 'What is poverty?' Chambers (2006: 3) responds with: 'Who asks? [And] Who answers?' He goes on to explain that 'What poverty is taken to mean depends on who asks the question, how it is understood, and who responds' (Chambers, 2006: 3). In addressing the concept, from the outset, it is important to note that there are different clusters of meanings attributed to poverty. Most typically, it refers to a lack of income, known in economics as income or consumption poverty (Chambers 2006; Chen and Ravallion, 2010), and it is this that has been the focus of the first MDG of reducing extreme income poverty by half by 2015 (OECD, 2013). Similarly, the Ghana Statistical Service (GSS) measures poverty in terms of consumption. GSS (2014: 9) classifies poor Ghanaians as individuals 'who lack command over basic consumption needs, including food and non-food components'. GSS calculates the 'expenditure of a minimum consumption basket required by an individual to fulfil his or her basic food and non-food needs' and uses the results to determine Ghanaians who are poor. However, Sen (1987) argues that focusing on economic welfare as the definition of poverty is too narrow because it does not reflect the individual's total well-being in a broader sense. Hence, from an alternative perspective, poverty is considered to be a multi-dimensional social ill, described as the inability to obtain or a lack of access to the necessities of life such as food, clothing, shelter and education (UN, 2005).

Table 1.1: Three decades of global poverty trends in selected regions

Years	Poverty headcount/Number of poor	East Asia and Pacific	South Asia	Sub-Saharan Africa	Global
2011	Poverty Headcount (%)	7.93	24.50	46.81	16.98
	No. of poor (millions)	160.76	398.95	415.40	1,010.78
2010	Poverty Headcount (%)	10.29	28.96	48.19	19.15
	No. of poor (millions)	206.87	472.96	411.34	1,127.81
2008	Poverty Headcount (%)	13.72	34.05	49.66	21.85
	No. of poor (millions)	272.07	540.27	403.49	1,255
2005	Poverty Headcount (%)	16.70	39.28	52.75	24.81
	No. of poor (millions)	324.12	594.98	398.10	1,373.69
2002	Poverty Headcount (%)	27.34	44.10	57.11	30.61
	No. of poor (millions)	518.00	637.87	400.18	1,631.04
1999	Poverty Headcount (%)	35.90	44.96	59.34	34.23
	No. of poor (millions)	661.48	617.40	385.39	1,750.71
1996	Poverty Headcount (%)	38.27	48.55	59.72	35.87
	No. of poor (millions)	681.93	629.98	358.98	1,754.41
1993	Poverty Headcount (%)	51.66	52.07	60.85	41.56
	No. of poor (millions)	886.91	636.38	338.04	1,938.90
1990	Poverty Headcount (%)	57.01	54.09	56.64	43.41
	No. of poor (millions)	939.11	620.47	290.25	1,924.40
1987	Poverty Headcount (%)	54.26	56.85	55.67	42.95
	No. of poor (millions)	580.59	609.59	262.61	1,797.33
1984	Poverty Headcount (%)	65.62	57.72	56.22	47.51
	No. of poor (millions)	978.79	576.76	243.71	1,873.53
1981	Poverty Headcount (%)	77.96	61.35	52.76	52.71
	No. of poor (millions)	1,107.58	570.33	210.15	1,958.27

Source: Adapted from World Bank (2015a)

In this context, poverty is seen as an issue of material deprivation (UN, 2005; Vandenberg and Creation, 2006).

Similarly, Vajpayee (undated) explains that 'Poverty is multidimensional. It extends beyond money incomes to education, health care, political participation and advancement of one's culture and social organisation'. As Rahnema (1992: 158) observes

'There may be as many poor and as many perceptions of poverty as there are human beings. . . For long, and in many cultures of the world, poor was not always the opposite of rich. Other considerations, such as falling from one's station in life, being deprived of one's instruments of labour, the loss of one's status or the marks of one's profession . . . defined the poor'.

Hence, the United Nations Committee on Economic, Social and Cultural Rights, for example, defines poverty as

'a human condition characterized by the sustained or chronic deprivation of the resources, capabilities, choices, security and power necessary for the enjoyment of an adequate standard of living and other civil, cultural, economic, political and social rights' (UN, 2001: para 8).

Putting it another way, poverty is not simply about a lack of income or material deprivation; rather, it is, as Barber (2008: 1) puts it, the 'violation of economic, political, social and civil rights'. Arguably, some developing nations and their institutions have failed to focus on programmes that reduce poverty, as a result, denying poor people the opportunity to escape poverty.

Yet, reflecting on these definitions brings to mind two of Chambers (2006: 3) questions above: 'Who asks?' and 'Who answers?' The above definitions are the constructs of professionals who are expressing the meaning of poverty based on their 'education, training, mindsets, experiences and reflections' (Chambers, 2006: 3), but not necessarily from the perspective of being poor. Continuing this discussion, Chambers (2006: 3) asks: 'Whose reality counts? Ours, as we construct it with our mindsets and for our purpose? Or theirs as we enable them to analyse and express it?' The suggestion here is that the 'best' or most appropriate definition or description of poverty is not that of the professional but that of the poor themselves. It is the poor who experience poverty, live with it, feel it and understand its implications in practical terms. For example, one such description is as follows

"The worst thing about living in extreme poverty is the contempt, that they treat you like you are worthless, that they look at you with disgust and fear

and that they even treat you like an enemy. We and our children experience this every day, and it hurts us, humiliates us and makes us live in fear and shame” (International Movement ATD Fourth World, 2013: 39).

In other words, in attempting to define poverty, it is arguably necessary to hear the voice of the poor, ‘crying’ out what it means to be poor. From this perspective, Mahatma Gandhi claimed that ‘poverty is the worst form of violence’ (Pandian, Srikanth and Thrift, 2007: 2) while Khamarov (2008: 2) states that ‘poverty is like punishment for a crime you didn’t commit’. Indeed, more than two millennia ago, Aristotle (384-322 BC) suggested that ‘Poverty is the parent of revolution and crime’, warning that poverty should not be viewed narrowly but as a potential foundation for wider social problems (Khamarov, 2008: 2).

These issues of poverty which are core to the thesis are explored in more detail in Chapter 3. However, to return to the overall theme of global poverty, the evidence from Table 1.1 shows that in 1981, the world’s poor were concentrated in the regions of East Asia and Pacific, South Asia and sub-Saharan Africa and that, despite significant success in reducing poverty elsewhere, three decades later sub-Saharan Africa is still struggling with very high and pervasive levels of poverty. Indeed, since 1981 the region has witnessed only a marginal reduction in overall poverty levels with no sign of further significant decline in the future (Chen and Ravallion, 2008; World Bank, 2008a; Oghohojafor et al., 2011; UN, 2014a). Consequently, the region has, as noted above, experienced significant growth in the number of people living in extreme poverty (World Bank, 2015b). However, it is important to note that poverty is predominantly a rural issue as, globally, three-quarters of the poor live in rural areas (Otzen, 2002; Sherief, 2005; IFAD, 2011). The question is, then, what actions or responses have been taken by African governments and their development partners in attempting to reduce poverty, especially in sub-Saharan Africa?

Since the 1980s, there have been numerous efforts at reducing poverty through the formulation and implementation of development policies in general and poverty reduction strategies in particular. These have included the (now often discredited – see Mosely and Toye, 1988) Structural Adjustment Programmes (SAPs) of the International Monetary Fund (IMF), the more recent Poverty Reduction Strategies (PRSs), and the MDGs programmes in sub-Saharan Africa, (Sharma et al., 2009), the latter officially coming to a close in 2015. Regarding the MDGs, the first goal, which is to eradicate extreme poverty and hunger (United Nations, 2010) is core to the overall programme; its achievement is fundamental to the attainment of the other goals (United Nations Economic Commission for Africa [UNECA], 2012). In the context of Ghana, it has been

noted that the great majority of the 136 World Bank projects such as the ongoing MDGs in the country were focused primarily on reducing poverty (Sowa, 2002).

Ultimately, all these policies and programmes aimed to bring about positive change in the lives of the poor, thus offering the poor the opportunity to attain the core values of life in terms of life sustenance, self-esteem and freedom from servitude (Goulet 2006). At the same time, however, many of these policies appear to have been speculative and, certainly in the case of sub-Saharan Africa and as evidenced by the marginal decline in the incidence of poverty, have failed to attain the desired goal. On the one hand, this may simply point to the policies and actions being inappropriate to the needs and challenges facing the region, as the focus of most of these poverty reduction programmes has principally been on raising the income levels of poor people. However, poverty alleviation schemes must go beyond seeking to increase incomes to endow poorer people with a voice and a platform to increase their capabilities and their human and social capital, hence enhancing their life opportunities (Sen, 1987). In other words, poverty alleviation should arguably be considered within the broader context of development.

1.2 Development

The differentiation of countries, primarily as either developed and developing, is often based on relative poverty levels. Thus, countries in the latter group are at times referred to as poor countries although, as can be seen from Table 1.2 below, the World Bank classifies countries according to different ranges of per capita income.

As is evident from Table 1.2, 75 countries are classified as 'high income', roughly double the number of countries typically considered to be 'developed' – those countries that are economically and technologically advanced and enjoy modern social and political structures and institutions. These are 'generally considered to include Japan, Australia and New Zealand in Oceania, Canada and the USA in North America, and the countries that formerly comprised Western Europe' (Telfer and Sharpley, 2008: 4), though Singapore, Hong Kong, South Korea and Israel are also sometimes included in the list.

Hence, high income alone does not necessarily indicate that a country is more broadly developed. Moreover, Table 1.2 also suggests that progress has been made in recent years in raising income levels across the developing world, in particular, the number of 'low-income' countries declining by almost 50 percent since 2005. Nevertheless, it should

be noted that developing countries are sub-classified as less developed and least developed countries. The latter includes countries which not only low per capita incomes but also reflect complex economic vulnerability and human resource weakness criteria (Telfer and Shapley, 2008).

Table 1.2: Per capita GNI country classifications for (2005) and 2015

	Low-Income Economies	Lower-Middle Income Economies	Upper-Middle Income Economies	High Income Economies
Per capita GNI	\$1045 or less (\$735 or less)	\$1046-\$4125 (\$736-\$2,935)	\$4126-\$12,745 (\$2,936-\$9,075)	\$12,746 or above (\$9,076 or above)
Number of countries in group	34 (64)	50 (54)	55 (34)	75 (56)

Source: Telfer and Sharpley (2016:2)

The point is, although poverty alone is not a measure of under-development, not only do less developed countries have a lower level of per capita income but also poverty restrains developing countries both economically and socially in their efforts to develop. The Global Development Partners, led by the United Nations, in seeking to improve the lives of people living in developing countries through the MDGs, did not miss this point by placing poverty as the core issue. The eradication of extreme poverty and hunger was seen as fundamental to the achievement of the other developmental goals and a principal measure of development (Chambers 2006; UNECA, 2012).

Development and its relationship to poverty are discussed in more detail in Chapter 2. For the purposes of the introduction, however, it is notable that over the years, the concept of 'development' has been defined and redefined by individuals and organisations from different perspectives and backgrounds. That is, development has become a complex and dynamic concept that has evolved over time as knowledge and understanding of developmental processes and indicators have grown (Thomas, 2004; Telfer 2015). In the period immediately following the Second World War through to the early 1960s, development was typically measured in terms of GDP and economic growth. In other words, development and economic growth were considered to be synonymous (Mabogunje, 1980). Issues such as inequality, poverty, employment, housing, education and healthcare were largely overlooked (Brohman, 1996; Telfer,

2015) and, as a consequence, development came to be seen as a much broader concept embracing social, cultural and political as well as economic dimensions (Seers, 1969). Putting it another way, the concept of development has evolved over time from one focusing primarily on economic growth to one concerned with the core values of human existence: sustenance, self-esteem and freedom from servitude (Todaro, 1994; Goulet, 2006). Nevertheless, as evidenced by the pro-poor focus of the United Nations MDGs, poverty reduction remains at 'the heart of development' (Sharma, Bird, Higgins, 2009; OECD, 2013:1; United Nations, 2013; Telfer, 2015).

Broadly, development is always about the positives or desirable outcomes of deliberate actions of individuals, single agents or some authority or their amalgamation. These are pre-arranged with the aim of improving existing conditions that are deemed unsatisfactory (Chambers, 2004; Bellù, 2011). Development is about being healthy and knowledgeable and having the ability to access resources needed to improve one's standard of living. It is about individuals or groups of people participating fully in community life. Development is about empowering people or communities to take control of their lives. Identifying and expressing their difficulties and reacting to these difficulties in their own ways as they search for solutions to identified problems (United Nations, n.d). In sum, 'development is a good change', a shift from 'illbeing to wellbeing' (Chambers, 2006: 4).

Thus, although development may be variously defined according to different social systems and contexts, its core focus is on people and their well-being. It is concerned with improving the environment in which people live and the construction of the social system(s) which guide and direct their lives, and how all these interacts to provide an environment that enhances living standards. Importantly, however, to many people, communities, regions and countries around the world, this 'modelled environment', remains a mirage; major challenges and forces offset the efforts made towards the realisation of such an environment. Indeed, one of these challenges is poverty. Significantly, in recent years, it has been increasingly suggested that entrepreneurship can play an important role in mediating between poverty and development. Indeed, it is claimed that entrepreneurship is 'indispensable', an 'engine of growth' an 'important mechanism' and the 'main vehicle' in economic development process (Leibenstein, 1968: 72; Holcombe, 1998: 60; Acs, Desai and Hessel, 2008: 219; Anokhin, Grichnik and Hisrich, 2008: 117; Naude, 2010: 2) and, more specifically, a potential means of reducing poverty to promote economic growth and development (Yu, 1998; Oghojojafor et al., 2011). Hence, the following section will introduce the concept of entrepreneurship, which is the central theme of this thesis.

1.3 Entrepreneurship

Defining entrepreneurship is problematic to academics in the field of entrepreneurship. Historical reference to the concept can be traced back to classical economics, where the entrepreneur was classified among the factors of production (Gedeon, 2010). For the entrepreneur, economic returns are profit or the value of sales over cost. Entrepreneurship is a process through which people discover opportunities and pursue them, using available resources to create value by adopting an innovation that brings into existence new 'products' (Gartner, 1989; Stevenson and Jarillo, 1990; Churchill, 1992). In this regard, entrepreneurship may be considered as a medium for economic growth and development.

As a result of developmental challenges and increasing poverty levels, entrepreneurship has been proposed as an alternative means of addressing poverty and promoting economic development; it has been acknowledged as a 'path' through which economies can develop (Anokhin et al., 2008). It is observed as 'an important mechanism for economic development through employment, innovation and welfare effects' (Acs et al., 2008:1). The argument is that economies benefiting from a greater number of entrepreneurs have the potential to grow more rapidly as higher levels of entrepreneurial activity results in higher rates of economic growth (Dejardin, 2000; Carree and Thurik, 2005). Specifically, Yu (1998) contends that the approval of any policy regarding economic development should be based on an analysis that integrates entrepreneurship as the engine of economic growth. For this reason, the entrepreneur can be seen as a driver of economic growth (Holcombe, 1998). Moreover, the entrepreneurial activities of 'smallholders', including peasant farmers, street vendors, microenterprise operators and others, may contribute significantly to poverty reduction in developing countries through the creation of jobs and a vibrant private sector (Oghojojafor et al., 2011).

However, although it is widely observed that entrepreneurship may provide a route to escaping poverty, the literature on the impacts of entrepreneurship on poor economies remains limited. Nevertheless, according to Naudé (2010a), the informal sector of these economies has long served as a training ground for potential entrepreneurs. Whilst in the context of the relationship between development and entrepreneurship, Petrin (1997) suggests that there is a positive link between entrepreneurship and rural development, in particular, implying that entrepreneurship can contribute to the improvement of rural lives. Stressing this point, Oghojojafor et al. (2011) assert that there can be no meaningful poverty reduction in sub-Saharan Africa unless governments embark on policies to encourage entrepreneurial activities that empower their citizenry. Diversifying

into activities other than those related solely to agriculture, making use of available skills and local resources, creates a platform for rural entrepreneurship (Petrin, 1997). Petrin also identifies value addition to farm products such as meat, milk and wood, and the adoption of new uses of land to reduce the intensity of agricultural production. In addition, entrepreneurial combinations of resources linked to tourism, sport and recreation facilities, technical training, retailing and wholesaling are potential options (Petrin, 1997).

It is in line with these arguments and other evidence in the literature that the research question seeks to explore the entrepreneurial abilities of the people to address the challenges of poverty in the Northern Ghana.

1.4 Research Aim, Question, and Objectives

This section presents the question that the research is seeking to address, the broad aim of the thesis and the specific objectives that serve as a guide to achieving that aim.

1.4.1 Study Aim

The motivation for undertaking this study derives from data presented by the Ghana Statistical Service (GSS) which identifies resistance to, or the failure of policies and programmes that have been adopted in Ghana to reduce the incidence of poverty. More specifically, the data reveal a significant reduction in both the national poverty rate and that of the forest and coastal regions of the country but show an increase in the incidence of poverty in the three rural northern regions, namely, the Northern, Upper East and Upper West regions of Ghana (GSS, 2007, 2015).

Consequently, the primary aim of the study is to address the failure of numerous policies and programmes to reduce poverty in rural northern Ghana whilst specifically seeking to examine the relationship between entrepreneurship and poverty reduction in a rural context. In this regard, entrepreneurship is considered as an alternative means of tackling the poverty situation in the research communities. The study addresses gaps in the extant academic literature regarding the relationship that exists between rural entrepreneurship and rural poverty reduction, a relationship which has attracted limited attention in the global context and which has benefited from virtually no research in a sub-Saharan African context (Naudé, 2010a). In addressing these gaps, an appropriate entrepreneurial concept will be developed for poverty and livelihood improvement in rural Northern Ghana. The question that arises from these issues is the subject of discussion in the next section.

1.4.2 The research question

The principal question this thesis is seeking to answer is: 'How can the people in rural northern Ghana become entrepreneurial?' In order to contextualise the research question, it is necessary here to provide a brief account of efforts to address Ghana's poverty situation and how this study is seeking to address the issue. Since the country gained independence from British colonial rule in 1957, successive governments have emphasised the need to reduce poverty as part of the development process. Initially, attention was focused on the role of the state in developing and implementing economic policies designed to reduce poverty and, given that it was the northern part of the country where poverty was most severe, additional resources were allocated to educational schemes in the north, such as the free education policy of the first President (Konadu-Agyeman, 1999; Akyeampong et al., 2007). Over time, however, the disparity in the incidence of poverty between the south and north of Ghana was not reduced. Consequently, the Ghana Poverty Reduction Strategy (GPRS I and II), which was implemented in 2002, emphasises the role of the private sector in general and entrepreneurship in particular as the engine of growth, wealth creation and poverty reduction. In this regard, various forms of policy and logistical assistance have been made available yet, to date, any achievement in terms of poverty reduction in rural northern Ghana has been negligible.

Hence, it is evident that poverty reduction is dependent on not just the existence of policies and support programmes, but also on the appropriate attitude of the people at whom they are targeted. That is, the issue is whether the people of rural northern Ghana are open to recognising the available opportunities and to take advantage of such potential opportunities as entrepreneurial activities. Entrepreneurship is generally manifested in the process of developing new products, methods of doing things, the source of raw materials and forms of organisation; selling outputs more than the cost of production (Casson, 1982; Badi and Badi, 2006). If these forms of entrepreneurial activities increase production, then it should impact positively on poverty reduction efforts. Certainly, statistical evidence demonstrates that there exists a positive association between levels of entrepreneurial activity and subsequent levels of economic development (Dejardin, 2000; Carree and Thurik, 2005), the available data suggesting that there are no countries with high levels of entrepreneurial activity and low levels of economic development (Reynolds et al., 2002). This then leads to the question stated above that: could the development of entrepreneurial abilities amongst the people of rural northern Ghana have a positive influence on reducing the incidence of poverty in the region? It is this question that this research seeks to address.

The significance of the challenge of poverty reduction in rural northern Ghana and, hence, the potential relevance of this research can be revealed by a more detailed examination of the data. As already observed, previous governments in Ghana have implemented policies and programmes focusing on national development with specific attention being paid to poverty reduction, and it is evident that some gains appear to have been made. Over time, the national poverty rate has fallen from 51.7 percent in 1991/92 to 39.5 percent in 1998/99, continuing the downward trend to 28.5 percent in 2005/06 and to 24.2 percent in 2012/2013 (Table 1.3), something that can be considered a remarkable achievement (GSS, 2014). However, this significant reduction in poverty has not been uniform across the country.

As can be seen from Table 1.3, in two of the three northern regions (also referred as Savannah areas/zones), Northern and Upper West, the incidence of poverty is more than double the national level (24.2 percent) whilst in the Upper East region (UER), more than four in every ten persons are poor. In the Northern region, half the population lives in poverty and, most significantly, over 70 percent of people are poor (Table 1.3). Moreover, these significant differences in the incidence of poverty among these three northern regions are astonishing because they share boundaries. Overall, the data reveal that 6.4 million people are considered poor in Ghana and, of these, the Northern region alone accounts for 1.3 million (20.8 percent) making the region the 'highest single contributor to the level of poverty in Ghana' (GSS, 2014: 14). As noted, the Upper West Region (UWR) has the highest incidence of poverty but its contribution to poverty on the national scale is less than 10 percent given its relatively small population. In terms of extreme poverty, again it is only the three northern regions that have rates higher than the national rate of 8.4 percent. The remaining seven regions (coastal and forest) have lower extreme poverty than the national average (Table 1.4). Again, the Northern region alone accounts for more than quarter of the extreme poverty in the country. Together, the three northern regions' share of extreme poverty is 52.7 percent, greater than the rest of the country combined (GSS, 2014).

Poverty in Ghana is predominantly rural. Rural Ghana as a whole has a poverty incidence of 37.9 percent, but its share of national poverty in 2012/2013 was 78 percent (GSS, 2014). However, at 55.0 percent, poverty incidence is much higher than the rural average amongst those living in rural savannah (Northern Ghana), this being more than the figures for rural coastal and rural forest combined (Table 1.4). Rural savannah alone contributes 40.8 percent to national poverty (GSS, 2014). In terms of extreme poverty, based on the 2010 Population and Housing Census projections, some 2.2 million Ghanaians are considered to be living in extremely poor conditions.

Table 1.3: Poverty incidence and poverty gap by region (%), 2012/13 and Extreme Poverty incidence and poverty gap by region (%), 2012/13

Poverty incidence and poverty gap by region (%), 2012/13 (Poverty line=GH¢1,314 or US\$410.882*)					Extreme Poverty incidence and poverty gap by region (%), 2012/13 (Poverty line= GH¢792.05 or US\$247.670*)			
Region	Poverty Incidence (P ₀)	Contribution to total poverty (C ₀)	Poverty gap (P ₁)	Contribution to total poverty gap (C ₁)	Poverty Incidence (P ₀)	Contribution to total poverty (C ₀)	Poverty gap (P ₁)	Contribution to total poverty gap (C ₁)
Western	20.9	7.9	5.7	6.8	5.5	6.0	1.3	5.1
Central	18.8	6.9	5.6	6.4	6.8	7.1	1.5	5.9
Greater Accra	5.6	3.8	1.6	3.5	1.5	2.9	0.3	2.1
Volta	33.8	12.1	9.8	11.0	9.0	9.3	1.9	7.2
Eastern	21.7	9.3	5.8	7.8	6.0	7.3	1.3	5.8
Ashanti	14.8	12.0	3.5	9.0	2.9	6.9	0.5	4.5
Brong Ahafo	27.9	11.4	7.4	9.4	6.6	7.8	1.5	6.5
Northern	50.4	20.8	19.3	24.9	22.8	27.0	7.2	31.5
Upper East	44.4	7.4	17.2	9.0	21.3	10.3	6.9	12.3
Upper West	70.7	8.4	33.2	12.3	45.1	15.4	15.3	19.3
All Ghana	24.2	100.0	7.8	100.0	8.4	100.0	2.3	100.0

*Exchange rate of approximately GHC3.2 = US\$1.00

Source: GSS (2014), Ghana Living Standard Survey Six.

Table 1.4: Poverty incidence and Poverty gap by locality (%), 2005/06 – 2012/13 (Poverty line=GH¢1,314)

Locality	Poverty Incidence (P ₀)	Contribution to total poverty (C ₀)	Poverty gap (P ₁)	Contribution to total poverty gap (C ₁)	Poverty Incidence (P ₀)	Contribution to total poverty (C ₀)	Poverty gap (P ₁)	Contribution to total poverty gap (C ₁)	
2012/1013					2005/2006				
Accra (GAMA)	3.5	2.2	0.9	1.8	12.0	4.4	3.4	3.5	
Urban Coastal	9.9	2.1	2.3	1.5	6.4	1.2	1.3	0.7	
Urban Forest	10.1	9.0	2.1	5.8	8.7	4.0	2.2	3.0	
Urban Savannah	26.4	8.6	6.6	6.8	30.1	5.1	10.7	5.3	
Rural Coastal	30.3	6.9	8.7	6.3	27.2	9.3	6.7	6.7	
Rural Forest	27.9	30.1	7.9	26.7	33.1	29.1	8.4	21.4	
Rural Savannah	55.0	40.8	22.0	51.1	64.2	46.9	28.0	59.4	
Urban	10.6	22.0	2.5	15.9	12.4	39.0	3.7	33.3	
Rural	37.9	78.0	13.1	84.1	43.7	136.9	15.5	140.3	
All Ghana	24.2	100.0	7.8	100.0	31.9	100.0	11.0	100.0	

Source: GSS (2014), Ghana Living Standard Survey Six (GLSS6).

A total of 1.8 million of the extreme poor are rural dwellers with rural Savannah area contributing nearly three-fifths of these (GSS, 2014: 12).

From the data presented in Tables 1.3 and 1.4, it is clear that despite the implementation of national policies, poverty reduction in Ghana has not been achieved the same extent across the country; there are regional differences with some regions having enjoyed a significant decrease in the incidence of poverty and other regions less so. In particular, poverty remains pervasive in northern Ghana, especially in the rural areas. This suggests there may be specific barriers to achieving poverty reduction in these rural areas. For example, it may be the case that the rural communities in these areas maintaining certain practices, beliefs and value systems (culture) that influence their choice and mode of undertaking economic activities. For this reason, the question that this research seeks to answer is 'How can the people in rural northern Ghana become entrepreneurial?' In order to respond adequately to this question, the study will be guided by the objectives presented in the following section.

1.4.3 Study objectives

Within the context of entrepreneurship and poverty reduction, the main aim of the study is to examine the extent to which people in rural northern Ghana can become entrepreneurial. This broader aim of the research is guided by the following specific objectives:

- i. To explore the entrepreneurial 'environment' in rural northern Ghana;
- ii. To critically examine the entrepreneurial potential of the communities of rural northern Ghana; and
- iii. To assess the entrepreneurial human and social capitals of rural communities in northern Ghana.

1.5 Significance of the study

As discussed in the above sections, generally this study seeks to explore the appropriateness of entrepreneurship as a means of reducing poverty in rural communities in northern Ghana. These regions have the highest poverty incidence in the country, ranging from 44.4 percent to 70.7 percent (GSS, 2014), whilst the communities of the three regions known as Rural Savanna collectively have a poverty incidence of 55.0 percent and an extreme poverty incidence of 27.3 percent. Moreover,

a wide gap exists in terms of poverty between the north and south of the country; in the Rural Coastal region, 30.3 percent of the population live in poverty and 9.4 percent in extreme poverty whilst in the Rural Forest regions the figures are 27.9 percent and 7.8 percent respectively (GSS, 2014).

However, all regions of Ghana have been recipients of the same poverty reduction programmes. Thus, the questions must be asked: why is there such a high incidence of poverty in Rural Savanna, and why is there an inverse relationship with levels of poverty in the Coast and Forest rural areas, where the incidence of poverty is declining much more quickly? In addressing these questions, this thesis seeks to identify not only the causes of the problem but also potential solutions that address the issue of poverty, especially in Rural Savanna. It is in this context that entrepreneurship is proposed as a tool for economic growth, poverty reduction and development (Yu, 1998; Dejardin, 2000; Carree and Thurik, 2005; Smith, 2006; Oghojojafor et al., 2011) is explored as a means of resolving the situation.

The research is also intended to provide the opportunity to understand the heterogeneous cultural practices in the area and how influential they are with regards to entrepreneurial development. That is, the literature indicates that some cultures support entrepreneurship more than others (Mueller and Thomas, 2001) and, as such, it is important to investigate this claim in northern Ghana regarding the people orientation to entrepreneurship. Through this process, the study identifies both entrepreneurial potentials and challenges among the people. It is worth noting that amongst the driving forces of entrepreneurship are 'skills' and innovation. Understanding the extent to which these are latent or may be developed / enhanced among the local community is also the consideration of how entrepreneurial activities may address the poverty situation in the area.

The successful completion of the study will generate valuable information that can be used to redirect Rural Savanna communities towards adopting entrepreneurship as an alternative means of addressing the poverty situation in the area. This information may also represent the basis for policy-making in both governmental and non-governmental organisations working in the area of poverty reduction. Adopting an entrepreneurial model to solve the problem of poverty may not only improve the livelihood of the people but empower them and make them resourceful in their right.

1.6 Contribution to Knowledge

As alluded to earlier, there is a general view in the literature that entrepreneurial activities within an economy may have positive effects on the economic growth and development of that economy. Implicitly, therefore, entrepreneurship may have a positive impact on poverty reduction. However, most conclusions regarding this role of entrepreneurship are drawn from studies conducted in developed economies; as Naudé (2010a) laments, research into the role of entrepreneurship in economic development is primarily confined to developed economies whilst the core limited research emanating from developing economies is largely based on urban studies.

The study's contribution to knowledge, therefore, lies in the consideration of the link between rural entrepreneurship and poverty reduction with the focus on rural communities with heterogeneous cultural beliefs in a developing economy. The expected outcome(s) of the study will provide a practical understanding of rural entrepreneurship and the link that exist for poverty reduction in developing economies like Ghana. In this regard, the research will contribute to the academic literature within its context, which is currently scant in terms of developing economies.

1.7 Overview of Methodology

Chapter 5 discusses the research methodology, designed as a response to the research aim and objectives, in more detail. By way of introduction, however, the philosophical approach adopted in this thesis is that of the interpretive perspective. The interpretive perspective is deemed appropriate owing to broad and complex nature of the study which seeks to examine the link between rural entrepreneurship and poverty reduction across heterogeneous cultures (Snape and Spencer, 2007; Bryman and Bell 2012). As such, in order to obtain relevant evidence to inform a deeper understanding of the issues and processes, detailed information gathering from the 'people and their institutions' (Bryman and Bell, 2012: 28; Saunders et al., 2012) is required, thus rendering interpretivism more appropriate than positivism.

Adopting an interpretive philosophy implies that a qualitative methodology is employed, allowing for the collection of qualitative data from the natural settings of participants. Such a process offers the opportunity not only to understand issues from participants' viewpoints but also to gain valuable information and a deeper meaning of data collected through the observation of the participants' environment (Creswell 2009, 2013; Bryman and Bell, 2012). As a study that involves people within different cultural settings and

covering a wide geographical area, commonly referred to as northern Ghana or the Savannah Zone (i.e: the three northern regions of Ghana), it was deemed appropriate to select case study as the thesis design. The selection of the case study design reflects the fact that the research is concerned with developing not only an in-depth understanding of but also a possible solution to a specific problem (poverty) experienced by rural people living in smaller communities. As such, the case study strategy was considered the most appropriate for interviews and observations (Stake, 1995; Bryman and Bell, 2012; Creswell, 2013).

The data was gathered at district and community levels through the use of semi-structured interviews. Moreover, at the community level, focus group discussions were used in addition to individual interviews to collect the data (details in Chapter 5). At the district level, data collection was restricted to individual interviews only. NVivo, a qualitative data analysis software was employed in the analysis to establish possible patterns and relationships for meaningful interpretation and writing up.

1.8 Overview of Ghana and the Savannah Zone

Ghana, formerly known as Gold Coast, is located on the west coast of Africa and was the first country in sub-Saharan Africa to gain independence. Sharing boundaries with Togo to the east, La Cote d'Ivoire (Ivory Coast) to the west, and Burkina Faso to the north, and bordering the Gulf of Guinea to the south, the country covers an area of 238,500 square kilometres (<http://www.ghanadistricts.com/districts>). With a population of 27,043,093 in 2014 (GSS, 2014), it is a multi-ethnic country comprising more than one hundred ethnic groups, each speaking its own distinctive language. However, English, the language of British colonial rule, remains the official language.

Ghana has enjoyed steady growth in terms of its gross domestic product (GDP), from US\$32,186 million in 2010 to US\$49,447 million in 2013. However, GDP declined in 2014 to US\$38,584 million, ending the 2014 fiscal year with a per capita GDP of US\$1,427. The service sector performance contributed greatly to the decline in GDP. The sector contribution to GDP of 9.9 percent in 2013 dropped to 4.9 percent in 2014. (GSS, 2015). Although the service sector was the largest overall contributor to GDP in 2014 (53.5 percent), agriculture /crop production is the single largest activity in Ghana's economy, accounting for 15.9 percent of GDP (GSS, 2015).

Ghana has ten administrative regions as shown in Figure 1.1 with the names of the regions in blue and their capitals in red. The governance system is decentralised, with local governments being a significant pillar in 'administration and development' of localities (Institute of Local Government Studies [ILGS], 2010: 9).

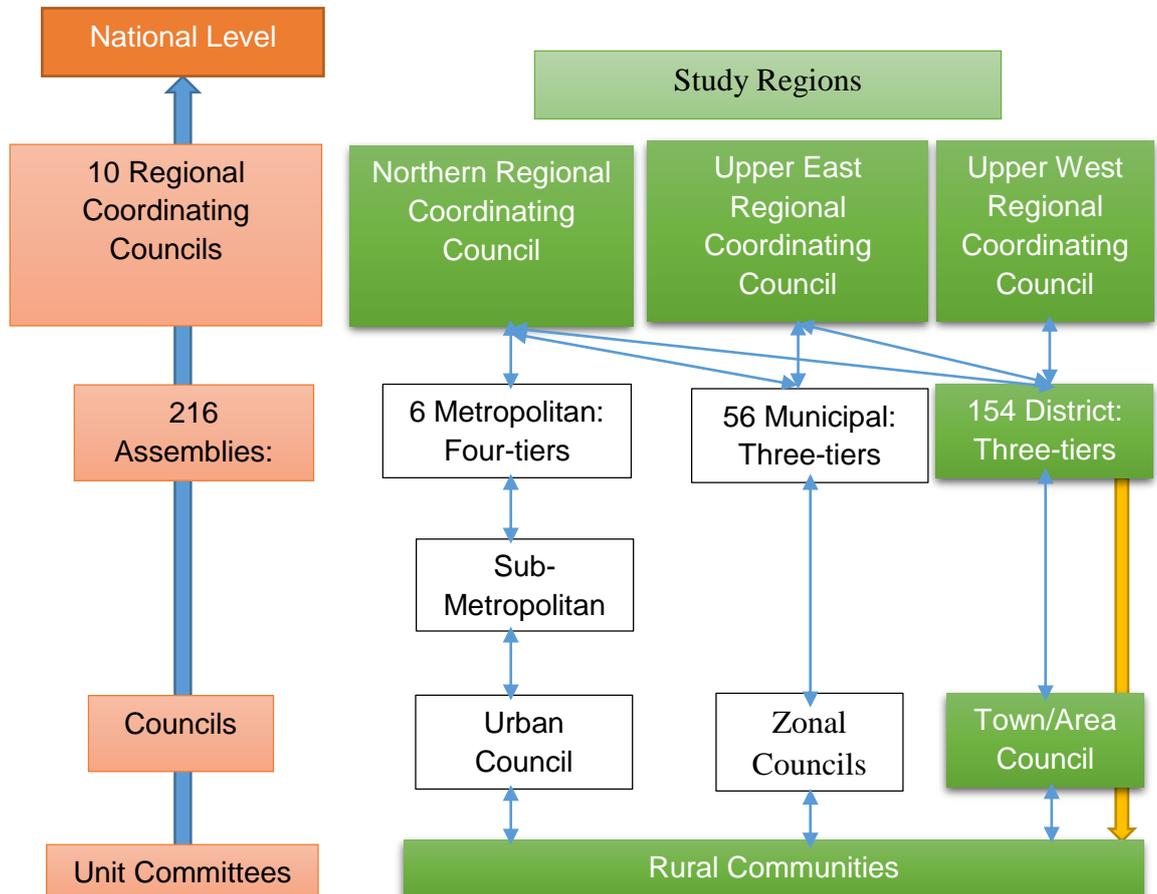
Figure 1.1: Map of Ghana showing the ten regions and their capitals



This decentralised system is anchored on three-tier structures at the sub-national level. The Regional Coordinating Councils (RCC) forms the first tier, Metropolitan or Municipal or District Assemblies (MMDAs) the second and the Councils, including 'Unit Committees', the third tier. The RCC supervise and coordinate activities of the MMDAs. Unit Committees are the basic unit upon which the rest of the administrative structure,

including the Councils, is built upon. Thus, the overall governance structure is, in effect, four tier (ILGS, 2010: 20), as summarised in Figure 1.2. It is worth noting that the categorisation of local authorities into MMDAs is based upon 'demographic conditions and settlement characteristics' (ILGS, 2010: 20).

Figure 1.2: Ghana Administrative Structure



1.8.1 The Study Area - Northern Ghana (Savannah Zone)

The study area comprises three regions: (i) the Northern Region (NR) which, covering a land area of 70,383 km² is the largest region in Ghana in terms of land mass. The northern region has a total population of 1,820,806 and the Dagbani and Gonja speaking people are among the eight main ethnic groups in the region; (ii) the Upper East Region (UER) has a population of 920,089 and a land mass of 8,842 km² and is the home of the Kassem speaking people; and (iii) the Upper West Region (UWR), with a land area of 18,478 km² and a population of 576,583, is home to the Dagaare speaking people (<http://www.ghanadistricts.com/districts>). There is only one Metropolitan Assembly in the three regions, located in Northern region; there are also six Municipalities, two in the

northern region, three in UER and one in UWR. These seven are the only urban Assemblies. There are 43 districts in the area and are classified as Rural Assemblies, making the area more rural than urban.

The traditional administration across the regions is through the institution of chieftaincy, which is no different from other parts of the country. However, due to the multiplicity of ethnic groups across the regions, there are varied cultural beliefs, norms and value systems between and within regions, resulting in significant differences in the operation of the chieftaincy institution.

The regions share common features and do not differ in terms of vegetation and climatic conditions. Economically, agriculture (crops, animal rearing and poultry) is the dominant livelihood activity of the people across the regions and is primarily subsistence in nature. Nevertheless, greater economic opportunities exist across the regions, especially in the agriculture and tourism sectors (<http://www.ghanadistricts.com/districts>). Table 1.5 summarises the characteristics of the study Districts and Communities.

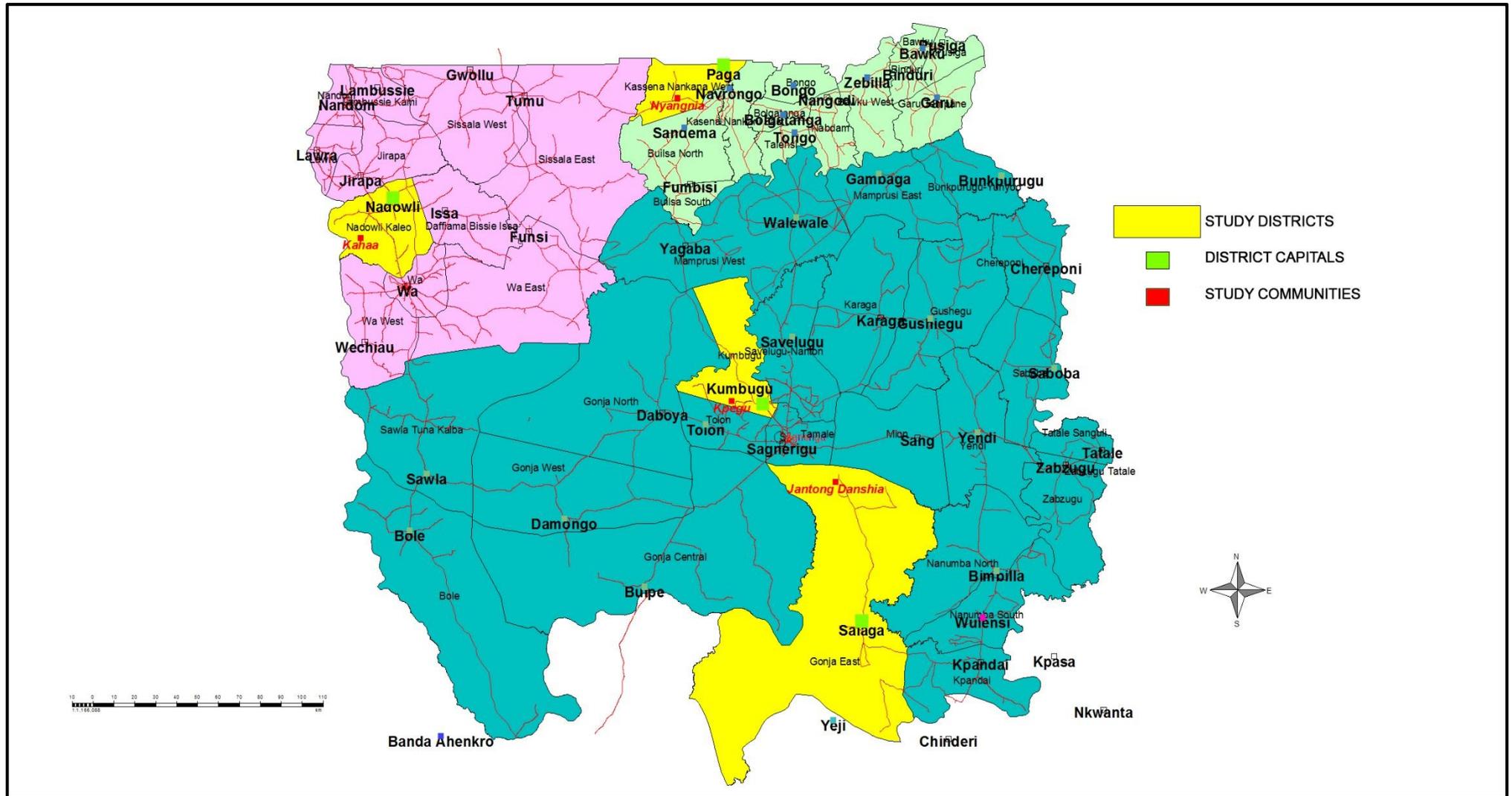
Table 1.5: Characteristics of the study Districts and Communities

Elements	East Gonja District	Kumbungu District	Kasena-Nankana West District	Nadowli-Kaleo District
Land size (Km ²)	10,787	1599	1004	2,742.5
Total Population	135,450	112,331*	70,667	94,338
Urban Population	25,302	8,459*	9,875	-
Rural Population	110,148	103,872*	60,792	94,388
District Capital	Salaga	Kumbungu	Paga	Nadowli
Language	Gonja	Dagbani	Kasem	Dagaari
Community	Danshie	Kpegu	Nyangnia	Kaaha
Population	795	449	537	859
Region	NR	NR	UER	UWR

*Population of then Tolon-Kumbungu District before the creation of Kumbungu Districts.
Source: Extracted from District Assemblies database and GSS (2012) 2010 Population and Housing Census.

Figure 1.3 below is the map of the three regions referred to as the Savannah Ecological Zone, that constitutes the study area. The regions are identified by distinctive colours, while the study districts are highlighted in yellow and within the districts, the communities are marked red.

Figure 1.3: Map of study regions - northern Ghana; showing research districts and communities



From the discussion above, it is evident that the majority of the people in rural northern Ghana are farmers. However, defining the concept of the 'farmer' in the Ghanaian context is more complex than might be imagined, with divergent views as to who is 'a farmer'. For example, Doss (2002) in a study into '... The gender pattern of cropping in Ghana', defines a farmer from three perspectives. Thus, 'A farmer may be the head of a farming household. ... A farmer may be the individual who holds the plot of land. Or a farmer may be the individual who keeps the revenue from the plot of land' (Doss, 2002: 1988). Arguably, however, Doss's descriptions fall short of accurately describing a 'farmer' in rural northern Ghana. For example, just holding land without putting it into agricultural use or keeping land revenue which can be derived from non-agricultural activities cannot be termed as farming, the activity of farmers, in rural northern Ghana. Also, Isaac et al. (2009) in a study related to farmers in Ghana, defined the word 'farmer' as crop and time specific and, hence, exclude not only farmers in rural northern Ghana but all other farmers. Specifically, they define 'a farmer' as 'a person who currently owns or rents land and has established a cocoa farm' (2007:34). Interestingly, a Western definition that describes farmers as people who are engaged on a part-time or full-time basis in a variety of activities that are predominantly agriculture in nature, involving growing crops and raising livestock as their major source of income (McElwee, 2004; 2008), is more applicable to rural northern Ghana. Hence, arguably, in the context of northern Ghana, a 'farmer' is an individual who on a full-time basis combines growing of crops, raising of poultry and animal husbandry, mostly on small-scale, as a major source of livelihood.

1.9 Thesis Structure

The thesis is divided into seven chapters, with the first chapter introducing the thesis and presenting the background to the research and the research aims and objectives. It provides the framework of global poverty over the last three decades with data that reveal sub-Saharan Africa as a poverty endemic region. In addition, national data with respect to poverty in Ghana is analysed; there, poverty is identified primarily as a rural phenomenon and particularly endemic in Northern Ghana.

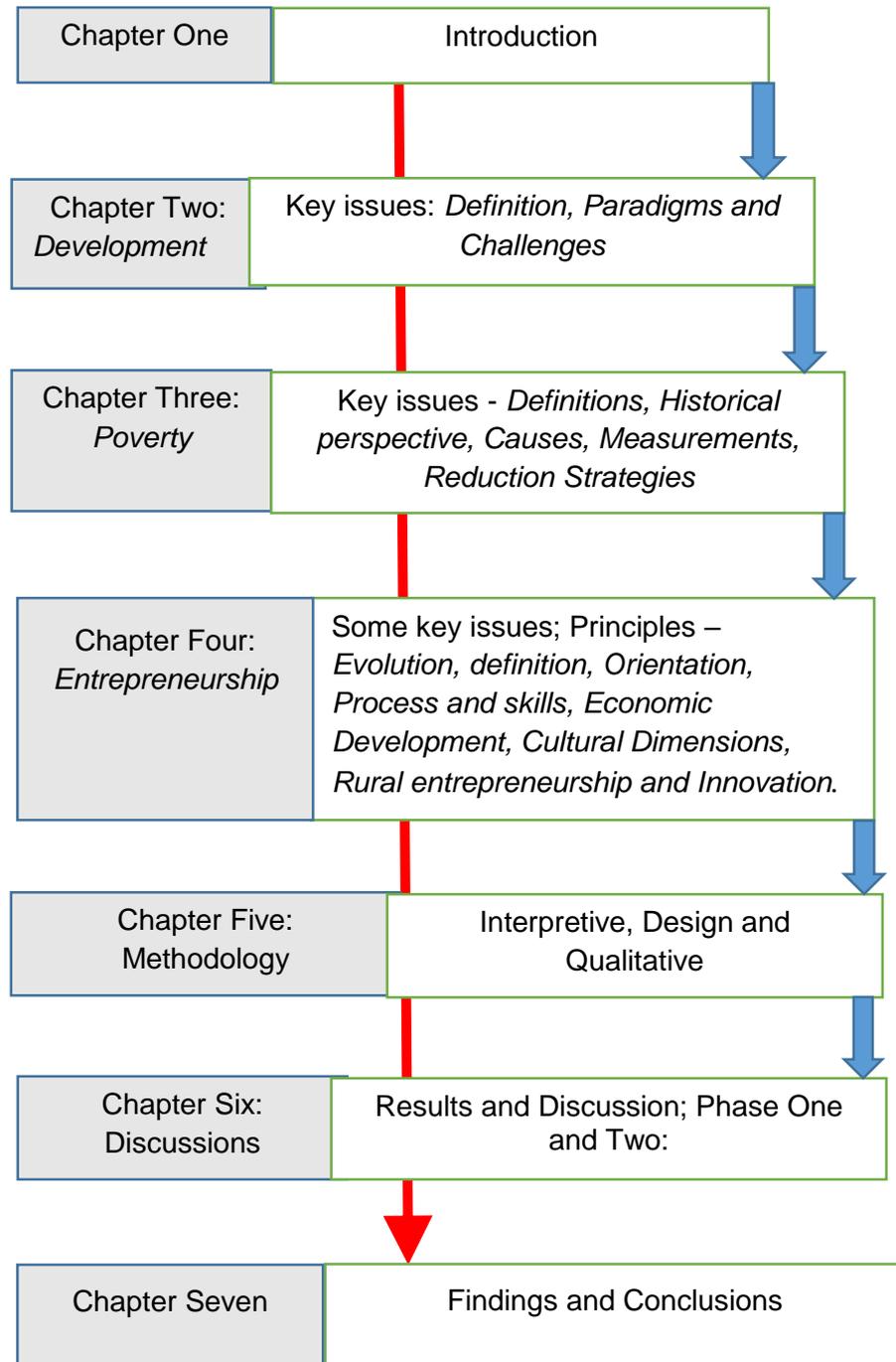
The following chapters (Chapters 2, 3 and 4) comprise the literature review, covering the broader areas of development, poverty and entrepreneurship. More specifically, the review of development in Chapter 2 focuses primarily on development paradigms, their evolution and their relevance to poverty as a developmental challenge. Chapter 3 explores literature on poverty, in particular, exploring it in terms of definitions, its

measurement and its causes. It also reviews the literature on poverty reduction strategies and how poverty is a developmental challenge. Chapter 4 then provides a broad review of the literature on entrepreneurship including culture, economic and rural development. In particular, this chapter seeks to develop a clear understanding of these concepts and to place entrepreneurship as a link to poverty reduction resulting in the growth and development. In Chapter 5 the thesis methodology is discussed, revealing that the research adopts an interpretive philosophy and utilises a case study design involving the collection of qualitative data gathered through individual interviews and focus group discussions. Subsequently, Chapter 6 presents the discussions on the research results and, finally, Chapter 7 draws conclusions from the outcomes of the study, considering the extent to which the aims and objectives of the thesis have been met. The overall structure of the thesis is summarised in Figure 1.4 overleaf.

1.10 Summary

To summarise then, this chapter has introduced and justified the aims and objectives of this thesis, that is, to explore critically the extent to which people in rural northern Ghana can become entrepreneurial. In so doing, it addresses a claim in the literature that the encouragement of entrepreneurship amongst the local community represents an effective path towards poverty reduction. As observed in this chapter, poverty reduction is a vital element of and fundamental to development and, thus, a review of development, its definitions, objectives and processes will provide an essential conceptual framework for the subsequent discussions of poverty and entrepreneurship. Hence, this is the focus of the next chapter.

Figure 1. 4: Thesis structure



Chapter Two

Development

2.0 Introduction

As established in the preceding chapter, the overall purpose of this thesis is to explore the relationship between entrepreneurship and poverty reduction in rural northern Ghana. More specifically, it is evident from the data presented in Chapter 1 that, despite national poverty reduction strategies in Ghana, such strategies have been less successful in rural northern regions than elsewhere in the country. Hence, this thesis seeks to explore the extent to which the potential exists for the people of rural northern Ghana to become entrepreneurial, the encouragement of entrepreneurship being increasingly considered an effective means of underpinning poverty reduction in developing nations more generally.

As also discussed in Chapter 1, poverty reduction is both fundamental to and also an integral element of development. Hence, the purpose of this chapter is to consider the concept of development – that is, the meanings, objectives and processes of development – as the broader framework within which the challenge of poverty reduction and the research within this thesis must be located. Commencing with an overview of what development ‘is’, the chapter first reviews the dynamic, evolving definitions of development from initial economic growth-based conceptualisations through to the contemporary multi-dimensional notion of ‘human development’. It then goes on to review briefly the evolution of development paradigms, from modernisation theory through to sustainable development and, latterly, the human development / capabilities approach in the context of the Millennium Development Goals (MDG) project. However, given that the thesis is primarily concerned with development and poverty reduction in rural areas, the concepts of rural development in general and of integrated rural development, farming systems and sustainable livelihoods approach in particular are accorded specific attention. Moreover, given that Ghana implemented a Structural Adjustment Lending Programme as a means of addressing development and poverty reduction, this process is also considered in this chapter in order to contextualise the research.

2.1 Development: an introduction

The concept of development was initially viewed from an economic growth perspective. In the 1950s when it first emerged as a global project, 'development' was considered to be synonymous with economic growth; that is if a country's economy was growing, that country was assumed to be experiencing development (Mabogunji, 1980; Thomas 2000). More than half a century later, the concept of development now encapsulates not only an economic dimension but also social, cultural, political and environmental dimensions and has broadly become human-centred. In short, the objective of development policies and processes has become 'human development'. At the same time, however, and as evidenced by the MDGs, poverty reduction has become the core of the development agenda (Thomas 2000; Telfer and Sharpley, 2008; Telfer 2015). Indeed, as Thomas (2000) observes, it would now be easy to equate development with poverty reduction, although he stresses that this is a very narrow, restricted definition of development. Nevertheless, the emphasis on poverty reduction is, arguably, an indication of how significant a challenge poverty is to the achievement of human development.

The evolution of the meaning of development from simply economic growth to a more complex concept might be attributed to or reflect the process of globalisation which, according to Knutsson (2009: 2), has resulted in a 'multiplicity of the agents of development and levels of development analysis'. Perhaps as a consequence, it remains difficult, if not impossible, to define development precisely; although its significance is undoubtedly understood, a consensus has yet to be achieved in terms of a unifying definition. Indeed, such a definition might remain elusive. As Hettne (1995: 15) observes, 'there can be no fixed and final definition of development, but only suggestions of what development should be in a particular contexts'. In addition, Sharpley (2015: 18) notes more generally that development is an ambiguous term that, on the one hand, can be thought of as a process leading to the 'condition of development' and, on the other hand, a philosophical concept that focuses on a desirable future state. Nevertheless, although attempts to define development within the academic literature have proved to be challenging, revealing inherent complexities and ambiguities in the concept (Thomas, 2000), there is an identifiable path in the evolution of the understanding of development both as a process (that is, 'developing') and an outcome (that is, 'developed').

2.1.1 What is development?

From an economic perspective, development is the continuous and sustained growth in per capita income; in other words, economic growth and development occur when a country's economic output grows at a rate that is higher than its population growth. Thus, to an economist, the real economic growth rate is a measure of the overall economic well-being of a country's population (Todaro and Smith, 2011). Moreover, as noted above, such economic well-being was, in the initial post-World War Two era of development, equated with development more generally. However, it soon came to be recognised that economic growth alone does not necessarily translate into development for despite enjoying economic growth, many countries still faced significant developmental challenges. As Barbier (1987: 101) argues, 'total development' involves more than just 'changes in economic activities' and should include 'political, social and cultural transformations'. More succinctly, for Chambers (2006: 4), development is 'good change'. This implies a positive process or what may be thought of as progress, yet 'good change' may be variously interpreted. For example, 'good' might refer to positive attributes that are desirable and measurable but 'change' may not necessarily be positive. Rather, it may be a 'process which may entail disruption', representing challenges to control (Thomas, 2000: 23). The questions to be asked, therefore, are: what is good (change) and what constitutes a good change in the context of development?

Evidently, no clear or definite responses to these questions exist; they demand individual reflection, articulation and the sharing of ideas (Chambers, 2004; Kanbur, 2006). Nevertheless, one of the first to challenge the development-as-economic-growth perspective was Seers (1969) who asked: 'What has been happening to poverty? What has been happening to unemployment? What has been happening to inequality?' According to Seers, if all of these are declining then, arguably, development is taking place and, hence, a decline in poverty, unemployment and inequality together might be considered 'good change'. Conversely, Seers (1969) claimed that if one or more of these measures is on the increase, then development is not occurring.

Seers' approach is, however, still narrow as it fails to encapsulate the multi-dimensional nature of poverty. For Bellù (2006: 2), development refers to an 'event constituting a new stage in a changing situation' or a process of change that is multi-dimensional in nature. In other words, development involves multiple processes and events (Sharpley, 2015) and, significantly, is a dynamic concept or, as Stiglitz (1998: 4) indicates, it epitomises 'a transformation of society' from traditional relations to more modern ways of doing things. Hence, from this perspective, good change might be considered

commensurate with modernisation, itself a contested concept. Usefully, however, Goulet (1992) summarises, development as the 'good life' that embraces at least five dimensions, namely: (i) an economic component – wealth creation and equitable access to resources; (ii) a social component – improvements in health, housing, education and employment; (iii) a political dimension – the assertion of human rights, appropriate political systems; (iv) a cultural dimension – protection or affirmation of cultural identity and self-esteem; and (v) the full-life paradigm – preservation and strengthening of a society's symbols, beliefs and meaning systems (see also Sharpley, 2015).

Collectively, these dimensions focus on what may be described as the betterment of the human condition or, as Asitik (2012: 2) suggests, development should aim at ensuring 'the total wellbeing of people within a given society'. Indeed, development as currently understood is concerned with what Porter et al., (2013: 7) refer to as social progress:

'Social progress is the capacity of a society to meet the basic human needs of its citizens, establish the building blocks that allow citizens and communities to enhance and sustain the quality of their lives, and create the conditions for all individuals to reach their full potential' (2013:7).

For Sen (1999), the goal of such social development is simply 'freedom' or, more precisely, the capability of people to achieve their full potential as human beings. Similarly, the United Nation Development Programme (UNDP) has defined it as 'the ability to live a long, healthy life, the ability to be knowledgeable and ability to have access to the resources needed for a decent standard living' (UNDP, 1995: 18). More recently, this social development has been defined of more precisely as human development:

'Human development [is] a process of enlarging people's choices. The most critical ones are to live a long and healthy life, to be educated and to enjoy a decent standard of living. If these essential choices are not available, many other opportunities remain inaccessible' (UNDP, 2010: 10).

Generally, then, the meaning of development has evolved over the last sixty years or so from a narrow, economic growth a defined process to a broad, multi-dimensional concept that is concerned with optimising an individual's well-being. Hence, it arguably involves both tangible, measurable indicators such as wealth, education, life expectancy and so on and also intangible factors, such as an individual's sense of personal fulfilment.

This is not to say, however, that the debate on ‘what is development?’ has been resolved. As Hettne (2009) suggests, development can only be thought of in terms of particular societies and the ways in which they seek to address their specific developmental challenges. Moreover, it should also be noted that although the concept of development is most frequently considered in the context of developing countries, it is of equal relevance to developed countries. That is, as Sharpley (2015: 19) suggests, ‘a developed society ‘does not cease to change or progress’. Rather, it is the ‘nature and direction’ that differ between developed and developing countries. Therefore, development is not limited to only the developing world but remains a global issue (Elliot, 1999).

Not only has development been variously defined but also an understanding of how development occurs (or does not, as the case may be) has been subject to different schools of thought. In other words, different paths to development reflect philosophies that are typically referred to as development theories or paradigms. According to Potter et al. (2008), development theories are set of rational propositions that seek to explain how development has taken place in the past and should take place in the future. Hence, development theories are either normative, generalising about what the situation should be in an ideal world, or positive when they refer to what is the actual situation (Potter et al., 2008: 80).

2.2 Development Theories

Just as the concept of development has evolved over time, so too have development theories evolved and broadened in scope, from simple economic growth to theories of societal transformation. Development approach is the means of achieving the agenda of advancement which, is guided by ideological thought. Consequently, development involves an ideology (the ends) and a strategy (the means) (Hettne, 1995; Telfer, 2015; 34). Development paradigms have been classified in various ways. However, Telfer (2015) proposes a chronological classification based upon seven principal paradigms, though it should be noted that the emergence of a new paradigm adds to rather than replaces preceding paradigms which, under certain circumstances, remain relevant (Table 2.1 below).

Development paradigms are discussed widely and in-depth in the literature and a full consideration is not possible within the context of this thesis (see, for example, Ayres, 1995; Preston 1996; Thirlwall, 1999; Allen and Thomas, 2000; McGillivray, 2008; Todaro and Smith, 2011). Nevertheless, drawing on Table 2.1, this section reviews the principal development paradigms that are considered of particular relevance to this study.

Table 2.1 Selected development theories, models and fundamental concepts

Time Guide	Development paradigms	<i>Selected theoretical model</i>	Key concepts
The 1950s and 1960s	Modernisation	<i>Stages</i>	Society passes through similar development stages as Western countries
The 1950s and 1960s	Dependence	<i>Dualism</i>	Poverty is functional to global growth; rich and poor – between and within countries, regional inequalities
The mid 1970s and 1980s	Economic neoliberalism	<i>Structural adjustment</i>	Focus on market forces and competitive exports
1970s early 1980s	Alternative development	<i>Basic needs</i>	Priorities for food, housing, water, health and education
		<i>Grassroots</i>	People-centred development; local control of decision-making; empowerment
		<i>Sustainable development</i>	Environmental management; meet the needs of the present generation without compromising the future needs
Late 1980s early 1990s	The impasse and post-development	Post-development	
1990s and 2000s	Human development	<i>Human development</i>	Human development; pro-poor growth; development as freedom; Human development reports; HDI
The 2000s and 2010s	Global development	<i>Global international relation and governance</i>	UN Millennium Development Goals

Source: Adapted from Telfer (2015).

2.2.1 Modernisation theory

Development theories of the 1950s and 1960s were based primarily on the belief that all nations necessarily pass through a series of stages, transforming over time from 'traditional' to 'modern' societies, and that such modernisation can be achieved through stimulating economic growth (Rostow, 1967; Sharpley, 2015). Putting it another way, traditional societies must undergo social evolution to reach a stage where modernity can be achieved growing economically (Preston, 1996). Broadly speaking, then, modernisation theory, as it became referred to, reflected early conceptualisations of development as synonymous with economic growth. Consequently, development policies followed economic models that identified savings, investment and foreign aid as prerequisite resources for economic growth and, hence, subsequent development. Underpinning modernisation theory was the assumption that because the world's developed economies had grown through such a process, it was, therefore, a logical path for developing economies also to follow. As discussed shortly, this inherent western-centrism, as well the presumed inevitability of modernisation, became the principal criticisms of modernisation theory. First, however, the discussion here addresses Rostow's (1967) stages of growth and, specifically, the Harrod-Domar model as linear-stage theories that are considered of particular relevance.

2.2.1.1 Linear-stage theories

As already noted, the pioneering development theories of the 1950s and 1960s viewed development essentially as series of stages in economic growth that all nations must pass through. Savings, investment and foreign aid are required for such growth from the outset, although investment subsequently becomes crucial as the economy grows and modernises.

The stages-of-growth model is primarily associated with the economist Walt W. Rostow who, in his seminal text *The Stages of Economic Growth: A Non-Communist Manifesto* (Rostow, 1967), postulated that moving from a condition of underdevelopment to a stage defined as development requires a society (and economy) to progress through a series of stages to develop or modernise. These stages he refers to as traditional, transitional, take-off, maturity and high mass consumption, each displaying unique characteristics (see Figure 2.1).

At Stage 1 (traditional), society is scientifically limited and its economy is dominated by subsistence activities with agriculture being dominant. Production is labour intensive with limited capital utilisation, and output consumed by producers. Trading is through a barter system. When a society moves to Stage 2, referred to as the transitional stage or

preconditions for take-off, it 'escapes' from feudalism; there is increased economic specialisation, surpluses are generated and trade grows as transport infrastructure is improved. According to Rostow, in order to sustain such growth an investment of at least 10 percent of national income is required; at the same time, however, agriculture remains the principal source of domestic consumables and external trade is based on primary products.

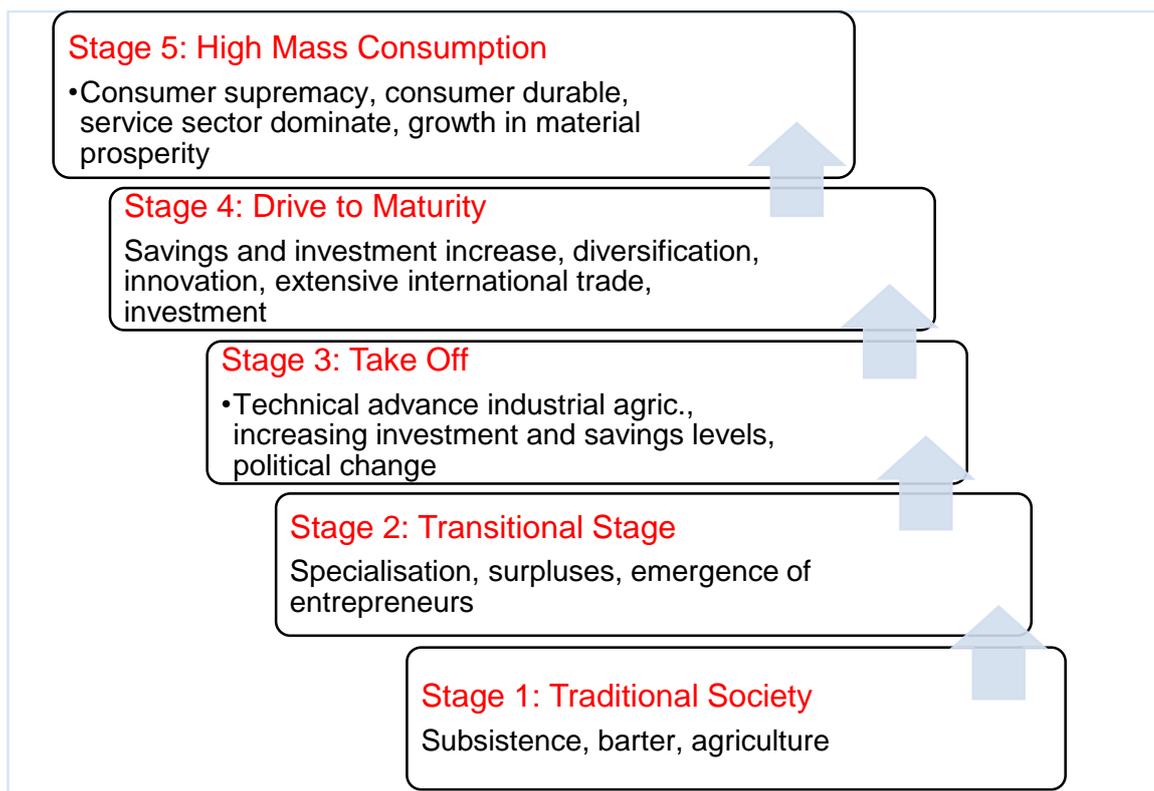
The most significant stage, as implied by its name, is the take-off stage (Stage 3). This is manifested in an increase in industrialisation, labour migration from the agricultural sector to the manufacturing sector and investment exceeding 10 percent of gross national product (GNP). Growth is concentrated in a few regions of the country although the economy is characterised by new political and social institutions that support the process of industrialisation and growth becomes self-sustaining. At this stage, there will be a 'trickle down' effect of the benefits of economic growth (Sharpley, 2000), through the 'processes of interaction, integration and diffusion' (Browett, 1985: 794). The net result is an adjustment of growth differences between regions, which does require the establishment of 'growth poles' (Oppermann, 1993: 538).

Subsequently, Stage 4, or the drive to maturity, is characterised by wider diversification of the economy as progress is made in technological innovation. This creates investment opportunities in the economy resulting in the production of a wide range of goods and services which, in turn, reduces the reliance on imports. Finally, society reaches the fifth stage of mass consumption, when the economy is based on mass production and consumption, consumer durable industries are flourishing and the service sector plays an increasingly significant role in the economy.

To summarise, for economic growth (and, implicitly, development) to occur and be encouraged in a developing country, according to modernisation theory there is the need for substantial investment in specific 'growth pole' regions or sectors. As a prerequisite, however, the appropriate socio-economic conditions must prevail (Rostow, 1990; Matunhu, 2011; Thirlwall, 2011; Todaro and Smith, 2011, Welker, 2012).

Rostow's (1967) model of growth discussed above is driven primarily by savings and investment. The economic mechanism through which an increase in investment leads to further economic growth can be described in terms of the Harrod-Domar growth model, which is a linear production function (Harrod, 1948 -Domar, 1957).

Figure 2.1: Rostow's stages of economic development



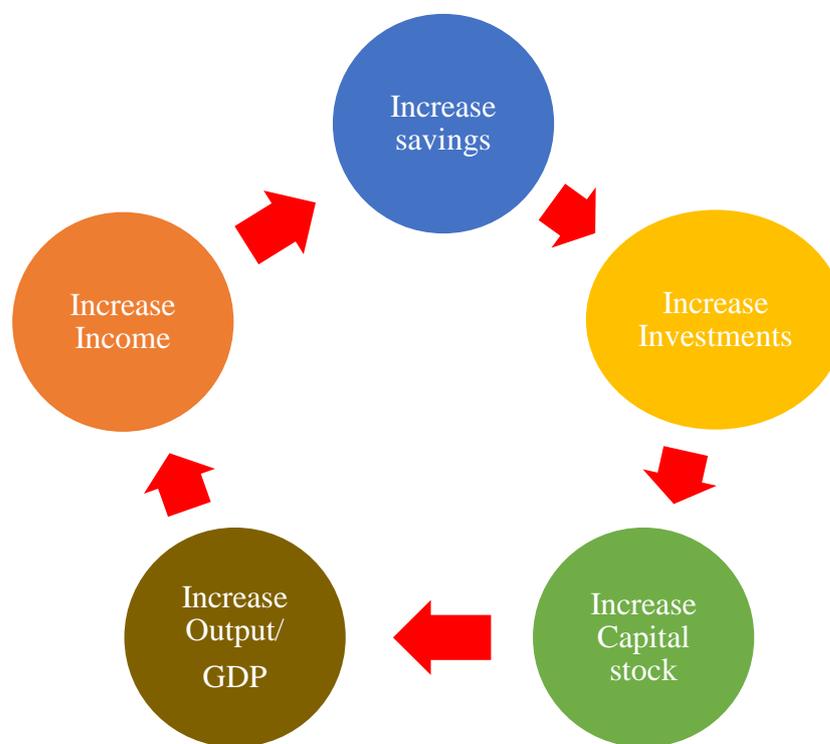
Source: Adapted from Rostow (1967)

In brief, the Harrod-Domar model is summarised by Todaro and Smith (2011: 111) as 'a functional economic relationship in which the growth rate of the gross domestic product depends directly on the national net savings rate and inversely on the national capital-output ratio'. In other words, economic growth depends on 'the level of savings and the productivity of investment'. The important point is that in order for the economy to grow, new investment, which is a net addition to the capital stock, is required to generate corresponding increases in the flow of national output (Welker, 2012: 1; see also Figure 2.2). Linear-growth theorists hold the view that nations that are able to save 15 percent to 20 percent of GDP at the take-off stage develop faster than those that save less than this. Implicitly, therefore, economic growth depends on investment that is induced by growth in savings. This, however, remains a challenge in developing economies, resulting in a low level of new capital formation that, in turn, is an obstacle to development.

The weakness of the stages of growth model is that it is a western culturally-driven model; in other words, it is criticised for being of limited applicability to non-Western developing nations (Todaro, 1991; Todaro and Smith, 2011). Also, the fundamental concepts of 'traditional' and 'modern' are described as ambiguous classifications of

different societies; they are terms that fail to explain the diversity of 'societies that have and do exist' (Webster, 1995: 114; see also Preston 1996).

Figure 2.2: Harrod-Domar Growth Model



Source: Adapted from Welker (2012)

The stages of growth model is also criticised for the fact that the distinctions between the different stages are blurred and, hence, differentiating and developing appropriate policies for each stage is problematic. Furthermore, it has been observed that the model is essentially an economic growth model but falls short of being a model for development (McGillivray, 2008; Todaro and Smith, 2011). That is, savings and investments may provide the necessary conditions for economic growth to occur, but not for development. It has also been argued that modernisation theories and especially Rostow's model of economic development tend to perpetuate inequalities both between and within countries (McGillivray 2008; Todaro and Smith, 2011).

Specifically, the Harrod-Domar model that presents a cyclical form of development possesses some weaknesses. The failure of one step to occur owing to, for example, a miscalculation on the part of the acting agencies such as the government or the occurrence of the economic recession means that the circle will not be completed, thus returning the economy to the 'circle of poverty'. Furthermore, the assumption that there will be an increase in savings as a result of improvement in levels of income is not

guaranteed in developing economies as it is possible that an increased income may result in further consumption in the form of assets acquisition (Welker, 2012: 3). Also, a major shortcoming of the model is the difficulty in estimating capital requirements, a challenge in all countries but particularly so in developing countries where data may be more limited and less reliable (Robinson, 1956; Ghatak, 1995).

2.2.2 Structural-change theory

Structural-change theory focuses on the mechanisms through which underdeveloped economies can be transformed from ones based on subsistence agriculture to modern and diverse manufacturing and service economies. The view is that underdevelopment stems from the underutilization of available resources owing to institutional factors within and outside the domestic economy. More specifically, potential differences in technological advancement between areas or differences in the degree of development more generally may result in 'economic and social divisions' in a country, or what is referred to by some as dualism (Thirlwall, 1999: 176). That is, development 'requires more than just accelerated capital accumulation' (Todaro and Smith, 2011: 115); it also requires policies that address structural barriers that limit development. Hence, structuralism seeks to 'identify specific rigidities and lags', amongst other features within 'the structure of developing economies that affect economic adjustment and ... development policy' (Chenery, 1975: 310). For the purposes of this thesis, the Lewis Two-sector model, based on the concept of surplus labour and productivity and possible rigidities, is considered to reflect most closely the characteristics of rural northern Ghana.

2.2.2.1 Lewis theory of development

The premise of the Lewis model is that an underdeveloped economy comprises two sectors. On the one hand, the traditional, overpopulated rural subsistence sector is characterised by low incomes, limited savings and a marginal productivity of labour (MPL) of zero (Lewis, 1954). The implication is that surplus labour exists in subsistence sector, labour that can be taken out without decreasing output, and thus 'marginal productivity of labour is negligible, zero, or even negative' (Lewis, 1954: 448; Ghatak, 1995). On the other hand, the second sector is a high-productivity modern urban industrial sector that receives surplus labour from the traditional subsistence sector. (Todaro and Smith 2011: Welker 2012). According to Chenery (1975: 311), the Lewis two-sector or dual model is anchored on a number of assumptions: that technology can be divided between capital-use (capitalist) and non-capital use (subsistence); that labour supply is elastic at conventional wage levels; and that savings are achieved largely by the recipients of non-wage income (capitalists). These factors establish the foundation

for potential increases in productivity and the allocation of investment closely in line with domestic demand trends. Hence, it may be argued that, with increasing population growth, the theory of surplus labour is, even more, relevant today than when it was formulated.

Thus, dualism refers to unbalanced 'development [taking] place within and between sectors of an economy' (Chenery, 1975: 310). In sum, it is an economy with two sectors – agriculture and industry (Ghatak, 1995; Herrick and Kindleberger, 1983; Thirlwall, 1999). As described above, the process involves the transfer of labour from the subsistence sector to, and the growth of economic output and employment in, the modern (capitalist or industrial) sector. Thus, when output in the industrial sector expands the need to increase employment arises and, as a consequence, further surplus labour from the subsistence sector will be transferred to the industrial sector (Lewis, 1954). The model presumes that growth in the modern sector is self-sustaining and that employment will continue to expand until all surplus labour has been absorbed from the subsistence sector. Beyond this point, any further transfer of employment from the rural subsistence sector to the modern sector represents an opportunity cost to food production, which becomes higher as MPL is greater than zero (Lewis, 1954).

However, the assumptions upon which the Lewis model of development is based leaves many questions unanswered. For example, the expansion of the modern sector requires the reinvestment of profits made from the sector. However, what if 'capital flight' occurs? (Todaro, 1991: 72). Also, the model assumes that surplus labour moves from the rural subsistence sector to make up for shortfalls in labour in the modern sector. However, what happens if the modern sector changes from a labour intensive to a capital-intensive mode of production? What opportunities are there then for surplus labour in the rural subsistence sector? And what would subsequently happen to growth and development? Furthermore, if the industrial sector is technologically advanced, as the model presumes, would rural subsistence labour be able to work effectively and productively in this modern industrial sector? (Ghatak, 1995; Welker, 2012). Also, Lewis reinforces the concept that economic advancement means industrialisation (Herrick and Kindleberger, 1983). As a consequence of these shortcomings of the Lewis two-sector model, critics have challenged its effectiveness as a development model (Ghatak, 1995; Todaro and Smith, 2011) and Todaro (1991) suggests that it requires modification to render it suitable to the contemporary development challenges in developing countries.

Owing to the shortcomings of the linear growth models, the dependency model emerged in 1960 as a critique of modernisation theories. The dependency model is discussed in the following section.

2.2.3 Dependency Theory

Dependency theory sometimes referred to as underdevelopment theory (see Palma 1985), emerged out of criticisms and perceived weaknesses of modernisation theory. Essentially, it proposes that the lack of progress towards development in a particular country does not reflect its stage of growth as suggested by modernisation theory. Rather, it results from institutional, political and economic rigidities within both the international and domestic economy that maintains the country in a dependent relationship relative to advanced economies (Sanusi, 2012). This relationship of dependency is summarised by Dos Santos (1970: 1) as

‘...a situation in which the economy of certain countries is conditioned by the development and expansion of another economy to which the former is subjected. The relation of interdependence between two or more economies, and between these and world trade, assumes the form of dependence when some countries (the dominant ones) can expand and can be self-sustaining, while other countries (the dependent ones) can do this only as a reflection of that expansion, which can have either a positive or a negative effect on their immediate development’.

In other words, dependency theory suggests that the structure of the global political economy is such that advanced, metropolitan economies are able to exploit weaker, peripheral nations, thereby limiting their ability to achieve development or, as Palma (1995: 162) observes, ‘developing countries are unable to ‘break out of a state of economic dependency and advance to an economic position beside the major capitalist industrial powers.’

There are three principal perspectives or models within dependency theory, namely, the neo-colonial dependence model (Duffy and Subben, 1998; Sanusi, 2012); the false paradigm model (Duffy and Subben, 1998); and, the dualistic development model (Sanusi, 2012). Broadly, the neo-colonial dependence model suggests that underdevelopment is related to rich country-poor country relationships within an international system dominated by the rich countries (the ‘centre’) (Prebisch, 1950; Baran, 1957; Frank, 1967, 1979). Such relationships are in the interest of the centre and, therefore, restrain poor nations (the ‘periphery’) from becoming self-reliant and able to

advance autonomously. Perpetuating such relations, the élite in the periphery may enjoy high incomes, social status and political power (Baran, 1957; Conway and Heynen, 2008; Sanusi, 2012). Therefore, underdevelopment is perceived as an 'externally induced phenomenon (Duffy and Stubben, 1998: 73). However, reflecting the fact that a number of different programmes and policies aimed at closing the developmental gap between the north and south of Ghana have been implemented but with little success – that is, the divide between the two regions continues to be in evidence (Konadu-Agyemang, 1999; GSS, 2014) – the latter two models are considered to be of greater relevance to this thesis. Hence, these are now reviewed in the following sections.

2.2.3.1 The False-Paradigm Model

The basis of this model is relatively simple. It proposes that underdevelopment can be attributed to defective advice from well-meaning but 'uninformed, biased and ethnocentric international 'expert' advisers from developed countries, assistance agencies and multinational donor organisations' (Sanusi, 2012: 8). They offer developing nations inappropriate and misleading models of development which may result in incorrect policies being adopted by those nations, policies which fail to recognise and address institutional factors such as traditional social structures, the nature of land ownership and other property rights, and the control of domestic and international financial assets by local minority elites. The argument is that the majority of professionals in developing nations (government officials, planners, and so on) are trained or educated in developed countries and, as a consequence, have learned concepts and theoretical models tailored to the needs of such developed countries but which are not applicable to developing countries. In other words, these professionals, even though they may be familiar with the local socio-economic environment, are not endowed with appropriate knowledge to address the 'real-world' situations to handle development problems effectively (Todaro, 1989; Todaro and Smith, 2011). As will be discussed later in this thesis, this is arguably the case in Ghana and, in particular, in rural Northern Ghana where development programmes, especially those that are donor supported, are applied universally with limited or no regard to the prevailing local conditions.

In contrast, the dualistic-development model, in effect, goes one step back by identifying factors that hamper the development of poor countries, in particular, the socio-economic distinctions between people even within the same 'geo-economic space' (Todaro and Smith, 2011: 124-126).

2.2.3.2 The Dualistic-Development Model

Fundamental to dependency theory, in general, is the belief that the world comprises dual societies, namely, rich countries and poor countries, and that such a division also exists within developing economies. In other words, a condition of dependency may exist not only between poorer, peripheral nations and the wealthy metropolitan 'centre' but also between richer and poorer sections of society within developing nations (Duffy and Subben, 1998). Therefore, the dual-development model or dualism is concerned with the continually 'increasing divergences' between well-to-do and deprived countries and 'rich and poor people on various levels' (Todaro and Smith, 2011). Dualism features four central elements:

1. Differing conditions may co-exist within the same location or environment. This may include, for example: the co-existence of traditional and modern production methods in urban and rural settings within the same country; the elite rich living among the illiterate poor; and, the dependence concept of the international economy constituting two sets of economies, namely, the rich and industrialised nations and the poor, underdeveloped nations.
2. Such co-existence is 'chronic and not merely transitional' (Sanusi, 2012: 8). That is, the co-existence of richer nations and impoverished nations within the international economy is not time-bound. Evidence suggests that contrary to the assertions of the stages of growth and the structural change models, there continue to be increasing inequalities within the international economy.
3. The degrees of 'superiority' and 'inferiority' are not declining; rather, they are inbuilt and have the 'tendency to increase' (Sanusi, 2012: 8) This may be demonstrated by the continuous widening of the productivity gap between labour in developed countries and that in developing countries (Todaro and Smith, 2011).
4. The mutual relationship between the richer and poorer nations is such that the characteristics of the 'superior' nation do little or nothing to improve the characteristics of the 'inferior' nation, let alone 'trickle down' to it. Indeed, the dualistic development model suggests that richer nations may 'push down', limiting the development efforts in poorer nations (Todaro and Smith, 2011).

Not surprisingly, perhaps, one of the main criticisms of dependency theory in general and of the false-paradigm model and dualistic-development models, in particular, is that although they attempt to explain the reasons why poorer countries remain

underdeveloped, they fail to suggest how such countries can initiate and sustain development (Todaro and Smith, 2011). Moreover, as a number of commentators have pointed out, the condition of dependency is not universal. That is, many less developed countries, such as South Korea, Taiwan and China, have made rapid socio-economic progress in recent decades whilst others suggest that underdevelopment and, specifically, the failure to address poverty, is more a reflection of internal, domestic factors such as poor governance, rather than international political-economic relations (Torres and Anderson, 2004; McGillivray, 2008). Nevertheless, for the purposes of this thesis, dependency theory may go some way to explaining the continuing lack of progress made in reducing poverty in rural Northern Ghana.

2.2.4 Neoliberalism and Structural Adjustment Lending Programmes (SALPs)

In the early 1980s, western political-economies witnessed a weakening of support for interventionist Keynesianism economic policies (Preston, 1996; Brenner and Theodore, 2002; Simon 2008) and the emergence of economic liberalism. Hence, the dependency paradigm of development came to be superseded by what has been referred to as the 'neoliberal counter-revolution' (Brohman, 1996; Duménil and Lévy, 2005) which favoured the encouragement of macroeconomic stability based on the promotion of free trade and opposition to state intervention.

Neoliberalism enjoyed the support of the governments of the US, Britain and Germany at that time and became popular because of a number of factors, not least the oil crises of the 1970s, global recession and the enormous debt burden then facing many developing countries (Saad-Filho and Johnston, 2005; Knutsson, 2009; Telfer, 2015). Specifically, it viewed the challenges facing the developing world not as market problems but as the outcome of 'irrational government interventions' (Lal, 1985: 36). Consequently, its supporters argued that the path to development lay in promoting market liberalisation, the privatisation of state enterprises and the overall reduction of state intervention. As a result, international loan programmes to promote development were conditional upon adjustments to economic structures and political policies in recipient nations. In particular, a set of policy recommendations by the International Monetary Fund (IMF) and the World Bank led to the inception of so-called Structural Adjustment Lending Programmes (SALPs) (Waeyenberge, Fine and Bayliss, 2011) which were widely implemented in the 1980s but were subsequently criticised for, in some cases, actually restricting development and increasing levels of poverty (Harrigan and Mosely, 1991). Consequently, SALPs have since been replaced by Poverty Reduction Strategy Papers

as a means of supporting poor countries to work towards achieving the Millennium Development Goals (IMF, 2015; see section 2.2.6).

In the context of this thesis, during the 1980s and in addition to the global crises mentioned above, sub-Saharan Africa was at the same time experiencing a number of other problems including rapid population growth, drought and widespread economic mismanagement arising from political instability and corruption. As a consequence, the health of the regional economy deteriorated, specifically in terms of the significant balance of payment deficits and foreign exchange constraints resulting from international trade imbalances (Adepoju, 1993; Stewart, 1995). Thus, reflecting prevailing development policy, SALPs became the economic and institutional measure aimed at addressing the macroeconomic challenges facing the region through lending programmes contingent on privatisation and structural liberalisation policies. The purpose of these was, in principle, to sustain economic growth in recipient nations and to render their economies resilient to shocks by increasing their flexibility and adaptability (Finch 1985; Streeten 1987; Leftwich 1996; Heidhues and Obare 2011).

As already noted, however, SALPs were contentious, with many criticising them for enhancing rather than addressing developmental challenges. Born out of economic crises, they focused on promoting growth and, as such, reflected early modernisation theory. Yet, they resulted in a variety of crises, such as a deteriorating poverty situation, reductions in education budgets that left many students unable to go to school and high food prices that underpinned 'worsening malnutrition' in SALP participation countries (Rapley, 1996: 105; Konadu-Agyeman, 1999). Indeed, as with economic growth-based policies, SALPs in general often proved to be unsuccessful. For example, a local Zimbabwean woman, commenting on a SALP programme's impact on her personal situation, states that:

'ESAP (Zimbabwe's Enhanced Structural Adjustment Programme) has meant that we can only eat two meals a day. We can no longer afford meat because prices are too high. Everything costs more. I cannot afford to pay the school fees for my son and daughter since they started charging. The government said it was because of ESAP. We can't even go to the clinic when the children are sick because we can't afford the medicines' (Zimbabwean Woman, Harare, cited in Watkins, 1995: 71).

The effectiveness of SALPs can also be explored within the context of Ghana, a country that is not only the focus of the research in this thesis but also one that adopted such a programme.

2.2.4.1 Ghana's participation in SALP

Ghana's fifteen-year participation in a Structural Adjustment Lending Programme (SALP) has been claimed by the IMF and the World Bank and their supporters to be one of the most successful such programmes in Africa (Konadu-Agyemang, 1999). Ghana decided to adopt the SALP in 1983. The country had been suffering severe crises since the 1970s and had witnessed a steady fall in per capita incomes and a contraction in foreign exchange earnings as the volume and value of exports fell while imports rose, resulting in serious budgetary difficulties. For example, between 1970 and 1983, export volumes fell by more than 33 percent and real export earnings declined by more than 52 percent. At the same time, domestic savings and investment fell from 12 percent of GDP to close to zero (Rapley, 1996; Konadu-Agyemang, 1999). The causes of the crisis were attributed to unfavourable terms of trade, political instability, corruption and gross mismanagement of the economy, coupled with a serious drought in 1983 that effectively paralysed the country's economy (Loxley, 1990; Barwa, 1995; Konadu-Agyemang, 1999).

Under such circumstances, and with the need to rescue its ailing economy, the country had no option but to accept the prescription of the IMF and World Bank to accept SALP with its stringent conditions (Steward, 1995; Weaver, 1995). This required the country, amongst other actions, to devalue its currency, downsize the public sector, reduce government expenditure, privatise public enterprises irrespective of the social implications, focus on export promotion and abandon any direct controls and intervention systems to allow market forces to be operative. The belief was that if these actions were undertaken then the economy would grow (Barwa, 1995; Konadu-Agyemang, 1999). Ghana's economic recovery and structural adjustment programme with the IMF/World Bank was in place between 1983 and 1998, and what were the outcomes?

According to the IMF and the World Bank, the SALPs rescued Ghana's economy from total collapse, a fact that cannot easily be refuted in terms of macroeconomics (Rapley 1996; Konadu-Agyemang, 1999). However, the validity of such a claim must be considered at both the macro and micro levels. Certainly, at the macro level, the preceding negative economic growth in the country's GDP was reversed, with significant overall growth being achieved between 1984 and 1991 at an average annual growth rate of between five and six percent. At the same time, inflation declined remarkably, from an annual rate of 123 percent in the early 1980s to 32 percent in 1991 and 29 percent in 1997. Furthermore, industry performance improved significantly, with production levels rising from less than a quarter of installed capacity to an average of 35 and 40 percent of production capacities. The economy also experienced growth in its service sector, attracting significant foreign investment and restoring donor confidence over the period

(Huq, 1989; Boachie-Danquah, 1992; Anyinam, 1994; Barwa, 1995; ISSER, 1995; World Bank 1995b, 1996; Konadu-Agyemang, 1999). In short, remarkable improvements in macro conditions were experienced compared to the period prior to the commencement of the SALP.

However, these achievements came at a significant cost as the government was obliged to reduce spending, resulting in major cuts in public and social welfare including reduced expenditure on education and health (Weissman, 1990; Konadu-Agyemang, 2000: 473). For example, the country introduced 'user fees' for health and education so that, between 1983 and 1986 (the first phase of the SALP), the total financial allocation to social services, education and health inclusive during the first phase of SAPs was less than 5 percent. As a consequence, the poor and vulnerable, perhaps inevitably, had no access to education and health (Nyonator and Kutzin, 1999; Handley et al., 2009). At the same time, the philosophy of reducing public expenditure led to unprecedented job cuts, with over 300,000 public sector workers being laid off across the country, thereby adding to an already severe unemployment problem (Weissman, 1990; ISSER, 1993).

Moreover, even at the macro level, all was not well with Ghana. The country's debt rose from \$1,398 million in 1980 to \$5,874 million in 1995, with 62 percent of export earnings allocated to debt servicing. Furthermore, the devaluation of the Ghanaian cedi resulted in increased costs of vital imports such as 'machinery, drugs, school supplies' and other goods and services (World Bank, 1997; Konadu-Agyemang, 1999: 474 see, also Cheru, 1992). In short, the net effect of Ghana's SALP was that it perpetuated poverty; the poor became poorer as social services, in particular, education and health, became beyond their means. Health services, for example, in effect became cash and carry: 'no payment, no treatment'. More specifically, in his detailed analysis of a variety of data sources, Konadu-Agyemang (1999: 477) identifies the impact of the SALP in Ghana as an entrenchment of poverty and inequalities with the 'incidence of poverty, malnutrition and children in poor health [being] more severe in rural areas and in the Northern, Upper East and Upper West regions' (research regions).

The question is, did the SALP in Ghana have positive outcomes? One government minister is quoted as saying 'There is only one thing worse than structural adjustment; and that is not adjusting' (Kwafi Akoor, Finance Minister, Ghana, cited in Watkins, 1995: 71), yet many claim that the Ghanaian experience was no different from other countries undergoing SALPs at that time. For example, Watkins (1995: 71) quotes a local worker in Peru as follows:

"In the old days, we provided soup for a few hundred people. Then, in 1990, we had 'stabilisation'. Prices went up more than 2000 percent. Look around

you, you can see what stabilisation has meant. Look at the children hawking on the streets, when they should be in school; look at the numbers of people we are feeding; look at the numbers sleeping on the streets; look at the conditions in our slums. Has 'stabilisation' made things better?" (Soup-Kitchen Worker, Lima, Peru).

In an attempt to address the negative consequences of SALPs, the Programme of Action to Mitigate the Social Cost of Adjustments (PAMSCAD) was introduced in 1988 (Weissman, 1990; Konadu-Agyemang, 2000). Effectively an acknowledgement of the failures of the Bretton Woods institutions' adjustment programmes, PAMSCAD sought to promote 'Adjustment with a Human Face' through assisting retrenched workers, the vulnerable and low-income groups affected by price increases in the adjustment process, and the 'structural poor'. However, although in principle a well thought out programme, in practice it proved to be ineffective in addressing the social challenges that emerged from SALPs, primarily as a result of administrative bottlenecks (Brydon and Legge, 1996; Sowa, 2002: 21). Generally, then, structural adjustment programmes based on the neoliberal economic model in many countries left the poor worse off than before and, certainly in the case of Ghana, the SALP cannot be described as a success story.

Thus, the discussion in this chapter so far illustrates that top-down, economic growth-based models of development have largely failed to address global poverty and to narrow 'the growing gap between rich and poor nations' (WCED, 1987: xi; Hopwood, Mellor and O'Brien, 2005). That is, some argue that rather than mitigating the challenges of underdevelopment, development policies based upon western economic growth ideology have in fact exacerbated them (Peet, 1999) to the extent that many people in the less developed world have become victims of development. As Seabrook (1993: 8-9) observes, 'the economic benefits of such development have not even trickled down to the vast majority of people in most countries... They have suffered not only the economic impoverishment but also a loss of identity and ability to develop endogenously, authentically, within their culture and capabilities'.

This failure, it may be argued, reflects the fact that economic growth models focus, by definition, on just one aspect of development, namely, the economy, whilst overlooking other fundamental aspects, particularly society (human development) and the environment upon which society and the economy depend on (Giddings, Hopwood and O'Brien, 2002). For example, SALPs frequently led to the withdrawal of agricultural subsidies, thus raising the prices of inputs that, in turn, pushed subsistence farmers to cultivate large tracts of land to make a living. The consequence was rapid deforestation and overstraining of soil productivity (Reed, 1996). Such negative environmental impact

may lead to unsustainable development and, hence, it is necessary here to consider briefly other models of development, such as sustainable development, which question policies which promote increasing economic growth through global trade and industry as most appropriate means of achieving prosperity and human well-being (Reid, 1995; Moffat, 1996; Sachs, 1999; Hopwood et al., 2005).

2.2.5 Sustainable Development (SD)

The Club of Rome report on the state of the natural environment in 1972 (Mitcham, 1995) was significant in the evolution of development as a global project as it was produced when the model of development as economic growth was being increasingly questioned in relation to the environment. The report argued that 'industrial society was going to exceed most of the ecological limits within a matter of decades' (Mebratu, 1998: 501; see also Mitcham, 1995) if the path of economic growth followed during the 1960s and 1970s was continued into the future. In other words, it recognised that sustaining the environment (that is, the natural resources upon which society and the economy depend on) should be regarded as fundamental to development policy. The issue of integrating the environment and development became of greater concern following the United Nations Conference on the Human Environment (1972) which witnessed the use of expressions such as 'environment and development', 'development without destruction' and 'environmentally sound development'. In the UN Environment Programme review in 1978, the concept appeared as 'eco-development' (Barbier, 1987; Mitcham, 1995; Mebratu, 1998).

The concept of sustainable development in particular, however, was accorded greater prominence in 1980 when the World Conservation Strategy [WCS], published by the International Union for the Conservation of Nature (IUCN, 1980), proposed that the goal of achieving development that can be sustained over time is the only attainable through the conservation of natural resources (IUCN, 1980). However, although it was acknowledged that the WCS was an important contribution in highlighting the desirability of the concept of sustainable development, critics argued that it fell short in as much as it focused only on ecological sustainability whilst overlooking social and economic developmental issues (Lélé, 1991).

It was the report of the World Commission on Environment and Development [WCED], also referred to as the Brundtland Report (WCED, 1987), that not only established sustainable development as the dominant development paradigm from the 1990s onwards but also offered a definition of sustainable development that remains widely cited to this day. According to the WCED (1987: 43), 'Sustainable development is a

development that meets the needs of the present without compromising the ability of the future generations to meet their needs’.

Two key concepts are captured in the definition:

1. Needs, especially the vital needs of the world poor, to which overriding priority should be given; and
2. The idea that the state of technology and social organisation places limits on the environment’s ability to meet present and future needs.

Both the WCED’s definition of sustainable development and, indeed, the concept itself have long been and continue to be the subject of intense criticism. Certainly, the WCED’s definition is seen by some to be at best vague and at worst meaningless, whilst it is generally accepted that whilst defining what sustainable development is *not* is relatively simple, saying what it *is* has proved to be more problematic (Washington, 2015). However, the vagueness and ambiguity surrounding the term, its acceptability to and adaptability by diverse stakeholders, is considered to be one of its strengths: as Giddings et al. (2002: 188) observe, the term is a ‘political fudge’, purposefully ambiguous so as to be widely acceptable, whilst Kates, et al. (2005) suggest it is sufficiently broad to act as a focus for disparate interest groups to work together.

As an approach to development, the viability of sustainable development has long been questioned. An in-depth review of the arguments is beyond the scope of the thesis (see, for example, Elliott, 2013; Washington, 2015) although a fundamental criticism is that, as a concept, sustainable development is oxymoronic; how can development, which inevitably necessitates resource exploitation, be achieved at the same time as sustainability or minimising resource depletion? (Redclift, 1987; Banerjee, 2003). The failure to answer this fundamental question effectively is, arguably, one of the reasons that the more recent focus of development policy has been specifically on human development. Nevertheless, for the purposes of this thesis, it is useful to explore briefly the fundamentals of the concept of sustainable development, particularly with respect to poverty alleviation.

The WCED established a ‘strong linkage between poverty alleviation, environmental improvement and socially equitability through sustainable economic growth’ (Mebratu, 1998: 501-502). That is, the report stresses that humanity and societies, both developed and developing, urban and rural, industrialised or subsistence, derive ‘basic existence [from] the environment; the economy and our well-being now and in the future need the environment’ (Hopwood et al., 2005: 5). Therefore, there is the need for a holistic growth

or, in other words, 'changing the quality of growth, meeting essential needs, [and] merging environment and economics in decision making' (WCED, 1987: 49). Specifically, some observe that environmental degradation is a consequence of poverty and, moreover, that such environmental degradation perpetuates poverty (Reid 1995). However, Lélé (1991) disagrees, stating that environmental degradation is not only a result of poverty but also of overconsumption by affluent societies. WCED emphasised 'needs' with future in mind but failed to provide the mechanism through which nature can be protected for the present and future generation (Redclift, 1992: 395).

Poverty reduction is fundamental to sustainable development as poor societies have no choice but to exploit the immediate economic benefits of the environment at the expense of the long-term sustainability challenges to livelihoods (Barbier 1987). In this regard, the actions of the poor contribute to the disharmony between humanity and nature. Consequently, sustainable development should focus on ensuring that 'the poor have sustainable and secure livelihoods' (Barbier, 1987: 103)

Generally, then, human society is considered by Bossel (1999) as a system 'embedded in the natural system' and together with it forms a single system. The subsystems of this system must be maintained to be in harmony. In this regard, Bossel (1999: 17) observes that, in defining appropriate indicators with which to assess social development, it is important to 'identify the different relevant sectors ... of the societal system'. These encompass 'the systems that constitute society as well as the systems on which human society depends on' (Bossel, 1999: 17). It is important to note that we are concerned here not with sustainable development indicators *per se*, but with the relationship between the subsystems that sustain the total system. Examining the societal system, Bossel (1999) identifies six subsystems and aggregates them into three subsystems: the human system, the support system and the natural (environment and resource) system. Though the human system is embedded in the natural system, all subsystems affect each other. Therefore, each subsystem contributes to the development of the total system (Bossel, 1999). The relationship between the subsystems is presented in Figure 2.3 below.

(i) The human system includes:

- *Individual development.*

Involves the holistic development of a person and includes, but is not limited to civil liberties and human rights, equity, individual autonomy and self-determination, health, the right to work, social integration and participation, gender and class-specific roles, education, leisure and recreation.

- *Social system:*

Relates to issues such as population development, ethnic composition, income distribution and class structure, social groups and organisations, social security, medical care, old age provisions.

- *Government.*

This is concerned with the totality of governance and includes but is not limited to: government and administration, public finances and taxes, political participation and democracy, conflict resolution (both national and international), human rights policies, population and immigration policies, legal systems, crime control, international assistance policies and technology policies.

(ii) The support system comprises:

- *Infrastructure:*

Includes human settlements, transportation and distribution, supply systems (energy, water, food, goods, etc.), waste management, health services, communication and media, facilities for education and training, science, research and development.

- *Economic system:*

Constituents include production and consumption, money, commerce and trade, labour and employment, income, market, interregional trade.

(iii) The natural system embraces:

- *Environment and resources,*

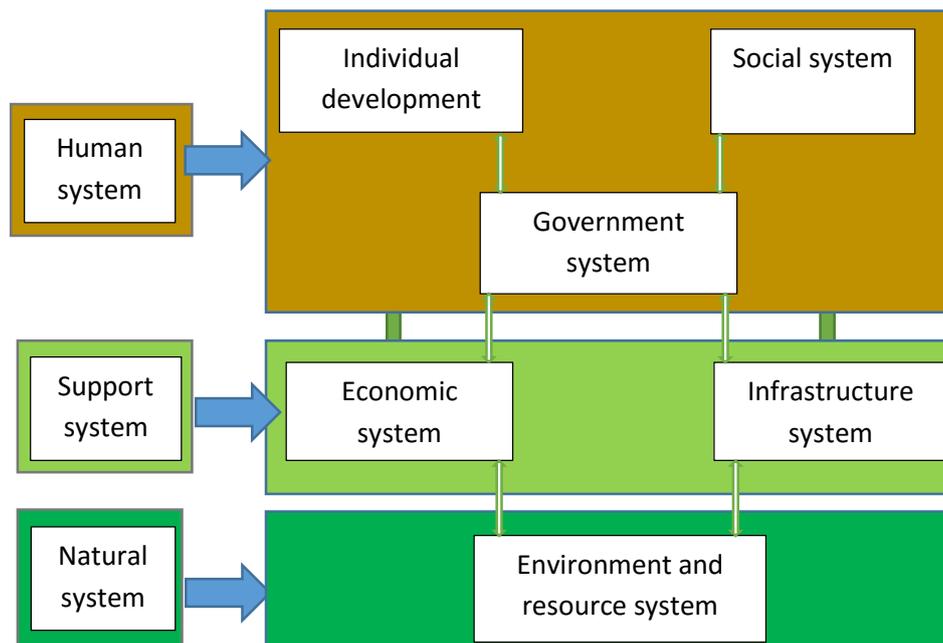
encompasses the natural environment, atmosphere and hydrosphere, natural resources, ecosystems, species, depletion of non-renewable resources, regeneration of renewable resources, waste absorption, material recycling, pollution, degradation, carrying capacity.

For the total system to be viable, each subsystem must itself be viable because the total system depends on the proper functioning of each of the subsystems. With the appropriate, relevant indicator to each subsystem, it is possible to determine the contribution of each subsystem to the total system, which is 'affected by and affects human society'.

The interrelationship between the subsystems, as shown in Figure 2.3, reveals that each system possesses certain potentials that are vital for the overall development of the total system. Sustainable development ensures that each subsystem is sustained in order to contribute to the sustenance of the total system. As such, the 'abuse' of any of the

subsystems will ultimately negatively influence the total system and all other subsystems. There is 'interaction between the parts of 'the whole' and between 'the whole' and its environment' (Mebratu, 1998: 513; Bossel, 1999: 17-18). Notably, both human and economic systems derive their existence from the environment (see also Giddings et al., 2002) and if the environment fails to 'function', the result is the demise of the human and economic systems.

Figure 2.3: The six major systems of the anthroposphere, their relationships and aggregation into human, support and natural systems.



Source: Bossel (1999: 18).

As noted above, the concept of sustainable development has long been criticised for being inherently oxymoronic. In addition, given its multiple interpretations and the interchangeable use of 'sustainability' with sustainable development, it is also widely perceived to be an ambiguous concept (Hopwood et al., 2005) whilst Robinson (2004) suggests that those who support the concept are both hypocritical and delusional. Nevertheless, what prevails in the midst of the debate about the meaning of SD is that it is a tripartite process that involves the interaction of three systems: human, support and natural. Consequently, it undoubtedly provides a broader meaning and focus than the post-war connotation of development as improvement of 'real per capita income of a country' (Barbier, 1987: 109; Bossel, 1999).

Specifically, development as a tripartite concept involving humanity, economy and environment is not just about increases in material worthiness of an economy but the total well-being of people, thus pointing to the necessity of examining the human development literature

2.2.6 Human Development (Capability Approach)

The economic view of development that promoted economic growth as a measure and driver of development was challenged in 1990 when the United Nations Development Programme [UNDP] launched its Human Development Report (UNDP, 1990). This indicated a shift in emphasis from the notion of economic growth as the cardinal goal of development to what are termed as 'core values' (McGillivray, 2008). As defined by UNDP (1990: 10):

'Human development is a process of enlarging people's choices. The most critical ones are to live a long and healthy life, to be educated and to enjoy a decent standard of living. If these essential choices are not available, many other opportunities remain inaccessible'.

Specifically, the concept of human development is significantly broader than economic growth, going beyond utilising average income as a measure of development. In other words, the significance of the emergence of the human development concept is that it marks the point of departure from the perception of development as economic growth, this being 'only the means [of development] and not the end in itself' (Fukuda-Parr, 2003: 305). Thus, what matters in terms of development is not the level of income (though an income above relative poverty levels is, of course, essential) but how or the extent to which people can utilise such income to attain satisfaction in life (McGillivray, 2008).

Thus, initially, indicators such as life expectancy and adult literacy rates were developed to measure human development (UNDP, 1990) although what has become known as 'human development' as a development paradigm is broader still. That is human development captures issues such as 'poverty reduction, sustainable development, gender inequalities, governance and globalisation' (Fukuda-Parr, 2003), reflecting the broader understanding of what development is as discussed earlier in this chapter.

As also introduced earlier, it has been acknowledged that the concept of Human Development derives from Sen's 'capability approach' which has been embraced as a conceptual framework for the analysis of development challenges that focuses in particular on the problem of inequality (Fukuda-Parr, 2003: 301; McGillivray, 2008). The capabilities approach views 'human life as a set' of 'doings' and 'beings', referred to as 'functionings', which is about 'the evaluation of the quality of life for the assessment of the capability to function' (Sen, 1990: 43). However, as Sen himself accepts, the capability approach is not a new strategy for development, observing that Aristotle, in his analysis of 'The good of human beings', viewed 'the quality of life in terms of valued activities and the capability to achieve these things', which to him, has 'much broader

relevance and application' (Sen, 1990: 43). Furthermore, the classical political economists Adam Smith and Karl Marx also indicated that 'functionings and capability' play significant roles as determinants of well-being. Marx, in particular, explained 'the success of human life' [is about] fulfilling the needed human activities' (Sen, 1990: 43).

Specifically, Sen's argument is that if the concept of life is perceived as a set of 'doings' and 'beings' that are valuable, then any assessment regarding the quality of life should be 'evaluating these functionings and the capability to function', but not only focusing on 'commodities or income' that only assist those 'doings and beings'. It was this materialistic assessment that Aristotle rejected, stating that 'wealth is evidently not the good we are seeking' but 'is merely useful and for the sake of something else' (Sen, 1990: 43). Therefore, human development is people-centred; to improve people's condition, it is important to enlarge their choices (Streeten, 1994).

Hence, the elements of life are a combination of the functionings of human beings viewed in the active rather than passive form. These fundamentals include issues related to 'escaping morbidity and mortality, being adequately nourished, being knowledgeable, achieving self-respect and participation in community life' (Sen, 1990: 43). Therefore, development should aim at removing obstacles to people thoroughly attaining their life achievements, such as 'illiteracy, ill health, lack of access to resources, lack of civil and political freedoms'. (Sen, 1990: 43). Collectively, these represent hindrances to a person's functionings, that is, to his/her achievement and capability, which is the freedom to choose between the possible different ways of living (Fukuda-Parr, 2003: 303). These obstacles create situations that may even impede economic growth. Thus, the human development approach should enhance economic well-being, emphasising that, from the Human Development perspective, human beings are both the means and the ends in the process of development (Fukuda-Parr, 2003). This contrasts starkly with earlier, 'top-down' economic growth models of development, which essentially viewed individuals as passive recipients of the benefits of economic growth.

Development, then as both a process and a goal, has evolved from the initial concept of economic growth into a multidimensional concept that embraces the human dimensions of economic, social, political and cultural well-being, defined specifically by people's 'freedom of choice' but limited by environmental sustainability. To a great extent, this perspective on development has been echoed in the United Nations Millennium Development Goals (Table 2.2), which are undeniably human focused with poverty as the core element in the development process.

2.2.6 United Nations Millennium Development Goals

The Millennium Summit in September 2000 witnessed the unprecedented large gathering of world leaders who unanimously adopted the United Nation [UN] Millennium Declaration which sought to reduce extreme poverty and to meet a number of other specific targets by the end of 2015 (McArthur, 2013). The project referred to as the Millennium Development Goals (MDGs), comprised eight goals (see Table 2.2). The time frame for the overall MDG project was between 1990 and 2015 but the official launch was in March 2002. The UN Secretary-General, Ban Ki-Moon, stressing the importance of the MDGs, said that the goals 'were a pledge to uphold the principles of human dignity, equality and equity, and free the world from extreme poverty' (UN, 2014b: 3).

It is acknowledged that the MDGs 'have unified, galvanised, and expanded efforts to help the world's poorest people' (McArthur, 2013: 1), setting out what Telfer and Sharpley (2015) label a pro-poor development agenda and what Ban Ki-Moon viewed as 'a blueprint for tackling the most pressing development challenges of our time' (UN, 2014b: 3). The 2014 report on the MDGs shows that extreme poverty, which was suffered by almost half the population of the developing world in 1990, had fallen to 22 percent by 2010, in human terms lifting some 700 million people out of extreme poverty. At the same time, an estimated 3.3 million deaths from malaria were avoided through interventions while programmes to reduce the incidence of tuberculosis had saved about 22 million lives globally since 1990. The target of halving the proportion of people with access to improved water was achieved by 2010, five years ahead of the 2015 deadline, with 2.3 billion people having access to safe drinking water. With regards to gender disparity, by 2012 all developing regions had either achieved or were close to achieving the set target (UN, 2014b).

These achievements are remarkable but the report clearly emphasises that 'the agenda remains unfinished' and concerted effort is required to achieve the set targets (UN, 2014b: 5). As the UN Secretary-General notes, 'Our efforts to achieve the MDGs are a critical building block towards establishing a stable foundation for our development efforts beyond 2015' (UN, 2014b: 4 - 5). With poverty declining, improved access to safe drinking water and efforts to eradicate diseases achieving significant successes, the net effect has been better living conditions, in particular for rural people who are the majority of the world poor (Ashley and Maxwell, 2001; Otzen, 2002; International Food and Agricultural Development [IFAD], 2012).

Table 2.2: The UN Millennium project: goals and targets

Goals	Targets to be achieved by the end of 2015
Goals 1: Eradicate extreme poverty and hunger	<i>Target 1:</i> Reduce by half the proportion of people whose income is less than \$1.00 a day <i>Target 2:</i> To reduce by half the proportion of people who suffer from hunger
Goals 2: Achieve universal education	<i>Target 3:</i> Ensure that, children everywhere can complete a full course of primary schooling
Goals 3: Promote gender equality and empower women	<i>Target 4:</i> Eliminate gender disparity in primary and secondary education preferably by 2005, and in all level of education no later than 2015
Goal 4: Reduce child mortality	<i>Target 5:</i> Reduce by two-thirds the under-five mortality rate
Goal 5: Improve maternal health	<i>Target 6:</i> Reduce by three-quarters the maternal mortality ratio
Goal 6: Combat HIV/AIDS, malaria and other diseases	<i>Target 7:</i> Stopped and begun to reverse the spread of HIV/AIDS <i>Target 8:</i> Stopped and begun to reverse the incidence of malaria and other diseases
Goal 7: Ensure environmental sustainability	<i>Target 9:</i> Integrate the principle of sustainable development into countries development policies <i>Target 10:</i> Halve the proportion of people without access to safe drinking water and basic sanitation <i>Target 11:</i> By 2020, make a significant improvement in the lives of at least 100 million slum dwellers
Goal 8: Global partnership for development	<i>Target 12:</i> Develop an open, rule-based, predictable, non-discriminatory trading and financial system <i>Target 13:</i> Address the special needs of the Least Developed Countries (in diverse ways) <i>Target 14:</i> Address the special needs of landlocked developing countries and small island developing States <i>Target 15:</i> Deal comprehensively developing countries' debt problems through national and international measures to make debt sustainable <i>Target 16:</i> Cooperate with developing countries, developed, implement strategies for decent and productive work for youth <i>Target 17:</i> In cooperation with pharmaceutical companies, provide access to affordable essential drugs in developing countries <i>Target 18:</i> Cooperate with the private sector to make available the benefits of new technologies, especially ICTs.

Source: Adapted from www.millenniumproject.org

The question that must be asked, of course, is what happens after 2015, when the MDG programme comes to an end? Although the period of the MDG ends in 2015, the process is set to continue with the new agenda of Sustainable Development Goals (SDGs). If adopted at the Sustainable Development Summit in September 2015, the SDGs will build on the MDGs with seventeen goals, summarised into six elements (see Table 2.3 below) to be achieved by 2030 (UN, 2014c).

Table 2.3: Six essential elements for delivery the sustainable development goals

Element	Focus
People	To have healthy lives, knowledge and the inclusion of women and children
Dignity	End poverty and fight inequalities
Prosperity	To grow a strong, inclusive and transformative economy
Justice	To promote safe and peaceful societies and strong institutions
Partnership	To catalyse global solidarity for sustainable development
Planet	To protect our ecosystems for all societies and our children

Source: Adapted from (UN, 2014c:16)

The development theories discussed above are, of course, just that; they are theories. As such, they represent or attempt to explain reality but they are not reality itself. In each case, the challenges of developing economies, in general, have been highlighted revealing that development is a multidimensional process, as well as a multidisciplinary concept (Todaro, 1997; Sanusi, 2010). The theories are also general; they address development as an overall process but, inevitably, different societies and different economies face unique developmental challenges. Hence, given the focus of this thesis on poverty alleviation in rural Northern Ghana, the following section considers development in the context of rural economies in order to identify whether there are different models or special issues that demand attention.

2.2.7 Rural Development

According to the Overseas Development Institute [ODI] (2002: 1), 'rural areas constitute the space where human settlement and infrastructure occupy small patches of the landscape'. In the 2010 population and housing census (PHC) in Ghana, rural were defined statistically as 'localities with less than 5,000 persons' (GSS, 2013: 1). The environment is dominated by natural physical establishments such as 'fields and

pastures, wood and forest, water, mountain[s] and desert' (ODI, 2002: 1). Most of the rural poor are located in challenging rural ecological areas, such as dry or semi-barren lands and areas prone to erosion due to land nature such as steep slopes that result in the unfertile land (Conway, 1997). However, poor people live not only in rural areas but also in urban areas (see Wratten, 1995). Nevertheless, the rural poor tend to be isolated and have limited or no access to productive land, capital and economic opportunities for off-farm employment (Conway, 1997; Ashley and Maxwell, 2001; ODI, 2002: 1). Hence, a principal focus for rural development is poverty reduction as early 'development approaches failed to improve the well-being of rural population' (Brohman, 1996: 210). Overall, three-quarters of the world poor live in rural areas and the population of rural areas are 'twice as likely to become poor as [their] urban counterparts' (Ashley and Maxwell, 2001; ODI, 2002: 1).

Approaches to rural development may be either top-down or bottom-up (see Rondinelli, 1983; Mosse, Farrington, and Rew, 1998; Elis and Bigg, 2001). On the one hand, top-down approaches are supply driven, typically focus on a particular sector of an economy, and are most frequently manifested in technically assisted projects. Hence, they are not easily adaptable to local settings and tend to leave development gaps within the territories where they are implemented. Nevertheless, they are useful in determining the 'effectiveness of a programme' or in a 'preliminary assessment' of appropriate approaches to be employed (Sabatier, 1986: 36).

On the other hand, the bottom-up approach to development 'focuses on local implementation structures and, thus, is better for assessing the dynamics of local variation' (Sabatier, 1986: 37). Falling under the broad heading of 'alternative development' (Pieterse, 1998), bottom-up approaches utilise participatory methods involving all stakeholders and work at the grassroots level, focusing on the real needs of communities and seeking to address development gaps identified by communities themselves. These tend to be limited in scale and not easily replicated, even when they are successful. Moreover, the initiators, typically local civil society and NGOs, are not able to translate local action into national projects (FAO, 2005).

Three approaches to rural development are considered to be of relevance to this thesis, namely, integrated rural development [IRD], farming systems [FS] and the sustainable livelihoods approach [SLA], and these are discussed briefly in the following sections.

2.2.7.1 Integrated Rural Development

The concept of integrated rural development [IRD] emerged in the 1960s, shifting attention from large-scale, industrial agriculture to small-scale agriculture as the conduit

for rural development. Thus, it seeks to assist small and medium scale farmers in producing 'marketable surplus beyond their own subsistence needs' (Brohman, 1996: 215). IRD evolved out of real-world situations, acknowledging the rural farmer as being central to rural growth and development (FAO, 2003). In Ghana, for example, the Upper Region (now Upper East and West Regions) was a beneficiary of the country's Agricultural Development Project, which was one of the World Bank's Integrated Rural Development Projects [IRDPs]. The projects sought to channel aid to rural Africa, targeting sectors such as health, transport and, in particular, agriculture (World Bank, 1976). IRD projects objectives were to 'increase agricultural production, improve rural education, build farm-to-market roads and supply health services' (Ruttan, 1984: 394). Collectively, these objectives form an integrated model (Cohen, 1987). IRD, by definition, advocates an integrated approach to rural development, 'covering the provision of some basic services ... considered key functions of national governments'. The concept of integration could occur within the economic arena, 'integrating all sectors... [that is]... agriculture, industry and services' in the development process (Gusztáv, 2005: 38). Another form is social-integration involving the vulnerable groups in the development process (Gusztáv, 2005). In the view of Honaldle et al., (1980: 4), IRD is 'a process of combining multiple development services into a coherent delivery system with the aim of improving the well-being of the rural population'. Nevertheless, the IRD concept was very much focused on the development of infrastructure. Hence, a recognised shortcoming of IRD projects was that, somewhat ironically given their objectives, they were more 'production oriented, large scale and top-down interventions' (Brohman, 1996; FOA, 2003: 47) conversely, more limited attention was paid to the need to build local capacity and to provide a foundation for institutional sustainability in its projects whilst local communities were distanced from the development processes (World Bank, 1976; Brohman, 1996; FAO, 2003, 2005; 47). Hence, IRD projects often failed to meet their stated objectives. (See Appendix 2.1 for more detail).

2.2.7.2 Farming systems

The Farming Systems (FS) Approach to rural development was developed in the late 1970s. Essentially, it emerged from the linking of 'theoretical reflections to field experiences' (FAO, 2005: 41). In other words, it became recognised that differences existed between actual field conditions and those of research stations. The real field presents the actual environment with all the possible features that rural people encounter in their activities, which differ from empirical research work. Dixon et al., (2001: 2) note that, 'by definition group farm households with similar characteristics and constraints'. From the FAO (2005: 41) perspective, a 'farm system' is described as the resources

available to the farmer, which include natural resources, climate and biodiversity, and human, social and financial capital. FAO observes that the inadequacy of such diverse resources could contribute to the relationship between poverty and hunger in a cyclical nature. Thus, a 'lack of adequate income → Lack of food security → Lower labour productivity; reduced educational achievement; reduced resistance to disease → Reduced income' (FAO, 2005: 41). The Farming Systems approach focuses primarily on poverty reduction and, therefore, places emphasis on agricultural development as a viable means of reducing both rural and urban poverty. It has a broad and well-developed methodology (see Appendix 2.1) but, similar to IRD as discussed above, was a top-down model and, thus, often failed to achieve set objectives (Dixon et al., 2001; FAO, 2003; 2005). See also Appendix 2.1.

2.2.7.3 Sustainable livelihoods approach

Perhaps the most recent approach to rural development is the Sustainable Livelihoods Approach [SLA] which, with the support of a number of UK-based international charities, such as OXFAM and CARE, and the UK's Department for International Development [DfID], evolved as a rural development strategy in the 1990s (Solesbury, 2003; see also Oxfam, 1998; Ashley and Carney, 1999; Neefjes, 2000). SLA is notable as it shifted the emphasis from supporting food production and security as a developmental intervention to a broader focus on building capacity for sustainable livelihoods. Specifically, SLA identifies the human, natural, financial, physical and social capitals (the so-called Pentagon of Assets) that are accessible to rural people as a foundation for the promotion of sustainable rural development. The emphasis is placed on livelihood outcomes rather than project objectives; hence, the targeted beneficiaries are communities and households, the SLA seeking to develop the necessary conditions for the attainment of livelihood outcomes (FAO, 2003; 2005). Using participatory analysis, SLA provides a deeper understanding of people's livelihoods, as it 'places people at the centre ... [not] resources or institutions' and observes 'wider issues affecting rural development ... [both] in the short and long term' (Turton, 2000: 7). However, one of the limitations of SLA projects is the failure to address marketing issues in the development process, as a result of which rural poor are not able to maximise the capacities they develop through SLA (Dorward et al., 2003; FAO, 2003; 2005). Nevertheless, of the three approaches to rural development discussed here, the SLA, as the only 'bottom-up' approach, has arguably been the most successful in engaging with local communities as actors through the participatory approach, hence endowing rural people with ownership of the programmes. As a result, SLA programmes that focus on rural poverty reduction are arguably more sustainable than either the IRD or FS approaches.

The three strategies are summarised and compared in more detail in Appendix 2.1. However, the following section now examines the literature related to the Community Capital Framework – CCF – which not only broadens the notion of the capital-based Pentagon of Assets discussed above but also provides a conceptual framework for exploring the extent to which individuals and societies may exploit or respond to developmental opportunities, including the promotion of entrepreneurship. Hence, the CCF also underpins the analysis and discussion of the research in Chapter Six.

2.4 Community Capital Framework – CCF

The Community Capital Framework [CCF] was developed to investigate how communities function, the fundamental observation being that all communities possess resources that may be exploited or invested in to generate new resources. Such resources are commonly referred to as ‘capitals’ which, according to Flora (2008: 31) are ‘both ends in themselves and means to an end’. In their analysis of entrepreneurial communities, Flora and Flora (2004) establish that seven capitals are essential in creating and maintaining a healthy, sustainable community oriented toward economic development: natural, cultural, human, social, political, financial and built capital. With the CCF framework, attention is principally centred on the interaction of these capitals and ‘how they build on each other’ (Flora et al., 2004: 1). Figure 2.4 below presents the seven capitals and the discussion that now follows will expand on each element of the CCF.

2.4.1 Natural Capital

Referred to as the ‘bounteous gifts of nature’ (Throsby, 1999: 166), natural capital comprises the naturally occurring and environmental assets of an area, which may include weather, primary resources, biodiversity, landscape and scenery, whilst air, water and soil (in terms of both quality and quantity) form the major elements of natural capital (Costanza et al., 1998; Flora et al., 2004; Flora, 2008). Thus, any rural development approach that negatively impacts on natural capital is likely to affect economic development over the long term and potentially increase poverty levels (Flora 2008). Moreover, given that some authors have hypothesised a positive relationship between entrepreneurship and development (see, for instance, Dejardin, 2000; Anokhin et al., 2008; Carree and Thurik, 2005), then any action that negatively impacts on a community natural capital will arguably affect the overall development process with negative implications for entrepreneurial activity in particular. What is more, Flora (2008:

32) notes that it is natural capital that 'determines the limits as well as opportunities for human action'. Hence, there is a need to harmonise development activities with physical capital to ensure sustainability.

2.4.2 Cultural Capital

This element of the CCF framework considers how a group of people 'know the world' and the way to live in it (Flora, 2008: 32). As presented in Figure 2.4 below, it includes the cosmovision, that is, 'spirituality and how different parts are connected', involving language, traditions, values, heritage recognition and celebration (Flora et al., 2005). Specifically, for Emery and Flora (2009: 21)

'cultural capital influences what voices are heard and listened to, which voices have influence [and] in what area, and how creativity, innovation and influence emerge and are nurtured'.

Hence, it is important to consider the diverse nature of cultural capital, to recognise difference and to invest in order to sustain such diversity in culture while accepting that different ways of approaching change have the potential to enhance all other CCF capitals. Consequently, capitals are shown to be interdependent; strategically investing in one will create a condition for enhancing another and thus, requires a holistic as opposed to a piecemeal approach.

2.4.3 Human Capital

Cole (1988: 100) notes that 'human capital is created by changes in persons that bring about skills and capabilities that make them able to act in new ways'. Investing in human capital has the potential to increase people's 'understanding and ability to identify promising practices and to access data to enhance community capital' (Flora, 2008: 33). Enhancements in human capital may be achieved through education, training and work experience (Schultz, 1959; Becker, 1964; Mincer, 1974; Becker, 1975), which may be either formal or informal (Skuras et al., 2005). Moreover, as will be outlined in Chapter Four of this thesis, human capital (as also indicated in Figure 2.4) is about ensuring a healthy community promoting self-esteem and education that will be manifested in the development of appropriate skills and knowledge (Flora et al., 2005). For Emery and Flora (2009: 21), human capital improvement should enhance competencies to 'lead across differences, to pay attention to assets, to be inclusive and act proactively' to ensure a sustainable future for the community (see also Becker, 1964).

2.4.4 Social Capital

Referring to the 'actual and potential resources' that individuals derive as a result of 'knowing others' (Baron and Markman, 2000: 107), social capital is the connection amongst individuals and organisations or the social glue that makes things, both positive and negative, happen (Coleman, 1988; Portes and Sessenbrenner, 1993; Davidsson and Honig, 2003; Flora, 2008). Social capital is anchored on 'mutual trust, reciprocity, groups, collective identity, a sense of a shared future and working together' (Flora, 2008: 33). Social capital may occur as one of two types, namely bonding and bridging. Bonding capital refers to the close ties that promote community cohesion, whilst bridging capital is the loose ties that serve as a resource, providing a bridge between communities and an organisation (Narayan, 1999; Putnam, 2000; Davidsson and Honig, 2003; Emery and Flora, 2006). Thus, it is these 'networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit' (Putnam, 1995: 67).

Emery and Flora (2006: 21) observe that entrepreneurial social capital comprises 'inclusive internal and external networks, local mobilisation of resources, and willingness to consider alternative ways of reaching goals'. Therefore, the enhancement of community social capital should, in principle, lead to the development of networks that can aid the discovery of entrepreneurial opportunities and, at the same time, facilitate appropriate resource allocation toward the exploitation of those opportunities (Birley, 1985; Greene and Brown, 1997; Davidsson and Honig, 2003). Moreover, Chapter 4 will again consider the importance of social capital as it relates to the concept of entrepreneurship.

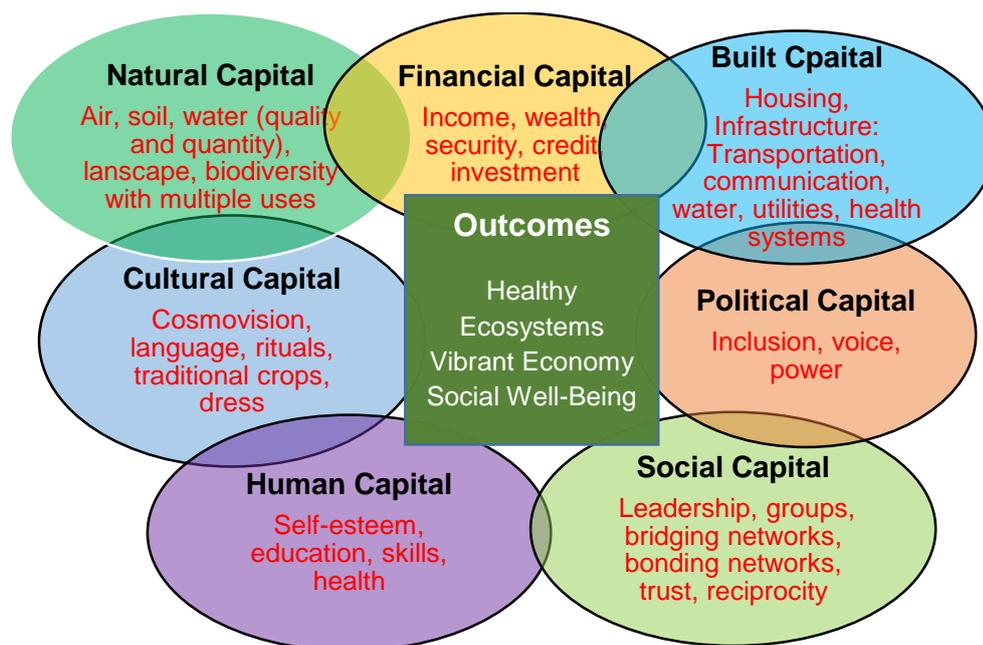
2.4.5 Political capital

To the creators of the Community Capital Framework, political capital refers to 'access to power, organisations, the connection to resources and power brokers' (Emery and Flora, 2006: 21; see also Flora et al., 2004; Flora, 2008). Thus, arguably it relates to access to those voices of privilege who influence community policies and actions. More fundamentally, Casey (2008: 7) defines political capital as

'the sum of combining other types of capital for purposive political action or the return of an investment of political capital which is returned into the system of production'.

More simply, political capital is perceived as the ability of individuals to locate their voices and undertake activities that contribute to the general well-being of their community (Aigner, Flora, and Hernandez, 2001).

Figure 2.4: Community capital framework - CCF



Source: Adapted from Emery and Flora (2006); Flora et al. (2004)

Thus, community political capital is enhanced when both bridging and bonding social capital are increased, reducing the exclusion of groups and empowering rural people to negotiate with others who share their vision. For this reason, Flora (2008) advocates that adopting a participatory approach to rural development, and one that encourages collaborative work amongst and by rural people, but which may be facilitated by experts and government functionaries, will potentially increase community political capital. Moreover, enhancing the political capital of a rural population offers the potential to enhance their ability to make decisions and respond appropriately to change. Thus, arguably, political capital may be seen as where rural entrepreneurship is employed as a means of poverty reduction and community development.

2.4.6 Built capital

As indicated in Figure 2.4 above, built capital is man-made infrastructure that supports other capitals, and includes housing, transportation infrastructure, communication, electricity and water systems. These built capital assets have the potential to increase or decrease the quality of other capitals. For example, the discharge of sewerage into a stream that is a source of drinking water to a rural community would have a detrimental

effect on community life and certainly impact the area's natural capital (Flora et al., 2004; Flora 2004, 2008). Extending this example, Flora (2008: 36) explain that

'Rural physical infrastructure enhances other community capitals when it serves multiple users (human capital), it can be locally maintained and improved (human and financial capital), it links local people together equitably (bonding social and cultural capital), and it links local people, institutions and businesses to the outside (bridging social and financial capital)' (2008: 36).

Hence, built capital may be seen as the glue that binds all other capitals together to allow them to function effectively in rural community settings. Thus, arguably, built capital can be seen as a principal agent of rural development.

2.4.7 Financial Capital

The financial element of the CCF denotes all financial resources available in a community that can be invested in community-capacity building to endorse poverty reduction strategies and the development of commercial activities, 'to support civic and social entrepreneurship, and to accumulate wealth for future community development' (Emery and Flora, 2008: 21; Flora, 2008: 35). Financial capital includes: remittances; savings that are efficiently managed (Flora, 2008); credit that offers the opportunity to increase workers skills and use of appropriate technology (see Siles, Hanson & Robison, 1994; Wilson, 2000); and income, such as business earnings that result from increased human capital and social capital through value chain integration (Talmud and Mesch, 1997; Lorenz, 1999; Mollering, 2002; Flora, 2008). Most often, rural communities are perceived as lacking financial capital. However, with the increase in the globalisation of labour, out-migrants can potentially be organised and invest in these communities that promote rural development (Flora, 2008). Also, as noted by Grannovatter (1985), the bridging of social capital has the potential to enhance financial capital in rural communities.

2.3 Chapter summary

As the development concept has evolved over time both as a goal and a process, it has become more people-centred (Brohman, 1996). Both in theory (development paradigms) and practice (rural development programmes), attention has increasingly focused on rural people and, in particular, rural poverty, to the extent that the reduction of poverty has become fundamental to all development policy. Moreover, understanding the

challenge of rural poverty reduction has been enhanced by concepts such as the Community Capitals Framework which highlights the significance and inter-dependence of capitals as both resources for and barriers to development in general and poverty reduction in particular. However, although it is now widely accepted that poverty reduction is a pre-requisite to development, what poverty 'is' in the wider context of human development remains contested. Hence, given the specific focus of this thesis on poverty reduction in rural Northern Ghana, the following chapter now turns to this fundamental issue.

Chapter Three

Poverty

3.0 Introduction

As discussed in the preceding chapter, as understandings of development as both an objective and a process have evolved, the challenge of poverty reduction has become increasingly fundamental to development. In other words, as development has become more centred on the well-being of the individual, the reduction of poverty has been recognised as a prerequisite to development. As Sen (1999) observes, economic growth remains indispensable to the development and the achievement of human capabilities. However, poverty is neither a uniform condition nor absolute; moreover, indicators of poverty are not only economic. In short, poverty is a debatable concept. The purpose of this chapter, therefore, is to consider the concept of poverty, in so doing contributing to the theoretical framework within which the empirical research in this thesis may be located. Specifically, the chapter reviews definitions and measurements of poverty as a foundation for subsequently considering determinants of poverty reduction strategies. It then goes on to consider rural poverty in the specific context of sub-Saharan Africa and the challenges to poverty reduction in that region as background to a detailed analysis of poverty in Ghana later in this thesis (see Chapter 6).

3.1 Defining poverty

Poverty is a concept that is not easily defined (Misturelli and Heffernan, 2008); it is a personal experience and it is only those who endure poverty, the poor, who can rightfully understand and interpret it (Shostak, 1965; Chambers, 2006). As a consequence, poverty is presented and interpreted in different ways, with different implications as to how to address it (Chambers, 2006; Misturelli and Heffernan, 2008: 666). For example, if poverty is perceived as primarily an economic issue, then economic solutions will perhaps inevitably be the focus of development interventions. If poverty is construed as a national issue, then interventions will emerge from a national policy perspective (Green, 2006; Spicker, 2007; Øyen, 2007; Misturelli and Heffernan, 2008). Moreover, poverty may be categorised in different ways, for example, as income or consumption poverty, or as material poverty. Equally, it may be considered to be capability deprivation (Lok-Dessallien, 2000; Chambers 2006; Misturelli, and Heffernan, 2008). Hence, as

argued in the introductory chapter of this thesis, poverty is evidently a multidimensional concept (Rahnema, 1992; Barbier, 2008) embracing not only an economic dimension but also a lack of access to education, health care and other social goods, a lack of choice, of self-respect, and of freedom. In short, as United Nations Educational, Scientific and Cultural Organisation [UNESCO] summarise, to live in poverty is to be denied 'an adequate standard of living and other civil, cultural, economic, political and social rights' (UN, 2001: para 8).

This multi-dimensionality of poverty implies, of course, that poverty alleviation goes beyond economic factors – that is, increasing incomes – to also involving giving voice to the poor and tailoring programmes to increase their capabilities, human and social capital in order to enhance their opportunities (Sen, 1987). In other words, poverty may be thought of as the inability to obtain or achieve some basic capabilities; as a multi-dimensional concept, poverty is related to a lack of opportunity, empowerment and security. Hence, for alleviating poverty, the opportunity is concerned with growth that makes markets accessible to the poor and offers them the opportunity to expand their assets. To empower the poor is to make 'state institutions responsive to poor people and building social capital' whilst 'security is about managing risk and reducing [the] vulnerability ...' of the poor (Ashley and Maxwell, 2001; World Bank, 2001).

These three concepts of opportunity, empowerment and security reflect Sen's (1999) capability and functioning concept, where capabilities are the substantive freedom to achieve alternative functioning combinations or the 'process of enlarging people's choices' (Sen 1999; Naudé, 2010b: 3-4; Goel and Rishi, 2012) and functioning are about the things people value and do in their lifetime (Sen, 1999). However, it is worth noting the issue of entitlement which differentiates between 'availability and accessibility', implying that the availability of goods and services in a community does not necessarily mean that everybody in the community has access to them. Thus, availability becomes meaningless and invaluable without capabilities (Cook, 2011: 307). Entitlement is about individuals or communities having command over goods and services in order to enjoy them; that is, the entitlement to the minimum necessary goods and services required to meet basic needs (Sen, 1981; Cook, 2011). To Sen, capabilities are central to the attainment. For example, good education (capabilities) may be a pre-condition to gaining a good job to earn a living income (entitlements). Therefore, individuals lacking such capabilities are unable to respond to such employment opportunities even if they are available. However, is it important to note that capabilities are a necessary condition but not a guarantee to obtaining entitlements? That is, attaining a good education, for example, may still result in an individual remaining jobless in an economy that is in

recession. However, basic capabilities are pre-conditions for entitlements (Sen, 1999; Cook, 2011).

Generally, then, not only can poverty be defined in a variety of ways, but it is a multi-dimensional concept that embraces a number of themes. These are summarised below in Table 3.1

Table 3.1. Definitions of poverty: major themes

Themes	Topic
<i>Material factors</i>	Housing, clothing, standard of living
<i>Physical factors</i>	Food, water, health, physical survival
<i>Economic factors</i>	Poverty lines, low income, unemployment
<i>Political factors</i>	Rights, lack of political participation (community-level), no voice, (individual-level), reference to the wider international settings
<i>Social factors</i>	Lack of social esteem, lack of social life, inability to participate in community life
<i>Institutional factors</i>	Lack of access to services and institutions such as education and health services
<i>Psychological factors</i>	Feelings and beliefs associated with poverty

Source: Misturelli and Hefferman (2008: 670).

Different perspectives and definitions of poverty indicate that poverty is not only multi-dimensional but also dynamic. That is, the emergence and existence of poverty is a continual phenomenon, and people who endure poverty for a long are more likely to remain poor (Bárcena and Cowell, 2006). For the purposes of this thesis, however, poverty is viewed specifically in the context of capability deprivation. In other words, poverty is considered here to be the deprivation of basic human capabilities to function minimally within society, examining what poor people ‘can or cannot do, can or cannot be’ (Lok-Dessallein, 1999; Chambers, 2006: 3). Therefore, an improvement in people’s capabilities provides the means of transforming ‘commodities into functionings’, thus the individual achievement of ‘what he or she manages to do or to be’ (Sen, 1985:7; Mowafi, 2004: 19). The capability deprivation definition is deemed most appropriate here because, as established in Chapter 1, this thesis seeks to explore the potential relationship between entrepreneurship and rural poverty reduction. Hence, it can be

argued that there is a link between capabilities and entrepreneurship; entrepreneurship is, in effect, a capability that is probably lacking amongst the rural poor in Northern Ghana.

3.2 Measuring poverty

Measuring poverty is an essential activity. The measurement of poverty produces data that not only allow comparisons but, over time, track progress in reducing poverty (see, for example, Mundial, 2005; Fukuda-Parr, 2006). The measurement process involves the use of either a single indicator, such as income or consumption, or a multidimensional-indexed approach that combines several indicators in a single index of poverty (IFAD, 2003; Mowafi, 2004; Fukuda-Parr, 2006). For example, both the Human Development Index [HDI] and the Human Poverty Index [HPI] – the latter being superseded in 2012 by the Multidimensional Poverty Index [MPI] – produced by UNDP utilise ‘a vector multi-dimension where several indicators are used to classify people as poor on each indicator’ (IFAD, 2003: 19; Fukuda-Parr, 2006). Nevertheless, the income-based measure of poverty is commonly used, either as an absolute or relative measure.

3.2.1 Absolute versus Relative Poverty

Poverty can be viewed in either absolute or relative terms, essentially for the purpose of establishing criteria for its measurement (Foster, 1998). Absolute poverty refers to the set of resources needed to ‘maintain a minimal standard of living [or] well-being’ (Mowafi, 2004; Morduch, 2005: 32) and typically focuses on income, though also includes nutritional requirements and other vital goods as indicators (Lok-Dessallein, 1999; Laderchi, Saith and Steward, 2006). For example, the internationally recognised absolute measure of income poverty is \$1.25 per capita per day (World Bank Group, 2012). However, the absolute measure of income poverty varies from one country to another, the poverty line often being set at a percentage below which are the poor and those above it are the non-poor. It is the cut-off level differentiating the poor from the non-poor in society (Foster, 1998; Misturelli and Heffernan, 2008).

In contrast, relative poverty is a measure that compares the average income of the poorer segment of a population with better off segments, using ‘current data to generate current poverty thresholds’ (Foster, 1998: 336). It is about an individual’s well-being in relation to others in the same society (Foster, 1998: 336; Lok-Dessallein, 1999; Mowafi, 2004). Relative poverty is more of a distributional measure, using statistical measures such as ‘mean, median, or some other quantile’ (Foster, 1998: 336). Lok-Dessallein

(1999) notes that poverty trends in terms of absolute and relative measures may move in opposite directions; that is, relative poverty may fall while absolute poverty rises. This may occur when 'the gap between upper and lower strata of the population' becomes smaller as a result of a 'decline in the well-being of the [upper strata] at the time that additional households fall beneath the absolute poverty line' (Lok-Dessallein, 1999: 2). This, therefore, suggests that, even though both absolute and relative poverty are income based measurements, one cannot act as a substitute for the other. Moreover, absolute poverty is normally identified as the line which contrasts the poor with the non-poor based on their income position, suggesting that income remains the focal point for understanding and measuring poverty (Mowafi, 2004).

However, although the absolute poverty line is a common measure of poverty, there are some shortcomings to its use for determining who is poor and who is not. First, the poverty line is determined by market prices and, thus, monetary value is paramount. Hence, it ignores subsistence production and, where relevant, social services that are not easily valued at market prices, yet essential to people's livelihoods (Summer, 2003; Francis, 2006, also World Bank, 2001a; 2001b). Second, poverty lines are applied to households without taking into account the nutritional and other needs of individuals within the household (Laderchi, Saith and Stewart, 2006). For example, measuring poverty at \$1.25 per day may not interpret in specific terms the amount of resource needed by the 'poor to meet basic [needs] such as nutrition or shelter' (Mowafi, 2004: 7). Moreover, establishing such nutritional requirements may be difficult given differences in terms of metabolic rates, the activities people engage in, their age and gender, and so on. In other words, in practical terms a distinction exists between the concept and reality; that is; the poverty line measure may be of little relevance to the real life situation of the poor. Indeed, empirical studies have failed to establish 'systematic breaks in living standards that correspond to poverty lines' and, hence, a poverty line is useful for descriptive purposes (Morduch, 2005: 31-32) but may be of limited practical value.

3.2.2 The Basic Needs concept

The concept of Basic Needs moves a step beyond the income approach to present poverty in the context of material deprivation relative to basic human needs or individual physical survival. Such needs include necessities such as food and shelter, essential services including education and health, safe water and sanitation facilities, and employment opportunities (Lok-Dessallein, 2000; Townsend, 2006: 6). The Basic Needs concept measures goods and services directly in terms of human welfare, accounting for price effects (Lok-Dessallein, 2000). For example, a rise in the cost of housing (but no

rise in income) is measured as a decline in welfare – using an income approach, however, this would have been considered as a real increase in per capita GNP (gross national product). Nevertheless, the major challenge associated with Basic Needs is aggregating meaningful indicators for the purpose of in-country analysis and the difficulty in interpreting such indicators in comparison to the income approach (Lok-Dessallein, 2000). Thus, as Fukuda-Parr (2006) suggests, a comprehensive measure of poverty requires a more composite indicator that can aggregate the different characteristics of human deprivation. One such measure has been the UNDP’s Human Poverty Index.

3.2.3 Human Poverty Index (HPI)

The HPI is a composite measure set of capabilities deprivation that focuses primarily on people’s abilities and prospects of enjoying a long and healthy life, to be literate or knowledgeable and their freedom to engage in community or society activities. HPI identifies the failure to achieve the basic capabilities required for minimal functioning, rather than fixed consumption or income levels (Lok-Dessallein, 1999; Fukuda-Parr, 2006; Clarke, 2008). Thus, it focuses on three dimensions that are measured by specific indicators, as presented in Table 3.2 below. For example, improving education and health in terms of both quality and access and offering people the opportunity to participate freely in society may contribute to the reduction of poverty.

Table 3.2: HPI dimensions and indicators

Dimension	Indicator
Life expectancy - a long and healthy life	Vulnerability to early death thus before 40 years
Literacy rate - be knowledgeable	Functional adult illiteracy rate
Nutrition - a decent standard of living	a. Percentage of malnourished children under five b. Percentage of people without access to safe water

Source: Adapted from Clarke: (2008:155), Fukuda-Parr (2006: 8), Lok-Dessallein (1999: 11)

Although the HPI is a more efficient means of measuring deprivation in peoples’ lives compared to income / consumption poverty measures, similar to the basic needs approach it lacks perfect aggregates (Lok-Dessallein, 1999; Fukuda-Parr, 2006). Moreover, it is also limited as it does not include all dimensions of human life and the required social environment (Fukuda-Parr 2006). More recently, HDI has been superseded by the Multidimensional Poverty Index, which measures multiple deprivations

at the household and individual level in health, education and standard of living. Thus, it comprises three dimensions using ten indicators (Alkire and Santos, 2010; Duclos, 2011; Alkire, Conconi and Roche, 2012; International Movement ATD Fourth, undated; UNDP, 2014).

To summarise, although the basic needs approach, HPI and, latterly, the MPI offer more comprehensive measures of human poverty, income levels remains the most widely used measure of poverty, particularly in the developing world. Indeed, even the Millennium Development Goals proposed poverty reduction targets in terms of income. Therefore, to offer an additional dimension to understanding the varying definitions of and concept for measuring poverty, it is important to investigate the causes of poverty.

3.3 Causes of Poverty

The 2000/2001 World Development Report (World Bank, 2001c) suggested that one approach to exploring the causes of poverty is to examine the extent to which poor people are affected by or suffer from:

- A lack of income and assets to attain basic necessities, such as food and shelter, and acceptable levels of health and education.
- The sense of voicelessness and powerlessness in the institutions of state and society.
- Vulnerability to adverse shocks, link to inability to cope with them (World Bank, 2001c:34).

Similarly, in a working paper published by the UK's Overseas Development Institute (ODI, 2009), the causes of poverty are categorised under two headings: (i) socio-economic drivers and maintainers of poverty, which include risk and vulnerability, low capabilities, inequality, exclusion and adverse incorporation and limited livelihood opportunities; and (ii) 'the political-economy drivers and maintainers of poverty which involving non-developmental politics, corruption, weak nations or states, weak civil society, human rights and resource curse (Higgins et al, 2009: 2-6). Here, the causes of poverty are explored under a number of headings suggested in each of these reports.

3.3.1 Lack of income and assets

"Some have land, but they can't buy fertiliser; if some work as weavers, they aren't well paid; if some work for daily wages, they aren't paid a just wage"
(Cakchiquel Indian, Guatemala, cited in World Bank, 2001c: 34).

Poor people do not have adequate income and assets that would guarantee their acquisition of basic necessities such as food, shelter, clothing including a satisfactory level of health and education (World Bank, 2001c). Assets come in various forms such as human, physical, natural, financial and social, often collectively referred to as the assets pentagon (see, for example, Hulme et al., 2001). Access to such assets does not necessarily translate into the betterment of lives since returns from these assets depend on access to markets, which in turn depends on the 'performance of institutions of state and society' (World Bank, 2001c: 34). Also, volatility of returns from assets may result from market fluctuations, weather conditions and, on occasion, unfavourable political environment. Volatility does not only affect returns from assets but also the value of assets; 'shocks undermine health, destroy natural and physical assets, or deplete savings' (Fafchamps, 1992; World Bank, 2001c: 34). These conditions trap people in poverty but if countries become wealthier, providing the poor with better-paid jobs and improved social services, such as education and health, with reduced costs, the poor will be affected positively (World Bank, 2001c). However, it might be argued that there is a tendency for nations to become richer but the poor remain exploited owing to their voicelessness.

3.3.2 Voicelessness and powerlessness

The poor feel defencelessness and are subject to 'rudeness, humiliation, shame, inhumane treatment, and exploitation [in] the hands of institutions of state and society' (World Bank, 2001c: 35). In countries that have failed to provide security and protection not only to the poor but to all citizens; it is the poor that suffer the most (World Bank, 2001c; Sharpley and Ussi, 2012). The voiceless poor are normally on the margins of society in terms of engagement in communal activities and their interests are rarely if ever expressed as a result of institutions and society not being responsive to their cause (World Bank, 2001c). Such conditions of voicelessness and powerlessness serve only to perpetuate the condition of poverty, rendering the poor yet more vulnerable in society.

3.3.3 Risk and Vulnerability

Every human being everywhere faces some risk and is vulnerable in one way or another. However, it is the poor and, in particular, the rural poor who depend on agriculture as their main source of livelihood and, hence, who are more vulnerable to factors beyond their control, such as unpredictable weather (Diamond, 1999; World Bank, 2001c; Higgins

et al., 2009; Olinto et al., 2013). Such a situation is, perhaps, best described by the vulnerable themselves, as narrated below.

“Three years ago it was a very bad year. The flood washed away all of our crops, and there was a lot of hunger around here, to the point that many people died of hunger. They must have been at least a dozen, mostly children and old people. Nobody could help them. Their relatives in the village had no food either; nobody had enough food for his children, let alone for the children of his brother or cousin. And few had a richer relative somewhere else who could help” (Poor villager, Benin, cited in World Bank, 2001c: 36)

The poor confront different forms of risk and vulnerability that are entrenched within their poverty. These include ‘harvest failure, market failure and volatility, conflict and health shocks’ (Higgins et al., 2009: 2). Specifically, the rural poor face challenges such as poor crop yields, drought (as experienced in Ghana in 1983), ineffective agricultural practices that result in environmental degradation such as soil erosion and deforestation and so on (Ravnborg, 2003), which collectively increase their risk level and vulnerability. However, it must be noted that the consequences of such vulnerabilities go beyond the poor to affect the wider community both locally and nationally, for instance in the case of large-scale harvest failure. Again, market failure and volatility increase the incidence of poverty among poor people because they lack the assets necessary to protect themselves from market shocks. In the context of the research in this thesis, markets in rural areas in sub-Saharan Africa are poorly integrated and, coupled with poor road networks and other infrastructural limitations, it is the poor that experience the negative impacts of such situations more than others (Higgins et al., 2009). Poor people are also at risk from diseases to which the better-off are less susceptible and it is a truism that illness can result in poverty and poverty is a source of poor health (World Bank, 2001c; Grant, 2005; Higgins et al., 2009). One way of overcoming poverty is to develop or gain the appropriate capabilities to exploit available economic opportunities. However, the poor, especially the rural poor, are notable for possessing low capabilities. A combination of low income and a lack of education may result in inadequate nutritional intake leading to ill health. This, in turn, may result in limited livelihood opportunities, a situation likely to entrench poverty across generations (World Bank, 2001c; Higgins et al., 2009).

3.3.4 Corruption

One of the recognised political-economic causes of poverty in the developing world in general, and in sub-Saharan Africa in particular, is corruption associated with the abuse

of public office for personal gain (Higgins et al., 2009), Such corruption is manifested in different ways, the most common being bribery for public procurement, tax evasion, embezzlement of public funds, inflating invoices for government purchases and the provision and granting of public licenses to unqualified people, especially for political reasons (Higgins et al., 2009; also see World Bank, 2001c). Such activities reduce government revenue and, thus, affect the provision of goods and services. At the same time, public funds are wasted as licences are granted and contracts awarded to unqualified individuals who end up defaulting or, at best, producing poor quality products and services. The net effect is to impact negatively on the poor and even the 'near poor' as governments are unable (or unwilling) to fulfil their obligations in providing essential social goods to support the poor. Hence, corruption goes some way to perpetuating poverty, a situation that may be exacerbated by corruption becoming an indication of a failing state (Higgins et al., 2009). The World Bank summarised the link between corruption and poverty as follows:

'The burden of petty corruption falls disproportionately on poor people ... For those without money and connections, petty corruption in public health or police services can have debilitating consequences. Corruption affects the lives of poor people through many other channels as well. It biases government spending away from socially valuable goods, such as education. It diverts public resources from infrastructure investments that could benefit poor people, such as health clinics, and tends to increase public spending on capital-intensive investments that offer more opportunities for kickbacks, such as defence contracts. It lowers the quality of infrastructure since kickbacks are more lucrative on equipment purchases. Corruption also undermines public service delivery' (World Bank, 2001c: 201).

3.3.5 Failing state

Failing states are states that are unable to protect and provide positive public goods to their citizenry (Sharpley and Ussi, 2012). In terms of security, for example, sub-Saharan Africa is 'plagued' with numerous ethnic or religious conflicts, instigated by 'unscrupulous politicians', or as a result of 'resource constraints, and discrimination' (Higgins et al., 2009: 8). Rotberg (2003) suggests that states can be characterised as 'strong, weak or failing according to the extent to which the state fulfils four principal functions' of:

- (i) security;
- (ii) appropriate and enforceable institutions, regulations and laws;
- (iii) political freedom and democracy; and

- (iv) the delivery of social goods and development. Strong states achieve all four, whereas failing states achieve none; weak states demonstrate mixed profiles’.

More specifically, Torres and Anderson (2004: 8) explore the relationship between fragile states and poverty reduction. They note that it is difficult for donors and other actors to carry out poverty reduction programmes in such states. This is because the state lacks the authority and capacity to ensure effective institutions and policies are in place. As a result, there is a poor regulatory framework for the delivery of basic services. They also observe that fragile states are very weak in terms of mobilising revenue from domestic sources and also lack the political will to use resources properly for development.

Drawing on both Rotberg’s (2003) and Torres and Anderson’s (2004) work, it can be argued that many African states cannot be termed as strong states as, in these countries, the nation building process is far from complete. Moreover, as they struggle with weak institutions or are deliberately ineffectual for political or economic agendas perhaps best described as ‘politics of the belly’, an unwillingness rather than an inability to fulfil state obligations may predominate (Medard, 1982; Higgins et al., 2009). As Sharpley and Ussi (2012) suggest, even though state failure is related to government capacity, some just lack the desire to pursue appropriate policies. The aggregate effect is, however, that there is no mechanism to help lift poor people out of poverty; rather, the poor become poorer and the near-poor become trapped in poverty.

The above discussion supports, and serves as evidence of, the claim made in the introduction to this thesis that poverty is a human construct (Mandella, 2005, cited in Mulrooney and Neubauer, 2008). That is, the major factors responsible for the occurrence of poverty are not natural but are social, economically and politically determined. Nor are these causes mutually exclusive. For example, as Torres and Anderson (2004) argue, a political authority with the right attitude, backed by a strong desire and appropriate capacity, can in principle shape socio-economic factors to ensure that near-poor do not succumb to poverty and that existing levels of poverty are reduced.

3.4 Poverty in sub-Saharan Africa

As indicated in Chapter 1, significant achievements have been made globally with respect to poverty reduction; that is, significant progress has been made in reducing the percentage of people living on less than \$1.25 a day (the contemporary internationally recognised poverty line) not only in terms of absolute but also in relative terms. In

absolute terms, the number of poor people globally fell from almost two billion people to a little above one billion over three decades whilst in relative terms, the poverty rate fell from almost 53 percent in 1981 to below 17 percent by 2011 (World Bank, 2015a). The MDG target of halving global poverty was almost achieved in 2008 and by 2011 absolute poverty had been reduced by almost 67 percent. In short, dramatic results were achieved over the period in terms of the rates and the number of people living in extreme poverty (World Bank Group, 2012; World Bank, 2015a).

However, although the global attainment of the first MDG (to halve poverty) by 2015 cannot be disputed, the same cannot be said for certain regions, such as South Asia and sub-Saharan Africa, where hundreds of millions of people remain trapped in poverty as a result of 'poor health and lack of education, [depriving] people of productive employment'; depleted environmental resources; corruption, conflict and [poor governance] ... [discouraging] private investment' (World Bank Group, 2012: 2).

Sub-Saharan Africa and South Asia together are home to the majority of the world's poor people (Secondi, 2008; World Bank, 2012). However, the poverty rate in sub-Saharan Africa, at 46.87 percent, is almost twice the rate in South Asia (24.50 percent), whilst poverty in sub-Saharan Africa is considered to be pervasive with marginal falls envisaged (Chen and Ravallion, 2008; World Bank, 2008a; Oghohojafor et al., 2011; World Bank, 2015a). It has also been observed that in sub-Saharan Africa, poverty has been progressively worsening over the three decades since 1981. In other words, whereas the number of people living in extreme poverty in all the other regions in the world fell between 1981 and 2011, sub-Saharan Africa recorded an increase, from 210 million in 1981 to 290 million in 1990, to 400 million in 2002 and then to 415 million in 2011. This situation can be attributed simply to the fact that the region's population growth rate has been greater than that of poverty reduction (IFAD, undated; ODI, 2009; World Bank Group, 2012, 2015a). Besley and Burgess (2003: 6) describe the poverty rates in sub-Saharan Africa as being 'stagnant' while the world witnessed an unprecedented fall in poverty rates elsewhere. They point to the fact that although between 1990 and 1998 the region's poverty rate dropped marginally, from 47.6 percent to 46.3 percent, about 50 million people were added to the region's poverty count during this period. They label this the 'African tragedy'.

Moreover, such poverty predominates in rural areas (Otzen, 2002; IFAD, 2012). As Ashley and Maxwell (2001) observe, poverty is not only rife in rural communities but also most poverty is rural.

3.5 Rural poverty

It is estimated that three-quarters of the world's poorest (900 million) are rural dwellers, 70 percent of whom live in sub-Saharan Africa, and the Near East and North Africa [NENA] and who derive their livelihood from agriculture and related activities (Khan, 2001; Otzen, 2002; IFAD, 2003, Sherief, 2005). Rural livelihoods typically take the form of smallholder farming, such as rearing livestock and crop production, as well as small-scale fishing, agricultural wage labour, and wage labour or self-employment within the rural non-farm economy (Khan, 2001; McElwee, 2008; IFAD, 2011). Agriculture is the critical source of rural livelihoods as more than 80 percent of rural households in the Developing World undertake farming, most of whom are poor (Khan, 2001; IFAD, 2011).

Though some rural poor suffer chronic poverty, many are poor at specific periods. This creates what may be termed 'poverty movement', a situation whereby people move in and out of poverty (Khan, 2001). As with poverty more generally, rural poverty arises as a result of a lack of assets, limited economic opportunities, poor education and capabilities, as well as weaknesses associated with both social and political inequalities, poor governance and corruption. In addition, rural households in sub-Saharan Africa fall into poverty as a result of factors such as ill health, poor harvests, social expenses, conflict and disasters, or poor governance' as discussed in section 3.3 above. Rural communities are also constrained by limited and uncertain water supplies, the major source being rain that in most places are low and erratic, at times resulting in drought. Moreover, the extent and quality of land for productive agriculture are a challenge in rural areas (Khan, 2001; IFAD, 2003: 27, 2011:16; Higgins et al., 2009; World Bank Group, 2012). Consequently, these constraints act as push factors, accounting for rural people becoming migrant workers mostly within the urban informal sector (Khan, 2001).

Nevertheless, there is evidence of rural households moving out of poverty as a result of personal initiatives and enterprise, which is associated with 'characteristics such as education and ownership of physical assets, and ... good health' (IFAD, 2011: 17). Apart from household-level factors, economic growth and the availability of local opportunities, markets, infrastructure and enabling institutions, including good governance, are all important in changing the scale of rural poverty (Fox and Porca, 2001; Khan, 2001; IFAD, 2011). Therefore, what mechanisms have poor countries and world organisations explored so far to address the issue of poverty?

3.6 Poverty reduction strategies in Sub-Saharan Africa

3.6.1 An Overview

When most African countries achieved independence and emerged as sovereign nations in the 1960s, the early ambition of many national leaders was to reduce their countries' dependency on imported manufactured goods. As a result, an Import Substitution Industrialisation [ISI] Agenda was embedded in sub-Saharan Africa, an agenda that was largely state-driven given that the private sector was considered to be weak and not up to the task (Acemoglu, Johnson and Robison, 2001; Owusu, 2003; Heidhues and Obare, 2011). Arguably, the intention of the ISI agenda was to grow national economies and, as a consequence, improve the living conditions of citizens.

Initially, significant progress was made with the region experiencing average annual economic growth of about 3.4 percent between 1961 and 1980 and with increasing investments in infrastructure (Heidhues and Obare, 2011). For example, Ghana's first President, Kwame Nkrumah and his Convention Peoples Party [CPP] led the industrialisation agenda between 1957 and 1966. This period witnessed moderate annual economic growth averaging around 4.5 percent with relatively low inflation (Anaman and Osei-Amponsah, 2009). With respect to infrastructural development, numerous projects were undertaken, including the construction of the Akosombo Hydroelectric Dam and the New Industrial Township and Port - Tema with a motorway connecting it to the nation's capital (Arthur, 2001; Montgomery, 2004; Anaman and Osei-Amponsah, 2009; Wilburn, 2012; also see Okoth, 1979). This remains one of the best roads in the country. In addition, the regime established the Ghana Industrial Holding Corporation [GIHOC] which oversees selected industries at locations across the country. GIHOC comprises a number of industries established at the time as import substitution industries to drive the industrialisation process. The objective was to fast track development with the ultimate goal of improving living conditions of Ghanaians (Grayson, 1973; Arthur, 2001; Anaman and Osei-Amponsah, 2009). This reflected the drive across the continent at that time, essentially the adoption of the modernisation model of development as discussed in Chapter 2, and was an attempt to move from a traditional economy based primarily on traditional agriculture to an industrialised economy with agriculture being the supplier of both inputs and the revenue for the take-off.

However, these efforts were short-lived. Limited rates of growth were being achieved by the mid-1970 and, by early 1980s, conditions in the region had deteriorated with challenges such as high population growth, weak institutions, low investment and savings, coupled with inefficient resource used, resulting in the decline in incomes and

living conditions (Heidhues and Obare, 2011). This marked the beginning of the region's journey of poverty.

Nevertheless, African leaders adopted a number of initiatives to address the deteriorating situation, formulating strategies that resulted in the Lagos Plan of Action [LPA] and the Regional Food Plan for Africa [AFPLAN] (Heidhues and Obare, 2011). The perception was that the continent's inability to progress in terms of development was the outcome of the 'colonial heritage and the continued dependence on western donors' (Heidhues, et al., 2004: 1). Specifically, governments were still the major player in the development and had not departed from the ISI agenda, strategies that were of good intent and an indirect way of addressing poverty. Nevertheless, challenges were encountered. These mainly reflected institutional weaknesses that resulting in mismanagement, corruption and political instability, droughts coupled with a lack of support of international development partners, such as the World Bank (WB), International Monetary Fund (IMF) and donor nations, served to exacerbate the problem (Adepoju, 1993; Heidhues and Obare, 2011).

3.6.2. Poverty reduction programmes

Global efforts towards poverty reduction are manifested primarily in the formulation and implementation of development policies and Poverty Reduction Strategies in those regions suffering widespread and endemic poverty. Handley et al. (2009: 11) describe six development initiatives with a 'strong poverty focus', these being: (i) Structural Adjustment Lending Programmes (SALP); (ii) Poverty Reduction Strategies (PRS); (iii) Millennium Development Goals (MDGs); (iv) building capabilities; (v) pro-poor growth; and (vi) social protection and inclusion, empowerment and anti-discrimination. For the purposes of this chapter, SALPs and their successors the PRSs and the MDGs, are considered most relevant. However, SAPs and the MDGs have already been considered in general in Chapter 2 (see sections 2.2.4 and 2.2.6) and hence are discussed here in the specific context of poverty.

As a result of African leaders' attempts to tackle the economic crises in the early 1980s, efforts which were opposed by the World Bank and the International Monetary Fund [IMF], these two institutions developed SALPs as a mechanism to address the economic challenges facing the region through stabilisation and promoting growth. The objectives of SAPs included:

- Reducing the growing balance of payment deficit;

- Resuming higher rates of economic growth;
- Achieving structural changes that would avert payments and stabilisation problems in the future (Streeten, 1987).

As discussed in more detail in Chapter 2, SALPs were driven by a neoliberal economic agenda that promoted a free market economy, thus encouraging private sector growth with little or no government intervention for efficient resource allocation. At the same time, the focus was on limiting government expenditures by reducing the public wage bill, removing subsidies, privatising public sector companies and widening the tax net to increase government revenues. These were the conditions that developing countries were obliged to accept in order to receive financial support from World Bank and IMF. Throughout the 1980s up to early 1990s, the activities of Africa governments were primarily focused on meeting the requirements of the SALPs.

As is now widely accepted, however, SALPs were anti-poor. Rather than reducing poverty, the programmes often served to aggravate the poverty situation; the poor were less able to access education and health services, nor could they engage in meaningful agriculture due to the withdrawal of subsidies on farm inputs. In some cases, the outcome of SALPs was 'rising poverty and child death' (McArthur, 2013: 2), whilst the situation was further worsened by growing unemployment which resulted from a reduction in public sector employment and public infrastructural projects. Consequently, SALPs were heavily criticised not only by the poor countries but also the developed world (Konadu-Agyemang, 1999; Handley et al., 2009: 11; Knutsson, 2009; Sharma et al., 2009). For sub-Saharan Africa in particular, the SALP was a bitter pill prescribed to the poor as their needs were completely disregarded. Nevertheless, one significant move by developed countries to address the limitations of SALPs was the debt cancellation programme agreed in Cologne, Germany in 1999 under the condition that beneficiary developing countries were to invest savings in education and health programmes (McArthur, 2013).

Also as a result of criticisms, SALPs were replaced in 1999 with the Poverty Reduction Strategy [PRS], viewed as a 'comprehensive country-based strategy for poverty reduction' (Handley et al., 2009; IMF, 2014: 1). The objective of PRS was to create a sense of ownership and a greater focus on poverty reduction as well as providing the link between 'national public actions, donor support and development outcomes ...' (IMF, 2014: 1). PRS were a country-driven approach to poverty focusing on promoting opportunities by expanding economic opportunities for the poor - pro-poor growth, facilitating empowerment through good governance and enhancing security by investing

in human capital in sectors of health and education (World Bank, 2001; Craig and Porter, 2003).

PRS was the 'precondition for countries' to qualify for debt relief under the Enhanced Highly Indebted Poor Countries [HIPC] initiative (Ellis and Freeman, 2004; Whitfield, 2005; Handley et al., 2009:11). Although PRSs focused on issues related to macroeconomic, social and structural policies and programmes, the goal was focused towards reducing poverty over a three year period. The evidence suggests that PRS made significant gains in some areas, for example, engaging civil society in the poverty-reduction policy debate, but were less successful in other areas (Handley et al., 2009: 11). For example, one component of the Ghana Poverty Reduction Strategy [GPRS I] (2003 - 2005) was Human Development and Basic Services comprising:

- Education
- Skills and entrepreneurship development
- Healthcare, safe water and environmental health

This component may be considered pro-poor oriented as the programme was seeking to improve the capacity and welfare of the poor (Asitik, 2012: 3). While the GPRS I focused was on poverty reduction, GPRS II (Growth and Poverty Reduction Strategy: 2006 - 2009) shifted focus to implement 'growth-inducing policies and programmes aimed at supporting 'wealth creation and sustainable poverty reduction' (IMF, 2006: xxi). It is important to note that the PRSs were implemented towards achieving the MDGs and could be described as a subset of the MDGs.

The MDGs emerged in 2000 out of the United Nations Millennium Summit with clear defined measurable set targets within eight broader goals to be achieved by 2015 (see Table 2.2). Even though each goal comprises a number of targets to be achieved, Goal One, the eradication of extreme poverty and hunger, is considered core to the project and its achievement is fundamental to the realisation of the other goals (Africa Union Commission, 2012). The developed world was tasked to provide support machinery and adequate financial backing as assistance to poor nations to engage in 'good governance' to achieve the MDGs (McArthur, 2013: 2).

As a result, a new commitment was made by developed countries to increasing aid from 0.22 percent of gross national income to 0.7 percent, more than a threefold increase (McArthur, 2013: 2). This is a generous commitment that needs commendation. However, the question must be asked: 'how effective has aid been?' (Hunt, 2008: 87). Although the intended purpose of aid has been to stimulate economic growth and

encourage poverty reduction, the results have not always been satisfactory, a situation that has been attributed to distortion by other plans, 'whether diplomatic, commercial or ... the economic interest of countries' (Hunt, 2008: 87). It is argued that aid has made recipient countries poorer as they become more indebted while donor countries rather are the net beneficiaries. Hancock (1989: 189) describes aid as harmful.

'It is often profoundly dangerous to the poor and inimical to their interest; it has financed the creation of monstrous projects that, vast expense, have devastated the environment and ruined lives; it has supported and legitimised brutal tyrannies; it has facilitated the emergence of fantastical and Byzantine bureaucracies staffed by legions of self-serving hypocrites; it has sapped the initiative, creativity and enterprise of ordinary people ...'

The MDGs, as internally accepted measurable targets, may be considered a mechanism to ensure that aid is effectively used as required. However, Weismann et al. (1975: 13) argue that

'whatever the form of aid, or even trade, we see no realistic way in which rich nations can transfer resources to the poor without pursuing their own profit and expanding their own power'.

Nevertheless, the adoption of the MDGs has arguably had a positive impact on development programmes as it has aided 'bilateral and multilateral actors in the international development community and aid recipient governments to broaden their views of human development beyond macroeconomic stability as it was with SAPs (Riddell, 1992; Brauholtz, 2007; Handley et al., 2009).

However, apart from the MDGs limitations 'as a construct, in conception and in design' (Nayyar 2012: 8), they have failed to explicitly address some important global issues such as conflict, climate change, human rights and inequality (Brauholtz, 2007; Handley et al., 2009; McArthur, 2013). The World Bank, for example, observes that sub-Saharan African is unlikely to meet the 2015 target and will be home to some 40 percent of the estimated 970 million people living below the \$1.25 a day (United Nations 2014; United Nations Information Centre, 2014). Moreover, more than a decade ago, it was noted that the only possible mechanism for reaching the first MDG was to focus on reducing rural poverty (IFAD, 2001; Rahman and Westley, 2001), a challenge that still remains.

3.7 Challenges to rural poverty reduction

In IFAD's *Rural Poverty Report 2001*, it is predicted that the majority of the world's poor will be found in rural areas until at least 2035 (IFAD, 2001), most of whom, arguably, will be in sub-Saharan Africa. It is, therefore, imperative to assess the bottlenecks to rural poverty reduction with a view to understanding the implication of the overall problem. Thus, although, factors such as access to land, water, appropriate technology and markets have been discussed above in Section 3.5, they are examined here in terms of how they impede rural poverty reduction.

The assumption is that, if the rural poor has assets in the form of physical or human will ensure equity. 'It also encourages efficiency, by stimulating higher productivity and economic growth' (Rahman and Westley, 2001: 555). If the poor do indeed have assets, such as land or skills, this has the tendency to raise the income levels of the rural poor, thus insulating them against shocks and at the same time widening their choices in life (Rahman and Westley 2001; World Bank, 2001). Among such assets, access to ownership of land is critical to rural economic life, yet the land rights of the rural poor are typically limited (Migot-Adholla et al., 1991). It is estimated that a sizeable tract 'of land is locked into large, inefficient farms, whereas small, equally-sized farms promote employment, efficiency and growth' (Rahman and Westley, 2001: 555). As observed with rice farming in West Africa, 'small farmers with traditional systems ... are competitive and efficient at world prices' (IFAD, 2001:79). Therefore, land reform that favours the rural poor, creating 'small, not-too-unequal family farms' would prove 'cost-effective in reducing poverty' (Rahman and Westley, 2001: 555). It is argued that smaller farms employ more labour per hectare than bigger farms and incomes that both farmers and employees spend on non-farm products strengthens the non-farm sector of the rural economy, hence justifying land reforms in favour of the rural poor. Conversely, denying the rural poor access to land is a major source of conflict, which in itself is a promoter of poverty (IFAD, 2001; Rahman and Westley, 2001).

In the context of rural areas, land without water is of limited value because, of course, rural livelihoods depend very much on farming activities that inevitably require water (Rahman and Westley, 2001; also, World Bank Water Demand Research Team, 1993; Rosegrant and Hazell, 2000; Rosegrant and Cline, 2003). The decline in poverty in East and South Asia, for example, is attributed in part to more than 35 percent of farmland in the region being irrigated (Rahman and Westley, 2001). There is increasing the challenge of water across rural areas in sub-Saharan Africa regarding 'access to safe, sufficient' and affordability (Harvey, 2006: 373). For example, in sub-Saharan Africa which, as already noted, endures persistent rural poverty and a stagnant agricultural

sector, it is estimated that less than 5 percent of farmland is irrigated (IFAD, 2001; Hanjra, Ferede and Gutta, 2009). Thus, it is envisaged that adopting appropriate strategies that grant the rural poor access to water yielding systems with management rights will empower them. If rural poor understand how such system works, they will be in a better position to develop an appropriate method of paying water user fees to keep the system working (Rahman and Westley, 2001).

In terms of technology, Rahman and Westley (2001) observe that focusing on technologies that improve land management and water conservation will make a significant contribution towards moving the rural poor out of poverty. However, these are capital intensive and as such, developing nations are unable to provide such technologies to rural people. Nevertheless, in the event that such opportunities are available, they should be labour-intensive and aimed at outcomes that are attractive to rural farmers and with sustainable higher yields (IFAD, 2001; Rahman and Westley, 2001).

For the rural poor to increase their farm earnings that will result in an improvement, they need to be able to effectively participate in markets (Markelova et al., 2009). However, rural people lack access to markets to facilitate both farm and non-farm sector activities. Rural people need markets not just to sell their produce but to purchase their inputs. Due to remoteness, the rural poor are often disadvantaged in a market transaction. Apart from incurring significant transportation costs, their products, which are seasonal mostly attract low prices while their needs command high prices, for example, farm inputs (Stathopoulos, Psaltopoulos and Skuras, 2004).

3.8 Chapter Summary

The chapter has unfolded the literature regarding poverty by establishing the challenges associated with defining it and understanding it as a multidimensional concept. It has considered poverty measurements in terms of income, basic needs and the capability deprivation approaches and aligning the thesis with the capability deprivation context of poverty.

The chapter has also examined poverty in sub-Saharan Africa, as well as the strategies adopted to reduce poverty in the region, focusing on SALPs/PRS and the MDGs, thus providing an insight into efforts made towards poverty reduction. However, it is clear that, to some extent, SALPs aggravated the poverty situation, necessitating the introduction

of the PRSs which were formulated and implemented towards achieving the MDGs. The chapter then concluded with a review of the challenges to rural poverty reduction, including rural people's lack of access to critical assets, specifically land, water, human, appropriate technology and markets.

There is no doubt that rural poverty persists in the wake of different policies and programmes adopted by governments and their international partners. It is as a result of the continuing challenge of poverty reduction that entrepreneurship has been advanced as a potential route to escape poverty. The claim is that an entrepreneur has the capabilities to search his or her environment, to identify and evaluate potential opportunities and possibly exploit them. In so doing, they may contribute to economic growth, as there is a potentially positive relationship between economic growth, development and entrepreneurship (Leibenstein, 1968; Acs et al., 2008; Anokhin et al., 2008; Holcombe, 1998; Naude, 2010) and the subsequent enhancement of people's well-being. Hence, having explored both development and poverty in this and the preceding chapter, the following chapter turns to a review of entrepreneurship as the fundamental concept framing the subsequent empirical research.

Chapter Four

Entrepreneurship

4.0 Introduction

Thus far, this thesis has reviewed the broad context within which the research is located, namely, development in Chapter 2 and poverty and poverty reduction within Chapter 3. This chapter now further refines the focus of the literature review to consider the concept of entrepreneurship.

More specially, and as established in the opening chapter of this thesis, it is generally recognised that there has been a continuing failure of 'mainstream' development policies to address the challenges of poverty reduction, particularly amongst the rural poor in regions such as sub-Saharan Africa. Consequently, some have suggested that the encouragement of and support for entrepreneurship represents an alternative and potentially effective path to poverty reduction and economic development (Yu 1998; Acs and Varga, 2005; Anokhin et al., 2008; Oghojafor et al., 2011). Hence, the overall purpose of this thesis is to explore the extent to which entrepreneurship offers a realistic basis for poverty reduction in rural Northern Ghana, a region that continues to suffer a high incidence of poverty despite the implementation of a number of poverty reduction strategies over the years.

With this in mind, the purpose of this chapter, in particular, is to explore the concept of entrepreneurship as a basis of a conceptual framework for exploring the potential relationship between entrepreneurship and rural development / poverty reduction. It is important to note that the thesis is not seeking to establish or identify an entrepreneurial framework to be adopted by case study locations or participants but, rather, to explore poverty reduction as a developmental agenda through the lens of entrepreneurship. Hence, this chapter explores selected themes within the broader literature on entrepreneurship that are considered to be of specific relevance to this study.

The chapter commences with a review of entrepreneurship and development before conceptualising entrepreneurship and examining the evolution and definitions of the concepts of both 'entrepreneurship' and the 'entrepreneur'. It then goes on to consider theoretical approaches to the study of entrepreneurship with an emphasis on two broad perspectives, namely, economic and noneconomic approaches. Within the noneconomic approach, the emphasis is placed on the psychological aspects, personality traits, human

and social capitals. In contrast, the discussion of economic approaches emphasises the Schumpeterian notion of innovation, the concept of uncertainty and then entrepreneurial alertness. Subsequently, the chapter addresses issues deemed to be of specific relevance to the research questions underpinning this thesis, namely: rural entrepreneurship, entrepreneurial opportunity and, finally, entrepreneurship and culture.

4.1 Entrepreneurship and economic development

In the basic economic theory of production, the entrepreneur is the core factor (Say 1803; 1828), the agent or coordinator of the factors of production, including labour, capital and land. Here, the entrepreneur ensures that these factors are efficiently exploited to perform the production function within a timeframe necessary to accelerate economic growth (Say 1803; Naudé, 2010a). In other words, the entrepreneur is a 'gap filler' in an economy, applying his or her capabilities to the identification and evaluation of economic opportunities and, subsequently, organizing the necessary resources to exploit identified opportunities in a timely manner and bearing the risk associated with these activities (Heyak, 1945; Leibenstein, 1968; Kirzner, 1973). Thus, the entrepreneur provides the necessary drive that stimulates the search for and identification of 'new economic information', thereby unearthing 'new markets, techniques and goods' and, in the process, undertakes a leadership role (Schumpeter, 1934; Leibenstein, 1968: 74; Kilby, 1971; Hébert and Link, 1988; Chiles, Bluedorn and Gupta, 2007; Westhead et al., 2011). These activities of the entrepreneur represent a continual process and are referred to collectively as entrepreneurship (Naudé, 2010a).

Importantly in the context of this thesis, such a process is frequently claimed to have a significant influence on economic growth and development. That is, it is described variously as 'indispensable' (Naudé, 2010a: 2); 'a significant variable' (Leibenstein, 1968: 72); 'an engine of growth' (Holcombe, 1998: 60); 'the important mechanism' (Acs et al., 2008: 219); and 'the main vehicle' (Anokhin et al., 2008: 117) in economic development. What is more, for Acs (2007: 2), the activities of the entrepreneur create employment opportunities at the same time intensifying market competition with the possibility of increasing productivity 'through technological change'. Thus, a high level of entrepreneurial activity may result in a faster-growing economy (Dejardin, 2000). Furthermore, as discussed in Chapter 2, the economic development of a country may require some structural transformation of the economy (recognised in the ultimately unsuccessful SALPs of the 1980s – see again Section 2.2.4). In this vein, entrepreneurship is perceived as the driving force that can transform rural and agrarian economies into urban and industrialised ones (Naudé, 2010a). Outlining why some

economies have failed to develop, Naudé (2010a) suggests that entrepreneurs were not given the freedom to engage in the structural transformation process. Similarly, Henderson (2002: 46) claims that 'nations with more entrepreneurial activity have stronger GDP growth'.

Differentiating between entrepreneurial activities that lead to growth and those that do not, Acs (2007) argues that on the one hand, economies may be defined by 'necessity entrepreneurship'; that is, entrepreneurship primarily takes the form of informal self-employment which exists because of a lack of formal jobs within the economy. As a consequence, necessity entrepreneurship tends to retard economic growth. On the other hand, 'opportunity entrepreneurship,' or an active choice on the part of an individual to establish a business entity based on the perception of the existence of profitable opportunities, can promote economic growth and development (Acs and Varga, 2005; Acs, 2007). The question therefore arises: is entrepreneurship a good conduit of development in those developing economies in which people engage in activities that are perceived as opportunities primarily for subsistence / survival?

Naudé (2010a: 5), in his editorial review of six papers in a special issue of *Small Business Economics* which considers the integration of entrepreneurship and development economics, notes that each of the authors came to a 'fundamental optimistic conclusion [that] entrepreneurship [is] a driver for development in the poorest countries'. Moreover, Naudé explains that the explicit message in these papers is that giving people in developing nations 'the choice of entrepreneurship through self-employment will be welfare enhancing'. In that same special edition, Bennett (2010) establishes that the informal sector is crucial to developing economies because of its significant contribution to GDP (typically around 40 percent) in a sector largely operated by the self-employed in developing nations. However, if self-employment in poor countries can be best described as necessity entrepreneurship, based as it is on the need to survive which, as noted above, may have a negative impact on economic growth, how then can this be classified as a significant contribution to GDP? Nevertheless, it has been established that, in the longer term, these self-employed individuals in developing economies enjoy greater wellbeing than casual labourers in paid employment. Hence, it is argued that, even though it may be necessity-driven entrepreneurship in the form of self-employment, it may contribute to poverty reduction with subsequent improvements in wellbeing (Tamvada, 2010).

Again, Acs et al. (2008) claim that when a country's economy is growing, its level of self-employment or the small business sector more generally diminishes as people move into the formal employment sector in order to earn higher wages. Indeed, as larger industries

expand in size, they employ more labour from the informal sector, thus absorbing the self-employed into industry. Conversely, Yu (1998), tracing the development 'path' of Hong Kong, shows that in 1950 the country had 1,478 manufacturing establishments employing more than 81,000 people (an average of 55 employees per firm) whilst after four decades, by 1992, the number of establishments had risen to 41,937, employing a total of 571,181 people. Hence, the average number of employees per establishment had fallen to fourteen (Hong Kong Government Industry Department, 1993: 17). Following the growth nature of Hong Kong, it was observed that:

'The average size of Hong Kong's industrial undertakings, which was small already by international standards, had actually become smaller over a period of rising prosperity. The data clearly shows that Hong Kong's manufacturing sector has been dominated by small and medium establishments. The argument that the dominance of small and medium enterprises is only a characteristic of an early stage of industrialisation, and that they are deemed to decrease gradually as an economy industrialises does not seem to apply in Hong Kong' (Ho, 1992: 112).

Thus, Yu acknowledges that the alertness and adaptability of the entrepreneur to identify opportunities, to exploit them and to be flexible to respond swiftly to change are the key issues. Specifically, the entrepreneurs (manufacturers) in the case of Hong Kong identified and exploited profitable opportunities that foreign firms would not, owing to the perceived low value of such opportunities (Yu, 1998). Thus, it could be argued that the success story of Hong Kong may be a model for poorer countries to follow rather than, as conventional wisdom suggests, adopting the model of advanced economies which are built on the stock of accumulated wealth but which share no characteristics with developing economies. In sum, the literature infers that a positive relationship exists between entrepreneurship and development that can be conceptualised by Figure 4.1 below.

Figure 4.1: The link between entrepreneurship and development.



4.2 Conceptualising entrepreneurship

The word 'entrepreneur' has a French origin, with Hoselitz (1960: 237) advocating that the term entrepreneur was applied to '...the man in charge of the great architectural works: castles and fortifications, public buildings, abbeys and cathedrals'. Amongst these early thinkers, Richard Cantillon (1755) is noted as being the first to apply the word entrepreneurship in an economic context (Hébert and Link, 1988; Binks and Vale, 1990; Pittaway, 2011). In his work *Essai Sur la Nature du Commerce en Général* published in 1755, Cantillon identified three classes of economic actors, namely, landowners (capitalists), entrepreneurs (arbitragers) and hirelings (wage workers) (Hébert and Link, 1982; Van Praag, 1999; Grebel, Pyka and Hanusch, 2010; Pittaway, 2011). Whereas landowners and hirelings were considered to be passive agents, entrepreneurs were '... set up with capital to conduct their enterprise, or are undertakers of their labour without capital, and they may be regarded as living of uncertainty' (Cantillon, 1931: 55). To Cantillon, entrepreneurs were people who made better judgements regarding changes in the market and were a better risk and uncertainty managers (Pittaway, 2011).

Following Cantillon, another French economist, Say (1803, 1828), established a clear distinction between the entrepreneur and the capitalist in his theory of production and distribution. Though his theory was founded on the three pillars of human industry, capital and land, Say identified human industry as key to production (Barreto, 1989). He recognised the entrepreneur as the coordinator of the production system, performing an intermediary role between the other agents of the system (Pittaway, 2011). Such a person manages risk and uncertainty as he or she moves economic resources from an area of lower productivity to one of higher productivity, and then earns a profit as a reward for taking risk (Goldstein and Hazy 2008). Say differentiated the entrepreneur from the capitalist, and their profits (Filion, 1997). Thus, while Cantillon's earlier writings focused more on seeking business opportunities, Say emphasised that the entrepreneur was also interested 'in the managerial aspects of enterprises, business development and business management' (Filion, 1997: 3).

It should be noted that Say laid the foundation for the field of entrepreneurship and has been described as the 'father of entrepreneurship' (Filion, 1997: 3, 1988). Indeed, Schumpeter's later ideas of entrepreneurship, which can be viewed as pivotal in entrepreneurial research, were motivated and informed by Jean-Baptiste Say's thinking (Schumpeter 1954). Although early writers like Clark (1899), and others after Schumpeter such as Higgins (1959), Baumol (1968), Schloss (1968) and Leibenstein (1978) all associated entrepreneurship with innovation, it was Schumpeter who first clearly associated entrepreneurship with innovation (Filion, 1997) and notably, many of

the theories of entrepreneurship developed after Schumpeter follow his line of thought (Van Praag, 1999; Grebel et al., 2010).

What is remarkable, however, is the fact that despite an evident 'history' of the evolution of the concept of entrepreneurship that can be traced from the 18th Century right up to the present, questions that consider who is an entrepreneur and what entrepreneurship is have yet to be fully resolved. In short, the entrepreneur and entrepreneurship remain, as the following section identifies, contested concepts.

4.2.1 Defining the entrepreneur and entrepreneurship

Despite the significant academic attention paid to the concepts of entrepreneur and entrepreneurship, consensus has yet to be achieved with respect to definitions that are concise and that present entrepreneurship as a distinctive field of study devoid of fragmented thoughts and beliefs (Cantillon, 1755; Schumpeter, 1934; Kirzner, 1973; Cunningham, Hébert and Link, 1989; Barton and Lischeron, 1991; Shane and Venkataraman, 1997; Venkataraman, 2000; Hisrich and Peters, 2002; Gedeon, 2010).

As considered above, to Cantillon (1755) and Say (1803), entrepreneurs were uncertainty bearers and risk takers, individuals who exploited opportunities with the aim of earning a profit and who assumed the associated uncertainties and risks (Filion, 1997). Subsequently, Schumpeter (1939) rejected the idea of the entrepreneur as risk-bearer and capitalist. Instead, he emphasised the entrepreneur as an innovator and leader who drives an economic system (Grebel et al., 2010) without whom the everyday activity is a repetition of the previous one (Van Praag, 1999). For Schumpeter (1942: 83), this is achieved through the 'process of creative destruction', considered to be an 'essential fact about capitalism' whereby the entrepreneur creates economic disequilibrium (Hébert and Link, 1988). Subsequently, Kirzner established the contested concept of the 'pure and penniless entrepreneur' (Hébert and Link, 1988: 46), going on to define the pure entrepreneur as a 'decision-maker whose role arises out of his alertness to hitherto unnoticed opportunities' (Kirzner, 1979: 38). To Kirzner, the entrepreneur identifies marketable opportunities that fill market gaps that arise due to the ineffectiveness of market actors (Kirzner, 1985).

Thus, from this perspective, the entrepreneur is a creator who seeks to exploit emerging opportunities that emerge from change, such as technological advances or transformations in customer preferences (Drucker 1985). Therefore, an entrepreneur creates and innovates, producing a product with a value around perceived opportunities (Bolton and Thompson 2000). Taking the elements of these definitions together, the

entrepreneur can thus be considered as a creator, an innovator and an opportunity seeker. Yet, these do not define what kind of person an entrepreneur 'is'; and nor does it consider the human attributes that may also contribute to the qualities of an entrepreneur. In this regard, some identify the entrepreneur as a risk-taker (Cantillon, 1755; McClelland 1961; Drucker 1970; Timmons et al., 1985; Radcliffe, 2005), whilst others suggest the entrepreneur is an individual who is driven by a need to achieve (McClelland 1961); yet other scholars perceive entrepreneurs as people who hold a high internal locus of control (Rotter, 1966; Brockhous, 1982).

Consequently, the entrepreneur may be defined as that individual who takes the risk to undertake some form of innovation in an uncertain environment, exploiting perceived profitable opportunities that are identified as the outcome of change or market inefficiencies.

However, given that it lacks a single and concise definition, entrepreneurship has been defined in many different ways and in many different contexts (Cunningham, Barton and Lischeron, 1991; Shane and Venkataraman, 1997; Venkataraman, 2000; Hisrich and Peters, 2002; Ahmad and Seymour, 2008). For example, according to Eroğlu, and Picak (2011:146), entrepreneurship is '...the practice of starting new organisations or revitalising mature organisations ... generally in response to identified opportunities' whereas for Coulter (2001: 25), entrepreneurship is the process whereby 'an individual or a group of individuals use organised efforts and means to pursue opportunities to create value and grow by fulfilling wants and needs through innovation and uniqueness, no matter what resources are currently controlled'. Similarly, Stevenson and Jarillo (1990: 23) propose that 'entrepreneurship is the process by which individuals pursue opportunities without regard to resources they currently control'. Common to the latter two definitions is the issue of resource control: Coulter (2001: 25) adds the proviso 'no matter what resources are currently controlled' whilst Stevenson and Jarillo (1990: 23) claim that entrepreneurs have little or no 'regard to resources they currently control'.

However, entrepreneurial activities inevitably require resources, one of which is the entrepreneur and, specifically his or her personal characteristics. Thus, it is logical to question whether an opportunity can (or should) be pursued without first determining the resources required and their availability in order to exploit the identified opportunity. Indeed, this issue points to potential limitations in these definitions.

A more functional definition is provided by Wickham (2001) who states simply and, perhaps, a little unhelpfully, that entrepreneurship is 'what the entrepreneur does'. This, of course, then begs the question, what does the entrepreneur do? Can this definition lead to the identification of an entrepreneur?

Entrepreneurship, or what entrepreneurs do, is the process of identifying and exploiting opportunities to create value through innovation (Churchill, 1992). For Hisrich and Peters (2002: 10), this is the 'process of creating something new with value by devoting the necessary time and efforts, assuming the accompanying financial psychic, and social risks, and receiving the resulting rewards of monetary or personal satisfaction and independence'. Moreover, although there exists divergence in definitions, there appears to be consensus that entrepreneurship is a process and one that is probably continuous. Consequently, entrepreneurs are not always entrepreneurs in a defined role such as a teacher. Since, their activities and roles change over time and they 'learn from what they do', then if 'what they do changes, they too must change' roles (Filion, 1997: 10, see also Collins and Moore, 1970; Filion 1996). Therefore, 'being an entrepreneur is neither a profession nor a lasting condition' (Van Praag, 1999: 321).

Gedeon (2101: 16) usefully summarises the continuing divergence of opinions of what an entrepreneur or entrepreneurship is, describing the concept as

'dynamic change, new combinations, exploiting opportunities, innovation, price arbitrage, risk, uncertainty, ownership, new venture formation, non-control of resources, asymmetries of information, superior decision-making, personality traits, monopoly formation or something else'.

In other words, the concept is all-encompassing, involving a broad spectrum of processes and actions influenced by various human attributes. This suggests that arriving at a consensus regarding the definition of entrepreneurship remains a daunting challenge. Nevertheless, for the purposes of this thesis, some commonality emerges from the above discussion that points to a definition of entrepreneurship in the context of rural poverty alleviation. In other words, it could be argued that entrepreneurship is a process of being alert to opportunities and adopting innovative means to exploit identified opportunities to improve living standards. Therefore, this thesis adopts the definition employed by Herron and Robison (1993) that 'entrepreneurship is the set of behaviours that initiates and manages the reallocation of economic resources and whose purpose is value creation through those means'. The relevance of this definition is underpinned by the fact that for communities to develop an entrepreneurial mindset and act to alleviate their poverty, there is the need for some (at this stage unspecified) change in behaviour. That is, there needs to be a shift from traditional thinking and practices towards becoming innovative and exploring the local environment for valuable opportunities. Subsequently, there is a need to harness potential resources and reallocate such resources to exploit identified opportunities to improve the poverty situation.

4.2.2 Levels of analysis in entrepreneurial research

The discussion so far has highlighted and differentiated the entrepreneur (the agent) from entrepreneurship (the act). In entrepreneurship research, however, identifying, selecting and defining the level of analysis is crucial and important as this facilitates the design and use of appropriate theories (Gartner and Brush, 1999; Davidsson and Wiklund, 2000, 2001). Yet, the choice of the level of analysis is influenced by a variety of factors and can take the form of 'individual, group, organisational, industry and societal level' (Low and MacMillan, 1988: 151; see also Gartner and Shane, 1995; Davidsson and Wiklund, 2000) or a multi-level of analysis (Aldrich and Auster, 1988; Davidsson and Wiklund, 2000). Drawing on early studies, Low and MacMillan (1988: 151) identify three levels of analysis: individual '(characteristics of the founding individual), organisational (planning and initial development processes of the firm) and ecological (industry ...)'.

However, Davidsson and Wiklund (2001) also note that the dominant level of analysis in entrepreneurship research is at the level of either the individual or the firm. Consequently, in the context of rural entrepreneurship, focusing on poverty reduction at the community level thus involves micro level analysis (see Davidsson and Wiklund, 2001); that is, the research level of analysis is the community.

Thus far, the chapter has offered a theoretical understanding of the concepts entrepreneurship and the entrepreneur and has highlighted the various levels of analysing entrepreneurship. The subsequent focus of the chapter will now be on the different theoretical approaches to entrepreneurship.

4.3 Theoretical approaches to the study of entrepreneurship

As has been outlined above, there are a number of different ways in which entrepreneurship may be grouped or categorised in order to explore it as a concept. Cunningham and Lischeron (1991: 46), for example, identify six schools of thought, namely: (i) the 'Great Person' school; (ii) the Psychological Characteristics or Traits school; (iii) the Classical school; (iv) the Management school; (v) the Leadership school; and (vi) the Intrapreneurship school. However, whilst Westhead, Wright and McElwee (2011: 31) also categorise six approaches, these are referred to as (i) economic approaches; (ii) personality/traits approach; (iii) psychodynamic approaches; (iv) social-psychological approaches; (v) cognitive approaches; and (vi) sociological approaches. This latter classification will now be used to frame the following discussion.

In terms of economic approaches, as has been outlined the discussion will focus on the concepts innovation, uncertainty, and entrepreneurial alertness to opportunity. With regard to the non-economic approaches, the discussion will consider personality/traits approaches as well as elements of the psychological characteristics school. These facets combined are considered of most relevance to this study, given that they most closely reflect both the unit of study and the environment. Therefore, the sections that follow will provide the necessary theoretical underpinning of both the economic concepts and the human attributes regarding entrepreneurship and thus will also underpin the empirical analysis and interpretation that follows in later chapters.

4.3.1 Psychological characteristics school

The Psychological Characteristics school identifies a number of personality factors that are associated with entrepreneurs and is founded on the premise that people's 'needs, drives, attitudes, beliefs and values' define their life conduct (Cunningham and Lischeron, 1991: 48). As Davidson and Wiklund (1997: 180), note 'culture has to do with mentality, .e.g., the values and beliefs that prevail in a society'. Values as standards of conduct (Meglino and Ravlin, 1998: 356) are formed out of a society's system of reward or punishment or directly from the family (Wright 1971; Williams 1979; Hemingway 2005). Arguably, therefore, an individual's behaviour is most likely influenced by the values of society or their family. These values in a broader context are either individualist (self-centred) or collectivist (society centred) or personal values in terms of the individual (Rokeach, 1973 Meglino and Ravlin, 1998; Hemingway 2005). However, given that the research in this thesis focuses specifically on rural communities, personal values are considered important characteristics and thus worthy of attention.

4.3.1.1 Personal values

Personal values are noted as elements in the practice of social awareness which are linked to a society's customs and emotions (Postman, Burner and McGinnies, 1948; Jacob, Flink, 1962; Shunchman, 1962; England 1967; Hemingway 2005). Within a social context, personal values include hard work, honesty, maintaining moral standards, and being dependable and beyond reproach. These are the 'drivers of our behaviour' (Hemingway, 2005: 240). According to Rokeach, (1973: 25)

'To say that a person has a value is to say that he [or she] has an enduring prescriptive or proscriptive belief that [is] a specific mode of behaviour ... This belief transcends attitudes toward

objects and toward situations; it is a standard that guides and determines action, attitudes toward objects and situations, ideology, presentations of self to others, evaluations, judgements, justifications, comparisons of self with others, and attempts to influence others. Values serve as adjustive, ego-defensive, knowledge, and self-actualizing functions’.

Personal values are mostly transmitted through social institutions such as the family, school or faith-based organisations, and also through social interactions. They are fundamental to the way in which an individual acts and performs activities in life (Cunningham and Lischeron, 1991) and are the core of human livelihood activities. As a consequence, personal values may impact on an individual’s attitudes towards being entrepreneurial, such as their willingness to take risks.

4.3.2 Personality/Traits Approaches

It is acknowledged that traits such as risk-taking, the need for achievement, locus of control and tolerance of ambiguity have received attention in the entrepreneurship literature (Begley and Boyd 1988). However, in this research, the first three, in particular, are deemed the most relevant traits to examine the context of the study unit and environment.

4.3.2.1 Risk-taking propensity

Within the literature, it is suggested that the ability to take calculated risks is a symbolic characteristic of an entrepreneur; the suggestion being that taking risks is what differentiates entrepreneurs from organisational managers (Mill 1984; Cunningham and Lischeron, 1991). However, the entrepreneur does not adopt the role of a gambler, acting with no control over the level of risk and relying on luck or chance (McClelland, 1961, 1976; Drucker, 1970); rather, he or she makes a rational decision that follows a thorough examination of the issue (Gordon, 1985). As has already been noted, for some, entrepreneurship is about risk taking (Cantillon, 1755; Mill, 1984), although Meredith, Nelson and Neck (1982: 25) qualify this in the context of entrepreneurial personalities, noting that

‘[Entrepreneurs] enjoy the excitement of a challenge, but they do [not] gamble. Entrepreneurs avoid low-risk situations because there is a lack of challenge and avoid high-risk situations because they want to succeed’ (1982: 25).

Therefore, entrepreneurship is about calculated risk-taking (Atkinson, 1957; Gordon, 1985; Begley, 1995). Moreover, risk-taking is most likely associated with the desire for some kind of achievement in life, with achievement itself, argued to be the mark of an entrepreneur (McClelland, 1961, 1976). However, it must also be acknowledged that research to date has largely failed to differentiate between entrepreneurs and non-entrepreneurs in terms of risk-taking (Litzinger, 1961; Low and Macmillan, 1988; Babb and Babb, 1992).

4.3.2.2 Need for achievement

Generally, it is claimed that there is a high correlation between the need for achievement and economic development. That is, it is hypothesised that 'a society with generally high levels of [the need for] achievement will produce more energetic entrepreneurs who, in turn, produce more rapid economic development' (McClelland, 1976: 205). As such, societies or cultures that impact the value of achievement amongst younger people who subsequently are likely to be hard-working and motivated to achieve are likely to develop economically more quickly than societies that lack such values (Cunningham and Lischeron, 1991). More specifically, the desire or need to achieve is said to encourage the development of entrepreneurial personalities amongst those who consequently are differentiated from the rest of the population (McClelland, 1976; Fineman, 1977; Johnson, 1990; Collins, Locke and Hanges, 2000). Such people are independent and decisive in the decision-making process and accept the outcomes of their decisions. However, critics have argued that the need for achievement, if isolated from other variables, is a weak predictor of an individual's entrepreneurial potential (Hull, Bosley and Udell, 1980; Cunningham and Lischeron 1991). Similarly, Chell (2008) notes that people's desire to undertake business activities could be a combination of 'push and pull factors' that may or may not be related to the need for achievement concept.

4.3.2.3 Locus of control (LOC)

The locus of control (LOC) is a psychological construct that is associated with entrepreneurial personality. LOC is about people's expectations of success or failure based on the decisions they make in relation to life events. Moreover, they assign reasons for the outcomes of their decisions either to their own behaviour or to the external environment (Hansemark, 2003). LOC can be either internal or external in nature or, as Rotter (1990: 489) terms it, the 'internal versus external control of reinforcement'. Internal locus of control (ILOC) refers to the 'degree to which [people] expect ... an outcome of their behaviour is contingent on their ... personal characteristics' whereas the external locus of control (ELOC) is the 'degree to which a person expects

... outcomes ... to be under the control of powerful others, or is simply unpredictable' (Rotter, 1990: 489). Thus, individuals with a strong ILOC believe in their own capabilities and associate outcomes with their own actions or behaviour. They are initiators and change generators and rely on their capabilities rather than a 'function of chance' (Rotter, 1990: 489; also, Shapero, 1975; Banks, 1989; Perry, 1990; Nelson, 1991; Kobia and Sikalieh, 2010). Consequently, they reject the notion of external influences being solely responsible for such outcomes. In contrast, people associated with ELOC do not believe in their own actions and behaviour but see 'external forces' or 'superior powers' as the determinant of outcomes of life events (Begley and Boyd, 1988). Therefore, drawing on the need for achievement theory, an entrepreneurial personality will demonstrate ILOC since there is evidence to suggest a link between ILOC and high achievement orientation (Rotter, 1966). However, this link raises questions as to which is an essential entrepreneurial quality (Kobia and Sikalieh, 2010). Equally, it may be argued that a number of elements combined to 'create' an entrepreneurial persona and, as such, these characteristics should be seen as complementing one other and not as 'unit determinants' (see, Hull, et al., 1980). There remain divided views in the entrepreneurship literature on these issues whilst other studies hypothesise that there are no differences between entrepreneurs and others in terms of LOC (Hull, et al., 1980; Begley and Boyd 1987; Babb and Babb 1992).

4.3.3 Criticisms of the personality characteristics (traits) school

Although the personality characteristics / traits school remains significant and much discussed within entrepreneurial studies, it has attracted criticism from some quarters. For example, Stevenson and Sahlman (1989: 103) note that 'character traits are at best modalities and not universalities since many successful and unsuccessful entrepreneurs do not share the characteristics identified'. Similarly, Chell (2008: 106) questions 'whether it is possible to identify traits that characterise entrepreneurs who will perform entrepreneurially ... [generating results such as] high-growth profitable businesses'. Reviewing a number of studies on need for achievement, locus of control and risk-taking (1934 - 2004), Chell (2008: 109) states that

'Whilst there is, for example, rather a lot of evidence in support of achievement motivation, a number of caveats have been raised For LOC there were mixed results, raising a number of similar methodological concerns and also possible gender effects. [Regarding] ... risk-taking [there is] a need to consider fundamentally how risk is constructed'.

What is more, Rauch and Frese (2007: 376) acknowledge whilst there has been only a limited number of studies in relation to personality traits, the fact remains that 'entrepreneurship research cannot develop a consistent theory of entrepreneurship if it does not take personality into account'. In other words, although the personality approach cannot alone explain entrepreneurship, it nevertheless contributes to our overall understanding of the topic. However, at the same time, the challenges associated with the trait approach reflect variations in the way the entrepreneur is defined, creating inconsistencies amongst and across studies (Gardner, 1989). As a result, researchers are confronted with the difficulty of identifying precisely how personality characteristics or traits underpin the development of entrepreneurship.

4.3.4 Entrepreneurial Human Capital and Social Capital

In response to the shortcomings outlined above, this section explores the literature relating to entrepreneurial human capital (with an emphasis on skill) as well as social capital in an extension of the earlier discussion of community capitals begun in Chapter 2.

4.3.4.1 Human Capital

As discussed previously in Chapter 2, in broad terms human capital theory emphasises that the acquisition of knowledge and skills through education and training is considered to subsequently enhance an individual's cognitive abilities, thus resulting in increased productivity and efficiency (Schultz, 1959; Becker, 1964, 1975; Mincer, 1974). In his publication *Investing in Man: An Economist View*, Schultz notes the importance of human capital in economics, stating that:

'Our knowledge of investment in man is very meagre. Our values and [beliefs] have hindered us greatly in thinking clearly about it. Economists too have missed seeing the important role that increasing stock of human capital has ... in the economy' (Schultz, 1959: 117).

Schultz explains that taking a comprehensive view regarding human capital will lead to resolving the core problem in the 'estimates of economic growth' (1959: 117).

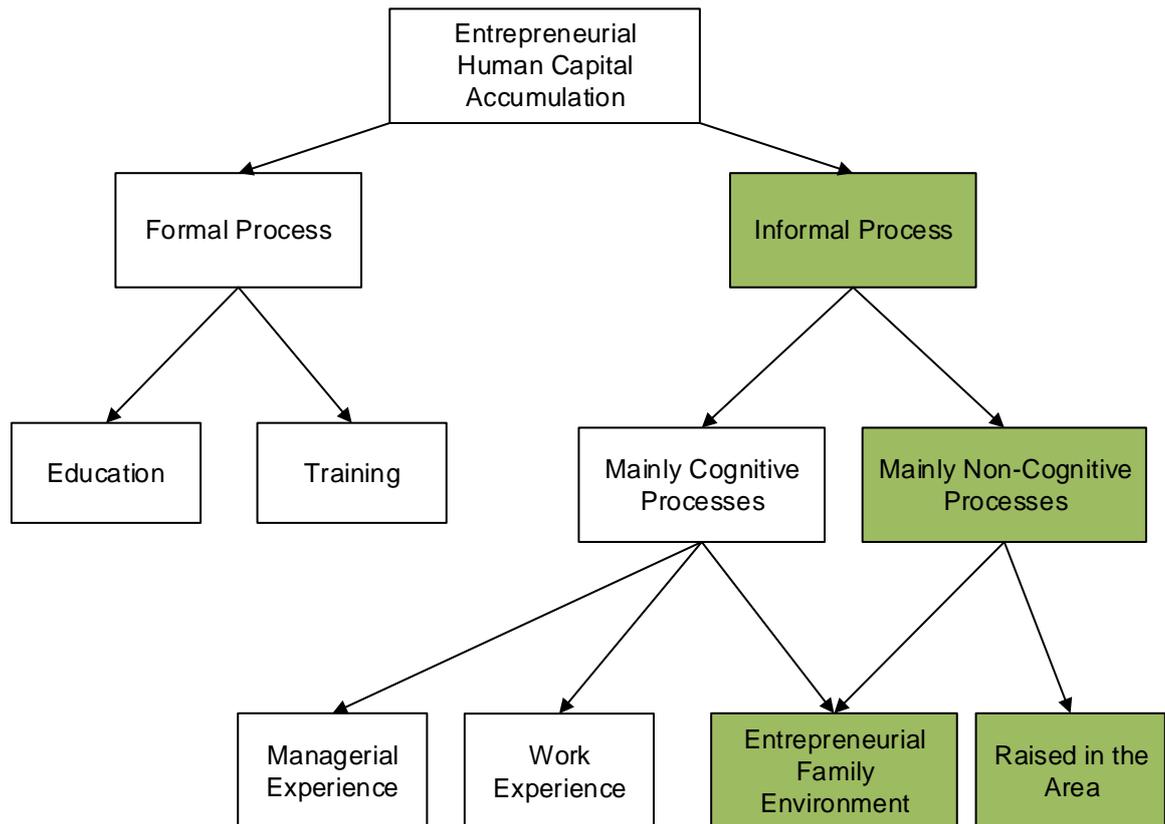
Subsequently, drawing from an economic perspective, later studies link human capital to entrepreneurship, conceptualising the attributes of human capital to include education, experiences, knowledge and skills (Sexton and Upton, 1985; Chandler and Hanks, 1998; Boxall and Steeneveld, 1999; Davidsson and Honig, 2003; Rauch, Frese and Utsch, 2005). Rauch et al., (2005: 343) define 'human capital as skills and knowledge that individuals acquire through investments in schooling, on-the-job training, and other types

of experience'. The concepts of education, training and experience are arguably all sources of knowledge. Johnson, Lorenz and Lundall (2002: 250) note that 'individual knowledge consists of 'know-what', 'know-why', 'know-how' and 'know-who'. Earlier, however, Polanyi (1967) defined knowledge in two broad terms, namely, tacit and explicit knowledge. Tacit knowledge is know-how, referring to noncodified elements of activities, whilst explicit knowledge refers to know-what, that is, 'information normally conveyed in procedures, processes, formal written documents and educational institutions' (Davidsson and Honig, 2003: 306). Both tacit and explicit knowledge are noted to be useful in the entrepreneurship process, especially in decision making and interaction (Davidsson and Honig, 2003).

However, Skuras et al. (2005), examining entrepreneurial human capital and growth of rural businesses, view the process of human capital accumulation from two main perspectives: as a formal or informal process (see Figure 4.2 below). Here, formal processes refer to 'institutionalised education and training' (Skuras et al., 2005: 69). Conversely, the informal process could be a cognitive or non-cognitive process. The cognitive process of accumulating entrepreneurial human capital (EHC) is either from work experience or previous business where the entrepreneur is active in the process. In terms of the non-cognitive process, the entrepreneur is a passive member, as EHC is acquired and accumulated spontaneously as past information is processed and utilised in the future. The source of such information could be either the entrepreneur's family environment or the area in which they grew up. Here, the authors noted an entrepreneurial family environment may impact on both cognitive and non-cognitive processes of EHC accumulation. For example, in terms of the non-cognitive processes, individuals participating in family business decision-making learn from the processes. Also, as mentioned earlier, individuals within such entrepreneurial family environments 'unconsciously collect information and images ... and conscious process' in the future (Skuras et al., 2005: 70). It is arguable whether such information provides a foundation for the upcoming entrepreneur as they would have some knowledge about potential challenges and thus would be in a position to address such problems as they arise.

It must also be noted that the study by Skuras et al. (2005) discussed above remains confined to a consideration of the non-cognitive process and remains limited and mainly confined to the entrepreneurial family background. Such limitations are likely to be evident in this study as a result of the rural context. That is, given that the rural communities in northern Ghana are characterised by very high illiteracy rates and traditional farm practices as the major form of work in the area, formal and cognitive processes will be less relevant. However, issues related to entrepreneurial family background will be further examined in the context of social capital later in this chapter.

Figure 4. 2. An indicative tree diagram of human capital accumulation processes.



Source: Adapted from Skuras et al. (2005)

4.3.4.1.1 Skill

It is argued that education, training and experience have the potential to enhance an individual's ability to develop skills, whilst skills and knowledge, in turn, enhance individual human capital and potentially increase its value (Boyatzis and Kolb, 1995). Therefore, there is a need to examine the concept skill in the context of entrepreneurship.

Skill is noted to be a multidimensional concept that has been variously defined (Chell 2013). For example, Pyysiäinen et al., (2006: 25) adopt a functional perspective and refer to skills as 'knowing how to do something, or how to carry out a task'. Alternatively, for Boyatzis and Kolb (1995: 2), skill is 'a combination of the ability, knowledge and experience' that permits individuals to perform a task well. For them, skill is the interplay between individuals and their relevant abilities to perform a task, where 'skills are integrated routines combining knowledge and ability [of individuals] with a perceived environmental domain of application'. In contrast, Kutzhanova, Lyons and Lichtenstein (2009: 194) propose that 'skill is a translation of one's expertise/knowledge into behaviour' and that skill is the outcome of practical situations as a result of different related activities and experiences. More generally, however, Fischer and Bidell (2005: 5) define the construct as '[the] capacity to act in an organised way in a specific context'.

From the above discussion, it might be concluded that skill and ability are interchangeable; that is, they mean the same thing. However, some disagree (e.g. Mathews et al. 1992) whilst Chell (2013: 3) in particular expands on distinctions between the two terms. According to her:

‘Ability refers to an attitude that influences a person’s skill acquisition to perform a particular task ... While skill refers to proficiency in performance and may be enhanced by practice and training. [They are] multi-dimensional constructs; [involving domains such as] the cognitive [thus] knowledge and what is learnt; the affective [thus] emotional expression and what is experienced felt; the behaviour [thus] action at strategic, tactical and personal levels; and the context [thus] sectorial, occupational, job and tasks levels, ... and the inherent responsibilities’ .

Irrespective of these distinctions, the question to be addressed in the context of this chapter is: what skills are relevant to entrepreneurship?

4.3.4.1.2 Entrepreneurial skills

Chen, Greene and Crick (1998: 296) lament that entrepreneurship courses in most business schools tend to dwell primarily on ‘commonly identified management skills [ignoring] entrepreneurial skills such as innovation and risk-taking’. Thus, their criticism suggests that entrepreneurial skills are not simply a set of management skills, a sentiment echoed by Pyysiäinen et al. (2006: 24) who observe that entrepreneurship is ‘much more than merely managing’. Yet, the syllabus of many entrepreneurship courses (in broad terms) comprises personal skills, interpersonal skills and process skills, ignoring the ‘practical “know-how”’ (Pyysiäinen et al., 2006: 24). Similarly, Hisrich and Peters (2002) classify entrepreneurial skills as technical skills, management skills and personal entrepreneurial skills while Asitik (2012), when assessing rural youth entrepreneurial skills in Ajumako-Enyan-Essiam district in Ghana in relation to entrepreneurial prospects and challenges, offers a similar categorisation (Table 4.1).

Based on such categorisations, Pyysiäinen et al. (2006: 24) raise some fundamental questions that demand attention, including: ‘do these skills apply equally or are some of them crucial than others?’ and, ‘are there differences between cases or contexts regarding the relevance of different skills or skill sets?’ They further ask whether an individual must possess all these skills to become an entrepreneur and if not, what is the skill balance that is required in order to become an entrepreneur? These questions are yet to be addressed fully in the literature.

Contrary to the notion that success in entrepreneurship depends on individual traits (McClelland, 1961, 1976; Drucker, 1970), an entrepreneur's skills can be developed through a learning process (Lyons, 2002).

Table 4.1: Categorisation of entrepreneurial skills

Personal Entrepreneurial Skills	Management skills	Technical skills
Effective interaction	Ability to plan and set goals	Innovativeness
Ability to negotiate	Ability to analyse and evaluate	Risk-taking
Ability to organise	Decision making	Change orientation
Network building	Knowledge in marketing	Opportunity seeking
	Knowledge in finance	Visionary leadership

Source: Asitik (2012: 84-85)

Entrepreneurial skills are also categorised into seventeen sub-skills falling under four skill types as technical, management, entrepreneurial and personal maturity skills, as presented in Table 4.3 below (Lichtenstein and Lyons, 1996; Lyons, 2003; Smith, 2005; Schallenkamp and Smith, 2008). Lyons (2002: 4) identifies technical skills as 'the skills necessary to be successful in one's line of business' undertakings. As identified in an earlier study, successful entrepreneurs had technical skills apart from their ability to undertake production activities (Lichtenstein and Lyons, 1996). Entrepreneurs who are driven by their technical expertise, such as craftsmen or technical entrepreneurs, take advantage of their technical abilities and experiences. However, they are incapable of nurturing and growing businesses as they mostly lack other critical skills such as management, strategic planning and 'higher-order skills' (Smith and Miner, 1983; Schallenkamp and Smith, 2008: 26). Notably, planning is a mechanism for reducing uncertainty (Gelderens, Frese, and Thurik, 2000) but does not necessarily guarantee success or profit making (Delmar and Shane, 2003, 2004; Honig and Samuelsson, 2012).

The second classification of skills is the managerial skill set, described as the skills needed to undertake the daily administration of this category (see Table 4.2 below). For example, knowledge and skills in marketing are very important for the success of entrepreneurial activities (Jones and Rowley, 2011). To achieving effective marketing, small businesses depend greatly on networking (Gilmore and Carson, 1999; Gilmore, Carson and Grant, 2001; Miller et al., 2007; Jones and Rowley, 2011). The third category, known as entrepreneurial skills, are described as those 'needed to develop

innovative products and services and to generate solutions to emerging needs in the marketplace' (Lyons, 2002: 4) (see again Table 4.3 below). These are essential skills as they provide the opportunity to examine and understand the business idea in detail, clarifying the opportunities that a particular business concept presents as a marketable commodity (Phelan and Sharpley, 2012). The fourth group of skills, known as personal maturity skills, are considered to be essential to provide some level of personal stability to undertake business activities as a result of being thoughtful and responsible for personal actions (Lyons, 2002; Schallenkamp and Smith, 2008).

Arguably, the skills discussed above may be of greater relevance to urban entrepreneurial activities in traditional businesses contexts than to a rural entrepreneur, especially within developing economy context. That is, fundamentally, rural dwellers in developing economies like Ghana are constrained in a number of ways that are likely to inhibit the attainment of such listed skills. For instance, literacy rates are low, many live and work in an environment with poor infrastructure and face difficulties accessing finance.

Therefore, the need exists to consider these skills in the context of rural entrepreneurship or more specifically, to ask: who is the rural entrepreneur and what are the relevant skills required in order to undertake entrepreneurial activities within his or her environment? Although limited attention has been paid to the skills necessary for rural entrepreneurship, a useful reference point, in general, are the six skill types for farmers proposed by McElwee, Anderson and Vesala (2005: 65 - 66), as follows:

- i. Business and management skills: accounting, financial capability, strategic planning and people management
- ii. Cooperation and networking
- iii. Information Technology
- iv. Marketing and selling
- v. Entrepreneurial qualities and value
- vi. Technical and professional i.e. farming skills

Thus, although farmers may possess relevant managerial expertise, the entrepreneurial role requires 'new and different skills and attitudes' (McElwee et al. 2006: 66). Again these skill sets may be said to apply more to the rural entrepreneur in the Global North but arguably not to the rural entrepreneur of the Global South and, specifically, their applicability may still be questioned in the context of a developing nation as described above, where traditional modes of farming continue to be practised.

Table 4.2: Seventeen entrepreneurial skills in four categories

Category	Skill-type	Explanation or composition
Technical Skills	Operational	the skills necessary to produce the product or service
	Supplies/Raw material	the skills to obtain them, as necessary
	Office or production space	the skills to match needs and availability
	Equipment/Plant/Technology	the skills to identify and obtain them
Management Skills	Management	planning, organising, supervising, directing, networking
	Marketing and Sales	identifying customers, distribution channels, supply chain
	Financial	managing financial resources, accounting, budgeting
	Legal	Organisation form, risk management, privacy and security
	Administrative Higher-order	people relations, advisory board relations learning, problem-solving
Entrepreneurial Skills	Business concept	business plan, presentation skills
	Environmental Scanning	Recognise market gap, exploit market opportunity
	Advisory Board and Networking	balance independence with seeking assistance
Personal Maturity Skills	Self-Awareness	ability to reflect and be introspective
	Accountability	ability to take responsibility for resolving a problem
	Emotional Coping	emotional ability to cope with a problem
	Creativity	ability to produce a creative solution to a problem

Sources: Adapted from Schallenkamp and Smith (2008: 20 -21), Tables 1 - 4

Moreover, in these development contexts – and arguably in a sub-Saharan African context – the role of social capital becomes, even more, important. Thus, the literature on these elements, as a supplementary to human capital, will now be explored.

4.3.4.1.3 Social capital

As previously discussed in Chapter Two, social capital is considered to be both the ‘actual and potential resources’ individuals derive as a result of ‘knowing others’, or being a member of a social network (Baron and Markman, 2000: 107). Essentially, it is the

'goodwill' that people have towards others, with goodwill referring to 'the sympathy, trust, and forgiveness offered' from friends and close relations (Alder and Kwon, 2002: 18). Drawing from the literature, Davidsson and Honig (2003: 308) refer to social capital as the 'ability of actors to extract benefits from their social structures, networks and membership (see also, Lin et al., 1981; Portes, 1998). Social networks complement the effects of education and experience discussed above, irrespective of whether such networks are amongst the extended family or community-based relationships (Bourdieu 1983; Loury, 1987; Davidsson and Honig, 2003). Adler and Kwon (2002: 23) redefine social capital, providing a working definition as follows:

'Social capital is the goodwill available to individuals or groups. Its source lies in the structure and content of the actor's social relations. Its effects flow from the information, influence, and solidarity it makes available to the actor'.

This definition not only brings together issues of substance, sources and the effects of social capital; it also encompasses both internal and external ties and is applicable to both individuals and collective actors. Notably 'trust ... results of obligation and threat of censure and exchange' are the bedrock of social capital (Davidsson and Honig, 2003; see also Putnam, 2000; Adler and Kwon, 2002).

Thus, social capital provides individuals with a social identity that enhances their ability to access information, increase cooperation and gain the trust of others. It has been observed that entrepreneurs with a high level of social capital 'based on networks, status, personal ties and referrals are more likely to receive funds from venture capitalists' than those who do not have such identity (Baron and Markman, 2000: 107). However, people possessing a high level of social capital will also need social skills to interact effectively with others, which in itself has the potential of extending social networks with associated benefits. Therefore, social capital is an accumulated asset and the skills in interacting potentially affect the level of this asset. Hence, these specific skills are social perception, impression management, persuasion, and influence and social adaptability (Baron and Markman, 2000). These skills are summarised in terms of their description and potential relevance to the entrepreneur in Table 4.3 below.

Within the context of rural entrepreneurship in a developing country such as Ghana, social skills are arguably a key resource, particularly given that it is a nation with a strong collectivist society (see Hofstede, 1980) where trust and social ties are essential in social relations (see, Putnam, 2000; Adler and Kwon, 2002; Davidsson and Honig 2003). Consequently, a careful blend of such social skills and relevant skills identified under human capital probably would generate a skill set appropriate for rural entrepreneurship in rural communities such as the identified research communities.

Table 4.3: Social skills potentially relevant to entrepreneurs' success

Social skill	Description	Potential relevance
Social perception	Ability to perceive accurately the emotions, traits, motives, and intentions of others	Making presentations to investors and customers, attracting and selecting partners and employees, conducting negotiations
Impression management	Tactics designed to induce liking and a favourable first impression by others	Obtaining financing, attracting key employees, dealing with customers and suppliers
Persuasion and social influence	Ability to change others' attitudes and/or their behaviour in desired directions	Obtaining financing, recruiting key employees, dealing with customers and suppliers, conducting negotiations
Social adaptability	Ability to adapt to, or feel comfortable in, a wide range of social situations	Establishing business relationships with strangers (i.e., cold calls), and working with people from diverse backgrounds

Source: Baron and Markman (2000: 100)

4.3.5 Economic Approaches

As observed earlier in this chapter, Cantillon is recognised as being one of the first to theorise entrepreneurship within the economic context, describing the entrepreneur as an individual who engages in arbitrage and bears the associated risks within the economic system with uncertainty. The entrepreneur buys 'at a certain price and [sells] at an uncertain price, in effect selling in an unpredictable future (Van Praag, 1999: 313). Similarly, Say identified the entrepreneur as a multi-functional person who is the frontrunner and manager, providing business capital and bearing the risk. As such, on the one hand, the entrepreneur 'requires a combination of moral qualities ... [like] judgement, perseverance, and knowledge of the world' (Van Praag, 1999: 315). On the other hand, entrepreneurial success is a specific function of the entrepreneur's 'experience within, and knowledge of, the occupation' and the ability to provide the required capital (Van Praag, 1999). As indicated earlier, the subsequent sections focus on innovation, uncertainty and alertness to opportunities.

4.3.5.1 Schumpeter and the concept of innovation

Schumpeter (1934) objected to the notion of risk bearing and introduced the concept of innovation as the central theme of entrepreneurship. He defined innovation as 'doing things differently in the realm of economic life' (Schumpeter 1939: 84). For Schumpeter, it is through being innovative that the entrepreneur is able to construct 'new combinations' of the factors of production, but does not necessarily need to be the owner of those resources. Consequently, he argued that the entrepreneur is not a risk-bearer, but a leader who is motivated to be innovative, the driving force being the personal satisfaction that arises from engaging in the entrepreneurial process (Cunningham and Lischeron 1991). Therefore, from this perspective, entrepreneurship is associated with innovation and leadership. Positioning in the context of the capitalism, Schumpeter argued that the question is not how it administers existing structures, but how it creates and destroys them (Hébert and Link 1988; Pittaway, 2011), a process Schumpeter described as 'creative destruction' which is at the crux of economic development (Hébert and Link, 1988: 44). The process involves the carrying out 'new combinations', a function of the entrepreneur through innovation (Hébert and Link, 1988; Chiles, Bluedorn and Gupta, 2007; Pittaway, 2011). Schumpeter identified five possible areas of carrying out 'new combinations':

- i. The introduction of a new good or a new quality of good;
- ii. The opening of a new market;
- iii. The introduction of a new method of production hitherto untested;
- iv. The development of a new source of supply of raw materials or partially manufactured goods; and
- v. The carrying out of a new organisation of any industry (Kilby, 1971; Hébert and Link, 1988; Chiles et al., 2007; Pittaway, 2011; Westhead et al., 2011).

Notably, these combinations take place in both new and old firms but old firms become extinct when they fail to carry out new combinations (Pittaway, 2011).

The lessons to be drawn from these combinations in terms of rural northern Ghana could be in the form of agricultural innovation systems (AIS) (Rajalahti, et al., 2008). AIS is a knowledge sharing model and, through the Extension Services of the Ministry of Agricultural, farmers in rural northern Ghana could be trained and educated not only to cultivate non-traditional and high yielding grains, but also to adopt efficient farm practices. Hence, they may be able to replace traditional agricultural practices in which outputs have been low in recent years.

Although the entrepreneur has fewer regards for profit, 'being the first to introduce a "new combination"', the entrepreneur [nevertheless enjoys] temporary monopoly power'

(Baumol, 1993: 6). Profit arising from the entrepreneur's innovations invites imitators who subsequently enter the market when consequential competition erodes initial profit levels to bring the economy to a new static equilibrium position (Van Praag, 1999; Chiles et al., 2007). However, scholars have identified a number of limitations to Schumpeter concept of entrepreneurship. One such limitation is his inability to explain the entrepreneurial creativity that generates something that is completely new. In other words, although he explained the dissemination of innovation, he did not explain its development (Witt, 1992; Chiles et al., 2007). In other words, he assumes that inventions are 'trivially and abundantly available and known to all sorts of people' (Witt, 1992: 219).

4.3.5.2 The concept of uncertainty

Departing from Schumpeter's theory of innovation and building on Cantillon's notion of uncertainty, Frank Knight (1921, 1971) focused on risk, uncertainty and profit. For Knight, the entrepreneur is a bearer of real uncertainty and, hence, a successful entrepreneur must be 'a successful uncertainty-bearer and judgmental decision maker' (Van Praag, 1999: 322). Moreover, it is argued that it is uncertainty that identifies entrepreneurship as an integral part of economic life (van Dijk and Thurik, 1998; von Gelderen, Frese and Thurik, 2000). Thus, those people or agents capable of dealing with economic uncertainty are entrepreneurs (von Gelderen et al., 2000). Uncertainty can generally be thought of as the 'events for which it is not possible to specify numerical probabilities' (Friedman, 1976: 282) whilst, from the perspective of the individual, it is the 'perceived inability to predict something accurately' (Milliken, 1987: 136).

Milliken (1988: 136 -137) noted that uncertainty can be manifested in three forms. First, there may be state or environmental uncertainty which arises when organisational administrators perceive the environment within which the organisation is operating to be unpredictable. In other words, such uncertainty arises when it is not possible to predict how the organisational environment may change over the course of time. The second form is effect uncertainty, defined as the 'inability to predict what the nature of the impact of the future ... environmental change will be on the organisation' (Milliken, 1987: 137). That is, effect uncertainty reflects the inability to draw a causal relationship necessary to predict the likely impact of future events. Thirdly, response uncertainty is defined as 'a lack of knowledge of response options and/or an ability to predict the likely consequences of a response choice' (Conrath, 1967; Duncan, 1972; Milliken, 1987: 137).

Evidently, these three forms of uncertainty derive from a business organisational context. Nevertheless, the questions that emerge from them are relevant to any exploration of rural entrepreneurship that focuses on poverty reduction. For example, in the view of McMullen and Shepherd (2006: 135), these uncertainties raise questions such as: what

is happening out there? (state uncertainty); how will it impact me? (effect uncertainty); and, what am I going to do about it? (response uncertainty). These questions are the realities people face and which form their beliefs about phenomena around them and, as a consequence, shape their minds in forming opinions on how to resolve issues that affect them.

It is also important to note that uncertainty may raise 'a sense of doubt' that is inseparable from 'beliefs that produce actions' (McMullen and Shepherd, 2006: 135). Hence, it is the willingness of entrepreneurs to accept uncertainty that differentiates them from the non-entrepreneurs within society. However, Kirzner (1997), though not objecting to the issue of uncertainty completely, believes that the principal element of entrepreneurship is rather the alertness of the individual.

4.3.5.3 Entrepreneurial alertness

The Austrian economist Kirzner (1973, 1979) perceives the market to be an 'entrepreneurially driven process' (Kirzner, 1997: 67) and, as such, the entrepreneur acts in response to market changes. Thus, entrepreneurship is a social action 'seen from the aspect of the uncertainty inherent in every action' (Mises, 1949: 255). In effect, every person who performs an action in the 'real and living economy' is perceived to be an entrepreneur (Mises, 1949: 253). Kirzner (1997: 67) considers the 'boldness, imagination and drive' of the entrepreneur to be fundamental characteristics that drive the market from disequilibrium resulting from preceding entrepreneurial errors towards equilibrium. In other words, entrepreneurial errors may generate 'shortages, surplus [and] misallocation of resources' which are discovered by 'alert entrepreneurs' as opportunities, for example, buying from markets where prices are 'too low' and selling in markets where 'prices [are] high'. This alertness to initial market errors leads to discovery and exploitation of profitable opportunities (Kirzner, 1997: 71).

Central to entrepreneurial opportunity discovery is the concept of alertness, which Kirzner (1997: 72) understands as 'an attitude of receptiveness to available ... opportunities'. The argument is that the discovery or recognition of entrepreneurial opportunities is based on the entrepreneur being alert to information (Ray and Cardozo, 1996; Ardichvili, Cardozo and Ray, 2003). For example, using the previously explored example of Hong Kong, Yu (1998) attributes the success of the Hong Kong development process to the alertness of the country's entrepreneurs to the changing world trade system, developing appropriate strategies to adapt to transformations in the system. Yu (2001: 49) establishes that the entrepreneurial discovery process is directly related to the entrepreneur's 'stock of knowledge' derived from life experiences. In this context, discovery means that the actor interprets incoming information differently from other

people. That is, they are able to assess such information in the context of entrepreneurial opportunity based on their stock of knowledge.

At this point in the discussion of the different schools entrepreneurial thought, it has become evident that entrepreneurship involves a variety of processes and practices, such as risk taking, being innovative and alert, as well as critical decision-making to exploit an economic opportunity. Therefore, the ensuing section examines the concept of entrepreneurial opportunity.

4.4 Entrepreneurial opportunity

The concept of entrepreneurial opportunity is core to entrepreneurship, as the ability to identify and select viable opportunities is essential to entrepreneurial success (Venkataraman, 1997; Shane and Venkataraman, 2000; Phelan and Sharpley, 2012). The field of entrepreneurship is referred to 'as a scholarly examination of how, by whom, and with what effects opportunities to create future [products] are discovered, evaluated and exploited' (Shane and Venkataraman, 2000: 218). Therefore, the field of entrepreneurship encompasses studying sources of opportunities, which involves the processes of discovery, evaluation, exploitation and the set of individuals who perform these three tasks (Shane and Venkataraman, 2000).

An opportunity has been defined in different contexts. To Sarasvathy, et al. (2010: 83), 'an opportunity is any possibility of putting resources to better uses', while McMullen, Plummer and Acs (2007: 10) state that 'opportunities are always an opening to do something and are, therefore, means to an end [and] these ends are often means ... themselves'. More specifically, Ardichvili et al. (2003: 108) view an 'opportunity [as] ... the chance to meet a market need ... through a creative combination of resources to deliver superior value'.

While the first two definitions above are more generic, the third emphasises marketable value. A similar theme is developed by Shane and Venkataraman (2000: 220) who, borrowing from Casson (1982), describe entrepreneurial opportunities as 'situations in which new [products], raw materials and organising methods can be introduced and sold at greater than their cost of production'. Entrepreneurial opportunities are linked to concepts such as innovation, information about markets and resources, information asymmetries, and information diffusion (Vaghely and Julien, 2010). How, then, can entrepreneurial opportunities be discovered, evaluated and exploited, since such forms of information are not automatically visible to all (Hayek, 1945; Kirzner, 1973)?

4.4.1 The discovery of entrepreneurial opportunities

Although profitable entrepreneurial opportunity may exist, individuals can enjoy the profit associated with such an opportunity only if they are able to establish the existence of such an opportunity and its accompanying value (Shane and Venkataraman, 2000). To identify entrepreneurial opportunities requires critical observation and analysis since opportunities are not immediately evident to all people all the time (Hayek, 1945; Kirzner, 1973; Becker and Murphy, 1992). Drawing a distinction between Schumpeter and Kirzner, in terms of locating opportunities, Buenstorf (2007: 325) observes that

'While the Kirznerian entrepreneur discovers and pursues opportunities that exist within markets (and are reflected in the price system), the Schumpeterian entrepreneur discovers opportunities that exist outside the economic sphere (and are not yet reflected in the price system) and pursues these opportunities by bringing them into the marketplace'.

Though the two views are all related to market process, they differ as to how each affects the market process. While Kirzner opportunity exploitation restores market equilibrium, for Schumpeter the result is disequilibrium in the market process (Buenstorf, 2007), which he noted as 'Creative Destruction' (Schumpeter, 1942: 83). However, according to Venkataraman (1997), there are various forms of valuable information which are distributed according to the distinctive situations of each individual in society. Although there are different views regarding why some but not others can identify entrepreneurial opportunities, such views are associated with a number of factors and broadly classified into two forms: prior knowledge (the information corridor) and cognitive properties.

4.4.1.1 Prior knowledge

It has been argued that the ability to identify entrepreneurial opportunities is largely influenced by the 'stock of information', unique to individuals, which serves as the 'framework for recognising new information' (Shane and Venkataraman, 2000: 222). Consequently, prior knowledge of individuals creates a 'knowledge corridor' (Ardichvili et al., 2003: 114) which offers them the chance to recognise particular opportunities (Hayek, 1945; Ardichvili et al., 2003). Hence, as noted above, differences exist amongst people in society regarding specialised information that could enhance opportunity recognition (Hayek, 1945). Therefore, people recognise information that is related to information they already are familiar with (Von Hippel 1994; Ardichvili et al., 2003). Von Hippel (1986, 1994) noted that such information may be about unsatisfied needs, which are known as a result of direct contacts with users. It is, therefore, noted that the utilisation of prior knowledge in the entrepreneurial discovery process involves three

dimensions or, more precisely, three forms of knowledge, namely, prior knowledge of markets, knowledge of ways to serve markets, and knowledge of customer problems (Ardichvili et al., 2003: 114). However, Sigrist (1999) identifies two types of prior knowledge as relevant in the opportunity identification process. First, there is knowledge in an area of special interest to an entrepreneur, described as 'fascination and fun' (Ardichvili et al., 2003: 114). Consequently, the entrepreneur is encouraged to devote much time and effort to develop the skills to become knowledgeable in these areas. The second is about the long-term accumulation of knowledge acquired from previous work and experiences which are not linked to the first domain of fun and fascination, but based on 'a rational choice often on the advice of other people' (Ardichvili et al., 2003: 114). The claim is that when these two are combined, they facilitate the discovery of new opportunities, markets or solutions to solving customer's problems (Sigrist, 1999; Ardichvili et al. 2003: 114). This view of prior knowledge differs from the cognitive properties perspective.

4.4.1.2 Cognitive properties

Proponents of the cognitive properties perspective on the discovery of entrepreneurial opportunities claim that entrepreneurs recognise a 'new means-end relationship', created by a particular change in order to discover entrepreneurial opportunities (Shane and Venkataraman, 2000: 22). The argument is that, even if an individual has the prior knowledge required to identify an opportunity, they may fail to do so if he or she is not able to establish the 'new means-ends relationship' (Shane and Venkataraman, 2000: 22). It is for this reason that entrepreneurial opportunities are considered by non-entrepreneurs to be risky situations (Sarasvathy et al. 1998). In order to understand the cognitive properties perspective, De Koning (1999) proposes a socio-cognitive framework for studying opportunity recognition, within which the entrepreneur is viewed in the social context, considering the time required to develop ideas. She argues that it is the social context that defines the rewards and outlines the motivations for the recognition of opportunities and, as such, should be 'linked to the cognitive process at an individual or social level' (De Koning, 1999: 2). She goes on to identify three categories of cognitive activities in the development process: (i) collecting information; (ii) thinking / articulating; and (iii) obtaining resources. Information is the foundation for recognising opportunities and such information gathered must be integrated to become a business concept. Such a process involves thinking that occurs in the 'context of social interaction', where the entrepreneur expresses their thoughts and, in the process, receive feedback thereby helping to clarify the process. As the opportunity becomes concrete and final, resources are then needed to shape the business idea. Discovering

an opportunity is a necessary condition but not sufficient for entrepreneurship until it is exploited and utilised (Shane and Venkataraman, 2000).

4.5. Exploitation of entrepreneurial opportunities

Venkataraman, (1997) and Shane and Venkataraman (2000) observe that not all identified entrepreneurial opportunities are exploited, primarily owing to the nature of the opportunity and the differences between individuals. In this regard, entrepreneurial knowledge and skills are critical for opportunity recognition and exploitation (Asitik, 2012). They provide the ability to recognise and assess valuable opportunities and motivate people to exploit such an opportunity. Arguably, opportunities with greater value are those that are perceived to earn potentially higher entrepreneurial profits sufficient to compensate for any forgone alternative. However, it is the nature of the opportunity that counts. For example, a high-value opportunity that requires a level of investment that the entrepreneur lacks is unlikely to be exploited (Kirzner, 1973; Amit, Mueller, and Cockburn, 1995; Shane and Venkataraman, 2000).

Putting it another way, although the value of an opportunity is of significant relevance to opportunity exploitation, not all such expected value opportunities are universally exploited since entrepreneurs perceive and understand potential value in different ways. Hence, understanding the potential value of an opportunity and assessing the costs involved in generating that value is critical because profit is one of the entrepreneur's motivating factors (Dunne et al., 1988). However, this comes with risk and ambiguity. Thus, individuals who are willing to bear such risk (Khilstrom and Laffort, 1979; Knight, 1921) are more tolerant to ambiguity (Begley and Boyd, 1987) and possess a higher need for achievement (McClelland, 1961) are more likely to exploit entrepreneurial opportunities than individuals lacking these characteristics. Also, financial capital is critical in the individual opportunity exploitation process, such that in the absence of finance it becomes impossible for individuals to exploit certain opportunities (Shane and Venkataraman, 2000). Moreover, even if the potential entrepreneur possesses the resources and characteristics as discussed, arguably entrepreneurial human and social capitals would also play a significant role in the opportunity exploitation process.

To this point, the chapter has reviewed the generic entrepreneurship literature, which is arguably primarily urban focused. Therefore, as a rural-based study, it is important for the purposes of this thesis to examine the literature specifically addressing rural entrepreneurship.

4.6 Overview of rural entrepreneurship

This section presents an overview of rural entrepreneurship by first highlighting rural economies in sub-Saharan Africa, the features of which are shared by Ghana. It then examines the literature relating to the physical, economic and social environment as to how these supports or impede entrepreneurial activities.

4.6.1 Overview

Rural economies of sub-Saharan African countries are largely agrarian economies, with agricultural production employing the greater proportion of the labour force and providing the major source of rural household income (Zezza et al., 2009; Davis, et al., 2010; Dzanku, 2015). According to the Ghana Statistical Service (2012), about 42 percent of the economically active labour force is employed in agriculture, a decline of 9 percent over the 2000 population and housing census figure. Such a decrease may or may not be linked to the claim of a 'collapse of agriculture as the primary source of rural livelihoods in SSA' (Ellis, 2010: 56). However, non-farm income is proposed as a way out of poverty for land-poor households (Audretsch, et al., 2015) and studies have established a positive relationship between non-farm income and household welfare in rural Africa (Reardon, 1997; Barrett, Reardon and Web, 2001; Audretsch et al., 2015), with households that possess land or human capital being able to exploit non-farm employment that offers realistic returns (Barrett et al., 2001; Audretsch et al., 2015).

Nevertheless, there is a need for a mechanism to improve rural lives in sub-Saharan Africa and the literature acknowledges that a strong relationship exists between rural economic development and entrepreneurship (Dabson, 2001; Henderson, 2002; McElwee, 2005; 2008). For example, in the United States generally 'more than two-thirds of all new jobs ... are developed through the entrepreneurial spirit involved in small business' (Wortman, 1990: 222) whilst, in the rural context, Henderson (2002: 46 - 51) explains that rural entrepreneurs are community transformers through their ability to 'create new jobs, increase local incomes and wealth, and connect the community to the larger, global economy'.

However, rural entrepreneurship remains poorly understood in the developing world, especially in sub-Saharan Africa as a result of the limited academic attention that has been paid to the concept. Broadly, it is important to note that rural entrepreneurs differ from urban entrepreneurs due to the complexity of rural entrepreneurship (McElwee, 2008: 319). The complexity can be attributed to the characteristics of the rural environment that as discussed shortly and especially in sub-Saharan Africa, constitute a constraint, instead of facilitating the entrepreneurial process. For example, infrastructure

plays a critical role in entrepreneurship (see Aschaur, 1989; Morrison and Schwartz, 1996; Audretsch, Heger and Veith, 2015), but critical infrastructure such as roads, electricity, water systems, and telecommunication facilities are either lacking, in a deplorable state or ineffective in rural sub-Saharan Africa. Therefore, the infrastructure for entrepreneurship and development in rural sub-Saharan Africa remains elusive (see Wolley, 2013). Moreover, the environment in rural sub-Saharan Africa arguably does not motivate individuals to pursue entrepreneurial activities. This critical situation will require some action to stimulate rural entrepreneurial talent to rise to the task (Sherief, 2005). Such a person may be termed a rural entrepreneur, described by Hoy (1983: 7) as an individual who is '... independent, risking-taking, achievement-oriented, self-confidence, hardworking and innovative', a definition probably drawn from the traits perspective of an entrepreneur, which has been criticised as deriving from an urban context (Wortman, 1990).

The concept of rural entrepreneurship refers to 'the creation of a new organisation that introduces a new product, service or creates a new market, or utilises a new technology in a rural environment (Spann, Adams and Wortman 1988, cited in Wortman, 1990: 222). McElwee and Atherton (2011: 382) acknowledge that defining rural entrepreneurship is complicated owing to the activities of rural entrepreneurs being different from those of urban entrepreneurs. However, they identify the rural entrepreneur as an individual who exploits opportunities in their local economy to gain a competitive advantage in business activities, which may result in promoting the social or economic capital of the local economy. Within the Ghanaian context, rural entrepreneurship lacks a known definition; however, in principle it could potentially be defined as the process of individuals residing in rural areas, identifying and exploiting either farm or non-farm opportunities within and outside their localities in uncertain conditions, in order to enhance their livelihood. However, in practice, such a concept of 'rural entrepreneurship' could be described as an emerging concept as it is uncommon to find individuals with such characteristics in rural Ghana. In other words, the Western concept of rural entrepreneurship is not evidence in rural northern Ghana. It is in this regard, therefore, that this thesis is exploring the potential of the concept of rural entrepreneurship to contribute to poverty reduction within the context of rural northern Ghana.

4.6.2 Physical environment

For Stathopoulou, et al. (2004), it is the location, natural resources and landscape of rural areas that can potentially attract entrepreneurial activities.

The issues relating to location are the distance from markets where goods and services can be purchased and sold (Stathopoulou et al., 2004; Dzanku, 2015). The size of rural communities can limit the ability to 'build economies of scale' due to the difficulties rural entrepreneur experience in accessing customers, suppliers, information sources and institutions of importance (Stathopoulou et al., 2004: 406). Resolving these issues involves commuting longer distances and increased costs, especially given that rural communities are likely to be further from larger markets whilst local demand remains limited. Thus, the remoteness of rural communities also means limited 'knowledge and technology transfer [with] ... economic partners' (Dabson, 2001; Henderson, 2002; Stathopoulou et al., 2004: 406).

Apart from the remoteness of rural areas, the landscape of the rural environment may also affect rural development. Attractive landscapes with landforms such as hills, mountains and water bodies (rivers, lakes, ponds), and indigenous vegetative covers are potential entrepreneurial opportunities especially in agriculture, tourism, forestry and renewal energy (OECD, 2012). Water resources contribute to rural 'livelihoods in complex ways [such as] crop and livestock production, agro-processing, fishing ...' (Namara, et al., 2010: 521). Yet, water as a physical resource is scarce and the poor do not have access to sufficient water for their livelihood activities (Molden, et al., 2007; Namara et al., 2010).

These naturally endowed opportunities could provide rural people in sub-Saharan Africa with non-farm employment, arguably through migrant entrepreneurs who recognise such opportunities and invest, potentially creating non-farm employment opportunities. Therefore, natural resources, climatic conditions and landscape can affect entrepreneurial activities of a locality (Dabson, 2001; Stathopoulou et al., 2004) as this complement the economic environment. However, such opportunities in most rural sub-Saharan Africa would remain unexploited even if they exist owing to poor infrastructural conditions as discussed above (Aschaur, 1989; Audretsch et al., 2015).

4.6.3 Economic environment

In rural areas, the extent of infrastructural development, access to finance, the existence of vibrant business networks and the availability of information and communication technologies may all affect rural entrepreneurship (Antle, 1983; Fan, Hazell, and Haque, 2000; Fox and Porca, 2001; Henderson, 2002; Gnyawali, 2015). Typically, rural areas in sub-Saharan Africa are remote and lack good infrastructures, such as good road networks, dependable electricity supplies and access to water. Poor road networks, for example, result in high transportation costs which, in turn, raise transaction costs,

thereby potentially reducing the competitiveness of rural entrepreneurial activities (see Ahmed and Rustagi, 1987; Fafehamps and Gabre-Madhin, 2006). As observed, transport costs represent the largest component of the market price difference between gains and losses (Ahmed and Rustagi 1987; Fafehamps and Gabre-Madhin, 2006; Jayne, Mather and Mghenyi, 2010). Moreover, rural areas tend to be limited in terms of suppliers, customers and possibly new market opportunities. Therefore, infrastructure is arguably critical as it opens up favourable market incentives and creates employment opportunities, resulting in a proactive rural economy (Foster, 1986; Fox and Porca, 2001; Henderson, 2002; Stathopoulou et al., 2004). However, it must be acknowledged that providing rural areas with infrastructures such as roads and electricity entails a high level of investment owing to longer distances as a result of settlement patterns, and may be uneconomical in developing countries (Sinha and Kandpal, 1991).

Business networks integrate and coordinate both economic and non-economic relations within and outside business cycles (Littunen, 2000). Such networks provide a supportive environment and serve as a motivation to upcoming rural entrepreneurs. In the rural context, these networks are mostly informal, built on trust, emanating from friendship and family relations. These personal networks are valuable channels for accessing information which previously may not have been available (Granovetter, 1985; Littunen, 2000).

Effective information and communication technology (ICT) systems can impact positively on livelihoods of rural dwellers through access to education, health and financial services and links to markets (Cecchini and Scott, 2003). ICT systems virtually bridge the divide between urban and rural areas, allowing the rural entrepreneur to easily access necessary resources from urban areas through either the telephone, the internet or market information through the television, thereby opening up new opportunities for entrepreneurial engagement (Premkumar and Roberts, 1999; Henderson, 2002). The adoption of ICT into rural entrepreneurship can be a means of enhancing the core competencies of rural entrepreneurs. Through the use of ICT, rural entrepreneurs can collaborate with other entrepreneurs, gaining insights to develop products that satisfy customers' needs (Ba, Whinston and Zhan, 2000; see also Audretsch et al., 2015). Moreover, ICT may facilitate the marketing process, providing rural people with access to up-to-date information about markets and market prices, increasing the entrepreneur's bargaining power and reducing the activities of middlemen (Bhatnagar and Schware, 2000; Dabson, 2001; Henderson, 2002). ICT can also shape, transform and strengthen rural entrepreneurship, potentially transforming the living conditions of rural communities (Bhatnagar and Schware, 2000). These conditions may facilitate the entrepreneurial process as long as the social environment is complementary and supportive.

However, one of the challenges facing rural economies, especially in developing countries is their non-attractiveness to financial services. This has led to the concentration of financial institutions in urban areas to the neglect of rural areas (Vesper, 1983; Gnyawali, 1994).

4.6.4 Social environment

Social factors, social capital, governance and cultural heritage have a tendency to influence entrepreneurial processes in rural areas (Stathopoulou et al., 2004). Social capital is vital for the success of entrepreneurial activities since entrepreneurship is 'embedded in society' and thus involves social interaction (Temple, 2001; Cope et al., 2007: 214). Therefore, to develop rural entrepreneurship, there is a need for effective linkages between individuals and organisations, the community and the wider region, which may provide necessary support in terms of resources to engage in business and social activities (Lyons, 2004; Coper et al., 2007). The entrepreneur's social capital developed through established networks are his or her 'external source of information, support, finance and expertise [and allows] mutual learning ...' (Coper et al., 2007: 214). Evidently, the range of contacts of such networks goes far beyond family and friends to include a wider range. Such networks, probably established on the basis of experience, may also influence an entrepreneur's perception about opportunities and the option to exploit them (Birley, 1985; Aldrich and Zimmer, 1986; Dubini and Aldrich, 1991; Johannison, 1998; Chell and Baines, 2000; Lechner and Dowling, 2003; Coper et al., 2007). However, rural communities suffer from low skills levels and are not able to establish the necessary linkages to create a socially supportive environment (Dabson, 2001; Henderson, 2002). Stathopoulou et al., (2004) suggest that an interrelationship exists between social capital, business operations and networks, and the quality of local governance. Although local governments need to create an enabling environment for entrepreneurial development, it must be undertaken with caution to ensure that attitudes, constraints and policies are carefully reviewed (Bryant, 1989). As such, McElwee (2008) has made a number of policy recommendations for entrepreneurship in farming which are relevant to rural entrepreneurship more generally (see Table 4.4 below).

The three environments, namely the physical, economic and social environments, have been discussed here separately but, of course, in the context of rural northern Ghana, they are not independent entities but are interdependent, supporting each other as illustrated in Figure 4.3 below. The economic system is governed by the social and the physical environments. Also, the robustness of both the economic and social environments greatly depends on the physical environment.

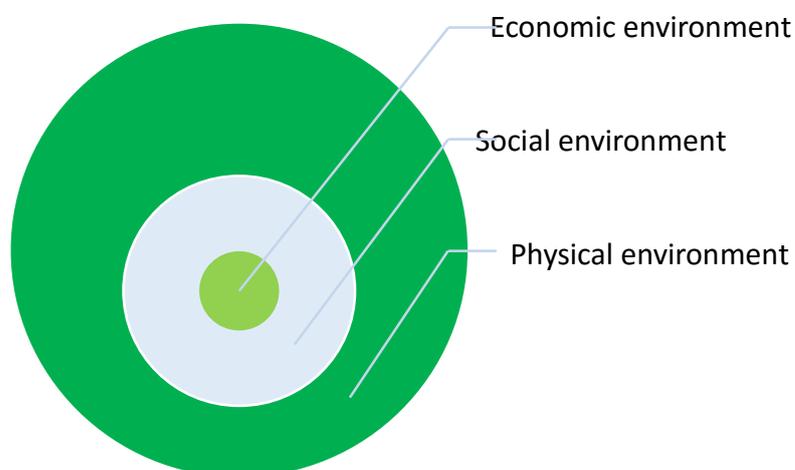
Table 4.4: Problems and policy intervention in rural entrepreneurship

Problem	Possible policy intervention
Networking	Promotion of partnerships Encourage cooperation between farms and food production chain Provide business advice
Access to finance	Grant and tax subsidy Private equity investment Venture capital
Knowledge	Research programmes Investment in management education and training Rural business incubators and science parks Promote innovative behaviour Entrepreneurship culture
Labour markets	Encourage labour mobility

Source: McElwee (2008).

Although each environmental condition affects rural lives in different ways, these three identified environments should arguably function as an integrated system in order to adequately support rural lives. Therefore, considering the three environments as an integrated system (Figure 4.3) can potentially enhance the development of sustainable rural entrepreneurship programme(s) in rural northern Ghana.

Figure 4.3: Interdependent of the environmental systems in rural space



Of course, entrepreneurial theories have very much focused on the individual, but it should be acknowledged that the entrepreneurial process is 'a response to certain environmental conditions' (Lee and Peterson, 2001: 402). These conditions are either facilitators or obstructers of that process, depending on the nature of the environmental circumstances. Lee and Peterson (2001) note that, apart from immediate issues, such as the influence and support of family and friends, local community and government, agencies that can affect entrepreneurship, broader cultural, economic, political or social factors may represent either opportunities or threats within the entrepreneurial milieu. This, in turn, suggests that, for this research as a rural-based study, it is important to consider the social and cultural influences which govern the social system of the rural constituency. In other words, it is important to go beyond the processes and the individual as a unit of analysis to understand the external cultural environment which may impact either positively or negatively on entrepreneurship within that environment (Berger, 1991; Lee and Peterson, 2001).

4.7. Culture and entrepreneurship

It has been argued that entrepreneurs reflect the major values of their culture (Eroğlu and Picak, 2011). Thus, culture is viewed as a principal factor which cannot be overlooked in the entrepreneurial process. Linking culture to development, Berger (1991) indicates that economic reform without cultural transformation is a necessary condition but not sufficient in the development process. The argument is that the cultural values of a society may have an influence on how responsive people are in terms of entrepreneurial behaviour, particularly to risk taking and independent thought (see McGrath, MacMillan and Scheinberg, 1992; McGrath, MacMillan, Yang and Tsai, 1992). Mueller and Thomas (2000) suggest that culture serves as the principal system of values associated with specific societies. Yet, governments in sub-Saharan Africa seeking to revitalise the old-age entrepreneurial spirits have negated the importance of culture in the process (Takyi-Asiedu, 1993). Notably, the sub-Saharan African region is not a homogeneous region in terms of culture; there are 'diverse and differing cultures both among [people] and with outsiders' (Kiggundu, 1988: 170). Notwithstanding such differences, certain 'cultural patterns such as respect for the elders, consensus decisions [making], respect for authority, family orientation, collectivism ...' are common to most African societies (Beugré and Offodile, 2010: 537), and these have implication on entrepreneurship development. As African 'entrepreneurs are compelled to provide such social obligation, even at the expense of their business growth' (Takyi-Asiedu, 1993: 96),

an understanding of the relationship between culture and entrepreneurship is vital for Africa entrepreneurial agenda.

Understandably, it is a culture that shapes and nurtures people with individual characteristics, inspiring them to engage in behaviours that are uncustomary to other societies. The suggestion is that cultural values significantly influence how people would respond to entrepreneurship in terms of their behaviour. For example, the claim is that highly informative cultures will only minimally support entrepreneurial behaviour (Eroğlu and Picak, 2011). However, the assertion is that entrepreneurial possibilities emerge from culture, which serves as ‘the conductor and the entrepreneur as a catalyst’ to the entrepreneurial process (Berger, 1991: 122). Also, as Trompenaars and Hampden-Turner (1997:24) indicate, ‘culture forms the roots of our actions’. Therefore, societal differences in relation to entrepreneurial activities are linked to ‘cultural and religious factors’ (Thomas and Mueller, 2000: 289). The literature acknowledges that entrepreneurial influential factors are universal across cultures, but some cultures support such individual characteristics more than others. As Lee and Peterson (2000: 403) stress, even if individuals are driven by ‘factors such as financial rewards, achievement, social, career, and individual fulfilment’ within a supportive environment to undertake entrepreneurial activities, they will still need a national culture that ‘encourages [such] entrepreneurial activities’. These cultural differences are established in line of cultural dimensions (see Hofstede, 1980, 1984, 2001; Trompenaars, 1994).

Different people, therefore, define culture in various forms, but all focus on human behaviour as a way of life. Kroeber and Parson (1958:583) define culture as the

‘transmitted and created content and patterns of values, ideas, and other symbolic-meaningful systems as factors in the shaping of human behaviour and the artefacts produced through behaviour’.

Building on Kroeber and Parson’s definition, Hofstede (1980: 25; 2001: 9-10) defines culture as

‘the collective programming of the mind that distinguishes the members of one group or category of people from another ... [with] systems of values [being the] core elements of culture’.

While in the view of Trompenaars and Hampden-Turner (1998:6), ‘culture is the way in which a group of people solves problems and reconciles dilemmas’. Therefore, culture is arguably a value system which shapes individuals’ lives as they derive their personal

value that influence people's behaviour (Cunningham and Lischeron 1991; Hemingway, 2005).

4.7.1 Cultural dimensions

Hofstede (1980, 1984, 2001; also see, ITIM International, 2014) identifies four cultural dimensions across different countries, which include the power distance, uncertainty avoidance, individualism-collectivism and masculinity-femininity dimensions. Power distance is the degree of tolerance for hierarchical or unequal distribution of power relationships. In 'large power distance' societies, the hierarchical order is accepted with no further justification; however, 'smaller power distance societies' demand 'power equalisation' and justification for any inequalities (1984: 83). Uncertainty avoidance refers to the degree to which people in a particular cultural setting 'feel uncomfortable with uncertainty and ambiguity' (1984: 83). It is about an individual willingness to take risk (see McGrath, et al., 1992). The individualism-collectivism dimension refers to the degree of interdependence among people in a given society. While in individualist societies, social ties are 'loosely knit' and people take care of 'themselves and immediate families', in collectivist cultures social ties are 'tightly knit' and people 'expect their relatives, clan or other in-group to look after them in exchange for unquestionable loyalty' (1984: 83). Apart from the extended family, the in-group may even include race, religion, or nationality (Tiessen 1997). For example, in Africa

'It is the moral obligation of those who earn a living within the family to support, financially, the aged and the less fortunate members of that family. Failure to fulfil this obligation would naturally evoke the displeasure of the elders of the family and could even lead to the ostracism of the income earned by all members of the society' (Takyi-Asiedu, 1993: 95).

Collectivism is also expressed as 'concern', referring to 'commitment and ties to others', associated with countries with low level of development and such 'concern' drive people to search for the entrepreneurial opportunity (Hui and Triadis, 1986; Pinillos and Reyes, 2011: 33).

With regards to the masculinity-femininity dimension, masculinity societies strive for 'achievement, heroism, assertiveness, and material success'. Conversely, in femininity societies, life is about 'relationships, modesty, caring for the weak and the quality of life' (1980: 84). This dimension also refers to the social differentiation between the sexes in terms of role allocation (Hofstede, 1980, 1984, 2001; see also, McGrath, MacMillan and

Scheinberg 1992; Lee and Peterson, 2001; Mueller and Thomas, 2001). Subsequently, Trompenaars (1994) also identified the achievement-ascription and universalism-particularism dimensions. The achievement-ascription dimension, which is similar to Hofstede's power distance, describes how a particular society accords status to its members, whereas universalism-particularism defines 'how we judge other people's behaviour' (Trompenaars, and Hampden-Turner, 1998: 31). It is about norms for regulating behaviour (Trompenaars, 1994; Trompenaars, and Hampden-Turner, 1998; also Lee and Peterson, 2001). Table 4.5 below summarises these cultural dimensions. These dimensions are perceived as either promoters or obstructers of entrepreneurial activities within a given society.

Subsequently, cultural dimensions were used as a framework by Lee and Peterson (2001) to categorise and explain cultural patterns observed across countries, and can be seen to affect a society's entrepreneurial orientation (EO) either positively or negatively, as summarised in Table 4.6. For example, it can be seen from Table 4.6 that, reflecting the cultural dimensions and the cultural characteristics conducive for entrepreneurship (Table 4.5), the United States has an entrepreneurial culture and, therefore, has strong EO within its economy.

Conversely, the other countries listed in Table 4.6 possess features such as strong uncertainty avoidance, high acceptance of power distance, are collectivist and feminine in nature with features of particularistic and are ascription-oriented, and therefore, have the weaker entrepreneurial environment. For example, assessing why the Turkish culture does not produce entrepreneurs to the extent of the United States, Eroğlu and Picak (2011: 148) conclude that whilst American culture is associated with strong EO, that of Turkey is associated with 'high levels of collectivism, high levels of uncertainty avoidance and high levels of power distance', all of which have negative associations with entrepreneurship. However, such generic distinctions of entrepreneurial societies based on these dimensions have been contested in literature. For example, Hofstede (1984: 151) associated the individualism-collectivism dimension with a 'country's level of development'. Shane (1992) specifically established a strong link between individualism and the entrepreneurial characteristic of creativity.

However, Pinillos and Reyes (2011: 24) argue that individualistic cultures have greater 'entrepreneurial activities' in high-level income countries and collectivist cultures also have 'more significant entrepreneurial activities' in medium or low-income countries.

They pointed out that individualism is not related to entrepreneurship in the same way in countries with the differing level of development (Pinillos and Reyes, 2011: 24).

Table 4.5: Cultural dimensions, explanations and definitions

Cultural Dimension	Explanation	Definition of component
Power Distance	Degree of tolerance for hierarchical or unequal power relationships	High: large degree of tolerance for unequal relationships Low: small degree of tolerance for unequal relationships
Uncertainty Avoidance	Degree of acceptance of uncertainty or willingness to take risk	Strong: little acceptance for uncertainty or risk Weak: generally accepting for uncertainty and risk
Individualism-Collectivism	Degree of emphasis placed on individual accomplishment	Individualism: large degree of emphasis on individual accomplishment Collectivism: large degree of emphasis on group accomplishment
Masculinity-femininity	Degree of stress placed on materialism	Masculinity: large degree of stress on materialism and wealth Femininity: large degree of stress on harmony and relationship
Achievement-Ascription	Describes how society determines its power and status	Achievement: power and status are achieved or earned through competition and hard work Ascription: power and status are ascribed by birthright, age, or gender
Universalism-Particularism	Describes norms for regulating behaviour	Universalism: code of laws exists that apply equally to all Particularism: individuals enjoy special rights or privileges because of their status

Source: Adapted from Lee and Peterson (2000:404)

Thomas and Mueller (2000), on the other hand, observe that the conclusions that individualist societies are more entrepreneurial than collectivist societies are based on the fact that much entrepreneurial research has taken place in the United States, an individualistic and achievement-oriented society. However, it is argued that 'individualism is not universally accepted cultural behaviour' (Peterson, 1988: 1; also see Asitik, 2015).

Table 4.6: Cultural dimensions of selected countries/regions based on Hofstede (1980) and Trompenaars (1994)

Cultural Dimensions		Countries/Regions				
	Conducive Entrepreneurial Culture	US	Japan	China	Former Soviet Economies	Mexico
Uncertainty Avoidance	Weak	Weak	Strong	Strong	Strong	Strong
Power Distance	Low	Low	High	High	High	High
Masculinity	Masculinity	Masculine	Masculine	Feminine	Feminine	Masculine
Individualism	Individualism	Individualism	Collective	Collective	Collective*	Collective*
Achievement	Achievement	Achievement	Ascription	Ascription	Ascription	Achievement
Universalism	Universal	Universal	Particular	Particular	Particular	Particular

*Values appear to be in transition on this dimension (Trompenaars, 1994 in Lee and Peterson, 2001).

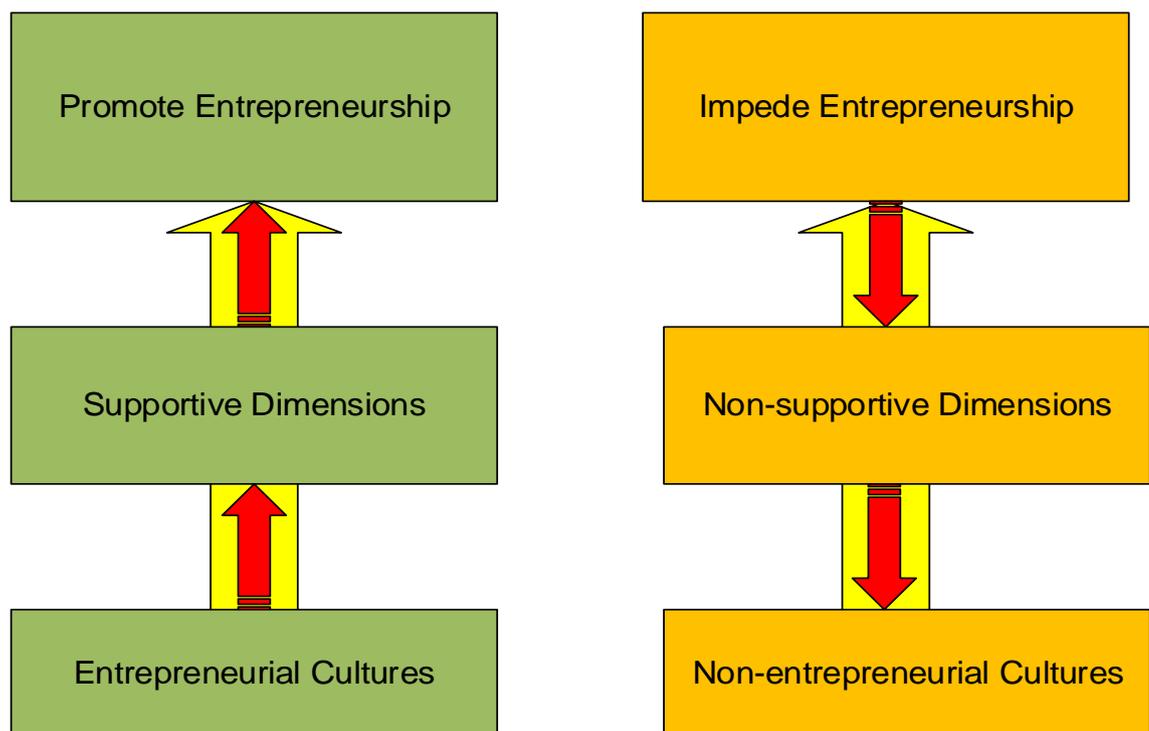
Source: Lee and Peterson (2001).

Therefore, in determining a country's entrepreneurial behaviour, it is important to consider the level of development and not only the cultural dimension. As Peterson (1988) argues

'the cult of individualism is foreign to, and often unacceptable in, many countries around the world. Gradually, it is becoming clear that each country/culture must develop its own brand of entrepreneurship and raise its own champions to promote entrepreneurial behaviour that fits the prevailing societal mores' (1988:1).

In sum, culture is divided into two in terms of entrepreneurship: entrepreneurial cultures and non-entrepreneurial cultures (Figure 4.4). Entrepreneurial cultures support potential entrepreneurs to grow whilst non-entrepreneurial culture is an obstacle to the growth of potential entrepreneurs. Hence, the red arrowheads point downwards (Figure 4.4).

Figure 4.4: Culture and entrepreneurship: a reflection of the dominant literature



4.8 Chapter summary

The chapter began with a discussion of the concepts of entrepreneurship and development and established that entrepreneurial activities have a positive effect on economic growth and development (Leibenstein, 1968; Holcombe 1998; Acs et al., 2008; Anokhin et al., 2008; Naude, 2010). Preceding the discussion of the main theoretical

schools of thought, the concepts of entrepreneurship and entrepreneur were examined and the evidence showed that there is no consensus regarding the definitions of the terminologies (Venkataraman, 2000; Hisrich, and Peters, 2002; Gedeon, 2010). The different views regarding entrepreneurship and the entrepreneur are aligned to the different theoretical approaches. The non-economic approaches (psychological and personality) associate the entrepreneur with personal values and qualities such as achievement motivation, propensity to take risk and locus of control. However, this conceptualisation of the entrepreneur have been criticised and a continued stand-off between non-economists and economists.

The chapter identifies entrepreneurial human and social capitals as a value worthy of consideration in rural entrepreneurship and particularly in developing economy contexts. Subsequently, within a discussion of the two capitals, particularly attention was paid to skills, with entrepreneurial skill being the prime focus within the two forms of capitals. However, it was evident that literature base on entrepreneurial skills within the domain of the human capital may be more applicable to the urban than the rural entrepreneur especially in the context of the Global South. Though entrepreneurial social skills were deemed more relevant and applicable to the rural entrepreneur in the context of this study, it is proposed that there is a need to carefully blend these social skills with relevant skills within the human capital domain to provide an appropriate skill set for rural entrepreneurship. The chapter then examined the economist approaches centred on the entrepreneur as an innovator, the equilibrium destroyer (Schumpeter, 1934), uncertainty-bearer (Knight, 1921) and being alert to opportunities, thus (re)establishing equilibrium (Kirzner, 1973). The discussion then extended to consider the literature on entrepreneurial opportunity, and how these opportunities are discovered through the concepts of prior knowledge and the cognitive properties and concluded the section with opportunity exploitation.

Having discussed the above core issues, the chapter then went on to consider rural entrepreneurship as the focus of the study, first, offering some discussion of rural economies of sub-Saharan Africa by way of an overview. It then reviewed the rural environment in the context of physical, economic and social characteristics and observed that although these environments do have entrepreneurial potential, the challenges within these rural environments potentially overshadow their entrepreneurial prospects. The section concluded with the observation that the three environments within the rural space are interdependent. However, linking the relationship between entrepreneurship and development, it is evident that rural entrepreneurship has the potential of promoting rural development subsequently reducing poverty.

The discussion went on to explore cultural influences on entrepreneurship. In so doing, it was revealed that culture is critical and discussing the dimensions it was evident in the literature that dimensions such as weak uncertainty avoidance, low power distance, masculinity, individualism, as well as achievement oriented and universalism are more likely to promote entrepreneurship.

Overall, this chapter has revealed that although rural entrepreneurship has the potential to contribute to rural poverty reduction in sub-Saharan Africa, the deplorable nature of infrastructure may be an obstacle. Also, the review has revealed the need to establish appropriate skill sets for (sub-Saharan African) rural entrepreneurship rather than the transfer of the current rural entrepreneurship as outlined in the literature.

4.9 Development, Poverty and Entrepreneurship

Literature reviews conclusion

In closing Chapter 4, it is also timely to review the literature review chapters in their entirety. Given the focus of this thesis on the role of entrepreneurship in poverty reduction, Chapters 2 and 3 examined the concepts development in general and poverty in particular as the conceptual context of the study. Development was reviewed from differing paradigmatic perspectives, revealing that it is a multidimensional concept requiring a broader understanding beyond the early economic growth perspective. The review considered the modernisation paradigm through a range of economic models, as well as subsequent paradigms that embrace environmental issues and the concept of human development. Each development paradigm emerged as a result of limitations of the preceding paradigm, yet overall it is clear that development, as both a process and a goal, has increasingly become concerned with the improvement of people's wellbeing. Chapter 2 also discussed specific development programmes, such as Structural Adjustment Lending Programmes (SALPs), which were aimed at stabilising economies in crisis but which are widely considered to have resulted in a wider developmental gap and increased poverty levels. The Millennium Development Goals process, which comes to an end in 2015 and which emphasised poverty reduction as fundamental of its overall seven goals, was then examined. With respect to rural development, in particular, it was revealed that the most appropriate approach is the bottom-up approach which gives beneficiaries and local organisations a voice in the development agenda. The SLA, which utilised the bottom-up approach, placed emphasis on livelihood outcomes and greater participation of local people and was thus noted as one of the appropriate models that could be employed to address issues of rural poverty.

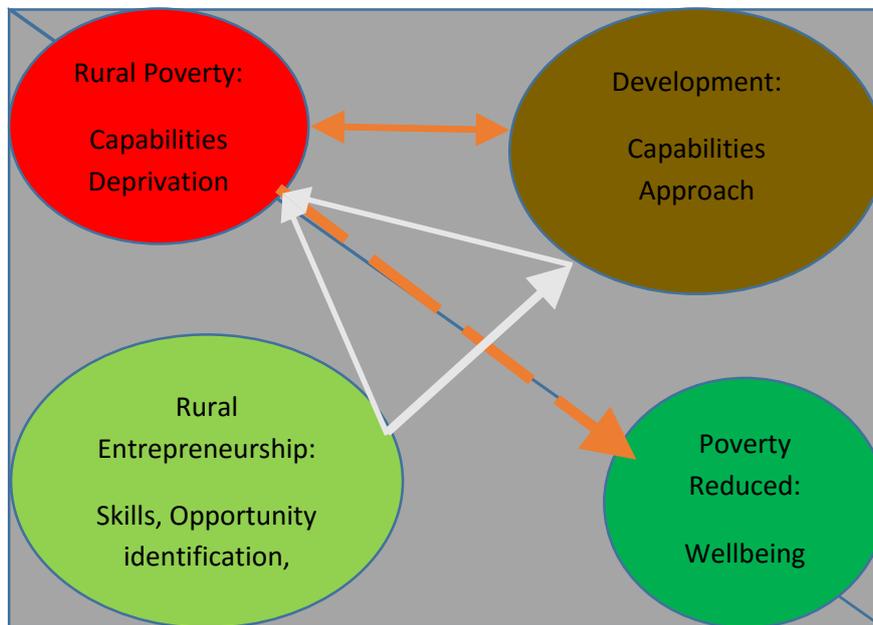
A key theme to emerge from Chapter 2 was that poverty is a major challenge to the attainment of holistic development. Therefore, Chapter 3 subsequently explored the dimensions of poverty, observing it as a multidimensional concept which has expanded from being defined in economic consumption or income poverty terms to a much broader condition including materials needs, capabilities for functionings, vulnerability and exclusion. As understanding of what poverty is has expanded, so too has the manner in which it is measured undergone change with economic measures being supplemented with non-economic indicators. It is understood that poverty is primarily a human construct embedded in social, economic and political systems and the reorientation of these systems towards poverty reduction is required to make a positive impact. The chapter established that although significant achievements have been made in reducing poverty on a global scale, it remains a major challenge in sub-Saharan Africa in general and in rural areas in particular. Specifically, Ghana as a country has made great strides in poverty reduction; however, the situation in the three northern regions has worsened as the absolute number of people living in poverty is increasing whilst the regions remain challenged in terms of development. In short, poverty remains an obstacle to development in rural northern Ghana.

Relating entrepreneurship to development, Chapter 4 then examined the concept in relation to economic growth and development and established a potentially positive relationship. In other words, it is suggested by some that entrepreneurial activities may potentially contribute to economic growth and development, reducing poverty and enhancing human wellbeing, especially in rural areas. However, as discussed in Chapter 4, culture plays a crucial role in this process. Where cultural dimensions support entrepreneurship, such communities will be affected positively but where it does not do so, then entrepreneurship may be ineffective in terms of poverty reduction.

Combining the themes discussed in the literature review chapters, it is evident that an inter-dependent relationship exists between poverty and development. On the one hand, development reduces poverty whilst, on the other hand, poverty retards development. Hence, poverty reduction is fundamental to the achievement of development. At the same time, the literature suggests that entrepreneurship may promote economic growth and development and, by implication, may lead to poverty reduction resulting in an improvement in wellbeing. However, uncertainty remains: what kind of entrepreneurial activities are best suited to rural poverty reduction in particular, or indeed are there challenges that might limit the role of entrepreneurship in rural poverty reduction / development? As conceptualised in Figure 4.5 below, where poverty is interpreted as capabilities deprivation and where development is understood in the context of the capability approach, rural entrepreneurship viewed in all its dimensions, including but not

limited skills, opportunity recognition and innovation may, in theory, contribute to poverty reduction and the enhancement of wellbeing.

Figure 4.5: Conceptual framework of entrepreneurship and rural poverty reduction



The question that this thesis therefore addresses is: can this role of entrepreneurship in poverty reduction be achieved in practice? More specifically, as established in Chapter 1, this thesis seeks to explore the relationship between entrepreneurship and poverty reduction in rural northern Ghana, exploring the extent to which rural entrepreneurship may have a positive impact on poverty in that region. Thus, the remainder of this thesis is concerned with this question. In the following chapters, the research methodology is introduced (Chapter 5), whilst Chapters 6 and 7 discuss the outcomes and implications of the empirical research in rural northern Ghana, focusing in particular on the entrepreneurial environment in northern Ghana, the human and social capitals of the local communities, and their potential skills and ability to innovate.

Chapter Five

Methodology

5.0 Introduction

The purpose of this chapter is to explain and justify the methodological processes adopted in this thesis in order to meet the research aims and objectives established in Chapter 1 (see Section 1.2). More specifically, the chapter initially considers the philosophical assumptions that underpin the research within a broader discussion of methodologies. It then goes on to explain the qualitative approach and the adoption of a case study strategy as the most effective means of achieving the research objectives, namely, to examine critically the relationship between entrepreneurship and poverty reduction in a rural context (northern rural Ghana). It subsequently explains the choice of multiple cases and how these and participants were sampled and considers the specific data collection methods employed during the two phases of empirical research, including both semi-structured interviews and focus groups. The chapter also discusses a method devised specifically for the purposes of this thesis, termed 'Translation-Moderation - Mediation (Trans-TMM)' model, as a means of obtaining quality interview data and accurate transcripts in English from interviews conducted in local language / dialects. Finally, the chapter present methods of data analysis and addresses issues regarding protocol, data collection process and ethics.

5.1 Research Paradigms

According to Filstead (1979: 34), a paradigm is a 'set of interrelated assumptions about the social world which provides a philosophical and conceptual framework for the organised study of that world'. Similarly, Deshpande (1983: 101) defines a paradigm as 'a set of linked assumptions about the world which is shared by a community of scientists investigating the world'. Therefore, research paradigms serve as a guide and reflect the philosophical assumptions about the research processes and techniques to be used and define the limit of research regarding 'what falls within and outside' the confines of the research (Guba and Lincoln, 1994: 108; Denzin and Lincoln, 2000). Typically, paradigms are synthesised into four major categories, namely, positivism, critical theory, constructivism/interpretivism and realism (Guba and Lincoln, 1994; Healy and Perry, 2000).

Paradigms as basic belief systems in a broader perspective may be embedded in philosophy, and are concerned with the 'development of knowledge and the nature of that knowledge' (Ponterotto 2005; Saunders, Lewis and Thornhill, 2009: 127). The philosophical assumptions supporting research paradigms are ontology, epistemology and methodology (Guba and Lincoln 1994; Ponterotto, 2005), which again are summarised in Table 5.1 below. Prior to discussing the paradigms mentioned above, it is worthwhile discussing the philosophical assumptions which are fundamental to the understanding of each paradigm.

Ontology is about reality; it is concerned with 'what' knowledge is and with assumptions about the nature of 'reality and being' (Ponterotto, 2005: 130; Pathirage et al., 2008: 5) or 'social entities' (Bryman, 2012:32). Ontological questions are concerned with what can be known about that reality and whether reality is of an 'objective' nature, that is, whether reality is out there in the world or whether it is the product of a mental construct and, thus, subjective (Guba and Lincoln, 1994; Ponterotto, 2005; Bryman, 2012). Therefore, should social facts be considered as objective entities, external to social actors or as 'social constructs from the perceptions and actions of social actors'? (Bryman and Bell, 2007: 22). Epistemology is concerned with the nature of the relationship between the 'knower' (the research unit of study) and the 'would-be knower' (the investigator) (Guba and Lincoln, 1994: 108; Ponterotto, 2005: 131; Bryman, 2012). The core epistemological issues are concerned with the nature of knowledge and how one develops knowledge, pointing to whether the social world should be studied using the methods of the natural or social sciences (Bahari, 2012). Finally, methodology refers to the sets of techniques and tools a researcher requires and may use to discover that reality. The methodological concerns are focused on how the investigator should go about finding out what is believed can be known (Guba and Lincoln, 1994). Therefore,

'ontology is the 'reality' that researchers investigate, epistemology is the relationship between that reality and the researcher, and methodology is the technique used by the researcher to investigate that reality' (Healy and Perry, 2000: 119).

5.1.1 Positivism

Positivism, a philosophical realism which is the natural sciences deductive method of investigation (Sciarra, 1999; McGrath and Johnson, 2003; Cacioppo, Semin and Berntson, 2004; Ponterotto, 2005), has long dominated the scientific field of inquiry (Guba and Lincoln, 1994; Healy and Perry 2000). Anchored on a realist ontology,

positivism holds the tenets of objectivity and being value-free, presuming that knowledge is only obtainable through the gathering of data, the testing of theories and the formulation of objective and value-free laws. Hence, positivists believe there are 'social facts with an objective reality' external to social actors (Benton and Craib, 2001; Snape and Spencer, 2007; Bryman and Bell, 2007, 2012; Bahari, 2012). The core aim of the positivist investigation is to provide a description that gives clues to predictions and the control of phenomena (Ponterotto, 2005). However, positivism has been criticised on many grounds. For example, researchers have questioned the notion of the unbiased claim of realism and truth regarding the phenomena being investigated. In other words, many advances the argument that every research study is inherently influenced by researcher bias (Merriam, 2009; Tribe, 2009). At the same time, it is suggested that positivism is not appropriate in social scientific contexts that deal with human beings and their 'real-life experiences'; implicitly studying them as independent objects that are non-reflective (Healy and Perry, 2000: 119) simply ignores the ability of people to reflect on problems and act on them in an interdependent way (Robson, 1993: 60). Hence, positivism is of greater relevance within the domain of quantitative research, which is discussed later in this chapter.

5.1.2 Realism

Critical realists, or those who subscribe to the realism paradigm, perceive reality to be 'real' and exists external to the researcher; hence, reality is independent of the researcher's mind (Bhaskar, 1976; Harre and Madden, 1975; Sobh and Perry, 2006). However, although the reality is discoverable, it is imperfectly understandable and hence, requires triangulated research from varied source (Merriam, 1988; Tsoukas, 1989; Guba and Lincoln, 1994; Godfrey and Hill, 1995; Sobh and Perry, 2006). Putting it another way, objectivity is upheld within this paradigm but epistemologically, realism adopts a modified objectivity. That is, the critical realist recognises limitations in the research process and acknowledges that research findings are socially generated through the interaction between the researcher and the research participants and, therefore, truth (reality) cannot be absolute. Consequently, methodologically the paradigm adopts 'critical multiplicity' (Guba and Lincoln, 1994: 110) as the researcher is value-aware and, therefore, has to triangulate perceptions being collected from varied sources using mixed methods (Guba and Lincoln, 1994; Healy and Perry, 2000; Sobh and Perry, 2006). Within the realism paradigm, the researcher's aim is not to attach a generalisation to a population as positivists strive to do but seek to generate theoretical propositions (Yin 1989).

Table 5.1: Categories of scientific paradigms and their elements

Element	Question	Paradigm			
		Positivism	Critical theory	Constructivism	Realism
Ontology <i>The researcher view of the nature of reality or being</i>	What is the nature of reality?	Reality is real and apprehensible	'Virtual' reality shaped by social, economic, ethnic, political, cultural, and gender values, crystallised over time	Multiple local and specific 'constructed' realities	Reality is 'real' but only imperfectly and probabilistically apprehensible
Epistemology <i>Researcher view of what constitutes acceptable knowledge</i>	What counts as knowledge? How are knowledge claim justified? What is the relationship between the researcher and that being researched?	Objectivist: findings true	Subjectivist: value mediated findings	Subjectivist: created findings	Modified objectivist: findings probably true
Common methodologies <i>Techniques most often used</i>	What is the process of research?	Experiments/surveys: verification of hypotheses, chiefly quantitative methods	Dialogic/dialectical: researcher is a 'transformative intellectual' who changes the social world within which participants live	Hermeneutical/dialectical: researcher is a 'passionate participant' within the world being investigated	Case studies/convergent interviewing: triangulation, interpretation of research issues by qualitative and by some quantitative methods such as structural equation modelling

Source: Adapted from Perry, Alizadeh and Riege (1997: 547) based on Guba and Lincoln (1994).

5.1.3 Critical theory

The critical theory paradigm adopts a historical realism ontology, thus perceiving reality in its social context (social realities) embedded in historical structures. The goal of the researcher is to critique and, over time transform such structures in the form of social, political, cultural, economic, ethnic and gender values (Healy and Perry, 2000). Therefore, subjectivist epistemology is valued by the researcher since the researcher and his or her subject(s) of study are interactively connected and the values of the researcher inevitably influence the research (Lincoln and Guba, 1994). With subjective assumptions and recognition of the fact that knowledge is embedded in 'social and historical routines', researchers do not perceive their investigations as 'value-free' (Healy and Perry, 2000; 119). The research findings are, therefore, 'value mediated' (Lincoln and Guba, 1994: 110). Methodologically, the researcher adopts a dialogue form of engagement with research participants, the dialogue itself ideally being dialectical so as to empower research participants to work towards attaining a classless society and democratic change resulting in social transformation (Lincoln and Guba, 1994; Perry, Alizadeh and Riege, 1997; Tolman and Brydon-Miller, 2001).

5.1.4 Constructivism

Constructivists or interpretivism argue that researchers function as 'social actors', interpreting their daily social roles in the context of the meaning given to those roles and interpreting the 'social roles' of others according to their own meaning. As such, within constructivism there is no distinction between 'values and facts' but, inevitably, the outcomes of research at least partially reflect the researcher's viewpoint and beliefs (Suander et al., 2007: 106; Bahari, 2012; 22). Researchers enter 'the social world of research subjects and understand their world from their point of view' (Suander et al., 2012:137). Interpretivists explained that social phenomena are complex in nature and cannot be subjected to scientific principles (Bryman and Bell, 2007, 2012; Snape and Spencer, 2007). Relativism is the ontological stand of constructivists; 'multiple realities' exist, which are tangible realities and mental constructs (Lincoln and Guba, 1994; Schwandt, 1994; Healy and Perry, 2000: 120; Ponterotto, 2005). The constructivist adopts a subjectivist epistemological position as reality is constructed out of the interaction between the researcher and research participant(s). The constructivist uses the hermeneutics and dialectics methodologies, where hermeneutics is when the meaning is perceived to be hidden and requires deeper reflection to be interpreted accurately and dialectics is the comparing and contrasting of views although arguably, research findings are co-constructed out of the interactive dialogue and interpretations

of both the researcher and participant (Lincoln and Guba, 1994; Ponterotto, 2005). The constructivist or interpretivist paradigm is associated with qualitative research and is the paradigm adopted in this thesis.

The philosophical assumptions and paradigms discussed above are the foundations of social research and serve as a guide to researcher's choice of method in the research process. Hence, the discussion now turns to the methods adopted in this study.

5.2 Research methods

Immediately, it is important to distinguish clearly between research methodology and research method. The two are often (though erroneously) used interchangeably, yet they refer to different things. Methodology is a discipline or body of knowledge that utilises methods. Conversely, methods are the techniques or processes used to conduct research (Kinash, n.d.).

Drawing on a review of relevant literature, Mackenzie and Knipe (2006) conclude that the most common definitions indicate that methodology is the overall approach to research which is linked to the paradigm or theoretical framework, while research method refers to the systematic modes, procedures or tools used to collect and analyse data.

Research methods principally fall under two headings, namely, quantitative and qualitative methods. However, the two can be combined in some circumstances, and this is termed the mixed method approach, sometimes also referred to as triangulation (Jick, 1979). Both quantitative and qualitative methods are characterised by epistemological and ontological orientations that inform the world view of their actors (See Table 5.2 below). However, one major difference between the two is their theoretical orientation in relation to research. In simplistic terms, the quantitative method is deductive; it tests theory and, hence, the research originates in theory. Conversely, qualitative methods generate theory and, thus, theory is derived from the outcome of research (Bryman and Bell, 2007).

In addition, quantitative methods employ logical positivism and experimental approaches, that is, applying quantitative measures to test hypothetical generalisations and seek to establish causal relationships between variables (Denzin and Lincoln, 1998; Golafshani, 2003; Hoepfl, 1997). Qualitative research, however, refers to any research findings that are obtained without the use of statistical procedures or other means of

quantification (Strauss and Corbin, 1990). Hence, qualitative research adopts interpretivism, an epistemology that demands that researchers should understand the differences between individuals in their role as social investigators (Saunders et al., 2007; Bahari, 2012). Apart from the theoretical orientations of these methods, Bryman and Bell (2007: 28), go on to explain that quantitative methods have integrated the 'practices and norms of the natural sciences' and at the same time accepting the 'view of social reality as an external objective reality'. In contrast, qualitative researchers do not entertain the practices of the natural sciences with regards to the way in which individuals view their social world. That is, qualitative researchers view 'social reality as a constantly shifting emergent property of the individual's creation' (Bryman and Bell, 2007: 28). Therefore, for the qualitative researcher, reality is a social construct, which is a subjective ontology. The researcher focuses, therefore, 'on what people think, feel, and how they communicate (verbal or non-verbal)' among themselves and then try to interpret 'why people have different experience' (Bahari, 2012: 25).

Though it has long been accepted that quantitative data is valid and of high quality (Guba and Lincoln, 1994), this position has been challenged. Specifically, the positivists' over-reliance on hypotheses testing in the study of social entities has been labelled as 'disastrous' (Cook and Campbell, 1979: 92), for a number of reasons. First, the quantitative researcher, as part of his or her strategy, seeks to control the research variables and may intentionally or unintentionally omit some variables, thereby potentially altering the research results. Second, social research deals not with physical objects but with the behaviour of humans. As such, understanding of social phenomena is inevitably linked to the meanings and reasons human actors attach to their activities, meanings and reasons that quantitative research fails to capture. Thirdly, it is also argued that although making generalisations may have statistical meaning in terms of population, it is inapplicable to the context of an individual; it would create ambiguity which can potentially be avoided using qualitative data (Guba and Lincoln, 1994).

Owing to the shortcomings of the quantitative approach, Cook and Campbell (1979: 93) propose that 'field experimentation should always include qualitative research to describe and illuminate the context and conditions under which research is conducted'. Moreover, qualitative researchers argue that their approach generates 'holistic work' (Jick, 1979: 609) as Weiss (1968: 344-345) suggests

'Qualitative data are apt to be superior to quantitative data in the density of information, vividness, and clarity of meaning - characteristics more important in holistic work, than precision and reproducibility'.

However, a major criticism of the qualitative approach is its tendency to use the small sample sizes (Veal, 2005) which do not permit the generalisation of findings. In this respect, qualitative research is perceived to be inferior to quantitative approaches (Guba 1994). At the same time, the issue of unreliability when highly sophisticated techniques are employed in analysing and interpreting data is also considered a shortcoming of qualitative research. Nevertheless, qualitative research is becoming increasingly popular in the social sciences. The orientations of the two methods in terms of philosophical foundations, epistemology and ontology and other distinctions are summarised in Table 5. 2 below.

From the foregoing discussion, it is clear that a methodological divide exists amongst social science researchers, some favouring quantitative methods and others qualitative methods in their research engagement. Such a divide is based on the philosophical orientation of the individual researcher with respect to his or her worldview of social reality.

Table 5. 2: Comparison of quantitative and qualitative research strategies in social sciences

	Quantitative	Qualitative
Philosophical foundation	Deductive, reductionist	Inductive, holistic
Aim	To test pre-set hypothesis	To explore complex human issues
Epistemological orientation	Positivism of the natural science	Interpretive
Ontological orientation	Objectivism	Constructionism
Study plan	Step-wise predetermined	Iterative, flexible
Position of researcher	Aims to be detached and objective	Integral part of research process
Assessing quality of outcomes	Direct tests of validity and reliability using statistics	Indirect quality assurance methods of trustworthiness
Measures of utility of results	Generalizability	Transferability

Source: Adapted from Marshall (1996); Bryman and Bell (2007)

As discussed shortly, this thesis adopts a qualitative approach. However, as noted earlier an alternative approach that is gaining prominence in the social sciences, often regarded

as the third major research approach (Johnson, Onwuegbuzie and Turner, 2007) is mixed methods, involving what is known as triangulation. Defining this third method has been problematic and as a result, there is no generally accepted definition. However, after analysing and synthesising nineteen different definitions, Johnson et al. (2007: 19) proposed what they call 'new definition', as follows

'Mixed methods research is an intellectual and practical synthesis based on qualitative and quantitative research; it is the third methodological or research paradigm. It recognises the importance of traditional quantitative and qualitative research but also offers a powerful third paradigm choice that often will provide the most informative, complete, balanced, and useful research results ...'

The advocates of the mixed method advance several benefits for this approach in social science research. One such benefit is that researchers have more confidence in their findings because triangulation 'increases the robustness of [research] results' (Jick, 1979; Kaplan and Duchon, 1988: 575; see also, Jick, 1983; Yin, 1984; Bonoma, 1985; Benbasat, Goldstein and Mead, 1987). Notably, a mixed method builds on the strength of both quantitative and qualitative and potentially minimises weakness of each approach, enhancing the quality of the findings (Johnson and Onwuegbuzie, 2004). Also, as a comprehensive study, it serves as a critical test for the competing theories in social research. However, it is the qualitative 'data and analysis [which] functions as the glue that cements the interpretations' of the mixed method (Jick, 1979: 609). Mixed method is not, however, without weaknesses. For example, replication is difficult, especially as the qualitative method itself is problematic when it comes to replication (Jick, 1979).

5.3 Thesis paradigm

Owing to the complexity of the study, this thesis adopts an interpretivist approach to the research (Bryman and Bell, 2007; Snape and Spencer, 2007), reflecting the fact that the research, focusing on rural communities with heterogeneous cultural beliefs in a developing economy, seeks to establish a link between rural entrepreneurship and poverty reduction.

Within this broad and complex context, there is the need for detailed data collection (Saunders et al., 2012) from the 'people and their institutions' (Bryman, 2012: 28). This requires

‘carefully and thoroughly capturing and describing how [the] people experience some phenomenon [thus] how they perceive it, describe it, feel it, remember it, make sense of it and talk about it with others’ (Patton, 1990: 104).

Thus, positivism is inappropriate because the issues outlined are social constructs and the researcher cannot be totally external to the subjects of the study (Saunders et al., 2012; Bryman and Bell, 2007). Arguably, it is the interpretive approach that enables the research to embrace these complexities and ensures ‘dynamic quality’ of the social phenomenon is maintained (Leitch, Hill, and Harrison, 2009: 70). At the same time, it allows the problem to be viewed in a holistic manner as I get closer to my participants, enter their realities, and interpret their perceptions as appropriate’ (Hoepfl, 1997; Shaw, 1999; Leitch et al., 2009: 70).

Moreover, the research is not intended to make statistical generalisations. Rather, it is envisaged that ‘moderatum’ generalisations (where aspects of the study will be examples of broader sets of features of northern Ghana) may emerge (William, 2000; Heracleous, 2004). It is for these reasons that interpretivism has been selected, using multiple cases (four cases) drawn from a wider geographical area.

5.4 Thesis Approach: Qualitative research method

As discussed above, a qualitative method of inquiry differs from quantitative methods in terms of its ‘philosophical assumptions; strategies of inquiry; and methods of data collection, analysis and interpretation’ (Creswell, 2009: 173). However, it has been emphasised that the distinctiveness of the qualitative approach does not reside in the absence of numbers. Rather, lying beyond numbers is the inductive view of theory generation; the epistemological stance of interpretivism; and the ontological position as a constructionist, separates qualitative research from other approaches as reviewed earlier (Bryman, 2012).

The choice of the qualitative research method for this study was influenced by the characteristics of the approach that offers a better and appropriate fit for the inquiry. Among these influential factors is the intended purpose of the study, which is to understand ‘complex psychosocial’ and ‘humanistic’ issues (Marshall, 1996: 522). This requires collecting data from the natural setting within which participants experience the problem under investigation. In this regard, interviews and focus groups were deemed to be the most appropriate method of data collection as participants ‘point of view’ was

paramount (Bryman, 2012). Additionally, and as noted later, in the process of interviewing some observations were made regarding participants' behaviour and the local physical environment (Creswell, 2009, 2013). In many cases, these observations provided the basis for further questioning on specific issues for elaboration, that is, a departure from the interview guide in order to obtain additional information. This was possible because the data was collected personally, utilising the flexible nature of the qualitative method using semi-structured questions (Creswell, 2009; Bryman, 2012; Creswell, 2013). Moreover, as a study covering a wide geographical area with cultural diversities, it was necessary to adopt a method that is 'flexible in process' to allow possible changes to fit the research into local conditions, especially different cultural settings, without distorting the research aim and objectives. This afforded the opportunity to understand the issues being studied from the participants' contexts given that the investigator is not an external observer (Morgan and Smirch, 1980; Creswell, 2013). The interaction and discussions between the investigator and participants went beyond the 'content of a paper' (interview / focus group discussion guide) producing 'rich data' (Jick, 1979). This provides the means of understanding and making a holistic account of the problem, '[identifying] the complex interaction of ... factors' involved in the issues under investigation (Creswell, 2013: 47). To ensure a good account of the problem, it was important to locate the research in an appropriate design and therefore, the ensuing section discusses the research design.

5.5 Thesis design

Simply stated, research design is the overall strategy the researcher undertakes in an attempt to answer the research question. Included in such strategies are experiments, surveys, case studies and action research (Saunders, Lewis and Thornhill, 2009). Similarly, Sekaran and Bougie (2013: 95) explained that 'a research design is a blueprint for the collection, measurement and analysis of data' with a focus on the research question. More broadly, Creswell (2009: 3-11) suggests that research designs include qualitative, quantitative and mixed methods, clarifying that each approach has a number of strategies from which the researcher will then select. Creswell (2009) labels these 'strategies of inquiry', an example being 'experimental design' in quantitative designs. Interestingly, Saunders et al. (2009) also cited experiment as an example of research design. Similarly, Bryman and Bell (2007) refer to experimental, case study, cross-sectional, longitudinal and comparative as research designs. So, what is a research design?

To consider the meaning of research design in the context of this thesis, it is defined here in line with the views of Bryman and Bell (2007), Saunders et al. (2009) and Sekaran and Bougie (2013). That is, it is taken as the 'broad roadmap' constructed out of the research question and objectives, focusing on transforming the research question and objectives into a researchable project. In short, the design explains how the research question can be answered (Kumar, 2005). Given the objectives of this study, the selected design is the case study, which offers a 'rich understanding' of the research problem in its real context (May, 1984; Saunders et al., 2009: 146). Hence, the following section discusses case study as the thesis design.

5.5.1 Thesis design: Case study

Case study as a research design is a strategy which involves an empirical investigation of a contemporary issue within a real-life context, using multiple sources of evidence without clear boundaries between such a phenomenon and the context within which the research is being carried out (Robson, 2002; Yin, 2003; 2009; Saunders et al., 2009; Creswell, 2013). A case study offers the opportunity for in-depth inquiry into social phenomena, such as poverty, responding to both the 'how' and 'why' questions of social systems which are typically complex in nature (Stake, 1995; Creswell, 2009; Saunders et al., 2009; Bryman, 2012). A case study may be within a single bounded system (a case) and thus bounded by time and place, or within multiple bounded systems (cases). They are investigations carried 'over time, through detailed, [and] in-depth data collection', as observed above, involving multiple sources of information (Creswell, 2013: 97).

The choice of case study as a preferred design of this research is anchored on a number of factors that are fundamental to the achievement of the research aim and objectives. The research focuses on smaller groups of people (rural dwellers), small communities, who are associated with a specific problem (poverty) that requires an in-depth understanding. Reflecting this, the case study strategy was deemed most appropriate, using interviews, focus groups and observations as a medium to rigorously examine the situation (Stake, 1995; Bryman, 2012; Creswell, 2013). Furthermore, as multiple units (districts and rural communities) were involved in the research, the problem will be analysed in the contexts of these units in order to generate an 'overall meaning' out of emerging 'patterns' or 'explanation' (Yin, 2009; Creswell, 2013: 98).

Case studies are classified into different types. Creswell (2013: 99) categorises them broadly according to study 'intent' as follows: 'the single instrumental case study; collective or multiple case studies; and, the intrinsic case study'. Another distinction

between case studies is in the conditions or situations under which each type is employed. These include the critical case, the extreme or unique case, the representative or typical (exemplifying) case, the revelatory case and the longitudinal case (Yin, 2009; Bryman, 2012).

This thesis has adopted the multiple-case study type with multiple locations, involving four cases, to investigate the problem within broader and distinctive locations which are culturally heterogeneous yet homogeneous in terms of poverty characteristics. The study is further classified as an extreme or unique case type owing to the study areas being resilient to poverty reduction programmes (Bryman, 2012; Creswell, 2013; GSS, 2014). That is, and as discussed earlier in this thesis, whilst poverty reduction programmes have resulted in a significant fall in poverty rates in other parts of the country and in overall national rates, those of the study area are, rather, rising (See Table 1.3). As a result, the 'logic of replication' as applied in multiple case studies was used (Creswell, 2013) but how the cases and participants were selected is presented in the next sections.

5.6 Sampling

The defined population of the research included all rural communities in northern Ghana from which the sample was selected. The sample refers to the study sites and case participants. These were selected using multiple sampling methods, details of which are discussed in the following sections.

5.6.1 Sampling of study sites - cases

Northern Ghana as defined in the study comprises the Northern Region (NR), Upper East Region (UER) and Upper West Region (UWR), usually referred to as the three northern regions. The NR is the biggest among the three with a total of twenty-six (26) Assemblies. The UER and the UWR are made up of thirteen (13) and eleven (11) Assemblies respectively. Each region has a dominant ethnic group, 'dominant' referring to population and the area of land owned by an ethnic group that translates into a number of Assemblies occupied by that ethnic group. The NR has three dominant ethnic groups whilst the UER and UWR have two dominant ethnic groups each. 'Assembly' is the third tier of the administrative structure of Ghana, categorised into three (Metropolis, Municipal and District; see Figure 1.1), and followed by Area Councils, the composition of which is made up of a number of towns and villages. These were characteristics taken into account in drawing the study sample.

First, by default, the regions were purposefully sampled. The second stage of the sampling process was the districts (Rural Assemblies) with a number of considerations being taken into account for the selection of a district. Specifically, the district should be occupied by one of the dominant ethnic groups and the local language taught and examinable at the tertiary level of education. These criteria were adopted to ensure that the selected districts were part of the larger population in the region and, as discussed later, to ensure data quality. Based on these criteria, four study districts were randomly sampled because they belong to a larger sample (Creswell, 2013), with two in the NR and one each in UER and UWR. Subsequently, Area Councils were selected within the sampled districts as were communities within sampled Area Councils. The sampling technique at this initial stage was random as it was difficult to justify the purposeful sampling of anyone. Sample details are presented in Table 5.3 below. Adopting a simple random sample instead of a purposive sampling method in qualitative research might be seen as inappropriate. However, in the context of this study, the study samples were part of larger sites bearing the same features other than in location and, hence, the use of the simple random technique was considered appropriate (Creswell, 2013).

Table 5.3: Sample categories, size and methods

Category	Required sample size	Sample method
Regions	3	Purposive sampling
Districts	4	Simple random sampling
Area Councils	4	Simple random sampling
Rural communities	4	Simple random sampling

5.6.2 Sampling of case participants

In each case, two categories of respondents were selected as participants. These were district level participants (administrators) and community level participants (members of the local community). Purposive sampling was employed to select case participants at each study site. At the community level, the sampling of participants was undertaken by both the researcher and the community leadership. The community leaders provided a list of participants who were leaders of groups and associations within the communities whom they believed 'have stories to tell about' the problem under investigation (Creswell, 2013: 155) based on their 'specific experiences' as community leaders (Marshall, 1996: 523). This brought in diversity in terms of 'maximum variation sampling' (Creswell, 2013: 156) and ensured as far as possible that the sample was representative of the community. The choice of leaders as research participants was made to ensure that all identifiable groups in the communities were represented in the sample since the focus

of the thesis is on rural poverty. As leaders, these individuals arguably have a better knowledge of the poverty situation in their communities, as well as of other related issues addressed by the thesis. As discussed below, in each of the communities a detailed briefing was organised prior to the actual interviews / focus groups.

At the district level, the sampled case participants were top officials of the District Assembly (DA) who perform various administrative functions as the governing body of the district. As mentioned above, leadership was a key factor taken into account when selecting participants at all levels. Table 5.4 below presents the samples and how the data were collected.

Table 5.4: Study samples and data collection methods

Category	Case One	Case Two	Case Three	Case Four	Data collection method
	<i>Phase one</i>	<i>Phase two</i>	<i>Phase two</i>	<i>Phase two</i>	
Region		<i>NR</i>	<i>UER</i>	<i>UWR</i>	
Language	Gonja	Dagbanli	Kasem	Dagaare	
District Level (Administrators)	4	4	3	3	Face-to-face interviews
Community level 1 Leaders	7	4	6	1	Face-to-face interviews
Community level 2 (Chief and elders)	5	5	5	5	Focus Group Discussion
Community level 3 (Women)	-	7	6	7	Focus Group Discussion
Case Participants	16	20	20	16	

Note: *NR is Northern Region, UER is Upper East Region and UWR is Upper West Region.*

It is important to note at this point that although the empirical research was undertaken in two phases, the same approach was used in both. However, the first phase provided insights that enabled me to refine some aspects for the second phase data collection, as highlighted below.

Phase one of the research was an exploratory study involving case one (Gonja). The study exposed a major weakness in the sample composition regarding the sexes. That is, within the total sample of sixteen respondents, only two were female, an imbalance reflecting culturally influence as traditional leadership roles are typically assigned to males. This then informed the introduction of a second focus group discussion amongst women in the remaining cases that increased the proportion of female participants in the

second phase of the study. Details of the samples and methods of data collection are presented in Table 5.4 above.

5.7 Data collection methods

Although there are various means of gathering data in case studies, such as observation, audio-visual materials, documents and interviews, the data in this study were collected using both semi-structured interviews and focus group discussions, (Robson, 2011; Bryman, 2012; Creswell, 2013). All interviews were audiotaped with the consent of participants (Bryman, 2012; Creswell, 2013).

Focus groups as a qualitative process of data gathering is a form of interviewing technique involving, at least, four but, in some cases up to twelve or more participants with the researcher acting as a facilitator or moderator (Morgan 1998; Finn, Elliott-White and Walton, 2000; Macmillan and Weyers, 2007; Bryman, 2012). The group size and selection of participants is based on the topic (see Bryman, 2012: 506). The interview process is, in effect, an informal discussion developed through group interaction which allows for the free flow of discussion as participants freely express their opinions and understanding regarding the topic being discussed. As a result of the heterogeneity of participants views and experiences, focus group discussions generate contrasting views and emerging new ideas, thoughts perhaps not initially considered by the researcher, thus further enriching the data (Jones, 1996; Kruger and Casey, 2009; Bryman, 2012).

However, it must be acknowledged that the focus group technique is associated with a variety of potential problems such as the identification and recruitment of appropriate participants, scheduling times for meeting, group dynamics, individual differences amongst participants, the challenges of domineering participants whose action can affect other participants' inputs and the researcher's ability to make use of the often significant amount of data generated (Bryman and Bell 2002; Kruger and Casey, 2009; Bryman, 20012). A number of these challenges were evident in this research; they were, however, manageable and relevant data was gathered and adequately processed. The focus groups were used in gathering data in both Phase One (MPhil stage) and Phase Two (Ph.D. stage) of the study, but only at the community level for reasons explained shortly.

5.7.1 Semi-structured interviews and focus groups

The interview guide utilised in this study contained a series of open-ended questions, that is, questions without predetermined answers, allowing respondents to answer

questions in their own words. The interview guide covered five broad areas divided into sections, such as the background of district/community, entrepreneurial skills and cultural issues. The order and wording were modified in the interview process to allow for unplanned questions to be asked as follow-ups on interviewees' responses (Robson, 2011; Bryman, 2012). Though, I conducted the interviews personally, (Robson, 2011), interpreters assisted at the community levels, where interviews were in two forms, individual interviews and focus group interviews (Jankowicz, 2005). The individual interviews were significant because of the critical themes of the research and, in this regard, it was important to identify individuals at both the district and community levels who were in the position to respond to the interview questions relevant to the research themes that 'have (to) been determined in advance' (Jankowicz, 2005: 265), as explained above.

Initially, at the Phase One, which took place from June to July 2013, the use of focus groups was not based on the particular merits of the method but to overcome cultural impediments. That is, although the research participants were defined as individuals who played leadership roles at both the district and community levels, there were challenges as a result of cultural barriers. Specifically, at the community level, the leadership hierarchy is the Chief, to whom in some communities, strangers such as myself cannot talk to them directly. In terms of this research, the communication link would have been from Researcher - Translator – Chief linguist – Chief and then a reverse. I envisaged this process would result in distortions and probably create an 'artificial environment', instead of the natural setting that is associated with qualitative research (Bryman, 2012). It was this difficulty that necessitated the adoption of the focus group involving the Chief and his councillors as the key leadership authority in the community in Phase One of the study, in order to create that natural setting and to allow the discussion to flow naturally.

Moreover, in the first stage of data collection, the focus group was very useful as it offered the opportunity to listen to and observe the development and flows of the discussion, revealing the various views of the participants in the group and not just the Chief who was the focus (Jankowicz, 2005:265). The process produced valuable data and served as a form of triangulation for the individual interviews. Therefore, in Phase Two of the study, which was undertaken between June and August 2014, I employed focus groups not only to overcome cultural barriers but also, first, to gather such rich data and second, to increase female participation to overcome the male dominance observed in Phase One (MPhil stage). Therefore, in Phase Two (Ph.D. stage), focus groups were a major method of data gathering.

It is worth noting that the samples and group sizes were initially intended to be uniform across cases but this proved impossible owing to differences in the leadership structure in each cultural area (see Table 5.4 above). Nevertheless, although the Dagaare group had only one individual interview and two focus group discussions due to the duplication of leadership roles and non-existence of roles found in other communities, the data collected was 'rich' as the others. This clearly justifies the choice of qualitative methods as a flexible approach, which allows local conditions to fit in the study without altering the research aim (Morgan and Smirch, 1980; Bryman, 2012; Creswell, 2013).

My choice of the face-to-face interview method was also influenced by the high illiteracy rate in the study areas. That is, the face-to-face interview method offered me the opportunity to not only establish rapport with interviewees and clear any doubts but also clarify questions and possibly add additional and/or modify questions, at the same time observing nonverbal signs (Robson, 2011:281; Sekaran and Bougie, 2013: 212 - 217).

I acknowledged that face-to-face interviews have some disadvantages and, in the context of this research, these include: potential bias emanating from the interviewer; the cost implication as a broader geographical area was covered by the research; and, the concerns regarding respondent's confidentiality (Sekaran and Bougie, 2013: 212). To address these potential challenges, I personally conducted the interviews rather than depending on someone who is just 'closely involved with the research process' (Robson, 2011:285), moreover, as the author of the research, this limiting possible biases. In terms of cost, owing to the rural nature of the study, the cost implication was low. Assembly members, who represent the communities at the District Assembly, were involved in the community introduction process and the problem of confidentiality was overcome as communities see these people as part of them. At the district level, all respondents were literate and familiar with research, and the research topic attracted their attention. As such, they made positive comments, gave the necessary support and even requested copies of the final document in a soft copy so that they will bear the cost of printing.

As noted above, two methods were employed in gathering data at the community levels: individual interviews and focus groups. However, only individual interviews were used to collect data at district levels. At the community level, local languages spoken in these communities were the medium of communication. Although I am from northern Ghana, I neither speak nor understand any of these local languages. Hence, translators were required to help collect the data to ensure quality data were gathered. As a result, I developed a method which I named Trans-TMM model, meaning Translation,

Moderation and Mediation, which is the subject of discussion in the subsequent section. (See appendix 5.1a - 1c and 5.1 -1e for both Phase One and Two interview guides).

5.8 The Trans-TMM model

I devised the Trans-TMM method, for the purposes of multi-language data collection and analysis in this study because, as mentioned above, I do not speak or understand the native languages of the research communities. I must emphasise that Trans-TMM is not a method of collecting data but of enhancing the chances of gathering quality primary data using translators. It is a three-tier process involving a translator, a moderator and a mediator (Tans-TMM). The translator must be someone who teaches the research participants' language at tertiary level. In the case of the moderator and mediator, apart from teaching the language at tertiary level, (i.e.: universities and Teacher Training Colleges where languages are taught), they should also be examiners in the language. These informed the selection of the sample discussed in section 5.5.1 above.

During the exploratory study in Phase One, the translator translated my questions or discussion prompts during the data collection (interviews and focus group discussions) into the local language; participant's responses and discussions in that local language were audiotaped. The translator then transcribed the data from the local language to English. The English transcript and the voice recordings of participants were then moderated. The moderator plays and listens to the voice recordings and matches the voice to the transcript to ensure that the data contained in the audiotaped is accurately translated in the transcripts. The moderator then attaches an information sheet, to be given to the translator to comment on, if significant deviations are found between the recorded discussions voices and translated transcripts. However, in this case, there were no significant deviation and minor corrections were inserted by the moderator; the script was then sent to the translator who agreed with the insertions. As a result, no mediation was required. This would have taken place had there been an unresolvable dispute between the translator and moderator regarding the translations. The role of the mediator would have been to transcribe only the section(s) that the translator and moderator disagreed independently from the voice recordings. The process also requires the three participants (translator, moderator and mediator) to remain anonymous to each other. In this exploratory study (Phase One), the translator was a Gonja language tutor at the tertiary level and the moderator was a university teacher (see Table 5.5 below) and the Chief Examiner of the Gonja language.

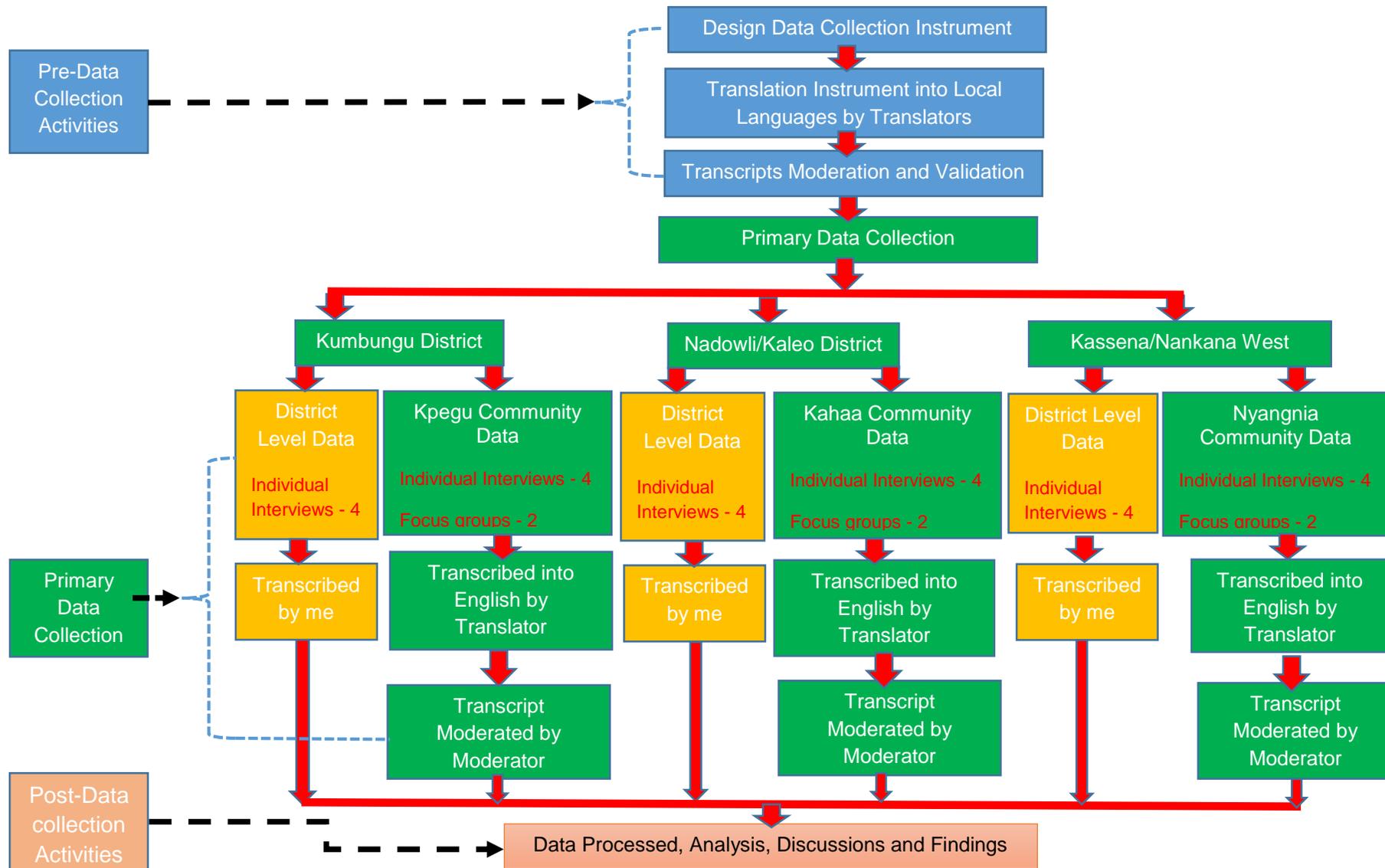
The model was further improved during the Phase Two data collection to ensure the correct translations were undertaken during the data collection process. For each case area, I recruited an interpreter and moderator using the above criteria. The interpreters transcribed the interview guide into the local languages. I then sent the transcripts and the English version of the interview guide to moderators. The moderation was undertaken to ensure that questions in the local language meant the same as in English. Based on the quality translations, translators were recruited, and the same process as in the phase one (the exploratory study) was followed. (See Table 5.5 below for details of translators and moderators involved in the data collection process). The process was named 'Trans-TMM model' because at the time of writing this thesis, no such method or technical name associated with the method was cited after a search was conducted.

Table 5.5: Translators and moderators involved in data collection process

Language	Gonja	Dagbani	Kassem	Dagaare
Translator	Gonja Tutor	Dagbani Tutor (Retired)	Kassem Tutor	Dagaare Tutor
Institution	Bagabaga College of Education, Tamale	Tamale College of Education, Tamale	ST. John Bosco College of Education, Navrongo	Nusrat Jahan Ahmadiyya College of Education, Wa
Moderator	Gonja Tutor	Dagbani Tutor	Kassem Tutor	Dagaare Tutor
Institution	University of Education, Winneba	Bagabaga College of Education, Tamale	University of Education, Winneba	University of Education, Winneba

In the second phase, involving the three cases, the empirical process is summarised into three stages (see Figure 5.1 below): pre-data collection activities, which involved revising the research instrument, recruiting translators and moderators, developing the transcription instrument in the various languages and the moderation of the transcripts. The second stage was the data collection, which involved the collection of the data, the translators transcribing the voice recordings into English and the moderation of the transcripts. Then, the post-data collection activities involved processing of data, analysis and discussions. The process is not significantly different from the Phase one activities except for improvements to the Trans-TMM model as mentioned above.

Figure 5. 1: Flow chart of the empirical research process



It must be acknowledged that the Trans-TMM might have not completely eliminated the weakness associated with the use of translators such as, for example, missing responses that required further interrogation during the interviewing process. Nevertheless, it has, arguably, contributed significantly to obtaining more credible data.

5.9 Research Protocols

The data collection started with protocol activities at District and Community levels. In all the four cases, the first people contacted to discuss the research were the District Coordinating Directors (DCDs). The purpose of these initial discussions, conducted through telephone conversations, was to explain the aim and scope of the research and to identify which District Officers could be recruited for the data collection. From these initial contacts, days were scheduled for formal briefings at the District Assemblies premises. The district level participants were the DCD, the District Planning Officer (DPO) the Chairperson of the Committee for Small Business Enterprises, and the Officer in Charge of Rural Enterprises. Each briefing was with individual officers as it was impossible to bring the officers together at the same time owing to their work commitments. All consented by signing consent forms signifying their acceptance to be research participants.

In each of the districts, the DPO provided lists of Area Councils and with, the assistance of their office staff, a simple random sampling (the lottery method) was used to select two Area Councils. The decision to select two Area Councils for each case was made so that if any problems emerged with the first, a second alternative would be immediately available. In the East Gonja District, Area Councils that were across the Volta River and its major tributaries were not part of the sample owing to the risk assessment requirements of the University of Central Lancashire. After the Area Councils were selected, the names of Assembly members responsible for the sampled Area Councils and their telephone numbers were obtained from the DA to continue the process.

Each of the Assembly members was contacted by phone and the project was discussed with them. They then constructed a list of potential communities under the sampled Area Council and two communities were selected. Again, the second community was an alternative in case it was not possible to engage with the first community. Subsequently, a day was scheduled to hold a community briefing but prior to that meeting, the Assembly members contacted the communities in advance to inform them (Community Chiefs and councillors) about the visit, its purpose and the need for the key community members to

be there for the briefing. On the briefing day, a meeting was first held with the Chiefs and Councillors for the Assembly members to introduce me and then discussed the purpose of the study and the method of collecting data with them. Together, I and community leaders (Chief and Councillors) generated a list of potential participants who were then called in. Then a briefing session was held with the participants on the same day. Participants' consent to participate in the research was confirmed with a thumbprint on the consent form, as many were illiterate. They did so, however, in full understanding that they could withdraw from the study at any point if they decided they no longer wished to continue, and even withdraw the information they had already provided. Together with participants, a day was selected for the interviews and focus groups. The data collection process took place in different settings and although for the most part the process proceeded as planned, in some cases it became challenging as the scheduled period was not adhered to.

5.10 Data collection process

As noted earlier in this chapter, the thesis data was gathered from four districts in northern Ghana, constituting the four cases. Details of the districts in terms of their characteristics are presented in Table 1.6. In each district, data was collected at both district and community levels, as indicated in Table 5.4. All the four communities, namely Danshie, Kpegu, Nyagnia and Kahaa, depend on subsistence agriculture for their livelihoods. The communities are not only similar in terms of the source of livelihood but also in terms of their mode of transportation, which is mainly bicycles and motorcycles. In terms of distance from their respective district capitals, Danshie community is the most distant (about 123km). However, its location, which is less than 7km from Tamale, the Northern regional capital is an advantage as the community draws its water from Tamale and accesses healthcare from the Regional Hospital.

Overall, the data collection process was complex and, at times, something of a personal challenge. Hence, there now follows a detailed description of that process, necessarily written in the first person that reveals the challenges of undertaking primary research in socio-cultural environments such as rural northern Ghana.

I commenced with the Phase One data collection in EGD on the 28th June 2013 at the district level following the completion of the protocol process (section 5.9) on 24th June 2013. I interviewed three Officers (see Table 5.6 below for a list of participants) in their offices following scheduled times agreed during the briefing process. The Planning

Officer was engaged with official activities and could not be interviewed on the same day but was interviewed on 30th June at his residence in Tamale, the regional capital as he was not going to be in the office the following week.

After the protocol activities on 4th July at the sampled community (Danshie), the interviews commenced on 8th July, as arranged by the Assemblyman. The focus group discussion with the Chief and his council of elders took place in the Palace Guest Hall. Whilst the individual interviews were conducted in the residence of each participant, a list of whom are presented in Table 5.6 below. I moved from house-to-house with the interpreter to interview participants. All participants were interviewed on the same day except the Assemblyman because both I and the interpreter were exhausted. The Assemblyman was interviewed later on 10th July 2013 in Tamale where he resides.

Table 5.6: Phase One – District and Community participants list

District level respondents	Community level respondents	
<i>Individual interviews</i>	<i>Individual interviews</i>	<i>Focus group</i>
<ul style="list-style-type: none"> • District Coordinating Director (DCD) • District Planning Officer (DPO) • Chairman of Committee for Small Businesses • Officer in Charge of rural enterprise programme (REP)/Business Advisory Centre (BAC) 	<ul style="list-style-type: none"> • Women leader • Religious leader • Elderly woman • Youth leader • Elderly man • Traditional leader • Assemblyman 	<ul style="list-style-type: none"> • Chief and six Council of elders

Also, the Phase Two data collection took place between June and August 2014. The process included recruiting of translators and moderators; translating of the interview guide into the local languages and moderation of translated interview guide. Whilst these activities were on-going, I was also engaged in protocol activities (see section 5.9) in the districts, preparing for the data collection. Participants of the three cases in Phase Two of the study are identified by roles or status and are listed in Table 5.7 below.

Interviews at Kumbungu District took place on 23rd June 2014, after completing protocol activities on 20th June 2014. I arrived at the District Assembly premises where the interviews were conducted at 9.30am but the District Coordinating Director (DCD) who is the bureaucratic authority, was in a staff meeting and so I was obliged to wait for some time. After waiting a while, the DCD invited me into his office. After formal greetings, he said, “all officers concerned have been informed and they should be around”. Then, I began the interview with him, which lasted an hour and twenty-two minutes, a long

session due to interruptions to enable him to attend to official issues. The next respondent was the District Planning Office (DPO) who happened to be my colleague at the Teacher Training College. The interview with her also took place in her office and lasted fifty-one minutes. She then invited the Officer in Charge of the Rural Enterprise Programme (REP)/Business Advisory Centre (BAC). I began the interview with REP/BAC Officer in the DPO Office but later had to relocate to complete the interview under a tree. The relocation was owing to another staff member who came into the office and was making calls with a lot of noise that could affect the quality of my recordings. The Chairman of the Committee on Small Business and Development (CCSBD) who is not a staff of the Assembly was not available to be interviewed on that day. However, the DCD gave me his cell phone number and I contacted him before leaving the DA. He was already aware of the interviews and quickly arranged for me to meet him the next day (24th June) at 3.00pm at the Tamale Cultural Centre (TCC). We met the following day as planned. I began the interview with him in the TCC but we have to relocate to the Tamale Police Park due to noise from a cultural performance closer to our location, which could potentially affect the quality of my recording.

The district interviews went on smoothly and faster than I expected. However, I could not continue with the community (Kpegu) interviews because the Assemblyman was not around. I had to go to Kassena/Nankana West District (KNWD) in the UER and then return to conduct the interviews in Kpegu on 12th July after protocol and briefing activities on 11th July 2014.

All Kpegu community interviews both individuals and groups were conducted under a huge mahogany tree, which served as a common place for community activities. The community is made up of three sections and according to the Assemblyman, major activities and especially meetings take place under that tree because the community has no built structure for such activities. The interviews began with the Chief and Councillors and followed by the women's group. Then, the individual interviews where participants were invited in turn as arranged after the briefing section on the previous day. Of course, the process was aided by a translator. See Table 5.7 for a list of both district and community participants.

As noted earlier, the KNWD in the UER interviews were conducted before those of Kpegu community in Kumbungu district. I arrived in Paga, the capital of the KNWD on 4th July in the morning.

Table 5.7: Phase Two research participants

Kumbungu District			Nadowli/Kaleo District			Kassena/Nankana West District		
District level <i>Individuals</i>	Community level <i>Individuals</i>	<i>Focus Groups</i>	District level <i>Individuals</i>	Kahaa Community ¹ <i>Individuals</i>	<i>Focus Groups</i>	District level <i>Individuals</i>	Nyangnia Community <i>Individuals</i>	<i>Focus Groups</i>
<ul style="list-style-type: none"> • District Coordinating Director • District Planning Officer • Officer in Charge of REP/BAC • Chairman of Committee for Development Planning/Small business 	<ul style="list-style-type: none"> • Assembly-man² • Religious leader • Youth leader • Elderly woman 	<ul style="list-style-type: none"> • Chief and Five Councillors • Women Group of seven; selected from the three sub-sections of the community. Three were traders. 	<ul style="list-style-type: none"> • District Coordinating Director • District Planning Officer • Officer in Charge of REP/BAC 	<ul style="list-style-type: none"> • Assembly-man 	<ul style="list-style-type: none"> • Chief and Five Councillors • Women Group of Seven. Two traders, one Kindergarten teacher and four non-traders 	<ul style="list-style-type: none"> • District Coordinating Director • District Planning Officer • Officer in Charge of REP/BAC 	<ul style="list-style-type: none"> • Assembly-man • Religious leader • Youth leader • Elderly woman • Elderly woman • Women Organiser 	<ul style="list-style-type: none"> • Chief and Five Councillors • Women group of six, three involve in petty trading.
4	4	12	3	1	12	3	6	11

¹Kahaa community had a different leadership structure. The religious and youth leaders were part of the Chief Councillors. The Chief was the most elderly man in the community. Though the community had Women Organiser she was part of the focus group as she refused to be interviewed as an individual as explained below.

²Assembly is the third tier of the administrative structure of Ghana as illustrated in Figure 1 in Chapter one.

I met the DCD whom I had communicated with about the research via telephone prior to my visit. After formalities with him (the DCD), he then introduced me to the DPO. After briefing the DPO about the research, he and one of the staff assisted me to select the local community thus Nyangnia through the process explained in section 5.6.2. The DPO then got the phone contact of the Assemblywoman responsible for the Nyangnia community for me. After that, I met the Officer in charge of REP/BAC and briefed him about the research in his office, which is located in a different building, a distance away from the main DA premises. The DCD and REP/BAC Officers agreed to be interviewed on Monday, 7th July while the DPO was scheduled to be interviewed on Tuesday, 8th July because he would not be in the office on Monday.

After arrangements at the DA were made, I contacted the translator, who was aware of my meeting at the DA. We met in Navrongo, the capital of Kassena/Nankana Municipal Assembly, which formally included KNWD, and had lunch together. We planned our visit to Nyangnia community but needed to contact the Assemblywoman responsible for the area. The translator, a Tutor at St. John Bosco College of Education, coincidentally was an elected member of the KNWD Assembly and knew the Assemblywoman. He said, "She is an Agricultural Extension Officer". He then contacted her on the phone and we met her at her residence within Navrongo. After briefing her about my research project, we agree to go to Nyangnia on Sunday, 6th July 2014. However, the Assemblywoman was to contact the community leadership the following day (5th July) to inform them about the research project and our intended visit. Although the day was busy and challenging, it was a fulfilling day as the plans had been successfully executed.

I had the opportunity to spend the Saturday with my family members in Bolgatanga, eighteen miles away from Navrongo, whom I had not seen in the past two years. On the 5th July, in the evening, the Assemblywoman informed me that the community members would be expecting us on 6th July and were ready to engage with us, but only if there was no rain; if it rained, they would be working on their farms.

On the 6th of July, I arrived in Navrongo from Bolgatanga around 7.00am. The translator picked me up from the car park on his motorbike and we met the Assemblywoman who also had a motorbike at a restaurant and had breakfast (provided by me). The Assemblywoman then called the community and informed them that we were on our way and the response was positive that they were waiting for us. I bought fuel into the motorbikes and we set-off for Nyangnia and arrived around 9.30am. Prior to our departure, the Assemblywoman explained that she had already mentioned to the community that we would conduct interviews after the formalities and briefing. She

stressed that if at any moment there was adequate rainfall, it will be impossible to get the participants for the next one or two weeks, as everyone was anxiously waiting for the rains to commence with farming activities. I agreed with her proposal which was to my advantage as it would save time and reduce my cost.

When we arrived at the Chief's house, some people were already there and we immediately engaged in the traditional formalities. I then briefed the Chief and Councillors about the research. I explained the form the interviews would take and the category of participants I needed, and together we came up with the sample (see Table 5.7). The individuals and the women's group were briefed separately because they were not part of the briefing I had with the Chief and his Councillors. All interviews took place under a tree in front of the Chief's house. All community participants were interviewed except the Assemblywoman and the interviews extended into the night. I concluded the interviews and other formalities and left Nyangnia with my team at 8.09pm on our motorbikes and arrived in Navrongo at 9.43pm. The Assemblywoman was then interviewed on the next day, 7th July, at her residence in Navrongo in the night, after the interviews with the DA officials.

Following my schedule with the DA officials as mentioned earlier, the DCD and REP/BAC Officer were interviewed on the 7th July 2014 in their offices. My last interview in the district was on the 8th July with the DPO from 8.47am to 9.36am in his office. For details of KNWD participants list, see Table 5.7. However, the Chairman of the committee for small businesses of the Assembly could not be interviewed owing to difficulties in getting to his community. Also, an arrangement to have a telephone interview with him did not also work, after three attempts on different days, due to poor mobile network connectivity. I must acknowledge that KNWD assisted me with transport (vehicle) from Paga – the district capital to Bolgatanga – the capital of UER, to continue my journey to Tamale.

The last data collection was in Nadowli/Kaleo District (NKD) in the UWR, where I encountered challenges and moments of frustration. Prior to my visit to the district, I contacted the DC by mobile phone as I had with the other districts. I discussed my study as academic research towards a Ph.D. award. I explained the type of data I was collecting and mentioned the officers whom I considered as potential participants. We scheduled 15th July 2014 for me to visit the Assembly and formally brief participants and organise for the community data collection. The DCD assured me that he would inform the officers concerned in advance before the 15th July 2014.

On the 15th July 2014, I arrived in NKD from Tamale via Wa the capital of UWR, around 11 am. To my surprise, none of the potential sampled Officers including the DCD were around. I was told the DCD and DPO were attending a workshop in Wa. At the Assembly, I requested for the telephone contacts of the DPO and REP/BAC Officer after explaining my mission and got their phone numbers. I called REP/BAC Officer and he also responded from Wa. In a brief introduction, the Officer said the DCD had not informed him about any research nor my visit. I briefly explained my project to him and asked how I could locate him in Wa and he gave me direction. I got back to Wa, and with the assistance of one of my past students of University for Development Studies, using his motorbike, we managed to locate the Officer around 6pm. To my surprise, he (the Officer) was my undergraduate studies colleague. After formalities and his evening prayer as Muslim, we went into his friend's tailoring shop and began the interview, which lasted over an hour as a result of interruptions.

Prior to meeting the REP/BAC Officer, I had contacted the DCD and DPO. The DCD acknowledged that he forgot to pass my information to the other Officers. However, talking to the two (DCD and DPO) separately on the phone, they all asked me to come to Blue Hill Hotel in Wa, the venue of their workshop, the following day, 16th July. Fortunately for me, they proposed different times that each of them can meet me. The DPO proposed lunch break time from 12.00 noon to 2.30 pm whilst the DCD proposed 4.30pm, after closing from the Workshop. I also had a discussion with the Translator and we agreed to go to the community, (which I did not know at this time) on 17th July 2014 hoping that when I meet the DPO, I would have the necessary information to sample the community.

I arrived at Blue Hill Hotel on the 16th July at 12.05pm and notified the DPO via cell phone that I was within the hotel premises and within a short time, she came to me. After introducing myself to her and briefing her about my research project, she led me to the DCD and introduced me to him and we had a brief conversation. I told DCD I was going to interview the DPO and will wait to interview him when he closed from the workshop and he said, "that is ok".

My fifty-eight minutes' interview with the DPO took place in one of the hotel summer huts. After the interview, she (DPO) assisted me through the sampling process described earlier, to select two communities. She provided phone contacts of the Assembly representatives of the selected communities. While I was waiting to interview the DCD later in the evening, I contacted the Assemblyman of the first community (Kahaa). I introduced myself and followed up with a brief explanation of my research project, and

sought his assistance and he willingly offered. Then, I explained the pre-activity (informing the community leadership in advance) and ask if he could do that for me and find out if it is possible for me to visit the community on the 17th July 2014. He said, "That is not a problem, I will brief the Chief and his elders this evening". Then, I informed the Translator about Kahaa as the selected community and the discussion I had with the Assemblyman of the area. At this point, my programme was back on track after the initial disappointment.

By 4.30pm, the workshop was over and the DCD, after chatting with some colleagues, came to me at 4.50pm and said, "let us make it tomorrow around 12.30pm, I am tired". This statement disrupted all my plans for the next day. I had to call the Assemblyman and explain the situation and propose 18th July instead of 17th July for my visit to the community (Kahaa). The Assemblyman noted that he was yet to meet the Chief and Councillors but would now do that on 17th July. I also informed the Translator about the change of plan. Although I was becoming frustrated, I had to persevere to achieve my goal.

I finally interviewed the DCD on 17th July 2014 at 12.30pm. He was my most challenging and difficult respondent in every aspect. Even during the interview process, it was not easy to manage him. After interviewing the DCD, I called the Assemblyman of Kahaa and he assured me that the Chief and Councillors were ready to meet me the following day. I then arranged with the Translator to set-off as early as possible to get to Kahaa in good time.

On the morning of 18th July, the translator met me at Wa main bus station around 6.00am. We had breakfast, bought fuel into his motorbike and by 7.00am, we were on our way to Kahaa. We arrived at the Assemblyman residence at 8.30am, which was some distance away from the Chief's house. After traditional formalities, the Assemblyman briefed me about his meeting with the Chief and two elders and presented two issues. First, he explained that among the individual respondents I proposed to interview, other than the Women Organiser the rest are part of the Council of the Chief. Secondly, he noted, "if it had rained last night, people will be working on their farms and it would have been difficult to get them to interview". He then suggested that, after the briefing, I could continue the interview process. Again, this suggestion was in my favour and therefore, I accepted his proposal. The Assemblyman was then interviewed before we moved to the Chief house.

At the Chief's house, we had the traditional greetings and the Chief, a retired educationist, formally welcome me to the community. Then, I briefed the Chief and his

Councillors about my research, the type of data I wanted to collect from the community, and the people I want to interview and how the interviews will be. Their (Chief and his Councillors) response was positive. Then, following the sample selection process explained earlier, participants were identified (see Table 5.7 above). As we were concluding on the sample, one of the Councillors commented, "You will talk to some people twice, as they are elders and at the same time play these roles that you have mentioned". I clarified that, if they were the same people, I would not interview them twice. With the suggestion of the Assemblyman in mind, I asked the Chief whether they needed some time to think about their participation in the research. In response, he said, "we have nothing to think about since the Assemblyman informed as yesterday and he is here with you, we are ready". The group interview with the Chief and his Councillors, which was an hour discussion, from 11.03am to 12.07pm, took place in a shed in front of the Chief house. While this group interview was going on, the Assemblyman went round to inform the identified women participants prior to the discussion with them.

The women were invited after the discussion with the Chief and his elders. I explained to the women the purpose of the research and that they were selected because of their roles and status in the community. After the briefing, I then asked if they need some time to think about their participation so that I could come another day. A Nursery Teacher among the group said "today is here with us. Tomorrow we cannot tell. If it rains tonight, it will take some time to be able to gather us this way". I asked if she could clarify what her view is, and she said, "I suggest we continue with the discussion". Then I asked if anyone had any different views but there was none. I then explained the order of interviews proposing to start with the group discussion and then follow up with the individual interviews involving the Women Organiser and the Elderly Woman but the Women Organiser refused to be interviewed as an individual. Rather, she preferred to be part of the group interview. After explaining the rationale for interviewing her alone, she still insisted on joining the group interview and said: "then leave me out, if I would not be part of the group". I had no option but to allow her will to prevail over mine. About eighteen minutes into the discussion which begun at 2.08pm, under the shade of neem trees closer to the Chief house, the interview was disrupted by very heavy rain. We moved into a newly constructed room in the Chief house but could not continue the interview because there was so much noise from the roof such that we could not hear each other. I resumed the interview with the women after the rain had subsided and ended the interview at 5.15pm. I could not interview the elderly woman as planned because we were advised to leave the community early in order to negotiate the bad section of the road before it became dark or else we would have had to sleep in the community.

I remember a few of the comments from community members after I concluded with formalities and was about to leave the community, such as, “you are very lucky, if you were coming tomorrow, you would not meet anybody”. “He brought the rain.” “We wish you good luck as your visit brought us rain to start our farming season”. We (myself and the translator) finally left Kahaa around 5.50pm for Wa via Kaleo and had the feel of the community road, (which was empirical evidence of what was said in the interviews!).

It must be noted that all district and community participants in all cases, consented to be part of the research by signing or thumb printing on the consent form attached in Appendix 5.2.

When the research (interviews and focus groups) with each community was completed, I observed local tradition by thanking respondents and providing soft drinks as a mark of my appreciation to the communities for accepting me. Remarkably, following this tradition with the Gonja ethnic group, the Chief of the community subsequently presented to me with a live fowl as a sign of his community’s blessing and good wishes.

5.11 Research trustworthiness

Trustworthiness in qualitative research addresses issues of quality just as reliability and validity do in quantitative research (Lincoln and Guba 1985). For a complete assessment of qualitative research, trustworthiness is typically explored in four criteria, namely, credibility, transferability, dependability and confirmability (Graneheim and Lundman, 2004; Shenton 2004; Bryman and Bell 2008).

Credibility in qualitative research is comparable to the concept validity in quantitative studies, focusing as it does on consistency between participant’s views and the research findings as the basis of good practice. It ensures that relevant data is not lost and the non-inclusion of irrelevant data. In short, it seeks to certify that researcher has ‘followed good practice’ (Graneheim and Lundman, 2004; Bryman, 2012: 390). To establish credibility, it is important to examine the appropriateness of the chosen data collection method and the volume of data to be gathered. It is also noted that prolonged engagement with participant and triangulation are sources of credibility (Lincoln and Guba, 1985; Graneheim and Lundman, 2004). The credibility of this research emerges from the fact that I hail from northern Ghana; works in the area as a lecturer and researcher and has a good knowledge about the cultural differences between research communities. As a result, there is a bond of trust and confidence between respondents

and myself (Lincoln and Guba, 1985). Also, at the community level, I engaged Assembly members as 'lead persons' to engage with participants, thus eliminating possible fears and mistrust. Data was collected using individual interviews and focus groups and at different levels, hence serving as a form of triangulation (Lincoln and Guba, 1985; Shenton, 2004). Furthermore, frequent debriefing with my supervisors (Shenton, 2004) resulting in amendments and modifications which, further contributing to the credibility of this research.

Transferability, similar to external validity, refers to 'the extent to which ... [research] findings can be transferred to other settings' (Polit and Hungler, 1999: 717). Assessment of the research outcomes' transferability typically depends on the judgement of the reader (Lincoln and Guba, 1985; Graneheim and Lundman, 2004; Shenton, 2004). However, a thick description is required to build the reader's confidence in terms of the transferability of the research findings to other settings. This implies that it is necessary to establish clearly for the reader the parameters of the research, such as the number of institutions or communities involve and their location, the number of participants involve, the methods used in collecting the data and the time period over which data was collected (Shenton, 2004). This will aid the reader to decide whether transferability is possible or not. In the context of this study, the research processes have been clearly outlined regarding locations of the cases, the ethnic groups involved and the reason for selecting these ethnic groups. Also, data sources (district and community levels), the participants, how they were selected, the methods employed in the data collection and data analysis are all documented as an 'evidence trail' for the reader (Graneheim and Lundman, 2004; Shenton, 2004).

Dependability, which is comparable to reliability in quantitative research, 'seeks means of taking into account both factors of instability and factors of phenomenal or design-induced changes' (Lincoln and Guba, 1985: 299). Demonstrating credibility in research by implication establishes dependability through possible 'overlapping methods' such as triangulation (Lincoln and Guba, 1985: 317; Shenton, 2004). In this study, all processes and activities of the research have been documented, showing where changes occurred and why. Also, both focus groups and individual interviews (triangulation) were employed in collecting the data (Shenton, 2004). Furthermore, the research was guided and directed by supervisors, who acted as 'auditors', examines the research 'process' and accepted the 'data, but yet to examine and accept the findings, interpretations and the recommendation' as an academic product (Lincoln and Guba, 1985: 318) or otherwise.

Confirmability in qualitative studies may be likened to objectivity in quantitative research (Shenton, 2004). Research findings should be derived from the experiences and ideas of participants and not beliefs, values and thoughts of the researcher (Shenton, 2004; Bryman and Bell 2007; Sekaran and Bougie, 2009). In this regard, there is the need for a clear description of the methodological process, the reasons accounting for the choice of method and its shortcomings. The critical issue is to ensure an 'audit trail' is possible with respect to the decisions and procedures so that the reader can trace and make an informed decision regarding the quality of the research (Lincoln and Guba, 1985; Shenton, 2004). The research methodological procedures involving data collection, transcription, transcript moderation and analysis are clearly documented here. Furthermore, the study findings and conclusion are based upon interpretation of the data gathered from research participants (Sekaran and Bougie, 2009).

From the above discussions, it is evident that due processes have been followed to ensure trustworthiness of the research. The next section summarises the ethical issues that were considered in the research and agreement with research participants.

5.12 Ethical consideration and contractual agreements

In order to ensure ethical considerations were duly observed in the data collection process, research participants were provided with participant information sheets (PIS) and consent forms. The information on the PIS included:

- Researcher contacts details
- Purpose of the study
- Reasons for selecting participants
- Potential benefits of research
- Confidentiality and Anonymity
- Data usage
- Rights of participants

These were explained to the participants and each participant was given a copy of the PIS, (see Appendix 5.3 for details).

On the consent form, the researcher introduced himself, stated the research title and requested the participants' consent to participate in the research. However, before giving their consent, participants were to tick seven points of information on the form regarding the study and their participation. This was to ensure that participants understood their

rights and what they were consenting to do. At the community level, Assembly members guided participants through the consent form. Each participant completed two copies, thumb-printing or signing and dating both with each party taking a copy – attached at appendix 5.3.

Although the information required for the research was not sensitive in nature, the confidentiality and anonymity of participants were still considered a priority. As a result, no details of the participants were taken apart from their thumbprint or signatures on the consent form. At the same time, participants are identified by their role or status in transcripts and results discussion.

In order to further ensure that participants' identities are kept anonymous and their information kept confidentially, translators and moderators had a section on the contractual form they signed which clearly stated that 'all information gathered from the research remains that of the researcher and cannot be shared with a third party' (see appendix 5.4).

5.13 Data processing and analysis

The data gathered through interviews at the district level and both interviews and focus groups at the community level went through a series of processes to present the findings of the research. These processes and the use of computer software to facilitate the processes are discussed below.

In both phases of the research, the initial stage of the analysis employed the same computer software (NVivo) and the same process. However, Phase One was analysed as a case in line with the research objectives whilst in Phase Two, comprising three case studies, and the initial analysis was complemented by analysis aligned to the community capital framework presented in Chapter 2. Finally, the three case studies were merged and discussed according to themes that emerged from the research, the analysis being informed by the community capitals framework concept.

5.13.1 Use of computer software programme in data analysis

Significant advances have been made in the application of Computer Assisted Qualitative Data Analysis (CAQDAS) to facilitate qualitative data analysis. Indeed, although there is no consensus regarding the usefulness of CAQDAS; it is becoming increasingly crucial in qualitative research, especially in studies with large volumes of

data (Bryman and Bell, 2012). Researchers who favour CAQDAS note that such software creates an 'auditable footprint of the progressive dialogue between ... [researchers] and their data', thereby making the research process more transparent (Sinkovics and Alfoldi, 2012: 24; O'Neill, 2013: 2). Yet, there are others who feel using software to analyse qualitative data offers the temptation to quantifying findings and to place qualitative investigation within the domain of quantitative reliability and validity criteria. In addition, it is argued that the coding process may potentially result in the loss of rich field data, rendering the results fragmented as data is taken out of context (Weaver and Atkinson, 1994; Hesse-Biber, 1995; Bryman and Bell, 2012). Nevertheless, in this research it was considered appropriate to employ CAQDAS to assist organise, manage and analyse the data, using NVivo version 10.

5.13.2 Use of NVivo 10 for data analysis

The selection of the NVivo application was based on the various benefits of the software. Apart from creating an 'auditable footprint', 'increased transparency' and 'new opportunities for analyses' (Sinkovics and Alfoldi, 2012: 5; O'Neill, 2013: 2), the programme offers the opportunity to make 'use of multiple strategies concurrently, - reading, coding, annotating, memoing, discussing, linking [and] visualising ... the results of those activities recorded in nodes, memos, journals and models' (Bazeley, 2011: 59), allowing quick reference and, thus, enriching the analysis process.

Initially, the research materials, that is, interview guides, voice recordings of district level participants and moderated transcripts, were imported into NVivo internals under sources using the external data and documents functions (Bryman and Bell, 2012). Transcripts, which were manually transcribed, were first gathered as four case studies (Phase One and Two) with each case transcript subdivided into district and community. However, the community level individual interviews and focus group discussions were merged as a single interview transcript as both responded to the same questions and their responses did not differ much.

As a preparation, I read over the transcripts as hard and soft (in NVivo) copies. Thereafter, initial unstructured nodes were created to reflect the research objectives which influenced the structure of the interview guides. The coding, known as categorising (Glaser, 1972), was the next activity to follow; reading through the transcripts, emerging themes and concepts were coded into these nodes which initially were free nodes. The coding of emerging ideas, insights, reflections, thoughts, illustrations and interpretations were stored in memos and linked to source texts that were referred to in the process (Bryman, 2012; O'Neill, 2013). The data were initially coded separately, generating district and community level categories and, hence, two independent coding within a

single case study. This initial coding generated two coding sets for Phase One and six coding sets for Phase Two. The purpose of separating communities from districts at the initial stage was to understand the issues in the two contexts, that is, the community perspective and the wider district perspective. The categories were hierarchically organised into nodes with districts and communities coded as case nodes. This was to ensure that the views of district and community participants were clearly presented at the initial stage for a critical examination of possible convergent or divergent views. The queries created offered the opportunity to view coding patterns and to examine categories independently, and also to make comparisons between communities and districts (Bazeley, 2011; Bryman and Bell, 2012; O'Neill, 2013). From this analysis, it became necessary to merge the codes of communities and districts under the major themes of the research as there were no significant differences between these categories. This then reduced the Phase One coding to a single category and that in Phase Two to three categories (three case studies). Also, It simplified the process of exploring and visualising possible relationships (Bazeley, 2011:17; Bryman and Bell, 2012; O'Neill, 2013) to set the basis for discussion. The use of coding strips aided the process as they provided means of making quick reference and establishing links between codes and nodes (Bazeley, 2011:17; Bryman and Bell, 2012; O'Neill, 2013). The Phase One discussions then focused on the emergent themes.

As mentioned above, following this preliminary analysis, the analysis of the research findings at Stage Two was structured to reflect the seven capitals of the CCF framework that is, the natural, cultural, human, social, political, financial and built capitals of the community (see Chapter 2 for more detail). Then, using queries the three case studies were compared for both convergence and divergence views among them. The analysis revealed many similarities between the case studies, further supporting the decision to structure the discussion of the findings along thematic lines and for each individual case study, that latter approach likely to have resulted in a repetitious and monotonous narrative.

5.14 Chapter conclusion

In this chapter, the methodological issues relevant to this study have been presented as an audit trail. The chapter delineated the research philosophical orientation, provided an in-depth explanation of the adoption of the qualitative approach, and why the multiple case study design was the preferred option. Also, a clear description of how data quality was promoted through the 'Trans-TMM' method and the data analysis process has been provided. The overall purpose of the research is to present rich and thick information so

as to unpack the complexities of rural northern Ghana and assess how entrepreneurship could be a significant means of reducing rural poverty. The following chapter will now discuss the outcomes of the research, revealing the extent to which this objective is achieved.

Chapter Six

Analysis and Discussion

6.0 Introduction

As introduced in Chapter 1, the overall purpose of this thesis is to consider entrepreneurship as an alternative means of rural poverty reduction in Northern Ghana. The preceding chapter (Chapter 5) outlined the methodological approach to the research and the specific methods adopted. This chapter now discusses the outcomes of the interviews and focus groups undertaken in the case studies as detailed in Chapter 5. As indicated in the methodology, a mix of interviews and focus group discussions were employed at the community level amongst rural people, whilst only individual interviews were undertaken at the district level where respondents were administrators.

Whilst all groups of respondents were presented with similar interview schedules / group discussion guidelines, coding (using NVivo) was generated separately for community respondents, generating six data sets. Following the initial coding and review of the emergent themes from these distinct coding sets, it became evident that many of the community and district level themes were interrelated and emerged from shared perspectives amongst respondents. Thus, in order to avoid repetition and to allow for a more coherent presentation and discussion of results, the themes have been carefully merged, reducing the coding data sets from six to three for presentation as three independent geographic cases. Moreover, owing to similarities in the emerging themes arising from each case, the discussion of results is structured around the three broad thematic areas which address the three research objectives. For instance, sections 6.1 to 6.1.3.4 below cover research objective one, which is to explore the entrepreneurial 'environment' in rural northern Ghana, whilst the findings are aligned to the community capitals (resources that can be invested to generate new resources) framework explored in Chapter two. Initially, the summary of case one (Phase One) findings is presented prior to the findings of the other cases (Phase Two).

6.1 Research findings of Phase One – exploratory study in East Gonja District

6.1.1 Overview

As explained in the Methodology (Chapter 5), the Phase One case study was the first of the four case studies of the overall research plan. It was selected for research at this stage as it was one of two case study areas within the northern region and, as an exploratory study; it provided the opportunity to examine the relationship between the variables being investigated, that is, rural entrepreneurship and poverty reduction in a developing country. It also sought to identify any limitations in the research instrument, hence allowing for any necessary modification prior to commencing Phase Two.

This section, therefore, presents the summary of the findings of that first phase of the research. The discussion examines poverty in the area, the environment in terms of infrastructure and opportunities for entrepreneurial activities in the district and communities; the entrepreneurial potentials of the community with a focus on some entrepreneurial related attributes; and, the effect of culture on entrepreneurship. Respondents in this first case, who are identified by roles and from whom data was gathered for this thesis are listed in Table 5.7 above.

It should be noted that this first case study did indeed shape the second Phase of the research as certain weaknesses were identified and subsequently addressed.

6.1.2 Poverty situation in East Gonja District (EGD)

In East Gonja District (EGD), the District Coordinating Director (DCD) claimed that EGD is one of the 'most deprived' districts in the northern region. All respondents (district and community) claimed that poverty levels in the district are high, a typical comment made by all community level respondents being 'there is absolute poverty in the community'. At the district level, three out of the four participants shared the same view as community respondents, namely, that the district has a high incidence of poverty. The Chairman of the Assembly Committee of small businesses, for example, noted that 70 to 75 percent of the district population lives in poverty. These claims confirm the observations that poverty is a challenge in the three northern regions of Ghana (UNDP Ghana and NDPC, 2012). All participants attributed the poverty situation in the region to its high dependence on rain-fed agriculture (the rains being erratic) and the absence of alternative jobs, compounded by poor infrastructure in the district.

District participants acknowledged previous government attempts to address the poverty situation; however, such interventions not only had limited coverage but also failed to produce results, primarily because these poverty alleviation programmes were politicised. As the Assembly Chair of the Committee of small businesses commented

“Most intervention funds were disbursed on political party lines, and recipients also saw such money ... as a reward instead of a loan and therefore repayment was almost zero percent”.

Respondents noted that other poverty reduction-oriented projects had no impact because the communities lacked the capacity to sustain the activities of these projects once they had officially come to an end. Capacity refers to the resources, both human (knowledge and skills) and material, essential for the continuity of the project activities. Arguably, enhancing human capabilities, or what is referred to as human capital (Rauch et al., 2005: 343) through entrepreneurial education may result in people gaining the capabilities to explore and possibly obtain the required material resources, hence, the suggestion that entrepreneurship represents an alternative means of addressing poverty. However, it must be recognised that the success of rural entrepreneurship in terms of poverty reduction does not depend solely on human capabilities. Other factors such as infrastructure, or built capital, are critical to the advancement of entrepreneurship (Antle, 1983; Fan et al., 2000; Stathopoulou et al. 2004; Fafehamps and Gabre-Madhin, 2006; Gnyawali, 2015).

6.1.3 District Infrastructure

The examination of infrastructure is limited to roads, water, electricity and ICT as potential capitals that could support entrepreneurship in the district. Respondents acknowledged that the district faces significant challenges in terms of such infrastructure, such challenges being revealed in the research in a variety of ways. Collectively, however, respondents considered the district infrastructure to be in a very poor condition, as illustrated by the District Coordinating Director (DCD):

“Aside from the district being vast, there are communities that are sometimes not accessible during certain periods of the year [rainy season]. The road networks and condition are so terrible. We have a third of the district known as ‘overseas’ and in that area, there is no cell phone network. The land is not as fertile as we expected in some portions of the district. Access to water is a problem, and the district has been described by Community Water and

Sanitation as the 'thirstiest' district in the country. That tells you the water situation. We have water bodies around the district. However, the ground water table of this district is very low. At times, you sink boreholes, and you wouldn't get water. A lot of boreholes have been sunk, but they didn't yield water. So we are just trying to access surface water. Only about 10 percent of the district currently has electricity. Health facilities are a problem that tells you the nature of our district and it tells you the poverty levels".

The District Coordinating Director's summarises neatly the responses of all participants at both the community and district levels, the only distinction being that the research community (Danshie) has access to drinking water owing to its location close to the regional capital, Tamale, from where it draws water. The community acknowledged the availability of water but remained dissatisfied with the infrastructural situation more generally, as noted by the Community Youth leader.

"Indeed for water, we have clean drinking water. As you can see, there is our pipe for this particular area. For electricity and road network, we have a major problem. For the roads, people who want to assist us during the rainy season as a farming community cannot because of the deplorable nature of the road. However, it is manageable when the rains are over. ... For electricity, we have seen the poles and wires running through the community, and that was all, almost two years now. We cannot tell when they intend to connect us to have electricity".

The District Coordinating Director and Community Youth leader made this claim regarding the electricity in July 2013 when data was being gathered. Subsequently, in August 2015, I followed up with a phone call to the Assembly member for the area to establish whether the community now had electricity; the answer was 'not yet'. Regarding water the situation is clearly presented in Figure 6. 1 below, which shows women in Fushila community in East Gonja District carrying water over a distance of about 3km and that is part of their daily chores.

In terms of roads, even the major road from the regional capital to the district capital and beyond to the southern part of the country is in a poor state. As a result, vehicles do not use that road, though it is the shortest route connecting the north and southern parts of the country. Figure 6.2 below shows the section of the road to Danshie and other communities, which certainly is in a deplorable condition.

Figure 6. 1: Women in Fushila community in East Gonja District carrying water



Figure 6. 2: Section of the road leading to Dashie community



The Youth leader's observations are similar to claims in the literature, that rural communities in sub-Saharan Africa are remote and lack good infrastructures such as roads, dependable electricity supplies and access to water (see Ahmed and Rustagi, 1987; Fafehamps and Gabre-Madhin, 2006). However, it is evident that the provision of such rural infrastructure involves a high level of capital investment owing to the dispersion of rural settlements. As such, governments may perceive such investment to be uneconomical (Sinha and Kandpal, 1991). However, the overall benefit of such infrastructure in rural communities is that it opens up rural areas and reduces the cost of rural economic activities (Stathopoulou et al., 2004), with a potentially positive impact on the national economy. The current infrastructural conditions in EGD, however, would arguably impede rural entrepreneurial activities with consequential implications for poverty reduction; since infrastructure is directly linked to socioeconomic progress (see Premkumar and Roberts, 1999).

6.1.4 Opportunities in the District

It could be argued that the success of entrepreneurial activities in a particular environment depends to some extent on the existence of appropriate opportunities, to be directly exploited or that could facilitate the process of exploitation.

In this regard, the district level respondents described some programmes and facilities which they believed could enhance entrepreneurial activities in the district, including: the Rural Enterprise Programme (REP); the Business Advisory Centre (BAC); the Rural Technology Facility (RTF); microfinance institutions, such as Microfinance and Small Loans Centre (MASLOC), Sinapi Aba Savings and Loans (SASL); and a number of non-governmental organisations (NGOs) that provide related activities in the district. Undoubtedly, the presence of such facilities and service providers potentially creates an enabling environment for entrepreneurial activities in the district as the activities of these organisations and programmes will potentially facilitate entrepreneurial activities. However, these opportunities might favour entrepreneurship more in urban communities than rural communities. Indeed, as the district respondents acknowledged, the facilities and services are located in the district capital and therefore, the majority of rural people have no access to these services, especially, those in the remote areas. This was confirmed by the Danshie community respondents, who knew about none of these facilities and services apart from the NGO that had assisted the community with its water system. This was probably because the community is far from the district capital coupled with poor information dissemination and, above all, community members have not benefited from any of these programmes and services of the institutions. Nonetheless,

these facilities and services represent opportunities that, to some extent, could facilitate entrepreneurial activities in some parts of the district.

Conversely, all respondents at both the district and community levels claimed that the district is imbued with exploitable entrepreneurial opportunities, prominent among these being the natural resource of the vast fertile Katanga valleys for rice cultivation and others areas of the district, the densely populated shea tree found all over the district, the major rivers running through the district, and Salaga, a hub of the former slave trade in sub-Saharan Africa. As noted by District Planning Officer (DPO)

“The district has a favourable environment for entrepreneurial activities. The district has energetic young people, constituting a youthful supply of manpower [human capital] that is ready to engage in such activities. The district has water bodies; [for example], both the White Volta and the Black Volta passes through the district, and they are bigger opportunities that can support irrigation, domestic tourism and water transport. It has vast fertile lands, especially the Katanga valley, which is useful for rice cultivation that can feed the country as we were once told. There are tourist sites such as the Salaga slave market, the slave walls, and the slave relics still available for tourist. Salaga was the centre of the slave trade in sub-Saharan Africa and a lot of history has been captured but has not been developed. The opportunities are there, it is just that we have not been able to exploit them to our benefit. For example, the Katanga valley, mentioned earlier has high agricultural value ... researchers claimed it could produce rice for the sub-region. It is still a ‘virgin land’ lying idle”.

From the above extract and similar responses made by other respondents, it is undoubted that the EGD physical environment (physical capital) is ‘rich’ with valuable natural resources (natural capital). These are valuable entrepreneurial opportunities as they can affect entrepreneurship (Stathopoulou, et al., 2004).

Similar claims were made by community respondents who perceived their fertile land and the shea tree population in the area to represent good opportunities. They indicated that the shea tree is nature’s gift, the most valuable commercial product in the area. However, both district and community level respondents explained that as a result of weather changes, returns from land use, particularly farming, is declining. At the same time, exploiting the potential opportunities associated with the Katanga valleys would require significant financial investment which the indigenous people are unable to raise.

Therefore, attracting external investors could potentially create small business opportunities that would provide the people with income, with consequential positive impacts on poverty. Similarly, although the shea tree contributes to livelihoods in the area as noted by all respondents, the fruit harvests are unpredictable because the shea grows in the wild and, hence cannot be cultivated. Therefore, when the trees fruit, the potential harvest is lost because of bushfires from which it is difficult to protect these trees. Respondents also explained that pricing of shea products (nuts and butter) is a problem which affects the local people. Comparing shea to cocoa, respondents explained that both are exportable commodities which earn foreign exchange for Ghana. However, the pricing policies are different. While cocoa farmers have guaranteed prices for their product, shea nut producers do not and, hence, are vulnerable to exploitation by middlemen/women who buy the produce at very low prices.

More generally, the Assemblyman observed that the community places an emphasis on crop farming to the neglect of animal rearing, the latter being, according to respondents, a valuable economic activity that has the potential to improve the community's livelihood (see Petrin, 1997). The Assemblyman's view confirms that of the Chairman of the Committee for Small Businesses:

"In EGD, the livestock aspect of farming is not vibrant as the cereals. The majority of the people spent most of their time on cereals rather than livestock and poultry. Personally, I know of only one person who is rearing poultry, and he is doing well. He sells 20-30 crates of eggs a week. I visited his farm and in a discussion, he expressed his desire to expand his farm but cannot raise the necessary capital to do so. If EGD focuses on the commercial farming of both crops and animals as its priority, the district will change in terms of development".

It is evident from these discussions that opportunities exist in the district, but they require people with an entrepreneurial mindset, who are able to take calculated risks and overcome uncertainties to exploit such opportunities (Cantillon, 1755; McClelland, 1961; Kirzner, 1973). These people would possess certain characteristics to be able to undertake such activities.

6.1.5 Entrepreneurial potential attributes in EGD

This section examines some selected potential behavioural/skills relevant to entrepreneurial undertakings. These characteristics include risk-taking; ambiguity; locus

of control; the classical concept of uncertainty; and, how people trust their own judgment (self-confidence) (Chell, 2011).

The district level respondents perceived most of the people in both rural and urban communities in the district to be risk averse, and that they would not pursue activities that are ambiguous or defined with uncertainties. They claimed that people will avoid such activities for various reasons, such as the fear of losing their scarce resources as a result of engaging in risky activities. The officers noted that people believe that undertaking of activities with uncertainty may result in negative results, the implication being the loss of scarce resources. It was also noted that even those who attempted to engage in such activities are discouraged by others who cite people who failed in such activities (DPO). Only a few people are sufficiently bold to ignore such discouragement. All the four district respondents use the phrase ‘they see such activities as a threat to their scarce resources’ (see Table 6.1 below).

Table 6.1: District respondents’ perception of rural people entrepreneurial attributes

Attribute	People potential reaction	Possible reasons
Risk Taking	Majority will avoid where possible	Fear of losing scarce resources
Ambiguity	Most people will avoid ambiguity. Only the few who are, educated one will attempt.	They perceive as it a threat to scarce resources
Uncertainty	People will avoid such activities	Fear of the negative outcome
Locus of control	External, especially in cases of failure	Believe in superstitions and natural forces
Exert influence	Yes, most communities do	Communities demand projects from the DA to improve lives.
Trust in their own judgement	Yes, they do with regards to their socioeconomic activities and have confidence in their decision	They are familiar with the process and practices as they have done these activities over the years

Hence, the issue is the fear of losing what they have already in the case of failure. The DCD described the situation as

“the fear of the unknown. If I go into that venture, and my money does not yield anything, what will I do? Since he does not know what will happen tomorrow to his resources, he says to himself, let me stay where I am”.

Moreover, the Chair of the Assembly Committee for Small Businesses also noted that people value resources on hand and are always afraid to take risks. This is the general view of the district respondents regarding risk taking at the community level. Yet, risk-taking is core to every meaningful business activity, as commented by REP/BAC Officer. In terms of locus of control, as indicated in Table 6.1 above, district respondents noted that people will always look for ‘scapegoats’ when they fail in their activities. They associate such mishaps with superstition and natural forces (spirituality) which they see as beyond their control. They mostly do not believe in their actions and behaviour but see ‘external forces’ or ‘superior powers’ as the determinant of the outcomes of their livelihood events (Begley and Boyd 1988). However, the district level respondents, as presented in Table 6.2 above, claimed that rural people are more decisive in their decision-making processes and trust in their judgments and forecasts, especially regarding activities related to their socio-economic undertakings. These activities are recurrent and are routine events and, therefore, they understand the processes and practices. It is because of such a high level of confidence that they always think ‘someone else is responsible for their failure’ (REP/BAC Officer).

Issues related to skills were also discussed, including interpersonal relations; cooperation and leadership; managing money; orderliness; and, records-keeping. In terms of interpersonal skills, both district and community respondents associate the people in the area with a high-level of interpersonal relations. Evidence from the data shows a high degree of collectivism amongst the people which permeates their socioeconomic lives, such as communal farming, the construction of houses, weddings, naming ceremonies, and so on. These were strong features not just in the research community, Danshie, but the entire district. Indeed, District respondents commented that the socioeconomic relations of the ‘people in this district are commendable’ (District Planning Officer). Consequently, the strong cohesion and social orientation of the people is seen as the basis for high level of cooperation among the various associations and groups in the district, with smaller and larger groups collaborating, creating networks and, at times, negotiating issues of mutual interest with the DA and NGOs (see Hisrich and Peters, 2002; Lyons, 2002). This bureaucratic procedure goes through the hierarchical process from community level to Area Council and then to the DA through the leadership structure (District Coordinating Director). This signal the existence of potential social capital in the district that could positively affect entrepreneurship (Emery

and Flora, 2006), since 'networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit' (Putnam, 1995: 67) could have a substantial impact on rural entrepreneurial activities.

In terms of managing money, it was acknowledged that formal banking and business investment in the district is not encouraged, especially in rural communities. Respondents attributed the situation to a lack of funds, low skill levels and people's inability to engage in innovative activities. Nonetheless, the few with some capital are managing such funds efficiently. They engaged in small businesses, such as buy non-perishable foodstuffs during the harvesting season which is then stored to be subsequently sold during the off-season when prices might have risen so-called green banking. Others engaged in local arbitrage, buying foodstuff and small ruminants from rural areas at low prices and selling in urban towns and cities where prices are higher, a feature of Cantillon's entrepreneur (Cantillon 1755). However, it was noted that only a few rural people were involved in these activities owing to lack of capital. Respondents explained that it is the urban traders who dominate such activities with the assistance of some rural people, a situation confirmed by Danshie community where only one woman was engaged in such small business activity utilising her personal capital.

Regarding orderliness of activities, the research revealed that both economic activities such as farming and social activities including ceremonies like marriage, child naming, and funeral performance are ordered by the nature of such activities or guided by tradition. As one community respondent noted, as a farmer, the day's activities are ordered; for examples, chickens are taken care of in the morning before going to the farm. However, the keeping of records, either formal or informal, is generally not a widespread practice in the district. Simply stated, whatever is remembered about an activity is the record of that activity. Thus, once people fail to recall any aspect of past activities, such information cannot be retrieved from any other source. Almost all respondents acknowledged this as a significant weakness, the district respondents, in particular, emphasising that people's inability to keep records is a major challenge with potentially negative impact on development. The problem is linked to the high illiteracy rate in the district, the inability of people to read and write certainly affecting record keeping. For example, in Danshie community, none of the research participants were literate and the community had fewer than five people who had formal education up to Senior High School level. Therefore, the practice of record keeping is beyond the capability of the entire community, a situation that one community member perceived as a major cause of their backwardness in terms of development, remarking: 'unless someone tells us what is happening, we are always in darkness'.

Arguably, the non-keeping of records has implications not only for entrepreneurial activities but for economic activities in general, as it is impossible to analyse and evaluate the progress of activities, to ensure that identified mistakes are not repeated and to measure project overall goal attainment. Hence, it is important to assist these communities in developing and adopting an appropriate mechanism to record their activities.

6.1.6 Culture and Entrepreneurship

Culture is an influential factor in determining the entrepreneurial potential of a particular group of people. As such, it has been suggested that entrepreneurs reflect the values of their culture (Eroğlu and Picak, 2011). Therefore, arguably, cultures with values that support entrepreneurial activities are more likely to produce entrepreneurs than those that do not promote entrepreneurial behaviours. Culturally, the people of EGD are part of the larger Gonja ethnic group in the country. These people have well-developed institutions shaped by norms and values, the most cherished being that of the chieftaincy. This is the institution that defines ethnic leadership and, hence, the role of the community Chief, who can be a chief at a particular point in time and under what circumstances. It is a complex but well-defined system (DPO). The chief, as explained in Gonja tradition, functions in many ways; for example, he adjudicates on disputes and leads in the community development process. 'Their instructions ... are respected and adhered to, by all members of community' (DPO).

Research in the district and Danshie community in the context of the cultural dimensions as presented in literature (see Hofstede, 1980 and Trompenaars, 1994) suggests that the people have a weak entrepreneurial culture as power and status are ascribed with considerable tolerance for unequal relations, as well as high uncertainty avoidance discussed earlier. Furthermore, they are a collective society where the social orientation places emphasis on group accomplishment and where concerns for each other's welfare (femininity) glues the community together. Yet, some individuals enjoy certain exclusive rights and privileges as a result of their status which are ascribed (particularism). These constitute the social characteristics of the people in EGD, which entrepreneurship literature suggests does not promote entrepreneurship (Lee and Peterson, 2001; Eroğlu and Picak, 2011). However, as considered later in this chapter, further examination of these dimensions in Phase Two of the research failed to confirm this assertion.

6.1.7 Summary

The study at Phase One has revealed that poverty is a real issue in the district and attempts to reduce it have not yielded the desired results (see Ghana Living Standard Survey Six [GSS, 2014]). Weather, specifically unpredictable rainfall, is noted as the root cause of the poverty situation, and is compounded by the extremely poor infrastructural conditions in the district, a situation that might hinder rural entrepreneurial activities and subsequently may not lead to the reduction of poverty. Nevertheless, this initial research revealed that potential entrepreneurial opportunities exist in the area and that the people exhibit entrepreneurial potentials (behaviour/skills), although there are related issues to address. These relate to people's general attitudes towards risk-taking, ambiguity, uncertainty and record keeping which collectively might inhibit rural entrepreneurial activities in the district. Similarly, examining the culture of the area in line with the prevailing literature suggests the culture of the area does not support entrepreneurship. The extent to which these outcomes are more widely evident amongst communities in rural northern Ghana is now considered in the context of the Phase Two research, the results of which are discussed in the rest of this chapter.

6.2 Research findings of Phase two

As previously highlighted, the Community Capital Framework (CCF) as a mechanism for exploring entrepreneurial communities comprises seven capitals, namely, natural, cultural, human, social, political, financial and built capital (Flora and Flora, 2004). For the purposes of clarification, the CCF framework is reproduced throughout this chapter with relevant capitals highlighted to identify their significance to the specific themes / findings; that is, capitals highlighted in red are dominant within the thematic discussion (see Figure 6.3). However, it should be noted that all other capitals remain of relevance but may differ in terms of the degree of effect or influence in the emergent theme.

6.2.1 Background of the communities

Prior to discussing the findings of Phase Two of the research, Table 5.5 is reproduced below (Table 6.2) as a reminder of the list of respondents who participated in the research in the three study districts and communities, who were either interviewed as individuals or were part of group discussions. As noted earlier, the participants are identified by roles or status in the district or their communities, which influenced their selection as study participants of this thesis.

Table 6.2: Phase Two research participants

Kumbungu District			Nadowli/Kaleo District			Kassena/Nankana West District		
District level <i>Individuals</i>	Community level <i>Individuals</i>	<i>Focus Groups</i>	District level <i>Individuals</i>	Kahaa Community <i>Individual</i>	Community <i>Focus Groups</i>	District level <i>Individuals</i>	Nyangnia Community <i>Individuals</i>	<i>Focus Groups</i>
<ul style="list-style-type: none"> • District Coordinating Director • District Planning Officer • Officer in Charge of REP/BAC • Chairman of Committee for Development Planning/ Small business 	<ul style="list-style-type: none"> • Assembly -man • Religious leader • Youth leader • Elderly woman 	<ul style="list-style-type: none"> • Chief and Five Councillors • Women Group of seven; selected from the three sub-sections of the community. Three were traders. 	<ul style="list-style-type: none"> • District Coordinating Director • District Planning Officer • Officer in Charge of REP/BAC 	<ul style="list-style-type: none"> • Assemblyman 	<ul style="list-style-type: none"> • Chief and Five Councillors • Women Group of Seven. Two traders, one a Kindergarten teacher and four non-traders 	<ul style="list-style-type: none"> • District Coordinating Director • District Planning Officer • Officer in Charge of REP/BAC 	<ul style="list-style-type: none"> • Assemblyman • Religious leader • Youth leader • Elderly woman • Elderly woman • Women Organiser 	<ul style="list-style-type: none"> • Chief and Five Councillors • Women, Group of six. Three involve in petty trading
4	4	12	3	1	12	3	6	11

To summarise, the districts are Kumbungu, Kassena/Nankana West District (KNWD) and Nadowli/Kaleo District (NKD), whilst the communities are Kpegu, Nyangnia and Kahaa (see Table 6.2. above).

This first section addresses research objective one, namely, to explore the entrepreneurial environment in rural northern Ghana. Each district self-identified as being rural according to the views held by the appropriate District Coordinating Directors (DCDs) and District Planning Officers (DPOs). The categorisation above is further supported by the fact that the majority of settlements have a population of less than five hundred and that the primary economic activities are centred on peasant farming, utilising traditional agricultural methods. It was also noted that the districts were largely made up of Area Councils with one or two Town Councils, although the NKD does not have a Town Council (see again Chapter 5).

6.2.2. Poverty in the communities

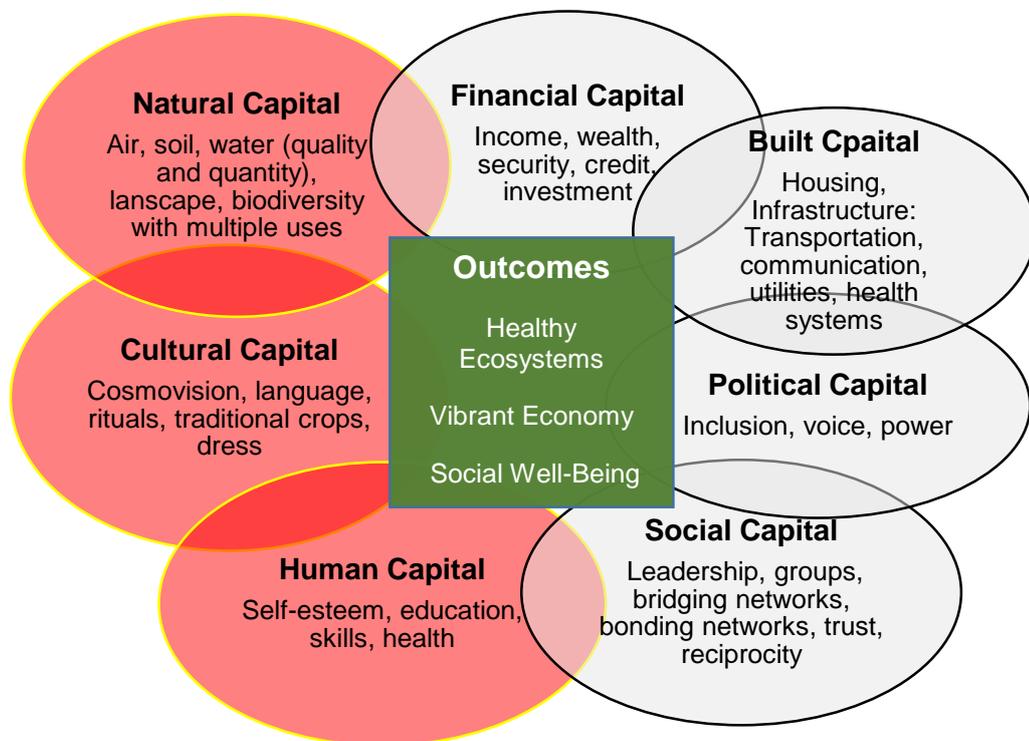
As highlighted in the CCF (Figure 6.3 below), poverty in all the communities is related to natural, cultural, and human capitals. However, natural capital referred to as a 'gift of nature' (Throsby, 1999: 166) such as the weather, was identified as a major contributor to the impoverishment of these communities. Moreover, as the discussion unfolds, the relationships between natural, and the other capitals will be made apparent.

In each of the case studies, district level respondents claimed that poverty levels are very high in their respective districts. For instance, the statistics confirm that in KNWD, 68 percent are poor, thus indicating a poverty incidence of 0.68. In NKD, the regional poverty incidence is 0.9 or 9 out of every 10 people living in poverty. Moreover, for community level respondents, poverty was also considered to be rife in their communities. Whilst this could not always be confirmed by statistical values, all respondents claimed that levels of the poverty in their district were exceptionally high.

What is more, the descriptions of poverty related by the district administrators complemented those of the community participants and, given that poverty is a personal experience with only the poor able to fully interpret how they feel, then the incidence of poverty is considered self-evident (Shostak, 1965; Chambers, 2006). Respondents in all the three research case study locations described their poverty situation in different ways, such as: 'poverty is a serious issue here' (Kpegu Area Assemblyman); 'there is a high level of poverty in this community' (Nyangnia Area Assemblywoman); 'poverty... it is difficult to describe it' (Nyangnia Religious Leader). Nevertheless, the overall recognition amongst respondents living in a condition of poverty serves to confirm the data in Table 1.3 that depicts rural Savannah in northern Ghana as poverty endemic.

The main reasons attributed to their poverty situation by respondents were related to their dependence on agriculture. As noted earlier and indicated on the CCF, Figure 6.3 below, the principal cause of poverty can be related to natural factors, (natural capital in the context of the CCF), primarily weather patterns.

Figure 6.3: Poverty and key community capitals



All respondents in all locations acknowledged that the success of their farming activities depends heavily on the prevailing weather conditions; moreover, these were described by all as unfavourable in recent years, with the resulting poor harvests deepening the poverty cycle (Ravnborg, 2003; Higgins, et al., 2009). As one respondent suggested, ‘we are all farmers and whenever we do not get a good harvest, due to poor weather, we are in trouble’ (Nyangnia Elderly man).

The climate-related challenges appear from interviews and focus group discussions to be endemic in northern Ghana. In each research location, rainfall was reported to be erratic and unpredictable, typically starting late for the commencement of the farming season and often ending earlier than the local people would ordinary predict (Kahaa Area Assemblywoman), with evident consequences for poor agricultural returns and the incidence of poverty. Indeed, at the time of the fieldwork (June 2014), all communities and districts complained that the optimum conditions for the farming season were already two months late and the communities were becoming increasingly worried with regards to their prospects for the year in terms of their subsistence farming activities. At the other

extreme, in addition to the reported irregular rainfall, rainstorms were identified as a cause of devastating agricultural losses; the irony being that too much rain may also result in community poverty. Moreover, it was noted that storms can destroy crops at times of the year when replanting within the same season or year is considered impractical. The strongest storms often arrive later in the season when crops are close to maturity though not yet ready for harvesting. At these times, a weather disaster will often have 'laid a foundation for poverty' not only in that year but also the ensuing year. One respondent lamented: 'sometimes the crops look good, but just one storm and everything is destroyed' (Nyangnia Women Organiser). Therefore, weather or climatic conditions – as a form of natural capital – account significantly for the poverty situation in rural northern Ghana.

Another challenge identified as contributing to the incidence of poverty in the research communities concerns both the quantity and quality of land, noted within the CCF framework as one of, if not the major, forms of natural capital (Costanza, et al., 1998; Flora and Flora et al., 2004; Flora, 2008). Here, Nyangnia is notable as an area of extreme land poverty with community land holdings being small and very rocky in nature. These landscape characteristics inevitably mean that agricultural returns are low and if the community remains dependent on agriculture, then they may well be described as being 'trapped in poverty' as determined by natural capital in the form of the physical environment.

Whilst Nyangnia stands out as an exemplar of this difficult situation, community land quality and, in particular, soil fertility, emerged as common themes in each of the case study areas. Many respondents identified that poor soil quality provides marginal crop yields, further driving local incidences of poverty given that all local food consumption comes from local crop yield.

However, whilst addressed primarily as a natural capital-related problem, arguably both human and cultural capitals also have a bearing on the situation. For example, all respondents associated the problem of soil fertility depletion with the traditional practice of the continuous cultivation of the same piece of land over a sustained period. Thus, an essentially natural resource problem (poor soil quality) is aggravated by additional human and cultural factors. With the exception of the abovementioned Nyangnia area in KNWD, the other communities have the potential to benefit more fertile land as long as a fallow period was adopted, allowing for the soil to regain its nutrients, or through the process of crop rotation. However, many respondents, especially those from Kpegu pointed out that most fertile lands are located far from the communities. Indeed, they are more fertile because of this distance. The communities are unable to engage in any meaningful

farming on these lands due to the long distances they have to commute daily by walking. The problem of commuting at present is linked to built capital. However, creating access routes to link the communities to these farmlands might be beyond the capabilities of the communities themselves. Hence, the local people have no alternative but to continue cultivating the same piece of land available to them locally, resulting in loss of soil fertility (Kpegu Women group).

In modern farm practices, of course, one way of addressing the problem of lost soil fertility is through the use of fertilisers. However, many respondents claimed that the cost of fertilisers is well beyond the means of community members (lack of financial capital). They also complained that the current year (2014), the situation was going to be worse owing to the removal of subsidies on the cost of fertilisers, with the result that farmers will have to pay for the full cost of the input. One respondent lamented, “we are aware that farming is our source of livelihood, and we cultivate maize, but we cannot afford fertiliser” (Nyangnia Elderly man). It is evident, therefore, that people know how to remedy the poor soil condition. However, as poor people, they lack ‘income and assets’ to undertake corrective measures to improve crop yields as a means of overcoming poverty (World Bank, 2001c: 34). A further reflection emerging from discussions in the Nyangnia community is that without fertilisers, good crop yields are unachievable even when the weather is considered favourable (Nyangnia Area Assemblywoman). Certainly, this community is suffering from ‘lack of income and assets to attain [its] basic necessities’ (World Bank, 2001c: 34). However, diversifying into animal husbandry observed as an opportunity in the communities could be a means of replenishing soil fertility with animal manure. Further discussion regarding land follows in subsequent sections as part of the broader physical environment.

An additional dimension of the poverty situation related to human capital is the fact that younger members of the communities are losing interest in agricultural activities, especially those who have improved their human capital through education. Kumbungu District Planning Officer noted that the younger generations are more interested in wage employment, arguably as a result of observing the increasing challenges facing the agricultural sector related to disappointing weather conditions as they were growing up. Here, respondents noted that this situation has caused many of the young girls in the district to migrate to the national capital to work as *kayayei*¹, that is, as head porters in the main cities of Ghana, specifically Accra and Kumasi, where young girls, mostly from northern Ghana, carry people loads to earn a living (Figures 6.4a and 6.4b below) (head porters). The inevitable consequence has been a reduction in farm labour, further

¹ People who work by carrying other people loads for a fee to earn a living.

reducing production levels and, again, contributing to the entrenchment of poverty in the district. From a human capital perspective, the local youth clearly consider their value in terms of the investment in education is higher than their potential returns from farming activities and, given the uncertainty associated with farming, they seek alternative employment opportunities (see Davidsson and Honig, 2003).

Figure 6.4a: Kayayei carrying their basins



Figure 6.4b: Kayayei carrying yam



Source: Adapted from Sabutey (2014)

Source: Adapted from Ahedo (2012)

Overall, then, these factors related to unfavourable weather conditions and land quality, (land arguably being the most valuable rural livelihood asset), coupled with no or perhaps, very limited non-farm employment opportunities as a potential pathway out of poverty (Jayne et al., 2010) undoubtedly serve to exacerbate the poverty situation in rural northern Ghana.

Nevertheless, the data revealed that other forms of farming represent potential opportunities in rural northern Ghana. Indeed, activities such as poultry and animal rearing are an integral element of farming both in the research districts and in northern Ghana more generally, many rural farmers in northern Ghana rear poultry and small ruminants. However, such activity is on the very small scale as the focus remains on crop farming. Although raising poultry and small animals offer opportunities for farmers (see section 6.2.2.4 below), it would be difficult for the Nyangnia community to engage in this. Specifically, doing so would represent a potential source of conflict within the community, particularly in the rainy season, owing to the scarcity of land. As previously observed, respondents suggested that every available space in the community is used during the rainy season to cultivate crops, leaving no land as pasture for animals.

6.2.3 Government attempts to reduce poverty

The issue of poverty is not, of course, only the concern of the poor but also of government. According to the district level respondents, between the late 1990s and early 2000s, the Ghanaian Government, in its quest to reduce poverty, introduced a poverty alleviation fund (PAF) as part of the common fund from central government available to Metropolitan, Municipal and District Assemblies (MMDAs). PAF was intended as a revolving fund targeting the poor in the MMDAs, the objective being to boost agricultural production and small business activities, the resultant multiplier effect leading to a reduction in poverty levels. The PAF was initially implemented in a small number of areas, with none of the communities involved in this research being beneficiaries. However, the district level respondents reported that the programme was unsuccessful, with two major issues being attributed to its overall failure. First, the respondents argued that the programme was over politicised; that is, the ruling political party claimed ownership of the programme rather than it being seen as a national agenda. As a result, most of the beneficiaries were party faithful and not necessarily the poor in society and, as a consequence, the fund failed to reach those it was intended for. Secondly, as a result of this politicisation of the PAF, those recipients referred to by respondents as the 'party loyalists' failed to repay the credit granted to them as they felt it was a reward for their loyalty to the ruling government.

It would be difficult to verify these claims made by respondents, and they raise the question as to whether in fact the fund recipients possessed the requisite human capital to invest and manage such funds properly to make returns? In other words, it could be argued that the recipients may not have deliberately refused to repay the credit they received but, rather, that the funds were poorly used or invested from the outset. This suggests that the first issue of poverty reduction is not always about making money available to the poor but addressing the issues of knowledge and skills as a prerequisite to the profitable utilisation of such funds. It is in this regard that entrepreneurship could be a source of such knowledge and skills and the consequential effective utilisation of available resources to reduce poverty. Undoubtedly, the Rural Technology Facility (RTF) and Rural Enterprise Programme (REP), both of which are now discussed, were born out of lessons from PAF programme.

According to the district level respondents, both the RTF and the REP are established in all Districts in Ghana. The focus of the RTF is on skills training and the mandate of the REP is to assist in developing rural businesses. Together, the RTF and REP are designed to achieve the common goal of achieving poverty reduction. Specifically, the RTF provides tailored skills training to young people in the production of tools and implements

for the local economy. However, although the programme has the potential to make a significant impact, rural youth are not benefiting because the training centres are located in the district capitals. This reflects the fact that RTF training involves extensive use of machinery and equipment and, consequently, the costs involved in setting up multiple centres across the districts is excessively high for developing country such as Ghana. Indeed, even if these centres were located in the districts, making training accessible to everybody, it may well be the case that the supply of training opportunities would outstrip the demand for them. Potentially, creating a chain of entrepreneurial activities such as suppliers of raw material, producers, retailers and service providers (maintenance) would perhaps include both rural and urban youth in the chain of activities.

With respect to the rural enterprise programme (REP), as noted above its focus is on assisting small rural businesses, in particular, providing training and credit support. Although the REP offices are located within the District Assemblies, training is undertaken within rural communities and tailored to meet the specific needs of rural people to engage in rural businesses. The Nadowli/Kaleo District Planning Officer acknowledged the laudable ambitions of the REP but raised two issues that are limiting its role as a poverty reduction programme. The respondent noted that training sessions are provided to large groups with no attention paid to individual needs. As a result, all trainees acquire similar knowledge and skills and produce the same product with very limited or no market opportunities either in local communities or external markets. As the respondent noted

“If there was an available market, then organising trainees into cooperatives would be an opportunity to enjoy economies of scale, but that is not the case”
(Nadowli/Kaleo District Planning Officer).

From the Planning Officer’s account, it is arguable that marketing, a critical issue in modern business, was not given the due consideration in the programme development stage, possibly as a result of programme officials lacking the entrepreneurial alertness to identify market gaps. Hence, training sessions are not tailored towards equipping trainees with valuable knowledge and skills to exploit identified market opportunities (see Hisrich and Peters, 2001; Wichman, 2002). Undoubtedly, committing resources to production without an available market would potentially further deepen poverty, as scarce resources are put to unproductive use. Linking this issue to the CCF, this situation reveals some weakness in the human capital base of the communities and the districts, particularly their ability to effectively transform national programmes to meet local needs.

Noticeably, and as mentioned earlier, none of the communities that participated in this research benefited from any of the programmes discussed above that sought to alleviate poverty. Certainly, the Nyangnia community had the opportunity to participate in ‘block

farming', a programme in which farmers are assisted with inputs and field ploughing in order to cultivate large tracts of 'land in block'. The farmers then pay for the inputs and services after harvesting and marketing their crops. However, it is ironic that a community such as Nyangnia, which suffers land resource problems in terms of both size and quality, was the beneficiary of a programme that requires large areas of agricultural land. In other words, it is questionable whether the block farming initiative as described above was an appropriate poverty reduction activity for the Nyangnia community.

In fact, the block farming programme, in general, did not achieve the desired results as a poverty reduction strategy. KNWD Planning Officer noted that the programme was unsuccessful largely because of the high cost of inputs provided to farmers, which meant that farmers, once they had sold their produce, were unable to even cover their production costs because of high repayments. However, the respondent also explained that although some farmers struggled to repay their credit in full, but others accepted the credit as a free facility. This, according to KNWD Planning Officer reflects a mentality that must change if people want to progress in life.

It is evident, then, that to date, none of the poverty reduction programmes introduced by the government in rural northern Ghana have met their objectives. From the discussions during the research, it could be argued that the programme initiators and beneficiaries both failed to understand or meet some basic requirements to achieve the desired outcomes. In other words, the concept of opportunity identification involving critical observation and analysis was not duly undertaken for, as acknowledged in literature, valuable opportunities are not apparent to everyone at all times (Hayek, 1945; Kirzner, 1973; Becker and Murphy, 1992). Hence, incorrect decisions were made. For example, one of the critical issues that the REP initiators failed to recognise and address is the need to market finished products, an issue which should have been the basis for implementing the programme. Undoubtedly, entrepreneurial knowledge could probably have enhanced the knowledge and skills of the people to properly identify opportunities to exploit, and to use credit efficiently. What emerges from the discussion regarding government attempts to address the poverty issue with these programmes is that the government (in Ghana) is not the appropriate body to implement such programmes; that is, the development of public-private partnerships (PPP) might delink politics from such programmes and the programme results might be better assessed.

In another context, Kpegu community respondents discussed the efforts of an organisation that trained members of the community in the production of compost manure to replenish the soil fertility of their farms. The respondents claimed that with adequate rainfall, the 'compost manure helps a lot' (Kpegu Area Assemblyman; Kpegu Women

Group) as it is a perfect substitute for the chemical fertiliser. Through this training, the community's human capital has, thus, been increased and, implicitly, the problems discussed earlier relating to soil fertility and the removal of subsidies on fertiliser could be addressed if such training is carried out in other communities. Not only does the composted manure replace the chemical fertiliser but potentially reduces the total cost of farming and, therefore, with favourable weather conditions, consumption poverty could be reduced significantly in the communities.

It is important and interestingly to note that these communities are located far apart in three different regions, have nothing in common but share similarities in terms of poverty.

So far in this chapter, it has been established that poverty is a reality in the research districts and that the government's efforts to address the problem through different programmes have failed to yield desired results. An initial conclusion might be that the rural people who live in and experience poverty in these areas should have been part the process (Chambers, 2006), following a bottom-up approach (Turton, 2000) with government acting as a facilitator. However, this would suggest that these rural communities may require appropriate knowledge and skills to take a lead in the poverty reduction process and that the enhancement of their human capital through entrepreneurial training could potentially provide them with the requisite knowledge, skills and mindset to engage in such process. However, proposing entrepreneurship as a mechanism to reduce poverty in the area would require understanding the environment of these rural communities. Hence, the next section examines the environment of rural northern Ghana.

6.2.4 The communities' prevailing environment

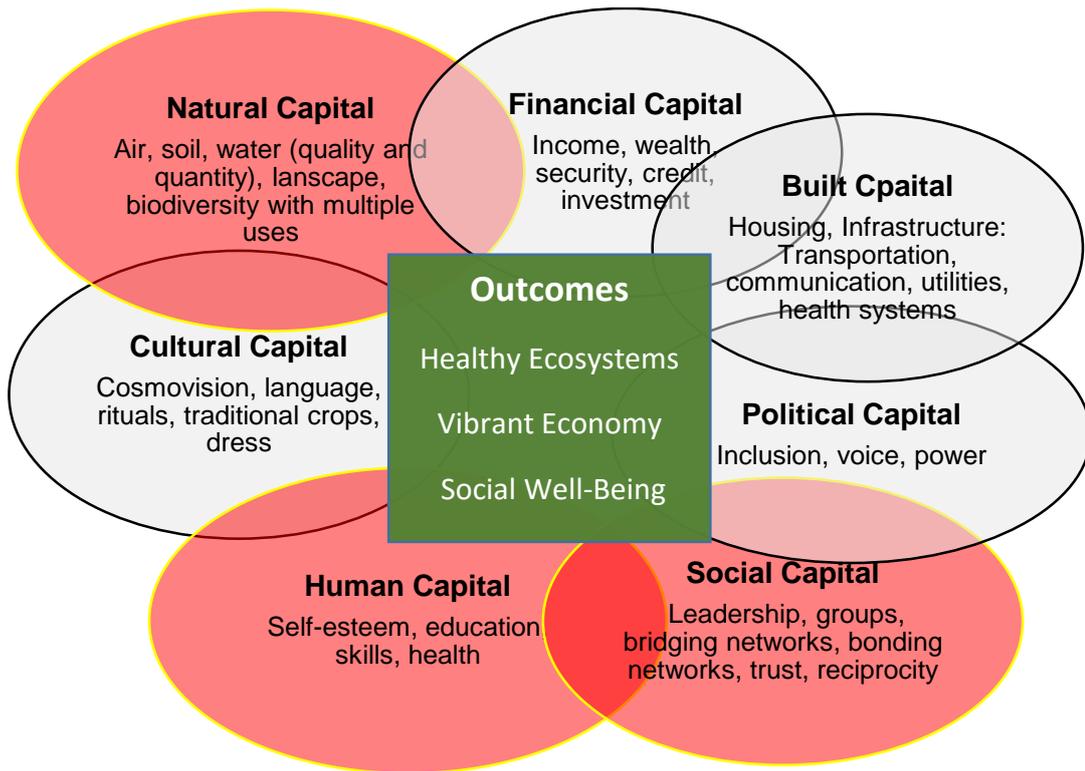
The issues to be examined within the broad heading of prevailing environment embrace the physical, economic and social environments and the prospects associated with these in the districts and communities. The focus of the discussion is in the communities as there is no significant difference between the district and community levels in terms of environmental conditions. Although all the capitals within the CCF will impact on the prevailing environment in different ways, in the ensuing discussion attention is paid to the dominant natural, human and social capital as highlighted in Figure 6.5 below.

6.2.4.1 Physical environment (Natural capital)

In all of the communities involved in this research, the physical environment is made up of land and the natural vegetative cover, but these are not the same in all the communities. For example, the Kahaa and Kpegu communities claim to have vast fertile

lands whereas, as discussed in the preceding section, the Nyangnia community faces the problem of land scarcity. As a result, in Nyangnia, it is difficult for a single farmer to obtain any sizeable land area, such as five acres, to cultivate in the community (Nyangnia Area Assemblywoman). The value of rural land lies in its agricultural productivity. In this regard, the Kahaa community benefits from large areas of fertile land for farming activities (Kahaa Area Assemblyman).

Figure 6.5: Communities environment and key capitals within the CCF



However, in Kpegu the situation is different; although there are large tracts of available land it relatively infertile and, as a result, the community harvests little from large land area (Kpegu Women Group). This supports the argument that that the availability of land is a necessity, but not the only requirement for effective rural agriculture, especially crop farming. The natural quality (fertility) of land is crucial to the rural poor in northern Ghana who depend on agriculture. As is common elsewhere in the developing world, when agricultural land loses its fertility and yields are low, farmers attempt to make up for the yield deficit by cultivating large tracts of land. Such action often involves the clearance of the vegetative cover to expand farm’s size, an act that has the potential of degrading the environment and in the process entrench poverty (Reid, 1995).

An essential factor that emerged from the research is the distance farmers have to commute on foot to their farms. In Kahaa, the farmlands are closer to the community and

people can easily walk to undertake their activities whereas, in Kpegu, people have to commute longer distances to their farmlands which, according to respondents, has negative impacts on production levels. It is not only an issue of time but also of energy; farmers are tired having walked a long distance to their land. Noting distance to farms as a problem, in Kpegu Women Group discussion the participants acknowledged that their skill gained in compost preparation is helpful to them: “we do it and carry on our heads to our farms” to improve the fertility of the land and it “helps increase our crop yield, but our farms are far from home” (Kpegu Women Group). The argument is that the proximity of rural farmlands to communities affects farm activities which can potentially increase production to reduce consumption poverty. Also, from the research, it became evident that none of the communities lie close to marketing centres where they can either buy inputs and other needs or sell goods and services (Stathopoulos et al., 2004). With such a locational disadvantage, there are socioeconomic implications such as transport costs which, as discussed shortly, affect rural lives.

It should be noted that although the land in Nyangnia has low value in terms of farming, it offers other forms of economic value. Specifically, there is a nearby quarry, representing a valuable physical asset. However, the community does not benefit directly from the quarry, but only indirectly through collecting and crushing stones to sell. Nevertheless, the research participants noted that, within the community, this is a major economic activity which, in the current circumstances, cannot be overlooked.

In terms of the vegetative cover as part of the environment, during the interviews, the sentiment was widely expressed that ‘we used to get shade and rain from the trees and firewood for our women’ (Kpegu Chief and Councilors). First, this indicates that the vegetative cover has been depleted, probably due to what is described in the literature as ineffective agricultural practices resulting in environmental degradation (Ravnborg, 2003; Reid, 1995). Second, it suggests that the communities appreciate the importance of the environment and its vegetative cover and how the loss of it impacts on their lives.

Nevertheless, amongst the numerous species of trees mentioned in all the communities and districts as part of the vegetative cover, the shea tree (see Figure 6.6 below) was identified in particular as the most important owing to its high economic value. Indeed, as pointed out in Kpegu Women Group discussions, the shea tree is a protected species. Its commercial value is significant and contributes in no small measure to rural livelihoods. Shea nuts and butter are both exportable commodities (processed butter is used in a range of industries, especially in the pharmaceutical and cosmetic industries) and, therefore, have a foreign exchange value that is of benefit to the country. The immediate benefits the communities derive from the shea are its fruits and the processed

butter used as edible oil, the sale of the latter being the principal rural economic activity that most women participate in. The product is mostly sold within local and neighbouring communities but although it is exportable, rural people are unable to exploit this opportunity owing to a lack of capacity to meet export quotas and standards. Rather, it is intermediaries who gain through purchasing the nuts from rural women and either exporting them or processing into butter for subsequent export.

Figure 6.6: A fruited shea tree in northern Ghana



Source: Ghana News Agency (2015)

Apart from the shea, the dawadawa tree was also listed by respondents as an important resource with commercial value. Also, Kpegu community members are extracting oil from the neem tree (*Azadirachta indica*) seed, a practice noted by the district administrators as being an innovation in the district and probably Ghana. The Kumbungu DPO noted that it was an ingenious discovery that has the potential to contribute to improving livelihoods as the neem tree is a common species that grows widely in the three northern regions.

Thus far, the discussion on the physical environment has revealed the dominant capitals are natural, and that the communities are endowed with some natural capital, such as land and select tree species, both being exploited through the ingenuity of human capital.

Indeed, bridging social capital (the training of community members to produce compost manure by an organisation from outside the community) is one means by which the community is increasing the human capital which, in turn, may enhance the stock of natural capital stock (land) (see Narayan, 1999; Putnam 2000; Davidsson and Honig, 2003; Emery and Flora, 2006). This implies that with improved human capital with relevant knowledge and skills, the stock of natural capital can potentially be increased, leading to an increase in production and possibly reductions in poverty. However, the inappropriate exploitation of the natural capital, such as farm practices that result in land degradation (reducing the natural capital stock) potentially leads to low crop yield and increased poverty levels (see Flora, 2008).

6.2.4.2 Economic environment

In terms of the economic environment, as already discussed, land has a significant economic impact on the lives of rural communities who depend on agriculture for their livelihood. Apart from crop farming, the land and weather conditions also constitute economic assets of the area, as these together creates a favourable condition for animal rearing, an opportunity that has not been fully exploited in the research communities (Danshie Assemblyman). Evidence shows that the three northern regions used to account for 77 percent of cattle production in Ghana but the importation of meat now exceeds domestic production (Asafu-Adjei and Dantankwa, 2001). However, the rearing of smaller animals (goat and sheep) with higher and faster returns has the potential to become the economic mainstay of the research communities and possibly contribute to poverty reduction. As noted, climatic conditions can affect entrepreneurial activities in rural areas (Dabson, 2001; Stathopoulos et al., 2004); the changing weather conditions which are negatively impacting on crop farming favours some animal production. Therefore, with an entrepreneurial mindset, communities can exploit these opportunities, taking advantage of the climatic conditions. The success of exploiting such an opportunity highly depends on the harmony between the natural capital and the human capital (see Figure 6.5 above). However, there is the need to increase the human capital probably through entrepreneurial training, not only to exploit the identified opportunity but also to manage the natural capital to sustain the investments in the opportunity being exploited, in this case, animal farming.

6.2.4.3 Social environment (Social capital)

One word that describes the social environment of all the communities is 'peace', which probably is a prerequisite for meaningful progress in life. Arguably, the peaceful character of the communities is anchored in trust and a perceived collective identity, both of which are described as attributes of social capital (Flora, 2008). Generally, the

research revealed cordial relationships among members of the communities involved in this study. As one respondent commented: “there is unity, and we work together peacefully and assist each other in our socioeconomic activities when the need arises” (Nyangnia Women Organiser). Evidence of this emerged in the data in different contexts. For example, in times of illness, community members come together to help the sick person with the farm work such as planting, weeding and or harvesting of crops (Nyangnia Elderly man; Kahaa Chief and Councillors).

Also, social activities such as marriage, naming ceremonies, funerals, religious ceremonies are more of community activities than an individual event as members assist each other during such occasions. Arguably, therefore, the communities demonstrate strong social cohesion which is a signal of close ties (bonding social capital) among the community members, which to some extent is an entrepreneurial potential (Davidsson and Honig, 2003; Emery and Flora 2006).

Therefore, as illuminated from the analysis, the most influential capitals within the three environments of the research communities discussed above, are integrated and are social, human and natural capitals (see Figure 6.7) as already suggested as the dominant capitals. However, this is not to say that other capitals are not of significance within the local environments of the communities. That is, owing to the interdependencies of the capitals, they influence or affect each other. A summary of the environmental conditions and prospects revealed by the research in the three communities is presented in Table 6.3 below.

Figure 6.7. Capitals influencing the environment of the communities within the CCF

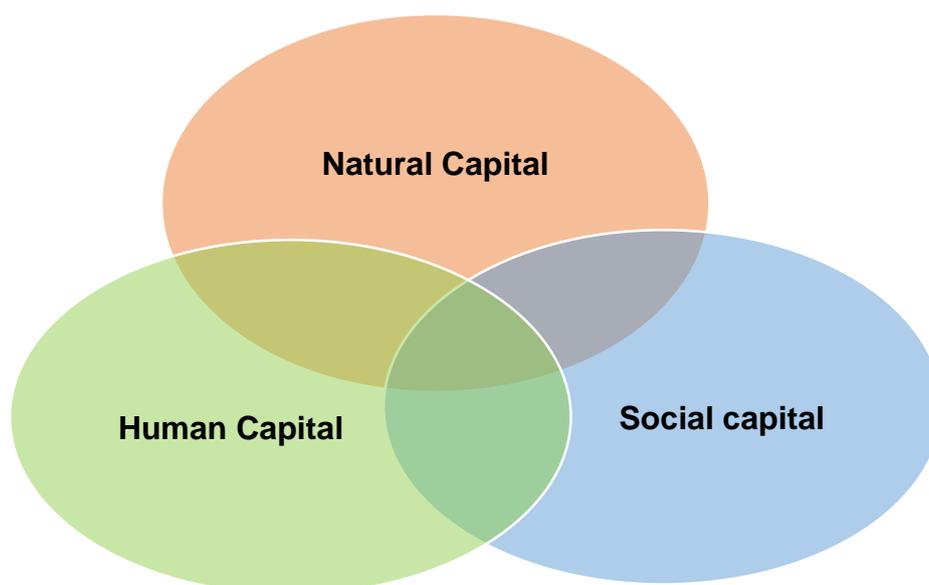


Table 6.3: Some capitals, prospects and challenge in communities

District	Physical environment (Natural Capital)	Economic Environment (Natural/Built Capital)	Social Environment (Social/Cultural/Human Capital)	Prospects	Challenges
Kumbungu	<ul style="list-style-type: none"> • Vast fertile land • Good shea population • River – the region major source of water • Fine aggregate - Sand for construction 	<ul style="list-style-type: none"> • Fertile agricultural land • Water sources; Irrigation dam which covers 1,000 acres of land. Also, there are dugouts and dams • Shea trees • Agricultural trade • Fine aggregate (sand for construction work) 	<ul style="list-style-type: none"> • Cordial relation among the various faith groups. • There is peace in the district 	<ul style="list-style-type: none"> • Large scale and commercial agricultural activities such as crop, animal, poultry and dry season farming. • Commercial production of shea butter 	<ul style="list-style-type: none"> • Bushfires affect shea fruiting • Poor road network to facilitate goods • Lack of electricity in rural areas for commercial activities • Dams and dugouts dry up in the dry season • Erratic rainfall pattern
Kasena-Nankana West	<ul style="list-style-type: none"> • Vast of the land is rocky with poor vegetative cover • Limited fertile land 	<ul style="list-style-type: none"> • Western part has land but land is scarce in the East • Water sources; few communities are closer to irrigation dam (Tono) located outside the 	<ul style="list-style-type: none"> • Define leadership (Chief) succession • There is peace in the district • Rich culture 	<ul style="list-style-type: none"> • Rich tourism environment • Handicraft industry – Exporting • Commercial shea butter production 	<ul style="list-style-type: none"> • Scarcity of agricultural land • Bushfire affects shea fruiting • Rapid deforestation as trees are fell and process into charcoal and firewood as an alternative means of livelihood

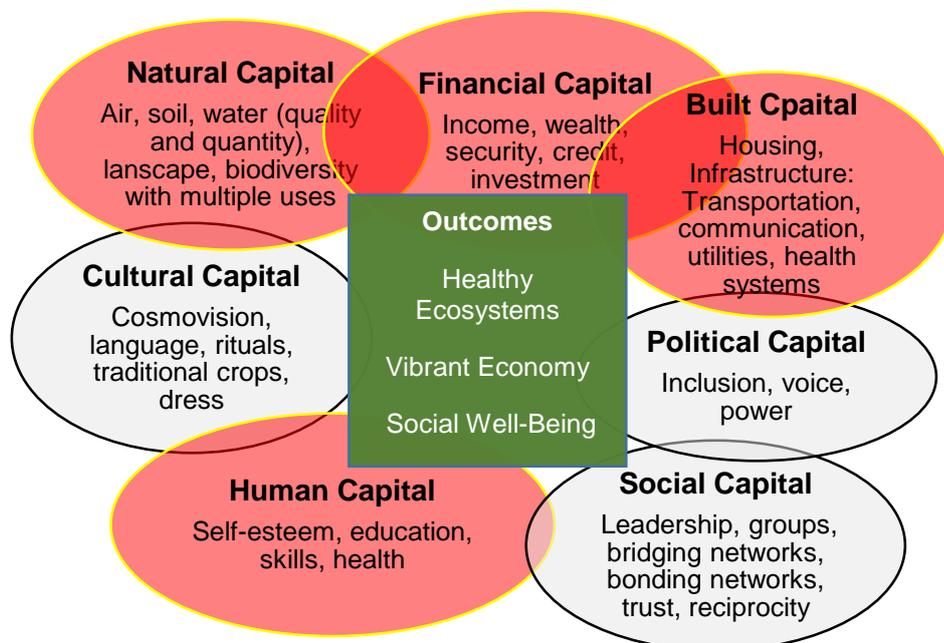
		<p>district. There are dams and dugouts</p> <ul style="list-style-type: none"> • Tourism sites such as crocodile ponds, slave routes and sites • Craft work e.g. pottery painting and basketry • There are disperse shea trees across the district 		<ul style="list-style-type: none"> • Dry season vegetables production 	<ul style="list-style-type: none"> • Tourism sites not well developed and package • Craft industry still needs improvement and marketing • Lack of electricity in rural areas for commercial activities • Dams and dugouts dry up in the dry season • Erratic rainfall pattern
Nadowli-Kaleo	<ul style="list-style-type: none"> • Natural resource e.g. vast fertile land, mineral deposit, water bodies • Good population of shea trees 	<ul style="list-style-type: none"> • Water sources; biggest dam in the region. The Volta River (major river in Ghana) passes through the district, dams and dugouts • Vast fertile land • Mineral deposit • Good population of shea trees 	<ul style="list-style-type: none"> • There is peace in the district • Good leadership • Good relations among the different faith in the district • Rich culture and traditional dresses (smock) 	<ul style="list-style-type: none"> • Large scale and commercial agricultural activities such as crop, animal, poultry and dry season farming. • Shea butter production 	<ul style="list-style-type: none"> • Poor road network to facilitate goods • Lack of electricity in rural areas for commercial activities • Unfavourable weather condition • Dams and dugouts dry up in the dry season

Source: Field data (2014)

6.2.5 Infrastructure - built capital

As highlighted in Chapter 4, although infrastructure is critical to entrepreneurship, only limited attention is paid to it in entrepreneurial literature. As Audretsch et al. (2015: 220) observe that ‘virtually no study to date has considered the impact of (physical) infrastructure on entrepreneurship in the form of start-up activity’. Two years earlier, Wooley (2013: 2) noted, ‘The development of infrastructure for entrepreneurship remains elusive’, a situation that Audretsch et al. (2015) consider to be a striking omission in literature. Infrastructure is identified in the CCF (Figure 6.8 below) as built capital, which has the potential to increase or decrease the quality of other capitals (Flora et al., 2004; Floral, 2004, 2008). However, the development and quality of the built capital arguably depend on the availability of human and financial capitals that will transform the natural capital into a favourable entrepreneurial environment. Therefore, in the following sub-sections, the discussion is predominantly concerned with built capital, focusing on critical infrastructure such as roads, water, electricity, information and communication technologies (see Figure 6.8 below) but linked to natural, human and financial capitals. The existence or non-existence of such infrastructure in these rural districts and communities has implications for rural entrepreneurship development (Foster, 1986; Fox and Porca, 2001; Henderson, 2002; Stathopoulos et al., 2004).

Figure 6.8: CCF key capitals affecting communities’ environment



6.2.5.1 Roads

Road networks and conditions play a significant role in rural economic activities in terms of transport cost which is recognised as a significant cost element in pricing (Rustagi, 1987; Fafchamps and Gabre-Madhin, 2006; Jayne et al., 2010). Certainly, in this study area the road network is the only transportation link, thus elevating its importance to both districts and communities.

All the study districts have good roads that connect them to other districts and, thus, facilitate the movement of goods and services at reasonable cost. However, the same cannot be said for the communities within the districts, as all the three district respondents noted, rural communities have feeder roads, but most of them are inaccessible. For example, the Kumbungu DCD observed that

“access is very important to people’s economic life. If people are farmers, access to the market is very important. We still have part of the district across the White Volta with very good land in terms of agriculture. Unfortunately, we still have difficulty crossing the river”.

From the DCD’s statement, it is evident that opportunities exist within these communities but are not exploited due to inaccessibility of the area resulting from the lack of a river crossing. Also, it is likely that communities across the river face marketing challenges in terms of selling and buying goods and services. This scenario reveals the association between road infrastructure and productivity in the agricultural sector (Antle, 1983; Jayne et al., 2010). Arguably, the lack of or poor road conditions in these communities will increase poverty levels instead of reducing them. However, the two natural capitals, land and the river, may be considered as community assets that could enhance production rather than impact negatively on it (see below).

During this study, I had the opportunity to travel on all roads linking the research communities and, from observation and experience, it is evident that the roads are in an extremely poor condition. Departing Kahaa community on a motorbike after it had rained was a typical experience of what the local people must endure throughout the rainy season. Indeed, the first-hand experience of this road confirmed more than any research data could confirm that the community should be considered inaccessible by any vehicle during the rainy season. Moreover, it must be noted that the condition of this road is indicative of those in the other two communities (see Figure 6.2 above). Personal experience aside, participants in all the communities described their community roads as bad. In Kahaa, respondents described the roads as at best ‘upgraded footpaths’ (Kahaa Area Assemblyman). When asked about the state of roads in Kpegu, the

immediate response was 'but you came through and have seen the condition' (Kpegu Chief and Councillors), implying that you can best explain what you have seen yourself. Regarding the Nyangnia road network and its condition, Nyangnia Chief and Councillors had this to say:

"The only road network is the spillway, which runs from the quarry junction to the community through the spillway of the Tono Irrigation dam to Navrongo Township. However, this road is not accessible by vehicles to the community because there is no bridge on the spillway to allow vehicular passage. So we can say, we have no good road".

Other respondents noted that there is another road which is mostly used by quarry vehicles, but it involves high transportation cost to use that road as it is a long distance to the district capital.

Although a number of adverse effects emerged from the research in relation to the poor state of roads in the communities, two major concerns dominated the others, namely, access to health services and access to market centres. None of the communities had a health facility at the time of the data collection; on average, local people are obliged to travel about five kilometres to access health services in other communities. In such situations, as one respondent noted, "if someone is sick, we have to suffer to get the person to the nearest health centre" (Nyangnia Elderly man). Here, the most efficient means of travel is either using a motorbike, as long as the sick person is able to sit up. If not, other means of transport must be sought. For the local communities, the poor road conditions which render access to health a difficult task arguably have consequences on economic activities.

Access to market centres is, as noted earlier, critical to rural communities for the sale of produce and to buy what they need. However, none of the research communities is located close to a market centre and, hence, with the poor road conditions, transporting farm inputs such as fertiliser or farm produce to or from these communities is a problem. For example, people in Kahaa have to walk approximately five kilometres to Kaleo market or to take a vehicle from Kaleo to Wa market. Therefore, such situations affect rural productivity and competitiveness due to the high cost of transportation which arises as a result of the poor road condition. As Jayne et al. (2010: 1934) observe, when 'transportation cost decline, the size of the markets expand for any particular farmer and demand becomes more elastic'. The opposite is the case for the communities in this research; markets are limited due to poor road conditions, resulting in high transportation costs. Consequently, urban traders take advantage of the situation to exploit rural

communities. The Nadowli Kaleo DPO explained that owing to the bad road conditions in rural communities, market women from the urban areas come into the communities with their own predetermined prices, which are normally to their advantage. They buy farm produce at low prices, then store it in the communities for later transport to the cities. 'Sometimes they get into the communities in groups with their own vehicle' (Nadowli Kaleo DPO). The respondent commented that these actions of the urban traders perpetuating poverty in rural communities while they (urban traders) make supernormal profits.

Even if the rural poor work hard and the weather conditions are favourable, bad roads may be a barrier to their effort to lift themselves out of poverty. As previously discussed, the conditions of rural roads affect access and cost of inputs which, in turn, affects the total cost of rural production. Therefore, the conditions of the roads in rural northern Ghana undoubtedly contribute to the continuing poverty in the area acting as a hindrance to potential entrepreneurial activities.

From a different perspective, the Planning Officer of KNWD suggested that the poor condition of the roads also affects the District Assembly financially, in turn impacting on the overall activities of the district. The respondent explained that officials use long routes to get into many of the communities to carry out planned activities, and the cost involved is high. As a result, DA programmes including those focusing on poverty reduction are not properly monitored to achieve their targets. Hence, poor road conditions also limit poverty reduction in rural northern Ghana indirectly. It must be acknowledged, of course, that road as built capital is not an issue that communities themselves can resolve but one which requires state intervention. However, as a developing country with many competing challenges, providing all rural communities in northern Ghana with an adequate road network and infrastructure is unlikely to become a priority in the immediately foreseeable future.

6.2.5.2 Water infrastructure in the form of built capital

Water as a built capital also can be considered as a natural capital, particularly as natural water systems such as rivers. Water infrastructure is essential to rural people not only for domestic purposes but as an economic asset for production purposes. As Namara et al. (2010: 521) observe, water 'contributes to rural and urban livelihoods in complex ways'. In the rural context, water is essential in the areas of crop and livestock production and agro-processing. Safe water is a vital commodity that is needed to ensure good health and the sustenance of life (Namara et al., 2010). However, this is not the case in the research communities in Northern Ghana. In many of these communities there are

insufficient supplies of water and in most cases, the quality of available water is questionable. In situations where rural people have no safe water for domestic purposes, the potential health implications are evident, with economic implications in terms of reducing productivity and potentially increasing poverty levels. Expressing the insufficiency of portable water in Nyangnia, the Assemblywoman noted that,

“four boreholes in the entire area council are not sufficient ... In most areas people must walk longer distances and queue for a long time to fetch water. Sometimes, people drink from unsafe sources, which results in illness”.

Table 6.4 below presents a summary of portable water coverage in the districts. For water available for economic purpose see Table 6.3 above. Among the three communities, only Kpegu community has sufficient safe water. The community is located closer to an irrigation dam and, as a result, the community derives economic benefits, the dam providing a source of water for animal pasturing in the community. Conversely, water for both domestic and commercial purposes in Nyangnia and Kahaa communities is best described as insufficient (Table 6.4). The condition in these communities is likened to the view of Molden et al. (2007) that mostly poor people do not have adequate water for both domestic and other livelihood activities.

Table 6.4: Rural districts in northern Ghana: portable water coverage

District	Portable water coverage (%)	Sources	Community situation
Kumbungu	50*	Boreholes but The district capital and communities closer to the main pipeline draw pipe water	Kpegu: Sufficient
Kasena-Nankana West	70*	Boreholes but the district capital and nearby communities have access to pipe water.	Nyangnia: Very scarce
Nadowli-Kaleo	80*	Boreholes. The district capital and very few communities have access to pipe water.	Kahaa: Scarce

*Respondents noted that actual coverage may differ from these statistics because some might have broken down or dried up.

Similarly, some respondents noted:

“We do not have sufficient water for domestic use and for our animals to drink. We have two boreholes situated at one side of the community far away

from here. One of the boreholes flows, but the other does not. The water situation here affects us greatly” (Kahaa Chief and Councillors).

“We walk long distances to fetch water. The crowd at the borehole does not make it easy for one to get water quickly. We cannot do dry season garden, and our animals cannot get water to drink. So it makes life difficult. As a result of this, some younger people migrate to urban centres in search of jobs and social amenities” (Kahaa Women Group).

The water scarcity also has a consequence on economic productivity. As one respondent stated:

“Fetching water wastes our time during the farming season. One will have to work on the farm, get up half way to go and fetch water and come back and continue with your work again. It is time-consuming” (Nyangnia Chief and Councillors).

It is evident that water for both domestic and economic use is crucial to rural communities, and that insufficient supplies of water have implications for rural livelihoods, and especially for the poor in the research communities. The availability of water means a lot in terms of rural activities. As the Religious Leader of Kpegu stated, “we have water, and that has reduced the workload for us”, contrasting starkly with the Nyangnia Chief and Councillors account above. In terms of productive time use, Kpegu community has more time for economic activities than the Nyangnia community, suggesting a direct relationship between the time spent in drawing water and rural economic activities. More simply stated, the more time rural people spend in fetching water, the less time is available for farm work. The potential implication of such a relation is lower economic output, even if other factors are favourable, a condition likely to result in increased poverty levels. All things being equal, therefore, Kpegu community has a greater chance of escaping poverty than Nyangnia community, not only because time can be used more but also because surplus water is a resource that can be used for other economic activities, for example, animal rearing.

More generally, water infrastructure is much needed in the communities that participated in the research for economic activities during the long dry season, a period when people tend to be unemployed. Water infrastructure, such as dams and dugouts that contain water in the dry season could be sources of productive economic activities that can positively impact on rural lives. However, lack of water has denied these communities the opportunity to engage in entrepreneurial activities such as vegetable farming and animal rearing. Specifically, it is a daunting task, if not impossible, to walk long distances

to fetch water for animals. As one respondent noted in Nyangnia women group discussion: “you cannot carry water for animals in the dry season”.

Although water is a natural capital, much of what is needed in these communities lies within the domains of both human capital and financial capital to create sources such as dams and dugouts to harvest rain water (natural capital), to support or create entrepreneurial opportunities in the dry season. However, even those communities that benefit from natural water infrastructure have not been able to utilise the resource as an entrepreneurial opportunity, as a result of the low level of the human capital and the highly challenged financial capital situation of these communities. Notably, Stathopoulos et al., (2004) identified water resources as one of the physical features of rural environments that could affect rural development positively. Ironically, however in the study area, such a resource is actually retarding development. A river that supplies water to many parts of the northern region and that still offers significant economic potential in terms of developing smaller irrigation systems, and for water transport systems and tourism, is instead restricting communities’ effort to escape poverty by acting as a barrier to transport and access.

Therefore, water infrastructure is a crucial capital in rural northern Ghana, especially in the study communities, as it affects the health status of the people and farm working hours, as well as potentially offering entrepreneurial opportunities, especially in the dry season. This subsequently affects the productivity of rural economies in northern Ghana, with implications for levels of poverty.

6.2.5.3 Electricity: built capital

According to Fan et al., (2000), investment in rural infrastructure, such as roads and electricity, has contributed significantly to poverty reduction in rural Indian. However, investment in rural infrastructure, especially electrification, in northern Ghana has a higher cost implication owing to the dispersed settlement pattern, running long distribution lines that are likely to be uneconomic (Sinha and Kandpal, 1991). Arguably, therefore, cost (financial capital) is perhaps the reason for the slow pace of electrification (built capital) in rural northern Ghana as noted by district respondents.

As at the time of collecting data, 70 percent of the communities in NKD were connected to the national grid whilst in Kumbungu district, the coverage was just 30 percent of the communities (Kumbung DCD; Nadowli Kaleo DPO). In Kasena-Nankana West District, though statistics were not immediately available, the situation was described by the District Planning Officer as being far from adequate. Notably, all district respondents

mentioned that rural electrification programmes were progressing, but slowly. Of the study communities, only one had electricity at the time of gathering the research data. In one group discussion, the community respondents had this to say:

“The availability of electricity is impacting tremendously on our lives. We store water in fridges, we view television, charge our phones and our children use the light to read in the night. We no longer buy kerosene for our lanterns, which is always scarce. The electricity helps us to process shea butter in the night, used it to operate corn mills” (Kahaa Women Group).

In contrast, for other communities the lack of power poses real challenges:

“Due to the non-availability of electricity, we travel far to mill our grains. In times of rain, you are likely to get home with nothing after milling. Children would have been learning at night if we had electricity” (Kpegu Women Group).

The research revealed that as a minimum, the availability of electricity in the communities would increase economic production and enhance child education. In particular, the availability of electricity would enable women to mill grains and partially process shea butter at night, hence saving time for other economic activities. In the Kahaa community, for example, with the available electricity, shea butter processing is partially done at night, saving daytime for other activities. In the context of rural communities such time-saving is important, especially in the farming season. Also, the ability to view televisions is a valuable source of information for rural communities, informing them about social and economic issues which significantly contribute to their lives. For example, by listening to the weather forecast, farmers are able to make informed decisions regarding their activities; traders are informed about prices of goods and services in different locations.

Consequently, the availability of such a built capital (electricity) in rural communities is a time saver, and a means of sourcing valuable information that may enhance entrepreneurial potential and also affect production positively. Specifically, the provision of electricity in the research communities eases and increases the possibility of producing shea butter in larger quantities, offering economies of scale.

Hence, availability of electricity, coupled with the resources highlighted in the discussion so far, offers the potential to enhance communities' entrepreneurial agenda, raise incomes and subsequently reduce poverty levels.

6.2.5.4 Information and communication technologies (ICT)

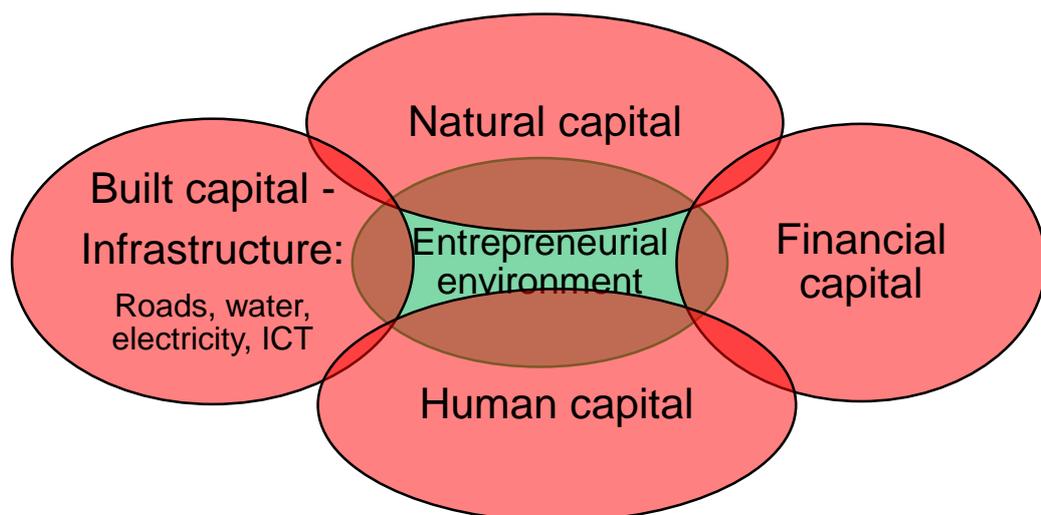
ICT systems (built capital) are crucial to rural communities, serving as a link through which rural people can access services such as market information hitherto inaccessible. ICT provides rural people with insights into market conditions, especially prices, thereby increasing an individual rural entrepreneur's bargaining power (Ba et al., 2000; Bhatnagar and Schware, 2000; Dabson, 2001; Henderson, 2002; Cecchini and Scott, 2003). Therefore, ICT infrastructure brings about connectivity between urban centres or markets and rural people, which is potentially beneficial to rural entrepreneurial activities (Audretsch et al., 2014). However, in the study districts, the visible communication facilities are limited to mobile phone connectivity, radio and television. Notably, internet facilities exist only in the district capitals with very poor connectivity (Kumbungu DPO; Nadowli/Kaleo DPO; Kassena/Nankana DPO). Among the communities in which the research was undertaken, only Kahaa had access to television transmission because it is the only community that had electricity. This suggests, of course, that the overall functionality of ICT facilities is inevitably linked to the availability of electricity. Apart from television, mobile phones charging and listening to the radio, the major ICT-related facilities in the research communities can only realistically be utilised if the communities have electricity.

The radio is the most reliable channel through which rural communities are informed of socioeconomic issues. For instance, there are weekly price broadcasts along with other information related to their livelihoods. In addition, the mobile phone plays a part in identifying market prices and securing access to business contacts and markets, particularly amongst women who operate small businesses within these communities. However, connectivity to the various networks differs from community to community, with that of Kpegu being the poorest. Owing to the availability of electricity in Kahaa community, the usage of mobile phones there is probably more productive than it is in the other communities. In Nyangnia and Kpegu communities, people have to walk at least three kilometres to charge their phones, which respondents note affects productive time during the farming season. Respondents quantify the time spent in charging their phones to include walking to, waiting during the charging and then walking back. This inevitably has consequences on production levels and subsequently, affects poverty levels. In this regard, the mobile phone in a community such as Kahaa community may be seen as an aid to production and to entrepreneurship whereas it is counter-productive in Nyangnia and Kpegu communities which have no electricity and, hence, local people are obliged to 'waste' productive time charging their phones.

It is, therefore, clear that the non-availability of electricity is a barrier to the communities enjoying the full benefits of ICT facilities that could aid economic production in the ways outlined above. Without electricity, ICT facilities fail to function as development tools, consequently inhibiting the entrepreneurial potential of communities.

From the discussions in this section, it is evident that inadequate infrastructure, particularly roads, water, electricity and ICT (all conceptualise as built capital within the CCF framed work) exists in the communities. Moreover, the development of built capital will require underpinning with other capitals in order to create a favourable entrepreneurial environment, not least human and financial to develop the available natural capital (water and road) (see Figure 6.9 below). Hence, built capital is vital for rural entrepreneurship to flourish, as it provides the mechanism to facilitate the recognition of entrepreneurial opportunities, aid entrepreneurs to exploit such opportunities and offer easy market access (Gnyawali, 1994; Audretsch et al., 2014).

Figure 6.9: Key capitals require to create favourable rural entrepreneurial environment

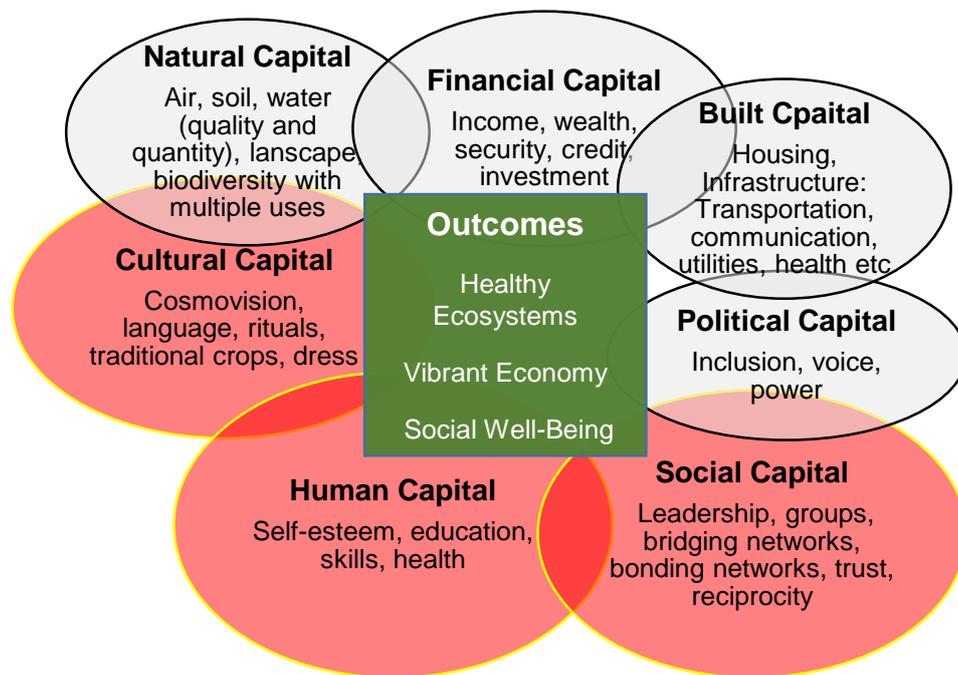


6. 2.6 The entrepreneurial potential of rural communities: Identifying human, social and cultural capital

Having explored the broader environment of the communities participating in the research, this section now turns to an exploration of the entrepreneurial potentials of the communities, thereby addressing research objective two: to examine critically the entrepreneurial potential of the communities of rural northern Ghana. The discussion here focuses on relevant characteristics in order to determine the disposition of the people in relation to entrepreneurship. The persona of the people and their related

cultural issues offer the opportunity to understand how these communities are likely to respond to entrepreneurial activities. Hence, this section considers themes identified in Chapter 4, such as the need for achievement, risk-taking, locus of control and innovation as potential drivers of rural entrepreneurial action (Kollmann et al. 2006). In addition, entrepreneurial characteristics and behaviours such as self-control, personal values and alertness are also explored. The section then concludes with a discussion of cultural issues, focusing on selected cultural dimensions. Arguably, these characteristics may be limited in terms of determining the entrepreneurial potential of the communities being studied. Nevertheless, they provide a picture of the personality composition of the research communities and serve as a guide for the entrepreneurial agenda. Each attribute may be related to a particular capital in the CCF; however, the dominant capitals include human, cultural and social capitals (Figure 6.10).

Figure 6.10: Influential capitals informing community entrepreneurial potential



6.2.6.1 Need for achievement

Whilst need for achievement may be considered an innate quality of all individuals (i.e. human capital), it must be acknowledged that individuals are born and nurtured in a particular cultural context (i.e. cultural capital) which defines the social processes that they are expected to conform. That is, the culturally acceptable behaviour is socially determined (i.e. by social capital). Therefore, such defined social processes either enhance or act as a barrier to the community increasing its human capital and potentially becoming an entrepreneurial community. Hence, human, cultural and social capitals are the dominant influencing factors in the discussion that follows.

The research revealed that in all the communities, people are striving to improve their living standards and to willingly accept responsibility for the outcomes of their action, an attitude that demonstrates the need for achievement value (McClelland, 1961; Mueller and Thomas, 2000). Many community level respondents claimed that they work hard to improve their lives, constantly having to overcome challenges which are often beyond their control (i.e. climatic conditions). The elements of the need for achievement value discussed in the section are the drive to excel, goal setting, perception of success and attitude towards mistakes, which are also viewed as planning, an aspect of management (Hofstede, 1984; Hansemark, 2003).

From the results of the individual interviews and focus group discussions in all three communities, it is evident that living conditions are perceived as unsatisfactory. As a result, respondents believe that hard work is the solution to improving their situation, which is diverse in nature and individually focused. The data shows that this work ethic manifests itself in the construction of durable shelters using modern materials; obtaining resources to educate their children beyond primary education; having enough food for the whole year; and acquiring bullocks and ploughs for farm activities. Arguably, these are potentially basic needs, noted in the literature as necessities of life, including food, shelter, education and health (Lok-Dessallein, 1999; Townsend, 2006). Some respondents indicated that as rural farmers, the only means of realising their aspirations is to plan and work hard towards such goals. Thus, the aspirations of the communities can be reviewed to some extent by determining their current level of activities. For instance, “if a farmer cultivates a particular number of acres of land, he is targeting a specific number of bags” so he plans towards attaining his goal (Kahaa area Assemblyman). As the Elderly man of Kpegu explained, “anyone who sets out to work has a need that he or she want to achieve, and it is this need which shapes what he or she needs to do to achieve his or her goal”. Subsequently, such need for achievement influences people entrepreneurial pursuit (Kollmann et al., 2006).

Acknowledging that everybody has a goal in life, Nadowli/Kaleo DPO made the general assertion that

“if we in northern Ghana were working towards achieving our goals, then we would not be where we are today, noted as the poorest in the country”.

Similarly, KNWD Planning Officer observed that the people have good intentions with regards to solving their poverty situation but “they are not enterprising and seem not to be serious”. In contrast, the Officer in charge of REP/BAC in KNWD recognised that people set themselves unattainable goals because they fail to assess whether they have

the capacity to accomplish the tasks involved in achieving those goals. The views present a complex picture, but one issue, in particular, emerged from the discussions: setting goals is one step; achieving them is another, the latter being based on the individual's capability. That is, although the need for achievement concept envisages an entrepreneur's goals to be challenging, they should not be beyond their capabilities (McClellan, 1965; Chell, 2008). However, the Chairman of the Committee of Development Planning and Small Businesses of Kumbungu District, and the Planning Officer of KNWD both observed that the DA has identified goal setting as a problem among people in the local communities and it is one of the areas the REP is seeking to address through training.

Regarding success, respondents offered varied individual perceptions. For example, while Nyangnia area Assemblywoman considered success to be the ability to achieve one's goal through hard work, the Kpegu women group perceived and interpreted success as 'change'. The group explained that

“success is determined by observing the changes in the person's life, as a result of hard work. When we say change, it is [for example], from riding a motorbike to driving a car. ... When we say change, we mean improvement in one's economic resources” (Kpegu Women group).

From the above, success could be viewed in two forms, as material acquisition or a progressive change or “improvement in one's economic resources”. Viewed as progressive change, success can, therefore, be aligned to positive change as perceived in development theory (Chamber, 2006). The group noted that such a change can be measured by analysing the resources available to the individual in terms of quantity and quality and categorised these resources into human and material. In terms of human, the group and other respondents commonly mentioned quality formal education, which is about improving human capital. On the other hand, farm implements were the general view of the quality material. Of course, as farmers, such a resource evidently enhances their activities. However, this is linked to the financial capital since acquisitions of such material resource involves finances. Therefore, improved material resources can be taken to mean improvement in financial capital, as most respondents perceived quality resources as any resource with a value that can significantly contribute to the improvement of their livelihood, thus potentially reducing poverty.

From an alternative perspective, respondents linked success to value addition, as evidenced by statements such as to be successful means to achieve something which adds value to your life (Nyangnia Elderly woman), and the desire to be successful begins with a thought, a conviction, and a mindset with the focus on wellbeing (Kahaa Women

Group). Subsequently, such convictions must be linked to identify activities which are carefully planned and working at with commitment (Kahaa Chief and Councillors). Thus, success requires blending hard work with intellectual abilities (Nyangnia Religious Leader).

Certainly, proper planning is vital to goal attainment, which in itself is a function of entrepreneurship, hard work and commitment, all of which are recognised essential components of the need for achieved value (see Cunningham and Lischeron, 1991; Kobia and Sikalieh, 2010). Therefore, the respondents demonstrated that the need for achievement value characteristic exists among community members, thereby pointing to the entrepreneurial potentials of the communities.

Conversely, within Kpegu community, the male respondents suggested that success occurs by chance and not necessary as a result of one's effort, contrary to the view of the women group above. They argued that although people may work hard towards what they want, but achieving it is by chance because nature is not controllable. Notably, success in terms of rural farm activities in northern Ghana is highly dependent on the weather, over which people have no control. This legitimises the assertion by some that success occurs by chance. However, such a perception has implications for how outcomes, especially failures in livelihood activities, are assessed in order to identify genuine human errors to be avoided in subsequent undertakings. Moreover, the perception that success is determined by chance does not help to motivate people to develop goals in life and to work assiduously towards them. Thus, the perception of these particular respondents lacks vital values of the need for achievement; in other words, they are non-entrepreneurial attitude, as entrepreneurs dislike being successful by chance (Chell, 2008).

Working to improve living conditions is not a one-time activity; it involves processes that progress over a lifetime, hence the need to assess progress and to periodically track goal achievement. In this context, the research examined how the progress of activities is evaluated in the communities.

The common form of evaluation observed from the research could be described as end evaluation. That is, from the respondents' descriptions, it is not an evaluation based on targets or set goals but on a simple comparison of annual farm yields. That is, progress is assessed by comparing current yield with past year(s) to ascertain gains or losses. If current production output exceeds that of the previous year, it is considered an improvement. Otherwise, it is considered a loss, as explained by one respondent,

“you compare the produce of last year and this year, and you will know whether you have performed well or not. For instance, if you had ten bags of groundnuts last year and this year you have harvested less or more, then, that should inform you of your progress” (Nyangnia Youth Leader).

This method of evaluation is undoubtedly influenced by the fact that the major activity undertaken by the communities is farming, an annual activity and, therefore, easily assessed at the end of each year. However, there are difficulties with how gains and losses are determined when using such method of evaluation that involves subtracting to calculate differences in yield between two different years. Such simple mathematics present differences in gross output but not net output. It is, therefore, difficult to use this process to accurately determine annual gains or losses as details of cost and other variables are missing in such a comparison. Nevertheless, in Kahaa women group discussions the participants did, in fact, demonstrate the need to account for resources used.

“If I cultivated one acre of land last year and had ten bags of maize. Using the same inputs and resources I got fifteen bags this year, I will automatically know that I have gained” (Kahaa Women Group).

However, both community and district level respondents acknowledged that the ability to cost these resources is a major challenge and, therefore, the actual net gain or loss becomes difficult to determine. Nevertheless, it is apparent from the research that communities are aware of the need to account for the cost of operations but lack the capacity to do so. Notably, this arises from the inability to keep records (discussed later in the chapter) as a result of illiteracy (i.e. low human capital).

Whilst it is motivating to think we have chosen the right course of action to achieve our future aspirations, it does not always work out as planned. Such situations can sow the seeds of disappointment and may derail people from pursuing perceived ambitions. Therefore, it must be appreciated that mistakes, though not desirable but which do occur, necessitate the need to examine how people in the research respond to them. Interviews at both community and district level suggest communities tolerate mistakes that occur in their activities but the problem is their ability to recognise such mistakes (Kumbungu DCD). Most of the respondents identified that mistakes are part of life and that when they occur in their planned activities, they have to accept such errors and reflect on what went wrong, then take corrective measures to avoid a reoccurrence in the future.

“How will one refuse to accept his mistakes? When one does something wrong, you know. If it rained, and you failed to plant at the right time, it means you have made a mistake” (Nyangnia Elderly man).

“If you were supposed to weed at a particular time, and you fail to weed, ... or you apply fertiliser at the wrong time, it is a mistake. ... So, when that happens, you have to organise yourself well so that next season you do not commit such mistakes” (Kpegu Religious Leader).

The above quotations suggest that some mistakes result from human action and can be corrected in order to avoid their reoccurrence in the future. Some respondents emphasised that when mistakes occur as a result of their actions they must find corrective measures that will enable them to achieve their goals in life (Nyangnia Elderly woman; Kahaa Women Group). These statements demonstrate the need for achievement value as these individuals take personal responsibility to find solutions to their problems (see McClelland, 1965; Chell, 2008). Hence, failures resulting from mistakes committed should not necessarily mark the end of one’s ambition. People with high need of achievement and a sense of focus must critically assess their mistakes with the intention of finding possible solutions towards achieving their aims in life. Identified solutions could potentially be opportunities in a different dimension. Hence, the first line of action in terms of errors is not to abandon ambitions but to examine such situations critically. In this regard, respondents in all communities displayed a positive orientation towards mistakes that may occur in their activities. Some perceived mistakes as opportunities that require attention; “it is an opportunity for progress” (Nyangnia Elderly man) and a “gateway to good things” (Nyangnia Religious Leader). As Nyangnia Assemblywoman noted, “we learn from our mistakes, as experience is the best teacher”. The ability to perceive mistakes as a source of opportunity does fit into the concept of entrepreneurial alertness, which is central to entrepreneurial opportunity identification (Kirzner 1997).

The research, then, provided evidence that some community members exhibited the need for achievement characteristics. These features drive them to excel in their activities (McClelland, 1961) such as farming, to increase output levels that can lead to a reduction in poverty.

6.2.6.2 Risk taking and Uncertainty

In terms of entrepreneurship, risk and uncertainty are two different concepts. In the local languages in the case study areas, however, it was difficult to maintain the distinction between the two as they are interpreted to mean the same thing and are used

interchangeably. Nevertheless, the two concepts were retained to reinforce the importance of understanding the communities in this context.

Risk and uncertainty are mainly individual issues (human capital) but are strongly influenced by the community culture; that is, by norms and beliefs which determine community socialisation process (social and cultural capitals). Hence, the following section considers these anchors on human capital.

Inevitably, rural people whose livelihood is anchored in agriculture with the natural weather as the major determinant of production levels may be considered risk takers who experience uncertainty. In the group discussions of the Chief and Councillors of Kahaa, the participants acknowledged that there is a risk in everything they do for a living. They admitted, for example, “we try to increase our farm size despite the erratic rainfall”. In terms of risk level, respondents generally perceived their risk level to be high, noting that farming depends on rainfall that is unpredictable (Kahaa Women Group). They plant crops with no knowledge of what the weather conditions will be for the season. This is a risk condition McClelland (1961) would describe as gambling because the people have no control over the level of risk associated with their farming activities. Apart from weather conditions, respondents also stated:

“We cultivate maize, we are quite aware that we have to apply fertiliser for the crop to grow well but certain times we do not have the money to buy the fertiliser. Nonetheless ... we do without using fertiliser to see if we will get some results. So in this instance that is a risk we have taken. So you either have the courage to take a risk and if you are lucky you get something”
(Nyangnia Chief and Councillors).

The scenarios presented above, however, emerge through necessity, through the quest to satisfy primary needs. Therefore, even with explicit knowledge of the possible consequences of not deriving maximum outcome, these people have no option but to take such risks with the available resources. In principle, taking risks requires a thorough examination of the situation and having control over the risk level (Drucker, 1970; McClelland, 1976; Gordon 1980). However, this cannot be the case for the communities in this study. Rather, they are faced with what is in effect a trial and error situation but, nevertheless, it may count as a risk because investments are made, expecting returns.

Similarly, and directly related to mainstay rural economic activities, research participants indicated that changes in market prices create a state of uncertainty which they perceived to be risk taking when they invest their scarce resources. The Kpegu Chief

and Councillors group illustrated how market prices create uncertainty and a risky situation for rural investments.

“For instance, the price of pepper fell last year and people made losses. Though some people are thinking of what to do, others are preparing to farm pepper again hoping that the price will rise for them to make a profit. That is a risk they are planning to take”.

This demonstrates that rural people in northern Ghana encounter considerable uncertainties and risks regarding the production of cash-related products. First, uncertainty surrounds the weather, in particular whether or not conditions will lead to high crop yield or not. If the weather conditions favour production, then they face the risk of not breaking even in terms of production cost as a good harvest would create a market surplus, thereby pushing prices downwards. In such a situation, the demand side of the market exploits the supply side (rural producers), a situation that respondents stated leaves them helpless.

These exploitative conditions exist because there are no guaranteed prices for the produce of farmers in northern Ghana as compared to cocoa farmers in the south. District respondents claimed that most of the produce of northern Ghana, such as maize, rice, groundnut and even shea nuts, typically encounter such market challenges when yields are high. According to the respondents, in such situations people who have had financial assistance in the form of loans are likely to become poorer and highly indebted under such market conditions. Conversely, if they encounter bad weather during the season, their plight becomes even worse because it is not only about loans but what to live on.

Arguably, from the discussions with respondents, it is evident that the desire of members of the research communities to improve their living conditions encourages them to deal with external environmental challenges over which they have no control. They invest their scarce resources in a turbulent environment, hoping that they might succeed.

“Our women’s association had money saved at the bank. Last year we decided that we should take the risk to invest the money in farming, knowing very well the unpredictable nature of the weather. Fortunately on our part, we had a bumper harvest of maize but it was a serious gamble” (Kpegu Women Group).

Thus, the research suggests that the rural people in northern Ghana, based on experience, take risks and work with uncertainty. Nevertheless, as Kahaa area Assemblyman remarked, where past failures have impacted negatively on people's lives, they are highly sceptical about engaging in new activities which, they have no knowledge or idea about the potential outcomes. Respondents attributed risk-taking to their poverty situation, suggesting that people are compelled to take risks because they are poor, even if the risk level is high. Responding to a follow-up question about why they engaging in activities with such high level of uncertainty in Nyangnia women group discussion, participants noted,

“we only try our luck. It is poverty that compels us to do that, in case the yield is good, we can get our daily bread”.

This supports the views of all the district respondents except one who believed that although traditional activities in the study districts involve taking risks, the people cannot be described as risk takers. That is, the local community only takes risks that are related to their livelihood activities, such as farming; they have no alternative and, hence, are compelled to take such risks. Conversely, taking risks without reasonable knowledge of what the activity entails is gambling. It is, therefore, likely that rural dwellers in the study districts avoid activities about which they lack the requisite knowledge, skills and information and which consequently represent high-risk activities. Hence, avoiding such activities reveals the entrepreneurial characteristic of not being gamblers (McClelland, 1960; Radcliffe, 2005). However, entrepreneurial risks are also not associated with routine activities that are not challenging (Meredith et al., 1982). Entrepreneurs, as noted in the literature, take calculated risk (Stewart and Roth, 2001).

6.2.6.3 Locus of control

In assigning reasons for the outcome of our actions, we either accept responsibility for our actions or we associate such outcomes with certain forces beyond our control (Rotter, 1990; Hansemark, 2003). This determines our locus of control (LOC). The former (accepting responsibility for our actions) is referred to as internal locus of control (ILOC), and the latter known as external locus of control (ELOC). It is important to note that ILOC and ELOC are significant factors that can influence people's pursuit of life events and, therefore, forms part of human capital and associated with culture.

Respondents in all the research communities perceived that the outcomes of their actions cannot be attributed solely to external factors, recognising that it is incumbent on the actor to accept the results of his or her actions because every action starts with

decisions initiated by the actor. Arguably, the results of most activities are a reflection of decisions taken. In Nyangnia women group discussion, the group explained that

“some outcomes are as a result of our decisions and actions. As a community, many times we meet to consider issues that prevent our children from doing well in school. We realised that it is due to their involvement in stone picking. So if they fail, we know that it is because of our decisions and actions to allow them to pick stones instead of being in school”.

In the above scenario, even if the external environment is a contributing factor, the community has been able to identify their contribution to the problem. It subsequently offers the community the opportunity to find appropriate solutions to the problem instead of perhaps attributing the performance of their children to poor quality instruction or the school system in general. As Hansemark (2003) asserts, the community is judging the poor performance of the children against their behaviour of getting the children involved in the stone business. However, the community action will potentially have a long term effect of reducing its human capital, thereby perhaps continuing the circle of poverty.

At the same time, however, it is acknowledged that the actions of the community, allowing children to be picking stones instead of being in school, can be attributed partly to the external environment. For example, this is a poor community facing land and water scarcity, and the stone business is a major source of livelihood. For many it is probably the primary source of income to meet basic family needs, including their children's education. However, it is a difficult task to pick or crush a sufficient quantity of stones that can be sold; hence, it is labour intensive and, as a result, the children are involved. Such a situation explains the extent of poverty in the community, which may be the compelling force for which the people do not have immediate solutions.

However, the important point is that the people have accepted that their decisions and actions partly account for the poor performance of the children in school, demonstrating a sense of reflection, taking responsibility regarding outcomes of their decisions and action. Therefore, the community exhibits the characteristics of ILOC as they associate outcomes of their actions with their own decisions (Rotter, 1990).

Nevertheless, this conclusion does not negate the fact that some external environmental influences are beyond human control. Indeed, some respondents noted that, in some circumstances, external factors are responsible for the success or failure of individual or group activities, particularly the impact of weather on farming. However, although most

of the district level respondents shared this view, a few offered different opinions. That is, they claimed that people in the districts mostly accept successful outcomes as a result of their efforts but attribute failures to other factors, such as poor education or superstitious beliefs. With respect to education, it is recognised that formal education, in particular, enhances human capital and therefore, being illiterate arguably can result in failure. As was revealed in the initial case study, farmers using agro-chemicals mistakenly burned their crops because they did not calculate the correct measurements because of their inability to read instructions. In such circumstances, failure may be attributed to illiteracy. However, overall the research suggested that the communities exhibited features of both ILOC and ELOC in different situations.

Although divergent views emerged from the discussions regarding respondents' characteristics in terms of LOC, the results suggest that most people in the communities assess their success and failure against their own actions rather than external influences. Hence, the majority do not reflect the perception that the external environment exclusively determines outcomes of their actions, even though they acknowledge the effects of the external environment. In other words, such individuals revealed characteristics associated with ILOC rather than those of ELOC (Begley and Boyd, 2003).

6.2.6.4 Innovation ability

Innovation is perceived as the inspiration of people to pursue an entrepreneurial agenda (Vantilborgh et al., 2015); that is, people's attitude towards innovation determines to some extent their entrepreneurial behaviour (Kollmann et al., 2006). Hence, innovation in this context can be thought of, perhaps, as an element of human capital. During the interviews and focus group discussions, acts of innovation were related to traditional activities in the communities and, as a result, most respondents were unable to associate any specific activity with innovation. Thus, it might be argued that this apparent non-existent innovation within the communities confirms the assertion that innovation lies within firms, is confined to specialists with scientific knowledge and is commonly located in urban rather than rural areas (Bryden and Resfgaard, 2008; OECD, 2012).

However, some respondents did, in fact, identify innovative activities in their communities. In Kahaa Chief and Councillors group discussions, for example, group members mentioned various things that they perceived as innovation, such as the modification of the local hoe, the primary farming tool. The group agreed that the modification of the tool suited modern needs and had increased efficiency, explaining that modern hoe is lighter in weight than the older one, making it a more user-friendly for

the younger generation. Certainly, in the view of Smith (2006), this would be defined as an incremental innovation because the hoe blade as a component has been improved. Altering and improving the traditional hoe blade has not only increased productivity but has also sustained the business for both producers and retailers.

Also, some respondents observed that modern farm practices are gradually being adopted in the communities following training from the Agricultural Extension Services (AES). The AES activities, a form of knowledge sharing, can be considered as one aspect of an agricultural innovation system (see Knickel et al., 2009; Spielman et al., 2009). More specifically, respondents explained that significant departures from traditional farm practices are evident in crop planting, which is now done in rows, and in fertiliser application. Previously, fertiliser had been scattered widely over crops but through education from AES, local farmers realised the waste this method involved. Hence, they now follow the placement method; that is, placing the required amount of fertiliser by crops and covering it with soil. Respondents acknowledged that the adoption of the new methods of planting and fertiliser application though more time consuming had significantly improved their harvests. They explained that the AES training had provided them with the opportunity to understand how and when to apply a particular type of fertiliser in order to get maximum results. These changes in farming methods adopted by the communities may be considered an example of process innovation (see Bessant and Tidd, 2011).

Innovation activities in the communities are about enhancing traditional practices utilising both internal and external sources of knowledge. However, it remains a restricted form of innovation owing to lack of supportive infrastructure (see section 6.1.3 above) that could support opportunities for innovation activities in the communities.

6.2.6.5 Self-confidence

The desire to achieve concrete gains in life events requires some level of confidence in one's capabilities. That is, people must have confidence and trust in the decisions they make to achieve their goals in life (Chell 2013). Individuals who exhibit the characteristic of self-confidence depend on their abilities (human capital) and will expect little support from others; they are initiators and follow their convictions rather than the influence of others (Benabou and Tirole, 2002).

The research revealed that, as far as farming and related activities are concerned, the people trust in their judgements with respect of such activities they undertake. The respondents noted that in order to have the confidence to undertake a particular activity, they assess themselves in terms of their physical and material capabilities to avoid doing

things they are incapable of accomplishing. Thus, self-confidence is established out of critical analyses of intended activities and the resources required; that is, the respondents claimed to assess their strengths and weakness to match the potential course of action. As a respondent stated that when capabilities are determined, confidence and enthusiasm set in and people then trust that their course of action is right. However, even though self-confidence is established, success is not guaranteed (Kpegu Elderly man). As stated:

“We trust in the judgements we make but to some extent, certain factors affect our judgements. Let’s take farming for instance. We may conclude that, the way the rain has set in, early crops will do well and work in line with such thoughts and get a good yield. In another instance, the weather conditions may change from what we know, and affect crop yield. So we trust our judgements but other factors can affect our thoughts which we have no control over” (Nyangnia Youth Leader).

Conversely, Nadowli/Kaleo DPO and the Officer in charge of REP/BAC in KNWD perceived that people in the study districts lack the confidence to make decisions and initiate actions that can change their lives. They stressed that people rely on traditional ways of doing things, believe in superstition and easily give up when faced with challenges. However, Kumbungu DPO thought otherwise, arguing that local people have confidence in decisions they make and have a strong conviction in what they perceived as right. Illustrating this claim, the Officer explained that, when developing community action plans, the views of community members sometimes differ from those of the DA and they are able to argue their case with confidence. Similarly, the Planning Officer of KNWD and the Officer in charge of REP in Nadowli/Kaleo district acknowledged that communities, albeit through their leadership, do contact the DA and other organisations to seek solutions to their problems. They argued that such move is perhaps based on an individual’s judgement of the prevailing situation, which then enables them to identify where to look for possible support. Whilst more generally, Kumbungu DCD suggested that it is because people trust in their judgements that they engage in their activities. Overall, then, the discussions at both district and community levels revealed evidence of people initiating activities out of their own convictions (Benabou and Tirole, 2002), demonstrating some, though not universal, the level of self-confidence amongst the people.

It should be noted, of course, that rural people whose activities follow the natural weather cycle and who follow the pattern over the years will trust the decisions they make out of their experience. However, as discussed previously, as rural farmers they are vulnerable

to the weather changes, especially rainfall pattern, yet most of the community level respondents claimed that it is difficult if not impossible to be a rural farmer if you have no confidence in the decisions you make. Thus, the communities' self-confidence as revealed by the research is derived from routine activities, yet this might be considered a basis for developing entrepreneurial human capital.

6.2.6.6 Personal values

Personal values are the drivers of conduct in life; they influence the way individuals or groups of people behave, according to defined standards (Hemingway, 2005). Such values may include hard work, honesty, commitment, discipline and so on, all of which are transmitted via social institutions and shape the lives of members of the social group (Cunningham and Lischeron, 1991). Therefore, personal values in the context of the CCF are principally related to community human capital, the growth and development of which is influenced by both cultural and social capitals.

Values are a broad concept and different individuals, groups and institutions are inevitably defined by different values. However, the discussion in this section is restricted to the values of honesty, hard work, commitment and discipline as potential entrepreneurial characteristics (see Chapter 4).

Honesty

Honestly, as revealed from the research in all the communities, is a value that transcends individual community members and is culturally determined. Dishonest behaviour is considered unacceptable and comes with cultural sanctions (see Putnam 2000; Adler and Kwon 2002; Davidsson and Honig, 2003). In some of the communities, dishonest habits such as stealing, cheating, telling lies and deceit are taboos and, as such, considered to be negative values. In other words, acts such as these are deviations from what is perceived as normal behaviour (Meglino and Ravlin, 1998; Hemingway, 2005). Thus, cultural values shape the behaviour of community members, who try to conform to culturally accepted modes of behaviour.

According to the Assemblywoman of Nyangnia, it is important, to be honest in these communities because honesty as a value is used by community members as the basis for supporting each other. Illustrating this, the respondent explained that, on an individual basis, people in these communities typically lack the necessary collateral to access credit from formal financial institutions, although they can access credit through a mutual guarantee scheme. However, such schemes are operated on a collective basis, such as

farmer-based organisations (FBOs) or community-based organisations (CBOs). The formation of these groups is based on how group members trust one another. Hence, those people in the community thought to be dishonest will find it difficult to join these groups and, therefore, lose such opportunities. Also, farmers in the community who are noted for their honesty are able to obtain farm inputs such as fertiliser on credit from dealers, and then pay after harvesting their crops (Nyangnia Assemblywoman). Interestingly, the district respondents shared similar views although some suggested that the younger generation seemed to be losing such trust within the community owing to their lifestyles and actions.

Hence, from the discussions, honesty is revealed as a social value with economic implications. That is, even though individuals might just cherish the value of being honest, the socio-economic implications of (dis)honesty arguably influence the way in which people live their lives in these communities.

Hard work

The value of hard work could be perceived as the endurance and perseverance to achieve the desired goal in life. Things perceived as good and worth obtaining require hard work, implying that poor people cannot easily improve their living conditions without hard work. From the research amongst both district and community respondents, hard work is clearly a widely held value within the communities; it is evident that both the economic and social activities in these communities require individuals to be imbued with the value of hard work. Not least, physical strength and endurance are required to engage in rural farming activities in northern Ghana. Specifically, Kahaa Chief and councillors group stated in their discussion that there are no lazy people in their community because to simply survive requires the manual cultivation of large tracts of land to achieve the yield sufficient to meet basic needs. Indeed, all activities, including farming, construction of houses, and the digging of wells, are manual and require physical toughness. Therefore, it can be argued that to survive in such an environment, one must be a hard working person. Also, Assemblywoman of Nyangnia further explained that people in these communities are not only hard working, but work under harsh weather conditions to earn a living, noting that

“they work under very high temperatures and at times in the rain and therefore, there is no question about their ability to work hard”.

Consequently, the value of hard work amongst the rural poor is not just limited to the social context; it is a value for economic survival.

Commitment

Examining commitment as a value in these communities, participants' responses suggested that hard work and commitment are complementary. As Nyangnia women in their discussion claimed

“picking stones to sell for a living is not an easy job. It requires some level of commitment to be able to pick the stones up to the quantity that you can sell”.

Although farming requires hard work as discussed above, it also entails commitment. Respondents explained that farming or shea butter processing involves stages and each stage is crucial, requires a commitment to ensure each stage activities are executed timely and appropriately. The district respondents also indicated that, in terms of farming and other related rural livelihood activities, the people demonstrate a high level of commitment. They devote much time to their farming activities, such as preparing the land, planting crops, weeding and so on. Likewise, women work from dawn to dusk processing shea butter, a tedious activity with defined stages that require a specific timeframe to be executed.

Moreover, other activities such as collecting stones to earn income to supplement farm produce, undertaking self-help projects to provide infrastructure for children's education or undertaking communal work to maintain the community road, all require not only hard work but also some level of commitment.

Discipline

Finally, discipline as a social value emerged from the research as a value that guards individuals in the communities. It is observed that, just as commitment and hard work are complementary, so too are discipline and commitment. In general, most respondents acknowledged that discipline reinforces one's commitment to follow a particular course of action. As Kahaa area, Assemblyman commented, if people in the community were not disciplined and committed they would not have been able to undertake a kindergarten project as a self-help project. Likewise, Assemblywoman of Nyangnia explained that people are much disciplined in their economic activities because to be otherwise may lead to hunger and poverty that can become difficult to overcome.

The concepts honesty, hard work, commitment and discipline as presented above emerged from the research as active and strong personal values in the communities. The robustness of these values is probably as a result of the resilience of the transmitting

institutions, especially the family (social capital) (Cunningham and Lischeron, 1991), supported by the high social cohesion of the research communities. However, the communities as a social system are not free from deviants' behaviour. As Nyangnia Assemblywoman and the district respondents noted, some community members, especially younger people, exhibit negative personal values. However, they are in the minority.

Therefore, for the communities to continue to develop and sustain the entrepreneurial social capital in the form of personal values, there is the need for the cultural and social capitals that provide the systems for the development of personal values to be dynamic, conforming to the changing times.

6.2.6.7 Alertness

People, whether individuals or groups, poor or rich, living in urban or rural areas of developed or developing countries, have strategies that guide them in life. They are always alert to changes in their life events. Arguably, in most circumstances people are attentive to both negatives and positives, avoiding actions that will affect their lives negatively and exploiting opportunities that will impact on their lives positively. However, the ability of people to recognise and exploit opportunities within or outside their environment arguably depends on the level of their human capital.

Entrepreneurial alertness focuses on market distortion or error, a situation perceived as an opportunity (Kirzner, 1997). In the context of rural poverty, alertness could be about being cautious of one's environment and exploiting available opportunities to improve living conditions.

As noted earlier in this chapter, changing weather patterns resulting in erratic rainfall is the major cause of poverty in the research communities in northern Ghana. This is a situation that could be described as a natural distortion or error in weather patterns and requires people to be attentive. Such alertness may facilitate the identification of possible opportunities associated with the weather changes.

In this regard, the research revealed that owing to the unpredictable weather conditions, people are seeking alternative avenues to increase production levels to improve their living standards (Kirzner, 1997). Notably, people are gradually shifting to the cultivation of maize while reducing production of traditional millet, the yield of which has been declining in recent years (Nyangnia Youth Leader). Such a change in crop production is noted by the district level respondents as a response to the changing weather patterns manifested in shorter rainy seasons. Thus, farmers are substituting traditional crops with

shorter-period maturing crops with high yielding potentials and monetary value. By way of example, the groundnuts cultivated in each of the study districts – with the exception of Kumbungu – are a foreign variety that has substituted the traditional groundnut. The local variety was difficult to harvest, especially when the rains finished before harvest time, but also had high post-harvest losses. These changes in farm activities are taking place because people's livelihoods are being affected; they need to adopt appropriate measures to reduce the negative effect on their lives.

The research also revealed that, within the market environment, some women are alert to price distortions and have identified such situations as business opportunities by filling in the gaps (Kirzner, 1997). In other words, they buy agricultural products from rural markets when prices are low, especially during the harvesting period, and sell in the urban markets where prices are high. Another practice termed 'green banking', is also undertaken; they buy agricultural products during the harvesting period and then store them to sell during periods when prices have increased during what is known locally as the 'lean season' (KNWD Coordinating Director; Kumbungu DPO; Nadowli/Kaleo DPO).

However, as discussed earlier in this chapter, the poor road conditions (built capital) in the communities results in high transportation cost, significantly impacting on business profit levels. Conversely, if the road conditions were good, these individuals would face competition from urban traders. Arguably, therefore, the poor road conditions serve as a barrier to some urban traders entering into some communities. However, it must be acknowledged that the benefits of having good roads far outweigh the opportunity of small businesses created as a result of the poor road conditions. Most importantly, the road conditions limit people's ability to tap into wider markets as a resource that could have a positive effect on poverty levels.

Although the activities discussed above demonstrate some entrepreneurial alertness, the research data reveal that the communities, especially Kpegu and Kahaa, have not been alert to other livelihood opportunities. One of such opportunity is the rearing of smaller ruminants, a viable activity which is not seriously affected by the changing weather patterns in these communities. All things being equal, the rearing of goats and sheep could, with the adoption of appropriate management practices and an entrepreneurial approach, contribute positively to poverty alleviation in the communities (see, Asafu-Adjei and Dantankwa, 2001). Both cattle and small ruminants (goats and sheep) are traditional farming activities in rural northern Ghana and commercialisation of these will have a greater impact on poverty in the area. The production of goats can easily be managed by the poor, particularly as they offer quick and high returns. Yet, only one interviewee at the district level recognised the potential of this sector to

transform people lives. Arguably, if rural people in northern Ghana were alert to such opportunities and consequently redirected their energies, commitment and hard work to exploit them they could potentially improve their lives, particularly as demand for meat products in the country exceeds the domestic supply (Statistics, Research and Information Directorate, 2011).

It must be noted that the suggestion of intensifying the production of small ruminants does not mean abandoning crop farming. It would, rather, make a positive contribution to crop cultivation in the research communities. That is, animal droppings (faeces) become an input to be directly used for the fertilisation of farm lands or to be added to other farm waste to produce compost manure as practised in Kpegu community. Such an integration may significantly reduce the cost involve in crop cultivation. The animal droppings become a substitute for chemical fertiliser which is a major input and has a higher cost value. As respondents explained, owing to government withdrawal of subsidies, fertiliser has become costly. One member of Kpegu Chief and Councillors group commented; “we as rural farmers cannot afford the current price of fertiliser”. Therefore, using manure would, at least, reduce the challenges communities are facing in relation to financial capital. Notably, the practice of using manure to enrich soil fertility for farming purposes is not a new concept, but it has not been accorded sufficient attention. Indeed, the utilisation of manure in recent years has declined, probably owing to over-reliance on subsidised chemical fertiliser and decline in animal production (Kahaa Chief and Councillors; Nadowli/Kaleo DCD). In the light of these perceived omissions, it can be argued the communities are less alert than they might be to opportunities that offer the potential to reducing their poverty levels. However, it must also be acknowledged that they lack the entrepreneurial human capital to identify such opportunities.

Putting it another way, although mixed farming is practised in the study areas, there is the need to shift from over-concentration on crops to animal rearing and to adopt modern farm practices. Moreover, entrepreneurial knowledge and skills may potentially aid the effective transformation from a traditional farming system into a new and improved farm system. Such new orientation in farming does not only have the potential of increasing farm yields but with entrepreneurial knowledge, the people will be able to deal with external factors such as marketing, an essential skill for farming activities (McElwee, 2005). Potentially, such a new orientation towards farming has prospects of reducing poverty.

There is, then some evidence from the research of alertness within the communities. However, it must be acknowledged that the people are more attentive to the natural

factors that directly affect their primary economic activity, namely, crop farming and there remains the need for these communities to be more open and to scan their environment for potential opportunities (Kirzner, 1972). Nevertheless, it should also be acknowledged that livelihood activities in a typical traditional setting such as the research communities may be culturally determined. That is, the cultural system may encourage or discourage critical thinking and potential deviation from culturally established norms and beliefs. It is in this regard that the next section discusses some cultural dimensions.

6.3 Cultural Dimensions

This section is primarily concerned with cultural capital as a foundation for entrepreneurial potential. However, culture exists where human beings live and function in social systems. Therefore, both human capital and social capital are also elements of the discussion in this section, as highlighted in Figure 6. 11 below.

6.3.1 Communities' cultural dimensions and entrepreneurship

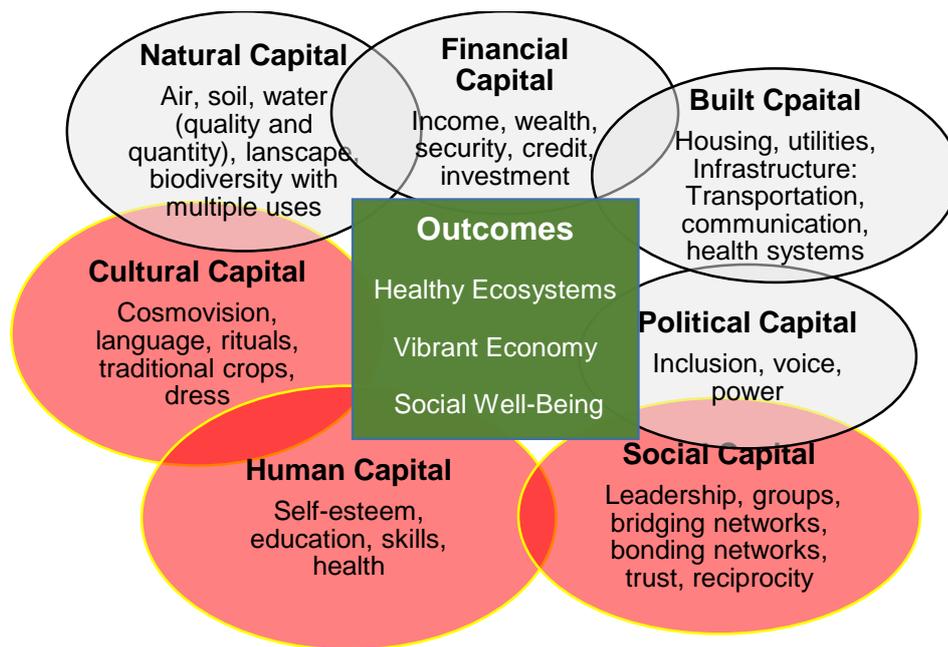
Culture shapes the social, economic and political life of people. Moreover, cultural factors are a significant influence on a person's identity and way of life, and people may be differentiated on the basis of cultural values (Cunningham and Lischeron, 1991; Hemingway, 2005). The uniqueness or similarities of cultures reflect the inherent values made up of beliefs and norms that constitute a particular culture. Therefore, culture is the means by which groups of people agree and disagree and resolving issues for their peaceful coexistence (Hofstede, 2011; Trompenaars, 2012).

The discussion in this section is structured around the selected cultural dimensions proposed by Hofstede and Trompenaars, as summarised in Table 4. 3 (see Chapter 4). It must be emphasised that the discussion is also limited to research outcomes at the community level as it was considered that district respondents, being government employees, might not share or understand the cultural characteristics of the communities engaged in the research.

Generally, the research revealed similarities amongst the communities in terms of their cultural dimensions, but cultural heterogeneity with regards to their internal cultural values and practices. For instance, marriage is a traditional institution in all the communities. However, there are significant distinctions in the manner in which marriage is celebrated in each of the study communities. Similarly, differences are evident in the chieftaincy institution, which defines traditional leadership and its functions, in each

community although one commonality revealed in the data is the command of the Traditional Spiritual Leader. In all the communities, the Traditional Spiritual Leader is the custodian of ancestral deities and shrines and performs sacrifices on behalf of community members. Nevertheless, his traditional powers and functions differ in each of the communities. For example, such a person is called Tendana in Kahaa community and, as the custodian of the community land, has absolute authority in land allocation. However, in the other communities authority over land distribution does not apply.

Figure 6.11: Cultural capital, human capital and social capital informing community entrepreneurial potential



Therefore, the communities are homogeneous in terms of cultural dimensions but heterogeneous in practice. Notably, marriage and traditional leadership are both social capital of the communities but function within the culturally defined system in each community (cultural capital).

6.3.1.1 Power-distance and achievement-ascription dimensions

The power-distance and achievement-ascription dimensions are discussed together since they are alike. The power-distance dimension examines the degree of tolerance for hierarchical relationships in the communities (Hofstede, 1984, 2001) and whether community members achieve status or they are ascribed (Trompenaars, 1994). The research analysis revealed four major forms of authority in all the communities, which are all form of leadership: (i) Chief; (ii) Spiritual Leader; (iii) Assembly representative; and (iv) Unit Committee members. The first two belong to the traditional system while

the latter two reflect the modern system of leadership, which is competitive. The Assembly representative's jurisdiction involves a number of communities while the Unit Committee Member represents a single community or a section of a community, depending on the size of the community in terms of population.

The data revealed a hierarchical traditional leadership structure in all communities with ascribed status. Comparing the three communities, the power-distance in Nyangnia and Kahaa communities is lower than it is in Kpegu community, the differences being based on how the leader, or Chief, is appointed in each community. In Nyangnia and Kahaa, community members decide who becomes a chief. In Kpegu community, however, the Paramount Chief has the overwhelming power to determine who becomes a chief. As a result, a Chief in Kpegu community might be more loyal to the Paramount Chief than to his subjects. Conversely, in Nyangnia and Kahaa, the Chief is loyal to community members because it is they who selected him.

It is evident from the research that the two traditional leadership institutions, that is, Chieftaincy and Spiritual leadership, are well defined and reside in identified families or clans in all the communities. These two major sources of power in the communities have clearly defined functions with a clear delineation of powers. As noted, the Tendana

“as the custodian of the land, the Tendana (Spiritual leader) sees to the spiritual well-being of the people. So if something mysterious happens within the community, it is the Tendana who will evoke the gods of the land to ascertain the cause. The chief cannot do this because it does not fall within his functions and power” (Kahaa Chief and Councillors).

Conversely, Chiefs are governors of their communities. Although an ascribed status, in Kahaa and Nyangnia communities there is keen competition among family members or families within clans for the traditional authority position of Chief. Hence, qualities such as discipline, hard work, as discussed earlier, and respect and exemplary leadership amongst other values, significantly influence the people choice of who becomes their leader (Chief). Therefore, values are the standards of conducts (Meglino and Ravlin, 1998; Hemingway, 2005) in these communities. Hence, being chosen as a Chief could explain that

“even though the successor of a Chief must come from the royal family, still that person will have to work hard because he is not the only qualified person. Even the elderly in the lineage who has greater chances of becoming the Chief must be morally upright and hardworking, otherwise, he will not get it” (Nyangnia Youth Leader).

Thus, although the leadership is an ascribed status, there is an element of achievement, though not in terms of education which is the yardstick in Western cultures (The Hofstede Centre, n.d.). In this context, the individual chosen by the people would have proved by his deeds that he is capable. For example, Nyangnia Women Group observed that,

“Leadership is about patience, the ability to organise the people to execute development projects. So, whoever exhibits such leadership qualities is made the chief. It is through hard work but sometimes competitors try to influence the kingmakers with money. However, kingmakers are careful because of the consequences that will follow if they do the wrong thing” (Nyangnia Women Group).

The Spiritual leader who performs religious functions for the well-being of community members in all the communities and is the custodian of community land in Kahaa has no influence on the economic lives of the people. In Kahaa, he holds the community lands in trust and grants individuals permission to access the land for farming activities. It is upon the request of individuals that he assists in terms of their spiritual needs while that of the entire community is periodically addressed by him. Such rituals are mostly at the beginning of the farming season, asking for their ancestors’ guidance and for a successful outcome and a thanksgiving after harvesting of crops. Also, the Spiritual leader acts in times of mysterious happenings in the communities, such as unusual deaths, drought or sicknesses, but he has no influence over economic relations.

Within the context of the research communities, power relations do not fit well if they are perceived as superior–subordinate where the actions of the latter are mostly directed by the former (ITIM International, 2014). The individual economic activities in the communities are highly independent, such as the choice of crop to cultivate, farm size, the kind of animals and poultry to rear, and are decisions that depend on the individual self-assessment.

The evidence from the research suggests that the communities have a lower power-distance than the estimated 80 percent ratings of Ghana as a country on the power-distance dimension (ITIM International, 2014). This variation may reflect possible differences between rural culture and that at the national level, whilst it should be acknowledged that Ghana is a multi-cultural country. Moreover, the country level rating is far more likely to be influenced by the urban environment with more modern social structures and business activities. Rural communities, conversely, operate in an informal sector while urban communities are cosmopolitan in nature and operate in a more formal organised systems. These differences can potentially create divergence in cultural

issues in relation to the economic lives in the two distinctive environments. However, even among the communities, such differences exist; for example, Kpegu has a higher power distance than Nyangnia and Kahaa.

Therefore, it can be argued that power-distance in these communities does not reflect the assertion that societies accepting hierarchical order are potentially less entrepreneurial (Lee and Peterson, 2000).

6.3.1.2 Uncertainty Avoidance

The issue of uncertainty with regards to the communities in this study has been discussed along with risk in section 6. 2. 2 above, the two concepts being used interchangeably. As McMullen and Shepherd (2006: 135) indicate, uncertainty could raise 'a sense of doubt' that is inseparable from 'beliefs that produce actions'. Therefore, the discussion in this section examines whether the research communities are comfortable or uncomfortable with uncertainty and ambiguous situations (Hofstede 1984). A variety of views emerged from the discussions, not only between but also within communities. For example, some respondents perceived that the very nature of rural life, the future is always unknown, characterised with uncertainties which are unavoidable. Since it is difficult to predict what is yet to come (McGrath et al., 1992), it is only reasonable to take risks. In Nyangnia women group discussions, the group claimed risk taking is a generational challenge passed on to them.

“Risk taking is an inheritance from our ancestors. They too cultivated large farms but were not certain of what will happen in terms of the weather. So we also inherited them”.

From such a perspective, it can be inferred that working in uncertain conditions is culturally inherent in these communities (Mueller and Thomas, 2000), leading to the presumption that uncertainty avoidance is low. As to whether culture influence people to take actions to avoid uncertainty, Nyangnia Chief and Councillors explained that culture guides their lives and, as such, activities prohibited by local culture are upheld by the people. Thus, some respondents admitted that their culture restricts the extent to which individuals can explore the environment and utilise their abilities. Similar expressions in group discussions and individual interviews are presented below.

“Traditionally, what you are not supposed to do, you do not have to venture into it at all. So we do not attempt to do things that are culturally unacceptable” (Nyangnia Chief and Councillors).

“When they say, this is a taboo, never do that, you dare not attempt. So there are instances we fear to take the risk. So these things influence us not to take risk because we are not certain of the consequences” (Nyangnia Youth Leader).

Hence, uncertainty avoidance is a culturally influential factor in these communities, although some respondents pointed out that, more recently, cultural prohibitions have been less strictly adhered to. As Nyangnia Elderly man indicated, “cultural norms influence how we accept uncertain conditions”. The norms are the standards and if you contravene these norms “you will have an evil effect coming upon you”. Nevertheless, the respondent went on to suggest that “when we were young, these norms were effective but now it is not like that again”, implying that as culture is dynamic, some norms and beliefs are being discarded by the younger generations in these communities. Therefore, uncertainty avoidance could be described as a value in transition with rigid ‘conformity’ (Hofstede, 1984: 83) gradually giving way. However, in all communities, respondents did note that norms and beliefs still largely govern behaviour, strongly determining what is acceptable and what is to be avoided. Thus, it is evident from the research that cultural norms continue to play a significant role in these communities, driving uncertainty avoidance which appears to be strong. Therefore, in the context of literature and based on the strong uncertainty avoidance revealed in the research, the communities could be described as having a negative association with entrepreneurship (Eroğlu and Picak, 2011).

6.3.1.3 Individualism – collectivism

This dimension refers to the degree of interdependence between members of the research communities. The evidence from the research suggests that an active social bond exists among the people in all the communities, similar to Hofstede’s (2001) description of strong and in-group cohesion as a collectivist society. The communities’ commonality is noticeable in all aspects of their activities: social, economic and political. As was discussed in one group, “the joy of one person or family is the joy of the community. An individual mishap is the community misfortune” (Nyangnia Women Group). This strong bonding social capital (Davidsson and Honig, 2003; Flora, 2008) promotes a significant degree of interdependence and provides security to members of these communities (Davidsson and Honig, 2003). Significant life events attract community support, as one interviewee noted,

“Social activities such as marriages, naming ceremonies, funerals and others, community members support each other and work in unity. Such

relations have created a peaceful and harmonious community environment”
(Nyangnia Assemblywoman).

These conditions reinforce community members' loyalty and commitment to their communities (Hui and Triandis, 1986; Pinillos and Reyes, 2011).

Apart from social activities, the communities' commonality is also evident in their economic activities, especially in times of need. As Kahaa Chief and Councillors indicated, “usually, we organise communal labour to farm for the Chief [who is old] and anybody who is not well during the farming season”. Community members support each other in their farming activities such as weeding, harvesting of crops, and also in the construction of houses. In each of these activities, which are mostly performed by men, the women assist by preparing food for the farmers, carrying harvested crops home and fetching water for construction work. Such support is at no cost, except providing a meal or two depending upon the amount of work involved.

The communities riding on the collectivism of ‘we’ (Trompenaar and Hampden-Turner, 1998), or their strength as a collective and united group with high communal spirit, have made diverse progress in terms of community development. In Kahaa, the people have been able to construct a nursery school. People in Kpegu annually work on the local road to make the community accessible in the rainy season and in Nyangnia, community members have together mobilised resources and sunk two wells in search of water. Whilst to date they have not been successful, they have the intention to continue.

The research participants claimed that execution of these activities was only possible because of the unity and interdependent relations among community members who see themselves as a collective body. As one respondent noted, it would be impossible for an individual to garner sufficient resources to sink one or two wells without success and yet continue the search. The argument is that, as rural poor, they do not have resources to contract people for such jobs. However, through collective group action, they offer their labour and share the little each of them has to undertake these activities. No amount is set for anybody to pay. “If that was the case, we would have failed” (Nyangnia Chief and Councillors). Therefore, it can be argued that these communities, even though poor, are exploiting their collectiveness (social capital) to improve their community life.

In terms of business activities in the communities, collectivism is perceived as a mechanism that can and is promoting small rural business activities. Collectivism is playing a significant role in the areas of start-up capital mobilisation and production processes. For instance, sourcing start-up capital for small business is a challenging task to all upcoming entrepreneurs in a developing country like Ghana but it is more daunting

for rural dwellers (Gnyawali, 1994). Rural people in northern Ghana live in an unfavourable environment and mostly lack individual collateral to access credit from formal financial institutions. This is owing to rural agricultural success being contingent on the weather conditions posing potential high-risk levels that formal banks would always try to avoid. Consequently, the banks shy away from granting credit to rural farmers. However, taking advantage of the collectivist spirit, people in the research communities do raise start-up capital through different means and support each other in their production processes. Such innovative processes include group communal farming, mutual guarantee schemes and 'susu' scheme to raise funds (see Asitik, 2015).

The cooperation and potential networking attitude of people in the research communities arising from collectivism are important in economic production. Such skills of cooperation and networking are even noted in the literature as essential for farmers in developed economies (McElwee, 2005). Potentially, the existing production relations could be transformed into formal cooperatives for the people to possibly enjoy economies of scale through increased production.

It is important to note that, as discussed earlier in this chapter, the rural environments in northern Ghana discourages the motivation amongst local communities to undertake entrepreneurial activities. However, the individual's personal drive, along with the support by community members as a result of their close ties, may potentially energise people in these communities into entrepreneurial activities. Culture *per se* does not appear to be a barrier to entrepreneurial activities. As some respondents acknowledged, however, local culture places an emphasis on collective achievement, although it does not restrict individuals from exploring and seeking personal gains, which people will collectively support. It is only if such personal benefits will affect the majority negatively that the tenets of the culture will be invoked. This, therefore, suggests that although individuals may pursue their own agenda, there is always collective support from other community members in diverse ways. Indeed, communities perceive the success of an individual as a community achievement.

“Naturally, whatever an individual owns belongs to ‘the family’. That is why if there is a problem, it is the whole family duty to resolve it. But now things are shifting towards individual ownership” (Nyangnia Youth Leader).

It should be noted that in the above quotation, the phrase 'the family' does not refer to nuclear family but includes the extended family. Remarkably, communities do differentiate between family and individual property ownership.

“Inherited property belongs to the family or clan. However, when you achieve something through your hard work, it is your personal property. So our culture respects individual achievement, from which we all stand to benefit” (Kahaa Chief and Councilors).

Therefore, individuals can pursue their agenda, detached from the community collective lifestyle as long as they do not infringe on the commonly accepted beliefs and values. Hence, the benefits of collectivism in the communities in this study, which are poor and deprived of essential infrastructure with livelihoods anchored on natural weather conditions, certainly outweigh those that individualism will possibly offer.

Thus, although collectivist societies are considered to be less entrepreneurial (Lee and Peterson, 2000), the findings as presented here suggest that collectivism in the research communities may support entrepreneurial activities within the context of the local environment and cultural understanding. These findings, therefore, support the view of Peterson (1988) that countries need to develop their own variety of entrepreneurship, and also the argument of Pinillos and Reyes (2011) that collectivism has a stronger relationship with entrepreneurship in low-income countries, such as Ghana.

6.3.1.4 Masculinity – Femininity

This dimension is concerned with both the degree of stress a society places on materialism or social relations (Hofstede, 1980, 1984, 2001; Lee and Peterson, 2001; Mueller and Thomas, 2001) and the allocation of roles between the sexes in society (McGrath et al., 1992; Hofstede, 2001). However, for the purposes of this thesis, the focus here is on the dimension in the context of materialism and social relations. The evidence from the research shows the research communities are more feminine than masculine. That is, the discussions revealed a strong social cohesion with community members' general welfare being paramount in these communities, as also noted in other empirical studies (Hui and Triandis, 1986; Pinillos and Reyes, 2011). Similar to Lee and Peterson's (2000) assertion, Nyangnia Assemblywoman stressed that “the cultural influence on materialism is weak but strong in social relations”. The care for one another in these communities is a strong value; for example, the sick, both at home or in a health facility, receive constant visits and support from community members. Hence, there is evidence that the communities exhibit strong bridging social capital, an aspect of entrepreneurial social capital which supports potential networks that can aid the discovery of entrepreneurial opportunities as noted in the literature (Birley, 1985; Greene and Brown, 1997; Davidsson and Honig, 2003).

Although social relations are the dominant cultural orientation in the research communities, participant's responses in all the communities nevertheless show that materialism is not frowned upon culturally. Nyangnia Youth Leader indicated that in recent times, people have become "more committed to material wealth than social relations", but also confirmed that in critical situations, social relations still matter, stating that "people can sell whatever they have to support relatives in need". Therefore, seeking materialism is not a deviation if it is for the good of all, as noted by respondents, reflecting the characteristics of a feminine society where relationships matter most and caring for the weak is prioritised (Hofstede, 1984).

Emphasising the emergence of materialism, the Youth Leader of Nyangnia further explained that in the traditional society where social relations were very strong, wealth was a secret status. That is, people did not want to be known as rich because of local beliefs and superstitions. However, people's desire for material wealth is transforming such a perception, perhaps indicating a wider transformation in local belief systems itself rather than growing individual desire for material success. Nevertheless, whether wealth acquisition was kept secret or made public, the act of seeking for wealth is not new and the modalities arguably have not changed.

Although Hofstede (1984: 84) associated achievement and material success with masculinity and 'quality of life' to femininity, the research here appears not to support such a distinction. That is, in the views of community respondents, achievement and success are about improvement in the quality of life through material acquisition; as Nyangnia Women Group noted in their discussions, "success is about working hard to have enough food and to achieve wealth, so as to improve conditions of life". In another context, Kpegu Women Group also observed that success can be notice by observing "changes in people's lives", translated to mean a sustained increase in people's resource base. In all these scenarios, achievement and success are materialistic in nature and, therefore, reinforces the earlier account that materialism is not culturally outlawed in the communities. Hence, within the context of the research as discussed here, people in the communities arguably work hard to succeed in their economic activities (masculinity) so as to improve their quality of lives (femininity) as they rise out of poverty. Therefore, arguably, the two (masculinity and femininity) are fused and are complementary in the efforts to escape poverty.

Indeed, the research suggests that a strong attachment to materialism is not evident in the communities, a conclusion based on respondents' comments that people's desire for material wealth is adversely affecting community social relations and has the potential to disintegrating traditions and society. Such remarks indicate that the study communities

do not favour a situation where masculinity over-shadows femininity and that interdependence among the people remains key to the socio-economic life of the community as a whole.

Femininity refers to a focus on improvement in the quality of life whereas, in the context of the research, materialism as masculinity is promoted to address the issue of poverty. As noted earlier, respondents perceive efforts that lead to poverty reduction as an achievement and a mark of success. Acknowledging that, success is attainable through hard work and personal commitment, which established a link between personal values and success. These values are not only of importance in cultures with feminine orientation, but they are also positive values in cultures with masculinity orientations. This suggests that these cultural values are common to the two cultural orientations. Hence, the assertion that one orientation differs from the other in terms of the pursuit of livelihood activities through processes such as entrepreneurship needs to be revisited.

6.3.1.5 Universalism – Particularism

Culturally, the study communities exhibit strong features of particularism as behaviours are regulated by norms which guarantee certain rights and privileges to few members of the communities (Trompenaars, 1994).

“Behaviours of community members are governed and regulated by cultural norms. It is because of these norms and values that some people belong to the chief clan, and others belong to the Tendana (Spiritual leader) fraternity” (Kahaa Women Group).

This implies that a community member can only take up a leadership position as a community Chief or Spiritual leader if the person belongs to families or clans which are culturally assigned to these statuses. Therefore, rights and privileges in the communities can be described as rights of birth. Thus, individuals (males not females) born in a royal family has the opportunity to become a Chief in the future. Cultural relations that depict such particularism are believed to be negatively association with entrepreneurship (Eroğlu and Picak, 2011).

The limitation of access to leadership positions, such as a Chief, to particular families or clans, also limits competition for the position, which might have consequences on leadership competency and the overall governance of communities. Nevertheless, although ascribed privileges do exist in some communities, individuals are not automatically granted such status. People seeking to attain a leadership status as a Chief

must have lived within the culturally acceptable norms that offer him such rights and privileges, which comes with responsibilities. As Nyangnia Assemblywoman noted:

“In this community, even if you belong to the royal family, you still have to work hard to attain power and status. ... If your way of life is deemed not befitting of the status of a chief, there is no way you can be made a chief, notwithstanding that you are from the royal family”.

Therefore, achieving the position of Chief is not automatic; being a member of a privileged family or clan is only a necessary condition but not sufficient to guarantee the position. Culturally, in Nyangnia and Kahaa communities, some individuals do have the right to enjoy such privileges but they have to demonstrate that they merit enjoying such a privilege.

It is acknowledged that such guaranteed rights and privileges in all the communities are limited to leadership status and only males are the beneficiaries. These leadership related positions in the traditional sense have greater social influence but insignificant influence in economic relations. Therefore, people in these communities undertake independent economic activities.

As acknowledged earlier, cultural norms and values regulate behaviours of people in the research communities, but these standards mostly pertain to moral issues. Practices such as theft, telling lies, adultery and disrespect (especially to the elderly) were noted by interviewees as culturally unacceptable behaviours. Therefore, people whose actions are associated with these unacceptable behaviours are perceived as deviants and such behaviours do have consequences (Hemingway, 2005). The Nyangnia Elderly man stated:

“Our tradition says do not commit adultery, do not steal, respect elders, but the younger generation do not recognise these things. That is why most of them die early. They do not grow old like me”.

These are the beliefs that govern the lives of people in these communities, which depict moral standards and are obligations with the threat of censure and exchange which are the foundation of social capital (Davidsson and Honig, 2003).

Thus far, the discussion of cultural dimensions has presented a ‘mixed picture’ in terms of their influence on entrepreneurial activities. However, collectivism and femininity in the context of the culture of the communities in this study contradict the notion that cultures exhibiting these characteristics do not support entrepreneurship (Lee and Peterson, 2001).

However, taking into account the rural environment as discussed in section 6.1.2 of this chapter, it may be concluded at this stage that the environment is perhaps more a barrier to rural entrepreneurship than the cultures of the communities. Therefore, the success of rural entrepreneurial activities requires an understanding of the local environment of these communities whilst their culture might determine their particular brand of entrepreneurship (Pinillos and Reyes, 2011). Nevertheless, identifying particular cultural characteristics as a yardstick for entrepreneurship is probably an over-simplification because there is no universal culture (Peterson, 1988). Thus, while environmental and cultural issues have a considerable influence on entrepreneurial activities and potential in the research communities, there is nevertheless a need to examine the communities' entrepreneurial human and social capitals potential, which is the focus of discussion in the following section.

6.4 Communities' entrepreneurial human capital and social capital

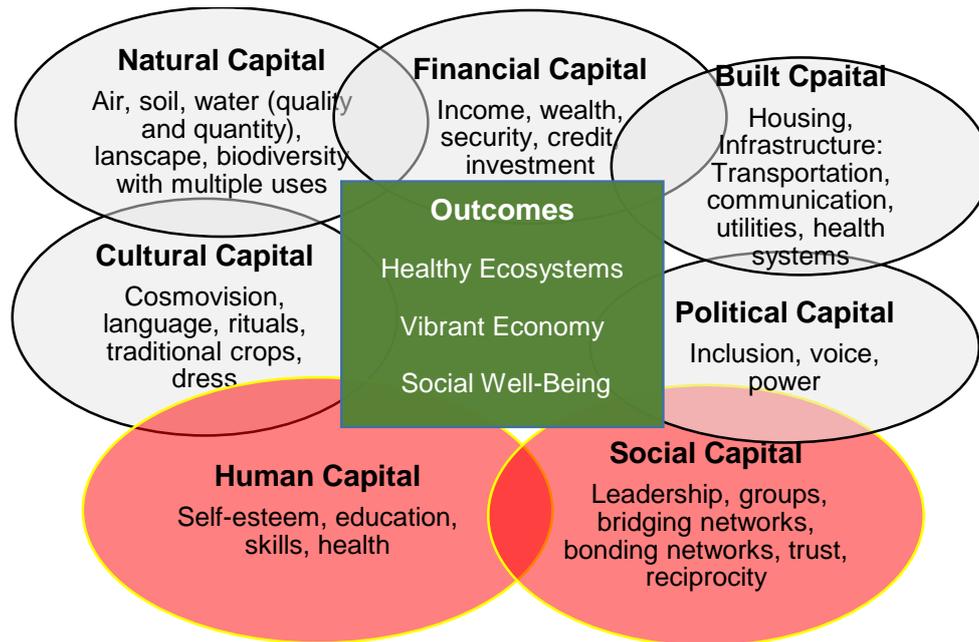
The section addresses the final research objective, namely, to assess the entrepreneurial human and social capitals of rural communities in northern Ghana. The section, therefore, discusses the potential of the communities to be enterprising or to demonstrate the 'ability to enterprise', which is 'the sum of technical and business capabilities' (Gnyawali, 1994: 54) required to undertake entrepreneurial activities.

In the context of the CCF, the section is aligned to the human and social capitals (Figure 6.12 below). This is not to say that the other capitals are not relevant; however, these two are the dominant ones in the section. Therefore, the discussion focuses on the potential of the research communities in relation to aspects of the three broad skills areas in terms of entrepreneurship discussed in Chapter 4, namely: (i) personal entrepreneurial skills/social skills; (ii) management skills; and (iii) technical skills. The discussion focuses on identifying potential, not the existence of specific skills in terms of practical know-how (Baron and Markman, 2000; Pyysiäinen et al., 2006), the objective being to examine the entrepreneurial human capital and social capital of the communities in relation to entrepreneurship development.

6.4.1 Personal entrepreneurial skills (PES)

The discussion in terms of PES examines the potential of the communities in the study in relation to basic skills such as interaction and networking and negotiation abilities, which can be viewed as social skills in the broader context of social capital.

Figure 6.12: Human capital and social capital informing community entrepreneurial potential



6.4.1.1 Interaction and Networking

The research sought to examine the effectiveness and extent of interaction with other people and hence, how networks may evolve from this interaction (Baron and Markman, 2000). The data revealed that the social orientation of the people in all the communities provides the opportunity for considerable social interaction. Within communities, people perceive themselves as a ‘family’ with very close ties and are bound together through activities such as festival celebrations, marriage and naming ceremonies, funeral performance and so on. It is acknowledged that such interactions maintain a strong bond between community members and even with neighbouring communities (Nyangnia Elderly woman). As the Nyangnia women group noted in their discussion, marriages between different communities are possible because of the social and economic interaction that takes place between them. The group indicated that marriage is an important sacred institution and it is only communities that have real social interaction share the institution. This, therefore, implies that good interaction within and between communities potentially creates a peaceful community environment conducive to socio-economic undertakings. Both community and district respondents affirmed that people in the research communities and in the wider districts live peacefully with cordial socioeconomic relations. As the Chief and Councillors of Kahaa noted, “we celebrate our joy and sorrows together as a family”. This suggests that conflict is minimal and, when it does occur, it is resolved amicably using the established institutions (Nyangnia Women Group). The research also revealed goodwill among members of these communities

(Alder and Kwon 2002) creating a sound social structure with probably networks benefits for all (see Lin et al., 1981; Portes, 1998). Therefore, such social ties and benefits constitute the communities' social capital, which is noted in the literature as complementing the effects of education and experience (Human capital) (Bourdieu, 1983; Loury, 1987; Davidsson and Honig, 2003).

In terms of economic interaction, most of the respondents indicated that owing to their locations and mode of livelihood activities, economic cooperation within and among other communities is naturally established and is unavoidable. As mentioned earlier, they assist each other in farm-related activities, an interaction that takes place among community members and between communities.

Although such economic interactions are observable in rural businesses, the research demonstrates that women are in fact more enterprising than their male counterparts. Interactions between women take place as they assist or engage each other in market-oriented activities, such as shea butter production, the processing of rice, dawadawa and the brewing of pito. Notably, rural markets are mostly patronised by women and they sell and buy almost everything in these markets. For example, all the six people involved in retailing pepper in Kpegu and other small business activities in Nyangnia communities were women. Even the male respondents acknowledged the enterprising nature of women, indicating that when men want to sell or buy foodstuff, they seek the assistance of women. It was noted that the number of women engaged in small business activities in these rural communities was far greater than the number of men. Therefore, it could be argued that women have a wider and strong market-oriented interaction than men, interaction that extends beyond rural areas to include urban areas, thereby potentially increasing their networks.

Generally, this evident of positive interaction in both social and economic spheres among community members demonstrates the scale of the communities' bonding social capital and the potential for bridging social capital through community-community interaction. Bonding and bridging capitals, summed as social capital, point to the entrepreneurial potential of the communities as social capital are viewed in literature as offering potential networks that may facilitate the discovery and exploitation of entrepreneurial opportunities (Birley, 1985; Greene and Brown, 1997; Davidsson and Honig, 2003).

Also, positive social interaction is vital, since every economic activity takes place within a social milieu (Cope et al. 2007). Therefore, good social interaction skills can result in excellent customer care, which has the potential for growing businesses. The skilful interaction may also be a good medium for socioeconomic network activities which are essential in entrepreneurship.

In terms of networking, the evidence from the research shows that network activities are limited, primarily only visible in farming and market activities. The agricultural network systems (ANS) in the research communities are formal links between communities and agricultural services. Through these systems, community members acquire farm inputs such as seeds and fertiliser, and also receive training and education. Agricultural Extension Officers (AEO) are the principal agents of this network. ANS provide support services intended to help farmers increase their yield to improve living standards. Both communities and district respondents acknowledged the importance of ANS in rural farming activities. The withdrawal of subsidies on fertiliser, as mentioned earlier, may not only result in a sharp increase in fertiliser prices but may also render the ANS inactive. That is, fertiliser is the major input that maintained the ANS role in rural communities and, therefore, respondents anticipate farmer's interest in the network might decline.

Conversely, it may represent an opportunity for AEOs to develop innovative ideas, such as substituting chemical fertiliser with compost manure as introduced in Kpegu, to provide farmers with an alternative solution to the problem. For example, production of compost manure in the communities will be less a challenge since training does not involve complex skills acquisition and the communities have abundant labour to undertake such a labour intensive activity. Moreover, it is a solution that reduces the total cost of crop farming, thereby potentially boosting crop yield and perhaps leading to a reduction in poverty levels in these rural communities. Hence, enhancing the knowledge and skills of the communities to be innovative, an essential element of entrepreneurship, is required to generate solutions to the agricultural problems facing them.

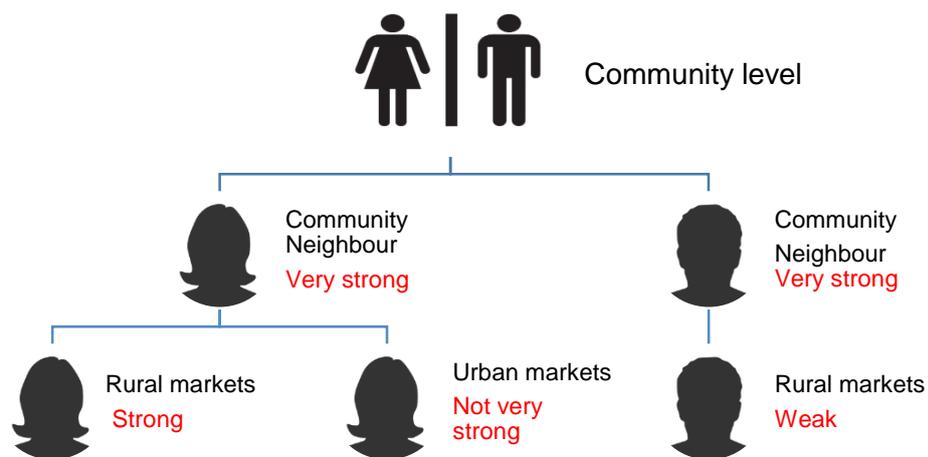
On the other hand, the research suggested that networks associated with market activities are stronger but involve fewer people from the communities and are dominated by women. As noted earlier, women are more market-oriented, hence, they have a wider network as they are involved in both rural and urban market activities. They establish contacts beyond their immediate social groups (Cope et al., 2007), engaging with their market associates as they exchange market information such as price changes, distribute rural produce in urban markets and sell urban products in rural markets. In both rural and urban markets, they have network partners.

It was also observed by respondents that rural women also engage in food processing, dominate in green banking and retailing activities (Kpegu area Assemblyman; Kahaa area Assemblyman; Nyangnia Women Group). Therefore, the rural market space is occupied by women, building a wider network that potentially enhances their capabilities (Gnyawali, 1994). Consequently, respondents acknowledged that, although farming is the major livelihood activity in the study districts, women's contribution to family upkeep

through market-related activities cannot be overlooked as they are making a significant contribution.

Figure 6.13 below illustrates the interaction and network flows of males and females in the research communities. Within communities and close neighbouring communities, both sexes have healthy interactions and active networks. However, in terms of market interactions, women are doing better than men and, therefore, have more active networks than men.

Figure 6.13: Gender interaction and networking in communities



Moreover, their interaction and networks are less active in the urban markets, women are far ahead of men who probably have no networks in urban markets. In this regard, women’s individual contacts are reinforced by their wider external network (Cope et al., 2007). It is, therefore, conceivable that rural women have potentially wider and more reliable networks than men. This, in turn, demonstrates the social adaptability skills of women (see Table 4.3) and that they are more entrepreneurial than their male counterparts in rural northern Ghana. Figure 6.13 above summarises the interaction and potential network of the communities in terms of female and males in a flow chart. Notably, interaction and networking in a market context potentially involve negotiation. Hence, the following section examines the negotiation abilities of people in the research communities.

6.4.1.2 Negotiation

Within the CCF, negotiation is perceived as both a human and social capital (Figure 6.9), although in the context of entrepreneurship the focus is on social capital as a broader social skill that encompasses both social perception skills and persuasion and social influence skills (see Table 4.3) (Baron and Markman, 2000). The research sought to identify evidence of activities that community members undertake either within or outside

the communities that involve negotiations. Within communities, negotiations arise in situations where community members need to reach consensus on community activities, these typically being related to community projects. The negotiation process enhances the human capital of the communities (see Figure 6.9). As the Elderly man in Nyangnia and Kahaa Chief and Councillors noted, when deciding on locations to sink the community well in Nyangnia and for the construction of the kindergarten school in Kahaa, community members had to negotiate among themselves to agree on the sites of these projects. For obvious reasons, people wanted to influence the choice of sites to be closer to their houses; residing far from or near to a water source in a rural community has evident implications for economic activities in terms of time, as discussed earlier in this chapter. With such factors in mind and given the fact that the selection of the site is by trial and error, people try to influence the location to their advantage. This is probably one of the reasons accounting for the lack of success (not getting water) of the wells sunk in Nyangnia. That is, the wells might have been wrongly sited, negotiations over their location being poorly informed.

Both the Assemblywoman of Nyangnia and KNWD Planning Officer remarked that seeking projects from the DA (Government agency) involves community negotiation. This is undertaken either by the area's Assembly representative or a team constituted by the community with the Assembly representative as the team leader. The Kahaa area Assemblyman cited the example of a school feeding programme from which the community was benefiting from, as a negotiated programme. Specifically, the programme offered children attending the Kindergarten a meal during school time. The respondent indicated that the idea came from the community and they pursued it at the district level, resulting in the school inclusion in the programme. Also, Kpegu area Assemblyman noted that, at the time of collecting data for this study, negotiations are underway between the community and the DA to extend electricity to the community.

Apart from negotiations regarding developmental activities, marketing activities also involved bargaining, a traditional practice which respondents likened to negotiation. In the study area and probably the entire country, no buyer pays for the first price quoted by a seller and no seller accepts the first price offered by a buyer. The price acceptable to both parties is always between the first quote and first offer, and the parties will have to bargain to arrive at a price, acceptable to both.

District level respondents affirmed that people in the district do have the potential to negotiate locally, but they do not exhibit such abilities with traders from outside the districts. However, the REP/BAC Officer in KNWD attributed the inability of the local people to negotiate with external traders for good deals to lack of information. According

to the respondent, people in the district are unable to access quality information, affecting the business negotiations. This situation is attributed to the high illiteracy rate among the people and other factors including lack of infrastructures such as electricity, television transmission and internet facilities (see section 6.1.3), which are noted to be essential as they aid information gathering and facilitate marketing process (Gnyawali, 1994).

In all, respondents did indicate that most people do have the potential and ability to negotiate but, between the sexes, women were noted as better negotiators as they are more deeply involved in market-related activities than men. In this regard, given their enterprising nature as discussed above, women in rural northern Ghana are more oriented towards entrepreneurship and exhibit greater entrepreneurial potential than men.

6.4.2 Management Potential

This section focuses on the potential for developing basic management practices amongst the communities in order to enhance entrepreneurial undertakings aimed at reducing poverty. The discussions are limited to planning and decision-making, records keeping and work orderliness, analytical and evaluation abilities, management of money and marketing issues. These listed activities are aspects of the community human capital stock as in Figure 6.9 above and are key to rural entrepreneurship.

6.4.2.1 Planning and Decision-making (PD-M)

Every human activity involves the act of planning and decision-making (PD-M), which serves as a guide towards the attainment of goals. These are either formal or informal thoughts and undertaken either consciously or unconsciously. However, not all of these actions are effective in producing good outcomes yet, as noted by Hofstede (1984), such symbolic activity, whether it makes an impact or not, is still planning. In other words, planning does not necessarily guarantee success and profit (Karlsson, 2004; Honig and Samuelsson, 2012), but at least facilitates goal attainment processes (Delmar and Shane, 2003). It is believed that rural activities do involve PD-M and it is such activities that are the focus of discussion here.

The research revealed that the socio-economic activities in the research communities do indeed involve PD-M. Planning within communities follow the two seasons of the year, aspects of the natural capital upon which the communities depend on for their livelihoods. For example, the construction of houses is undertaken in the dry season, whilst the rainy season is exclusively devoted to farming activities. Therefore, activities are planned to fit the appropriate period to obtain the best results. Respondents pointed out, for example,

that owing to the local materials used in constructing houses, if the building is done in the rainy season then the rains will destroy the buildings. Also, combining housing projects with farming leads to inefficiencies and limited productivity. Thus, PD-M takes place in the context of social and economic activities of individuals, groups or communities.

Personal planning mostly serves the interest of an individual or a family and, therefore, PD-M is the prerogative of individuals. However, as collectivist societies, some individually planned activities require consultations either with individuals or family heads or community leaders before making a final decision towards their implementation. In this scenario, leadership as a community social capital (see Figure 6.9 above) is important, demonstrating the collective identity of the community (Flora, 2008). The process reinforces the interdependence of the community members creating an order for PD-M processes in the research communities.

Conversely, group PD-M occurs when planned activities serve the common interest of a group or the community, such activities including the organising of communal work to clean and maintain the community road, undertaking self-help project, and sourcing for support to carry out community development projects. Arguably, such collective decision-making processes are one way in which communities are utilising their bonding social capital to enhance livelihoods (see Davidsson and Honig 2003). Where PD-M activities require expert knowledge to lead the process, the DA is typically the contact point for such expert knowledge. Communities identify such needs mostly at community meetings.

“The people hold monthly meetings, identify activities to undertake and then plan with set goals to achieve. Certain times, they get external assistance in planning and goals setting. For example, the dugout project was done with the help of students from the University for Development Studies who did their field practical work in the community over two years” (Kahaa area Assemblyman).

Evidently, the collective PD-M process provides community members with the opportunity to develop and grow their persuasion and social influence skills (see Table 4.3). As it involves influencing each other’s minds, attitudes and behaviour to arrive at a collective desire decision, which is a potential skill for diverse entrepreneurship-related activities (Baron and Markman, 2000).

Both district and community respondents indicated that planning and taking decisions are inevitable in the social and economic activities of the people. Rural people have goals

and aspirations to achieve in life just as anybody elsewhere and they require PD-M to effectively pursue such goals. As the Youth Leader of Nyangnia explained:

“People plan and make decisions towards the farming season. They decide what to cultivate and their farm size. Then, they prepare for cultivation, which involves repairing ploughs while those who do not have bullocks, buy bullock plough blades for bullock owners in advance, so that they will plough for them when the rain starts”.

The Youth Leader’s explanation presents a comprehensive array of activities that goes on during the dry season, providing a logical discussion of how rural farming begins ahead of the onset of the rains, hence the need for PD-M to map out pre-operational activities. Therefore, at the commencement of the farming season, people would have decided on whether to establish new farms or not, the variety of crops to grow, farm size for the different crops, and a host of related activities. All these are basically issues related to PD-M, which help focus on how to achieve set goals.

It is also observable from the research that those women who undertake rural businesses not only plan and make the right decision but they also exhibit a high level of determination and commitment to succeed. The evidence of such critical planning and its benefits is shared in Kpegu women group discussion.

“We plan with goals in mind to achieve regarding business decisions we make. I am the initiator of pepper retailing in this community. When I realised profit level was good, I shared the idea with others. We planned and decided to commit our energies to the business as our major venture. Now we are six from the community retailing pepper. It is our gradual planning that has brought us to where we are now”.

Thus, PD-M in the research communities is not only limited to traditional farming and related activities but encompasses rural business undertakings. It is also noted that the PD-M process potentially enhances both the social capital and human capital of individuals and the communities’ capital stock. Arguably, therefore, the level of PD-M activities in the study communities can potentially be a basis for rural entrepreneurship directed towards poverty reduction.

6.4.2.2 Orderliness and records keeping

Orderliness seeks to examine how organised the people in the research communities are in relation to activities they undertake; that is, the extent to which they follow the order of work and are conscious of the stages involved that may be time bound. The

notion is that orderliness provides the means of tracking activities and aiding record keeping.

Unsurprisingly, the research revealed that rural activities follow an orderly manner and, by default, the people follow a format of work and understand the importance of each stage involved. The Assemblyman of Kahaa area pointed out that, in order to achieve desired goals, people have to follow the predetermined order of activities they undertake. Even the cultivation of every crop follows an orderly manner because crops have different maturing periods and require a different amount of rain to produce better yields. Early maturing crops that need much rain must be planted first. Also, in the production sector, almost all activities such as the processing of shea nut into butter and groundnuts into oil and cake, dawadawa, rice and pito brewing, follow predetermined orders. Respondents indicated that all these activities involve processes that go through days of activities with various stages that are time bound. It is impossible to ignore the order of events and still get desired results. Traditional activities in the research communities follow an orderly manner and, hence, the communities do have positive work orderliness.

Conversely but, again perhaps unsurprisingly, the data failed to establish any evidence of formal record keeping in any of the communities, not even among the women engaged in small businesses. Respondents indicated that all activities are committed to memory although they acknowledged that this is not best practice, not least because it is easy to forget important issues. Two main reasons were assigned to the non-keeping of records. Some respondents noted that it is not a cultural practice, but a foreign one that they need to learn. Primarily, however, all respondents attributed the problem to illiteracy, noting that the inability of the people to read and write is the major challenge to record keeping in the research communities. As Kahaa area, Assemblyman noted, record keeping among members of the community is a “serious challenge due to illiteracy”. It is only in associations where members can read and write that written records of activities are kept.

The issue of illiteracy is, perhaps, a more legitimate reason for not keeping records rather than the claim that it is not a cultural practice since documenting records require the skill of writing and accessing record requires reading skills. However, when educated participants were asked the same about keeping records of their personal activities, their answers were no different from those of illiterate participants. This suggests that perhaps the cultural reason cannot be overlooked, although there is no cultural norm that prohibits or discourages the keeping of records.

The district level respondents did acknowledge that the lack of record keeping is a problem; indeed, it is one of the priority training areas of the Rural Enterprise Programme. Nevertheless, the National Board for Small-Scale Industries (NBSSI) did initiate training programmes for rural people on record keeping, but respondents noted that few communities benefited from this and even within communities, very few people had the chance to be trained.

The deficiency in the human capital in terms of keeping records of activities has implications regarding entrepreneurship. Records are crucial not only to track inputs and outputs but also as a source of corrective measures. It is the trail behind that one can look at, reflect on and plan for the future. In the absence of records, it is difficult to critically analyse and evaluate performance, even if it is a routine activity like farming. It also has implications for analysis and evaluation.

6.4.2.3 Analysis and evaluation

In terms of analysing and evaluating activities, almost all community respondents respond in the affirmative but could not explain how they carry out such activities. The few who attempted to explain were more or less making a simple comparison of yields between years without much consideration of the various inputs employed in production. Arguable, challenges in analysing and evaluating activities could possibly be a reflection of the problem of illiteracy and the lack of records keeping as discussed above. Hence, it is difficult if not impossible for community members to remember every activity they undertook in a given time and to use such information to analyse their activities, in terms of resources employed over the period and effectively evaluate the process to ascertain achievements and shortfalls.

However, Nyangnia Youth Leader who is a Senior High School graduate did demonstrate some end evaluation processes, stating that sometimes when the harvest is poor, they look at certain factors, such as fertilizer application, asking questions such as “was it done at the right time and were right quantities used?” in order to ascertain what went wrong and to adopt measures to rectify the problems that emerge in the process. It is worth noting that the Nyangnia Youth Leader is one of the two respondents who demonstrated the ability to keep records but acknowledged were not committed to detail. It is, therefore, possible to link such an explanation to the literacy level of the Nyangnia Youth Leader with the skills of reading and writing. As one of the illiterate respondents noted, ‘our inability to analyse and evaluate activities correctly is due to our lack of formal education’ (Kpegu Elderly man).

Of course, it is unquestionable that the communities' inability to keep records has implications for their ability to track, analyse and evaluate performance over time. Subsequent planning of future activities could potentially avoid past mistakes had such errors been known and corrective measures were taken. More generally, it is likely that this deficiency in the communities' human capital in terms of record keeping and the inability to properly analyse and evaluate activities has a negative association with entrepreneurship development.

6.4.2.4 Managing money

Money is considered as a key element required to carry out livelihood activities. Yet, rural areas in developing countries are not attractive to formal financial institutions, which focus on more attractive urban centres (Vesper, 1983; Gnyawali, 1994). Therefore, money available to rural people can become useful if it is well managed. In line with the CCF, the people that constitute the community human capital require skills to manage some elements of financial capital (Figure 6.9 above).

Two major ways of managing money in these communities emerged from the research. On the one hand, some respondents indicated that they prefer to save any available money to the bank and access when the need arises. On the other hand, others claimed they will identify profitable ventures and invest (Nyangnia Religious and Youth leaders). Interestingly and importantly, respondents who identified banks for safe keeping often used the phrase: 'if I had money' or 'if we have money'. These phrases caught my interest; the responses implied that they do not have any money and that they were simply hypothesising about their actions.

Moreover, those same respondents who thought of saving their money and possibly earning interest on their deposits also indicated that people in the communities are aware of banking services that can be used as a means of managing money. However, the challenged observed in relation to banking services is that none of the research communities had any financial institution located close to it; in order to complete any bank transactions, people would travel at least five kilometres, a situation that demotivates people to choose banks for the safe keeping of their money. It also contributes to the claim in the literature, perhaps, that rural areas are not attractive to financial institutions and therefore, rural communities are deprived of financial services (Vesper, 1983; Gnyawali, 1994), with negative implication for rural entrepreneurship.

For those who intend to invest in profitable ventures, most are aiming at agricultural activities. The intentions are to diversify within the sector to add animal rearing to crop farming. Some respondents indicated that through animal rearing they will raise bullocks

for ploughing. Using these animals for traction provides the opportunity to expand the size of their farms as well as reducing the amount of manual farm work. At the same time, they could, also earn additional income from ploughing other people's fields, lead to diversifying outside their own farms. One possible significant value of this line of investment which respondents did not mention is the use of animal manure to enrich soil fertility for crop production, as discussed earlier in the chapter. Nonetheless, the chain of possible activities noted by respondents is impressive because of the potential multiple benefits, the net effect of which might be possible reductions in poverty levels. Evidently, such investment strategies require proper planning. As a result, the communities could possibly enhance their human capital through entrepreneurial training tailored towards such intended activities.

However, there is concern regarding the effects of the above-proposed activities on the natural capital and, hence, the environment in general. Expanding farm size in the research areas would involve clearing new land, cutting down forest species to make way for cultivation. In so doing, the already depleted vegetative cover would be further reduced, contributing to increased environmental degradation that in itself poses development challenges that could possibly perpetuate poverty (Reid, 1995). Nonetheless, the option of expanding farming can be in the form of diversifying into animal farming and tree crops that probably have export value.

Also from the research, it was revealed that women will put available money into retail activities, evidence of such business mindset emerging in different discussions.

“Yes, we have the ability to manage money. In our women group, we contribute small amounts and save in our bank accounts. Such monies are to support each other in times of funerals and other social activities. However, we give loans out of this money to individuals to support their businesses” (Kahaa women group).

This quotation reveals one way in which women raise money for their small businesses, money which would have probably been difficult to access from formal financial institutions. Also, in Kpegu women group discussions, one member explained how she managed credit from a customer capital amidst of fears and anxiety of family members.

“I started buying pepper with GH 15.00 [approximately \$11.00 in 2009]. The first person who bought my pepper gave me money to be able to buy more. I informed my husband and my brother. They cautioned me that, if I mismanage the money, a pickup or van will come for me. It is over six years

now, and I am still dealing with that trader, no pickup has picked me up because I have not mismanaged the money”.

Interpreting the family message meant ‘return the money’. However, she demonstrated courage and probably knew exactly what she was doing and, therefore, did not abandon her ambition because of the family fears. It does explain the assertion made earlier that although the culture is femininity in nature, it does not restrain individuals from pursuing their material gains. Her behaviour could be interpreted as an individual interest overriding the collective family interest, which in collectivism is a deviant behaviour (Hofstede, 1980; Mueller and Thomas, 2000). In this circumstance, she acted as an individual rather than going with the family (Hofstede, 1993). Arguably she is a risk taker (Drucker, 1970; McClelland, 1961), capable of managing uncertainty (Knight, 1921) and dwell on her internal locus of control than the external (Rotter, 1990). She was also probably very alert (Kirzner, 1973) to available opportunities which the family was not privy to, differentiating her from the family members.

In Nyangnia women group discussions, impulse buying was noted as a common way of mismanaging business funds. Contributing to the discussion, one member suggested that most of the time, rather than saving profits to increase business capital, people buy things that contribute nothing to the business but, rather, are a drain on business resources. The group emphasised that, without self-discipline, as discussed earlier in the chapter, in terms of unnecessary purchases, it will be difficult to progress with business activities. Another participant noted that daily savings through the ‘susu’² scheme could be a way of increasing business capital.

From the perspective of the district level respondents, women were considered to be better managers of money than men. The majority of respondents agreed that women tend to invest money in economic activities such as small businesses to support themselves and their families, whereas some men use such monies in activities that end as waste. As results, the DAs are more comfortable supporting women in terms of business than men.

The discussion so far has provided evidence that, to some extent, people in the research communities have the potential to put available money into productive use as a way of managing the resource. Notable is the skilful way in which women in such a disadvantageous environment effectively manage the money available to them, with great entrepreneurial enthusiasm that constitutes a ‘rich’ human capital stock of the communities.

² A typical traditional credit mobilisation method. See Asitik, 2015.

6.4.2.5 Marketing Abilities

Marketing is one of the vital functions in commercial activities that involve the selling of products and buying of inputs. Each requires the understanding of market conditions so as to make informed decisions in terms of sales and purchases. In short, marketing is considered as a key contributor to business success (Jones and Rowley, 2011).

From the group discussions and interviews, it became evident that people in the research communities do understand local market conditions. As a result of such knowledge, farmers can determine when to sell their produce at a good price.

“People understand market conditions very well. For example, immediately after harvesting crops, prices are low, and people know when to sell to get real returns. As a result of seeking higher market returns, most of them pay for their credit late. So in a group credit situation, such attitude at times generates conflict. While some sell their produce to pay off their loans at the appropriate time to avoid sanctions, others wait to sell at higher prices. As a result, sanctions on loans affect all of them” (Nyangnia Assemblywoman).

Respondents noted that people are always in contact with others in different locations, especially women traders, and they get information regarding changes in market prices. They easily access such information through their networks, which is observed in the literature as the essential marketing strategy for small businesses (Gilmore and Carson, 1999; Gilmore et al., 2001; Miller et al., 2007; Jones and Rowley, 2011). In Kahaa women group discussions the group noted that:

“As women, we can understand the dynamics of the market because we interact with customers almost every day. We know prices fluctuation and even daily price changes. We get the information from customers”.

The mobile phone was identified as the major platform that most rural businesswomen use for market information. Similarly, the Ministry of Agriculture weekly price survey, broadcast nationally on the radio in some local languages, also updates rural people with market information, especially prices.

However Kahaa Chief and Councillors explained that they do have a fair knowledge of the market but, as farmers, they have no control over prices. As a result “we are price takers, whether selling or buying and most at the time we are the losers in the market”. Respondents acknowledged that market information may be available, but accessing such markets to sell or buy, to reap the benefits is the problem. “It is difficult to access markets when we do not have roads” (Kpegu women group). Thus, the challenges

associated with the deplorable road conditions as discussed earlier is a potential hindrance to rural entrepreneurship and poverty reduction.

The overall assessment of the communities in terms of their management potentials revealed that apart from their inability to keep records, there is evidence of management potential in the communities. Nonetheless, it must be acknowledged that, for the communities to effectively engage in entrepreneurship, record-keeping should be an essential element of the process.

6.4.3 Technical skills

This category of skill-set, as Lyon (2002:4) observes, are ‘the skills necessary to be successful in one’s line of business’, which within the CCF are denoted as community human capital. The discussions in this section focus on two main areas of skill potential in the communities, namely, orientation to change and opportunity seeking since other relevant skills within this skill-set, for example, innovation, have already been addressed earlier in the chapter.

6.4.3.1 Community orientation to change

Change is certain, as long as we desire to progress in life. Change in life could be positive or negative but, as humans, we will always want change that we perceive as ‘good’ (Chambers, 2006). The section examines the actions of the people towards changes in their livelihood activities and their ability to exert influence and create change (self-efficacy) (Chell, 2011).

The research data revealed that the people have a positive attitude towards change. As Kpegu Elderly man observed, change is inevitable and, as such, people have no option but to adapt to changes when the need arises. Referring to the weather, the respondent explained that the rainfall pattern has changed and people have had to change farming practices in response. The respondent also stressed that “it is not a choice for one to make but mandatory, else you lose out in terms of crops yield”. Due to such weather changes, people are cultivating early maturing crops such as maize, shifting away from traditional crops like millet (Kahaa Chief and Councillors; Nyangnia Youth Leader). The changes are not only about crops but also the adoption of new farming methods to maximise resource use with the hope of improving crop yield (Nyangnia Assemblywoman; KNWD Planning Officer). These are significant changes occurring in the communities in the area of traditional farming activities. Can these changes be

interpreted as the openness of the people to change or it is as a result of pressure from nature?

From a different perspective, Kpegu women group discussed the fact that in the past there were no houses roofed with corrugated roofing sheets in the community. However, everyone in the community is now making an effort to roof their homes with such materials. The group notices it as a significant change in the community, but what accounts for such a move? Traditionally, in all the research districts, houses were roofed with thatch, which availability dependent highly on the pattern and amount of rainfall. People harvest thatch from the wild and, therefore, it was low-cost in the short term as the replacement of roofs was undertaken annually. However, with the changing rainfall pattern coupled with bush fires, thatch is becoming scarce and, with demand exceeding supply, prices of the material continue to rise. Thatch roofs are still low cost compared to corrugated roofing sheets, but that is the direct cost and in the short term. A modern roof potentially has a lifespan of more than fifteen years and the cost of replacing thatch roof annually for five years could be the same as the modern roof. Therefore, the adoption of modern roofing materials, which are more expensive than the traditional thatch, probably should not be interpreted wholly as improvement in livelihood. Rather, it is the outcome of the non-availability and long term cost involved in the use of thatch that might be the driving force of such changes.

Similarly, in Kahaa Chief and Councillors' discussions, members cited market conditions for the changes they have no control over but have to work out how they can cope. The group indicated that when the price of goods rises, it affects everything they do for a living. They have no option but to work hard to buy their basic needs. The group noted that last year (2013) local labour has to demand higher daily wages from GH¢1.00 to GH¢2.00 (\$0.52 exchange rate as at 24/04/2015).

From the perspective of the district level respondents, the people in the districts who are mostly farmers are facing tough times with unpredicted weather conditions. As a result, farmers are trying varieties of early maturing and good yielding crops which are not traditional crops. KNWD Planning Officer mentioned that those communities that have water all year round are engaging in commercial vegetable farming during the dry season, again as a result of the changes in the pattern and amount of rainfall.

However, the district level respondents believed that the research communities are not change-oriented by nature; rather, they are adapting to the weather changes. Indeed, the communities are described as being culturally obsessed, suggesting that they will only slowly and reluctantly respond to change because they are not ready to move away from what they know.

On the other hand, examining the communities in terms of initiating change, the research revealed some activities in this regard. Some respondents claimed that they initiated change in their communities, though mostly through approaching the DA requesting for development projects. Probably the community that created significant change is the Kahaa community. The people self-funded a Kindergarten school building and secured the services of a teacher on a voluntary basis to initiate formal education in the community, a project they perceived as initiating the development of the human capital base of the community. The community then followed this up, encouraging the government to take over the school and subsequently got the school on the government school feeding programme.

Similarly, in Kpegu such community actions occurred in a project to have piped water to the community. Respondents explained that the community approach a Non-Governmental Organisation with the problem and the organisation assisted the community in connecting and drawing water from the main pipeline. All individual interviewees and FGDs acknowledged that access to water in the community has improved their lives, remarking that they have water to drink that is free from waterborne disease, whilst the reduced amount of time spent fetching water has reduced their workload. Also, in Nyangnia community, respondents claimed that through the efforts of the community, children do not have to travel out of the community for any basic education. They provided all the three stages of education in the community, a benefit which they are proud to say arose from the influence of the community through the leadership. Thus, the community has built capital for basic education, the foundation for the development of the community human capital stock.

Overall, then, there is clear evidence that the research communities respond to change in situations beyond their control by utilising available opportunities. Arguably, if people are comfortable with situations and are unsure of the effect of the change, they will reluctantly accept or even resist change. Therefore, the research communities, saddled with poverty coupled with changing weather conditions, do exhibit some level of willingness to respond to and effect change. Therefore, in the circumstances of the research communities, perhaps, the people are seeking change that will improve their unsatisfactory living conditions whether they are adopting or effecting change (Chambers, 2004; Bellù, 2011).

6.4.3.2 Opportunity Seeking

Suggesting entrepreneurship as a possible approach to reduce rural poverty brings into focus the concept of opportunity, a critical issue in entrepreneurial activities (Stevenson et al., 1985; Venkataraman, 2000; Phelan and Sharpley, 2012). Therefore, the

discussion here focuses on the potential of the communities to envisage possible alternative livelihoods they can exploit. This is greatly influenced by the capabilities or quality of the communities' human capital.

The research shows that in response to the declining farm yields, people in the research communities are exploring other possible opportunities other than the traditional wet season farming so that scarce resources can be put into viable alternative uses to improve their living standards (Sarasvathy et al., 2010). One significant opportunity for exploitation and gradually becoming a major economic activity is dry season vegetable farming, popularly known as garden work. Vegetables are grown during the dry season as an alternative source of income, but also meet the farmers' family vegetable requirements, which respondents noted was supporting the family food intake. However, insufficiency in water supplies, the primary input, limits the extent to which the Kahaa and Nyangnia communities can fully exploit the opportunity over the entire dry season because the water supply in these two communities dry-up mid-way through the dry season. Although the Nyangnia community is located close to Tono Irrigation facility, the respondents explained that the cost involved in using this facility in the form of rent for land use and water usage fees is beyond the means of poor people like them.

KNWD Planning Officer also noted the importance of the dry season vegetable farming in the district as having a significant impact on poverty, not only on families that are engaged in the farming but also for the families of the women who sell these vegetables across the region and country. It creates a chain of trading activities from the farm embracing traders from the national capital and other big cities who are involved in the vegetable business. Whilst within the district, farmers who buy seeds and other 'agrochemicals' sustain such business in the dry season. Both the women who retail these vegetables and food sellers, who use these vegetables in different ways as part of their business also earn a living from this dry season activity. The respondent finally observed that dry season farming greatly reduces the cost of food in the district whilst, more generally, the innovative dry season farming is a source of employment within and outside the district.

Nonetheless, other respondents noted that the cost of operation is edging the poor out of production around the bigger dam sites (irrigation). The poor probably work on these irrigation site farms for daily wages; they also work around the smaller water sources, such as dams and dugouts that do not guarantee entire dry season production. However, the respondents also acknowledged that at least people are earning something from this vegetable farming, albeit in different ways. For example, through vegetable farming,

Nyangnia Youth leader, a Junior High School graduate is the proud owner of a fishing canoe that earns him income.

In Kpegu community, the production of compost as discussed earlier in this chapter is an opportunity in as much as farm waste that was usually burnt off has now turned into compost manure to replenish soil fertility, demonstrating how waste has become a resource and now put to good use with possible high returns. This project reflects Sarasvathy et al. (2010: 83) definition of opportunity as ‘... putting resources to better uses’. It also marks an act of innovation, providing an alternative substitute for chemical fertiliser, thereby reducing the cost of farming as noted earlier in the chapter.

During the Kahaa Chief and Councillors group discussions, again as discussed earlier, members recognised that rearing of animals could supplement and even improve crop farming. Group members acknowledged that, though animal breeding is a traditional farming activity, the emphasis has been on crop farming rather than animal husbandry. The group noted that in the past, animals had been raised for social prestige, as a symbol of wealth but not measured in monetary terms as it is in modern times. “We need to focus attention on this sector as a direct means of livelihood”, the group emphasised.

Conversely, a respondent in the Nyangnia community observed that owing to the limitation of opportunities within the community, younger people were now seeking opportunities outside the community and for some, their efforts have paid off. Some, for example, own commercial taxis that operate and bring them income. Arguably, these individuals had foresight, though living in a community that is facing challenges with the key rural resource (land) for livelihood, but has improved their quality of life from external sources, an act one may argue that is a mark of entrepreneurialism.

Other alternative livelihood activities in the communities that require comment are the environmental resources perceived as economic opportunities. If the continuous exploitation of such resources is not regulated, the negative consequences in the future will be greater. In all the research communities trees are felled and either sold as firewood or process into charcoal, a product highly patronised in urban areas as fuel for cooking, but an act which is depleting the vegetative cover of the research regions. KNWD Planning Officer note that,

“the exploitation of the forest as an economic resource for a living is alarming, the already poor tree population is fast depleting and forest reserves are being encroached”.

This is not a good statement as the phenomenon certainly will contribute to the precarious weather condition and the impact perhaps deepened the poverty situation in the future (Reid, 1995).

6.5 Chapter summary

This chapter set out to discuss the elements of the study objectives which include: the background of the research communities, the entrepreneurial potentials of the communities, and entrepreneurial human and social capitals of the communities. The background discussion was presented under the sub-themes of poverty and the prevailing environment. The results show that all the communities are poor, confirming the national statistics that rural Savannah is the poorest zone in the country (GSS, 2014). Regarding the prevailing environment of the communities, attention was focused on the physical, social and economic environment and infrastructure situation in the communities, focusing on roads, water, electricity, and information and communication technologies. Apart from the differences in terms of the physical environment regarding the availability and fertility of the agricultural land, similarities exist among the communities concerning their environment. In relation to the environmental conditions, animal husbandry, especially small ruminants emerged from the discussion as an outstanding opportunity in all the communities. In terms of infrastructure, the analysis shows that all the communities' road conditions are poor; only Kpegu community has sufficient water for both domestic and economic use and only Kahaa community had electricity and enjoyed television in addition to the mobile phone as the only ICT facility that all the communities have access to communication. The inadequacy or lack of these infrastructure does not only affect entrepreneurship but also impacts on the communities' economically and potentially entrenching poverty.

Discussions on communities' entrepreneurial potentials examined the disposition of the communities in relation to key drivers of entrepreneurship including the need for achievement, risk taking, locus of control and innovation. The section further discussed some other behaviour/skills which include self-confidence, personal value, and alertness (Chell, 2011). Overall, the discussion shows a mixed situation but considering the environment as discussed, the communities exhibit the potential to undertake entrepreneurship.

The cultural issues were discussed according to Hofstede and Trompenaar's cultural dimensions. Contrary to the broader literature that suggests that collectivism and femininity are not characteristics of entrepreneurial societies, the thesis findings reveal

that collectivism and femininity do support the pursuit of rural entrepreneurship in the research communities. Therefore, the research aligns to other studies conclusion that individualism is not universally accepted behaviour (Peterson, 1988) and, therefore, potential cannot be a universal measure of entrepreneurial behaviour. If entrepreneurs reflect the values of their culture (Eroğlu and Picak, 2011) then further research should examine how different societies can develop their unique entrepreneurship (Peterson, 1988) instead of pre-packed entrepreneurship for all societies.

Finally, the chapter shifted attention to discuss human capital and social capital of the communities in relation to entrepreneurship to ascertain the entrepreneurial potentials of the communities in terms of these capitals. The section discussions were structured around three themes: interpersonal/social skills, managerial and technical skills. Although discussion did reveal that, in general, the research communities exhibit such basic skills to engage in rural entrepreneurship, the inability of the people to keep records could potentially inhibit the process. The concluding chapter that follows will present the findings in a clear and concise with some models to visually support the conclusion.

Chapter Seven

Conclusion

7.0 Introduction

The preceding chapters have explored the relationship between entrepreneurship and poverty reduction in rural northern Ghana and the extent to which rural entrepreneurship may be a means of poverty reduction within the study area. The purpose of this chapter is to conclude the thesis and, drawing conclusions from the research, illustrate that the aim and objectives of the thesis have been met. The chapter begins with a summary of the thesis, followed by a discussion of the research questions and objectives introduced in Chapter 1. Subsequently, this chapter acknowledges the contribution of this thesis to the literature prior to outlining the research limitations and proposing future research directions.

7.1 A summary of the thesis

The purpose of the first chapter was to present a broad overview of the study, with the focus on poverty as a global phenomenon. It identified that, in the 1980s, the regions of East Asia and Pacific, South Asia and sub-Saharan Africa were classified as poverty endemic (OECD, 2013), and went on to outline how the global poverty rate fell over the following three decades, from 52.71 percent of the global population in 1981 to 16.98 percent by 2011. However, this remarkable achievement was not reflected equally across regions; specifically, sub-Saharan Africa experienced only a marginal fall over this same period, from 52.76 percent in 1981 to 46.81 percent in 2011 (World Bank, 2015a). The chapter then introduced and discussed briefly the concepts of development and entrepreneurship as the core conceptual foundations of the thesis, observing that a positive relationship is claimed by some to exist between the two. These introductory discussions provided a background for establishing the research aims and objectives and, subsequently, the principal research question was contextualised within a brief account of Ghana's efforts towards achieving poverty reduction. This was followed by a presentation of the research context, that of rural northern Ghana, which served as a basis for exploring the research objectives.

The second chapter examined development in a conceptual context and reviewed differing paradigmatic perspectives, revealing that development is a multidimensional concept that requires a broader understanding beyond the early economic growth perspective. Firstly, the review considered the modernisation paradigm through a range of economic models before considering subsequent paradigms that embrace environmental issues and the concept of human development. Notably, each development paradigm has emerged as a result of recognised limitations of the preceding paradigm. Overall, it is clear that development, both as a process and as a goal, has become increasingly concerned with the broad objective of the improvement in people's well-being. The chapter further discussed specific development programmes, such as 'Structural Adjustment Lending Programmes' (SALPs). It was identified that instead of stabilising economies in crisis, SALPs rather resulted in widening the developmental gap and increased poverty levels. The Millennium Development Goals process, which came to an end in 2015 and which emphasised poverty reduction as fundamental to the achievement of all of its seven goals, was then examined. With respect to rural development, in particular, it was revealed that the most desirable scenario is that of a 'bottom-up approach', which offers beneficiaries and local organisations a voice in the development agenda. The Sustainable Livelihood Approach (SLA), which employed the bottom-up approach, places emphasis on livelihood outcomes and greater participation of local people. This was identified as one of the appropriate models that could be employed to address issues of rural poverty.

Chapter 3 then explored the dimensions of poverty, observing that it is a multidimensional concept that has expanded from being defined solely in economic terms. Thus, consumption or income poverty may be a much broader condition that embraces material needs, capabilities for functioning, vulnerability and exclusion. Similarly, the measure of poverty has also expanded beyond economic indicators to include non-economic indicators, such as in the human poverty index. This chapter established that although significant achievements have been made in reducing poverty globally, it remains a major challenge in sub-Saharan Africa, especially in rural areas. As has already been stated, whilst Ghana as a country has made great strides in poverty reduction, the poverty situation in the three northern regions has actually deteriorated. The numbers living in poverty in these regions is now increasing, with the region yet to overcome its developmental challenges. In short, poverty remains an obstacle to development in the districts and communities of rural northern Ghana.

Chapter 4 then examined the concept of entrepreneurship and further established a positive conceptual relationship with economic growth and development. In other words,

it is argued by some (Dejardin, 2000; Acs et al., 2008; Anokhin et al., 2008; Naudé, 2009) that entrepreneurial activities may contribute to growth and development; reducing poverty and enhancing human well-being, especially in rural areas. However, the chapter revealed that there is a lack of consensus with regards to defining the concepts of entrepreneurship and the entrepreneur, with differing perspectives each aligned to different theoretical approaches. The non-economic approaches, that is, psychological and personality, link the entrepreneur with personal values and qualities such as achievement motivation, propensity for risk and locus of control. This view of the entrepreneur has been criticised and often marks the fault line between the economist and non-economist perspectives.

Further discussions in terms of human and social capitals focussed on skills. This discussion revealed that entrepreneurial skills as currently identified within the literature, and as an element of human capital, may be more relevant to the urban than the rural entrepreneur, especially in the context of the global South. This chapter further identified that social skills were more applicable to the rural entrepreneur in the context of the study. However, it proposed that a careful blend of social skills, in addition to skills identified in the human capital domain, would provide an appropriate skill set for the rural entrepreneur. Subsequently, the chapter then discussed the economist approaches, which focus on the entrepreneur as an innovator, the equilibrium destroyer (Schumpeter, 1934), the uncertainty-bearer (Knight, 1921) and those alert to opportunities, thus (re)establishing equilibrium (Kirzner, 1973). This discussion extended and examined the concept of entrepreneurial opportunity, offering differing views regarding the discovery process, including the concepts of prior knowledge and cognitive properties, and concluded the section with opportunity exploitation.

Being mindful of the focus of this study, Chapter 4 also offered an overview of the rural economies of sub-Saharan Africa. Thus, it reviewed the rural environment in the context of physical, economic and social characteristics, highlighting both the entrepreneurial potential associated with these environments as well as the challenges that may potentially overshadow such entrepreneurial prospects. This section then concluded by noting the interdependence of the three environments within the rural sphere. Examining the relationship between entrepreneurship and rural development, the evidence from the literature further indicates that entrepreneurship has the potential to promote and enhance rural development.

In conclusion, Chapter 4 examined the influence of culture on entrepreneurship and established that culture is critical in the entrepreneurial process. In discussing the

dimensions, it was evident that cultures characterised by weak uncertainty avoidance, low power distance, masculinity, individualism, as well as achievement-oriented and universalism are more likely to promote entrepreneurship.

Chapter 5 considered the methodological issues presented by this study. Firstly, the differing research paradigms and their associated philosophical orientations were reviewed. The chapter then delineated the philosophical orientation adopted by this study which was highlighted as interpretive, and provided an in-depth explanation of the adoption of the qualitative approach, as well as offering an overview as to why the multiple case study design was the selected option. Also, a clear and comprehensive description of how both research sites and participants were selected using multistage processes was outlined. Chapter 5 then illustrated how data was collected (individual interviewees and focus groups), using the 'Trans-TMM model' to ensure data quality, as well as a detailed explanation of processes followed in analysing the data.

Chapter 6 presented the discussions and findings that emerged from the interviews of both Phase One and Phase Two participants. First, the chapter provided a summary of the Phase One results, which were observed to be similar to those of the Phase Two and therefore, within the final conclusions, are merged with the Phase Two findings. Moreover, whilst, the Phase Two research had three cases, again as a result of the similarities, the issues were merged, with the cases discussed concurrently along thematic lines informed by the research objectives. Specifically, the thematic analysis highlighted areas of divergence with the community capitals framework underpins the discussion. The results were reviewed and supported with interview extracts, thus incorporating the voice of the research participants.

The thematic presentation and consolidation of the two research phases unify the cases as a holistic study of the broader three northern regions of Ghana. The qualitative findings confirm the Ghana Statistical Service (2014) data, that poverty is a major challenge in the three northern regions. It also identifies deficiencies in built capital in the form of an infrastructural gap related to roads, water, electricity and ICT, a situation that inevitably has negative impacts on rural entrepreneurship and, thus, poverty reduction. The research findings show that the communities have some potential in terms of skills for entrepreneurship. However, their attitudes towards risk-taking, characterised by high uncertainty avoidance, as well as the failure to keep records, are significant issues that must be addressed, if rural entrepreneurship is to flourish and make a noticeable impact on poverty reduction. The observations in regard to culture and entrepreneurship in the

context of these communities failed to support the suggestion in the academic literature that collectivism and femininity are not characteristics of entrepreneurial societies.

7.2 Discussion

As stated in Chapter One, the broad focus of this study was the failure of numerous policies and programmes to reduce poverty in rural northern Ghana. More specifically, within the context of entrepreneurship and poverty reduction, the main aim of the study was to examine the extent to which communities in rural northern Ghana can become entrepreneurial. This overall aim of the research is guided by the following specific objectives:

- i. To explore the entrepreneurial 'environment' in rural northern Ghana;
- ii. To critically examine the entrepreneurial potential of the communities of rural northern Ghana; and
- iii. To assess the entrepreneurial human and social capitals of rural communities in northern Ghana.

The subsequent discussions of the findings are aligned to these objectives listed above and a summary of key findings are presented in Table 7.1 below.

7.2.1 Poverty condition

Prior to discussing the findings of the entrepreneurial environment in rural northern Ghana, it is again important to acknowledge that an analysis of the findings of both research phases confirms the GSS (2007, 2014) data presented in Chapter One; that poverty is endemic and continues to be a challenge in northern Ghana. Moreover, the findings illustrate that whilst a combination of factors are responsible, by far the most influential factor is within the natural capital domain, specifically, weather conditions (erratic rainfall) and land problems. The findings revealed that efforts by the government to reduce poverty in the regions have failed to yield the desired results. Arguably, it is the structure of these programmes, which left out rural people who live in and experience poverty as recipients (i.e. top-down approaches) as opposed to co-developers of the programmes (i.e. bottom-up approaches) which is the central issue (see again: Chambers, 2006). Certainly, a continued emphasis on a top-down approach has failed to achieve the desired results (Dixon et al., 2001; FAO 2003; 2005).

Table 7.1: Summary of key findings

Objective	Key findings
Entrepreneurial 'environment' in rural northern Ghana	<ul style="list-style-type: none"> • Poverty situation <ul style="list-style-type: none"> • Among the three rural zones in Ghana, Rural Savannah (rural northern Ghana) has the highest (55.0%) poverty incidence. • High dependence on rain-fed agriculture with erratic rainfall and poor infrastructure, especially roads, are noted as the major causes of poverty in these research communities. • Programmes aimed at reducing or alleviating poverty in rural northern Ghana have failed to produce desired results. • Physical environment considers as natural capital in the form of land and water are available to all communities but not in the same quantity and quality. However, weather condition is similar in all the communities, as such they have the same weather pattern. • Economic opportunities exist in all the communities, in the agricultural sector, especially animal husbandry that is worth exploiting. • The built capital in the form of infrastructure <ul style="list-style-type: none"> • Road networks and conditions in all the research communities except the district capitals are in a deplorable situation. • All the communities do not have adequate water infrastructure for both domestic and economic use. • Apart from Kahaa, the other communities have no electricity as a source of energy.
Entrepreneurial potential of rural northern Ghana	<ul style="list-style-type: none"> • Potentially, the communities exhibit entrepreneurial characteristics such as the need for achievement and personal value, internal locus of control (except Kpegu) and self-control. Traditional activities involve risk and uncertainty but communities are not typically innovators. • Collectivism and femininity in the communities are great potentials for rural entrepreneurship development in these communities.
Entrepreneurial human and social capitals in rural northern Ghana	<ul style="list-style-type: none"> • In a broader context, the communities exhibit potential entrepreneurial skills <ul style="list-style-type: none"> • Personal entrepreneurial skills (PES) such as good interaction, networking and negotiation; • Management potential includes ability to plan and make decision, manage money and marketing capabilities • Technical skills potentials demonstrated in the communities include their orientation to change and opportunity seeking. • The major setback in all the communities is the inability of the people to keep records of activities due to illiteracy and this potentially will have a negative implication on entrepreneurship development in the communities.

Therefore, it is argued that any efforts and policies towards poverty reduction should not be considered as external to the impoverished themselves. Moreover, if the capacities of the poor - in terms of their human capital - are enhanced, then they will be in the position to engage meaningfully in such processes. With purposeful entrepreneurial training that focuses on relevant knowledge and skills, improvements to communities' human capital are possible, thus empowering communities and allowing for more refined bottom-up approaches which utilise participatory methods to tackle rural poverty (FAO, 2005).

7.2.2 The entrepreneurial 'environment' in rural northern Ghana

This first objective of the study was to examine the rural environment in northern Ghana in relation to entrepreneurship. Therefore, in this section, the physical, economic and social environments are discussed and then followed with infrastructure (as built capital), specifically, road, water, electricity and ICT.

The physical environment (natural capital) of the study communities as discussed in Chapter 6, mainly constitutes land, water, trees and the climatic conditions (Costanza et al, 1998; Flora and Flora, 2004; Flora, 2008). The analysis in the preceding chapter reveals that potential success and growth of the economic environment depends very much on the natural environment. As the main economic activity of the communities is agriculture, which of course requires not just land, but also water in the right qualities and quantities, as well as good weather conditions. The study revealed that land and water availability differs among the communities. Land, which remains the main asset of rural communities is available to all the communities but differs markedly in quantity and quality (see Table 6.4). For example, with the exception of Kassena/Nankana West District (KNWD), the districts have vast areas of land. Among the four study communities, the East Gonja District (EGD) has the most extensive and fertile land whilst, Nyangnia community in the KNWD faces scarcity of land not only in quantity but also in quality, a situation described by KNWD Planning Officer as "land poverty".

Water in its natural capital form is found in greater quantities in parts of the East Gonja and Kumbungu districts as some big rivers run through these districts, while Nadowli-Kaleo and Kumbungu districts house large dams. However, apart from Kpegu community which is located closer to the irrigation dam, which is a water source for the community animals, none of the research communities benefit from such water sources. Ironically, EGD, with the massive water bodies was also described by Community Water and Sanitation Agency as the thirstiest district in the country (EGD Coordination Director),

implying that the district has not been able to develop its available natural capital (water) to meet its water requirements. Water in the form of built capital, such as irrigation dams, small dams and dugouts, boreholes, wells and pipes, is also limited in the study communities with Kahaa and Nyangnia being the most deprived communities in this respect. By contrast, Danshie and Kpegu communities enjoy piped water.

All the three regions share the same climatic condition; hence, the four communities do not differ in terms of climatic conditions and, therefore, potentially share the same rainfall pattern and have the same cropping season. Drawing from the analysis, the climatic conditions of the study area support the growth and development of the shea tree which all research participants identify as the most valued forest species in the area. It occurs in dense populations across the three regions and is a major economic resource for all the study communities. Also, it is noted from the analysis and discussion chapter that the weather conditions of the study regions favour the rearing of animals (Asafu-Adjei and Dantankwa, 2001), an opportunity that offers the real economic potential to the area. However, animal farming requires land and the availability of water all year round. Therefore, communities such as Nyangnia with both land and water poverty and Kahaa with insufficient water problem would find it difficult to engage in meaningful diversification into animal husbandry. Indeed, from the discussion so far, it is evident that Nyangnia community is the most deprived among the communities in this study in terms of natural capital. Therefore, the conclusion could be drawn that its economic environment is deficient in supporting livelihood activities. As a result, it might arguably be labelled as the most impoverished of the four communities.

The natural climatic conditions in terms of rainfall, as noted earlier, negatively impact on agricultural activities, especially crop production in the study communities. The rainfall pattern as noted in the analysis and discussion chapter is unpredictable and the area now experiences longer dry periods each year. Yet, it is these agricultural activities or natural capital that form the potential resource for rural entrepreneurial activity. Thus, a clear indication that the natural capital is critical to rural livelihood and therefore, the unfavourable climatic conditions of the research area have implications for entrepreneurial activity (Dabson, 2001; Stathopoulou et al., 2004). Moreover, drawing from the analysis, it is suggested that diversification of activities from crops into animal production might potentially improve livelihoods in the area and offset the climatic challenges on more traditional crops. First, the weather conditions, whilst having been identified as challenging, would still support some type of animal production. Second, there is an available market in Ghana, which currently imports a large portion of its meat products (Asafu-Adjei and Dantankwa, 2001). Third, such diversification might further

support crop production by using animal manure as a substitute for chemical fertiliser, thus reducing the overall cost of farming. However, as mentioned earlier, this venture requires water. Therefore, utilisation of ground water where the tables are high (UER and UWR) and harvesting of rainwater is proposed as options of accessing water for animal production.

However, the social environment (social capital) is highly influenced by the cultural capital. The analysis shows that the research communities are socially and economically integrated in terms of their activities and care for one another is of primary importance; they are, thus, collectivist societies in which individuals are connected to each other as a result of their close social ties. The sense of 'mutual trust, reciprocity, groups, collective identity, sense of a shared future and working together' among others highlighted in the analysis demonstrated the level of social capital in these communities (Flora, 2008: 33). When such existing social capital is enhanced, as Flora (2006) notes, it will aid the communities in mobilising local resources and create networks both internally and externally to support entrepreneurial activities. Also, this facilitates resource allocation toward opportunity exploitation in these communities (Birley, 1985; Greene and Brown, 1997; Davidsson and Honig, 2003). Hence, the social capital of the communities could support entrepreneurial activities. Therefore, the conclusion here is that the social environment of the research districts and communities present unrealised opportunities for entrepreneurial undertakings (see again, details in Table 6.3).

Infrastructure, or built capital as discussed in Chapter 6, includes roads, water, electricity, information and communication technologies. Notably, this capital has the potential to increase or decrease the quality of the other capitals (Flora et al., 2004; Flora, 2004, 2008). Water as both natural and built capital has been discussed above. Among the other three, roads are more critical to rural economies. The road network provides the connection between rural areas and urban centres and plays a significant role in the rural production and, hence, would potentially underpin rural entrepreneurship.

All the research district capitals have roads connecting them to other districts but the roads linking the district capitals and the communities and other urban centres are in a poor condition. Evidence from the analysis shows that none of the research communities has year round motorable road. Most are completely inaccessible in the rainy season, which is the most economic active period of the year. For example, in Kumbungu and East Gonja districts some communities are completely inaccessible. As the Kumbungu DCD noted:

There are communities across the White Volta River with very good land in terms of agriculture; unfortunately, we still have difficulty cross the river.

In sum, the poor condition of the roads impacts negatively on productivity and is a contributing factor to the poverty situation in the communities. Moreover, the problem of access to markets results in higher transportation costs which, in turn, raises the cost of production, thus affecting rural competitiveness. Jayne et al. (2010: 1934) note that when 'transportation costs decline, the size of the markets expands for any particular farmer and demand becomes more elastic'. Until roads in the communities are improved, which requires substantial financial capital; it will be difficult to envisage a reduction in transport costs in rural northern Ghana. Also, the findings demonstrate that rural infrastructural conditions are perceived by urban traders as opportunities. As discussed in Chapter 6, urban traders take advantage of the communities' vulnerable situation to exploit them. As long as these activities of urban traders continue, poverty will remain entrenched in the communities. This thesis identifies the provision of good roads in these communities as a critical built capital issue that deserves attention, to create an entrepreneurial supportive environment with the potential of reducing poverty. This would, arguably, remove the challenges associated with marketing and allow the communities to maximise their capabilities (Dorward et al., 2003; FAO, 2003; 2005).

Regarding electricity and ICT as built capital, the proper functioning of ICT facilities, of course, requires electricity which, though available at the district capitals and, in respect to this study, in Kahaa community, is not available to the other communities. Hence, these communities are unable to engage in power-dependent activities such as the large-scale production of shea butter and milling paddy rice as post-production activity. Moreover, even Kahaa community has electricity, it is unable to take full advantage and derive maximum benefit from the available power due to lack of financial capital and marketing challenges noted above (see Dorward et al., 2003). The only ICT facilities available to all communities are radio services, which serve as a source of information, and mobile network services with varying degrees of connectivity, which is mainly used for communication. Drawing from the analysis, Kahaa community has the opportunity to view television, use the radio at low cost and mobile phones more effectively than the other communities due to the availability of power in the community. That is while Kahaa community uses electricity to power their radio sets and charge their mobile phones with ease, the other communities require batteries, which Kahaa community notes is more costly than using power. Also, to charge mobile phones, the other communities are required to travel at least three kilometres (six kilometres per charge). Hence, with time

as a factor, as noted earlier, this means a reduction in production time, especially in the farming season.

In conclusion, though each form of infrastructure performs specific functions, their collective function is important to these communities. Hence, the current situation with regards to built capital does not support entrepreneurial activities that might contribute to poverty reduction in the communities. Similarly, as noted earlier, the quality of the built capital in principle enhances the quality of the natural and social capitals. However, in reality, the opposite is the case in the research communities and probably rural northern Ghana more generally.

7.2.3 The entrepreneurial potentials of the communities of rural northern Ghana

The second objective of the study seeks to examine the relevant characteristics of the research communities, broadly their persona and related cultural issues, to ascertain the potential for these communities to engage in entrepreneurial activities. Generally, the personal characteristics involving achievement motivation, risk taking, locus of control, innovation, self-confidence, personal value and the concept of alertness generated mixed results that have implications for entrepreneurship. All respondents, both at community and district levels, claimed achievement motivation is a characteristic of the communities. In the analysis and discussion chapter, evidence emerged that all the communities exhibit the drive to do their best in order to achieve their aspirations, primarily to escape poverty. With the exception of Kpegu community, the other communities believe that their success can only be achieved through hard work and commitment, which are elements of the achievement value (Hansemark, 2003).

Entrepreneurs are associated with risk-taking and examining these communities with regard to their willingness to take risk reveals that the study communities fall short of being described as risk takers in the context of business. Nevertheless, acknowledging the state of these communities with regards to what they do and the environment within which they find themselves, it is clear that they are exposed to risk. However, to be entrepreneurial, people in the study communities would need to take risks beyond routine activities. Concerning locus of control, the communities differ; while Nyangnia community demonstrates a stronger internal locus of control, Kpegu community could be described as having an external locus of control. As such on the basis of LOC, Nyangnia community could be perceived as being more entrepreneurial than the others. Regarding innovation, the research found very insignificant innovation activities in the communities. However, in the analysis and discussion chapter, evidence points towards marginal innovation activities in the agricultural sector. This involves the modernisation of the farm tool (i.e.

the hoe) in Kahaa community, which improves efficiency. Also, modern farm practices introduced in the communities by the Agricultural Extension Services (AES) as knowledge transfer. These emerged from the analysis of innovative activities. Although relatively insignificant, they are process innovations (see Bessant and Tidd, 2011). However, acknowledging the environment of these communities, such an insignificant level of innovation may be attributed to the lack of supportive infrastructure which, as noted earlier, would create an enabling environment for innovation activities. For example, the local blacksmith, who still depends on firewood for his source of energy, would probably have been more innovative if he had electricity as his source of energy. However, using electricity comes with costs, which means the blacksmith should be able to sell his product at a price that covers such cost and still make a profit, therefore, the issue of rural innovation in these communities in some aspects is not an easy task. The challenge stems from the deficits of human, financial and built capitals in the communities.

Self-confidence in the communities is a reflection of how community members trust their judgements. Though community respondents demonstrated in various ways how they are confident in their decisions. However, what emerged from the analysis is a divided view among district respondents. There are those who perceived rural community dwellers to be lacking the confidence to act decisively because communities depend so much on traditional ways of doing things; they believe in superstition and, as a result, tend to give up easily in the face of challenges. Conversely, others explained that rural people have confidence in decisions they make and have a strong conviction in what they perceive as right. This group noted that when developing community action plans at the DA, community views at times differ from the DA members and community representatives are able to argue their case. Thus overall, from the discussion in Chapter 6, there is evidence that people in the research communities have self-confidence in their undertakings.

Personal value is described as the driver of a person's conduct in life; it influences the way they perceive life, based on defined standards (Hemingway, 2005). Personal values include hard work, honesty, commitment and discipline among others things and the transmitters of these values are social institutions (Cunningham and Lischeron, 1991). Thus, the communities' human capital is shaped and enhanced by their social and cultural capital. These listed values are culturally inherent in the communities. For example, it emerged from the analysis and discussion chapter that undertaking economic activities in the study communities involve hard work, and commitment, requiring physical endurance. Habits of dishonesty are culturally outlawed and deviating from such

acceptable practices and behaviour attract sanctions with social and economic implications (Meglino and Ravlin, 1998; Adler and Kwon, 2002; Davidsson and Honig, 2003; Hemingway, 2005). Evidently, such values have a positive implication for entrepreneurship and therefore, represent potentials for rural entrepreneurship in these communities.

Turning to the concept of alertness, the findings reveal that communities are alert to the changes in their natural capital as it affects their livelihoods. Responding to these changes, communities are shifting away from cultivating some traditional crops to the cultivation of non-traditional crops. However, although these are signs of alertness, the focus is limited to crops. Hence, the communities may be described as not critically alert to their environment beyond crops. It emerged from the analysis that within the same farming sector, animal rearing is an opportunity which the communities have failed to recognise. Yet, this opportunity has greater potential and probably, more rewards compared to crop farming. As previously discussed, the challenge in animal husbandry is water availability, and it was proposed that communities could make use of ground water, especially in the UER and UWR where water tables are high and there is the possibility of harvesting of rainwater especially in some parts of the northern region where water tables are very low. The weir system could be an option as the communities could deploy their labour to reduce the financial capital requirement for such built capital. Taking advantage of their collectivist nature and high sense of commonality with the sense of a shared future (Flora, 2008), communities could deploy their human capital to aid in the construction of such a system (weir).

The discussion thus far presents mixed community personas in terms of entrepreneurship. However, on balance, the findings are indicative of the communities holding the potential to engage in rural entrepreneurial activities. However, the latter part of the objective is to discuss the findings related to the cultures of these communities. Seeking to establish the influences of the communities' cultures on entrepreneurship the findings that emerged from the discussion of the cultural dimensions shows that the communities' exhibit strong uncertainty avoidance, high power-distance, femininity and collectivism while status is ascribed and particularism is in evidence. These domineering community features are identified in the literature as not oriented towards entrepreneurship. However, observing these as interdependent social capital the findings of the research failed to follow the logic identified in the literature, that societies must behave or act in a defined way in order to be entrepreneurial. For instance, the cultural capital of these communities anchors on values of hard work, commitment, honesty and trust. The question remains, are these values also associated with a so-

called entrepreneurial culture? Conversely, are entrepreneurial personalities lazy, dishonest, uncommitted and unreliable? If the cultures share the same values, then what differentiates such cultures in terms of activities such as entrepreneurship? Again, collectivism is perceived as non-entrepreneurial characteristic, yet this study refutes this perception on the grounds that collectivism, as discussed in Chapter 6, is an economic force in the research communities. The evidence is vivid as to the innovative ways that collectivism is employed in the communities, to mobilise credit and to assist in production activities and with opportunity for cooperation and networking, which cannot be ignored in rural entrepreneurship. Again, what difference would it make if these communities were individualistic oriented, living in this same challenging environment? There might be various responses to this question but, to me with empirical knowledge of these communities, the response is, life would be even more unbearable than it is now. Therefore, this research proposes that cultural dimensions may be the sole determinant of some, but not all, societies' entrepreneurial abilities, particularly as other factors such as 'environment and infrastructure' as discussed in this thesis are critical issues. Hence, the findings support Peterson's (1988) views that countries need to develop their own variety of entrepreneurship. In particular, rural entrepreneurship in sub-Saharan Africa should not only focus on cultural variations but also the unique challenges facing rural communities in the region.

7.2.4 The entrepreneurial human and social capitals of rural communities in northern Ghana

The final objective of the study was to assess human and social capitals, focusing on the research communities 'behaviour and skills' (Chell, 2011) in relation to rural entrepreneurship. These were categorised into three areas, as potentials in interpersonal/social, management and technical skills discussed in Chapter Six.

In examining the interpersonal/social skills of the communities in the context of their interaction and networking and ability to negotiate, the analysis revealed the existence of close social ties among community members and their neighbours. The result of these relations is a cohesive and well-developed social capital, which complements the human capital that lacks formal education and experience beyond their routine activities (see Bourdieu, 1983; Loury, 1987; Davidsson and Honig, 2003). Also, it is evident from the discussion chapter that economic interaction is intense in the communities, which respondents attribute to the nature of the social and economic engagements. However, it emerged from the analysis that women were more interactive than men in the communities, as all district respondents and majority of male participants in all the

communities' responses affirm this view. The active interaction by women is attributed to their dominance in small businesses in the communities and beyond. In general terms, this depicts a positive social interaction in the communities which serves as a potential platform for meaningful economic undertakings and can take place within a social setting (Cope et al., 2007). Notably, such social skills enhance the social capital of the communities and are essential for entrepreneurial activities (Baron and Markman, 2000), especially in the case of collectivist societies such as these.

Subsequently, the findings established two main type of networking in the communities: agricultural network systems (ANS) and market-oriented networks. ANS is an economic production relation between communities and the Ministry of Agriculture that assists communities in improving their agricultural productivity using modern farm practices through knowledge transfer, to overcome poverty and misery. While there are market-related networks that contribute to the improvement of livelihoods, these are basically driven by individual community members (mostly women) who engage in such activities. As noted earlier, the dominance of women in market activities resulted in women having wider networks than men (see Figure 6.13). Hence, women in these communities exhibit more adaptable skill needed for a business relationship than their male counterparts (Baron and Markman, 2000). This suggests a direct or positive relationship between an individual's interaction and the extent of their networks. That is, the wider positive interaction a person engages in, the likelihood he or she develops a wider network.

Also, from the findings, there is evidence of negotiation skills among community members in the context of bargaining, a skill all respondents noted is a cultural habit in market transaction nationwide. It is, therefore, evident that the research communities' social capital is imbued with social skills such as interaction, networking and negotiation which are essential for rural entrepreneurship, as detailed in Table 4.3.

The second aspect of the objective assessed the management potentials of the communities and identified issues such as planning and decision-making (PD-M), orderliness and record keeping, managing money and marketing abilities of the communities. Considering these in the context of the communities' environment, with the exception of record keeping, the communities exhibit the basic skills in these areas that can advance entrepreneurial activities. The findings show that PD-M is either an individual or group activity in the study communities. As a result of the close social ties, some individual PD-M processes require approval by senior community members. Thus exhibiting potential social bonding capital that is likely to enhance the persuasive and

social influence skill of the communities that aid in dealing with customers and conducting a negotiation in entrepreneurship (Baron and Markman, 2000).

Similarly, according to all respondents orderliness is evident in the communities as almost all socioeconomic activities in the communities follow a defined process; respondents claim that neglecting such processes will affect outcomes of activities. However, from the analysis, the communities are incapable of keeping records, which is potentially a challenge to effective rural entrepreneurial activities. The study considers such a deficiency in the human capital of the communities as a potential limitation to entrepreneurial activities, since accurate record keeping serves as an important source of information for activities such as PD-M, evaluating, cost estimation, a measure of progress and importantly, a reference for corrective measures among others. Hence, the absence of records would potentially affect the sustainability and progress of rural entrepreneurial activities.

In terms of managing money, the hypothetical responses are clustered around investment. While men would invest in agriculture by expanding and diversifying, women are more focused on small businesses. Notably, the Nyangnia women group advises those who engage in business activities to desist from impulse buying, arguing that adopting the culture of savings, utilising the opportunity of the susu scheme, could increase business capital for expansion. These thoughts clearly provide evidence that people in the research communities have a fair knowledge of how to use monies available to them. Whether it is about expanding and diversifying or undertaking small businesses in or outside the agricultural sector, such activities are linked to market activities. Although the communities, especially women, exhibit reasonable knowledge and skills in marketing as revealed in the analysis and discussion chapter, Kpegu women group drew attention to the difficulties they encounter in market activities as a result of the poor condition of the road linking the community. Kahaa Chief and Councilors group claim that, as rural farmers, they are price takers, whether they are selling or buying because they have no control over prices. Consequently, the limitation of markets affects communities' abilities to maximise the capabilities (Dorward et al., 2003).

The final aspect of the objective assessed the attitude of communities towards change and their ability to pursue opportunities. Change has partially been discussed under objective one, in terms of weather and the preceding section regarding market prices, which is not as a result of market forces (demand and supply) but urban people taking advantage of challenges as discussed above to exploit rural people. This exploitation prevents the communities from substantially benefitting from their efforts and escape

poverty. The findings also reveal that communities have effected some changes intended to improve community life through development projects. These were achieved by employing persuasion and influence skills to engaged state authorities and institutions to assist (see Table 4.3 for details). Regarding seeking opportunities, the discussions are not different from the issues noted concerning alertness above.

7.2.5 Conclusion

Thus far, this chapter has discussed the findings in line with the three objectives set as a guide to achieve the aim of the thesis, namely, to examine the extent to which communities in rural northern Ghana can become entrepreneurial. The research has clearly achieved that overall aim and has revealed that the natural, human, cultural and social capitals of the research communities offer substantial entrepreneurial opportunities and that, the appropriate exploitation of these capitals could contribute to poverty reduction in northern Ghana. However, it is also observed that the current state of the built capital (infrastructure), coupled with the scarcity of financial capital in rural communities in northern Ghana, poses a challenge to meaningful entrepreneurial activities aimed at reducing poverty.

7.3 Contribution of the study

7.3.1 Academic context:

As a pioneering study in both nature and context, this research contributes to the literature in a number of ways. First, the study establishes the link between rural entrepreneurship and poverty reduction in communities with heterogeneous cultural beliefs in a developing economy. This tripartite relation of entrepreneurship, poverty and development in the Global South, within a rural setting, is noticeably absent in the literature. Even though there are a significant number of studies considering entrepreneurship and development, Naudé (2010a) lamented that these studies are confined to the Global North. Moreover, the fact that entrepreneurship has been proposed as a potential model for poverty reduction underpins the uniqueness of the study. Therefore, the research not only addresses the gap in the literature but also sets the agenda for academic debate of this tripartite relation as a development model.

Second, the findings have revealed a strong connection between rural entrepreneurship and infrastructure, which critically challenges the universalism of entrepreneurship. Thus, rural entrepreneurship, especially within the Global South, requires critical feasibility studies of the rural environment so as to adopt the appropriate entrepreneurial

model to poverty reduction. Again, the study specifically contributes to the scarce literature on entrepreneurship and infrastructure, a situation observed by Audretsch et al. (2015) as a striking omission.

Third, and similarly, this research is among the very few studies that have failed to confirm the universality of entrepreneurial culture, that is, using specific cultural orientations as a yardstick to determine people entrepreneurial abilities (Peterson, 1988; Pinillos and Reyes, 2011). Conversely, in this thesis, collectivism and femininity are potential opportunities for rural entrepreneurship in the research communities.

Finally, in terms of methodology, it is indisputable that the quality of research is partly derived from the quality of data gathered. Obtaining such quality data in qualitative research is to some extent influenced by language, which is used in collecting data; that is, the medium of communication between the researcher and participants. This becomes more challenging when qualitative researchers require language interpretation in data collection, as it was in this research where I neither speaks nor understands any of the four regional languages of the case study communities. Yet, gathering quality data was paramount and therefore, the Translate-Moderate-Mediate (Trans-TMM) model, as explained in Chapter 5, was developed to ensure quality data was gathered. This model represents a contribution to a qualitative method of enquiry.

7.3.2 Policy context:

First, adopting entrepreneurship as a bottom-up approach towards rural poverty reduction marks a shift from the traditional paradigms of poverty reduction and therefore, provides an alternative policy direction towards rural poverty reduction. Also, the study distinguishes rural entrepreneurship as focusing on poverty reduction from that of mainstream entrepreneurship. It serves as a guide to organisations engaging in rural entrepreneurship not to focus only on people and potential opportunities but, rather, to critically analyse the rural environment to establish the linkages in terms of facilitators and barriers.

7.4 Research limitations

As a study with a broader scope and, most importantly, in a context that has not been given significant previous attention (i.e. rural entrepreneurship in developing economies) this study does have inherent limitations. First, in the context of the literature base, the

research explores three strands, that of poverty, development and entrepreneurship. It is acknowledged that these are broad academic disciplines and delimiting the scope of the literature will inevitably have resulted in omissions and challenges of the depth of the review. It is in this regard that the literature review was guided by both the research aim and objectives. Equally, the research theme is rural entrepreneurship but a greater part of the (entrepreneurship) literature reviewed is from the broader concepts of entrepreneurship. Therefore, conceptualising the concept of rural entrepreneurship as a sub-sector of entrepreneurship more generally posed a challenge. For example, in identifying rural entrepreneurial skills, the research has had to adopt the perspective of mainstream entrepreneurial skills, which are themselves contested in different ways. Also, the study did not benefit from literature similar in context. That is, studies that were closely related in content were conducted in the Global North. As a result, conceptualising and analysing the situation theoretically in the context of sub-Saharan Africa was limited.

Methodologically, the study adopted a subjective qualitative method and made efforts to improve the quality of data by developing the Trans-TMM model. However, the research cannot be freed from the limitations of the subjective method as noted in Chapter 5. Most importantly, the geographic area of the study was vast, whilst the sample or participants in a case area were small. Even though the selection of participants was aided by communities and DA, it is possible that equally knowledgeable and probably more experienced people were excluded, simply, because they were not identifiable as leaders. Hence, the study may have missed the opportunity to benefit from the important perspectives of such people.

Also, the research attempted to cover a broad area in relation to the problem resulting in a wider range of questions, which significantly limited the in-depth study of each case and issue. However, even in acknowledging these limitations, the research has established that poverty is a problem in rural northern Ghana, an area with great entrepreneurial opportunities, the exploitation of which can potentially improve community life and the poverty situation of individuals. However, the current poor infrastructure, coupled with the risk-averse nature of the people and their inability to keep records are potential impediments to rural entrepreneurship as well as poverty reduction in the research communities.

7.5 Future research

The above limitations and related issues from literature in this thesis offer the opportunity to raise questions that can potentially lead to further studies in rural entrepreneurship, related not only to sub-Saharan Africa but to issues arising from the literature more generally. First, having established this work as a possible emerging study in sub-Saharan Africa, the study could be replicated in other parts of the region to draw comparisons of findings and to establish a more critical view of rural entrepreneurship aimed at poverty reduction in the region. Second, this research adopted a subjective qualitative approach and therefore, using a quantitative approach could afford the opportunity of triangulation that might produce observable convergence and divergences and the opportunity of generalisation. This would potentially provide an understanding of the relationship between rural entrepreneurship and poverty reduction in sub-Saharan Africa from both the subjectivist and positivist perspectives. Thirdly, the pertinent question of culture and entrepreneurship requires further attention. This research has failed to confirm the notion in the literature that certain cultural dimensions, specifically collectivism and femininity, do not support entrepreneurship, although some studies have also challenged this view in terms of collectivism but not femininity. Hence, further studies on these contested issues in rural sub-Saharan African, examining cultures at the rural level, could shed further light on this debate. Finally, general questions that emerged from the literature review could provide a lead to further research. These questions in broader terms are: What is rural entrepreneurship? Does the rural entrepreneur differ from the urban entrepreneur? As this research proposed, what skill-sets are appropriate for rural entrepreneurship? Is there any difference between rural entrepreneurship of the Global South and that of Global North? Addressing these questions would potentially shape and develop the uniqueness of rural entrepreneurship that can significantly affect poverty reduction in rural sub-Saharan Africa.

7.6 Final thoughts ... My Ph.D. journey

It has been a long route. It all began in June 2011 when I decided to pursue my Ph.D. studies overseas, specifically either in the United Kingdom or Australia. To start, I needed somebody who understood my proposed research theme, so my first task was a search for a supervisor. Having read relevant publications, in August 2011, I sent emails to potential supervisors; two in the UK and three in Australia. I received four positive responses, with three engaging in further discussions and expressing their interest in my research theme. As a result, I applied to three Universities for admission, with close contact with potential supervisors during the application process. At the time of applying

for funding, I had received an offer from University of Central Lancashire (UCLan), which I attached to my funding application with the names of the other universities on the form. The dilemma as to which university to attend to pursue my Ph.D. was resolved by the funding body (GETFund), which selected UCLan. The same day I received my scholarship offer to study at UCLan, I also received an email from a Professor at Middlesex University, who had previously arranged for me to meet one of his Ph.D. students for a discussion, so it was difficult to tell him I had chosen to go to UCLan. Yet, when I told him, he was happy and wished me well. With my application accepted at UCLan and my own University offering me study leave to pursue my studies, this was the beginning of my journey. I was excited but also anxious about leaving my country and my family, but soon I became more positive about what lay ahead.

Arriving in UCLan on a 'very cold' (Ghanaian context) and rainy day was certainly a very bad welcome and a sign of how I would have to adapt to cope with such 'strange weather'. However, that did not last, as I quickly adapted and integrated well into the system. One great thing that is imprinted in my mind is the first day I met my Director of Studies (DoS). While walking along the corridor towards his office, someone called out my name and I was surprised that it was my DoS, who had never seen me before. He led me into his office and gave me a warm welcome, which is cherished by Ghanaians. We had initial discussions which gave me the confidence that I would be able to achieve my dream. I still remember the key advice on that day, though probably not exactly. He said, do not rush into writing but read a lot of literature to become familiar with the information out there. I spent the first months reading journals, some of which I found difficult to understand and others very interesting. I remember the first journal paper that I read for my Ph.D. was '*Strategic farmer: A cheese producer with cold feet?*'; I was struck by the style and content. These initial readings became a reserve fuel depot throughout my Ph.D. journey. It has served as my store of information and almost every comment from my supervisors was immediately addressed from that pool of information. Thank you to my Professor: that was a good strategy.

If it sounds like a perfect and smooth journey throughout my Ph.D., that certainly is not the case. Throughout the journey, there were periods that I found myself on mountain-tops and other times in deep valleys; moments that I approached cross-roads and felt confused, sometimes taking the wrong route for a distance and then having to travel back to find the correct one. These moments of frustration, worry and loss of direction were not pleasant, but they have contributed to my holistic transformation as an academic, to my becoming critical and analytically. It is now, as I draw closer to the end of the Ph.D. journey, that I have come to realise that both the smooth and bumpy roads

were all part of my training. Even though I have yet to reach my final destination, the Ph.D., reflecting on my inner-self, I am a different person; in particular, my understanding of poverty now transcends theory. It is an emotional feeling which will remain with me for life. My human capital has improved significantly over the last three years. I am now in the position to contribute to both Ghana and society in general with my enhanced human capital. My Ph.D. journey has not all been that rosy but with my 'able captain' (Prof.), we are getting nearer to the end.

8.0 Appendices

Appendix 2.1: Table Comparing selected people-centred approaches in rural development

	Integrated Rural Development	Farming Systems	Sustainable Livelihood Approach
History	Emerged in the 1960s, focus on rural development laid emphasis on small farm agriculture and not industry. Therefore, the effort was on rural growth linkages and the central role of the small farmer.	Started from field-based experience in the 1970s, as a result, the observation of differences between actual circumstances in the field and those in research stations.	Developed in the United Kingdom in the late-1990s. A change in perspective by researchers from food security to the broader idea of Livelihoods.
Key focus	a) Structures and areas b) Rural	a) Farming system b) Rural development	a) People strengths and constraints b) Started in natural resource Management
Policy focus	Small farmers and their role in rural development	Farming system and the wider systems of which it is part	The people at the centre of the development process
Implementation and management	Project partners tended to be national and regional government. Projects managed by a project management unit, with interdisciplinary technical teams	Farming Systems project team makes implementation and management decisions. Top-level management style	It is a participative process, emphasis on stakeholder ownership of projects and implementation and management
Methodologies and Tools	No specific methodology, expert groups are used to assess needs, with no local participation. Reliance on quantitative information for diagnosis and analysis	Dynamic process involving: <ul style="list-style-type: none"> • Research in agronomy and modelling • Interaction social and physical systems 	No specific methodologies; draws on existing tools.

		<ul style="list-style-type: none"> • Gender data collection systems 	
Sustainability	IRD intensify agriculture as a means of raising living standards amongst smallholder farmers. The sustainability of its methods was not considered key to the approach	The sustainability of farmer livelihoods is increasingly important to the FSA	Central to the SL approach in the form of a cycle resulting in people's actual outcomes and livelihoods
Key strengths	<ul style="list-style-type: none"> • Laid the foundations for an integrated perspective of rural development • Carried out 'core functions', now considered as essential functions of national governments • Created an enabling environment for development through the provision of infrastructure 	<ul style="list-style-type: none"> • Adapted new technologies to cultural context and resource constraints • Understanding of development dynamics • Enabled greater farmer flexibility • Note external factors affecting farmer decisions • Farmer involves in action research • Productive dialogue across disciplines 	<ul style="list-style-type: none"> • Broad analysis of development problems • Focus on livelihood outcomes instead of project objectives • Analysis of complexity • Clear identification of principles • Enables more realistic prediction of potential outcomes and impacts
Key weakness	<ul style="list-style-type: none"> • Failed to achieve transformative objectives it had promised • Top-down approach to development • Unsuccessful in alleviating poverty • None inclusion of community in development processes • Untenable, due to high donor support 	<ul style="list-style-type: none"> • Increasing complexity and proliferation of academic interest have blurred operational practicalities • Continuity of traditional hierarchies – top down approach – prevented objectives being reached • Not able to change concepts and attitudes 	<ul style="list-style-type: none"> • Little practical experience • Fails to address politics and rights • Time and money consuming • Requires multidisciplinary teams and specialist training • Role of markets not defined

Source: Adapted from (FOA, 2003: 50 - 56). Table 5.1: Overview and Comparison of the Main Development Approaches; Table 5.2: The Major Principles of the Approaches; Table 5.3: Main Focus of the Approaches; Table 5.4: From Diagnosis and Design to Monitoring and Evaluation; Table 5.5: Some Important Cross-Cutting Issues and how they are dealt with.

Appendix 5. 1a: Phase one interview guide for district level respondents

Section one: Background Information and Entrepreneurial Environment

- 1.1 What is the general situation of the district in terms of poverty? What account for this?
- 1.2 Has there been poverty alleviation programme(s) in the district and how has been the impact?
- 1.3 How would you describe this district, in terms of commercial activities?
- 1.4 Do you consider the district 'environment' supportive to entrepreneurship development? How and why?
- 1.5 What is your assessment of the district in terms of the availability of economic opportunities? What kinds of opportunities exist? Why are they not been exploited?
- 1.6 What is the state of infrastructure (e.g. water, electricity, road network, telephone connectivity) in the district? How do these affect livelihood activities in the district?
- 1.7 How would you describe the state of rural enterprises development in the district? Is it government priority and why?
- 1.8 How do you assess rural people attitude to business activities? Why?
- 1.9 Do you see the district "environment" as a driver or barrier to entrepreneurship? Why?
- 1.10 Do you consider formal education in the district as a driver or barrier to entrepreneurship? Why?

Section two: Personality traits

- 2.1. How would you describe the people in the district in terms of undertaking livelihood activities that have a moderate chance of success?
- 2.2. Do people in the district generally believe their lifetime events come as a result of their personal decisions and efforts or they attribute such events to external circumstances? Why?
- 2.3. How do people deal with ambiguity in life course activities? Do they see them as the desirable situation and work at them? Or; they consider them as threats and avoid them? Why?
- 2.4. How would you describe people in this district in terms of risk-taking? Why?
- 2.5. Do you see people in this district have the belief that they can exert influence and create a change in their livelihood situation? How?
- 2.6. Do people in the community trust in their own judgments in relation to livelihood decisions? How?
- 2.7. Whom will you describe as an entrepreneur? Are such people common in the district?

Section three: Innovation skills

- 3.1. Generally, how would you describe the creativeness of the people in the district? In what areas are they more creative? What is the source of creativity among the people? How are they utilising their creativity?

Section Four: Entrepreneurial skills

- 4.1. How would you describe the interpersonal relation/interaction among the people in the district and people outside the district?
- 4.2. What is your view about cooperativeness and leadership qualities among the people?
- 4.3. Generally, how will you explain the orderliness of the people, regarding how they carry out their livelihood activities?

- 4.4. How would you describe the people in terms of handling and managing money? Why?
- 4.5. How do people in this district generally access past events information (records)?

Section five: Cultural issues

- 5.1. What is/are the major traditional livelihood activities of the people in this district? Have these activities changed over time? Why?
- 5.2. Is there any link between the values and beliefs of the people and their livelihood activities? How are these values and beliefs impacting on their livelihoods in general?
- 5.3. Will people easily discard cultural practices that might have been identified as having a negative effect on livelihood activities in modern times? Why?
- 5.4. How will you describe the traditional leadership system among the people? Does the system influence livelihood of the people?
- 5.5. Do you consider the culture of the people as a driver or a barrier to entrepreneurship? Why?

Appendix 5. 1b: Phase one interview guide for community level individual respondents and focus group discussions

Section one: Background Information and Entrepreneurial Environment

- 1.1 How will you describe your community in terms of poverty? What account for this?
- 1.2 Has there been poverty alleviation programme(s) in this community? What was the nature of these/ this programmes? How was the impact?
- 1.3 How would you describe your community in terms of commercial activities? Why?
- 1.4 Do you consider the conditions in your community and the district 'environment' supportive for people to engage in small businesses? How and why?
- 1.5 What are your assessment of your community and the district in terms of the availability of livelihood opportunities? What kinds of opportunities exist? Why are they not been exploited?
- 1.6 What is the state of infrastructure (e.g. water, electricity, road network, telephone connectivity) in this community? How do these affect livelihood activities in the community?
- 1.7 How would you describe the state of small business development in this community? How is government supporting? Are community members interested in small business activities other than what they are used to? Why?
- 1.8 Do you consider formal education as an important factor in entrepreneurship? Why?

Section two: Personality traits

- 2.1. How will you describe community members in terms of undertaking livelihood activities that have a moderate chance of success?
- 2.2. Do people in the community believe that lifetime events come as a result of their personal decisions and efforts or they attributes such events to external conditions? Why?
- 2.3. How do people deal with uncertainty in life course activities? Do they see them as the desirable situation and work at them? Or; they consider them as threats and avoid them? Why?
- 2.4. How will you describe the attitude of community members in terms of risk-taking?
- 2.5 Do you see yourselves as a community to exert influence and create a change in your livelihood situation? How?

- 2.6 Do people in the community trust in their own judgments regarding livelihood decisions? How?
- 2.7. In your view, how will you describe a business minded person? Are such people common in the community? Are their activities different? How?

Section three: Innovation skills

- 3.1. In general terms, how will you describe the creativeness of people of this community? In what areas are they more creative? What is the source of their creativity? How are they utilising their creativity?

Section Four: Entrepreneurial skills

- 4.1. How will you describe the relationship/interaction among community members and people outside the community?
- 4.2. What is your view about cooperativeness and leadership qualities among community members? Why?
- 4.3. Generally, how will you explain the orderliness of the people, regarding how they carry out their livelihood activities?
- 4.4. How would you describe community members in terms of handling and managing of money? Why?
- 4.5. How do people in this district generally access past events information?

Section five: Cultural issues

- 5.1. What is/are the major traditional livelihood activities of this community? Have these activities changed over time? Why?
- 5.2. Is there any link between the values and beliefs of the community and livelihood activities? How are these values and beliefs impacting on livelihoods in general?
- 5.3. In your view, will community members easily discard cultural practices that might have been identified as having negative effects on livelihood activities? Why?
- 5.4. How will you describe the traditional leadership system among the people? Does the system influence livelihood of the people?
- 5.5. Do you think your values and beliefs (culture) should be considered in the conduct of businesses? Why?

Appendix 5.1c: Phase two interview guide for district level respondents

SECTION 1: BACKGROUND INFORMATION OF DISTRICT		PROBE
The District	1.1 How would you categorise the district in terms of rural and urban?	Why?
Poverty situation	1.2 What is the general poverty situation in the district? What account for this? 1.3 Has there been poverty alleviation programme(s) in the district? What was the nature of these/this programmes? How was the impact on rural communities?	
Business situation	1.4 How would you describe rural communities in terms of commercial activities? What kind of business activities exist in the rural areas? How are these activities carried out? 1.5 What is the state of rural enterprises development in the district? Is it a priority of government? 1.6 What is your assessment of rural people attitude towards businesses activities?	Why Why?
Rural Environment	1.7 What is the state of the infrastructure e.g. road network and condition, water and electricity supply, ICT facilities in the district and its rural areas? 1.8 How would you describe the rural areas of this district in terms of their; i. Physical environment, ii. Economic environment and iii. Social environment	
Available Opportunities	1.9 Do you consider the district 'environment' as a driver or barrier to entrepreneurship development? 1.10 What is your assessment of the district and its rural areas in terms of economic opportunities? What kinds of opportunities exist if any? Are they being exploited? If not why?	Why?
Education	1.11 How would you describe the education attainment in the district especially in the rural areas? 1.12 Do you consider district education as a driver or barrier to entrepreneurship development?	Why?
Description	1.13 Who is an entrepreneur? Are such people in the district and especially in the rural areas?	
SECTION 2: PERSONALITY TRAITS		
	2.1 How would you describe the people in terms of the drive to excel in their activities? Do they work towards set goals?	How?
	2.2 How do people assess their performance? Do they easily accept their mistakes and seek to improve?	

Need for Achievement	2.3	Do people in the district and in particular rural areas, prefer easy or moderate or difficult economic tasks?	Why?
	2.4	What is the perception of the people about success? Does it come by chance or they have to work for it?	
	2.5	Do people in the district especially rural areas take responsibility to find solutions to their problems? How?	Why?
Self-confidence	2.6	Do the people in the district especially rural areas trust in their own judgement? How?	Why?
Locus of control	1.7	Do people in the district believe that their life time events come as a result of their personal decisions and efforts or they attributes such events to external conditions?	Why?
	1.6	How would you describe the people in terms of risk-taking?	
	2.7	If they do take risk, which level of risk do majority of them would prefer to take?	
Risk-Taking	i.	High level risk?	Why?
	ii.	Medium level risk	Why?
	iii.	Low-level risk	Why?
Personal value	2.8	In general, how would you describe the people in terms of their personal value? E.g. Honesty, hard work, commitment, discipline etc.	
Uncertainty	2.9	Are the people able to tell the outcomes of their economic activities ahead of time? How	Why?
	2.10	Are they comfortable and willing to engage in activities that they cannot easily determine the outcomes?	Why?
Alertness	2.11	How do people in the district especially rural areas react to their mistakes in livelihood activities?	Why?
	2.12	Do people in the district and especially rural areas learn from their mistakes and that of others and work on them as opportunities?	Why? How?

SECTION 3: ENTREPRENEURIAL SKILLS

Personal Entrepreneurial Skills	3.1	How would you describe rural people in the district in terms of their ability to:
	i.	interact with others within and outside their communities
	ii.	negotiate with others to get good 'deals'.
	iii.	establish links with others in their economic engagements
	iv.	organise people and resources
Management Skills	3.2	How would you describe the people in the district including the rural areas in terms of their ability to:
	i.	plan and set goals
	ii.	analyse and evaluate issues
	iii.	make decisions regarding their livelihood activities

- iv. manage money
 - v. keep records
 - vi. understand market situations
 - vii. maintain orderliness in their activities
- Technical skills* 3.3 How would you rural people in the district in terms of their ability to:
- i. respond to change
 - ii. seek for alternative ways of improving livelihood situation
- *Innovation and risk-taking are covered in other sections*
- Personal 3.4 How would you describe rural people in the district in terms of their:
- Maturity Skills
- i. ability to reflect and be in a retrospective in terms of their livelihood activities
 - ii. ability to take responsibility in problem-solving
 - iii. emotional ability to cope with problems and produce creative solutions

SECTION 4: INNOVATION SKILLS

- Creativity and 4.1 In general terms, how will you describe the people in terms of their creativeness and imagination?
- Imagination 4.2 If the people are creative, what is/are the source(s) of their creativity? What areas are they more creative?
- 4.3 Are they generating new ideas resulting to new things or they are improving existing things?
- 4.4 How are they utilising their creativity? Has it impacted on their living conditions? How?
- 4.5 In general, has there be changes in the agricultural practice? If there is, what has been the impact?

SECTION 5: CULTURAL ISSUES AND THE DIMENSIONS

- General 5.1 In general, what are the dominant cultural norms and values of the people in the district?
- 5.2 How have these cultural norms and values influence livelihood activities?
- 5.3 What is/are the major traditional livelihood activities in the district? Have these activities changed over time? How?
- Power Distance 5.4 How would you describe the culturally acceptable relationship between the traditional hierarchy and people in the district? Low or High
- Uncertainty Avoidance 5.5 How will you describe the cultural influence regarding acceptance of uncertainty and willingness to take risk? Weak/Strong
- Individualism 5.6 Does the culture place emphasis on individual achievements or collective achievements? How and Why? IN/CO
- Masculinity 5.7 How would you describe the culture of the area in terms of materialism? M/F

Achievement	5.8 How are power and status culturally determined among the people in the district?	AC/AS
Universalism	5.9 Are people behaviours governed and regulated by cultural norms? How would you describe these norms?	UN/PA
Autonomy	5.10 Does the culture, determine what people should do and what they should not in the district?	How
Note	IN = Individual; CO = Collectivism; M = Masculinity; F = Feminine; AC =Achieve; AS = Ascribe; UN = Universalism; = PA = Particular	

Appendix 5.1d: Phase two interview guide for community level respondents

SECTION 1: BACKGROUND INFORMATION OF COMMUNITY		PROBE
Poverty situation	1.1 What is the general poverty situation in this community? What account for this?	
	1.2 Has the community benefited from any poverty alleviation programme(s)? What was the nature of these/this programme(s)? How was the impact on the community member's livelihood?	
Business situation	1.3 Are there commercial activities in the community? What kind of activities are they? Who are mostly involved? How are these activities carried out?	
	1.4 What is the state of rural enterprises development in the community? Is the District Assembly supporting?	How?
	1.5 What is the attitude of the people in the community towards businesses activities?	
Rural Environment	1.6 What is the state of infrastructure e.g. road network and condition, water and electricity supply, telephone and other ICT facilities in the community?	
	1.7 How would you describe the community in terms of it's; <ul style="list-style-type: none"> iv. Physical environment, v. Economic environment and vi. Social environment 	

Available Opportunities	1.8 What economic opportunities exist in the community? Are they being exploited? If yes, how are they impacting livelihood? If not exploited, why?	
Education	1.9 How would you describe education attainment in the community?	
	1.10 Do you consider education attainment as a driver or barrier to economic activities?	Why?

SECTION 2: PERSONALITY TRAITS

	2.13 Do people in the community always try to excel in their activities? Do they work towards set goals?	How?
	2.14 How do people in the community evaluate their performance? Do they easily accept their mistakes and work to improve them?	
Need for Achievement	2.15 Do community members prefer easy, moderate or difficult tasks in their pursuit of economic activities?	Why?
	2.16 What is the perception of community members regarding success? Is it by chance or through hard work?	
	2.17 Are community members taking responsibility to find solutions to their problems? How?	Why?
Self-confidence	2.18 Do the people in the community trust in their own judgments? How?	Why?
Locus of control	2.7 Do community members believe their life time events come as a result of their personal decisions and action or they attribute such events to external conditions?	Why?
	2.8 How would you describe the community members in terms of risk-taking?	
	2.9 If they do take risk, what level of risk would the majority of them like to take?	
Risk-Taking	iv. High level risk?	Why?

	v. Medium level risk	Why?
	vi. Low-level risk	Why?
Personal value	2.10 In general, how would you describe a community member in terms of their personal value? E.g. Honesty, hard work, commitment, discipline etc.	
Uncertainty	2.11 Are people in the community able to tell the outcomes of their economic activities ahead of time?	How?
	2.12 Are they comfortable and willing to engage in activities that they cannot easily determine outcomes?	Why?
Alertness	2.13 How do people in the community react to their mistakes in livelihood activities?	Why?
	2.14 Do they learn from their personal mistakes and those of others and work on them as opportunities?	How?

SECTION 3: ENTREPRENEURIAL SKILLS

Personal Entrepreneurial Skills	3.1 interact with others within and outside the community
	v. negotiate with others to arrive at good 'deals'.
	vi. establish links in their economic engagements
	vii. organise people and resources for economic activities
Management Skills	3.2 How would you describe the community members in terms of their ability to:
	viii. plan and set goals
	ix. analyse and evaluate issues
	x. make decisions regarding their livelihood activities
	xi. manage money
	xii. keep records
	xiii. understand market situations
	xiv. maintain orderliness in their activities

Technical skills* 3.3 How would you describe the community members in terms of their ability to:

- iii. respond to change
- iv. seek alternative economic activities to improve their livelihoods

**Innovation and risk-taking are covered in other sections*

Personal Maturity Skills 3.4 How would you describe the community members in terms of their:

- iv. ability to reflect and be in a retrospective in terms of their livelihood activities
- v. ability to take responsibility in problem-solving
- vi. emotional ability to cope with problems and produce creative solutions

SECTION 4: INNOVATION SKILLS

Creativity and Imagination 4.1 How will you describe the community members in terms of their creativity and imagination?

4.2 If they are creative, what is/are the source(s) of their creativity? In what areas are they more creative?

4.3 Are they generating new ideas resulting to new things or they are improving existing things?

4.4 How are they utilising their creativity? Is it impacting on their living conditions? How?

4.5 Have the agricultural practices in the area changes? If yes, what are they? What has been the impact?

SECTION 5: CULTURAL ISSUES AND THE DIMENSIONS

General 5.1 In general, what are the dominant cultural norms and values of this community?

5.2 How have these cultural norms and values influenced the community livelihood activities?

5.3 What is/are the major traditional livelihood activities in the district? Have these activities changed over time?

Power Distance	5.4 How is the culturally acceptable relationship between the traditional hierarchy and community people?	Low or High
Uncertainty Avoidance	5.5 In what ways is the culture influencing people in terms of their acceptance of uncertainty and willingness to take the risk?	Weak/Strong
Individualism	5.6 Does the culture place emphasis on individual achievement or collective achievements? How and Why?	IN/CO
Masculinity	5.7 How would you describe the culture of this community in terms of materialism?	M/F
Achievement	5.8 How are power and status culturally determined in this community?	AC/AS
Universalism	5.9 Are behaviours of community members governed and regulated by cultural norms? How are these norms?	UN/PA
Autonomy	5.10 Does the culture of the community influence what people should do and what they should not do?	How?
Note	IN = Individual; CO = Collectivism; M = Masculinity; F = Feminine; AC =Achieve; AS = Ascribe; UN = Universalism; = PA = Particular	

Appendix 5.1e: Sample of moderated translated community interview guide into Dagbani

SECTION 1: BACKGROUND INFORMATION OF DISTRICT		PROBE
Poverty situation	1.2 Wula ka fakari/fara be zileli ɲɔ ni? Bɔ n-lee tahi lala na?	
	1.2 ʒileli ɲɔnima di fakari tuhi ku ninneesim baɲsim tuma anfaani sheli? Ninnnesim baɲsim tuma maa biɛhigu daa nyɛla wula? Di sɔɲsim daa nyɛ wula chaɲ ʒileli ɲɔ nima bɔmma mini nyamma polo?	
	1.3 Daabiligu tuma be zileli ɲɔ ni? Daabiligu tuun' bɔ ni bɔ n-nyɛ ɲa? Wula ka bɛ tumdi lala tuma maa?	

Business situation	1.4 <u>Tinkpansi daabiligu lebiginsim tuma</u> be wula zileli maa ni? Distiriti Assambuli tuma yilinima mali songsim zaɗ chaɗ di polo? How?
	1.5 Wula n-nye niriba biɗhigu zaɗ chaɗ daabiligu tuma polo?
Rural Environment	1.6 Wula n-nye zileli ɗo pala, konyurim ni niyilimbuyim nti pahi tagalimia mini <u>lahibali tibu ni deebu banɗim soya balibu</u> biɗhigu?
	1.7 Wula ka a ni buyisi zileli ɗo zaɗ chaɗ ti kpa <ul style="list-style-type: none"> i. Tingbani nama biɗhigu (Nira ni yen tooi nya sheli: Yiya, tihi ni mɔri, tam ni kunkuna ni niyilima biɗhigu) ii. Bɔmma ni nyamma soya iii. Niriba biɗhigu ni taba.
Available Opportunities	1.8 Bɔmma ni nyamma <u>soya</u> bo m-be zileli ɗo ni? Ka dayila niriba kpe ɗa ni, n-diri ɗa anfaani? Bɔhigu ɗo labisibu yi nye ii, annfaani bo ka di mali zaɗ kpa niriba maa bihigu polo. Be yi bi diri di anfaani, bo n-tahi lala maa na?
Education	1.9 Wula ka a ni buyisi zileli ɗo karim banɗim ni paai shem?
	1.10 A tahiya ni shikuru karim banɗim <u>kpanɗiri</u> bee <u>n-gbarigi</u> bɔmma ni nyamma tuma? Why?

SECTION 2: PERSONALITY TRAITS

Need for Achievement	2.19 Saha sheli kam, zileli ɗo ni niriba tooi kpanɗi be maɗa ni be tum be tuma vienyela? Be tumdini be pali nia shɗa be ni lo? How?
	2.20 Wula ka niriba ban be zileli ɗo ni <u>zahindi</u> be kpanɗaɗa? Be sayiri tiri be ni tum birigi sheli ka tooi tumda m-mmani ɗa zaani vienyela?
	2.21 Tuma din bala, tuma di dii bi kpema ni tuunkpema, dini ka a zileli ni niriba bora be daabiligu tuma ni? Why?
	2.22 Wula n-nye zileli ɗo ni niriba teha zaɗ chaɗ nassara nyabu polo? Di nyela saha bini n-nye li bee kpanɗaɗa?

	2.23	Ƴileli ɛɔ puuni niriba tooi bɔri soya ni be nyan be yeli muyisira? Wula soli zuƳu?	Why?
Self-confidence	2.24	Ƴileli ɛɔ puuni niriba <u>nini tiyi</u> be manmana ni <u>zahim</u> yel' shenja? Soli dini zuƳu?	Why?
Locus of control	2.7	Ƴileli ɛɔ puuni niriba ti yɛda ni biɛhigu puuni yel' shenja ɛa niɛda nyela ɛa yi be manmana teha ni niɛsim puuni bee be tehi ni binyeri' shenja m-be sheli polo n-tahiri ɛa na?	Why?
	2.15	Wula ka a yen buyisi Ƴileli ɛɔ ni nirba zan kpa <u>yela ni kpebu ni</u> daabiligu shee	
	2.16	Be yi nyela ban kperi yela ni zan kpa daabiligu polo, wula n-nye yela maa timsi?	
Risk-Taking	vii.	Yel'kara	Why?
	viii.	Yela ɛan sayisi	Why?
	ix.	Yela ɛan bala	Why?
Personal value	2.17	. Wula ka a ni buyisi Ƴileli ɛɔ ni nira zan kpa bilichiintali polo? Kamani <u>yelimanli gbubu</u> , <u>kpanmana</u> , <u>alikalwuli palibu</u> , <u>man' gbubibu</u> ni ɛan pahi	
Uncertainty	2.18	Ƴilelin ɛɔ ni niriba tooi banɛi be daabiligu tuma laasabu ni ti yen bahindi shem poi ka ɛa tuma naan yi naai?	How?
	2.19	Be mali suhukpeeni din ni tooi kpe daabiligu tuun' shenja ni be ni ku tooi ban be nyamma laasabu ni ti yen nye sheli?	Why
Alertness	2.20	Wula ka Ƴileli ɛɔ ni jiriba niɛda zan kpa be ni chirim be biɛhigu puuni bɔmma ni nyamma yel' shenja	Why
	2.21	Be bohindi yem be ni tum n-sarigi yay' shenja ni sheba gba ni chirim sheli ka che ka ɛa lɛbi <u>so'shenja</u> ɛan yen soɛ n-tahi toon tibo na	How?

SECTION 3: ENTREPRENEURIAL SKILLS

Personal Entrepreneurial Skills	<p>3.1 Wula ka a yen buyisi zileli njo ni niriba zan kpa:</p> <ul style="list-style-type: none"> viii. be ni tooi kperi taba yela ni shem ni be tooi kperi niriba ban ka zileli njo ni yela ni shem ix. Be ni tooi diri daa ni sheba shem ka daa luri vienyelina tiri ba x. Be ni tooi bori soya zan kpa be daabiligu polo xi. Be ni tooi vori niriba kpehiri daabiligu tuma ni nti pahi be ni tooi layisiri be daabiligu neembora shem
Management Skills	<p>3.2 Wula ka a ni buyisi zileli njo ni nima zan kpa be ni tooi</p> <ul style="list-style-type: none"> xv. <u>maani shili</u> zan chan be tuma polo ni be ni maani tamaha shem m-bahiri zan chan be tuma shee xvi. vihiri ka zahindi yela shem xvii. gbaari teha zan be bomma ni nyamma polo xviii. gbubiri liyiri shem xix. <u>sabiri be daabiligu tuma sonji gbana zuyu shem</u> xx. banji daabiligu soya ni lebigiri shem xxi. be ni tooi tumdi be tuma n-doli sariya shem
Technical skills*	<p>3.3 How would you describe the community members in terms of their ability to: wula ka a ni tooi buyisi a zileli ni niriba kpan manja zan chan be ni tooi:</p> <ul style="list-style-type: none"> v. tayiri ni doli bichigu ni tayi shem vi. bori bomma ni nyamma so'sheja njan ni tooi zani be pun gbubi sheja njan la ka ni che ka be bichigu ti tooni <p><i>*Innovation and risk-taking are covered in other sections</i></p>
Personal Maturity Skills	<p>3.4 How would you describe the community members in terms of their: wula ka a ni buyisi zileli njo ni nima zan kpa:</p> <ul style="list-style-type: none"> vii. be ni tooi labi vihiri be bomma ni nyamma tuun'sheja be tum saha sheli ni ha viii. be ni tooi <u>sayira n-deeri maaligu soya</u> ix. be ni tooi maari be suhuri musigu yi ti paai ba m- bori maaligu din ka nmali n-tiri li

SECTION 4: INNOVATION SKILLS

Creativity and Imagination	4.1 Wula ka a ni tooi buyisi zileli ḡo ni nima zanḡ kpa be ni yen <u>tooi tehi</u> ka yina ni <u>banḡsim'so' pala</u> be din toli zuḡu	
	4.2 Be yi <u>yirina ni banḡsim pala</u> , ya polo ka be nyari banḡsim maa. Biḡhigu yay' dini ni dini ni ka banḡsim pala maa yirina?	
	4.3 Be yihirila hanḡkali pala ḡan tahiri bin' pala na bee be vieligirila binyeḡ' sheḡa ḡan pun beni maa	
	4.4 Wula ka be mali be ni yi banḡsim pala maa tumda? Di soḡdi lēbigiri be biḡhigu?	How?
	4.5? Pukparigu soya yayili maa ni tayiya? Ḋa yi tayi, wula tayibu n-lee nye li? Wula ka di tayi niriba biḡhigu	

SECTION 5: CULTURAL ISSUES AND THE DIMENSIONS

General	5.1 Zileli ḡo <u>kaya ni taada</u> zalikpana n-lee nye dini ni be ni <u>tibigi biḡhigu so' sheḡa</u> n-nye dini?	
	5.2 Wula ka kaya ni taada soya ḡo tayi zileli ḡoḡnima boḡma ni nyamma soya.	
	5.3 Yayili ḡo na nima biḡhigu ni, boḡma ni nyamma tuun' bo ni bo n-daa beni? Nyevuya ni lala tuma nima ḡo maa tayiya?	
Power Distance	5.4 Wula n-nye biḡhigu sheli din be kaya ni <u>taada fukumsinima</u> mini zileli ḡo ni niriba sunsuuni?	Low or High
Uncertainty Avoidance	5.5 Soya' dini zuḡu ka kaya ni taada tooi che ka niriba tayiri deeri binyeḡ' sheḡa <u>din ka be tamaha ni</u> ka sayri kpeḡi yel'sheḡa be ni be mi di daanfaani bee barina ni nye sheli	Weak/ Strong
Individualism	5.6 Kaya ni taada kpanḡsira <u>ninvuy'yinoyino toontibo</u> bee <u>ninvuy' boḡbigu toontibo</u> ? Wula ni bo zuḡu ka di nye lala?	IN/CO
Masculinity	5.7 Wula ka a ni tooi buyisi zileli ḡo kaya ni taada zanḡ ka ti kpa buni zalibu	M/F

Achievement 5.8 Kali soli zuƴu wula ka bε tooi baƚdii niri fukumsi/yaa ni zaa shee ni nyε sheli AC/AS

Universalism 5.9 How are these norms? kaya ni taada soya n-gu ka tiƴisiri ƴilɛli ƚɔ nima biɛhigu? W ula nyε lala zalisi ƚɔ? UN/PA

Autonomy 5.10? ƴilɛli maa kaya ni taada mali yiko din ni wuhi di ni tu ni niriba niƚdi sheli ni dini bi tu ni bε niƚdi sheli How?

Note **IN** = Individual; **CO** = Collectivism; **M** = Masculinity; **F** = Feminine; **AC** =Achieve; **AS** = Ascribe; **UN** = Universalism; = **PA** = Particular

Appendix 5.2: Participant consent form

My name is Akangang Joseph Asitik, a Doctoral student at the University of Central Lancashire in the United Kingdom and I am currently collecting data for my thesis. The theme of the thesis is: *Entrepreneurship: A means to poverty reduction in rural northern Ghana?* The information require in this interview is for academic purpose and that your identity will be protected at all times based on the ethical principle of confidentiality and anonymity. I am therefore seeking your consent to participate in the study by ticking the statements below to signify your agreement.

You have;

1. clearly understood that the main purpose of the research is academic []
2. clearly understood that you identify will be protected as ethics demands []
3. agree to freely provide the information required for the purpose of the study []
4. the right not to respond to any question you are not comfortable with, or to completely withdraw from the study or to call for your data to remove even when the process of collecting the data is completed []
5. to be sincere and truthful with the responses you will provide for the success of the study []
6. agreed in principle that, the data you will provide should be accessible to all who are closely involved in the process of generating the final document of this thesis []
7. agreed that the findings of the study could be shared with academics, in the form of publications and conference presentations []
8. agreed that the results of the study emanating from the data collected from you could be share publicly to address the poverty issue as the study seek to achieve with your identity protected []
9. I have three days to decide whether to participate or not []

.....
Signature or thumb print of Participant

.....
Date

Appendix 5.3: Interpreter contractual agreement form

I, accept this role as interpreter, with the understanding that all information regarding this study is confidential and must be observed as such. I understand that under no circumstance should I divulge any information which relates to participants to any third person. I will suffer the legal consequences if I bridge this agreement.

Signature

Date/...../.....

Appendix 5.4: Participant Information Sheet (PIS)

1. Contact Details of Researcher

- a. **Name:** Akanganngang Joseph Asitik
- b. **Institution:** University of Central Lancashire – Preston UK
- c. **Contact Number:** +447775760480; **Email:** ajasitik@uclan.ac.uk

2. Purpose of Study

- a. The study is mainly for academic purpose with the aim of developing an alternative means (entrepreneurship) of reducing the incident of poverty in rural northern Ghana.

3. Reason for selecting Participant

- a. You (Participants) have been selected with the believed that you will provide relevant data regarding the study objectives, in view of your roles and status in your community. For example, District Chief Executive, District Coordinating Director, Assembly Member, Community Chief, an Elderly person, Youth leaders among others.

4. Benefit to Participants

- a. You (participants) may not benefit immediately from the study. However, in the event that the results of the study are used to address the poverty situation in the area, you would have contributed significantly to the outcome and may also benefit from the results.

5. Confidentiality/anonymity

- a. No personal data will be presented in the study report in a manner that will lead to disclosing your (participants) identity. All due processes will be followed, as ethics requires, ensuring that your identities remain anonymous.

6. Data use

- a. After processing the data, the information derived, will be published for the award of the Research's degree and shared with academics in the form of publication and conference presentations. The findings will also be shared with policy makers and especially, organisations interested in poverty reduction in rural northern Ghana.

7. Participant Rights

- a. At any point you want to withdraw from the study, inform me using my contact information above to request for your data to be removed and I will comply with your request.

Appendix 5.5a: Phase one sample transcript – District level - Respondent - DCD

SECTION ONE: Background and entrepreneurial environment.

1.1 What is the general situation in the district in terms of Poverty?

DCD: East Gonja District is one of the most deprived districts in the region. Aside of the district being vast, there are communities that are sometimes not accessible during certain periods of the year. The road networks are also bad. We have a third of the district known as “Overseas” and in that area there is no cell phone network .The land is not as fertile as we expected in some portions of the district. Accessibility to water is a problem and the district has been described by Community Water and Sanitation as the “thirstier” district in the country that tells you the water situation. Even though we have water bodies around the district, the ground water table of this district is so low and at times you sink boreholes and you wouldn’t get water. Due to the description of the district by Community Water and Sanitation, a lot of interventions have come to the district but very few were successful. A lot of boreholes were sunk but they didn’t yield water. So we are just trying to access surface water. Only about 10% of the district currently has electricity. No water, health facilities are a problem that tells you the nature of our district. This tells you the poverty levels of the district.

1.2: Has there been poverty alleviation programme in the district?

DCD: Yes. A number of programmes have been implemented, even now.

What has been the impact?

DCD: Well there is some improvement in that directions because of the poverty level you find a lot of degradation going on in the district, degrading the environment, in terms of the tree cover. What is been done now is some intervention that includes *climate change activities*, where the people are encouraged to go to the farm and work on afforestation, mango plantations. They are paid for working on the farms and they are told in the end the farm will be theirs and they will harvest what comes out of it and through that they are given some income. This has led to the people stopped cutting the trees, which they used to do as a way of getting income. They are encouraged to go to the farms when it is not rainy season thus off the rainy season. During the rainy season, they undertake their normal farming actives and off season they work on the plantations.

We also have dugouts and dams we are constructing, which are labour intensive. Instead of bringing machines, let the people do the work and be paid. They are paid GH 6.00 (approximately \$3.00) for going out a day to work for six hours. These interventions are currently going on in the district.

1.3: How would you describe the district in terms of commercial activities?

DCD: Well, the district has potentials in terms of commercial activities, is only that, the numerous challenges are impeding that sort of enable environment that will enable people to develop economically. But the potentials are great because we have a vast track of land for agriculture purposes. We have water bodies where people can do fishing. Also in the area of crops, when you talk of the cereals, they can all do well in the district but they are not exploited; only very few people are into commercial agriculture. If agriculture is taken seriously it can sustain the district because the land is there and some tracks of land are still 'virgin lands'. That tells you that when such lands are put into use, people will be able to get very good yields. But such lands are lying idle and the only few people are making use of it.

1. 4: Supportive environment for entrepreneurship development.

DCD: I will say yes because the potentials are there and that is what will call for that. We have great potential in agriculture, if it is cassava, maize, yam, they are all cultivated in the district but people are not making the maximum use of the land.

1.4.1: What account for the low exploitation of existing opportunities?

DCD: What we have realised is sometimes access to certain facilities to do some of these things. Like how to get the money to plough is a problem or acquire seeds and seedlings, is a problem. I think this is why government itself has realised that there is the need to subsidise the things for the people and that is currently going on. Even with that, the numbers are still dwindling.

1.5: How would you describe the state of rural enterprise development in the district?

DCD: Like I mentioned, the potentials are there, we have a Rural Enterprise Programme here and we have set-up Business Advisory Centre (BAC) to advise the people to go into small scale business and the services are free. They are only to come for it and be able to make something out of that but the patronage is not encouraging. Rural Enterprise Development is a priority of government because the government has even set-up an office thus BAC for people to seek advice regarding business. The attention of the government in this direction is a way of taking people out of the poverty we are talking of and those are all interventions. There is a Technology Transfer Unit in the district. The unit trains people and equips them with skills. It is a training centre for people to learn certain skills and a lot of the things that use to be done in Kumasi and Tamale are now done here at the facility. So the people acquire the knowledge and skills and then go no to open their shops. You can see some small, small shops of welders in town. Most of them were trained at the facility. The facility even has certain supports for graduates in the form of equipment that aid them to start off.

1.5.1: What is the attitude of rural people towards small businesses?

DCD: It is not that encouraging. They lack the entrepreneurial skills. What it takes to go into business, a lot of them don't have it. Even when some of them have the money, sometimes what to do with it becomes a problem.

1.6: Is the district a 'driver' or a 'barrier' to entrepreneurial development?

DCD: The district is encouraging people to engage in entrepreneurial activities and that is why we have BAC, we have the Rural Technology Facility (RTF). There is a cassava processing factory that is provided by the Assembly to encourage people to farm cassava and process it there to add value but it is not been patronised? It is standing there not utilised and always locked. Meanwhile, gari production (adding value to cassava) is a good business, just to bring cassava and process and pay a small fee and it is not patronised.

1.6.1. Why this attitude?

DCD: They are aware that the factory is there but probably they need education. The factory is there and they need to come with their produce and process which they are aware. Management sometimes leaves because of lack of patronage. Managers are appointed but s/he brings in nothing so they leave because s/he is unproductive because the factory is not working.

Manager manages the facility and management mean supervision to oversee the activities and ensure that the place is viable and also put in input to ensure that the place works.

1.6.2 Is it the manager's responsibility to create the market?

DCD: Yes, partly because as a manager one needs to let people know of the facility and how the facility works. So you need to embark on educational trips to communities and to wherever the women are; to inform them about the facility and how they can use it.

1.7: Do you consider formal education as a "driver" or "barrier" to entrepreneurship?

DCD: Formal Education (FE) certainly a driver. That is the problem we have in this area. About 70% of the people are illiterate and this forms a big barrier to entrepreneurship. When you are enlightened, you're thinking is different; your perception about things of this sort is different from somebody, who is not enlightened. How you manage your resources and business is different from somebody who hasn't got F.E.

SECTION 2: ENTREPRENEURIAL ORIENTATION

2.1: How would you describe the people in the district in terms of undertaking livelihood activities that have a moderate chance of success?

DCD: The people are willing in that regard but are just that the risk, they lack taking risk. How to take that risk to go into that area is the problem. Either than that, you will see that if somebody go into a business and become successful, you find people going into the same business. That tells you that, they are willing to engage in business but the level of taking risk is very low sometimes.

2.2 What account for the people low level of risk taking?

DCD: Venturing into new area is usually a problem for people. The fear of the unknown, if I go into that and my money finish what will I do? So they say I better not go there. Since he does not know what will happen tomorrow to his resources, so he says let me stay where I am.

2.2: Do people in the districts generally believe that their lifetime events come as a result of their personal decisions and efforts or they attribute these to external circumstances?

DCD: People have those believes that of course their destiny lies in their own hands but we find ourselves in a situation such that, the spirit of doing things for their own good is vanishing sometimes. These days you find people relying more on what Assembly and Government can do for them instead of venturing into things on their own. So you go to the communities and things that people are supposed to do to turn over their lives, they sit down and expect that somebody else should do it. "The somebody" is the Assembly should come and do it, instead of them doing it to turn their lives around. You go to people's surroundings and they are dirty and they think that the Zoom Lion worker should come and clean and yet they are sitting in the filth and the next moment they are sick. The little money that should be put into the business is taken to the hospital and pay for help services. How can they get the money? And if you are not healthy how can you be productive? So these are some of the challenges.

2.3: How do people deal with ambiguity in life course activities? Do they see them as desirable situations and work at them? Or, they consider them as a threat and avoid them? Why?

DCD: Most of them will avoid them. But it all depends on the people orientation. The enlightened ones will go around it and see it as a challenge and take it as an opportunity but those who are not that enlightened (education) will avoid it and think they are things that are not desirable and avoid such situation. Enlightened use refers to education.

2.5: Do people in the district belief that they can exert influence and create a change in their livelihood situation? How?

DCD: Yes, I think, that is what we are going through. Gone are the days when the Assembly will go to communities and say we are coming to give you school block or to provide toilet facility. These days it is the communities that demand the facilities. Telling the Assembly, we want a school block, we want a market. So it is now a sort of a demand from the people that the Assembly works. As they asked they think these are the things that can change their lives. And that is why they are asking for such facilities.

2.6: Do people in the district or community trust in their own judgment in relation to their livelihood decisions? How?

DCD: Yes, they identified their own problem and tell you this is their problem and I want you to solve and not what you are coming to tell us. They believe in what they are saying.

2.7: Who will you describe as an entrepreneur?

DCD: Somebody who is enterprising and has the initiative to create the environment and be able to take advantages of the opportunities to succeed in whatever endeavour.

2.7.1 Are such people in the district?

DCD: Well, there should be a few because we found people who are enterprising and are venturing in certain areas that you did not think they will want to go there. There are few around.

SECTION 3: INNOVATION ABILITIES

3.1: How would you describe the creativity of the people in the district?

DCD: There are few people whom you can describe as being creative in the district. This is because there are certain things you find people are doing that you never expected that they will even think of such a thing. So there are a few who are creative in the district.

3.1.1: Why do such people draw the inspiration from?

DCD: East Gonja Assembly (EGA) and Salaga (Capital) is an ancient town and have has seen a lot of events. Salaga is an old slave route that had a slave market and that history has attracted tourist to the area. They themselves (people from the district) have been people who have travelled a lot. A lot of people you find in Kumasi, Atebubu and Yeiji are from Salaga and I think that is where they draw their inspirations from.

3.1.2: What can you attribute the non-creativity of other people in the district?

DCD: This could be attributed to the kind of conditions they find themselves. In the district about 80% of the people are found in the rural areas and only 20% are in urban areas. In rural areas, life is about making a subsistence farm, to take care of yourself

and that is it, and life is good. However, in the urban area, you find most of the things we are talking about happening. Urbanisation hasn't yet caught up with the district.

3.1.4: What is the utilisation of creativity in the district?

DCD: When you go to the fishing communities, they have devised a number of methods in fishing which are not those of modern type of fishing but out of the imagination of those people. You can find certain things, not nets but devices or certain things they put in the water and they get fish and all that. These are people thinking out of creativity. Also, you find welders who have to learn this job from the RTF fabricating things that were not easily available, are now done here, using their creative minds. Also, certain parts of motor-bikes or even vehicles that they designed and fabricate especially for rural vehicles that had at times have their parts falling off. The finishing of such parts looks similar to original parts.

SECTION 4: ENTREPRENEURIAL SKILLS

4.1: How would you describe the interpersonal relationship among the people and towards people outside the district?

DCD: Among the people in the district, they have good and cordial relationship probably with isolated concerns especially religious concerns. I am aware that, those who are Muslims find it difficult relating with those practising other religions. Their relations have not been cordial. Even though their interactions are quite okay but for example, inter-marriage is not practice. The people relations with strangers is good, though I am not a native, I am working well with them.

4.2: What is your view about cooperativeness and leadership among the people?

DCD: They cooperate very well with each other and other people and they are very hospitable because the area had some tourist attraction as such they receive strangers and relate with them.

On leadership, I think Salaga as a historical town and even though formal education might not have started as expected but Islamic education has been in the area for a very long time. A lot of Islamic scholars have been found in Salaga here and that has been able to make a lot of them Islamic clerics and Mallams. Aside of that, the traditional people have chiefs and elders and they practice that sort of kinship, which is structure with various leaders such as community leaders. Chiefs are found in all communities. So the leadership is structured and strong.

4.3: Generally how will you explain the orderliness of the people, regarding how they carry out their livelihood activities?

DCD: We have got our traditions that guide us sometimes, aside of the Western civilisation and in our traditions there has been orderliness. However, it has been enhanced by Western education. If you go to each community and you will see some sort of orderliness. For example, if you are looking for the chief, you don't go to him directly, you have to go to somebody, and he takes you to somebody. That tells you the sort of practice in place. We practice bureaucracy as practice in the civil service. So that orderliness is there.

4.4: How would you describe the people in terms of handling and managing money?

DCD: "They say money is everything". Everyone knows the value of money and when s/he gets it, s/he tries to give it some protection. From my interaction with people, I think they are careful in handling their monies and I don't see any wastage when it comes to the usage of money. A few are into banking; we have only one bank in the community. We also have a few credit unions around and that tells you that people patronised some sort of banking services. But to loan out their monies, I have not heard of that.

4.5: How do people in this district generally access past events information (records).

DCD: These are got from elders and drummers that are; drumming history preserved the culture of the people. Maybe from some relics (leftovers) of past events. For example, the slave trade, you can see wells, where the slaves took their bath and the people know. There are a slave market and museum where relics were kept and these are a source of information.

SECTION FIVE: CULTURAL ISSUES

5.1: Traditionally, what is the major livelihood activity of the people in the district? Has this activity changed over time?

DCD: Farming is their major livelihood activity. There is a change because they are nearer to commercial towns like Kumasi, Tamale, some of them have moved into those places abandoning farming. Urbanisation is affecting the farming activities as people move out to cities which attract them with modern activities. Both the method and the processes involved in farming have not change. This is attributed to the subsistence nature of farming the people engage as their source of livelihood.

5.2. Is there any link between the beliefs and values of the people and their livelihood activities?

DCD: I think there is a link. The values and the belief systems influence what they values. Sometimes the values and beliefs of people impact livelihood negatively. We cry of poverty everyday. "Why are we not getting out when we are aware of the problems"?

If it were impacting positively we would have seen the area flourishing in business and other things.

5.3. Will people in the district easily discard cultural practice that might have been identified as having a negative effect on their livelihood?

DCD: They will discard such practices and I think they are doing it as cultural practices that do not improve their lives are being discarded. This is because things are not as they used to be.

5.4. How would you describe the traditional leadership system among the people? Does the system influence livelihood activities of the people?

DCD: Leadership system influences livelihood activities. This is so because the chiefs always encourage their people to be industrious, as they make statements such as “go to the farm, that is where you can make it”. “Go to school”. This time, you find educational issues being discussed in chief palaces, encouraging parents to take their children to school. All sort of things that the Assembly talks about which are concerns of the Assembly is discussed with the chiefs and they intend to tell their people. This time, the Assembly collaborates so much with the chiefs because with the support of the chiefs, the Assembly cannot achieve its objective in the communities, so we work with the chiefs very closely.

Any programme seeking to address rural poverty can only be effective when the chiefs are involved at all stages.

5.5. Do you consider the culture of the people as a “driver” or “barrier” to entrepreneurship development?

DCD: The people culture in a way is a “driver” of entrepreneurship because those negative cultural practices that we indicated are no more entertained by the people. The focus of the people is how to develop their communities and households. What the people are interested in are things/activities that will enhance their lives.

DCD Final comment

The opportunities are so much in the district but very little is being done to exploit them and this is as a result of the numerous challenges that confront us in the district. We have already indicated how some parts of the district are not accessible and all that. These are challenges and I think the rural areas when development is sent there, it will be a way to open opportunities and entrepreneurial issues we are discussing. The rural areas have very little social amenities. You still find communities as many as about 100 in the district lacking schools for child education. How can these communities get the opportunity to access formal education and become industrious? These are some of the

challenges that the district is encountering and we are working towards to improving lives.

Appendix 5.6b: Phase two sample community focus groups transcript from Kasem (WG3)

1.1. Yes. There is poverty. We are poor because we have no capital to start a business. Our farming is not something you can rely on. So even what to eat is a problem. Much to talk about money. You want to something but you are incapable. So there is poverty. We as women should have been doing business to complement what our husband get in the farming activities, but we don't. What they get from the farm is what we sell to buy ingredients. We take this food stuff and sell for these basic needs after which we have nothing to eat.

1.2. We don't have any poverty alleviation. We the women are poor because as we sit none of us can support the family income because we don't work.

FQ. *So there is no poverty alleviation or even any government intervention here?*

What prevails here is that some women are employed at the chip compound as cleaners but they are just a few. That would have been appreciable enough but the number is very few.

1.3. We have commercial activities like dawadawa processing, shea butter processing and kenkey selling. Others sell provisions in smaller quantity. We also sell firewood.

FQ. *Who are mostly involved?*

The women only

FQ. *Why?*

The men said they cannot get involve in these businesses like the dawadawa and shea butter processing because of the cumbersome nature of the work.

FQ. *Are you saying it is the men who said they will not do it?*

No. but since they don't show any sign of support to us it means they said they will not do it. This business is the preserve of women and any man who will get involved will be teased at.

1.4. We don't have any rural enterprise project here.

1.5. Se they don't have the capital to start with the relaxed.

1.6. We have water problem here. Water is scarce in our community. One has to go far to fetch drinking water. The only road is the one at the outskirts of the community. In times of sickness where we need transport services, the car has to park

somewhere at that distance for us to carry the patient to it. We don't have electricity here.

FQ. *What is the impact of the absence of these amenities on your lives?*

Now that it is farming season and many of us farm in the bush, we have to wake up early in the morning to fetch water and one may be able to go ones or twice before you go to the farm. When you return from the farm you go and fetch again. It is tiresome.

Secondly, you cannot fetch water for animals in the dry season because one has to fetch drinking water and fetch for animals. Again that is the scarce water we use to build our houses that collapse during the raining season. With the absence of roads, we find it difficult reaching health centres with our patients for treatment. Here I am here, pregnant, I may need transport services when the time is due. With the absence of light, we travel far to have our grains ground. In times of rain, you are likely to bring nothing home after you have ground and beaten by rain. We could also have been selling ice kenkey and ice cream to supplement housekeeping income.

- 1.7. i. shea trees, blackberry trees, baobab trees, the land and stones.
 - ii. The economic activity probably is the shea nuts picking where we process butter. We can also pick stones and sell.
 - iii. There is healthy interaction. In times of troubles, we come together to support the affected family or person. In times of merry, we celebrate together.
- 1.8. We can buy shea nuts and keep and sell them in the lean season. Even people pick the shea nuts and picking of stones. The baobab fruits are also an opportunity.
- 1.9. Some of our children are there who will write and could not further their education because of lack of funds. Some end at Senior High School and others in Junior High School. My observation is that there is a lack of teachers in the schools. Some also started doing the stone business early out of poverty and so that they cannot concentrate on their education and so dropped out of school.
- 1.10. It is a driver. Because one can easily be employed and by that you get your daily bread. Again when the child completes school and gets a job he/she will look after her/his parents.

2.1. Yes. As people are farming their aim is to harvest and fill their ban.

FQ. *Do they set goals?*

They set goals. For instance, they look at what they were able to get last year with the little efforts they have made. This year they will then try to put in more efforts and achieve so much.

2.2. The way people work on their farms and in the end the quantity they have been able to produce will inform them whether they have done well or not. Whether they

have made a profit or loss. When you got twenty bags of maize in an acre of farm last year, and this year on the same number of acres you had less bags of maize you will know that you are not do well.

FQ. *Do they easily accept their mistakes?*

They accept. When you cultivate corn and the time you suppose to apply fertiliser and you failed and rather applied it late or at the wrong time, that is a mistake you have made and so the yield will not be good. So next year you will correct yourself.

2.4. As we are in this community success is not gotten in a silver platter. You have to work hard and sweat before it comes. If you want to be successful, you have to work hard. If you are successful it is through your hard work and efforts.

2.5. In times of problems they take it their responsibility to find solutions to these problems.

FQ. *How do you do it?*

During funerals, we come together and perform these funerals.

2.6. They trust their own judgment. Let's take our millet for example. When there is a drought that affects the yield of the millet, we can judge that we didn't get good yield because of the drought.

2.7. It comes as a result of our own decisions and actions. Many at times we meet to consider issues that prevent our children from going to school. So, we realised that it is due to their involvement in the stone picking. So if they fail we know that it is due to our own actions and decisions. We decided that they should pick stones instead of being in school.

2.8. Yes. We take risk. During farming, we risk cultivating some crops in a soil that we are not sure of.

2.9. When you are taking risk you don't take it low. We always prefer the high risk. We always take all the groundnuts we have in our possession and sow, we don't have any left at home in case of any unforeseen circumstance we can take it and support ourselves. When it fails we take it and when it succeeds we say hurray.

2.10. They are honest, hardworking, committed and disciplined. Look we are committed to picking the stones to sell, and that is hard work.

2.11. No

FQ. *Why?*

If it is the menial businesses we do, certain times you may aim at getting such a profit but be disappointed because there will be no market.

FQ. *How about the stones you pick for example can you tell the outcome before time?*

Yes. The farming, for instance, we can tell that since we have cultivated one acre of maize we will get two bags of mail.

2.12. We are always comfortable and willing to do

FQ. *How?*

The stones we are picking we don't always know the outcome. We may not be able to pick truck loads so the likelihood of getting them to buy for you is not there.

FQ. *Why do we do it then?*

We only try our luck. The poverty also compelled us to do so that in case it yields good results you can get your daily bread.

2.13. When we make a mistake in our rearing, we have to reorganise ourselves and start again.

2.14. We see it as an opportunity. Just as we mentioned about the application of fertiliser late on your crop and another person also commit the same mistake, we will know that we have to apply the fertiliser in good time. Perhaps it is because we did not get money to buy the fertiliser so we will then start finding the money before time to buy the fertiliser.

3.1.i. Interaction is all about unity and understanding of one another. So there is that understanding among us. Even if there is misunderstanding among some people they always solve it amicably. We also have that interpersonal relationship outside that is why we are from different tribes married to this community.

ii. We negotiate. In our small business activities. We do that among ourselves and we are able to contribute money and save at the bank. At the appropriate time, we will negotiations to see how we can use our group money.

iii. Because of the small businesses we are doing we link with benevolent organisations to get loans. We also link with outsiders for a grinding mill.

iv. They do. They meet to discuss how to undertake developmental activities. This means contributing money to the bank and executes the project in due course.

3.2.i. No. we don't plan and set goals

ii. We evaluate. We always meet to evaluate our activities. What worked for us and why we failed in other areas? It will help plan for the following year.

iii. We take decisions. When you asked for support to farm this year, you will not want to solicit for that same support again in subsequent years. That means you have to decide as to what to do so that you don't go about soliciting for support all the time. Making decisions is part of life.

iv. It is just that we don't get income. If we have money we will buy a fowl to rear knowing very well that in future they will multiply and you can achieve something from there.

FQ. *So can you manage money?*

We can manage money that is why we are able to do small businesses.

v. We don't keep records by writing. We only keep it in our minds. We compare what we get this year with last year. We are not literates so we cannot write.

- vi. What happens is that you don't buy whatever you set your eyes on as a businesswoman. The little profit you get you save it with the Susu system and gradually it will be a substantial amount. If you think you can buy unplanned things with the little profit you have you can't get anywhere. You can expand your business.
- vii. We do. We do according to how you would want things to be. Let's take farming, for instance, depending on which crop you want to harvest first, you sow that one and later you sow those that you want to harvest last. When you want to cultivate two plots of groundnuts you don't sow it at the same time but different times to enable you to harvest when the time is due. Just as she said, we sow the early millet first and second by the late millet.
- 3.3.i. The community members willingly accept changes without complaining.
- 3.3.ii. We do the little trade as an alternative means to get income. For example, some engaged in dawadawa processing, shea butter and even some retail groundnuts. When you are a Fante kenkey seller you can make Susu one thousand cedis every day and by that you can save some money and increase your business.
- 3.4.i. We do. Let's take our farming activities for example, last year we realised because we sow our crops late we had a poor harvest. This time, round we have prepared the land well ahead of time so that immediately it rains everybody will be sowing. The last year hunger has taught as a lesson and by that prepared us well.
- iii. We usually believe that instances of that sort it is God who wants to prepared us for something good ahead. By that, it gives us the ability to contain socks. Also, some of our children who are going to SHS, we usually sell everything in our possessing, so we don't have any other alternative when the unfortunate event happens we can rely on. To add one suffer for our girls to go to school despite the risk of them becoming pregnant. We have that courage.
- 4.1 We have not seen any creative and imaginary thing here. There are changes. There are positive changes. There are positive changes. When I married here initially they were cultivating only millet but now they cultivate maize, soya beans and groundnuts. Even with that they now use agrochemicals for farming. So unlike the past years when they were using only the hoe and sometimes bullock plough, this time, there is an improvement.
- 5.1 Funerals, idol worshiping, divination,
- 5.2. All these come with expenditure especially our funeral. After the funeral, you would have exhausted everything you have and remain poor. You will spend on drink and food and even visitors will continue to come till such a time that you don't have anything to provide.

- 5.4. Before you go the chief you have to see the elders first and so it is a bureaucratic process.
- 5.5. They (ancestors) even brought about risk taking. They will cultivate large farms and are uncertain what will happen in terms of draught etc. yet they do. So we also inherited them.
- 5.6. Culturally whatever that one has in the house is for everybody. Because if there is any issue to be solved and you have what it takes to help solve that issue you don't ignore it. You come in to solve with your possessing.
- 5.7. Material things or materialism is a secondary issue here. What matters most is the social values.
- 5.8. Leadership is about patience, so who ever exhibited such leadership skills by organising the people and leading them to execute development agendas, then they come together and enskin you as a chief. First, it was ascribed but now it is through hard work. Sometimes you have to buy the kingmakers.
- 5.9. At first, there were taboos, but now these things don't exist anymore. Taboos are there, what is your totem you don't have to eat.
- 5.10. That is what we said you don't have to have any affair with your relative wife. If you do you will die. Culturally when men are into discussion outside a woman must not go out and even if you do, you have to humble yourself and obtain permission from them to pass by them before you can pass. So our culture determines what to do. Women also have to give way to men to sit when men meet them on the logs.

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