

TRAINING IN CREDIT PROJECTS:
ITS IMPLICATION FOR RURAL WOMEN.
A CASE STUDY OF THE CUSO-WID PROJECT
IN NORTHERN GHANA

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**WOMEN AND TRAINING IN CREDIT PROJECTS:
THE CUSO-WID PROJECT IN GHANA.**

RÉSUMÉ

CUSO-WID est un projet qui accorde du crédit sous forme de prêts, et qui dispense de la formation à des groupes de femmes de milieux ruraux du Nord-Ghana pratiquant une activité génératrice de revenus.

La présente étude traite des connaissances acquises par ces femmes et des changements de comportement reliés à la formation reçue.

Nous avons aussi relevé les facteurs internes et externes susceptibles d'avoir influencé l'acquisition de connaissances.

Notre analyse s'appuie sur la théorie du pouvoir telle qu'élaborée par Paulo Freire et reprise par Henry Giroux.

Notre approche méthodologique est essentiellement qualitative. Cependant, nous avons utilisé des données quantitatives lorsque les réponses fournies par les participantes pouvaient être comparées à celles d'autres groupes de femmes (étrangères au projet).

Les résultats de notre recherche démontrent que les participantes ont acquis plus de connaissances que les autres en ce qui a trait à l'utilisation de technologie agricoles. Les changements de comportement relevés alors le sont dans la mesure où un apport de capital extérieur est insufflé dans le travail. Les changements de comportement les plus significatifs ont été notés aux plans de l'épargne, de la diversification des activités entreprises, et de l'organisation du groupe.

D'autre part, le programme de formation, qui favorise l'approche participative, est populaire auprès des participantes. Pourtant, les agentes de développement ont tendance à revenir à utiliser une approche plus traditionnelle où la relation maître-élève prévaut.

Nous soulevons ensuite deux ordres de problèmes: primo, les effets néfastes pour l'environnement de certaines technologies; secundo, l'impossibilité pour les femmes d'autogérer complètement leurs activités à cause de l'absence de contrôle des ressources et du difficile accès à celles-ci.

Enfin, le programme souffre de ses limites. Autrement dit, ses effets sont très localisées et il se heurte aux tendances globales de l'économie politique ghanéenne, d'où le doute quant à sa durabilité.

ABSTRACT

The CUSO-WID project has been providing credit and training to rural women's groups which perform economic activities in Northern Ghana.

Based on the theory of empowerment elaborated by Paulo Freire (and Henry Giroux), this research evaluates the knowledge acquired, and the behavior adopted by women participating in this project. It also identifies the possible internal and external factors which have had an impact upon knowledge acquisition.

The analysis is qualitative in approach. However, we have also used a quantitative approach when answers provided by participants were compared with other women's groups.

The research results demonstrate that participants of the CUSO-WID project have acquired more knowledge than the non-participants with regard to the use of agricultural technologies. These changes in behavior are related to the capital invested in that activity. Significant changing behavior has been observed in savings, diversification of activities and group organization.

In other respects, the training program which favors a participatory approach is popular with participants. Yet, extension workers have a tendency to use a traditional approach: a master-student relationship, where women's knowledge and experiences are sometimes denied.

Two issues arise. First, the negative effect of some technologies on the environment; secondly, the impossibility for women to fully self-manage their activities since access and control over resources are not completely theirs.

Finally, the program is limited itself to local issues, neglecting global consideration. This makes the project's sustainability questionable.

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ABBREVIATIONS

- CD Community Development
- CIDA Canadian International Development Agency
- CUSO Canadian University Service Overseas
- GOG Government of Ghana
- NCWD National Council on Women and Development
- NDC Netherland Development Cooperation
- NGO Non Governmental Organization
- TOT Training of Trainer
- WIAD Women in Agricultural Development
- WID Women in Development

CHAPTER I

1.1 Background to the study

Women's economic responsibilities in developing nations have increased through the process of development (Steel & Campbell, 1982; Netherland Development Cooperation (NDC), 1988). In Sub-Saharan Africa, women contribute 80% of agricultural work -crop production and livestock rearing-, in the majority of cases unpaid, and they produce around 60% of the family food consumption. They generate a little more than a third of family income, especially from small trading, craft and agricultural industries (Jiggins, 1982).

Women are, de facto, producers and they are participating more and more actively in the national economy. They are concentrated in micro and small enterprises of the informal sector and they earn less than men. Formal financial institutions have not recognized the activities they are engaged in, and their enterprises are under-supported. Women are also unable to expand their activities because they are not trained in the necessary technical skills (Berger, 1989).

In the last decade (1980s), international funding agencies implemented specific projects to respond to needs expressed by women for credit, technical assistance and training. The objectives of these projects were targeted to increase income and to improve the welfare of the women.

The Northern Region of Ghana comprises 40% of the country's land mass and 20% of its 14.3 million population. This region suffers from more severe environmental degradation than the rest of the country. Because there is only one agricultural season, food becomes scarce halfway through the year. Also, historically, the northern part of the country has been neglected. As a result, living conditions have deteriorated, and additional burdens have been put on women's daily workload. Women's daily lives in rural areas include long working hours: collecting firewood and water supply; dealing with family responsibilities; and farming. In order to help pay for essential items and services, they are also engaged in surplus agricultural production, food processing, small scale manufacturing and trading. The women are largely illiterate and rely

heavily on manual labour rather than technology (CUSO, 1990b and CUSO, 1987).

It is within this context that the Canadian University Service Overseas (CUSO), a Non-Governmental Organisation (NGO), implemented in 1988, a credit project for women's groups in three parts of Northern Ghana. This project is simply called "The Women in Development Project" in English, but in Haoussa, which is the language most widely understood in the north, the name of the project is called "Shiriyawan Aiyukan Maata-N-Tudu," which means "The coming together of women of the north".

The project focuses on credit delivery channelled through existing banking systems to rural women's groups performing economic activities such as farming, food processing and production of handicraft. The groups also receive training and technical assistance from the project related to their economic activities, their savings and business skills. Women have training in sources of savings, banking procedures, loan procedure, basic management and planning. In addition, they receive training in group organization: group dynamics, leadership styles and group building. The project has, until now, benefitted 1,500 women (CUSO, 1990b).

I was involved as an adult educator in the first two years of the project. My responsibilities were to design and deliver training programs for trainers and women's groups. Training, and particularly the learning process of women's groups, has been a concern for me since that time. I have been questioning the quality of training given and the response to this training from the women. For example, how do women integrate the training received, first in their economic activity, and second, into their daily lives? Does training make any sense to them or is it simply a condition for being eligible for credit? Is it possible to improve the training used by CUSO-WID (called participatory) and the training techniques used to reach the beneficiaries?

Many development agencies have commissioned research on topics related to micro and small enterprises, informal sectors of the economy, credit delivery and training programs. Research on training focusses on the training components especially basic skills in management, banking procedures, planning, leadership, group dynamics and more technical aspects related to the

activities performed. Researchers have studied ways to deliver training more efficiently. These include ways to get better "results" which respond to quantitative indicators of performance, such as how much training has been given on a specific topic, how many women have been reached, and how much improvement in their activities can be measured. On the other hand, little has been documented about the level of knowledge acquired and changes in attitude and behavior that these projects have inspired in participating women.

1.2 Problem statement

Education, along with income generation capacity, has been perceived as the key to the golden door of success and equal participation of women in the development process. It is true that women need education to be able to participate in society, but the nature of this education has not been sufficiently questioned (Anand, 1983:18).

The type of education Anita Anand refers to is formal education, but this question is also relevant to non-formal education in the case of women who receive training in credit projects. Women's training needs evolve and therefore, training programs should adapt to new situations. In this respect, the trainers' own training becomes an important part of the process.

In another respect, as has been indicated, little is known about the level of knowledge acquired, and the changes in behavior and attitude that these projects have inspired in participating women. Therefore, one purpose of the research is to examine the perception rural women entrepreneurs have about the training they receive in relation to the credit project they are involved in, and also to analyse the implications that training in credit projects have on women's knowledge, behavior and attitudes.

More and more managers of credit projects pretend to use the participatory approach in program planning. Most of the time the approach is restricted to the utilization of some techniques which allow women to participate more than they would have in traditional extension learning settings. However, until now, rural women have rarely been involved in

past studies and have seldom been able to express themselves on this subject. Yet, little has been said about the level of knowledge acquired and what changes in attitude and behavior these projects have created on participating women.

1.3 Objectives

This study has explored women's views on the CUSO-WID project, and more specifically their perceptions on the training they received. The study has also examined the extent to which the content of the training has met women's needs. In addition, the study examined the implications that training in credit projects have had on women's knowledge, behavior and attitude.

Consequently, the specific objectives were:

- 1- To evaluate the knowledge acquired by women participating in the CUSO-WID project;
- 2- To assess newly adopted behaviors by women participating in the CUSO-WID project;
- 3- To identify external factors which have had an impact upon the learning process; and
- 4- To identify internal factors which have had an impact upon the learning process.

For this purpose, the CUSO-Women-In-Development project has been analysed as a case study.

1.4 Research questions

In order to meet our objectives, the following questions have been asked:

- 1- What is the training program: in terms of content, techniques and approaches?
- 2- What types of learnings and behavior is acquired in order to reach training objectives?
- 3- What sources of information (formal and informal) are available in the community? Do

participants go to these sources? Which ones can be used by women and which ones do they prefer?

4- What is the educational context in which the CUSO-WID project operates?

5- What are the socio-cultural norms that regulate people's behavior, particularly those which could affect the transmission of knowledge?

6- What are the political and economic conditions that could affect the transmission of knowledge?

7- What are the trainer/trainee relationships: what kind of contacts are made, how often do extension workers go to the villages, and what are the purposes of the visits?

8- What is the extension workers' approach to the participants? What is the extension worker's background?

9- What is the trainee's attitude toward knowledge: is there any transfer of skills within the group? What motivates women to join a group, or to join the CUSO-WID project? What is the level of attendance and level of participation in training sessions? What is the propensity to look for other sources of information? Have women been exposed to other resources?

1.5 Significance

The conditions of these women are not unique. In other parts of Ghana, and also in other parts of the developing world, women live in similar conditions, in a subsistence economy. Thus, the result of the study may be relevant for similar settings where women are also involved in productive activities.

Furthermore, the results of this study can be valuable for improving the design of training programs in existing credit projects. Specifically, this research is important to CUSO, NGOs, as well as governmental organizations, in order to assess and examine the implication of the training program to women.

Change and transformation can occur only if these projects really respond to women's needs and aspirations. It is thus necessary to have a sense of what their perceptions are in this program.

Now more than ever we know just how little is known about women... We have in fact plenty of data 'on women'... What is needed, I will suggest, is not so much data as questions... what we can know now will be determined by the kind of questions we learn to ask (Rosaldo, 1980:390).

1.6 Conceptual Framework and methodology

1.6.1 Conceptual framework

Power theory has been used here to explain how women can act in order to effectively improve upon their situations. First, Paulo Freire, and later, Henry A. Giroux, have explained how it is important "to perceive the reality of oppression, not as a closed world from which there is no exit, but as a limiting situation which one can transform" (Freire, 1970:34).

The Nordhaug Theoretical Framework used in this research, is integrating and relating to each other different elements of micro, meso and macro levels. It explains the sequences and its effects on adult education training program.

1.6.2 Methods used

Two main instruments were used for the study.

- 1- Interview protocol, consisting of not open-ended questions; and
- 2- Focus group interviews, consisting of open-ended questions.

For those, three assistants were employed and did the interviews in the local language - Dagbane. Most of the interviews were tape-recorded and translated in English later on.

CHAPTER II

LITERATURE REVIEW

2.1 Introduction - Women and development

More and more often, the poverty in which women find themselves forces them to carve a place in the economy regardless of their culture and traditions (NDC, 1988; Steel & Campbell, 1982). Women play an important role in the informal sector of the economy. This sector is defined by Berger (1986:52) as small-scale units engaged in the production and distribution of goods and services. Their primary objective is to generate employment and income to people who have little capital (fixed assets, liquid assets and human resources) and know-how.

2.2 Micro and small enterprises

Women of developing nations are engaged in different economic activities defined as micro and small enterprise of the informal sector. Characteristics describing the informal sector are the following:

TABLE 1

Characteristics of Micro and Small Enterprises

1- Few barriers to the creation of enterprises	2- High level of competition (in comparison to enterprises of the same size as well as to bigger industries)
3- Minimum need for capital	4- High investment in human capital, mostly family labour
5- Low level of skill	6- Competence acquired outside the formal education system
7- Few needs for technical skills compared to the industrial sector	8- Low salaries, low income and low level of productivity centered around local market
9- A basic investment between \$800 and \$7000 US	

Adapted from Blayney & Otero (1985); NDC (1988); Jiggins (1989); Otero (1985); Grown & Sebstad (1983); Steel & Campbell (1982).

Moreover, production and organization are undertaken on a daily basis and financial management is closely linked to loan possibilities. Therefore, production varies, is unequal and disparate. Enterprises have a tendency to start on the initiative of older persons who perceive economic activity as a major and permanent source of income.

Furthermore, social class and sex have an influence on the nature and the size of the enterprise. Women constitute one-fifth (an underestimate) of the population working in these enterprises, and they own the smallest among them (Blayney & Otero, 1985). Those found in the smallest enterprises originate from poorest sectors of the rural and urban areas.

It has also been noted that these enterprises have limited access to external resources (such as credit, training and materials). Workers in this sector do not receive any recognition and are not subject to laws or to governmental protection. In spite of this, according to conservative estimates, the informal sector accounts for between 10 and 20% of the gross domestic product,

in two-thirds of developing countries (Ahooja-Patel, 1988).

2.2.1 Obstacles and constraints to expansion

In a recent research, Jiggins (1989) mentions four factors which make the maintenance and/or consolidation of enterprises difficult for poor rural women: 1) Supply and demand fluctuate according to variations in climate; 2) the failure of some products on the market encourage women to keep production low; 3) few opportunities are made for diversification; and 4) women's multiple roles limit their freedom to exploit capital at a level which is exclusively commercial.

Another research acknowledges the existence of obstacles and problems which prevents the expansion of such enterprises (Ahooja-Patel, 1988). One such obstacle is the lack of technology related to recognized viable economic activities. Time constraints are a second obstacle since these activities require a major investment of time. Marketing is another problem due to major competition in the informal sector. Middle-men take control of sales and female entrepreneurs become subordinate. In addition, there is a transportation problem, that of bringing the product from the household to the market. The entire organization and weakness of the infrastructure create problems throughout the production line.

Furthermore, it is difficult for these enterprises to separate their business expenditures and profits from their family expenditures. Because of that, the possibility for reinvestment of profits is sometimes reduced and business expansion is limited. Accordingly, the low level of literacy makes women's participation in modern trade difficult.

Finally, existing financial structures and their many rules tend to exclude women and discriminate against them. This last point is important because it is an one aspect of the credit program as discussed later in this research. Complicated bank formalities and their rigid business hours conflict with people's schedules and thus discourage small borrowers. The low representation of women workers in banks presents additional difficulties for women who do not

feel at ease doing business there (Ahooja-Patel, 1988).

McKee (1989), on the other hand, quotes reasons given by banking institutions for not awarding women loans. By their very nature these enterprises are considered high-risk, due to lack of collateral, lack of written accounts and lack of management training. In addition, a further strike against them is the existing sexual discrimination.

It has been demonstrated (Steel & Campbell, 1982; Jiggins, 1982; NDC, 1988) that because women are producers and participate actively in the national economy their productivity can increase substantially with a minimum of invested capital (Kandiyoti, 1988).

2.3 Credit projects for women

Society's recognition of women as legal adults has yet to be established in many places. Official sources discriminate against them and they lack the ties of clientship and patronage which male workers often mobilize to establish their solvency. In short, they are required to operate in a world from which they have in many places been totally excluded (Kandiyoti, 1990).

The implementation of credit projects are principally in response to credit needs expressed by women entrepreneurs in developing countries. Part of the rationale behind this style of presentation (specific projects for rural women) has been that it is hard to "sell" the idea of assisting women to government, bureaucracies, and other male-dominated agencies. Only hard-headed facts and proof that the goals of assisting women and promoting development are totally congruent with one another could have any impact at all (Kandiyoti, 1990:7). Most of these projects are intended to increase income and improve the welfare of women. In practice, the objectives of these projects often surpass the potential for expansion of business and the level of income and employment (McKean, 1989).

Furthermore, as Kandiyoti (1990) has claimed: "aid donors are well aware that local power structures will not give way and be modified to accommodate poor women's needs (p.16)." Thus,

the creation of special projects appears to be the only way of circumventing the effects of the status quo. A complaint arising from this is that women's projects remain marginal to the mainstream of development efforts. While this is true, no clear analysis has been done to see exactly what would be involved for things to be otherwise. It is believed by funding agencies who are sensitive to women's development, that working with women outside the mainstream of society is a way to really improve women's welfare. For them, integrating women's programs and activities into development policies would mean silencing women's needs to respond to economic needs of efficiency and productivity.

2.3.1 Existing approaches within credit projects

Two major approaches exist within credit projects. Buvinic (1984), Berger (1989), Blayney & Otero (1985), McKee (1989) and Kandyoti (1990) have mentioned the following.

- The Welfare-oriented approach is one in which activities are oriented toward the reproduction of women's traditional roles, with some effort made to include activities which will generate income and which are centered around the participation of individuals within groups. This is a non-expansive approach which does not change or question roles but upholds the traditional status quo.

- The feminist approach is addressed specifically to women. Productive and reproductive roles are equally recognised. More attention is given to the project's contribution and its role in economic growth.

Two variants exist within these approach:

- a) The equity approach emphasizes inequalities between men and women and looks at the origins of women's subordination in the context of the family. This approach directs itself to activities which are intended solely to women by helping them secure loans. As well, this approach is concerned with consciousness-raising. However, recently the equity approach has evolved "into an alternative approach that links women's issues to poverty and tries to quantify

the positive effects that may result from incorporating women's concerns into economic development programs" (Kandiyoti, 1990:13).

b) The poverty-focused approach links discrimination and exploitation to class but not to gender.

2.3.2 Types of credit projects

In general, funding agencies favour credit projects which are devised specifically for women and they work with national organisations (public organisations who play the role of executive agencies) with women personnel. Most of the times, executive agencies are flexible NGOs which reinforce project objectives and do not try to change or put pressure on changing national policies (Buvinic, 1989, Kandiyoti, 1990).

Presently, two types of projects prevail: the minimalist and generalist projects. Several authors (Berger, 1988; Blayney & Otero, 1985; Buvinic, 1985; Grown & Sebstad, 1983; McKee, 1989; Tendler, 1989) discuss these in the literature.

1- Minimalist types of projects only provide credit and are aimed at easily measurable short term results. Participants practice familiar tasks which are easy to learn and which do not require collective work.

2- Generalist types of projects include credit and other services, mainly training or technical assistance aiding productive activities. These projects are not expensive. Long term results are often obtained but their effects are difficult to measure because of their qualitative nature. Examples of such results are self-esteem and increased use of existing resources by participants. The requirements for receiving training and financial support is that the recipients be groups rather than individuals. The generalist type of project is particularly interesting for the purpose of this study because of the training and technical assistance provided. This will be further analysed.

On the other hand, Mullings (1976) emphasises that the female "contribution to production is a necessary but not sufficient condition for development of female status. Other factors, such as the duration of participation and the development of solidarity groups must also occur"(p.243).

2.4 Training and technical assistance in credit projects

Training and technical assistance as used in these projects, refer to a flow of services aimed at transferring knowledge and skills which enable the recipients to increase their usable productive capacity. Such assistance enables an entrepreneur to both expand production and allow an opportunity for exchange and learning among participants. According to the content, training can empower women, improving not only their production but their everyday lives as well (Blayney and Otero 1985).

2.4.1 Context

In rural areas, traditional skills are usually passed on from father to son, mother to daughter or master craftsmen to apprentice. The artisan's skills are less specialised and sophisticated but they need a wider range of skills and more ingenuity for application. These skills are often inadequate in a society which requires more sophisticated skills brought by new technologies. Hence, artisans' skills must be modified or supplemented by new skill training programs (Coombs & Ahmed, 1971:49).

Besides, women are usually underrepresented in roles that require decision-making, planning, organizing or management skills. Since traditionally women have been excluded, they think they can not do it. Training must seek to dispel some of their self-perceptions. It must also encourage reflection about existing attitudes and assumptions about individual capacities, to experiment with new roles and to assess individual talents and limitations (Otero, 1985:15).

2.4.2 Content

What is innovative about these projects is that traditional skills which women used to be taught (such as sewing and embroidery), are no longer taught. Anita Anand (1983) uses the term "female-prone" to describe this type of training included in the welfare-approach as explained earlier. The emphasis is instead put towards skills related to the management and operation of their economic activities as well as improving leadership and organizational skills. This last aspect is also related to a woman's ability to organize and become mobilized to safeguard her livelihood -something which is critical to the success of these projects (Kandiyoti, 1990, Thompson, 1983).

According to McKean (1989:105), group-based training in these programs is emphasized. This can help to change attitude, solve problems and overcome obstacles. It can also foster the cohesion necessary to sustain group borrowing and repayment. However, the result of her study shows that some problems arise from the training content. Participants complain of an excessively general content; also that the providers are inexperienced and lack specialized knowledge; and that the technical assistance has minimal relevance to the practical requirements of the business.

Coombs and Ahmed (1971) found several major weaknesses in general training. They felt that too little attention was being given to truly necessary skills; to the local, social and economical context, to the special characteristics of the trainees and to existing educational programs. Related to this last point, indeed little is done to look at what participants have learnt from other sources, how they have obtained other sources of information, and how they put into practice what they have learnt earlier. There is a waste of resources that might be available within the groups. Individuals could share and increase their knowledge, or learn from one another. Yet, the traditional attitude of the educator as master is still present in many of these programs, not allowing participants to be "masters" in their turn.

In other respects, McKean (1989:117) comments on the fact that training which works on changing women's attitudes and increases self-confidence and participation -for example

working on group building and leadership- may be valuable in itself, but can also divert attention from some of the fundamental external constraints of these small producers. That is to say, it is easier to work at the micro level than on macro issues.

Although this can be true, the training which is related to consciousness-raising and self-esteem will promote longer-term changes. But this awareness depends on the kind of approach used to convey the technical message of the training. As will be discussed later, there is a tendency in traditional education (which also occurs in such projects), as Giroux (1988a) mentions, to emphasize pedagogical techniques and technical content to be taught, rather than working with a trainee's own experiences. A preferred technique would be one which affirmed women's life experiences, thereby allowing them a sense of control over the learning experience.

2.5 Women's specificity in the learning process

Little has been documented about how women view knowledge, or relate knowledge (gained either through life experience or formal education) to their everyday lives (Luttrell, 1989). What we are beginning to understand is women's different "ways of knowing" in relation to other factors. The factors include a woman's socio-economic background which affects her relation to knowledge, and the woman's attitudes towards a learning situation.

The formal educational system is based on a patriarchal conception of knowledge and a hierarchical structure which is vertical, rational and dialectical (Thompson, 1983). Little has been written on the power relationships which exist in women's learning behavior. However, we do know that when a woman enters a formal institution, she generally finds she must conform to its dominant patriarchal (as well as middle-class) values, or risk ostracism and failure within it (Luttrell, 1989).

Women define their knowledge as affective, intuitive and emotional, as opposed to cognitive, learnt and reflexive (Luttrell, 1989). Luttrell further claims that this classification reflects women's acceptance of the knowledge of the dominant class and is, therefore, diminishing

women's power and women's self-concept.

On the other hand, Belenky and her colleagues, in Women's Ways of Knowing (1986) examine different ways in which women perceive and integrate knowledge. These range from silence and self-denial to a dynamic creation of knowledge whose conception is based on the belief that everybody can collaborate and share personal knowledge. In this case, women learn to accept that conflicts and differences are a part of life, and these become a challenging experience. Life is constructed and re-constructed, moving and continuous.

2.6 Theoretical Framework

The theoretical framework favored in this research incorporates the power theory into the Nordhaug Theoretical framework. The framework shows how the reality of the learning process is related by wider conditions. Furthermore, it shows how macro-structures and environment determine individual motivation to learn or not to learn.

2.6.1 Training, women and empowerment

Women need to have their own knowledge, experience and potential valued so they may truly benefit from education opportunities. Belenky and her colleagues (1986) note that the authority of the trainer or educator was and still is in many instances, a power relationship. The aim of power relationships is to integrate and incorporate women into the mainstream of the society (Freire, 1970). They need to be accepted as people instead of marginalized, being oppressed or patronized (Belenky et al, 1986). Somewhere deep in themselves, or behind this perception of themselves, women know they possess latent knowledge and they want to share their knowledge through the process of dialogue (Belenky et al, 1986).

a) Traditional education

The traditional formal education system and positivist discourse were primarily concerned with

the mastery of pedagogical techniques and the transmission of knowledge instrumental to the existing society. Schools were then viewed as instructional sites (Giroux, 1988a:111).

While it may be said of all, people in developing countries, women in particular, have been denied the validity of their own knowledge and/or experience, which discounts their experience, extends into the formal education arena. Simultaneously, society sends implicit messages about the roles they should assume as women and as members of their communities thus reinforcing their self-depreciation (Giroux, 1988b). "They often call themselves ignorant and say that the extension worker is the one who has the knowledge and to whom they should listen. Almost never do they realize that they, too, know things they have learned in their relations with the world and with other people"(Freire, 1970:50). As a result, most stop trying to pursue a formal education.

The power or domination is expressed in a way in which power, technology and ideology come together to produce knowledge, social relations and other concrete cultural forms which indirectly silence people. Also, the oppressed internalize the process of repression and thus participate in their own oppression (Giroux, 1988a:114).

b) Liberating Education

According to Freire, pedagogy is to interpret, evaluate events to be observed, and also to have the capacity to intervene in them (Giroux, 1988b:67). It embodies communication, it is an act of cognition, not transferrals of information (Freire, 1970:67).

The discourse of women's experience supports a view of pedagogy and empowerment that allows women to draw upon their own experience and cultural resources and that also enables them to play a self-consciously active role as producers of knowledge within the teaching and learning process (Giroux, 1989:144).

In this respect, credit projects for women can be analysed as an alternative to the formal system

of education. Women reappropriate their voices in a liberal education atmosphere, because the educational space or the locus starts from their lives and does not, then, reproduce the dominant male culture. But we may consider that the content may reproduce a state policy, as for example, in the case of promoting chemical fertilizers for agricultural production. For that matter, it is important to realize how facilitators, extension workers, or educators, play a vital role and, if they are not critical about the knowledge they are transferring, they may continue to transfer the dominant culture. There is a need here to understand how the wider conditions of the state and society produce, negotiate and transform the conditions of teaching (or facilitating) thus either enabling or disabling teachers (or facilitators) from acting in a critical and transformative way (Giroux, 1988b:68).

Equally important, language becomes an important tool because it constitutes the way that facilitators and trainees define, mediate and understand their relationships to each other (Giroux, 1989:144). The construction of meaning is made, among other things (like habits and practices) through language, but it is also a central force in carrying the history in the production of meanings (Giroux, 1983; 1989).

A goal of education is, after all, to redefine and dissect the world, utilizing our greater understanding of social and historical context (Giroux, 1988b).

2.6.2 The Nordhaug theoretical framework - Conclusion

The theoretical framework developed by Nordhaug -which is illustrated below- will be used in the research to depict important aspects of the learning processes occurring among participants of the CUSO-WID project. In addition, the framework gives a possibility of relating different aspects. Here is an explanation of the key elements.

1- The first level of analysis is the **macro-structure**, also termed external factors. The effects of social and economic structures on beneficiaries of an educational program are analysed. Local

traditions must also be taken into consideration, and they constitute one of the most fundamental determinants of the amount of adult education activity at the community level (Nordhaug, 1987). In addition to tradition, demography, existing resources and local industries are considered equally important factors in the effort to understand the pattern of the demand.

2- The second level of analysis is the **demand**. As Nordhaug indicates, one basic condition for manifest or expressed demand is a conscious need for training, accompanied by motivation. Barriers are overcome when motivation is high enough. Barriers could include family obligations and distance from the education facilities.

3- The third level is the **supply**. Nordhaug mentions that very little research has focused on phenomena related to the supply-side of adult education. From the framework, the study will assess the education agency itself, but also the phase in which its activity is consolidated and furthered. The supply refers to how the CUSO-WID training program consolidates and develops its training program particular to the specific community culture. The study also identifies sources of information available to women in a given community.

4- The fourth level consists of **recruitment, participation and the non-participation**. This section has been widely investigated (see Cross, 1982 for reference). Thus, we will not spend too much time on it. However, one question to be answered in this section could be regarding the kind of recruitment and type of participation found in the case at study.

5- The fifth level deals with **individual outcomes**. As noted by Nordhaug, participation results in individual outcomes of various kinds. Partly because women have different motives for participation and partly due to the wide range of courses, a very broad spectrum of outcomes can be generated.

6- The sixth level refers to **collective outcomes**. These have to be distinguished between three levels of analysis: the micro level: related to families and small groups; the meso level:

organizations and neighborhoods; and the macro level: social classes, regions, communities and nations . This level of analysis is related with the theory of power, "where adult education has often stood in the middle of social conflicts, and can be regarded as an important agent of social change"(Nordhaug, 1987:8).

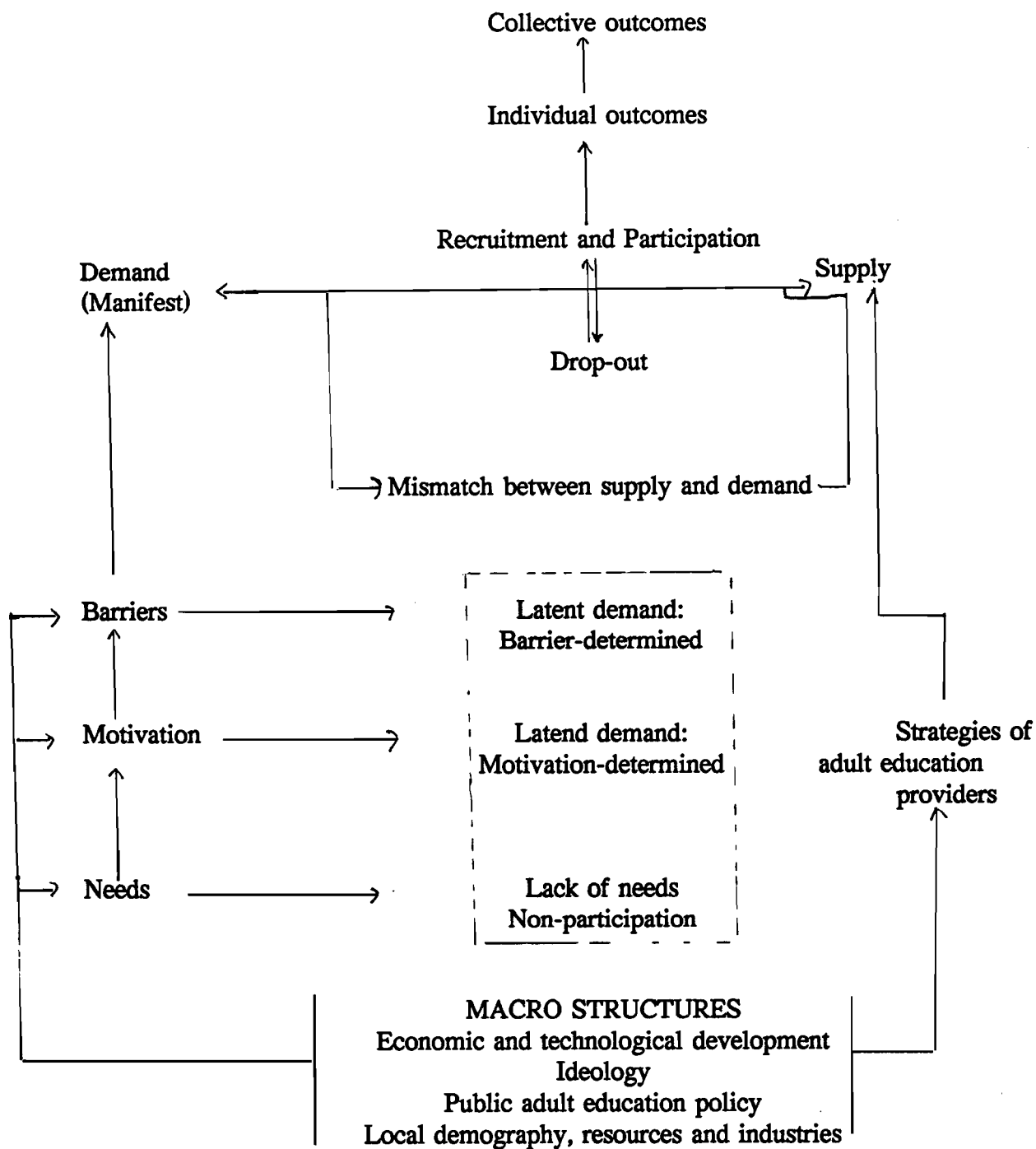
Referring to the Nordhaug framework, demand, supply, recruitment, participation, motivation, individual and collective outcomes (which correspond to levels two to six) are analysed as internal factors in the case at study. More specifically, these are trainer/trainee relationships; trainee attitudes; training content; and training approach which have an impact upon the learning process.

It might have been interesting to relate some key elements in the framework -such as supply and demand of a training program- to costs-benefits associated with it. But, according to Nordhaug, it is difficult to apply these to adult education programs because of the problems found in identifying and measuring economic effects of comparatively small amounts of education.

However, the relationship between recruitment, participation and individual outcomes will be analysed, since it is believed that the character of the program influences outcomes. "Factors such as subject, pedagogical quality, the amount of participants' influence throughout the learning process, and the social context during the course (relationship between participants as well as between teacher and participants) will influence the individual outcome"(Nordhaug, 1987:11). These represent internal factors identified earlier.

The relationship between individual and collective outcomes may be quite difficult to assess. First, it is necessary to distinguish between training programs aimed at creating collective outcomes from those aimed at individuals. On the other hand, collective outcomes are usually mediated through the level of individuals. In the case of this research, the objectives of the credit project are twofold. First, to improve the welfare of individual women participating, and, second, to empower women as a group and give them a locus (forum) to express themselves in order to intervene in their everyday lives.

FIGURE 1
The Nordhaug Theoretical Framework



Sources: Nordhaug, 1987

CHAPTER III
METHODOLOGY
AND
DESCRIPTION OF THE CUSO-WID TRAINING PROGRAM

This chapter will present the methodology adopted for this research. A description of the CUSO-WID project and its training program will be presented briefly.

3.1 Introduction

The collection of quantitative data has been used by researchers to yield information which could improve upon the "effectiveness" of the training. But this does not provide in-depth information on what women think of these training programs in general, or on their perception of the training process in particular.

On the other hand, a qualitative approach provides a picture of attitudes more than an exact measure. As Dagenais (1987) explains, qualitative methodology is characterised by flexibility, carefulness, vigilance and respect towards the event to be described. The perspective of the qualitative approach provides us with a "conceptual framework for seeing and making sense of the social world" (Maguire, 1987:18). It gives us an opportunity to hear the people we otherwise do not really listen to. A WID project -with feminist objectives- must respond to women's needs by listening to what women identify as their needs.

The qualitative approach responds to women by allowing them to express themselves in many ways. It is preferable that they speak and react to each other -in relation to the project- rather than relying entirely on how the informants respond to an enumerator or a questionnaire, as is usually the case in quantitative studies. Their voices indicate their awareness of the place they occupy in the project.

To consider a woman as a research object is to lose the gains the researcher could make from

insights into human interactions, as well as the ensuing knowledge and understanding about human behavior. In this research it was important to create a relationship in order to build trust between the women and the interviewer so as to make women the subjects, not objects of the research. The research relationship facilitated a sharing of feelings and perceptions. It was through exchange and interaction between the researcher and participants that the research evolved.

This study emphasized a qualitative approach for reasons mentioned above. It also used some quantitative measures in order to gain more knowledge of the women and their environment. For example, the control groups were used to compare the opinions of CUSO-WID non-participants and CUSO-WID participants on factors pertaining to their environment and daily lives.

Because I worked for two years as an educator in the project with the same group of women, and returned as a researcher two years later, the data collected was enriched by my existing relationship with the women. Returning allowed me to feel and perceive the changes that had occurred and also to take note of repeated attitudes. Indeed, my return affected my perception of the project: myself in relation to women, and my perception of the culture.

Accordingly, as a researcher, my history with the project has facilitated the work of relating the women's point of view, their "everyday world" into a larger social perspective in which their experience makes sense and which can be related to a voice where other women can recognize themselves (Smith, 1987). Knowing some similar projects in other parts of the world, having visited them, and having also listened to other women's opinions made clear to me that some issues are intertwined and can be analysed in a larger perspective. The notion of gaining more control and access to resources is being emphasised by women. Women's voice are beginning to be heard. In this sense, a feminist approach is used to emphasize women's specificity when entering a knowledge process.

3.2 Sources of data

In order to measure the knowledge gained and behavior acquired by the women, and in order to analyse the factors influencing the learning process, various research methods were used: questionnaires, individual and group interviews, participant observation, content analysis of file documents and maintenance of a diary.

The field research was divided into two parts. The first part consisted of individual interviews with 40 women of two CUSO-WID groups: Fihini and Woribogu; two non-CUSO-WID groups: Kpalsogu and Tingole. A group consisted of 10 from each village.

Various topics were identified and treated more in-depth in the second part, using focus group interviews in three villages (Kukuo, Dulzugu and Woribogu) where the CUSO-WID project operates. Four group interviews were held in each village; each group was composed more or less of five persons representing different groups in the community. At this stage, only CUSO-WID groups were interviewed.

Number of Women interviewed

PHASE I: Interview protocol

<u>KPALSOGU (I)</u> Control Group	<u>TINGOLE (II)</u> Control Group	<u>FIHINI (I)</u> CUSO-WID Group	<u>WORIBOGU (II)</u> CUSO-WID group
8	12	10	10

PHASE II: Focus Group Interviews (CUSO-WID Groups)

<u>GROUPS</u>	<u>WORIBOGU</u>	<u>DULZUGU</u>	<u>KUKUO</u>
1- Key informants	12	7	8
2- Group members			
2.1 Older	5	5	7
2.2. Younger	5	5	6
3- Cuso-Wid members'husbands	7	8	9
<u>TOTAL</u>	<u>29</u>	<u>25</u>	<u>30</u>

Other interviews were held with the four CUSO-WID extension workers, the coordinator of the National Council of Women In Development, who is the project's counterpart in that region, as well as the training coordinator and the country CUSO-WID project manager.

Informal interviews were held with representatives from different ministries (Community Development (CD) and Women-In-Agriculture-for- Development (WIAD), branch of the Ministry of Agriculture) responsible for lending their development workers to the CUSO-WID project. Other informal meetings were held with various Canadian consultants travelling in Ghana during my stay. In Canada (Ottawa), an interview was done with the CUSO-WID project officer.

The length of all of the interviews were between one and three hours each. We were taking care to avoid longer interview, but instead, return when necessary.

Four training sessions were observed and tape-recorded, and a field diary was kept during the entire period.

Finally, a study of the documents available on the CUSO-WID project was done. These documents are:

- 1) The Plan of Operation, elaborated in 1987;
- 2) The Logical Framework (project design framework used by the Canadian International Development Agency (CIDA));
- 3) The Mid-Term Evaluation Report (1990);
- 4) Two Baseline Surveys (1989 and 1991);
- 5) The compilation of the Regional and Inter-Regional trainings given;
- 6) The training Manual;
- 7) Other documents related to training (training reports, ...).

3.3. Procedure and sample selection

The field research was conducted between February 1992 and June 1992 in the northern part of Ghana. Despite the fact that the project is implemented in three regions of Northern Ghana (Upper West, Upper East and Northern), the study was limited to the Northern Region. My previous work experience in this region and the minimal knowledge of the spoken language -Dagbane- has facilitated the translation, and were determining factors for the choice of this region.

In the Northern Region, CUSO-WID works with twelve women's groups in eleven villages) of the Tolon/Kumbungu district, located approximately ten miles from Tamale, the regional capital.

In the first part of the field research, I selected two groups (Woribogu and Fihini Women's groups) with which the CUSO-WID project had been working since the beginning, and whose principal activity was agricultural. Two other women's groups (Kpalsogu and Tingole Women's groups) were selected as control groups. A group was chosen according to the following criteria: the group had been in existence for more than three years; its principal activity was agricultural; it held no more than 25 members; it was located in the CUSO-WID operational zone; it was of the same tribal group; it had an infrastructure and population similar to those of the CUSO-WID villages; and it received support from WIAD.

In the second part of the field research, three CUSO-WID groups (Dulzugu, Kukuo and Woribogu Women's groups) were selected for the focus group interviews. I selected villages which had a slightly different context, for example their population, their location with regards to the main road (villages with no access or those with access), and having access to a water source. But the villages had the following common characteristics:

- * Dagomba tribal group
- * Polygamous population
- * Difficulty of access to potable water
- * Subsistence agriculture

- * Environmental degradation
- * Reforestation activity
- * Similar economic activities
- * Little or no access to information
- * Minimal infrastructure (Primary school, dam, mosque. No health care facilities, latrine, community nor farm services centres).

The choice of women interview subjects in the two phases of the research was made by consensus with the concerned members of the groups. In the case where there were less than twelve members, all the women were interviewed. The choice of interviewees from focus groups were determined from the inventory of existing organizations made in the villages. Their leaders were chosen for interviews. The people's availability often decided the order of the interviews. All the interviews were done in an interviewees's village, in her own household or under a tree. A description of the interviewees profile is found in Appendix F.

3.4 Instruments

Two main instruments were used to collect data: the interview protocol and the focus group interviews. A- The interview protocol was used for members of CUSO-WID groups and members of other groups who do not receive assistance from the CUSO-WID project. The questions were asked orally by two research assistants and written down and taped-recorded, since all women are illiterate. The questions were related to indicators on productive activities, on savings and on group organization (for more details, see Appendix D). B- The Focus group interview was the second instrument and the interviews were done with four groups within the villages where CUSO-WID project operates. The five groups consisted of: 1) key informants in the community (such as the Chief and leaders of various organizations), 2) the oldest members of the CUSO-WID group, 3) the youngest members of the CUSO-WID group and 4) husbands of CUSO-WID group members. In this section, general questions about community life, economic activities, problems and solutions, and the community's perception of CUSO-WID activities were asked to key informants and husband. For the youngest and oldest members of the group, the questions asked pertained to group organization, productive activities, savings and the training they receive (for more details, see Appendix E).

3.5 Language and translation

Etzioni & Dubow (1970) analysed at length the effect that an interpreter can have on the result and course of the research. There are three possible effects: 1) The interpreter's effect on the informants (due to admiration, fear or their emotions felt by the interpreter towards the informant); 2) the interpreter's effect on the translation (time constraints and competence in both languages); and 3) the interpreter's effect on the communication process (interrelated with 1).

Language in itself is a limiting factor which provides one set of conceptual tools and screens out others. In addition, the use of translators in the research added another limited factor in which the translator interprets the response from her own perspective. I had to be careful about the perspective voiced by translators, as the women's own and not to reproduce the dominant one we had heard until then. This particular research depended almost entirely on verbal data and reports. Language became the lifeblood of the research and it was essential to devote a great deal of time and attention to the translation process.

Exposure to village communities and equal mastering of English and Dagbani were the criteria used to select the research assistants. It was important for the research that they could convey the researcher's ideas, to reconstruct faithfully the women's perspective and to be part of the question-raising process.

Aware of the possible problems to be faced, I worked with a team of two translators rather than with only one. Basic training was given: they were familiarized with the project by reading certain documents, and by discussions. Throughout the field research, a continuous feed-back process was maintained. The back-translation technique was used. As Wener and Campbell (1973) explain, it is a decentered translation in which each translator shares her/his own interpretation of what has been discussed during the interviews and in the observations. Common trends emerged, and it was also a way of generating new ideas.

The richness of experience in working with a team and using different techniques gave me the

possibility of interpreting information in multiple ways.

3.6 An overview of the CUSO-WID Project

Introduction

The CUSO-WID project, also called "Shiriyawan Aiyukan Maata-N-Tudu", which in Haoussa means "*The coming together of women of the north for prosperity and development*," is promoting women as agents and participants in the development of Northern Ghana's Upper East, Upper West and Northern Regions. The project started in 1988 for a five-year period. First loans were disbursed for agricultural loans in April, 1989.

The project is funded by the Canadian International Development Agency (CIDA) and implemented by the Canadian University Service Overseas (CUSO), a Canadian Non Governmental Organization (NGO).

Project goals and objectives

The overall goal of the project is to improve the economic, social, educational and technical situation of women in Northern Ghana, particularly the most disadvantaged, by using and strengthening local human resources.

The main objective of the project is to design and implement a sustainable indigenous development process in which women are agents and beneficiaries.

The project provides women with loans, technical assistance, access to suitable technology and training in management and technical areas. It also promotes the networking of women between villages and regions through committees, resources centres and informal visits.

Participants

The project deals with women's groups who plan and implement productive income-generating and village marketing enterprises at the village level.

At the institutional level, the project cooperates with government extension departments to provide the women's groups with the assistance they require and to help process and follow-up loans. These are:

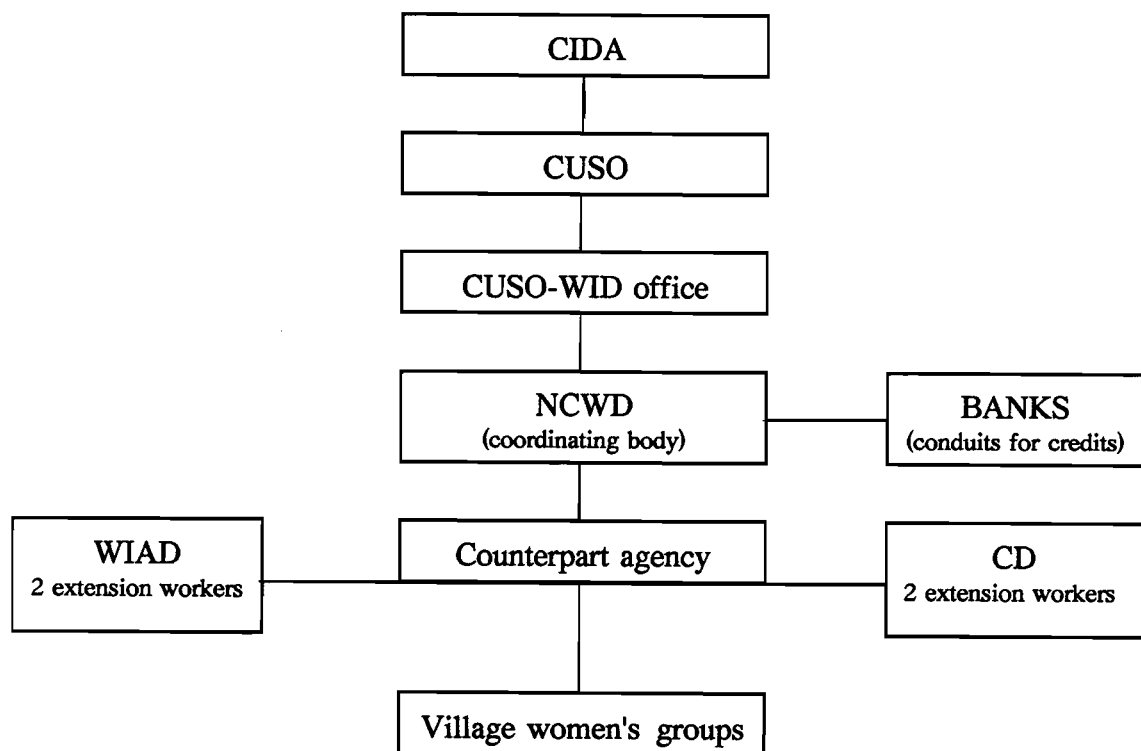
1- the National Council of Women and Development (NCWD), which provides the overall monitoring and supervision of NCWD worker assigned to the project and extension workers of other government departments. They also prepare different reports to the project (quarterly workplans and budgets, biannual narrative reports). A vehicle is provided to them to facilitate their work.

2- The Department of Community Development (CD) and Women in Agricultural Development (WIAD) where extension workers (two in each) are seconded to the project three days a week. They perform all the necessary village activities. The project trains these field workers in sectors necessary to improve their effectiveness and provides them access to motorcycles which enable them to be in the field as often as possible.

There are several components in the project. These are: 1) The revolving credit fund; 2) the research supported funds; 3) the vehicle and motorcycle purchase funds (for extension workers and NCWD regional secretariat); 4) the resource centers; and 5) the training component.

The following organigram of the project indicates the different levels of action.

CUSO - WID PROJECT



CUSO-WID project criteria

The criteria used for selection of women's groups are the following:

- The target groups are the most disadvantaged women;
- The group should be working together for at least two years;
- Women in groups should be living in districts decided for the implementation (in Northern Region: the Tolon-Kumbungu district);
- The group should not have more than 25 members. In such cases, the group will be divided into sub-groups with executive members in each group;
- The group should be engaged in the economic activity it wants a loan for, before becoming a CUSO-WID participant group;
- The group should have an executive composed of a president (or Magazia), a

vice-president, a treasurer and a secretary. At least, the secretary should be literate;

- The group should have a bank account;
- The group should be willing to participate in all training sessions organized by the CUSO-WID project;
- The members of the groups should not be benefitting from any other funding projects.

Types of activities

There are three types of activities engaged in by women in the project:

A- Agricultural activities, where women farm one or two acres of maize or groundnuts, or guinea corn or rice to a lesser extent;

B- Non-agricultural activities, which are mostly food processing in sheabutter, groundnut and rice. In other parts of the country (Upper East), women engage in handicrafts (basket weaving and leather bags);

C- Trading activities which have been integrated into the project only in 1991. These provide women with the necessary amount of money to buy sufficient quantities of items they will later sell.

The following table contains statistics taken from the CUSO-WID documents and indicates the number of villages and members who have requested agricultural and non-agricultural loans, as well as amounts received in loan. For agricultural loans, the number of acreage is specified.

TABLE II
CUSO-WID village loan groups statistics

Activities	No villages			Group membership			Acreage			Loan principal (in million Cedi ¹)		
	89	90	91	89	90	91	89	90	91	89	90	91
Agric	4	7	8	129	199	278	122	217	338	2184	3 091	9 390
Non-Agric	4	4	5	150	116	189	-	-	-	3243	3 497	9 379
TOTAL:	8	11	13	279	315	467	122	217	338	5427	6 588	18769

In 1989, the average loan size per member was \$45 for agricultural loans, and \$58 for non-agricultural loans. In 1991, women were requesting \$91 and \$134 (agricultural and non-agricultural respectively). The interest rates charged on these loans was based on the official bank rate. In 1992, the interest rate was 27% for agricultural loans and 30% for non-agricultural loans.

The repayment time is ten months for agricultural loans, and from six to 12 months for non-agricultural loans. Repayment by installment (monthly or bi-monthly) is encouraged.

3.7 The CUSO-WID Training Program

The design

The training component was designed with the objectives of enabling field staff to supply more effective support to women's groups in their activities and enabling village women's groups to implement effective income-generating projects and village collective projects.

Training is provided in the areas of management, appropriate technology, community

¹CUSO-WID file documents with 370 cedi for \$1 can.

development and loan processing for extension staff, and in the operations of productive enterprises, loan management and planning for village women's groups (CUSO 1990b:33).

Originally, the training component was sub-contracted to the NCWD Regional offices, to organize and implement training programmes for women's groups and extension workers with the assistance of three cooperants (one in each region where CUSO-WID operates) provided by CUSO. But, during the implementation phase, it was discovered that NCWD had neither the resources nor the expertise in training to adequately perform the task. That is why the training component has been re-designed and a full time WID training coordinator was hired. She was based in Tamale and directly responsible to the Project Manager (CUSO, 1990b:34).

At present, the training component has two areas of focus:

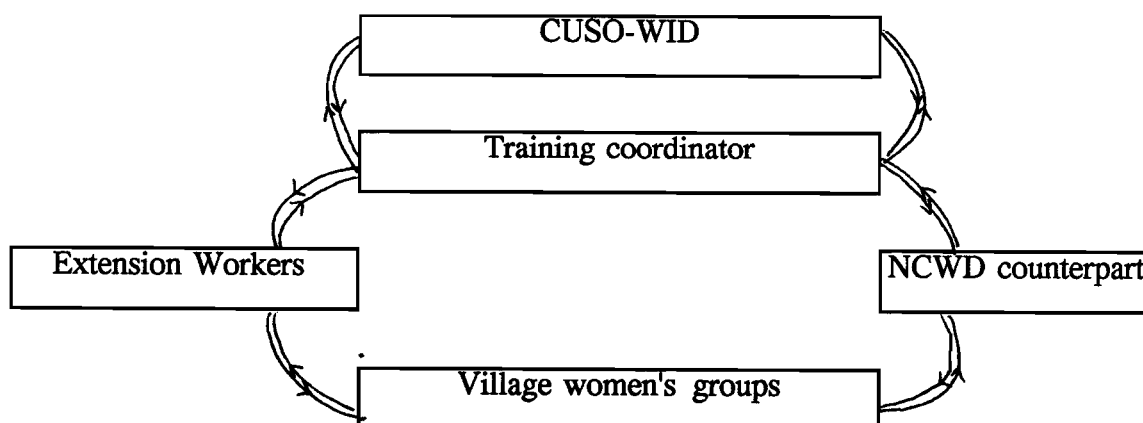
- 1) Training aimed at strengthening the management skills of the NCWD Regional staff;
- 2) Training aimed at strengthening the skills of extension workers and village women's groups.

The latter component is the focus of this research. It is especially concerned with the training directed at village women's groups. A list of training given to extension workers and to village loan groups is provided in Appendices A, B and C.

Today, the training focuses more on participants than on trainers, because the project management feels that the extension workers have received enough training. The emphasize is on group building and group organization for technical training (for example: related to their productive activities). This is done by external "consultants" found on the spot.

The model

The training of trainer (TOT) model has been developed. This model uses an approach which follows a vertical line of responsibility and communication under which information and skills are imparted from the trainer or resource person to the extension workers, and the latter is expected to pass them on to the village loan groups. Feedback and further training needs would be channeled to the WID trainer through the same means. The figure below illustrates this.



In addition, a training manual outlining the project's training, methodology and resources has been produced.

The training method

The CUSO-WID project has favoured the participatory method which stresses problem-solving by the group. The training requires that the extension field workers do not act as teachers, but as facilitators.

Thus, the women themselves are placed in a situation which allows them to look within for solutions, alternatives and methods to improve their situations (CUSO, 1990e:6).

Participatory training (from CUSO, 1990e)

Participatory training refers to a learning situation which actively involves a participant in the experience of finding solutions to identified problems. The knowledge, ideas and real experiences of the participant is very important to the learning situation. A successful participatory training experience is one in which a trainee uses her own resources and knowledge to problem-solve.

Several methods have been taught and reinforced in participatory training within the CUSO-WID project. These are: discussion, questions (which encourage all members to speak), small and large group discussions (allowing individuals to think about issues), listening and understanding each other, field work, sharing work experiences, and short lectures.

Specific materials and activities have been taught to extension workers to stimulate and initiate discussions among group members. They have been used extensively. These are, in priority of usage: visual aids (such as flannelboard and pictures), songs, demonstrations, role plays, storytelling, dance, problems drama and games.

Emphasis has been put on the fact that trainees are adults who have a sense of personal dignity and must be treated with respect and understanding at all times.

The extension workers have been taught that their role is that of a facilitator, that is, to help a group move from one situation to another, ensuring that a need becomes a goal. Answers to problems come from those who live those problems and the task of the facilitator is to help trainees find these answers. Specifically, an extension worker's role is to help the group define goals clearly; select appropriate activities; decide on time limits; assign responsibilities; initiate tasks; and evaluate actions to discover if goals have been met.

The field activities and related training have been planned by the CUSO-WID training coordinator in order to introduce the CUSO-WID project to village women's groups and to

improve their knowledge regarding savings, business skills, group organization and their productive activities. Detailed schedules are presented as specific steps and should be, in principle, followed by all extension workers. The tables are given in Appendices A, B and C.

Gender training was planned but has been cut back due to time constraints. Literacy has been stressed as an important issue. The Dagbane Literacy Centre has offered to provide resource persons to introduce literacy training to field workers, who, in turn, would organize literacy classes in the villages.

Comments on training given in village loan groups

Generally, no training is done at the village level during the peak time of the farming season. Women do not have time, and it is difficult for extension workers to reach villages because of the rainy season.

Members are usually informed of training through the extension worker who has come the preceding week or day. Generally, attendance in training sessions is good (about 70% of all members), except in cases where villages are very big, and where it is difficult to reach everybody in a short period of time. Training sessions are given in less than an hour. In fact, it takes more time to gather women under the tree, than it takes to give the training itself. The same topics are given around at the same period of time in all villages.

Extension workers prepare their training together, usually the day before going in the field. A review is made with the support of the NCWD officer. They review the approach and the material to be used. No practice is done. Usually, the NCWD officer talks and the extension workers listen. Thus, the same methods (in the spirit of the participatory approach) and materials are used by every extension worker.

In general, even if the training is targetted to specific clientele, more people do attend (other women, men and children of the community) because the training is given outside, most of the

time under a tree. Therefore, there is a lot of noise as well as movements to distract their attention.

CHAPTER IV

STUDY FINDINGS

Introduction

The purpose of this chapter is to present the study findings. The four objectives, presented in chapter one, guided the organization of the results. The results are presented in three sections. The first section has incorporated the first two objectives. This section will present data on the knowledge acquired by participants in productive activities, on savings and business skills and on group life, which constitutes the body of the CUSO-WID training program (objective one). These first findings will be compared to other women's groups who do not benefit from the project. In addition, the behavior adopted by participants following CUSO-WID training will be assessed (objective two). The same indicators will be used. Next, the chapter will present results on which external factors have had an impact upon the learning process (our third objective). Finally, internal factors which have had an impact upon the learning process (our fourth and last objective) will be presented.

4.1 Knowledge acquired and behavior adopted by the CUSO-WID participants

The data presented here were obtained from both interview protocol and focus group interviews from the two phases of the research (for details, see Appendices D and E).

4.1.1 Indicators of productive activities

Agricultural production plays an important role in the lives of rural women, as most are involved in various levels of productive activities. Very often, farming is the economic activity of choice since it fits the context of their lives (CUSO, 1990b:79)

Questions in relation to land preparation (A) were looking at the knowledge and behavior adopted by interviewees about ploughing and sowing methods. The section on fertilizer application (B) was looking for information on the type of fertilizer used as a result of CUSO-WID operation, as opposed to their practice before. Their answers were compared to control groups. On storage (C), the study was looking at traditional practices, what role participants

were playing in these before CUSO-WID operation, and since then. The questions asked on crop preservation (D) were related to storage, since it looked at preservation methods that participants employ to preserve their crops. On inputs required (E), the level of knowledge participants have about the inputs required to farm, as well as their control over the purchase of resources necessary to farm were looked at. Then, CUSO-WID participants were compared to control groups about the knowledge interviewees have about their yield. Finally, the last part was concerned about how the CUSO-WID project has influenced participants to get involved in more than one economic activity.

In Northern Region, even if women form groups for their economic activities including agriculture, the land is farmed individually.

A- Land Preparation

Ploughing: hoes are used for small farms (less than an acre). Tractors can plough a large quantities but are expensive to use. A tractor has the advantage of ploughing very deep, but is not suitable for every kind of soil. Bullocks are the best alternative. They are cheaper and slower than tractors, and well-adapted to the Tolon-Kumbungu soil. But this type of equipment takes time and does not allow many acres to be ploughed at once. All of the CUSO-WID participants rent tractors for ploughing as opposed to only half of the control women's groups. These groups use hoes and bullocks (they ask their husbands or hire labour for bullock ploughing) in a proportion of 25% and 10% respectively.

Sowing methods: the women's groups previously planted seeds very tightly, and "by heart," as they told us. Now, with CUSO-WID training, the women plant in rows, using rope measurements for greater precision. The reason associated with this practice is to concentrate farming, thus reducing labour, fertilizer application and time costs. Nevertheless, women associate planting in rows with chemical fertilizer application. Before the project, their husbands had learnt this method from other organizations and passed the information on to them. But neither women nor men are using this more efficient method because they all beleived that if more seeds were sown in a smaller space, production would be higher. In control groups, less than half (40%) of women interviewed are using this improved method.

B- Fertilizer Application

Today, as a result of population pressure, farm soil in Northern Region has been overused and has decreased in fertility. It is now necessary to improve the quality of this soil. Two types of fertilizers are discussed here. These are the organic fertilizers (made of compost and manure) and chemical fertilizers. CUSO-WID training has stressed chemical fertilizer application, since it is widely available to women. As well, its use has been encouraged by government policies, which have in turn facilitated its availability on the market. Finally, it increases production (in the short-term) to a greater degree than organic fertilizers.

Before the CUSO-WID project, all women interviewed were using natural fertilizers. They knew about chemical types, but had never had the capital to buy them. Also, they did not own their own farms, so they had no control over farm operations (see objective three). The women interviewed believe that chemical fertilizers are better, because they make crops "grow so fast and so green." According to these women, the size of the farm (they average one acre per person), makes it difficult to get enough natural nutrients (organic fertilizers). The pasture practices do not facilitate the management and production of sufficient quantities. Animals are not kept within closed space, which do not facilitate natural fertilizer production and management. Furthermore, not much training is or has been done on this subject. Women have been taught by CUSO-WID to use chemical fertilizers and all of them now use them when farming maize and rice. For groundnuts, chemical fertilizers are unnecessary because the soil still produces sufficient nutrients to make them grow. In the case of the control groups, 40% of interviewees are using chemicals and the remaining 60% do not use any fertilizer.

C- Storage

The traditional crop storage method was, and still is to a smaller extent, hanging grain from the last harvest from the roof to dry. Later, silos were used to store larger quantities of grain. These silos are made of local materials. That was men's responsibility, because they were controlling food production.

Before the CUSO-WID project, women knew how to store their crops, but were not doing it systematically, since most were working on their husband's farms and production was controlled by the men. In this respect, CUSO-WID has given women control over their farm production, making them responsible for harvest management and storage.

All of the CUSO-WID participants interviewed use bags to store their crops, which they put in the room they live in. Despite the promotion of improved silos, it is not used by women, neither by men.

D- Crop preservation

This is interlinked with storage, since CUSO-WID participants are using insecticide for maize and beans. Insecticide is bought by CUSO-WID extension workers. In this case, no initiative is taken by the participants. Moreover, little effort is made by the CUSO-WID staff to explain the health risks associated with insecticide use. This is significant, since women and children sleep and live in the same rooms as the bags. Women interviewed told us they did not know anything about insecticide before the CUSO-WID project.

E- Material and Equipment needed for production

Interviewees of the CUSO-WID women's groups had difficulties in enumerating material and equipment and particularly quantities required for agricultural production. In traditional Dagomba society, as in many other African societies, men had, and continue to have, control over farm production. Women did not purchase material and equipment. Now that women have been allocated land farm their own land through CUSO-WID projects (either a portion of their husband's land or a portion of land led by the chief), material and equipment to purchase have become women's responsibility, but most of the time it is taken in charge by the extension worker. For example, the purchase of insecticide is made by the extension worker. If she does not do it, the initiative will not be taken by the participants.

When asked about their yield, women in CUSO-WID answered with no hesitation the yields

of both that year and the last. In control groups, very few were able to tell us what had been cultivated in groups, or even what their yield was.

Women of CUSO-WID groups are involved in more activities than their control group peers. In fact, the CUSO-WID participants (60%) will, on average, be involved in more than three economic activities, as compared to 45% of their non-CUSO-WID counterparts, who will be involved in only one activity. Table III illustrates the types of activities the CUSO-WID and control groups are involved in. It should be noted here that all the CUSO-WID participants were already doing these activities at a subsistence level before entering the CUSO-WID project¹.

TABLE III

Participant involvement:
Type of activities (in %)

<u>Type of activities</u>	<u>CUSO-WID groups</u>	<u>Control groups</u>
- Farming	100	50
- Trading	75	65
- Food making	55	10
- Sheabutter processing	40	25
- Groundnut processing	5	5
- Rice processing	10	5
- Cotton milling	15	10
- Soap making	10	10
- Rope making	5	0

¹CUSO-WID has allowed women to practice these activities more extensively thereby providing them the possibility of more than just a subsistence wage.

4.1.2 Indicators of savings and business skills

In this section, we were looking at, first: what knowledge and practices do interviewees have on savings (A) and how they use their savings for. Secondly, how do interviewees perceive the formal banking institution (B) and if they are benefitting from its services. Thirdly, keeping accurate records (C) is an indicator to find out if, after the training received, they do keep them on a regular basis and on whose responsibility. Then, the notion of monthly contribution (E) is also an indicator. We looked at how regularly monthly contributions are paid, and how it is perceived by interviewees. Finally, we asked CUSO-WID interviewees how their invitations to social functions have increased, and if they lend more money, as a result of CUSO-WID activities (F).

A- Methods of savings

All the women interviewed are familiar with savings. In fact, savings are practiced in many forms in Ghana. In the case of Northern Region, two main methods of informal institutions exist.

→ The "susu" societies form one of the most active informal institutions. In this system, groups of around five men or women make fixed deposits at regular intervals to a common fund. In the rotational susu club, each total collection is given to one member until all the members are served. In this system, there is no interest and no service charge. Members of the susu club normally spend their lump sum of money to ease financial pressures, or to further their economic activities.

Another important form of informal savings is called "letta-letta." Here, a single collector (usually a man) goes around in the villages on a weekly or monthly basis to collect fixed sums of money. When the customers want their money back, the collector will give it back to them, having subtracted a service charge for deposits made.

Concerning the methods and institutions of savings, interviewees of both CUSO-WID and control groups have the following:

TABLE IV
Methods of savings

<u>Methods</u>	<u>CUSO-WID groups</u>	<u>Control groups²</u>
Bank	45%	0
Susu	25%	20%
Letta-letta	50%	10%
In-house	0	10%
Purchase of assets	15%	0

Only the CUSO-WID groups have adopted the bank as a formal savings institution, although everybody knows that banks provide this function.

None of the interviewees have a personal bank account. Women do not perceive the bank as a place for individual savings. They say that money put in the bank as savings will only help them to get another loan. Traditional savings methods are still performed extensively.

In another respect, we observe in the figures shown above that the CUSO-WID groups have more methods of savings than their non-CUSO-WID counterparts. For them, bank accounts are used as a supplementary form and in addition to informal savings methods.

Savings are spent as follows: 65% for kitchen items and school fees for children; 50% for reinvestment in trading and clothing purchases. Only 15% of interviewees claim to use a part of their savings for social events, but we have observed that this rate reaches 90% when social events actually happen (specifically in the case of funerals, from January to March).

²There is no guarantee as to the accuracy of the data provided since interviewees of the control group did not know us, therefore they may not have told us their real saving methods to protect themselves.

Regarding control groups, 40% of interviewees did not answer this question, but 30% said they use their money for survival needs (soup ingredients and grinding mills costs). This corroborates our figures which indicate that CUSO-WID groups save more and with more variety than the control groups.

B- Knowledge of the formal banking institution

As noted earlier, all of the women interviewed have an idea about what banks are. Its utility is described as being a place to save (80% of CUSO-WID, 50% of control); a place to receive a loan (90% of CUSO-WID, 20% of control); and a place where mutual business interests are satisfied (65% of CUSO-WID, 20% of control groups). The response "no idea" has been made by 50% of control groups, none of whom have bank accounts. These groups have neither been in a bank nor received any information about it.

In the case of CUSO-WID groups, members who actually visit banking institutions are members of the executives. The secretary (always male) goes, accompanied by the treasurer, and occasionally the president or vice-president as well and this, once a month. We should note here that even if the CUSO-WID project has introduced an additional method of savings by allowing them to enter into the formal banking system, only a very small number is benefitting from it.

C- Record keeping in women's groups

Keeping accurate records about how money moves within a business is crucial to the success of a business. In the past, all women learnt to use mental calculation (although they are illiterate) as a way to keep records. In one village studied, a blackboard on the school's outside wall was used for calculation.

The notion of bookkeeping was not known before the CUSO-WID project which has introduced training in bookkeeping for villages with literate secretaries. Because a higher

proportion of the female population is illiterate, all secretarial functions are performed by men, with the exception of one village (in the Northern Region).

In the first years of the project, the training involved not only the secretary, but all the executive members of each group. The training focused on written calculation and women felt left out and lost interest. At present, this training is given to secretaries only.

The activities taught are:

- 1) Banking transactions: withdrawal of loans and loan repayment;
- 2) Recording of input purchases (expenditures);
- 3) Monthly contributions collected.

That these activities are not regularly performed by most of them is due to the secretary's level of education, his involvement and the responsibility he has in the community.

In the same manner, it was noticed that when a secretary has responsibilities (marriage and family, paid employment, a leadership position in the community), he takes his work seriously and is he more motivated by the task. The following factors are important to consider in obtaining a good performance from the secretary: age, level of education, level of interest in the task, past experience in this type of work.

On the other hand, there are criteria that are difficult to meet in some villages, as is the case of one village studied, where the secretary is very young, with a low level of education (equivalent to Canadian fourth grade level) and no leadership position in the community.

E- Monthly contribution

Savings which are deposited regularly at the bank by all group members are called monthly contributions. In fact, this is an obligation that one must fulfill in order to maintain membership in the CUSO-WID group.

For group members, monthly contributions are perceived as a gradual reimbursement. Some women also understand that these contributions are savings which will give them the opportunity to purchase items such as foodstuffs and raw materials in large quantities when they are available at low costs. This concept is opposed to susu type of savings, which is viewed more as a way to fulfill social obligations and help other community members.

Monthly contributions average 200 cedis a month, per person (around 60 cents). Those who cannot pay are helped by others who will be reimbursed later.

F- Money circulation

This issue is important to raise because it allows us to determine if more money is being circulated within the community as a result of some women's "borrowing power." As well, it can tell us if non-CUSO project members of the community are inclined to borrow money from CUSO-WID members. According to this study, it does not seem to be the case, at least not directly, and it is not done systematically.

Women lend to their fellow members (as with monthly contributions) and may have to lend to their husbands and brothers. In situations such as a funeral of a father of a sister-in-law, brothers have to buy clothes or goats and may ask the sister for a loan without interest. But interviewees said that they do not lend to anybody else.

Social obligations are other indicators which can help to determine if more money is spent outside the household. Funerals, weddings and "outdoorings" (celebration of a childbirth) are the three most important functions in the Dagomba culture. They are performed throughout the year, but funerals which require travel from one village to another are performed in the lean season (from about January to March).

According to men and women interviewed, social obligations remained the same and did not increase since they joined CUSO-WID. On the other hand, more invitations to funerals,

wedding and "outdoorings" have been made through CUSO-WID networks, from other CUSO-WID groups. They do not consider these obligations, but rather as exchanges and occasions to meet.

4.1.3 Factors affecting group life

The following factors were used to measure participants' knowledge and adopted behavior. Length of work in groups, women's knowledge of group membership; women's group goals and objectives; group meetings: meeting frequency, attendance in meeting and reasons for not participating, topics of discussion; rationale for forming groups; the idea of women working together; members' obligations and responsibilities; membership and decision making in group; executive roles and responsibilities and interviewee's knowledge of executive functions; and perception of knowledge acquisition.

a) All groups interviewed are working together for more than three years. In fact, all these groups have been created in 1989.

In order to measure the knowledge acquired by participants, women were questioned as to the knowledge of the number of members in their group. In CUSO-WID groups, more than half of all women interviewed were able to mention the exact number, as opposed to 15% in control groups. But most of the interviewees have a good knowledge, even if they have not succeeded in mentioning the exact number of members in their group. This can be explained by the relatively high turnover that groups have when they start. This number is relatively more stable in CUSO-WID groups (average of 30 members), because they benefit from regular financial and technical support.

b) Group goals and objectives

The following table summarizes women's groups goals and objectives.

TABLE V

Goals and objective of women's groups
(in %)

<u>Goals and objectives</u>	<u>CUSO-WID groups</u>	<u>Control groups</u>
1- To improve standard of living	45%	10%
2- To achieve self-sufficiency	0	45%
3- To supply basic needs:	30%	15%
a- drinking water	30%	0
b- grinding mill	15%	0
c- build schools	10%	15%
4- To help each other	15%	5%
5- To expand farming	0	5%
6- To gain borrowing power & recognition	0	5%
7- To bring awareness in villages	15%	0
8- No objectives	0	5%

The fact that CUSO-WID women's groups have received loans for agricultural activities have allowed them to expand their farming, which is not a goal anymore. In other respects, CUSO-WID participants have acquired a larger awareness of their needs, which are no longer based solely on survival needs. As indicated in table V, it appears that 15% of CUSO-WID interviewees have indicated the desire to acquire a grinding mill, and 10% of the same group to build a school. These needs have not been expressed by interviewees of the control groups. This shows that expansion in farming, borrowing power and recognition and self-sufficiency have already been met by CUSO-WID women's groups.

c) Group meetings

Meeting frequency: Most of the CUSO-WID participants (80%) meet between two and four times each month. Control groups meet only when necessary. We should add here that meeting frequency in the CUSO-WID groups is greatly influenced by the frequency and regularity of the extension worker's visits. Groups tend to meet as often as the extension worker visits.

Attendance in meetings: Nearly half of CUSO-WID interviewees said that they never miss any meetings. Fifteen percent say they will attend most of the time and 30% say they attend sometimes. Very few (10%) said they rarely or never attend meetings.

These figures should be examined carefully. It was noticed that the extension worker does not take time to gather all the CUSO-WID members when she visits villages, but meets most of the time with the executive members only. These people transmit the information in two ways: by formal meetings and by individual visits to women's households.

TABLE VI
Reasons for not participating in meetings and training sessions
(in %)

<u>Reasons</u>	<u>CUSO-WID groups</u>	<u>Control groups</u>
a) Social functions to attend	42%	44%
b) Illness	38%	33%
c) Family responsibilities	50%	10%
d) When farming season	17%	0
e) For water collection	0	6%
f) Old age	0	5%

Topics of discussion

In order of priority, interviewees said that in group meetings they tend to discuss the following topics: farming activities, unity and group development, community issues and finally loans.

d) Rationale for forming groups

Most interviewees from both groups (80%) have joined the group in order to obtain a loan.

For CUSO-WID participants, other reasons to join the group were: for unity and self-help (40%); to become self-sufficient (25%); to expand farming (20%); to learn and employ better farming methods (10%); and to become respected and influential in the community (5%)³.

In control groups, it appears that women have joined the group after the agricultural officer visited and applied pressure on them to create a group.

e) The idea of women working together

Different ideas have been expressed regarding the idea of women working together, without men. The most important idea is the awareness created, mentioned by 50% of our CUSO-WID interviewees. The other half said that working together created an atmosphere which fostered unity, cooperation and sharing of ideas. Lastly, 15% of those interviewed believe that social functions are the only results of the women's working groups.

f) Member's obligations and responsibilities

The CUSO-WID interviewees stated specific obligations which members must fulfill. These are:

- 1) All members should pay their monthly contributions, participate in all group activities and make sure loans are reimbursed on time.
- 2) All members are expected to help each other, mostly with economic activities (harvest

³The reasons given for joining the group corroborate group goals and objectives. Women who have benefitted from the CUSO-WID project have greater advantages to join a group than the control group.

time). Also, when a member is sick or cannot make her financial contribution, others are expected to help.

3) Members should contribute to social functions.

These obligations did not change after joining the CUSO-WID program, but some obligations became clearer and more work-oriented. Others were added and became compulsory (like the monthly contribution).

g) Membership

Members who accept or refuse new membership are usually the elders, specifically the leader, or "magazia". According to the young members, the elders make the final decision, after having discussed the issue with the group.

Decision-making is still done in the traditional way, in a hierarchical order. Older members' opinions prevail in the final decision. In most groups, all group members contribute to the discussion. The youngest members do not speak much and usually accept an elder's decision, specifically that of the "magazia" who represents them.

h) Executive roles and responsibilities

Formally, women's groups have only one leader and someone to assist her as executive member before a CUSO-WID project.

The leader is also called the "magazia". The formation of the concept of a magazia is as recent as 35 years ago.

It originates in the CPP era (political era of Kwame Nkrumah after independence). Magazia is a Haoussa word and a political title. She is supposed to represent the most prominent, respect women in the village. She is usually the chief's wife, or a more respected woman who is supported by the chief. Even though the CPP government fell, the position of the Magazia endures. However, in the traditional hierarchy, the Magazia does not have a role (Drost, 1991:29).

The magazia naturally became the leader of most CUSO-WID groups. However, in one case, a president has been chosen specifically for the CUSO-WID group.

The magazia, as well as her assistant, are nominated for life, even though CUSO-WID strongly advises that the position be rotated each year. But CUSO-WID does anticipate any changeover, and does not engage in leadership training for other potential leaders. The youngest have minimal chances for ever obtaining leadership responsibilities in groups of this kind (unless they form sub-committees).

Before the CUSO-WID project, every group was keeping a list of the names of its members. If no one could write, a school child would be enlisted to help keep the records. The secretary and treasurer were not considered part of the leadership, but only recognized as record-keepers or scribes.

i) Knowledge of Executive functions

The interviewees of both CUSO-WID and control groups have defined the executive functions as follows:

- 1) The leader calls for the meeting, advises members on compound cleanliness, advises women and acts as an intermediary between women and the outside. In control groups, they added that she is also their treasurer.
- 2) The vice-president assists the leader in all her activities.
- 3) The secretary's tasks are performed by a man who keeps track of all activities requiring money.

The leadership role, in CUSO-WID groups, is more complicated. She is accountable, not only to the group, but to the sponsoring agency. Therefore, her allegiance to the group is divided between its members and the agency. The leader must function as a mediator between the agency and the member, i.e. in the case of members who have defaulted with their CUSO-WID loans (Drost, 1991:31).

j) Perception of knowledge acquisition

When asked what they had learnt from the CUSO-WID program, all of the women interviewed said that they had learnt the following farming methods: 15% mentioned sanitation; 15% children's health; 5% tree plantation; and 5% the importance of savings techniques.

In control groups, the response to the same question (directed to WIAD) was cooking (40%) and pot making (10%).

When CUSO-WID extension workers were asked what they taught participants, the workers replied that they taught women the role of the executive, book-keeping skills and group organization. One worker added that she taught feasibility studies, and another one banking practices, monthly contributions and farming practices.

TABLE VII
Knowledge acquired with the agricultural extension worker
(in %)

<u>Activities</u>	<u>CUSO-WID groups</u>	<u>Control groups</u>
1- Sowing methods	75%	25%
2- Storage	35%	10%
3- Preservation of crops	15%	10%
4- Weeding	10%	60%
5- Natural nutrients	5%	5%
6- Fertilizer application	45%	0%

In Table VII, we see that there are more skills acquired by the CUSO-WID groups than the control groups, and that all agricultural skills have been taught by the agricultural extension staff. We can assume that more visits have been paid by the agricultural extension staff to the CUSO-WID groups in response to the extension workers' needs for support in training pertaining to this subject.

4.2 External factors which have had an impact upon the learning process

The following data were obtained through interview protocols, focus group interviews and informal interviews. This section emphasizes the following: kind of information and training available for women through formal organizational training program and educational facilities, and/or informal sharing of information among women and community members. The educational, work and economic contexts, socio-cultural norms and values, as well as village social services and infrastructures are also analysed as factors that may have an impact upon the participants' response in a learning situation.

4.2.1 Sources of information

TABLE VIII
Organizations operating in six communities

<u>Organizations</u>	<u>Number of communities</u>	<u>Organizations</u>	<u>Number of communities</u>
<u>A- Governmental</u>		<u>B- Non Governmental</u>	
1- CDR	6	1- Cotton Board Cie	4
2- Local development council	6	2- Amasachina (NGO)	2
3- Community Development	5	3- Church organizations	1
4- WIAD	2	4- Communal groups (farmers associations & entertainment groups)	6
5- Ministry of Agriculture	2		
6- Ministry of Health	2		

In the organizations listed in Table VIII, only Community Development, WIAD, Ministry of Agriculture, Ministry of Health, Amasachina and church organizations give training. Earlier, we have seen the type of training given by Community Development and WIAD. For the others, the training given corresponds to community needs. For example, Amasachina, a national NGO, provides training for group organizations in farming activities and food processing, and sometimes literacy classes. In addition, basic training may be given in child care and nutrition.

Besides formal training sessions, information can be found through other members of the same group; for example from a husband receiving training from another organization, from school children, or from elders. In some cases, according to the relationships existing between the extension worker and the members, information can be given informally by the extension worker. Also, the group secretary is consulted, depending on the subject.

However, the commonest sources of information for women are teachers (42%), agricultural extension workers (35%), children (30%), CUSO-WID workers (20%), and husbands (10%).

Each woman may receive more than one type of training. Also, many women from the same household may be members of the same CUSO-WID group. This is caused by the following factors: mutual trust between women living in the same place; more productive work; little distance to meet any at a time; pressure on each other for the project's activities and reimbursement.

The training they look for is directly linked with their economic activities, and 60% of those interviewed said they prefer training in farming to any other type of training.

Other information, apart from the skills training specific to the CUSO-WID project is given to participants by their extension workers. Information included is:

- Water purification;
- Sanitation;
- Basic nutrition;
- Basic child care;
- Importance of education (for children and themselves);
- Gardening;
- Soap making.

This training, given by the CUSO-WID extension worker, is more a part of the "mother" organization's program (CD, WIAD) and emphasizes general health-related issues, group organization (CD), home management, processing, preservation and storage of food (WIAD).

4.2.2 Educational context

The women in our case study are particularly disadvantaged regarding their education. They are significantly less educated and less literate than their female and male counterparts in Ghana, as Table IX indicates.

TABLE IX
Educational Indicators related to women
(in %)

<u>Enrollment</u>	<u>Women in Northern Region</u>	<u>Women in Ghana</u>	<u>Men in Ghana</u>
- Primary school	32	45	55
- Secondary school	19	33	67
- Literacy	16	22	38

Source: CUSO, 1990a.

In our interviews, we were looking for women's educational level. We found that altogether, only two women of the total sample had benefitted from some form of formal education (primary school). Many of the women probably had no access to schools at all during their childhood. Two villages had literacy classes before the CUSO-WID project started; four women were enrolled in one class, and none were enrolled in the other.

At present, four young women members in two villages do attend school, as well as other young women in these communities. In addition, there have been literacy classes operating for the last year in one community, but the teacher's irregularity hindered its success.

4.2.3 Socio-cultural norms and regulations

A- Household activities

Generally, women dominate domestic activities with considerable help from daughters. Together, they undertake food processing and preparation, maintain household maintenance, water supply and wood for fuel. Young daughters are especially useful as baby-sitters. Husbands often allocate the grains to be cooked for the main meal of the day, while women are expected to provide the accompanying soup ingredients.

There is a strong patriarchal structure in the distribution of responsibilities relating to basic household and other family expenditures. Husbands are the main decision-makers in relation to food, education and health. Despite the traditional responsibility men take for family expenses, most women share the responsibility for food, health and educational needs of family members. Women inevitably spend a significant proportion of their incomes on consumer items for the family. Younger wives are expected to serve both their husbands and senior co-wives.

B- Hierarchical and patriarchal positions

In the Northern Region, society follows a hierarchical and patriarchal order, giving priority to older persons and men. Thus, special privileges will be given to them: bigger shares, best land, et cetera. The household is the basis of the patriarchal order. The young will help older people in their activities; and women will help their husbands on their farm, in addition to performing their own duties (thereby giving a double burden to women). In decision-making, the same order prevails.

C- Religion

This study does not intend to explore at length how religion (in this case Islam) affects gender roles in the Dagomba society. However, observations and comments in this regard are made

because of their relation to work. The texts of Callaway and Creevey (1988) are used as references.

Islam is the most commonly practiced faith in the Northern Region, besides animism. Islam regulates all aspects of life and organizes roles in society, as opposed to Christianity, which separates secular society from religious organizations. Islam prescribes a set of beliefs, a way of worship, an integrated system of criminal and civil law, and an economic and political system. It sets out the way to run the family; prescribes the rules of inheritance; divorce; dress; etiquette; eating and food preparation; personal hygiene; and relationships between the sexes (Callaway & Creevey, 1988:88).

Although the roles of wives and husbands are presented in religious doctrine as complementary rather than "unequal," it is clear that in practice, relationships within the family are hierarchical and patriarchal in nature. Men stand a step above women, even if the Qur'an states that women have the same rights as men in the family (91). Men are allowed to practice polygamy; control their wives' movements; and control or benefit from the rules regarding divorce and inheritance. The Qur'an advocates a strict division of labor in which a woman's life is centered in the family and a man's is in the public sphere. And in addition to being the wage earner, the man claims responsibility for and has authority over the family. Women are induced to marry early, generally at the onset of puberty.

Islam has influenced the thinking and customs of the Dagomba who practice it. But we cannot say for sure what customs preceded its arrival. Evidence shows that the Dagomba's life is a mixture of what existed before and what has been derived from the imposition of Islamic law, in addition to what the Ghanaian (Christian) society is now.

4.2.4 Village social services and infrastructures

Rural Ghana is generally known to be quite poorly provided with basic amenities (CUSO, 1990a:20). This picture emerged clearly from the CUSO-WID baseline survey done in 1990,

and in this research.

In the villages studied, primary schools and religious centres were the commonest institutions. Villages by the road in Kumbungu-side benefit from a pipeline as a water source, for which the community has to pay a minimal tax fee. With this, they have water all year. For those located off the road and in the Tolon side, water is fetched from a dam (usually within a five mile walking distance) or from traditional wells. In this district, there is no bore-hole. None of the localities indicated proximity to formal banking facilities.

The Northern part of Ghana is said to have less than 5% of all formal banking facilities in the country. The Northern Region has only one of the 120 rural banks currently operating in the small towns (CUSO, 1990a:21).

The distance from banks to the villages are, on average, between 11 and 16 miles. All banks, except the rural one (in Kumbungu) are located in Tamale. The health facilities are located in the district towns: Tolon, Nyankpala and Kumbungu. It is within a six miles distance from the farthest village surveyed. However, they are not used on a regular basis, except as an emergency solution. Women, and most of the individuals living in the community, do not have access to transport facilities. Women have to go to the roadside, which can be as far as ten miles away. Women either walk, hitch rides on trucks or take buses to reach villages for market days.

4.2.5 Work organization context

Villages in Ghana's Northern Region have agro-based economies with a high subsistence orientation and labour-intensive productive techniques. Generally, the organization of crop production in most parts is centred on family-labour, supplemented by exchange labour, or hired labour (on a daily wage basis). It prevails in rice and cotton production (classified as cash-crop) (Jackson & Associates, 1992: 24).

In crop production, gender roles are significantly differentiated. In Northern Ghana, records show

a higher percentage of men in agriculture. In fact, 73.6% men farm as opposed to 26.4% women (Government of Ghana (GOG) & UNICEF, 1991).

In the past, women were sowing and harvesting on their husband's farms, but they did not perceive themselves as "farmers." A portion of the husband's land was even used by women to cultivate okra and hot pepper. Furthermore, all the women were (and still are) involved in processing the harvest of the farm⁴. Now, in addition to their husband's farms, they also have their own farms (CUSO-WID -as explained earlier either a portion from their husband's farm or allocated by the chief) in which they perform all necessary functions, and enlist the help of their husbands. The CUSO-WID project did not have an impact on the size of farms. Because of the decreasing land fertility, women are now obliged to farm more land in order to get the same yield as before.

A- Control of benefits

Women who farm on their own keep the harvest of these farms for their own use, as well as any money they receive from selling their crops. The CUSO-WID farm, apart from the garden, is considered theirs. However, they need some of this money to pay their share of household expenses. Furthermore, the time spent on their own farms compete with the time their husbands want them to spend on the common household farm. "Money from the sale (by the woman) of crops from the household farms is under control of the husband, but a part of it will go to the cooking pot, and be regarded as a joint contribution" (Jackson, 1991:46).

The land is accessible mainly through husbands. They serve as mediums for acquiring the land from community heads (the local chief). Land is the chief's responsibility and, ultimately community property.

⁴ It has been reported that the young spend more hours in the farm than their elders, especially during harvesting time.

4.2.6 Economic factors

In agricultural production, the main crops cultivated in the Northern Region are, in order of priority: maize, rice, cassava, groundnuts, yam, guinea corn, millet, cowpea and vegetables. Similarly, cotton and tobacco are also grown. Mixed-cropping is practiced in the case of guineacorn, groundnuts and maize (together); and mono-cropping is practiced for rice and cowpea. The problems most commonly encountered in agricultural production are soil exhaustion, drought, human overpopulation, use of inappropriate technology and lack of capital.

The average size farm is between three and four acres per household. It also depends on the number of men in the compound. In one village where land availability is higher, an average farm is between five and seven acres. The average time it takes for a farm to sustain a family in food production is from four months (Kukuo) in the more exhausted land, to seven months (Dulzugu). And on average, the distance from the field to home is less than five miles.

In addition to farming, men are engaged as butchers, tailors, blacksmiths, leather workers, rope and mats weavers, bicycle fitters, livestock traders. Women are engaged as food processors, food makers and merchants, soap makers and cotton spinners.

The problems related to their economic activities include the high cost of raw materials; fluctuations in the market price of commodities; high competition in the commodity market associated with low profit; difficulty in marketing products; transportation problems; storage difficulties; the use of inappropriate technology; labor intensive work; and decreasing soil fertility.

4.2.7 Other external factors

A- Perception in the community towards the CUSO-WID project

People in the community have a positive perception of the CUSO-WID project. They believe it

is useful and helpful, not only for women, but for the community as a whole.

On the other hand, women told us that now, they can and do participate more equally in the households⁵. Men feel it decreases their general burden.

In one village (Dulzugu), men feel as though they are a part of the project. For example, when they talk about it, they use the collective term "we", thus involving themselves in the project.

Group life is improving among members as a result of the CUSO-WID project. Women who are not members of any group are catching the spirit of its effort and most of them want to join.

By their own accounts, the position of members in their communities has improved since they joined the CUSO-WID project. In terms of economic activity, they are able to conduct business within the market place. They are aware of prices and can bargain; and some women have told us they have enough spare income to buy clothes. All of them contribute food to the household. For others, the economic impact cannot be seen yet, because the project has not been in operation long enough to see any perceptible change.

Although this is true of some, all women are now recognized as entrepreneurs by other women. Furthermore, all have acquired a "buying power". Besides this buying power, a women's network has been created between the different CUSO-WID groups in the region.

⁵ Emphasis should be made on the fact that male community members do not consider the plethora of women's other responsibilities to be a part of the economy

4.3 - Internal factors which have an impact upon the learning process

4.3.1 Trainer/trainee relationships

A- Individual trainer contacts

All women interviewed said that their relationships with their extension workers are good. They feel at ease and do not hesitate to ask them more information or advice. For some of them, the extension worker is considered to be one of their own people.

However, the younger members reproach the extension worker for not spending enough time with them (following local protocol, workers must first visit village elders). But when questioned further, they admit they would not always be there to receive her, since their workload is heavier than older members anyway.

B- Trainer approach

The trainer approach depends on three things: her personality and personal background; her organization's approach; and the CUSO-WID training approach.

1) The CUSO-WID project works with four extension workers from government ministries in the Northern Region: two from Community Development, and two from WIAD. While one worker is in the technical grade in her department, the others are assistants whose basic educational level are equivalent to secondary education. Thus, they come to the project with very different basic levels and skills. They have worked for their departments for periods ranging from seven to 21 years and are between 26 and 50 years old (Coyle, 1990:39).

2) a- The Department of Community Development emphasizes that its workers receive training on basics in activities related to adult education and group facilitating; home extension services (health, sanitation, child care) and income generating activities.

b- WIAD gives training in, and promotes activities related to agriculture. The organization also works in the field of appropriate technologies for tools to improve home management and improve high protein bean processing. Very limited time is put into group building. The WIAD approach is characterised by its technical side.

3) The CUSO-WID approach is based on the Training of Trainers model (TOT), which also emphasizes participatory training, as explained earlier.

Extension workers and participants were said to come four times a month to visit each group. Each currently works with three groups. The visits increase during loan repayment time and planting time. The visits decrease during the rainy season and in the very dry season, because of bad road conditions.

It is difficult to generalize about the time spent by the extension worker with her groups. One extension worker may go to her group twice in the same week and spend two hours each time. It also depends of the purpose of the visit. But generally, they spend one hour with their groups. The purpose of visits include: formal training sessions, lasting no more than 1.5 hours; visits to farms, which usually last no more than two hours; information for loan repayments, which takes less than an hour; and monitoring group activities which takes 1.5 hours.

In the villages studied, extension workers spend 55% of their visits monitoring farming, crop processing and monthly contributions. They spend 33% of their visit educating women about loan repayment; and 12% of the visit is spent on general training.

However, the above percentages should be qualified. When extension workers say they are "monitoring" during a visit, they are also giving informal training sessions and checking the group's financial records. On the whole, more time is dedicated to monitoring than training. In addition, a relatively greater amount of time is devoted to loan repayment. It is then that more

frequent and shorter visits are made by the extension staff⁶.

4.3.2 Trainee attitude

A- Transfer of skills within the group

This section is providing data on skills transfer through: 1) interviewees's propensity to look for sources of information; 2) how this transfer is operating; and 3) on preferred training.

In general, only 40% of our CUSO-WID interviewees, and 30% of control group interviewees will look for other sources of information.

When they do call upon other sources, women choose these secondary sources of information in the following percentages: 80% go to a peer; 35% choose a member of the executive; 25% ask a trainer; and 10% rely on their husbands.

Concerning skills transferred, these are transferred from trainer to trainee in the following way: after a training session, if they want to know more about the subject, or if they did not understand clearly, they will ask a peer (in half of cases). Most of the time, this peer is a friend or an elder. The skills are usually passed on an individual basis. For example, in sheabutter processing, to finish the process, a woman will call upon the more skilled person.

Regarding preference on training received, none of the interviewees had any particular preference on topics of training. They say they like everything. The extension workers underlined the fact

⁶ In this respect, extension staff visits are not cost-effective. The extension workers would gain in planning their visits to the villages, something they do not presently do, despite the multiple recommendations and advices they received from the CUSO-WID training coordinator. Several training sessions have been organized on this topic. A briefing is prepared where the staff could sit, think and plan their visits, establish priorities, objectives and a list of activities to be done for each of them. As a result, better time management would be achieved.

that it is not the content, but the way the information is conveyed that will create more interest and interaction among participants. In that respect, training which uses popular theatre is preferred. Theatre shows on leadership roles, for example, were particularly popular.

B- Exposure to outside information

This section looked at women's origin in order to find out if it had any impact upon knowledge acquisition. It also looked into women's movements in and out of the communities, to see whether this had increased since their participation in the project.

Villages in the district studied are quite similar to each other, but some have received the attention of more funding agencies. Some locales do have greater needs, but some receive more attention because an organizational infrastructure exists in these communities. These villages have been helped and improved in some ways (pipe water, literacy classes, installation of grinding mills), and women who have been exposed to these improvements have the potential to initiate other women into groups that may further their communities.

In our case at study, some members of the group come from other villages. When women marry, they traditionally move to the community where their husbands live; so among our women interviewed, many have been raised elsewhere than in the village of our study. But the study found that in general, no new ideas are suggested or initiated.

In other respects, the number of visits by members to the local business centre outside the village has increased, but not significantly. As we have seen, the members of the executive now go once a month to the bank, which they were not doing before CUSO-WID. Also, members attend to training sessions given by CUSO-WID in the district town (Tolon) or Kumbungu, depending on their area. They regularly go to the market, on market days (every six days on rotation) to Tolon, Kumbungu and Tamale. They used to go regularly before CUSO-WID, but now they have more produce to sell in the market. In general, members travel to Tamale when they have more to sell; and they remain in the Tolon or Kumbungu areas to sell smaller quantities.

CHAPTER V

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Introduction

This section will summarize the findings and discuss them in relation to the objectives and the theoretical framework adopted. The study will conclude with recommendations for CUSO-WID and other organizations with a similar training component for women.

5.1 Summary of findings

The data shows that in terms of the skills and education acquired by participants of the CUSO-WID project, two new methods of agricultural production had been learnt. These are the application of chemical fertilizers and insecticide; and the improved storage and inputs required for better planning of their farming activities.

With regards to savings and business skills, participants of the CUSO-WID program have diversified their methods of savings, and become familiar with banking institutions and how to utilize the services they offer. They have been familiarized with loan application procedures, and have learnt to keep accurate records of their economic activities.

Concerning their group life, women participants in the project have developed a sense of ownership and pride in their groups. They have developed fixed specific goals and objectives and they meet regularly. As well, membership roles and responsibilities are now well known, and followed by most of them.

Secondly, with regard to newly adopted behavior by women participating in the CUSO-WID project, the data shows that the CUSO-WID participants do perceive themselves as farmers. They tend to use minimal technology, such as tractors and chemical fertilizers. Women are now able to rent the tractors themselves, but fertilizers are bought by the extension workers.

While all the groups have bank accounts, only the executive members make bank transactions. Savings have increased, and for 50% of the members, the bank is now considered a good place to save. Savings are principally used to buy assets, to reinvest in trading, send children to school and save for social events.

Members do not do their own bookkeeping, because secretarial work is perceived as male work, and women are illiterate. Unfortunately, bookkeeping records are kept irregularly and their quality is inconsistent.

In other respects, group life has evolved. The group objectives have diversified over the years and are focusing on specific and practical needs, rather than just on survival needs. The meetings are regular and generally well-attended. Absences are explained by in-house or in-farm workload, by invitation to social functions, or by illness. Group membership is stable. Thus, we can see that member's obligations and responsibilities have developed.

Thirdly, with regards to the external factors which have had an impact upon the learning process, the data shows that, apart from CD and WIAD -which employ the same extension workers who also work in the CUSO-WID project- no other organizations are given formal training to women in the communities studied. In these communities, the transfer of skills and information is done informally, mainly between women of the same group and between husband and wife. Depending on the type of technical advice required, women will ask the extension worker, the agricultural extension worker, or the teacher of the village (who is often their secretary).

Therefore, the informal educational context is weak and the formal one is inexistant. All of the women interviewed are illiterate, and despite much encouragement by extension workers, only a few are attending literacy classes. It is beleived that the regularity of the classes is one factor among others which affects women's enrollment.

Different socio-cultural factors affect women's attendance in meetings and training sessions. 1)

Social functions take a considerable amount of time, especially during the lean season (from January to March). During this period, people spend a lot of money and time outside their communities. 2) Hierarchical positions reduce the possibility for the younger to hold leadership positions, and further reduce their learning experiences. In addition, they must perform some of the chores of the elders, which are added to their own. 3) Furthermore, the Islamic faith includes many rules and regulations which encourage the traditional status quo. 4) Village social services and infrastructures, being very limited, demand a lot on women's time.

With regards to the economical and working context, women have increased their workloads since CUSO-WID implementation. They still have to work on their husband's farms, in addition to their own. In addition, they still perform other economic activities during the lean farming season (mainly food processing). But their main activity develops weakly. Farming soil is exhausted from overuse (as a result of overpopulation) and the land women get (acquired through their husbands because they can not own land) is usually less fertile farmland. As a result, women are driven to use chemical fertilizers instead of organic fertilizers, since they are known to increase the yield. In this respect, they are looking for short-term results and they forget that chemicals will, in fact, exhaust and decrease soil fertility.

Finally, in terms of internal factors which have had an impact upon the learning process, the data shows that the extension worker's approach is influenced by her background, by the organization to which she belongs, and by the CUSO-WID training approach. These three elements influence her relationships with the participants. It should be noted that the department of Community Development is closer to the CUSO-WID Trainer of Trainee model (TOT) than Women in Agriculture for development, because of its work with group organizations and their income-generating activities. But we should also note, on the other hand, that WIAD focuses its training on agricultural activities, which also suits an important part of the CUSO-WID project.

On average, extension workers come to visit their villages four times each month. It has been found that the majority of this time is spent with executive members only. The purpose of the visits are mainly to monitor the activities in which women are engaged. But, while monitoring,

informal training and education sessions occur.

For women participating in the CUSO-WID project, the rationale to join a group is mainly to get a loan and become self-sufficient.

Generally, participants do not have any particular preference for the type of training they receive. But they mentioned that they enjoy workshops and training where they have the opportunity to sing, talk freely and share among themselves.

Their notion of knowledge acquisition is associated with the teacher-student relationship found in formal education. Here, the teacher is the extension worker and the students are the women. When the extension worker uses the participatory method, specifically on topics related to group organizations, women do not consider this as training, and are more receptive to the information.

Very few new skills are acquired by members outside the group. When new information is transferred, it tends to be from other group members.

5.2 Discussion

1. The village women's groups have received less training than the extension workers. It is difficult to verify the type of training which has actually been conducted, especially for group members. However, evidence shows that the extension workers give a certain amount of training before the end of the month to their groups. Unfortunately, quantity overrides quality. This is evaluated with a supervision and monitoring system in the form of reports, which are made every month to the training coordinator by the extension workers (see the extension officers village report form in Appendix G). These reports do not adequately show how many people attended a particular training session, nor do they provide any feedback on what has been done and said. The information contained merely specifies the amount and types of training given to participants each month, but does not indicate the method and materials used. In addition,

extension workers do not ask for feedback from the trainees, so it is difficult to assess how training can be improved.

Interviews with participants confirmed the success of the training in farming methods and savings. But, in general, they feel they received "advice" and not "training" from extension workers. They tend to repeat to women participants the need to work hard and cooperate. That has been observed and commented in the Mid-term evaluation (1990b) and this was still accurate during our field study.

2. Most of the types of technology adopted by women participating in the CUSO-WID project are adopted because credit has been offered to them. The cases of tractors, chemical fertilizers and insecticides are evident examples. These methods are made easily accessible to women.

The adoption of such methods injected into their farmwork -linked with the overall objective of the program- places CUSO-WID between two opposing approaches. The first approach is to increase output regardless of environmental damage. The second approach is the policy adopted by CUSO in Canada concerning environment protection. What position should the NGO adopt in this project? Since the beginning, chemical fertilizers and insecticides have been favoured by CUSO-WID staff for agricultural production. Extension workers have asked the Ministry of Agriculture to provide them technical support. However, although the damaging effects on the environment are well known by the management of the project, the practice has not changed. On the other hand, the availability of these chemicals, in addition to the promotion made by the government ministries to use them, makes it difficult to avoid such practices. Also, the participants tend to use the same means of production as their husbands, which means they will use chemicals. The debate also takes place at another level, which is to make a place for, or to recognize women's production in the national economy. To be recognized as a legitimate economic force, women must be competitive producers and thus they have to use chemicals. This important issue should be addressed seriously by NGOs and government when the awareness of a degrading environment is rising and when environmental protection is imperative.

3.1 Regarding savings and business skills, women do not understand the significance of opening and maintaining a savings account at a bank. In fact, they do not understand that banks serve this function for private individuals. Even if CUSO-WID has introduced them to an additional method of savings by allowing them to enter the formal banking system, only a minority benefits from it. Evidence shows that only executive members use banking facilities. Even then, most of the time only the secretary (always a man) will actually go. Female executive members will accompany him only when their signing authority is necessary.

It has been confirmed though, that some women are now using banks as well as the more widely used informal local financial systems, such as letta-letta and susu. Unfortunately, the CUSO-WID project does not intend to improve the management of the local systems, but rather has put a parallel system of savings into practice. It would benefit more women directly if the traditional methods of savings would be emphasized.

3.2 Simultaneously, the CUSO-WID project has emphasized that participants maintain their monthly contributions in order to increase their savings. Groups earn 16-17% interest on bank savings. With the present inflation rates in Ghana, (higher than 45%) their cash savings are depreciating in value. Fixed assets are often a better form of assets, because they are more likely to appreciate than liquid assets (CUSO, 1990b). This implication is important to consider, and CUSO might be well-advised to reorient the financial component of its training program to encourage women to purchase equipment and other fixed assets, in order to be protected against an unstable national economy.

3.3 Bookkeeping is an important management skill and shows participants a concrete picture of how much has been spent, how much remains and what has been gained. CUSO-WID teaches introductory bookkeeping skills, and groups who learn can make better-informed choices regarding their business ventures. However, this practical tool that women could gain from is limited because of the literacy skills it requires. Furthermore, men are benefitting from it more than women. This is not negative in itself, for it means that CUSO-WID is enhancing skills of another part of a community. But training could be adapted (using drawings), in order to target

the female population. This brings us back to the issue of literacy, which will be discussed later.

4.1 Traditionnally, women in the Northern Region were not used to working in groups as CUSO-WID had set them up. Women there will not form groups on their own. They have not internalized the idea of working together as a women's group; and in fact do not entirely understand its advantages for them. In societies where subsistence is the primary concern, people are sometimes too busy just surviving to consider alternative means for earning income, such as the working groups advocated by CUSO-WID. Evidence demonstrates that working with groups is different than working with individuals. Groups may act as a good vehicle for conveying training and technical assistance. In this case, groups also facilitate the loan management.

For CUSO-WID management, "group-based training could help to change attitude, solve problems and overcome obstacles, and foster the cohesion necessary to sustain group borrowing and repayment " (Buvinic & Lycette, 1989:110).

The participatory approach is used in CUSO-WID training programs. This approach favors an exchange of information facilitated by extension workers. Individual participants should have, and feel they have had, an active role in the changes in their lives. This type of approach tends to distance itself from the traditional patriarchal model used in formal education.

The extension workers' task in this process is not easy, since one has to bring women to share their experiences among themselves and see themselves as knowledgeable individuals.

This approach is related to the concept of empowerment, which gives women an opportunity to make choices about their own lives and change things which do not satisfy them. It confirms their knowledge, which has not been validated to any extent by the public sphere.

The results of this approach give rise to some comments. First, several indicators tend to confirm that this training gives effective results. Women's perceptions of themselves have changed: they are more aware of the quantity and importance of the work they accomplish. In addition, they

perceive themselves as farmers, which is not the case in other groups interviewed. Furthermore, they are now aware of the borrowing power they have acquired. This awareness has been confirmed by members of the community, who also have a new perception of them. The group's positive self-concept, and its capacity for self-help begins to be important. The group, used first to facilitate the loan management, is now more and more seen as a tool for significant social change.

In other respects, extension workers' past experiences and education, together with training they receive from CUSO-WID- are important aspects for anyone to look at when analyzing the impact of participatory training on participants' lives. The research has demonstrated that the CUSO-WID personnel is making an effort to transform the traditional concept of education into a more liberating one, which tends to break the vertical pattern (existing in traditional education) where mutual responsibility towards knowledge should prevail. But, to do this, women must perceive their state not as fated and unalterable, but merely as limiting, therefore challenging (Freire, 1970). In the CUSO-WID project, women have not reached this point. The CUSO-WID project uses the equity-approach which incorporates women's concerns into a narrower focus to provide credit for income generating activities. Participants are taught specific skills, as described above. For them, the concept of participatory approach is new and integrated with difficulty. This is more difficult when having a trainer for whom this approach is also new.

In fact, extension workers can easily use the material and methods provided in the participatory approach (visual aids, role plays and song), but they do not use them as a starting tool for further discussion or consciousness-raising. When they do, for example in group-building, they neither leave women enough space nor time to integrate what they have seen, so that they might reflect on it and consider its effect on their lives. By being rushed, women restrain themselves and accept the notion that education is not for them. Therefore, it reduces the power and control they might exercise on their lives, and it devalues their self-esteem, as opposed to Freire (1970), for whom the starting point is occurring when the content of the training is presenting concrete situations and reflect participants' aspirations, and relate them to more abstract situations, moving from local to global issues, from micro to macro level issues. Time is taken to link general

situations to concrete examples, in the process of re-presenting the situation to women, not as an abstract fact, but as a problem which has to be solved.

CUSO-WID attempts to promote women's feelings of empowerment through indirect means, and by taking the cultural context into account. The choice of extension staff also corresponds to a strategy, which is not to avoid being refused access to the region by the government. Extension workers' mother organizations have traditional approaches. It is not like working in the spirit of cooperative or a trade union where grassroots mobilization is done. But, CUSO-WID's emphasis this year on group building could be an opening towards programs which are more progressive, and refer directly to issues like empowerment.

Training activities which do not provide women with immediate and tangible benefits can cost them otherwise productive time. On the other hand, although training may be important, the credit project may not be the most appropriate place to organize training (Berger, 1987). This issue has no specific answer. Both sides have to be flexible and understand each other's limitations.

In other respects, most extension workers do make sufficient visits to their villages, and, over time, most have been able to develop good relationships with participants. Women are expressing their needs, but very few will express dissatisfaction or critiques towards training they are receiving.

Extension workers have to make an enormous number of visits, sometimes twice a week, to pressure women to repay their loans on time. It would seem, then, that women are not going to be particularly receptive to training sessions if they are preoccupied with meeting their repayment deadlines. CUSO-WID might be well-advised to take this into consideration when scheduling training sessions. So, giving training at this point will not yield positive results, since women are more preoccupied by reimbursing than learning things which do not directly help them to repay those loans.

We can observe that economic logic, more than will to improve these women's lives, is taking place. This pressure is certainly related to the one exerted on the project by the funding agency. Often, larger economic scale and global pressure are taking place over humanitarian values.

Deadlines for loan repayment fall during the periods when women's workload are lightest. The farming season has not started yet and food processing activities have just ended.

4.2 One of the major barriers to expanded participation by women in productive and income-generating activities, as well as in the village development process, is the women's lack of education (Jackson & assoc., 1991:34). In our case study, all but one woman were illiterate; and we can see that down the road this profile does not improve or change. Presently, women's motivation and interest in literacy is very low, and the organizations that can provide literacy training in the village are not providing it. Programs offered by the government do not reach enough villages because they lack political will. They do not mobilize their agents, and literacy teachers are paid neither well nor regularly. Their working conditions are bad and transportation is difficult. Consequently, the teacher is often absent from work, or does not fulfill his/her mandate (or contract). Also, many feel degraded by working in rural areas. Some non-governmental organizations exist to compensate for the government's inadequacy. In the Northern Region specifically, a literacy centre run by a christian organization organizes dagbane (local language) literacy classes. The CUSO-WID project does not include literacy training in its training program, it could relate or link it with other organizations whose trainers are working in field, in order to provide a supplementary skill to women.

5. The reasons given by women for not participating in training sessions in general were that they spend an enormous amount of time fulfilling social functions, particularly from January to March. This has an important effect on all education programming, since women will not be in their communities for several days or weeks at a time. Besides, what they spend on social functions decreases their ability to pay their compulsory monthly contributions, as well as to their savings accounts. We know that these obligations are not always fulfilled by the participants; and we accept that as part of their cultural norms.

6. Hierarchical and patriarchal positions are also culturally established, giving priority to older people and men. As we have noticed earlier, it affects decision-making, which is made first and above all by men, then by elder women. In this case, the leadership positions are assumed by older women. When extension workers visit their villages, they tend to visit the older members first, thus respecting local traditions and protocol. Often, the visit will stop at this point. The extension worker will rush to another village, go back to town or will not be able to meet the members because members have not been informed of her visit and they also have other duties to fulfill. A disproportionate amount of training is provided to the older members of the groups, and younger members are denied access to training and information. Thus their ability to aim for leadership positions in group organization is reduced.

Meanwhile, this hierarchical order finds its household expression in additional tasks (such as water and firewood collection, cleaning, cooking, child care) for younger members (usually, fewer than two children and less than 25 years of age). Younger participants have a workload twice that of their elders; and that leaves little time for any training or education.

7. Women's workloads have not been reduced since they joined the CUSO-WID project. In fact, it is quite the opposite. While they now have the skills and capital to farm on their own, they still have to help on the husband's farms. The lack of social infrastructure and amenities such as safe water supplies and grinding mills place an extra time burden on women, who are left to collect water, pound and grind grains or nuts, and walk long distances to get other chores done.

8. At this point in time, the issue of control and access over resources must be raised. It has a direct effect not only on women's workloads, but also on their capacity to improve their livelihoods. It is an issue which becomes more and more important, and I would say more recognized by women's participants. In fact, despite the borrowing power that they have gained because of capital acquired, the necessary equipment is still difficult to obtain and is always perceived as a man's concern. Tractors have replaced bullocks for increased productivity on small and large farms, but they are not always easily accessible to women. Tractor owners still believe that women are not reliable with the machinery and that they can not pay for it. Furthermore,

they do not consider crops farmed by women as important as their own, since they are not cash-crops. Women who have, in the last years, begun farming (because credit now exists for them) obviously want to be able to benefit from this technology which, in principle, does not differentiate in terms of gender. But the situation is not that simple, and limited access to farm equipment is only a part of the problem.

Very few projects and research address specifically appropriate technology for activities (including processing activities) traditionally performed by women. These activities are performed by all women of this region and almost half of the participants have required a loan to increase their productivity in this field. Concretely, a lot of time is devoted to these activities. As seen in "Characteristics of small and micro enterprises", these activities require a large labour force (from family or other members), and use rudimentary technology, as everything is being done manually. Therefore, environmentally sound technologies which women have access to should improve women's living standards and incomes.

CONCLUSION

CUSO-WID does provide a region with much-needed services which the public sector is currently unwilling or unable to provide. It must also continually weigh the alternatives of either providing the services directly, or exerting pressure on the government to provide them. This project is also offering the only intervention of its kind to women in very underdeveloped rural areas with a virtually non-existent infrastructure able to support income-earning initiatives.

Despite the insufficiency and often inappropriate training found in general in this region, the women become skilled and educated because of the project's training program; they share informal information among themselves about managing credit; and learn about the risks and benefits of various types of investments.

Nevertheless, it has become clear that "credit can hardly be separated from several macro

conditions or factors and considerations which together form one background " (Padmanocham, 1988:84). These are questions of control and of access to resources such as land and equipment (technology), not only in farming, but in processing, marketing studies and policies which surround agricultural practices.

Providing training to change women's attitudes and increase their self-confidence and participation in community life may be valuable in itself, but it can also divert attention from some of the fundamental external constraints that face small producers (Buvinic & Lycette, 1989). Blaming the failure of small enterprises on the people who run them is often done by administrators or successful businesses, instead of looking at the environment in which they operate. More effort is made at the micro level, instead of on macro issues. Although this is true, working on transforming and changing government policies is not an easy task in such a country, since livelihood concerns do not have an institutional "home": organizations wanting to intervene have to direct their actions at various levels of government (education, finance, agriculture, health,...). This makes it much more difficult both for development organizations and donors to seek the policy changes necessary and to knit together what is required to bring about significant transformation.

To conclude, the CUSO-WID project, and specifically its training program, are adequate in their effort to give women greater control over their lives and their communities. CUSO-WID participates in a practice of change, not immobility.

Recommendations and suggestions for further research

We believe that basic literacy for women is essential for improving their economic standards. Also, they will be in a better position to analyse their situation and respond to their needs in an efficient way.

In other respects, it is also important to create more working relationships and links between

organizations, in order to complement development efforts.

It would be advisable for CUSO-WID to sensitize their participants and extension workers to the issue of hierarchical positions within groups. The creation of sub-committees by age groups would give a place for younger participants to voice their specific needs and be involved in leadership positions.

In order to facilitate communication and training processes, it would also be advisable for CUSO-WID to analyse the external factors influencing women's economic conditions. Examples of such influencing factors are: raw material supplies, access to technology (and what type of technology), product markets, communication systems and pressures of competition.

More research is needed in this field. Specifically, the importance of looking at the impact that participants could have on the training program design. Besides, research at macro level issues are necessary. For that matter, what are the implications these projects have on government policies related to women, economy and environmental conditions, for example? Do they have an impact on public policies? In other respects, are the implications for women in such projects different from one continent to another?

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APPENDIX A

FIELD ACTIVITIES AND RELATED TRAINING CUSO-WID PROJECT

<u>TRAINING</u>	<u>TIME</u>	<u>Number(of participants)</u>	<u>OBJECTIVES</u>
<u>A- INTRODUCTION</u>			
1- On RLF	Prior to selection	VLG members	- To enable the group to understand the requirements of the WID RLF.
2- On obtaining loan with CUSO-WID	Idem	Idem	- To brief women on the criteria used for giving out loans.
<u>B- ON SAVINGS</u>			
1-Monthly contribution	Periodically	All	- To help understand and discuss issue of monthly contribution. - To help identify problems and how they can be solved
2-Banking procedures	In Introduction	Executive members	- Introduce banking procedures - To enable the group to know the differences between various bank accounts.
3- Business skills	At the beginning of an activity + follow-up	a- All	a- To introduce "how" and "why" a feasibility study.
a- Feasibility study			b-To develop record keeping skills necessary for business
b- Bookkeeping		b-secretaries	-To introduce a book-keeping system which will be easily used by the group. (Training includes how to use cashbook).
<u>C-GROUP ORGANISATION</u>			
1- Warm-up activities	Beginning of each session	All	1-To help women to know each other. 2-To help them to work more effectively together. 3- To help breaking the ice.
2- Women working together	Periodically	All	1- To establish a group of women who are clear about the goals of the group. 2- To formulate group and individual responsibilities 3- To provide an opportunity for women in the group to identify and discuss their needs and concerns. 4- To enable the group to think about how they see things and how this affects other things they do. 5- To give the group an opportunity to experiment a time in which they all are in the same situation but see things differently. 6- To encourage members to think about how they behave in a group. 7- To increase participation.
3- Role of group executives	Periodically	All	1- To help the group to identify qualities expected in various leadership positions.
4- A successful and an unsuccessful group	When the group has acquired experience	All	To help identify what are factors in the group which affect group life.

D- PRODUCTIVE ACTIVITIES:

- AGRICULTURAL PRODUCTION

1- Land preparation	Beginning of activity	All	1- To discuss issues involved in land preparation (clearing the land, ploughing, harrowing and ridging). 2- To let women find alternate methods of land preparation.
2- Improving the soil	Idem	All	-To enable the group to know more about chemical fertilizers and their uses and how they improve the quality of soils.
3- Groundnut or maize production	Idem	All	To help the group review and strengthen their knowledge of these crops.
4- Tree planting	During the lean farming period when crops are growing	All	1- To stir up the minds of the women about the reduction of trees and allow them to take a decision about growing trees. 2- Introduce the need for tree planting.

APPENDIX B

TRAINING GIVEN TO EXTENSION WORKERS REGIONAL AND INTER-REGIONAL LEVEL CUSO-WID PROJECT

Dates	Topic	#Part	Location	Regional or Inter-regional
YEAR 1989				
<u>FEBRUARY</u> -17	-What is a good project -Loan application forms -Baseline Surveys	24	Wa	Inter
<u>MARCH</u> -22	- Book-keeping - Report writing - Baseline Surveys	17	Tamale	Inter
<u>MAY-JUNE</u>	- Book-keeping - Planning & Communication skills - Agricultural practices - Post-harvesting technologies - Marketing and storage	4	Tamale	Regional
<u>JUNE</u> - 15	- Book-keeping - Financial Reporting - Budgeting	3	Tamale	Inter for Reg.Secretaries
<u>JULY</u> - 18 (3 days)	- Popular Education	20	Tamale	Inter
<u>OCTOBER</u> - 17	- Preparation of a workshop	4	Tamale	Reg.
- 27	- Review of the project - Feasibility studies - Report writing	14	Tamale	Inter
<u>NOVEMBER</u> - 12	- Management cycle - Feasibility studies	3	Tamale	Inter For Regional secretaries

YEAR 1990	Topic	#Part	Location	Regional/ Inter-regional
<u>FEBRUARY</u>	<ul style="list-style-type: none"> - Feasibility studies for Reg.loan committee members - Evaluation of Agric.loans - Procedure for data collection 	5	Tamale	Regional
<u>APRIL</u>	<ul style="list-style-type: none"> - Participatory approach - Improving field skills - Review report writing & data collection 	5	Tamale	Regional
<u>AUGUST</u>	<ul style="list-style-type: none"> - Use of visual aids 	5	Tamale	Regional
<u>JULY- AUGUST</u> (1 month)	<ul style="list-style-type: none"> - Management course 	3	Accra	Inter-for reg. secretaries
<u>OCTOBER</u> (3 days)	<ul style="list-style-type: none"> - Training techniques - Field visits - Monitoring - Production of visual - Doing feasibility studies 	17	Tamale	Inter

YEAR 1991	Topic	#part	Location	Regional/ Inter-regional
<u>FEBRUARY</u>	<ul style="list-style-type: none"> - Village & group profile - Data collection - Report writing - CUSO-WID review - RLF review 	5	Tamale	Regional
<u>JULY</u>	<ul style="list-style-type: none"> - Effective communication skills - Understanding the rural environment - Self-evaluation of project partners - Rural group mobilization, formation, maintenance - Project management and workplanning. 	17	Tamale	Inter
<u>OCTOBER</u>	<ul style="list-style-type: none"> - Leadership styles, communication - conducting a meeting - group rules and regulations. 	5	Tamale	Regional
<u>NOVEMBER</u> (3 days)	<ul style="list-style-type: none"> - Small business management training workshop: entrepreneurship feasibility, business opportunity, keeping records and action planning. 	17	Navrongo	Inter
YEAR 1992				
<u>FEBRUARY</u>	<ul style="list-style-type: none"> - Group building 	5	Tamale	Regional

APPENDIX C

TRAINING GIVEN FOR VILLAGE LOAN GROUPS (VLG) IN NORTHERN REGION CUSO-WID PROJECT

<u>Dates</u>	<u>Topics</u>	<u># partic</u>	<u>Location</u>
YEAR 1989			
<u>APRIL-MAY</u>	- Introduction to RLF and WID	Unknown	Every villages
<u>OCTOBER to NOVEMBER</u>	- Storage and post-harvesting	35 24 28 14	Saakuba Fihini Dulzugu Sabegu
	- Book-keeping in Dagbane	4 secretaries	Tamale resource center
	-Use of Actellic dust (Insecticide)	30 23	Saakuba Dulzugu
YEAR 1990			
<u>JANUARY</u>	- Book-keeping	4	Sabegu
<u>FEBRUARY</u>	- Savings & monthly contribution	20 48	Gbugli (Non-CUSO) Bogu-Paligu
	- Role of executives - Agricultural practices & storage	48 31	Saakuba
<u>APRIL</u>	- Book-keeping	3secretaries	Tamale
<u>APRIL-MAY</u>	- Revolving Loan Fund (RLF)	20 32 27 26 49 18	Kukuo Saakuba Tio-Nyorim Woribogu Zagwa Fihini
<u>JUNE</u>	- Role of executives - Banking procedures	17 15 executive members	Tolon side Kumbungu side
<u>JULY</u>	- RLF -Loan Application -for Reg.Loan Committee	22 40 2	Gbugli Bogu-Paligu Tamale

<u>AUGUST</u>	- Book-keeping - VLG executives roles & responsibilities & banking procedures.	3 16	Tamale Tolon side
<u>OCTOBER</u>	- Doing feasibility study - Grain storage	unknown	Joggu Tibonayilli Bogu-Paligu Zagwa Fihini Woribogu Saakuba Kukuo
YEAR 1991			
<u>FEBRUARY</u>	- Roles & responsibilities of executives	unknown	Kukuo
<u>APRIL</u>	- Book-keeping - Roles & responsibilities of executives & members	1 46 29 29 24 11 30 15 10 12	Tio-Nyorim Bogu-Paligu Saakuba Bogu-Paligu Tibonayilli Sabegu Woribogu Gbugli Fihini Zagwa
<u>JUNE</u>	- Review of project, leardership & communication	6 VLG 6 VLG	Tolon side Kumbungu side
<u>AUGUST</u>	- Book-keeping - RLF intro & cooperation - Group cooperation - Group advantages	21 VLG secretaries 44 28 26 39 15 25	Tamale Tibonayilli Gbugli Tio-Nyorim Saakuba Zagwa Kukuo
<u>SEPTEMBER</u>	- Leadership roles - Executive role & respons.	32 31	Gbugli Tio-Nyorim
<u>OCTOBER</u>	- Leadership styles - Conducting a meeting & communication - Group rules & regulations	18 20 22	Zagwa Yoggu Tio-nyorim
YEAR 1992			
<u>FEBRUARY</u>	- Group building	11 VLG	12 villages

APPENDIX D

INTERVIEW PROTOCOL - PHASE I FOR CONTROL AND CUSO-WID GROUP MEMBERS

A- GENERAL INFORMATION

Questionnaire No:

Interviewer name:

Date of Interview/Duration:

Place of interview:

Age (approx.):

Marital status:

Place of residence:

Place of birth:

Education, ethnic group and religion:

Productive activities:

For CUSO-WID interviewees only

Number of CUSO-WID loans received

First loan received in (year)

Productive activity for 1st loan

B- QUESTIONS

For all interviewees:

I- Savings

1- Distance from the bank

2- Means of transport

a- Walk b- Bus

c- Bicycle d- Other

3- Do you have a bank account:

a- Yes

b- No (Go to question 8)

4- Is it a group or personal bank account:

a- Group Since

b- Personal Since

c- Both

5- What is the frequency of visits to the bank per month

- a- Once a month or less
- b- Twice a month
- c- Three
- d- Four and more
- e- Other

6- Who goes to the bank for transaction

- a- Yourself
- b- Someone else (specify)

7- What kind of transaction is done (List by priority)

- a- Collecting the loan
- b- Repaying the loan
- c- Personnel savings
- d- Other

8- How would you describe the bank

9- What utility do you give to the bank

10- Are you familiar with savings

- a- Yes
- b- No (go to qu.13)

11- Where do you save

- a- Bank
- b- Susu
- c- Neighbours
- d- Relatives
- e- Other (ex. letta-letta)
- f- Don't save at all

12- What are you using your savings for?

II- Group Organization

13- Since when are you working in a group?

- a- Less than 1 year
- b- Between 1 to 2 years
- c- More than 3 years

14- Why have you joined this group?

- 15- How many members are you in this group?
- 16- Are the members the same as in the beginning?
- a- Yes
 - b- No/ What happened?
- 17- Why has this group been created?
- 18- Tell me more about:
- a- Group objectives
 - b- The idea of women working together
 - c- roles of the executives
- 19- How often do your group meets in a month?
- 20- What are the topics of discussion when you meet?

III- Productive activities

- 21- Crops and acreage
- 22- Distance of the field from home:
- a- Less than 1 mile
 - b- Between 2 and 5 miles
 - c- More than 5 miles
- 23- Tools and technology used for each process in production and how has it been introduced?
- a- Clearing the land
 - b- Ploughing
 - c- Seeding
 - d- Fertilization
 - e- Weeding
 - f- Harvesting
 - g- Storage
 - h- Other
- 24- Are you working on the same land as the beginning?
- a- Yes
 - b- No
- 25- What has the CUSO-WID or WIAD extension worker taught you?

26- Are you familiar with an Agricultural Extension Worker

a- Yes

b- No (go to qu. 28)

27- What have you learnt from him?

28- What do you buy (list) in order to farm your ____ acres of ____?

29- How much does all these items cost you

30- When you have finished your training with the CUSO-WID or WIAD extension worker and you do not understand some part of it, what do you do?

a- Go to the extension worker and ask her questions

b- ask my executive members

c- ask another member

d- ask my husband

e- ask other people who come to give training in my village

f- do not ask anything

31- What are the organization and government departments which operate in your village?

A- GOVERNMENT

a- Community Development

b- Women in Agricultural Development (WIAD)

c- Other (Specify

B- ORGANISATIONS

a- National NGOs

b- International NGOs

c- Bilateral projects of these sources do you favour and for what reasons?

32- Which of these sources do you favour and for what reasons?

33- Which of them are also giving training?

34- Is there any time of the day, of the year, where it is difficult for you to participate in a training session?

a- Yes

b- No (go to qu. 37)

35- When are these time?

36- Why can't you participate (ask only if interviewee is alone)

- 37- What are the men's activities in your community?
- 38- In this list, what are the activities that women can also perform?
- 39- What are the existing taboos that could affect the success of a training session?
- 40- What is the perception you have on the extension worker?
- 41- How do you see yourself in a year from now?
- 42- When you want to know more about something, what do you do?
- 43- Do you sometimes go to talk to the trainer after a session?
- a- Yes
 - b- No (go to question 45)
- 44- Why do you go to talk to her?
- 45- Do you look for other sources of information?
- a- Yes
 - b- No (Go to question 48)
- 46- What are the sources of information that you are using the most often?
- 47- How do you go about to find these sources of information?
- 48- Is there anybody in the household who receives training of any kind? Is there anybody else who are in a group?
- a- Yes
 - b- No (go to question 50)
- 49- Who is given that fellow training?
- 50- Are you present at the training sessions
- a- Always
 - b- Most of the time
 - c- Sometimes
 - d- Rarely
- 51- If you miss any, why do you miss the training session?
- 52- What is the type of training preferred and reasons why it is preferred?
- 57- When do you particularly need a leader?

- 53- What is the training that you do not like? Why?
- 54- What makes a good group?
- 55- What makes a good leader? What is expected of a leader to perform properly?
- 56- Would you say that a leader is essential to make your group running?
- 57- When do you particularly need a leader?
- 58- When is unity among group members most essential?
- 59- Are you given opportunity to voice your needs?
- a- When
 - b- How
 - c- Results
- 60- Do you have any comments regarding the questions asked?

APPENDIX E

FOCUS GROUP INTERVIEWS - PHASE II

- Group (1): Key informants in the community (the Chief, the most travelled, CDR chairman, Amasachina chairman, Iman, teacher)
- Group (2): Group members - executives
- Group (3): Group members - younger
- Group (4): Husbands

This questionnaire has been translated orally into Dagbane.

INTRODUCTION

The questions we are going to ask you are about your village, the farming activities and other activities that some of the people in your community may perform. We also want to know -since some of the women in your village benefit from a CUSO-WID loan- what is your perception of the CUSO-WID project, and in what way it has changed your community life. These questions will remain confidential. The purpose of this discussion with you is to find out what the community and women think about the CUSO-WID project, especially with regards to training received, what affects it and what could be improved. These informations will be used for a personal research, and may be used, in the future, to design better projects for rural women. Therefore, the informations you are going to give us are extremely important and should be as accurate as possible in order to help more women -and communities- to improve upon their lives. We thank you for giving us some time to discuss with us.

Group (1)
FOR KEY INFORMANTS

A- GENERAL QUESTIONS

- What is the population of the village?
- How many women are in the village?
- What are the organizations which operate in your village and what do they do?
 - What role do you think community organization (including women's groups) play and should play in community issues and problems?
 - What role do you think an NGO and government organizations play and should play in community issues and problems?
- What problems are your community facing?
- What is the best way of handling issues and problems like those you have mentioned in a community like yours?

B- ABOUT FARMING

- What is farmed in the area?
- What are the problems facing farming?
- Any Gender-specific (food) crop cultivation? If yes, what are they?
- What do women do in farming? Men?
- What is the average size farm per household?

C- ABOUT THE CUSO-WID PROJECT

- What do you think of the CUSO-WID group project in your village?
- How would you say your community has benefitted from the CUSO-WID group?
- Is it women alone who benefitted?
- Are there any practices -that you or the women used to do- that are no longer practiced, as a result of CUSO-WID project coming in your village? For example, is there traditional savings going on within the group members? Traditional ways of farming? Traditional group associations? etc...
- Are all members of the CUSO-WID group from the same social background and class?

Group (2) (3)
FOR GROUP MEMBERS

A- ABOUT GROUP ORGANISATION

- How many women are members of your group?
- Are the other women belong to other groups? If yes, what are they?
- What are the criteria that you used to select women in your group?
- Who takes the decision of accepting or refusing new membership?
- What are the obligations that a member have to fulfill?
- Have your responsibilities and obligations changed since you became involved with CUSO-WID? How?
- Do you refuse to accept some people into the group? Why?
- Are some members interested in altogether different activities than others? Give example.
- Are all members from the same social background and class?
- Do some members have greater skills than others in group activities? Examples.
- What are the future plans for the group?
- Are there any transfer of skills passed on somebody else in the group? If so, who makes them and how is it made?
- Who, in the group, has been exposed to other things (through travelling, training of any kind outside WIAD or CUSO-WID)?
- What are the group most important achievements?
- What are the group's problems?
- What is the best way of handling issues and problems like those you have mentioned in a group like yours?
- Do all members participate fully in group activities? If no, why not?
- Do all members get equal say in the group? How do they get equal say?
- Are original members of the group given special privileges? Who are they and why do they have special privileges?
- Is there a feeling of unity as the group works together? How do you feel it? How do others see it?

B- ABOUT PRODUCTIVE ACTIVITIES

- Before CUSO, what were you doing? (as a group, and as an individual)
- What role did you play in the farm family?
- As a result of having this credit, do you work on the family farm again?
- Since you receive assistance from CUSO-WID, has your major activity change to something else? If so, what is the new major activity?
- Since you receive assistance from CUSO-WID, have you added any activities to the ones you used to do? Specify.
- Since you receive CUSO-WID assistance, have you stopped any activities? Which one? Why?
- What is the impact of the CUSO-WID farm on the family farm' size?
 - Has the family farm increased, decreased or remained the same?

- What has been the yield for the 1st, 2nd and 3rd year for your CUSO-WID group farm?
- How far does your farm produce take you in a year for subsistence?
 - Is it better now than before, or better before than now? Why?
- Do you experience shortfall? How do you cope with it?
- Do people do other economic activities other than farming?
- What are they?
- Are there any problem in these areas? What are they?
- Do you have a problem with growth with your activities?
- How do you overcome these problems?
- What are the activities requiring skills acquisition?
- What are the activities which cost less and those that cost more?
- What makes up costs?

C- ABOUT SAVINGS:

- Why do you contribute? Is there a need for it?
- Are you contributing for the group regularly?
- In your opinion, why are some women not able to pay their monthly contribution?
- What is the impact of the produce output on your social functions?
 - Has it increased your obligations? How? Measure.
 - As a result of your involvement in CUSO, are you getting more social pressure to contribute more largely in social functions (funerals, outdooing, wedding,...).
 - Have your social obligations changed over the years?
 - Number of funerals (fresh: Adua, or old one) attended by the women this year, last year?
 - What did you contribute to it? Last year, this year (number of goats, money, clothing, food,etc.)? (Or, if the women can tell you before CUSO and now (the evolution) an example of what she had and now have to contribute. For example: more maids in the compounds to care of, expectation to attende or contribute to more funerals,...)
- Would you say (or to what extent would you say) that you have (or you make) more savings now than before you joined CUSO? Explain.
- Do you build on your capital?
- If you would not receive any further loan, would you be able to continue farming at the same scale (with your "accumulated capital", if any?).
- Do you lend money to people, sometimes? Yes / No.
- If yes, to whom? - husband, - other member, -women's friend, -other.
- Are you more encline to go out of the village now than before CUSO-WID?
- What are the reasons and purposes of your movement outside the village?

D- ABOUT TRAINING AND EXTENSION WORKERS

- How many times does the field worker come to see you:
 - a- before loan period,
 - b- During loan period,
 - c- After loan period.
- During her last visit:
 - a- How long did she spend with you?
 - b- How many other members participated?
- Were you in attendance at the last visit?
- If so, what was it about?

- Before CUSO-WID gave you assistance, were you aware of the techniques of _____ before?
(- Ask this question for each of the following component:)

Productive activity:

- Planting information
- Fertilizer application
- storage
- Insecticide application
- Other

Savings:

- contribution (monthly)
- bookkeeping
- bank operation
- Loan application
- other

Group life:

- the need for executives
- Executives roles and responsibilities
- group factor of successes and failures
- Group cooperation
- other

- Had you put into practice the _____ last year ?
(Ask for each of the above mentionned)
- What did you regularly do on what has been mentionned - when you started - after the extension worker gave you the first training?
- Did you apply it this year?
- What do you now regularly do?
- Did you drop anything that has been taught? If so, why?

- How does the extension worker treats your group?
- Do you sometimes feel that the extension worker treats you without listening to you?
- Does she listen to you all the time?
- In what cases do you feel that the extension worker does not listen to you?

- What are the services/information that the extension worker has been able to pass on to you?
- What are the information/services that you have received upon requested?
- Are the women "getting the message"?
- Before CUSO-WID assistance, were there any group members who were attending literacy classes?
- As a result of CUSO-WID involvement, do group members attend literacy classes?
- If yes, how many?
- Are you sending your children to school?
 - How many girls?
 - How many boys?

- If we would have to design another credit scheme project how would you organise it?

Group (4): -FOR HUSBANDS

A- ABOUT PRODUCTIVE ACTIVITIES

- How far does your farm produce take you in a year for subsistence?
- Is it better now than before or better before than now?
- If one or the other, why?
- Do you experience shortfall?
- How do you cope with it?

- Do people do other economic activities other than farming?
- What are they?
- Are there any problem in these areas?
- What are they?
- Do you have a problem with growth with your activities?
- How do you overcome these problems?

B- ABOUT CUSO-WID

- Were women involved in a group before CUSO-WID came? What type?
- What is your opinion about CUSO-WID and your wife participation?
- As a result of your wife receiving a loan, has her contributions in social functions (funerals, outdooring, wedding) increased? Specify?

- Has the position of your wife(ves) improved since she joined the group? Specify? How?
- How does it contribute to the family life?
- What do you think women have learnt (in relation to productive activitiy, savings and group building) since they joined CUSO-WID?
- Is this information passed on to others? How?
- What did you learn from the CUSO-WID experience, if anything?
- Is there a feeling of unity -in the community- as the goup works together? How do you feel it?

APPENDIX F

INTERVIEWEES PROFILE

<u>Village</u>	<u>Control I:</u> <u>(Kpalsogu)</u> <u>(8)</u>	<u>Control II</u> <u>(Tingole)</u> <u>(12)</u>	<u>CUSO-WID</u> <u>(Fihini)</u> <u>(10)</u>	<u>CUSO-WID</u> <u>(Woribogu)</u> <u>(10)</u>
Indicators				
<i>Approximate age</i>				
- 25-35	4	3	4	3
- 46-60	4	9	6	7
<i>Ethnic group</i>	Dagomba	Dagomba	Dagomba	Dagomba
<i>Religion:</i>				
- Traditional	8	1	0	0
- Muslim	8	9	10	10
- Christian	0	2	0	0
<i>Education:</i>				
- Illiterate	8	12	9	10
- Minimal educ.	0	0	1	0
<i>Marital status:</i>				
- single	0	0	0	0
- Married	7	11	10	7
- Widowed	1	1	0	3
<i>Place of Birth:</i>				
- In village	1	5	2	5
- In the region	7	7	8	4
- Out the region	0	0	0	1
<i>Productive activities:</i>				
- Farming				
- Food maker	6	4	10	10
- Trader	2	1	7	4
- Food processor	3	1	7	8
- Cotton spinning	2	4	3	4
- Soap maker	0	3	0	3
- Firewood saler	0	2	2	0
	0	7	0	0
No activities	0	1	0	0
<i># activities performed:</i>				
1 activity				
2 activities	4	5	0	0
3 and more act.	1	3	3	4
	2	3	7	6

Number of children by women
(from CUSO-WID 1st Baseline Survey, 1990)

<u>Number of children</u>	<u>% of women having children</u>
1-2	10
3-4	45
5-6	30
7-8	10
9-10	5

Number of children living in the household
(from CUSO-WID 1st Baseline Survey 1990)

<u>Number of children</u>	<u>% of women interviewed having # children in household</u>
4 and less	10%
5-6	37.5
7-8	7.5
9-10	20
11-12	7.5
13 and more	17.5