The Role of Civil Society in the Promotion of Small and Medium Scale Entrepreneurial Development

-A community level empirical study in the Western Region of Ghana

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DEDICATION

This work is dedicated to my mother, Victoria, and to my treasure, Annemarie.
ABSTRACT

Approaches towards supporting economic growth particularly within the West African subregion have experienced structural setbacks common to most developing economies. Within growing economies such as Ghana, the development of civic groupings have been recognized as playing a vital role in linking small enterprises to national level economic activity, thereby strengthening the economic resource base. However, the paucity in civic organization at the rural level has resulted in an unequal distribution for rural economies. Recent statistics still record minimal research on social networks at the local level, with local economic development initiatives often remaining unsustainable due to poor rural – urban interrelation as well missing appropriate linkages in rural areas. The study argues that the strengthening of local economic networks support bottom up approaches to better integrate communal development with the national periphery, calling for the identification and research into indigenous structures with the potential to support extra communal economic engagements.

Social capital being defined by networks and norms, as an asset in organizational processes, the objective of the study lay in identifying these tenets at the micro level as well as delving into economic opportunities and linkages possible beyond the communal periphery through strengthened local economic groupings. Towards this end, 180 guided interviews were conducted in the study area of Akutuase, with selected occupational groupings which included cocoa farmers and traders, as well as fruit and vegetable farmers and traders. These were complemented with expert interviews and focus group discussions with key personalities within the target group as well as local government bodies within the traditional area, business associations and entrepreneurial umbrella associations within the district.

Study results showed that local communal organisation is primarily weak, and network structures need to be strengthened to effect significant civic organization towards enhancing rural enterprise. Additionally, that there exists indigenous structures upon which local economic groupings could build and strengthen based on indigenous roles, norms and practices in building a stronger knowledge base and more structured network form geared towards external communal development. With expert interviews projecting less than one-third of local entrepreneurs organized towards external engagements, the injection of roles, rules and procedures was identified as being of crucial importance in the group structuring process. With less than 8% percent of cocoa farmers having had any form of skills training in the last 5 years, as well as only 20% of cocoa farmers being the highest figure for local entrepreneurs externally oriented, results further indicate the dire need for deepened education and training.
From the research viewpoint, there is the urgent need for local government authority to support training particularly in credit sourcing and advocacy for rural economic groups in assisting them identify and appropriately address challenges faced in enterprise activities. Business Advisory Centres and district based economic groups bear the responsibility of supporting rural groups in farming techniques, market access and credit sourcing focusing on the indigenous setting to maximize the usefulness of such training. Individual local entrepreneurs bear the larger responsibility of engineering more structured self organization within group structures based on operational indigenous structures.
KURZFASSUNG


Ziel der vorliegenden Studie ist es, Faktoren zu identifizieren, die auf der Mikro-Ebene einen positiven Einfluss auf die Bildung und Verknüpfung von Netzwerken haben. Des Weiteren sollen durch die Erforschung lokaler Strukturen Maßnahmen aufgezeigt werden, inwieweit die Stärkung des Sozialkapitals Gegenden der Peripherie zu nachhaltigem Wachstum führen kann.


Ergebnisse dieser Untersuchung haben ergeben, dass

- die Organisation der Netzwerke auf lokaler Ebene mangelhaft ist.
- die Verbesserung dieser Organisation der wirtschaftlichen Situation der ländlichen Unternehmen führen würde.
- die Berücksichtigung indigener Werte und Normen notwendig ist, um das Wirtschaftswachstum nachhaltig durch Netzwerke zu stärken.
- eine strikte Strukturierung (Rollen, Regeln und Verfahren) von elementarer Bedeutung für ein erfolgreiches Netzwerk ist.
- Bildung und Ausbildung weitere Merkmale einer erfolgreichen Vermarktung über Netzwerke sind.

Daraus aufbauend lassen sich die folgenden Handlungsempfehlungen ableiten:
ACKNOWLEDGEMENTS

I sincerely wish to thank Professor Thomas Kutsch for accepting me to undertake this research under his supervision. My sincere gratitude goes to him for his follow up and support in this arduous task.

My appreciation goes to Professor Schweitzer for willingly accepting the co-supervision of my work and particularly for his initial direction in the course of entering the programme.

My profound gratitude goes to Dr. Ralf Nolten, whose relentless support in guiding the course of construction has greatly supported in making the compilation a reality. I am particularly grateful for his support in academic processes related to the study, providing me with good direction over the entire period of my study.

I acknowledge with gratitude the first year of sponsorship from the Hanns Seidel Foundation, making the initial phase of the research work a reality.

I am deeply grateful to Mr. Bernard Guri, Executive Director of the Centre for Indigenous Knowledge and Organisational Development - Ghana, as well as staff of the Daboase District Assembly and Traditional Authority within the study village of Akutuase, for their support during the study. Further gratitude is extended to the District Business Advisory Centre as well as the Private Enterprise Foundation in Ghana.

I owe the completion and success of this work to my family and siblings particularly to my mother, who keenly persuaded me to pursue the task, and to my daughter Annemarie, whose cheer throughout gave me the strength to carry on.

My Gratitude goes to God for granting me health and strength to complete the task.

Bonn, September 16th 2013

Sophia Akushie Wittmann
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<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>AGOA</td>
<td>African Growth and Opportunity Act</td>
</tr>
<tr>
<td>AGI</td>
<td>Association of Ghana Industries</td>
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<tr>
<td>ASSI</td>
<td>Association of Small Scale Industries</td>
</tr>
<tr>
<td>AU</td>
<td>African Union</td>
</tr>
<tr>
<td>AWAM</td>
<td>Association of West African Merchants</td>
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<tr>
<td>BAC</td>
<td>Business Advisory Centre</td>
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<tr>
<td>CUA</td>
<td>Credit Union Association</td>
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<tr>
<td>DACF</td>
<td>District Assembly Common Fund</td>
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<tr>
<td>DADU</td>
<td>District Agricultural Development Unit</td>
</tr>
<tr>
<td>EU</td>
<td>European Union</td>
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<tr>
<td>ERP</td>
<td>Economic Recovery Programme</td>
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<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
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<tr>
<td>GFAP</td>
<td>Ghana Federation of Agricultural Producers</td>
</tr>
<tr>
<td>GIFNeT</td>
<td>Governance Issues Forum Network</td>
</tr>
<tr>
<td>GNAFF</td>
<td>Ghana National Association of Farmers and Fishermen</td>
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<tr>
<td>GNCCI</td>
<td>Ghana National Chamber of Commerce and Industry</td>
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<tr>
<td>GPRS</td>
<td>Ghana Poverty Reduction Strategy</td>
</tr>
<tr>
<td>GUTA</td>
<td>Ghana Union of Traders Associations</td>
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<tr>
<td>HIPC</td>
<td>Highly Indebted Poor Countries</td>
</tr>
<tr>
<td>ICI</td>
<td>International Cocoa Initiative</td>
</tr>
<tr>
<td>ICCES</td>
<td>Integrated Centre for Employable Skills</td>
</tr>
<tr>
<td>IMF</td>
<td>International Monetary Fund</td>
</tr>
<tr>
<td>ISSER</td>
<td>Institute of Statistical, Social and Economic Research</td>
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<tr>
<td>LDC</td>
<td>Least Developed Country</td>
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<tr>
<td>MDG</td>
<td>Millennium Development Goals</td>
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<tr>
<td>MOFA</td>
<td>Ministry of Food and Agriculture</td>
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<td>MOTI</td>
<td>Ministry of Trade and Industry</td>
</tr>
<tr>
<td>MWED</td>
<td>Mpohor Wassa East District</td>
</tr>
<tr>
<td>NDPC</td>
<td>National Development Planning Commission</td>
</tr>
<tr>
<td>NEPAD</td>
<td>New Partnership for African Development</td>
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<tr>
<td>NRC</td>
<td>National Redemption Council</td>
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<tr>
<td>PAMSCAD</td>
<td>Programme of Action to Mitigate the Social Cost of Adjustment</td>
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<tr>
<td>PEF</td>
<td>Private Enterprise Foundation</td>
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<tr>
<td>PNDC</td>
<td>Provisional National Defence Council</td>
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<tr>
<td>PSD</td>
<td>Private Sector Development</td>
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<tr>
<td>PSI</td>
<td>Presidential Special Initiative</td>
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<tr>
<td>RCC</td>
<td>Regional Coordinating Council</td>
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<tr>
<td>REP</td>
<td>Rural Enterprises Programme</td>
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<tr>
<td>ROSCA</td>
<td>Rotating Savings and Credit Association</td>
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<tr>
<td>SAP</td>
<td>Structural Adjustment Programme</td>
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<tr>
<td>SCMPP</td>
<td>Support for Community Mobilization Projects and Programmes</td>
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<tr>
<td>SEPT</td>
<td>International Small Enterprise Promotion and Training</td>
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<tr>
<td>SME</td>
<td>Small and Medium Scale Enterprise</td>
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<td>SPS</td>
<td>Sanitary and Phytosanitary measures</td>
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<tr>
<td>TBT</td>
<td>Technical Barriers to Trade</td>
</tr>
<tr>
<td>TUC</td>
<td>Trades Union Congress</td>
</tr>
<tr>
<td>UGFC</td>
<td>United Ghana Farmers Council</td>
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<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
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<tr>
<td>UTAG</td>
<td>United Traders Association of Ghana</td>
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<tr>
<td>WB</td>
<td>World Bank</td>
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<tr>
<td>WTO</td>
<td>World Trade Organisation</td>
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1. AN INTRODUCTION

“Um die Globalisierungen zu verstehen, die von gestern und die von heute, braucht man nur ein Stückchen Stoff einer eingehenden Untersuchung zu unterziehen. Wahrscheinlich, weil es nur aus Kette und Schuss und dem Hin und Her des Weberschiffchens besteht.”
Erik Orsenna

1.1 Moulding SME’s to industrial districts in the search of a global economy

ORSENNA\(^1\) mirrors the image portrayed for the small scaler in developing economies as player within the global field, the continuous struggle to match the trends in the process of globalization; locked in the weave through consumer markets, world markets, fair trade and competitive prices, with each distortion leaving an added debt.

The field of rural development for developing economies emerged gaining more recognition with theoretical and practical solutions to the approach for community development being focused on beginning from the 1950's.\(^2\) Changes in perspectives and paradigms for rural growth have hence been developed to the stage where various faces of development have been taken into consideration and deemed necessary to enable the concept reach sustainable measures, where BRINKMANN\(^3\) interprets the understanding of economic processes in rural development to include cultural backgrounds.

In sub Saharan Africa particularly for the West African sub region, the period following independence saw the first countries such as Ghana, Nigeria, Benin and Burkina Faso begin to reposition Governmental structures; with Ghana being the first in the line to attain independence experiencing a stalemate in the development of rural initiatives witnessed in the Nkrumah regime, where administrative power and structure was centralized to support socialist ideologies.\(^4\)

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\(^1\) Orsenna, E. (2007:17) Orsenna exposes small scale production of raw material and the processes engaged in to compete in global trade, identifying challenges in fair trade practices.
\(^2\) Behera, M.C. (2006:1)
AN INTRODUCTION

Rural economic development following the Nkrumah period saw more concerted efforts at supporting the agricultural base among other community initiated programmes, however, economic mismanagement leading to subsequent military coups created instability in macro economic growth, with the realization of limited progress in rural growth at the end of the military eras. Though the last two decades experiencing democratic rule have seen notable economic developments, country indicators relating to growth and poverty depicting low productivity within the agricultural sectors have reflected its weak rural industrial base.

This has given way to the need for a more structural transformation linking the rural economy to more modern sectors to facilitate the sustainability of rural industry through increase in small scale enterprise performance.

1.2 Micro-enterprise sustainability - network dimensions and developmental challenges

The challenges the economy continues to undergo in terms of structural transformation to realise growth indicators set has drawn more inclusion particularly at the dawn of the democratic era, of international bodies laying priority on participatory development within the frame of sharpening micro level perspectives towards breaking the poverty trap, to attain self sustainability in rural growth. In the country's embracement of the United Nations (UN) initiative - Millennium Development Goals (MDG's) in propelling rural economic growth, the MDG 1 and 8 provide the benchmarks for measuring poverty alleviation and the formation of global partnerships to foster global economic processes.

Through the country's attainment of a lower middle income status in 2011 as the result of the last couple of decades of political stability, the UNDP in the recognition of the dimensions of rural poverty has concentrated on shifting focus to addressing conditions impacting on economic engagements and livelihoods of rural economic operators. Through integrated project activities in agriculture, transportation and rural development, the Millennium Development Authority in Ghana has increased propelling its activities towards eliminating the risk elements in enhancing income and living standards of rural farmers.

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5 Killick, T. (2010:63)
6 Aryeetey, E. et al (2008:2;11)
7 Millennium Development Goals Index An elaboration on the Millennium Development Goals 1&8 pertaining to growth strategies providing access to markets can be accessed at www.un.org/millenniumgoals
8 UNDP National Human Development Reports for Ghana 2011
9 Ghana Millennium Development Authority Report
Similarly, national level developments have realised institutions such as the ISSER (Institute for Statistical, Social and Economic Research), championing the cause for the growth in participation of civil society in economic dialogue processes as well as institutional reform towards affording greater responsibility to local structures in micro level economic activity. The World Bank, (WB) through the Doing Business initiative\(^\text{10}\) has increased attention towards SME’s as key drivers of growth and competition embracing strategies fashioned to work on barriers and processes in the restructuring of regulations easing procedures for small scale businesses. Acceding to the realisation of opportunities in developing economies lying in institutional support and strengthening structures, focus is laid on allowing local economic activity easier access to formal institutions.\(^\text{11}\) Through support from the World Trade Organisation (WTO), the Ministry of Trade and Industry in Ghana - Private Sector Development and Presidential Special Initiatives (PSD&PSI) has been fostering the provision of technical information on Technical Barriers to Trade (TBT) and Sanitary and Phytosanitary measures (SPS) to enable entrepreneurs in trading activities determine market accessibilities and standards to be met for goods.\(^\text{12}\)

The country's challenges faced in reaching export targets provided the drive for inclusion in the African Growth and Opportunity Act (AGOA), introduced by the United States (Title I, Trade and Development Act of 2000), to assist the movement of sub Saharan Africa towards a market based economy.

Similarly, in seeking regional economic integration to support increased trade access across the region in supporting grass root entrepreneurial activity as an avenue to achieve marked competitiveness, the country welcomed the New Partnership for Africa’s Development (NEPAD) initiative supporting the pursuance of the regions’ active participation in the global economy, concretely encouraging the involvement of the private sector and farmer based organisations through policy debates with governmental and nongovernmental stakeholders.\(^\text{13}\)

Albeit the favoured trade regulatory processes afforded to fully integrate developing economies in the globalisation process, studies from bodies such as the WTO continue to

\(^{10}\) The World Bank Doing Business Project measures regulations applying to small and medium sized businesses in the course of their existence. It provides summaries of the cost of doing business in Ghana, based on an assessment of regulations or practices that enhance or constrain business investment, productivity and growth

\(^{11}\) World Bank Doing Business Report (2011:8)

\(^{12}\) Ministry of Trade Report 2011

\(^{13}\) NEPAD - CAAPD Ghana Report, (2011) The Comprehensive Africa Agricultural Development Programme (CAAPD) refers to the framework set up by the NEPAD Programme to encourage increased food production in Africa, thus raising economic capacities in Africa to make exports more profitable
reflect hampered growth in Ghana and the sub region for that matter largely due to weak micro economic structures.\textsuperscript{14} Notwithstanding the slight improvement in trade across borders, \textit{World Bank statistics 2011} confirm sub Saharan Africa and Ghana for that matter as among the regions facing enormous difficulties in competing on the global market largely based on lack of regulatory reform where sustenance of Small and Medium Scale Enterprises (SME’s) remain most difficult with lack of access to formal businesses, credit and markets.\textsuperscript{15} Small scale economic activities at the country's large rural base experience dire challenges, where lack of information, transaction costs and lack of financial resources represent factors determining trader and producer wholesale margins dismally affecting incomes of producers and traders. The paucity in capacities to produce and trade at the large micro periphery has created a resultant weak industrial base ultimately reflecting unsatisfactory figures in trade and exports.\textsuperscript{16} This is further prevalent in the multi dimensional poverty index indicators having rated the intensity of deprivation at 46.2 for the Ghanaian economy way below desired indicators for the attainment of an upper middle income status.\textsuperscript{17}

Invariably, major initiatives beginning from the 1970’s such as the Economic Recovery Programme (ERP), Structural Adjustment Programme (SAP), and the Ghana Poverty Reduction Strategy (GPRS1&2), towards improving structures to expand rural economic activities to enhance growth indicators have been stifled.

This has been due to poor structural networks and the non inclusion of a holistic civil society at the micro level, leading to the implementation of these strategies remaining at the macro and meso peripheries without the ability to seep to micro levels towards engaging the large micro base in boosting economic capacities to support the country’s economic development efforts.\textsuperscript{18}

The guidelines set in the achievement of targets set by the range of international institutions in the country’s bid to reach middle income status demand greater engagement of the rural economy, thereby recognizing associational activity as a prerequisite in promoting integrative processes broadening the horizon of local economic activities. AKWETEY \textsuperscript{19} mentions that the extent to which civil society is engaged in these processes is unclear. There is therefore the demand for stronger focus in civic engagements, with the country realizing the benefits

\textsuperscript{14} \textit{WTO - Enhanced integration framework (2012)}
\textsuperscript{15} \textit{World Bank Doing Business Report (2011:63)}
\textsuperscript{17} Minten and Kyle (1999): in Overa, R. (2004:468)
\textsuperscript{18} Aryeetey, E et al (2008:17)
\textsuperscript{19} Akwetey, E (2007:6)
AN INTRODUCTION

to be derived in having its private sector and civil society identify its potential particularly at
the local level, playing front line role in actively engaging in negotiation processes geared
towards developing rural engagement; allowing strategies for small scale economic
development draw in on macro support in promoting their involvement in advocacy processes
and cooperative linkages in micro enterprise growth.

1.3 Ghana - An overview of civic cooperation and economic developments

Developments following independence have accounted for marked differences in the size and
strength of civil society groupings across the country’s divide. Penetration in civil society at
macro levels have shown indications at becoming much more organised structurally- in
comparison to earlier forms, creating a wide gap between bodies at the meso,- more
particularly micro levels exhibiting a representation of structures poorly organised and weak,
thus hampering their full integration particularly in market policies towards enhancing
competitiveness in increasing economic growth.\(^{20}\)

For macro structures, developments since early independence owe allegiance to national
reform processes such as the Economic Recovery Programme (ERP) in the 1980’s, intended
to reverse the rapid economic decline, which was further buttressed in 1986 with the
introduction of the Structural Adjustment Programme (SAP) to address structural imbalances
inhibiting economic growth.\(^{21}\)

Indeed, according to economic growth measures achieved in the last two decades, (with a
Gross Domestic Product - GDP- expansion of 8.7% in the first quarter of 2012 marginally
exceeding the averaged over the last ten year period of 7.5%), though not particularly
convincing by international standards, represents a move in the right direction.\(^{22}\)

AKWETEY\(^{23}\) indicates the formal recognition of the relevance of civil society as key player
in these processes remaining deficient particularly in the inability to rope in micro structures,
observing, that albeit civil society’s involvement in supporting economic initiatives at a
decentralised level, it has often been difficult to measure successes due to poor organisation
and partly functioning mechanisms; hence the difficulty in identifying and sharpening
initiatives micro networks could undertake in supporting growth in local markets to benefit
small scalers.

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\(^{20}\) Gyimah Boadi, E in Harbeson et al (1994:143)
\(^{21}\) Aryeetey, E et al (2008:6)
\(^{22}\) Ghanaian Statistical Service- GDP Annual Growth Rates - 2012
\(^{23}\) Aryeetey, E et al (2008:17)
In the wake of these, decentralised development particularly on the economic sphere remains unsatisfactory, leading to the difficulty in reaching widespread rural poverty. Resultantly, the country ranks 135 out of 187 countries on the poverty index indicators revealing rural poverty as being most widespread within the southern and particularly the northern divide.  

### 1.4 Small enterprise expansion - The linkage factor

The diverse engagements of civic association over the last decades as actors between state and market mediation processes cannot be undermined. The stalemate in exports largely accounted for by low infrastructural developments in the large sector of small enterprises could increase the purpose of stable linkages and particularly prove relevant in the bid to sustain interactive processes and strengthen skeletal structures engaged in supporting the establishment of appropriate infrastructure.

The expanding volume of literature recognizing the increasing role played by networks spanning across the macro- micro divide in SME growth serves as a drive in supporting the solution finding process in expanding the country’s industrial base.

COATES et al  emphasize the growth of micro based enterprise networks in Ghana as crucial in fostering the ability to strengthen engagements for commercial purposes, with the view towards closing the financial gap and improving capacities of rural agricultural associations. AMOAKO-TUFFUOR mentions the need to intensify urban communal consultations through civil society networks across the district – community periphery within the country in the bid to eliminate physical barriers in the strategy seeking process to address poverty dimensions. Similarly, KILLICK in a study of economic policies in Ghana sees the role of such networks as intensifying pressures for better distribution of resources across the micro-macro divide in strengthening the country’s resource base. WHITFIELD observes the need for the increase in such networks across the country’s divide where note is taken of the paucity in networks for food crop farmers accounting for the inability to actively engage in advocacy processes geared towards strengthening the agricultural resource base.

Further recent considerations from development proponents such as BEHERA et al in analysing integrative processes for rural development in the globalisation process further...
prescribe the need for the recognition of a diversity of socially inclusive and empowering processes.

Similarly, LARSEN’s concern for sustainable development in micro level activities supports the activation of civic engagements, in describing the sustainability of economic growth as located within the mediating structure of civil society.

The afore mentioned provide evidence of the need to take a more practical look at the functional dimensions of civic engagements in supporting local economic activities which would serve as an opportunity to step up support for the growth and survival of the small scale industry.

1.5 The problem

In delving into the countries’ shortfalls in achieving stable industrial development, addressing hindrances in broad based rural economic growth has been identified as a core intervening measure for meaningful growth. AMOAKO - TUFFUOR observes the success in poverty reduction strategies implying adequate spatial distribution to reach the chronic poor in defining pathways to alleviate their poverty towards achieving country growth indicators.

Medium human development indicators for Ghana in 2011 show a figure of 0.541 in relation to set indicators of 0.630, depicting the slack in the country’s economic sustainability to achieve upper medium income status.

In analysing the modus for achieving such objectives, one core problem is identified justifying the need to undertake this study being; that based on inadequate communal engagements in external network linkages to formal structures, local economic activity experiences a stalemate in expansion and growth, resulting in the tendency for communal small scale economic activity remaining dormant. The problem identified, the study through empirical research will delve into factors inhibiting communal structures taking up a more formal form resulting in the paucity in ability to organise rural economic engagement to effectively address the major constraints bearing on their livelihoods such as lack of resources, inadequate integration into markets as well as skills development.

30 Larsen in Dilliard et al (2009:71)
31 Amoako Tuffuor et al (2008:6)
32 National Human Development Reports for Ghana - UNDP 2011
1.6 Scope of research

In defining the scope of research in addressing the problem, theoretical considerations bordering on structural processes dimensions for micro economic growth can be approached from various perspectives. Approaches relating to schools of thought on collective action are useful where value and focus is placed on group size in goal attainments, however could be found wanting where the individual bears little influence on organisational movements or developments. In understanding the behaviour of individuals and human decision making in seeking the most cost-effective means in achieving a specific goal, the worth of the rational choice perspective is evident in micro economic engagements, however, in the concentration of the achievement of goals could be lacking in reflecting on the worthiness of that goal. ABELL

The identification and choice of the social capital concept for the study derives from the multiple nature of the concept linking other theoretical perspectives such as collective action and rational choice where integration and linkage of individual and group actors can be defined (particularly where community level resource is concerned), in terms of features of social organisation encompassing cognitive and structural elements enhancing cooperative interaction for mutual benefit, thus embracing horizontal and vertical ties in the structure of socio economic relationships. The value of the concept for the study draws its bearings from assessing micro level economic activity and the challenges experienced in harnessing resources from meso level structures closest to the rural communities, justifying enhanced linkages. In drawing on the structural dimensions of the concept, the study focuses on the networking role of social capital to build a theoretical base for the empirical section of the study, in seeking to show that specific forms of networking in a given community can positively influence entrepreneurial performance.

1.7 Research Objectives

The paper aims at uncovering the value of harnessing specific forms of social capital and supporting its growth for rural economic development. Bearing on the forms of civic association engaged in by local entrepreneurs within the given social structure, the scope of study will thus comprise an analysis of network structures at the community level as well as an assessment of existing opportunities for broadened linkages to improve local economic activity. Avenues for community expansion to meso level formal structures will be explored

33 Ostrom, E. (1997)
34 Abell, P. (1991:164)
towards enabling micro level enterprise efficiently seize opportunities supporting them contribute towards the realisation of growth indicators set in trade and exports in the country's bid to meet global economic standards. Taking into consideration mechanisms at the local level which could be harnessed in achieving the set objectives, the research aims at particularly assessing the existing forms of external linkages, more so, how communal involvement in such networks could better be developed and supported.

For local economic actors, the need to build capacities enabling them draw in resources essential for improving economic livelihoods should be considered as a sin qua non in developing the rural base of the economy. Parallely, the decentralised governmental structures should lay more emphasis on cooperating with communal representation with joint decision making of tailor made solutions for present structures in rural communities.

The study seeks, through this exposition, to shed more light on the recognition of opportunities to increase and sustain the potential of rural economic operators in accessing infrastructure and processes which could offer better positioning to compete, in the bid to take advantage of initiatives developed for industrial growth.

These considerations serve as foundation in the formulation of hypotheses for the study, in that though communal economic activities focus more on ‘bonding’ social capital in initial phases of enterprise development, the use of the structural form of the concept is vital in sustaining and expanding enterprise growth.

The core hypothesis for the study maintains that particularly the use of bridging social capital, through engaging in expanding network sources, can serve towards providing access to needed forms of capital and resources vital for the growth of rural enterprise.

It is in the light of these observations that the study proves opportune, through a detailed analysis of network dimensions at the communal level, in identifying factors hindering the growth and stability in economic engagements for micro enterprise development.

Additionally it serves the purpose of making valuable contributions by shedding more light on possible measures towards integration of rural economic actors to meso level structures. The empirical nature of the research should uncover perspectives for an improvement in the efficiency of communal actors in harnessing resources for local economic growth.

1.8 Organisation of the book

The chapters within this volume aim at providing; through an assessment of the varying perceptions on the concepts of civil society and social capital, an analysis of their value
towards enhancing the capacities of trader and farmer based groups in the recognition of opportunities and realisation of resources.

The study proceeds by providing an introductory sketch of the notion of civil society, relating the concept and its applicability within the West African and Ghanaian contexts, with emphasis being laid on identification of the form in which the concept presents itself, as well as the roles it is seen to play within the study area in strengthening community interactions externally.

Further focus is laid on the relevance of the concept in the attempt to explore its significance in processes expected to yield economic successes at the community level, taking into account occupational group engagements and elements of the structural dimension of the social capital concept supporting network building and interaction.

Delving into the concept of social capital, the study further attempts to provide a theoretical foundation with the development of social capital indices from a socio-economic perspective with the view towards defining networks and linkage effects in the small enterprise context; discussing cognitive elements such as societal trust as well as the procedures and roles identifiable in structural elements of the concept bearing influence on the development of the local economic groupings.

A combination is thus made through an exploration of the functions of associational life at the community level to an exposition of the traditional challenges experienced, thereby sifting out vital ingredients in the hypothesis building process, which proposes the strengthening of network processes across community levels.

Against this background, the empirical part of the study is outlaid where the research area is explored, delving into existing occupational groups and their organisational practices towards a clearer exposition of the structure of societal organisation.

The dynamics and function of networks, as well as modes of linkage are brought to bear in the attempt to reach a consensus on buttressing network functions. Bearing on the empirical nature of the research, key issues addressed are linked to the indices drawn from the social capital concept in an attempt to discern the factors influencing the development of specific forms of linkages, as well as the challenges experienced in associational processes based on communal structures.

A basic premise of this volume being the notion that a vibrant communal civil society could bridge the meso-micro gap and revive the lapse in rural economic development, the final
AN INTRODUCTION

section provides a conclusion by an analysis of the various conceptions accrued from the empirical study in the bid to provide concrete recommendations in developing the small sector enterprise base and expand trade through opportunities presented in industrialisation initiatives.
2. CIVIL SOCIETY AND ENTREPRENEURIAL DEVELOPMENT IN GHANA

2.1 Socio economic determinants

Demographically, Ghana’s population is currently estimated at approximately 25 million; with a ratio of 51% females to 49% males, divided into major ethnic groups comprising the Akan, Ga/Adangbe, the Ewe in the southern part of the country as well as the Moshi-dagomba and Gonja groups making up the major groups in the northern region.35 Approximately having an overall population density of 78 persons per sq km, the areas most densely populated include principal cities of Accra and Kumasi, the Ashanti region as well as the coastal areas. The bulk of the population; close to 70 percent, is converged in the southern part of the country, comprising the Ga-Adangbe within Accra and surburbs, the Akans, largely comprising the coastal Fantis and Ahantas in the Central and Western regions, as well as the Ashantis within the Ashanti region.36 Invariably, the bulk of the countries minerals and major export crop, cocoa, are concentrated in the Western and Ashanti regions respectively.

Politically, the 10 administrative regions within the country; with the apex of the central government, are represented by regional ministers appointed by the president, with the majority of state departments having representation within the regional structures towards effective governance and decentralisation. The Regional Coordinating Council (RCC), coordinates the activities of the district assemblies within the region, and includes the regional minister as chairman, the chief executives from the district assemblies, a representation of two chiefs from the regional house of chiefs as well as regional heads of decentralised departments within the region. The regions are further subdivided into 138 metropolitan, municipal and district assemblies representative of district chief executives within the respective administrative capitals with a range of socio economic and legislative jurisdiction within the local areas of authority, who, however are answerable and subject to monitoring by the RCC’s. The Assembly systems with 3 metropolitan, 4 municipal and 103 district assembly structures are populace categorised with metropolitan, municipal and district assemblies having populations of above 250,000, 95,000 and 75,000 respectively.

35 Ghana Statistical Service Population Census Data – February, (2011)
36 The Akans in Ghana make up approximately a half of the country’s population, with the Ga, Ga - Adangbe and Ewe in the Southern and Moshi in the Northern parts making up the rest

12
Represented as planning authorities for the localities they represent, the establishment of the assemblies representing a holistic governmental structure is tasked as the basic unit of government administration with the coordination of administrative, political and development oriented activities geared towards equitable distribution of resources and power across the country. Sub bodies enabling a further breakdown of the assembly structure within the local structures include town, urban, zonal and area councils as well as the unit committees representing smaller units within localities.

Figure 2.1: Map of Ghana showing administrative regions and districts

Source: www.ghanapoliticalmaps

The periphery of rural communities with single digit populations adding up to approximately 75,000 with district assembly representation, are represented with unit committees at the community level as the smallest unit representing the governmental structure.

Experience has shown activities of unit committee members after being elected to be rather inactive in championing local development activities with factors such as transportation and communication channels contributing to hampering development in the localities they represent.

Another major factor being the rate of literacy at the rural level, unit committee members elected often face challenges actively participating and presenting development agendas from their respective areas across in district assembly sittings. The representation of unit committees being often weak without permanent secretariat offices and almost always absent unit committee members has often made contact between them and community members difficult, resulting in community representation through traditional leaders and group leaders attempting to forward requests directly to district assemblies. In terms of resources for community economic development, the inability to process requests through unit committees to effectively represent these requests in district assembly sittings thus leads to efforts of community representation forwarding these requests through their own efforts with the resultant lack of attention or neglect of requests in view of the irregular channels used.

Characteristically, social institutions may bear similarities based on the northern - southern divide, with distinctions more clearly categorized linguistically. Ethnically homogenous units hardly exist across the country’s divide. Ethnic groups along the coast have the most diversity, being influenced by trade, western education and Christianity. The majority of rural communities still possess a relatively large count in ethnic homogeneity with the exception of cocoa growing rural communities where economic activities reflect an increase in the migrant population. Urban areas, however depict a high ethnical mix over decades in view of the attraction for better livelihoods. Southern ethnic groups, aside the practice of African traditional religion tend more to practice Christianity based on western influence, whereby the northern divide was more influenced by the Islamic religion.

ASSIMENG makes mention of the proliferation of Christianity in the southern and coastal areas giving rise to literate education thus creating changes in stratification within the society in terms of occupational distribution in bureaucratic modern systems favoring the south and coastal areas.

Particularly following the colonial period, relationships between religious affiliation and socio economic attainment has had a fair degree of attention OHENeba-Sakyi remarks, that whilst orthodox religions such as Catholics and Protestants have experienced remarkable

38 Centre for Sustainable Development - CENSUDI Report August (2012)
39 Unit committee members consist of 15 persons, 10 elected ordinarily resident persons within the unit and 5 others nominated by the district chief executive, with elections being held on a non partisan basis each for a four year term
40 Assimeng, M. (1999:123)
advantages in terms of education and social standing, the non religious and Moslem divide stood at a disadvantage in terms of these indicators. The segregation stemming from the colonial era of the northern divide in terms of less recognition being given to the Islamic religion and Islamic education which then dominated in the northern sector implied a stalemate in education. IDDRISU \(^{42}\) observes the influx of migrants from the north providing cheap labour for plantations and mines in the south. ASANTE et al\(^{43}\) confirm the disparities in terms of resources across the north - south divide noting the migration from north to south as emblematic of the inequalities prevailing from the colonial period where infrastructural developments have favoured the south, neglecting the northern divide. Aside further developments beyond the colonial period of the presence of catholic representation supporting development activities in the northern sector, with the spread of Catholicism in the north, the majority of Christian missionaries until more recently were concentrated in the southern parts, where the provision of resources to rural communities including educational institutions supported by missionary institutions provided added support of access to information, knowledge and technology in comparison to northern sectors.

Albeit developments in bridging the gap; with earlier socio economic differences based on religious affiliation still depicting significant differences, recent times have seen remarkable developments being chalked in the coalition of religious bodies towards strengthening civil society, allowing for smoother religious integration and a reduction in social differences between religious groups. Increased integration of religious groupings in educational institutions has contributed to reducing the marked educational differences thereby increasing the probability of positive socioeconomic outcomes. ASANTE et al \(^{44}\) recognize an increase in institutional structures and resources fostering participation and bridging the divide thus supporting in the minimization of ethnic polarization.

Aside the institutional buffer enhancing inclusion, further impacts are vivid in rural economic development through support from church associations acting as formidable civil society groupings for local economic development, with the Orthodox, Islamic and interdenominational nature of new generation churches towards fostering community development through self help initiatives and resource support from small scale economic engagements in supporting the gap bridging process. OWUSU-ANSAH,\(^{45}\) buttresses the

\(^{43}\) Asante, R. et al, (2004:2)
\(^{44}\) Asante, R. et al (2004:3)
\(^{45}\) Owusu- Ansah (2012:16)
recognition of these forms of support through the expansion of the role of civil society where bodies such as Islamic associations and councils provide assistance in their issue specific related agendas such as the empowerment of rural women Muslims through educative programmes. ASSIMENG, 46 accedes to the developments in interdenominational interaction describing the country's religious structure as one going beyond varying religious expressions to “divergence in theological expression”.

Further within the societal structure, the country brings to fore an interrelated network of subsystems, each dependent on a culture indigenous to the subsystem. Value systems within the Ghanaian social structure are highly recognised particularly in traditional societies, where social processes and modes of organisation are largely based on kinship structures. It is however pertinent to note, alongside the numerous changes witnessed within the social structure, the developments in tribal identification and tribal loyalty as against societal identification. ASSIMENG, 47 in his analysis of the social structure of Ghana, portrays the key features in traditional and contemporary stratification 48, identifying the structural differences and changes effected. Although tribalism remains deeply rooted within the social structure, he observes socio-economic dialogue processes in civic engagements showing a movement more inclined towards nation based perspectives.

The 'caste' societal structure as described by Assimeng is largely prevalent in societies with strong cognitive bondages as presented in rural communities within the country. The wide practice of the ascriptive system with occupational exclusivity fosters engagements in cognitive structures more traditional and family oriented.

Though positively engaging at the community level, the active practice of the ascriptive system creates a challenge in the development of local communal engagements where an open societal practice is needed in the formation of occupational groups where resource seeking beyond the community through integration with more formal structures is required.

In his analysis, he observes the developments in traditional societies towards a more contemporary system in which certain societies in the south have experienced more development towards contemporary forms in the mixture of ethnic groups through migrants particularly in cocoa growing and mining areas. The more contemporary forms of interaction

46 Assimeng, M. (1999:63)
48 Assimeng distinguishes the movement as a shift from a caste-like system to one of social mobility particularly for subsistence agricultural economies creating social class.
in these structures particularly in cocoa growing areas fostered more economic differentiation with a clearer distinction in wealth differentiation.49

Table 2.1: Ghana- Distinction between traditional and contemporary stratification

<table>
<thead>
<tr>
<th>A. Caste-like society of the traditional order</th>
<th>B. Open society of the contemporary system</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total use of ascriptive system</td>
<td>Test of achievement</td>
</tr>
<tr>
<td>Heredity as basis of ascription</td>
<td>Anti-heredity</td>
</tr>
<tr>
<td>Endogamy</td>
<td>Non-endogamy</td>
</tr>
<tr>
<td>Occupational exclusivity</td>
<td>Open occupations, provided appropriate qualifications are attained</td>
</tr>
<tr>
<td>Hierarchy formed by ritual distance</td>
<td>Hierarchy formed neither by law, nor religion</td>
</tr>
<tr>
<td>No intra-or generational mobility based on effort or achievement</td>
<td>Perfect mobility, with relationship between parental and filial statuses</td>
</tr>
</tbody>
</table>

Source: ASSIMENG (1999, 155)

Small scale enterprise activities in terms of agriculture are highly dependent on the climatic conditions throughout the year. The country’s warmth and humidity has an annual mean temperature ranging between 26°C and 35°C. Temperatures and humidity patterns are influenced by the dry tropical winds from the Sahara, (harmattan) as well as the moist equatorial winds. Across the country, climatic conditions vary considerably, with two main seasons. The harmattan season begins from late November through early February, followed by the major rainy season, beginning from April through to June. February and March are the hottest periods of the year. The minor rainy season occurs from September through to November, when the harmattan sets in completing the years’ cycle. The extent of drought and rainfall vary across the country. The heaviest rainfall is registered in the south western parts with an average rainfall measure of 1,400 millimetres, with lower figures for the Volta region and Accra plains, of a little above 1000 millimetres; whilst the northern savanna region registers drier climates with 1000 millimetres or less per year. Rainfall patterns in the northern sector however tend to be occasionally heavy, causing destruction of produce. High temperatures are usually recorded all round the year throughout the country. The southern parts of the country register temperatures of up to 34 degrees C, with much higher

49 Assimeng, M. (1999:141)
temperatures for the northern sector. Humidity figures are much higher in the southern sector, with the rainy periods registering humidities as high as 95\%.

Production patterns in small scale rural farming activities within the northern sectors are most affected in terms of production levels based on frequent droughts and more irregular rainfall patterns during rainy seasons. Small scale agriculture within these localities face bigger challenges in planting and harvesting periods, where untimely farming activities and lack of agricultural inputs largely affect the volume of end produce and crop quality, as well as very high temperatures increasing the tendency of crop deterioration in the absence of adequate storage facilities which are hardly available to small scale farmers and traders. Trading activities are much more adversely affected in terms of communication and transportation patterns, with the largest industrial clusters bordering the region being Kintampo and Techiman markets where road networks and communication challenges create weak distribution systems and complexities in terms of the large distances to be covered, creating the maintenance of small markets in rural communities within the region. OVERA Though rainfall and humidity patterns are less harsh in the southern parts which are endowed with relatively more resources, more regular rainfall patterns and lower temperatures, challenges faced in small scale agricultural and trading activities as well reflect major setbacks where the opportunity to increase production capacities for cash crops are stifled based on the same factors.

Predominantly an agrarian economy, with subsistence agriculture employing over 50 percent of the country’s work force, Ghana exhibits a diverse resource base with cocoa as key cash crop; gold as main mineral export, diamond, manganese and bauxite comprising the range of additional mineral exports, as well as timber. The country’s export dependence is largely based on gold and cocoa, with the mining industry contributing 41% of the country’s total merchandised exports of which gold takes up approximately 90% of the total figure for mineral exports. The sector employs about 28,000 people in the large scale sector with over 1,000,000 people engaged in the small scale mining sub sector, contributing 23% and 27.2% of total national gold production for 2010 and 2011 respectively; with notably all diamonds presently being produced by Artisanal and Small Scale Mining (ASMs). The recent discovery and exploration of light oil in commercial quantities in Sekondi-Takoradi on the country’s

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50 Ghana Meteorological Agency Report- October, (2011)
51 The Kintampo and Techiman markets in the Brong Ahafo region serve as a transit point for the northern sector in obtaining produce from the south as well as the sale and transportation of major foodstuffs such as yams and onions from the north.
52 Overa, R WP (2004:15:3,4)
western coast has added to its resource base; with an estimation of 100 barrels being extracted daily, predictions are that this would lead to a draw in of 1billion US Dollars in the next 20 years on exports.\textsuperscript{53} Producing a range of cash crops aside cocoa such as palm fruit, maize cassava and rice, the crop sector experienced a slight downfall registering 40\% of GDP in 2000 to 34\% in 2009. The yield in food crops beyond this period have however reflected minimal increases over the last couple of years with up to 28.5 million metric tonnes of major food crop being registered as produce in 2011.

<table>
<thead>
<tr>
<th>Crop</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maize</td>
<td>129,517</td>
<td>138,793</td>
<td>138,984</td>
<td>145,024</td>
<td>146,040</td>
<td>153,451</td>
</tr>
<tr>
<td>Rice</td>
<td>8,107</td>
<td>8,467</td>
<td>8,524</td>
<td>9,294</td>
<td>9,560</td>
<td>10,115</td>
</tr>
<tr>
<td>Cassava</td>
<td>110,066</td>
<td>115,937</td>
<td>116,575</td>
<td>116,942</td>
<td>117,370</td>
<td>120,219</td>
</tr>
<tr>
<td>Yam</td>
<td>28,378</td>
<td>31,122</td>
<td>31,480</td>
<td>31,497</td>
<td>32,440</td>
<td>33,450</td>
</tr>
<tr>
<td>Cocoyam</td>
<td>86,308</td>
<td>88,000</td>
<td>86,185</td>
<td>82,371</td>
<td>68,370</td>
<td>63,780</td>
</tr>
<tr>
<td>Plantain</td>
<td>85,409</td>
<td>88,060</td>
<td>88,825</td>
<td>89,287</td>
<td>91,970</td>
<td>93,153</td>
</tr>
<tr>
<td>Cowpea</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>8,123</td>
</tr>
<tr>
<td>Groundnut</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>6,190</td>
</tr>
<tr>
<td>Total</td>
<td>447,785</td>
<td>470,378</td>
<td>470,573</td>
<td>474,415</td>
<td>465,750</td>
<td>488,480</td>
</tr>
</tbody>
</table>

Source: Ministry of Food and Agriculture - Crops Subsector - Ghana (2011)

Recent estimates from the Ministry of Agriculture portray the area in hectares (Fig 2.2), of major crops aside the main cash crop cocoa, registering increases in hectares cultivated over the period 2005 to 2010 for the majority of food crops aside staples such as cocoyam as well as groundnuts and cowpeas where intense cultivation was only realized from 2010. Similarly, major crop production figures (Fig. 2.3) over the same period reflect increases particularly for the staples maize, rice and cassava, where increase in production levels were recorded between 2009 and 2010.\textsuperscript{54}

\textsuperscript{53} Ministry of Lands and Natural Resources- Mines Subsector Report (2012)
\textsuperscript{54} Ministry of Food and Agriculture Annual Report (2011).
### Table 2.3: Production Levels of major Crops (2005-2010)

<table>
<thead>
<tr>
<th>CROP</th>
<th>PRODUCTION (MT)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2005</td>
</tr>
<tr>
<td>Maize</td>
<td>161,816</td>
</tr>
<tr>
<td>Rice</td>
<td>9,083</td>
</tr>
<tr>
<td>Cassava</td>
<td>1,118,016</td>
</tr>
<tr>
<td>Yam</td>
<td>333,369</td>
</tr>
<tr>
<td>Cocoyam</td>
<td>533,396</td>
</tr>
<tr>
<td>Plantain</td>
<td>816,660</td>
</tr>
<tr>
<td>Cowpea</td>
<td>-</td>
</tr>
<tr>
<td>Groundnut</td>
<td>-</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>2,972,340</strong></td>
</tr>
</tbody>
</table>

Source: Ministry of Food and Agriculture - Crops Subsector - Ghana (2011)

Though crop figures particularly for the last couple of years suggest slight increases for Ghana, production capacities for neighbouring countries cultivating the range of crops reflect a wide margin in comparison to Ghana's present production indicators. Production of major crops such as rice reflect 1,500 mt. for Mali as annual rice production for 2010 whereby Ghana registered 295mt for the same period. \(^{55}\). Similarly, cocoa production for Ghana has seen only marginal increases over the last years reducing it from its prior position as world's largest producer to second position, with Cote d'Ivoire replacing the position as world’s largest producer. The exceptional significant increase recently occurred where the country hit the 1million metric tonnes mark in the third quarter of 2012 for the first time. \(^{56}\)

The marginal increases in major food crops depict the need to increase capacities in production to boost the volume of exports for expansion in the country's growth indicators. Notably, produce of major food crops are derived from agricultural activities in predominantly rural communities. Major export crops such as cocoa dominantly produced in rural communities within the Western and Ashanti regions experience challenges in

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\(^{55}\) FAO STATS (2012)  
\(^{56}\) Ghana Cocobod Report (2012)
inadequate rural farming practices hampering agricultural activities inadvertently affecting production figures set for exports.\textsuperscript{57}

The rural sector being projected as major producer in the country's main export crops in terms of the majority of households in the rural divide being engaged in agricultural activities in comparison to the minority of urban households reflects the situation in the rural divide. Here, the majority of agricultural activities and trading take place at the small scale level, with a large number of farming activities aside cocoa farming being cultivated approximately on an acre due to lack of agricultural inputs, technology and resources. The table depicts farming and livestock activities being predominantly rural, involving 85% of rural households in comparison to a minor count of 28% of urban households.\textsuperscript{58}

<table>
<thead>
<tr>
<th>Locality</th>
<th>Households owning or operating a farm or keeping livestock</th>
<th>Proportion of women engaged in agricultural activities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent</td>
<td>Estimated total number</td>
</tr>
<tr>
<td>Urban</td>
<td>28.2</td>
<td>675,087</td>
</tr>
<tr>
<td>Accra</td>
<td>3.4</td>
<td>27,334</td>
</tr>
<tr>
<td>Other Urban</td>
<td>40.6</td>
<td>647,754</td>
</tr>
<tr>
<td>Rural</td>
<td>85.0</td>
<td>2,675,336</td>
</tr>
<tr>
<td>Rural coastal</td>
<td>73.2</td>
<td>493,858</td>
</tr>
<tr>
<td>Rural forest</td>
<td>86.1</td>
<td>1,309,382</td>
</tr>
<tr>
<td>Rural savannah</td>
<td>91.7</td>
<td>872,096</td>
</tr>
<tr>
<td>Ghana</td>
<td>60.5</td>
<td>3,350,423</td>
</tr>
</tbody>
</table>

Source: Ghana Statistical Service - GLSS- fifth round 2008

Being the country’s main export crop on the world market the cocoa crop accounts for between 70-100% of household incomes of cocoa farmers within the country, with 1.5Mha under cocoa production. Recent figures have recorded an increase in cocoa bean production, with recorded figures for 2010/11 reaching 1,004 190 metric tonnes as against 650,490 in

\textsuperscript{57} Ghana Cocobod Report (2012)
\textsuperscript{58} Ghana Living Standards Survey (GLSS) - 5\textsuperscript{th} Round (2008) The survey further assesses small holder activities and assets, measuring the gap between the urban and rural divide in terms of agricultural inputs and produce
The projections in table 2.5 depict the unstable production levels between 2006 and 2010, with a measure of stability being attained between 2011 and 2012.

Figure 2.2: **Ghana Cocoa Board Post Projections- 2012

Estimates portray the world production of cocoa beans in the 2010-11 crop year recording a fall up to -6.8%, registering 3.938 million metric tons. Ivory Coast having overtaken Ghana in the production of cocoa as world’s largest producer registered 33.6% of the world’s total production of cocoa for the year 2010-11. For this period, the Ivory Coast registered a rise in production by 8.3%. Ghana’s fall to second place in world cocoa production further intensified by the gap between its production for 2010-11 being 21.0%. These figures register an over 12% difference between the country’s production capacity and that of Ivory Coast, although the period of record comparison was expected to be a year with an impressive production count for Ghana. Invariably, the measure of increase for the 2011/2012 production period was a result of increased attention being paid to agronomic practices, disease and pest control, payment of remunerative producer price, application of fertilizers as well as the use of hybrid seedlings and scientific research.

The rural community being the major producers, the lack of adequate support to small scale farmers within the Western and Ashanti farming communities in terms of these indicators has

60 CRB Commodity Yearbook (2012)
61 COCOBOD Release August, (2012)
resulted in the inability to increase production in meeting marked capacities for growth in exports, where the deficit in world production of cocoa beans created not filled by other cocoa producing countries poses a challenge to be filled by the country’s growth in exports.

The efforts of farmer unions such as the *Kuapa Kokoo* \(^\text{62}\) in the Ashanti region geared towards accessing support to improve the socio economic well being of cocoa farmers within the Ashanti region are contributory to the recent positive development in production figures, implying the proliferation and sustainability of such unions as key in maintaining growth rates.\(^\text{63}\)

In terms of industrial development across the rural urban divide, the Ministry of Trade and Industry represents the governmental arm overlooking trade, exports and industrial growth, with the national agricultural export programme under the auspices of the Ministry regulating agricultural produce and export. The country's industrial base is supported by a range of import substitution industries which include the production of steel, aluminium tires, and oil refinery as well as a privatized mining sector regulating the production and export of the country’s mineral resources. Consumables include flour milling industries, tobacco and beverage production as well as industrial activities in automobile assembly and maintenance. Services provided supporting the industrial base include the tourism sector represented by the Ministry of Tourism which has in the last couple of decades largely supported the economy.

The petroleum and energy sectors are represented by the Ghana National Petroleum Company acting as the body responsible for the importation and regulation of petroleum products as well as the Volta River Authority regulating the supply of energy from the Volta Lake.

The dawn of the independence period saw further development within the industrial sector in the construction of the Akosombo dam on the Volta river and the Volta aluminium company enriching the country’s industrial base and generating a large part of the country’s foreign exchange earnings.

Unstable world prices in Ghana’s major foreign export earning products such as gold and cocoa led to a sharp drop in foreign exchange reserves, with the late 1960’s realising the sale of unproductive state owned enterprises to private investors. The increase in oil prices

\(^{62}\) The *Kuapa Kokoo* formed in 1993 represents a cocoa farmers cooperative encompassing small scale farmers within the Ashanti, Western, Brong Ahafo, Central and Eastern regions and further supports small scale farmers of other major crops such as yams, maize and palm fruit within these regions.

\(^{63}\) The *Kuapa Kokoo* union has recorded developments in farmers capacities related to investments such as provision of corn mills, palm oil extractors, as well as in the provision of training services in the communities they represent.
coupled with a drought in the mid 1970’s further aggravated the economic situation, increasing the country’s already high foreign debts, with the resultant increase in corruption leading to the implementation of measures by international financial institutions such as the International Monetary Fund (IMF) to undertake economic reforms to reduce the budget deficit. The wake of military regimes during the period did little to reverse the situation with increased inflation rates, a decline in per capita income as well as a stalemate in agricultural and industrial growth with a further devaluation of the cedi increasing setbacks in the main sectors of the economy. The timely introduction of the Economic Recovery Programme (ERP) in 1983 coordinated by the IMF and World Bank begun its exercise focused on export led growth towards rejuvenating the weakened sectors in agriculture and industry with the introduction of mechanisms such as increasing farmers share in cocoa prices in liberalizing the cocoa sector, supporting decentralized development as well as expanding and improving feeder road network and village market infrastructure towards encouraging production and exports as well as monetary regulations to reduce inflation rates.\textsuperscript{64} Initiatives following such as the Programme of Action to mitigate the Social cost of Adjustment (PAMSCAD) in 1987, the Highly Indebted Poor Countries initiative (HIPC) in 2002 and the Ghana Poverty Reduction Strategy (GPRS) in 2003 all formed part of the programme to reduce poverty, increase private investment towards the generation of employment and create adequate sectoral diversification towards an efficient distribution of growth benefits.\textsuperscript{65} Towards bridging the rural urban economic growth gap, the components within these strategies attempted focus on small enterprise growth in rural areas in widening markets to increase competitive growth in industry.

Efforts in attaining the most recently set benchmarks towards economic recovery and middle income status by more recent initiatives including the Millennium Development Goals (MDG) has increased the need for a more critical look at the inequality in growth distribution in bridging the structural gap between the urban and rural divide.

It remains to be seen if structural amendments through decentralization strategies could speed up the regulation and monitoring of public resources towards meeting challenges in the development of industrial clusters at the community level to meet growth indicators set.

Understanding challenges within the small scale sector in rural communities requires a reflection on political developments bearing on structures set to support civic engagements fostering economic growth. A reflection on post colonial Ghana and the wave of political

\textsuperscript{64} IMF Country Report Ghana (1983 64)  
\textsuperscript{65} Aryeetey, E. et al (2008:16)
regimes following the colonial era reveal the evolutionary processes the economy has survived. The Convention Peoples Party (CPP) government following independence afforded the country the initial bonding of ethnic divisions which had experienced massive separations during colonial rule, as well as the concentration of political power in the hands of a central government, significantly reducing the authority of traditional rule. The development of a one party system under the CPP regime with political and administrative power being strongly centralised, left civic association little room to operate independently of the political system. Between 1966-1969, the two regimes following the Nkrumah period, both for three year periods, though far from liberal, saw a broadening of the civic associational network with room for operation in as long as activities were not exposed as anti government. The Supreme Military Council (SMC) following both regimes further created a stalemate in the development of democratic political and administrative structures. Taking the form of a military regime, the Acheampong Government (1972-1978), constituted a collection of high ranking representatives from the state apparatus and military supporting the cause of the regime. Later constituted as the Union Government, the regime offered a range of associations such as the Ghana Bakers Association and Fisherman's Association, as well as the Ghana Cooperative Council recognition and opportunity in state participation only where clear affiliation to the state apparatus could be recognized. Developments in the survival of civil association as well as the opportunity for active engagement and involvement in decision making processes thus owed its existence to an integration within the state apparatus.  

Through gross mismanagement and high levels of corruption, the SMC regime saw marked changes in the country's economy resulting in low living standards and a stalemate in the economy.  

Amongst a number of strategies introduced to rescue the situation, the Ghanaian Enterprises Development Decree provided workers with the option of participating in enterprises supposed to be transformed into state owned enterprises. This decree supported the grouping of workers of enterprises to organize themselves on a cooperative basis, thus giving room for activity in civic association. To address the collapsing state of the economy, a range of taxes on imports were reduced; additionally, the producer price of cocoa was increased from 8 pounds to 10 pounds per ton as an incentive to increase productivity. Nevertheless, the trend

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67 High levels of corruption were recorded within this period, the devaluation of the cedi resulting in measures adapted to revive the economy such as the OYF- Operation Feed Yourself agricultural revolution.
68 Ghanaian Enterprises Development Decree 1975 (NRCD330)
of the lack of a democratic political system and administrative structure witnessed further developments in civil association in the mid 1970s where frequent disagreements regarding the needed space for autonomy as well as lack of consultation between civil associations and government led to agitations spearheaded by bodies such as the Catholic Church and the Christian council of Ghana for return to democratic rule.

The wake of the coup d’etat in 1979 brought to fore the AFRC (Armed Forces Revolutionary Council) which was later to be constituted as the PNDC (Provisional National Defence Council) and marked the beginning of a new era of military rule in Ghana. The period realized the range of civil associations springing up alongside government being closely aligned to, and dependent on Government associations such as the Ghana Road Transport Union as well as the 31st December Womens’ Movement, a so called wing of the party, which realized immediate gains in their close affiliation to the regime as against long existing civil association bodies which had to struggle alongside for their survival. The return to democratic rule in the early 1990’s with the NDC (National Democratic Congress) saw party politics creating room for traditional authority’s recognition in the political and administrative affairs of the country. Experiences in unfair electoral procedures particularly at the local level during the period however saw challenges being raised by civil association as to the neutral status of chiefs, where political leaders were believed to be using the influence of chiefs in their traditional areas in gaining votes.

The last couple of decades of the country’s return to democratic rule have seen efforts towards a restructure of the political and administrative system to show more transparency and accountability to citizenry, with the further execution of decentralization programmes more detached from party politics, as part of the strategy to strengthen economic structures.

The democratically elected NDC and NPP (New Patriotic Party) governments preceding the present regime sought for more inclusion of traditional authority in political decision making. The democratic era has thus seen more cooperation in the houses of chiefs at the national, regional and district levels, in their involvement on consultations for supporting democratic development processes.69

The afore mentioned political developments have however taken their toll on the country’s economy and contributed to its present state, resulting in still unsatisfactory state capacity in the execution of previous and even more recent economic initiatives such as the MDG’s in boosting rural economic engagements for bettered growth indicators. The organizational

Element in ensuring the dissemination of development initiatives implies the appropriate coordination and inclusion of public and private spheres across the micro-macro divide. The efforts of groupings representing private sector interests presents the opportunity; in the state affording them adequate room to flourish, to constructively represent sector interests particularly at the micro level, contributing towards closing the gap in seeking focused support for local economic development where the state apparatus fails to expedite processes to reach the core in addressing rural small scale challenges. The bulk of agricultural activities prevalent within predominantly rural sectors, the increase in civil association will buttress government initiated bottom up approaches in building industrial clusters to boost export led growth.

2.2 Civil Society - The concept and its value in enterprise growth

Initiatives for developing economies towards building sustainable blocs for industrial growth has, in the last few decades, particularly given room for enormous attention to the notion of civil society, in view of the recognition of developmental processes being dependent on its proper function. Increasing attention, over the last few decades has been paid to its role in societal development with debates aligning a well functioning civil society to the successful build up of internal structures towards enhanced economic development particularly within developing economies. A string of definitions have been culled over time in the effort to clarify the concept as well as denote boundaries describing its function within society, as against dwelling solely on activities which foster the sustenance of civil society; thus particularly raising questions regarding its dynamic nature in various spheres of development.

The inception of the pre-modern perspectives of the concept traces its roots to ADAM FERGUSON, whose perception of the concept was as a further development in the state of nature which was otherwise in comparison less refined. Eighteenth century philosophers spearheaded by ADAM SMITH further developed the concept including the dimension of the economy, introducing with its perspectives the idea of self organization. Whilst Ferguson based his argument on the notion that civil society was more social than political, relating the

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71 Vubo, E. (2008:5); Fukuyama, F. (2000:7) - Vubo identifies the need for a certain degree of coordination being the role of the state in roping in civil society actively being involved in economic transformation. In recognizing specific measures of social capital resulting in the production of a dense civil society, Fukuyama sees the concept as vital in balancing state power and protecting the individual realm from state usurp, thus allowing the protected sphere the capability to organize itself alongside stable institutional systems.
term civil to further development in society where individual nature progressed by taking on a more refined behavior, Smith’s contribution with the element of the economy drew the nature of the concept further away from politics, perceiving the component of the economy serving as the orbit around which society functioned, largely independent of the political sphere. His perceptions draw out the concept’s role in projecting associational activity, where memberships in organizations, through cooperative values, create the potential to foster community networks in enhancing the process of economic development.

In recognizing the “social” nature of the term, the collective form of the concept is portrayed in its bridging form of linking individuals; its social nature further depicts the concept’s ability in rising from weak forms to strengthened bodies based on the aggregation of individuals, detaching it from a static nature to a dynamic one based on societal movements. These perceptions then served as key benchmarks in the development of the concept in placing it’s spectrum largely beyond the sphere of politics as well as portraying it as an activity of individuals excluding intrusion from political structures; with Smiths’ economic dimension demonstrating the ability of individuals to collectively associate towards achieving self help.

Changes undergone by the concept has prompted several scholars involved in identifying it’s mode and function in small enterprise settings, particularly at the micro level, to draw on evidence within various social structures in the quest to arrive at more holistic definitions. In an attempt to demarcate the span and divide of the concept, HADENIUS et al perceive civil society as denoting ‘a certain area of society which is dominated by interaction of a certain kind; the area in question being the public space between the state and the individual citizen (or household)’ Discerning among the dynamics of the concept the boundaries of activity, they define this sphere within the concept as further distinguished by the fact that ‘activities contained therein take an organised and collective form’, which they refer to ‘as groups arranged in social networks of a reasonably fixed and routinized character.’ In recognizing organisations of civil society as detached from the sphere of the state as well as beyond family and kinship boundaries, their assumption is geared towards the classical notion of players within this realm being limited to societal individuals, to the exclusion of state actors. The relevance of this notion is depicted in the definition of such groupings assuming a routinized character, where the positive developments in micro level economic groupings require the draw in of routine in enabling group engagements achieve a collective form in

74 Hadenius, A. et al (1996:1)
enterprise endeavours. Varieties in the boundary component of the concept can be further deduced in HARRIS’s view, where his definition of the concept as ‘the sphere of voluntary social association which is outside both the state and the level of family and kinship groups’ conforms to the classical, except for further assertions; ‘though some do include the latter’ where he extends the dimension to the possibility of state inclusion.

His school of thought among others, bordering on state inclusion, infer attention towards measurements of the degree of autonomy of the concept from state apparatus in the execution of its role.

The grey area surrounding the definition of the concept is vivid in ROBINSON and WHITE’s contention, that ‘actual civil societies are complex associational universes involving a vast array of specific organisational forms and a wide diversity of institutional motivations’. Their assumption probably adds to the catalogue of arguments appreciating the collective nature of the concept as an adhesive for activating the conscious movement of organizational forms. The perception provided by BAUM & ZIERSCH of civil society referring ‘to groups of people who contribute to change in the community through activities that are not part of the formal political system, commerce or government’ agreeably supports a part of the proposition provided by Harris, 2000, in clearly detaching the realm of civic association from the state denoted sphere. In further addressing boundaries of the concept, this approach is particularly relevant in identifying it’s interconnecting role outside the governmental arena, more particularly its binding value in enabling individuals to participate and associate in processes affecting their social values. The worth of their definition is vivid in the quest for micro associational groups to strengthen their capacities through linking with and drawing strength from civil meso level like structures to support broad based and even developments in rural economic engagements in the bid to move away from developments of partisan nature favouring the minority of selected segments within communities. In attempting to further streamline the term, the United Nations Development Programme provides a more broadened horizon, yet specific in embodiment by referring to civil society as ‘the sphere in which social movements become organized; they include church-related groups, trade unions, cooperatives, service organisations, community groups and youth organisations as well as academic institutions and others’; their

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75 Harriss, J. (2001:1)
77 Baum, F.E. et al (2008:2)
demarcation of sphere being the spectrum and form within which civic organizations are
expected to operate in towards promoting the growth of industry communally.

Notably, participatory processes within civil society organizations serve as a fundamental
condition for the function of the concept. YOUNISS\(^79\) acknowledges the experiences derived
from participation such as the negotiation of differences, the coordination of multiple
perspectives as well as the value of interdependent actions being elemental organizational
practices relevant for the sustenance of civil society.

Having experienced a host of deliberations over the past few decades in what it is expected to
represent, the term 'civil society' currently forms a representation of thoughts regarding the
shape and quality societies are expected to take in the developmental process. Agreeably, the
term 'civil society' in a broader sense can be defined as all persons and institutions, other
than government institutions and political bodies, which are expected to facilitate the
development process. The notion thus, in general usage is inclined to refer to groups within
social networks possessing one form of character or other from which members derive a form
of bondage, distinguishing such networks from structures within societies where such
bondages are absent.\(^80\) Although a host of theoretical approaches \(^81\) to the subject present a
picture of the practices expected to result in a vibrant civil society, much concentration has
also been laid on providing detailed projections on results achieved through participatory and
associational processes.

The ongoing dialogue of the concepts’ worth in the growth and sustenance of economic
activity particularly in developing economies seems to manifest the notion as pillar in
supporting the sustenance and growth of micro economic activities towards the attainment of
countrywide measured growth indicators. More recent literature further recognises its value in
supporting the engagements of local economic actors in small scale enterprise activities
towards the formation of industrial clusters for rural economies.

In the development of private interests being transformed into a public whole, as well as
providing the platform for engagement in cooperative measures towards achieving mutual
benefits particularly in strengthening market opportunities, MAGIS\(^82\) supports the need to
continually feed the growth of the concept, contending that ‘civil society creates markets,
provides the relationships necessary to enable market transactions, and dictates the social norms and rules that guide the markets functioning.’

Additional intonation is made by MAGIS in the assertion that ‘civil society and sustainability also are tightly interwoven in a highly interdependent relationship.’ where the utilization of resources for economic development is concerned; portraying the extent of absorption and dependency of an active presence of the concept in sustainable economic growth. Her intonation portrays its worth in supporting the fluidity in market transactions through the provision of needed relations bringing to bear the concepts’ significance in the execution of economic activities amongst local actors allowing for an organised form and routine where it is manifested.

POLYANI’s assertions further relate civic engagements to the growth of markets in that ‘markets are a particular form of socially mediated interaction’. In the construction of views on the sustainability of social structures, LARSEN maintains that a measure of benefits can be expected to be yielded by the economy through an enhanced involvement of civil society, thereby developing an alternative structure with civil society projected as the mediating organ between the economy and an environment. This contention further embraces earlier classical approaches which purport the recognition of the actions of people or organizations being central in the realization of a sustained economy. ROBINSON deftly packages the significance of the concept in fostering equitable development for economic successes in stating that ‘the creation, strengthening and further development of such institutions of the so-called civil society is an essential prerequisite for an efficient, and socially sustainable functioning of a market economy’ His assumptions go to buttress the quest for sustainability of markets whereby growth performances particularly for developing economies such as Ghana reflect the need for improved macro and micro economic policies supporting favourable environments for industry, where applying his purports on the creation and strengthening of such civic institutions provide support structures for economic development.

Aside the existence of some literature on the country’s recognition of the concept in this regard, a paucity still exists in the identification of the concepts’ worth in the absorption of micro level interest representation for private sector actors in the initiation and execution of

84 Larsen, G., in Dilliard, J. et al (2009:1,45)
challenging economic reform programmes as well as supporting enterprise in weak agro and trade sectors in rural communities.

These definitions notwithstanding, the general debate on the concept continues unabated, with deliberations further bordering on defining the boundaries of the concept, as well as the urge for the concept to receive more recognition from the realm of state apparatus. For developing countries, particularly for Ghana, the value of the concept could have been raised in the last few decades in engagements where constant dialogue is required in difficult policy decisions and negotiation processes.

The array of conceptions brought to fore follow a discourse supporting the basis of the study in seeking to provide a framework of the concept within the context of study in dimensions supporting the development of local economic engagements. The contention from the range of definitions, that the value of the concept could be largely derived from its networking component, as well as the assumption that participatory processes deriving from an active civil society could provide the needed sustenance for market successes form the basis for the formation of the hypothetical statements supporting the theoretical structure of the study in assuming that a “dense civil society” can be achieved through “an abundant stock of social capital.”  

A couple of definitions elaborated above concretely support the theoretical frame of the study of the concepts’ value in developmental processes through building and sustaining economies. MAGIS’ reasoning in relating the concept to sustenance as well as ROBINSONS’S assumption on its functional value in balancing and determining market processes draw out the key components underlying the study. ROBINSON’S purport of the concept as a complex universe comprising a wide array of institutional motivations describes the dimensions for civic engagement in the form within which it finds itself communally. Its ‘complexity in universe’ particularly stems from the diverse cultural and ethnic differentiations in associational form bearing likewise on the degree of institutional motivation determined by transactional gaps.

The specification of both definitions reveal the concept as a dimension identified as pivot within the economy as well as its role in fostering and binding relationships through a set of rules acting as the stronghold towards maintaining the fluidity in economic engagements. This then serves as the baseline with which to begin to identify the worth of interactions within the

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selected groups, preparing the grounds on which the capabilities and capacities of the said bodies will lead to their identification as civil society groups as the selected definitions imply.

More specifically, the set of definitions provide the backbone for identifying forms of communal association supporting micro industrial activities. The definition provided by HADENIUS & UGGLA proves of equal importance within the context and goes together with the chosen definitions in that it provides the vital component through segregating the concept from the sphere of the state, in their description of civil society falling within the private sphere - between the state and household.

Accruing from the spectrum of selected definitions, the operational frame of civil society for the purposes of the study will be further narrowed down to concentrate on groups and associations performing specific functions. The frame will thus be drawn from that provided by VAN ROOY defining it as ‘the sphere in which social movements become organized; they include church-related groups, trade unions, cooperatives, service organisations, community groups and youth organisations as well as academic institutions and others’. Within the realm of the study, concentration will further be narrowed to include church-related groups, trade unions, cooperatives, service organisations, and community occupationally related groups.

The streamlining of the concepts’ definition to fit the context of study focuses on groups and associations representing entrepreneurial activity; the choice of specific bodies representing the term and dimensions defined, thus enabling further operationalisation within the frame provided. Forms of civil association selected for the study at the defined level represent therefore an embodiment of functional groups relevant for the purposes of the study. Representation of civil society within this context being trade unions, producer and trader associations as well as credit union organization, an inverted triangular structure is presented where macro level groups represent the broadest structure with a thinning in representation of like bodies at the meso level, where decentralized regional structures lack the same measure of cohesion present at the national level. Micro representation identifies these bodies through the presence of groups of like groups further drawn from the meso level being merged with traditional organization, producing civic engagements largely communal oriented. These traits in communal organization manifest themselves such as in credit unions operating within the form and structure of susu 88 groups, thus providing more inward focused engagements as against like groups at meso and macro levels.

88 Traditional savings and loan schemes
For a more precise analysis of dimensions of the concept within the social structure relevant for the study, further breakdown at the micro level will include groups of individuals whose grouping represent the meso level group of like groups. A micro level breakdown will include food processors and growers as well as cash crop, vegetable and essential commodity traders for producer and trader groups respectively. Savings and loan scheme associations will form representation at the micro level for credit groups. The ability of entrepreneurs to perform being invariably dependent on the forms of networking in the social structures within which they exist, the research will be conducted within the above mentioned conceptual framework. The hypothesis for the study will be further developed through the use of research methods indicated, with hypothetical questions being tested on the dimensions determining the course of relations in network forms and their effects on entrepreneurial performance. The research will focus on identifying the network function within the study area, with the view towards assessing the overall effect of external linkages between the communities on current enterprise performance at the micro level. Information gathered through interpretation of data will be used to determine the existence of networks and specific effects on enterprise growth.

Applying the concept of civil society will form the bedrock of the analysis directly bearing on economically engaged groups at the community level towards arriving, through identification, at a descriptive analysis of the form of the concept present within the social structure. The enumerated components of the concept, invariably dependent on the social context determine the degree of availability and access to resources. Likewise, the process of gaining and retaining individuals in groups and associations is heavily dependent on the pertaining relationships within networks which allow individuals the opportunity to access the forms of capital relevant for their entrepreneurial advancement. As backbone for the study, the theoretical background provides the sphere in which the various components resulting in specific processes can be further examined.

2.3 Civil Society in the Ghanaian context

Bearing on the dimensional outlay given, focus will be laid on creating a conceptual frame within which communal groupings could be identified as relating to the concept; through the nature of civic activities engaged in and by which civil society could be classified.

The section following attempts a descriptive analysis of associations entrepreneurially engaged, providing a discourse on the developments, structure and form of engagements affording them a civic nature and function in micro enterprise development.
Associational life in Ghana has overtime been confronted with a range of political factors, challenging its ability to maintain autonomy in the execution of its role as watchdog in regimes as well as in proactively indulging in engagements supporting societal interests.\textsuperscript{89} Aside disengagements caused by political intrusion, the complex nature of ‘civil society’ in Ghana can be attributed to the multi ethnic structure of the Ghanaian society, allowing for a more broad based approach in the definition of the term within the context. ASSIMENG\textsuperscript{90} observes the presence of kinship within the Ghanaian society, asserting this agency of cultural transmission ‘as the basic unit of social organisation’. The Ghanaian notion of civic engagement may thus differ from the classical approach suggested by the majority of theorists, based on factors such as ethnic heterogeneity as well as space for autonomy where the state is concerned.\textsuperscript{91}

Ghana’s political history from the independence period portrays a series of military and authoritarian regimes reflecting the lack of proper integration of civic association in the state apparatus in view of the absence of constitutional multi party democracy to afford civic engagement adequate structured representation.\textsuperscript{92} The development of the concept in Ghana has particularly faced remarkable challenges over the last decades, experiencing several phases from gathering momentum to being weak and on the verge of collapse.\textsuperscript{93} Though the early post colonial era witnessed the proliferation of associational life ranging from labour groups and organisations such as the trades union congress with a more formal structure to traditionally based kinship engagements, farmer unions and youth movements, the majority of these structures were politically aligned.\textsuperscript{94}

Maiden associations purported to represent enterprise such as the AWAM (Association of West African Merchants) active during the late war periods in serving as trade association were inclusive of early civic bodies engaged in activities in the interest of the colonial regime, with their demise subsequently effected where their purpose for Government in regulating wartime economic controls were no more valid.\textsuperscript{95}

The centralised political and administrative power structure in the immediate post independence Nkrumah regime was woven around the regimes political ideology of a one

\textsuperscript{89} Gyimah Boadi, E. in Harbeson, J.W. et al (1994:126)
\textsuperscript{90} Assimeng, M. (1999:75)
\textsuperscript{91} Assimeng, M. (1999:75) elaborates on ethnic heterogeneity describing its “pluralistic” nature as a glaring feature in the Ghanaian society
\textsuperscript{92} Whitfield, L. World Development Studies (2003:382)
\textsuperscript{93} Gyimah Boadi, E. in Harbeson, J.W. et al (1994: 218, 219)
\textsuperscript{94} Gyimah Boadi, E. in Harbeson, J.W. et al (1994:126)
\textsuperscript{95} Commons sitting- African colonies (1948)
party state, creating a form of civic association largely organised within the party's control. Farmers and youth civic engagements were for example organised as the United Ghana Farmers Council and Youth Brigades respectively, being recognised as party affiliates engaging in national activities supporting the regimes ideologies, thus distorting the form of engagement in maintaining their autonomous form as civic bodies. For the United Ghana Farmers Council, developments during the CPP era depicted the association having close collaboration with the party, with key positions within the association being held by party affiliates, thus distorting its ability to voice out agitations of farmer groups. The associations’ close affiliation to the state further created the loosening of alliances in memberships reducing its significance in terms of its civic engagement for farmers’ welfare, leading to scarcities in the supply of essentials for cocoa farming.

Representing labour and industrial development, the Trades Union Congress (TUC), already established and recognised in the pre independence period, which had already been engaged in moves to restructure and organise itself in spearheading industrial actions experienced further changes. For the TUC, the CPP (Convention Peoples’ Party) under the Nkrumahist regime provided a strengthening of the Congress in the passing of the Industrial Relations Act of 1958 which afforded legal recognition. This allowed close cooperation and alignment between the TUC and the CPP regime, partly leading to the loss of anonymity for the Congress in the performance of its civic duties.

Close to the end of the regime, associations such as the United Ghana Farmers’ Council, the National Cooperative Council, the Council of Ghana Women and the Ghana Trade Union Congress were more or less considered a part of the party structure.

DARKWAH saw this having a double edged purpose; first, that voluntary associations or occupational groupings which were under the authority of the party indirectly linked the individual to the party and the state, and further, that the organizations in question cut across geographical boundaries and other affiliated bases of association, reducing the significance of ethnic and religious groups. The regimes’ control thus spread across the civic divide of sections of associations such as the farmers, students and women’s groups, as well as farmer groups, and further included the arbitrary right of the regime to appoint and dismiss

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97 Whitfield, L. (2003:31, 32) QEHWPS92
98 Ayemedu, K. Institute for Labour Studies, (11/10 2007)
traditional leaders otherwise appointed on kinship basis. In creating hegemony over civic engagements, the ability of associational life to thrive independent of the state became almost non-existent.

The military regime of the National Liberation Council (NLC) overthrowing the CPP offered little change in the course of events. For bodies such as the TUC as well, the regime in 1966 realised a strain in relations in view of the Governments’ repeal of compulsory membership for civil servants Union Shop Act (Compulsory Union Membership) in 1960, resulting in a drastic reduction in membership. The period thus realised unrest for civic organisation in the wake of frequent strike actions. Handing over to the democratically elected Popular Party of the Busia administration witnessed further segregation in civic association for organisations such as the TUC and students movements, where reactions to government policies through strike actions and demonstrations were met with military detentions of leaders of civic movements and organisations as well as little room for press freedom.

In initially professing to recognise the existence of independent labour movements, the administration’s initial promise to recognise associational engagements in spearheading protests for changes in policies regarding wages and economic conditions were not brought to fruition, leading to an increase in civic engagements spearheaded by bodies such as the TUC criticising the regime and fighting for salary review for workers amongst others. The building of tensions led to an amendment to the industrial relations act of 1971 replacing that of 1958 dissolving the TUC, thus barring it from further operations.

The developments in civic engagement witnessed in the period following the mid to late 1970’s, ranging from the National Redemption Council (NRC) and the Provisional National Defence Council (PNDC) eras, through to recent democratic regimes involved the introduction of a trail of economic reform programmes which demanded societal inclusion, creating a challenge to the resourceful nature of concept.

The military takeover by the National Redemption Council (later the SMC) Supreme Military Council immediately following the NLC regime was re organised as Union Government (Unigov) in 1976 and professed to be seen as an all inclusive government. For the TUC, the NRC takeover created a rebirth of the organization through the repeal of the Industrial Relations Act of 1971 which had dissolved the TUC, thus restoring it in February 1972. The

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100 Darkwah, A. et al (2006:21; 22)  
101 Britwum, A. (2003:6)  
102 Ayemedu, K. Institute for Labour Studies, (11/10 2007)  
Acheampong regime spearheading the Union Government further maintained the affiliatory nature of civil society to government, where regime strategies sought to lay complete control on society. Associations such as the Ghana Cooperative Council and Fisherman’s Association were actively involved in governmental campaigns as the avenue to avoid being excluded from the governmental network. In the Unigov particularly granting opportunities to associations supporting its apparatus, the regime followed the trail of those preceding, in limiting independent associational engagements involvement in decision making; offering such opportunities only to social groups affiliated to and supporting state apparatus. The increase in associational activity realised in the early 1980s, particularly with a proliferation of church groupings, saw civil association within the PNDC era further witnessing disparities with associations owing more affinity to government thereby gaining the opportunity to be more resourceful to the detriment of other bodies whose engagements remained more neutral. Gyimah Boadi observes that although civil associations survived through regimes following the colonial period, the stability needed to enable them constructively contribute to state development has been met with grave interference over the period.

Immediately following the PNDC takeover in 1981, the regime’s efforts at seeking alignment with civic organisations barely brought successes and raised agitations in view of its undemocratic structure. These events led to the issuing of a decree in 1982 for the formation of the (PWDC) Peoples Workers Defence Committees, which, as affiliated to the party was supposed to represent workers interests, undermining the influence of civic organisation such as the TUC.

Further agitations amongst the working populace led to a section of workers (categorised as the ALU), Association of Labour Unions, under the influence of the regime revolting TUC management authority and setting up Interim Management Committees within the TUC administration as well as various key national institutions and civic bodies in an attempt at restructuring, thereby further marring the relations between civic bodies during the era.

The frequent agitations and mistrust in government relations further led to groups of workers associations together with the TUC forming the National Consultative Forum of Ghana Labour (NFGL) to afford enhanced access to information to public sector workers.

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106 Britwum, A. (2003:10)
associations across the country as well as actively engage in negotiation processes on behalf of affiliated groups.\textsuperscript{107}

The country's return to democratic rule in 1992 with the National Democratic Congress (NDC) realised further struggle of civic organisation for recognition of associational activities, which though minimally recognised, were met with the challenge of a number of civic engagements strongly affiliated to the previous regime such as the 31\textsuperscript{st} December Womens' Movement, which continued operating alongside. Unions such as the TUC regained limited recognition in terms of negotiations on behalf of its members. Aside the TUC’s representation of workers, further developments realised the establishment of the Ghana Federation of Labour (GFL) in 1999, acting as an umbrella organisation representing negotiation arrangements for independent trade unions across the country. Further attempts to curb civic organisation within the period was realised in the attempt to pass an ‘NGO Bill’ with the view towards controlling activities of NGO’s, arguments being a decrease in foreign aid based on increased competition between the state and NGO’s.\textsuperscript{108} In being met with formidable resistance from a section of NGO’s terming it as an attempt to draw them to fit into the government, the bill was withdrawn, affording a larger section of civic organization further achievements in the struggle for autonomy.

Under the administration of the new patriotic party NPP, the earlier demise of civic association realised a fair degree of recognition with more space allowed in engagements. Towards this end, a tripartite national labour commission was formed in 2003 tasked with resolving labour disputes and supporting unions forming collective bargaining arrangements particularly from the reserve of administrative disputes and tensions in national civic bodies created during the PNDC era.

In the Kuffuor administration further seeing an increase of international bodies concentrating on supporting advocacy through civil society bodies, more room for engagement was afforded early in its administration with repeal of the criminal libel and sedition laws in 2001 under which the rights of the media and other activist engagements had been heavily abused.\textsuperscript{109} Invariably, the challenges encountered within the Ghanaian economy through the political eras immediately following independence; through the Nkrumah regime to the end of the military eras and the introduction of a string of economic initiatives introduced beyond the

\textsuperscript{107} Darkwa, A. et al (2006:23)


early independence period resulted in the restructure and engagements of civic organisation
towards resolving to persist in addressing challenges met through political eras.\textsuperscript{110}

In the wake of military regimes following independence, the partial collapse of institutional
frameworks regulating employment conditions and wages, more particularly the adhoc and
imbalanced tax levies imposed within the private sector and continued fluctuations in
producer price of cocoa intensified the activities of civic engagements such as the Trades
Union Congress (TUC) and the Ghana Union of Traders associations (GUTA) in seeking
redress and chances in measures negatively affecting members welfare.\textsuperscript{111} As such, structural
adjustment policies introduced in the early 1980's during which regimes such as the PNDC
embraced the economic recovery programme amongst other initiatives, implied a streamline
within the public sector resulting in reduction in wages, cut offs in employment, budget
reductions and restrictive fiscal policies. This further gave room to an expansion within the
private sector in the form of a multiplication of small enterprises, increasing the need for
formal representation to strengthen their pressure towards reform in shaping policies suited
for their growth.\textsuperscript{112} Aside administrative revolts accompanying prior military regimes, the
lapse in para-governmental and formal institutions in spearheading functional approaches
towards providing instrumental changes in the reform process; particularly within the PNDC
era led to civic bodies placing greater value on autonomy and independence from the state
apparatus.\textsuperscript{113}

This increased the assumption of outward looking approaches in the interest of national
welfare such as characterised by the TUC; as against inward looking engagements solely
grounded towards self improvement within groups, thus creating a more 'civic' nature in the form
and engagements of the concept.\textsuperscript{114}

In sum, historical developments in civic organization towards political and economic reform,
particularly within military eras, depict the struggle for autonomy from the state apparatus
largely being met with obstruction from the state apparatus itself as well as affiliatory wings
of the state apparatus with access to state resources terming themselves civic organization,
thus creating impediments in the execution of its role.\textsuperscript{115}

\textsuperscript{110} Gyimah Boadi, E. in Harbeson, J.W. et al (1994:143)
\textsuperscript{111} Whitfield, L., \textit{QEH Working Paper Series – QEHWPS 92:32}
\textsuperscript{114} Whitfield, L. \textit{QEH Working Paper Series – QEHWPS 92:34}, 35
\textsuperscript{115} Whitfield, L. \textit{QEH Working Paper Series – QEHWPS 92:38}
LINDSAY\textsuperscript{116} describes the processes of civil society to be continually characterized by participatory and exclusionary phases in possessing a stronger foothold in autonomy from the state as well as recognition, realising the changing processes the notion has undergone as enabling, in the least, a range of actors the ability to engage with each other. The characterisation of the operational nature of the concept is the distinction between occupational and functional organisations such as the TUC identified in their engagements as \textit{civil society organisations} and bodies such as recognised educational institutions and churches which have developed to be seen as \textit{civil society institutions}.

The ability of civil society surviving these eras without experiencing a complete demise contributed towards recognition of the concepts potential in the return to democratic rule, creating the emergence of policies suited towards strengthening its development. The dawn of the democratic era in the past few decades has created the opportunity for international organisations to be more engaged in the build up of structures for growth strategies, allowing the concept benefit from international and local support in its restructure to serve as watchdog on government as well as to further develop its role in representing society.

Lindsay\textsuperscript{117}, observes the paucity in the growth of civic engagements in Ghana ranging from the ‘centralisation of national decision making within a small group of people to the demobilization of organised social groups as a result of the monopolisation of the space for organising and engaging with the state by successive regimes.’

These characteristics provide an overview of the processes undergone by civic engagement as well as the gap these bodies have attempted to fill in their efforts to remain included in development processes over the various political eras.

In an attempt to further expose associational culture in Ghana, it might be useful to examine the structure of functional organisations within the structural and cognitive divide under which the concept is defined; with particular reference to structures represented at the communal level providing engagements towards the enhancement of local economic opportunities.

2.4 \textbf{Sources of functional engagements}

The developments in the structural set up of economic networks in Ghana over the last decades have been highly dependent on movements within the Ghanaian labour market, such

\begin{itemize}
\item \textsuperscript{116} Whitfield, L. \textit{QEH Working Paper Series – QEHWPS 92}: 41
\item \textsuperscript{117} Whitfield, L. \textit{Oxford Development Studies} (2003, Vol. 31; 392)
\end{itemize}
as sectoral differentials, income rigidities as well as trends in employment among others.\textsuperscript{118} Factors determining the economic environment within which entrepreneurs have found themselves such as access to training, capital, networks and competitive environments have shaped perceptions and motivations in enterprise formation countrywide.\textsuperscript{119}

Recognition afforded entrepreneurial associations have varied throughout the country’s political evolution. The period shortly after independence realised active movements such as the Association of West African Merchants (AWAM), a trade association occupied on a more regional level as well as the parallel growth of more nationally inclined bodies such as the Association of Ghanaian Businessmen in seeking access to scarce state resources as well as recognition in state processes related to the regulation of price fluctuations, in bargaining arrangements as well as active involvement in decision making processes in periods of recession. For associations such as the AWAM, the early post colonial period realised its demise in view of its role during the post war period as regulating economic disruptions becoming, to a larger extent, invalid. The initial membership structure having regional dimensions thus gave way to member firms and individual merchants integrating into existing associations at the national level.\textsuperscript{120}

Core bodies within this period such as the Trades Union Congress, Unions of Traders and Farmers Associations, Credit Union Associations, the Federation of Ghanaian Exporters and Association of Small Scale Industries additionally supported efforts to further expand networks along the macro-micro divide, and to create a larger body in advocating for the realisation of entrepreneurial interests. GYIMAH BOADI\textsuperscript{121} reaffirms the success of these bodies being in the struggle for the construction of a liberal democratic order aside their parallel fight for independence and autonomy.

Similarly, bodies within the socio cultural sphere such as the Institution of Chieftaincy directly influence enterprise engagements locally in view of kinship ties strongly prevalent at the rural level; as well as Religious congregation through their macro-micro divide being invariably interlinked in the network function of enterprise bodies locally.

Based on the contribution of these economic and socio cultural bodies to the engagements of civil society across the macro-micro divide and their salience in the contribution of the existence of enterprise engagements at the micro level, taking a more detailed look at the

\textsuperscript{119} Van Dijk, M.P. et al (1997:132)
\textsuperscript{120} Commons sitting- African colonies (1948)
\textsuperscript{121} Gyimah Boadi, E. in Harbeson, J.W. et al (1994:144)
developments within these associations will be useful in providing an insight into the present structure and developments of enterprise engagements at the micro level.

2.4.1 Economic Sphere - Entrepreneurial Associations

The Ghana Trades Union Congress

Representing civic engagement in Ghana, the birth of trade unions within the country can be traced back to the element of popular grassroots participation where labour conditions gave workers reason for the need to organize to project their interest based on the absence of rights they regarded as unfair under the colonial labour policy. Originating from the Railway Union in 1952, the Gold Coast Trade Union was formed with a membership of 14 unions, (6,030 members), with headquarters based in the Western Region of Ghana, Sekondi. Developments in labour agitations shortly after realized the formation of the Ghana Trade Union Congress. The short existence of the two bodies as separate entities came to an end in 1953 when both bodies were merged to be known as the TUC (Trades Union Congress). Traditionally having served the function as parent organization for trade union activities countrywide, the Trades Union received ample recognition in the early period following independence.

Within this period, the formation of the TUC triggered offspring groups throughout the various regions, enabling increased civic engagement at the micro level through the TUC bodies; roping in entrepreneurial bodies such as the Ghana Farmers Association in seeking in negotiating for price controls.\(^{122}\) The vibrant engagements of these offspring unions in seeking redress in wage and conditions for workers prompted employers to react by forming associations termed *yellow unions* \(^{123}\) as buffer against persistent union requests.

Marked developments in the structure of the TUC were realised in 1958 when Government, in recognition of the Union’s decentralized engagements passed the *Industrial Relations Act* of 1958\(^{124}\) affording the Union legal representation which served as a leap in enabling it officially execute activities towards amending employment statutes. The provisions of the


\(^{123}\) The Yellow Unions were strategies adopted by employers to undermine the activities of workers, depriving them of the right to unionise through frequent abrupt dismissals of active trade unionists

\(^{124}\) The passing of the Industrial Relations Act of 1958 strengthened the Union through the legal recognition afforded; with government supporting the structural development through the provision of headquarters for its unions, it emerged as the only national centre to receive recognition for the first time
Act making *collective bargaining* compulsory, further supporting the Unions engagements. In further strengthening the activities of the TUC, the Industrial Relations Act of 1965, which replaced the Act of 1958 compelled the further formation of trade unions to be registered through the TUC, creating further recognition and supporting the linking of the national body to splinter groups across the country. The successive law in 1960 making union membership mandatory for civil servants provided further support for the Union at the national level fostering its relations with regional networks particularly in agitations for increase in wages. Invariably however, the support from the CPP government manifested itself in close relations with the TUC, giving the Union little room for autonomy. Albeit its structural growth, its close relations to government created instability and agitations amongst members dissatisfied with its alignment as ‘wing of the party’. The military regime following the CPP created massive changes in the structure and development of the Union, through its repeal of the mandatory union membership for civil servants, thus reducing the Union’s membership to less than half its original size of approximately 700,000 members, weakening its network strength between the national and regional levels.

The reduction in size of the Union coupled with poor working conditions in the NLC era witnessed tense relations between the Union and government. From the national level, the Union was less able to organize and monitor its regional networks, leading to members engaging in adhoc and uncoordinated strike actions unrecognized by government.

The Busia administration following in 1969 realised a change in face of the union’s activities in view of the party’s support for autonomous labour movements and bettered industrial relations. In the early period of the regime, however, promises made to the TUC were seen as far from being realized. Strong economic imbalances and a development tax levy imposed on workers as well as the Union’s proposals to government to increase salaries falling on deaf ears preempted the organization of nationwide riots amongst workers and the TUC, resulting in direct confrontation and conflict between Union representation and government. This led to the administration reacting by amending the Industrial Relations Act of 1958 in 1971, with the new Act; the Industrial Relations Act of 1971, crippling the TUC

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125 The collective bargaining arrangement afforded negotiation processes to take place between workers and employers towards reaching agreements in regulating working conditions.
126 Britwum, A. (2003:7)
127 Ayemedu, K. Institute for Labour Studies, (11/10 2007)
128 Britwum, A. (2003:7, 8)
through dissolution and freezing its assets in entirety. The stalemate in the Union’s activities was restored in 1972 by the NLC following the Busia regime, repealing the Act of 1971.

The PNDC Government’s unsuccessful attempts to foster relations with the Union resulted in the creation of Peoples Defence Councils PDC’s, and Committees for the Defence of the revolution CDR’s operating alongside the Unions engagements towards making the Union unpopular and reducing its scope of authority, resulting in almost non-existent relations between the TUC and Government. The TUC’s national structure suffered severe setbacks in the formation of a parallel union identified as the Association of Labour Unions (ALU) backed by the regime which excessively marred the TUC’s hierarchy by vandalising its national headquarters and imposing interim management structures to reorganise the TUC structure. Although initial membership of the PDC and CDR excluded the elitist classes, it later developed into opening up to include all classes within the Ghanaian society. This was an attempt to achieve an ‘all involving nature’ in national decision making, representing workers interests as well as promoting industrial growth by ‘the wings’ providing civic functions in concentrating engagements on supporting production activities in the main sectors of the economy which created an enormous challenge for the TUC.  

Representation of the congress continued to be largely concentrated at the national level; with its relentless efforts in the economic crisis in the early 1980’s, as well as continued deliberations for improved working conditions affording it continued recognition on the national sphere. In further working towards collective labour bodies within the country, the Union, together with other associations representing workers interests formed the National Consultative Forum, founded as a national body going beyond the task of bargaining to push across the interest of its members to acting as building more efficient networks amongst member organisations.

Invariably, military regimes following the independence period saw the congress faced with challenges in representing the agitations of unions to the adhoc regimes, with structures put in place within these periods affording little room for the transparent and adequate flow of information on governmental decisions affecting the employment sector as well as the creation of a barricade in the congress’ attempts to forward petitions and agitations to government representation.

The country’s return to democratic rule in the early 1990’s created room for more stable relations between the TUC and government realising it working more at creating a

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129 Britwum, A. (2003 8)
decentralised structure, with representation at regional and district levels in the bid to ensure wider representation of agitations put across to government. Currently, the TUC monitors and coordinates activities of affiliate unions, and supports in organising informal sector workers to be actively involved in representing their rights through its formal structural set up. Additionally, the Union undertakes the role of organising participation for ILO (International Labour Organisation) fora, as well as other international and national representation bordering on labour issues.

Its core function being the representation of the member unions in conferring with government and the employers association on labour issues as well as coordinating the activities of member unions country wide, the congress’s structural composition embraces several autonomous national unions. The hierarchy of the congress comprises an eight layer authority structure with the Executive Committee, Finance Board, Steering Committee, Executive Board, the Secretariat and Quadrennial Delegates Congress forming the apex body, with its decentralised structure comprising the Regional and District Councils of Labour.

The Congress at the apex of the Union’s structure is recognised as supreme authority and reserves the sole right to amend the Union’s constitution without the right of reversal of its decision from any other body. Whilst the executive board holds the responsibility of inviting observers to congress, the Secretariat is mandated to formulate decisions for endorsement by the executive board to be finally approved by congress. Membership of the steering committee which regulates the direction of affairs is drawn from the secretarial board and executive committee, with congress determining the frequency of meetings.

Being the main umbrella organisation for trade union activities within the country, the TUC comprises 17 affiliated autonomous national unions, with a current membership of close to 500,000 members. The non partisan nature of the congress allows it room to play its role for members in acting as a channel through which grievances can be received and addressed. The mass in memberships stems from members recognising their participation within the organisation as a means of formally engaging in decision making processes otherwise unattainable through smaller informal network structures. In supporting active engagement in labour issues, the TUC regularly organises programmes towards keeping members abreast with current issues as well as creating room for strategy building. The establishment of the StreetNet Ghana alliance by the congress with representation from its informal desk has

130 Obeng Fosu, (1999); in Britwum, A. (2003;3)
drawn a fair number of members to join the alliance serving as a step in the right direction in creating an active grassroot civil force in protecting labour issues.\textsuperscript{131}

The Union continues to be engaged in processes geared towards the stabilisation of wages, employment conditions, as well as the regulation and communication of trade policies to concerned organisations. In being affiliated to the International Trade Union Confederation, the usefulness of the congress particularly lies in its ability to communicate information and organise joint action at all levels towards speedy response to burning economic issues; its mediating role in tense bargaining processes with state mechanisms as well as its international representation allowing it actively contribute to international labour issues affecting developing economies.\textsuperscript{132}

Albeit it’s efforts, civic engagement of the Union could be influenced with more focus on expanding member participation and reducing bureaucratic processes produced by its hierarchical structure. Concentration has so far been on expanding and strengthening the apex body in efficiently executing decisions.\textsuperscript{133} Further measures need to be taken in reviving dormant district apparatuses in reaching more effective grassroot participation particularly at the district and linkage from district level to the apex body, as well as strengthening lateral networks with entrepreneurial bodies at the district level. The development of adequate linkages to foster the fluidity of linkages within the Union itself and its lateral linkages locally with civic bodies is highly dependent on the flexibility of movements within its specialised departments as well as reduction of control of the specialised departments on the functions of decentralised structures.

\textit{The Ghana Union of Farmers Associations}

The Ghana Union of Farmers Associations comprises the Apex Farmers Organisation of Ghana (APFOG), the Farmers Organisation of Ghana (FONG), the Peasant Farmers Association of Ghana, (PFAG) under the umbrella body of the Ghana National Association of Farmers and Fishermen, (GNAFF). Having been established in 1992 under the initiative of the Ministry of Food and Agriculture (MOFA), membership is open to all practicing farmers and fishermen within the cooperative and non-cooperative sectors of agriculture. The association’s mission is to organise small scale farmers and fishermen, particularly in the micro food processing sector to possess a formidable structure to reap benefits in group formation as well as to enhance networks amongst rural farmers. It’s activities go beyond

supporting its members in farming and fishing practices to include other engagements such as advocacy and governance related matters as a means to ensure the civic development of its members as well as generally working towards arousing interest in development issues related to fishing and farming practices. The GNAFF thus functions as the official mouthpiece for member associations in representing their interests and acting as a lobbying organization particularly in the negotiation with government of cocoa prices for cocoa farmers.\(^{134}\)

The association traces back to the United Ghana Farmers Council (UGFC) of the early post colonial period, which, in view of the main objective leading to its establishment being to afford the Nkrumahist regime the ability to wield control over the agricultural sector and farming community across the country, led to it experiencing internal weaknesses due close to state alignment with leaderships. Originally formed in 1953 by the CPP as the United Ghana Farmers Council (UGFC), the main purpose of establishment by the regime in addition to Governmental control of the Cocoa Marketing Board was to gain control over resources designated to cocoa farmers as well as to weaken the strength of cocoa farmers and traders activities in forming organized opposition against Government. Further changes were witnessed in 1961 in the regime’s efforts to wield autonomy over civic engagement within the country with developments following witnessing the council’s activities closely linked to the party, creating further unclarity in the councils’ structure. The same period witnessed the revoking of all LBA’s (Licensed Buying Agents) earlier acting as middle agents for cocoa farmers in cocoa trading with only the cocoa purchasing company being given recognition and placed under the UGFC. This created structural changes in the trading system whereby farmers no longer dealt with and reaped the benefits from the LBA’s, rather that governments complete control implied farmers were forced to accept producer prices as well as bear the taxes- national development levy, placed on each load of cocoa. This resulted in the inability of small cocoa farmers to increase their land size to expand their cocoa farming crippling a large number of small holders within the cocoa farming occupation\(^{135}\)

The UGFC thus possessed strong party affiliates holding key positions within the council, a strategy allowing the party to spread its affiliation across the country in view of the structural form of the association cutting across ethnic and geographical boundaries with its function

\(^{134}\)see GNAFF values and objectives – GNAFF ICM project -Ministry of Food and Agriculture

being weighed more in serving the political interest of the regime than as a mouthpiece for trader interests.  

Although the UGFC was abolished after the overthrow of the regime in 1966, purchasing power still remained with the cocoa purchasing company renamed the Produce Buying Company.

Implementing its role in serving as state wing in running cooperatives as well as newly established state farms, the council could hardly survive in performing its function as a civic organisation championing the cause of members, defeating the purpose of self organisation thus posing a threat to the councils’ sustainability. The loyalty of rural farmers to the council thus lay in the support received through loans as well as assistance received from the newly established cooperatives, having been left without an option after the abolishment of previous cooperative structures. In supporting state ideologies, the period saw the organisation of associational activities adopting a centralised form with the central body at the national level taking up direct negotiations with government as well as undertaking activities more in the direction of supporting partisan goals.

The nature of the council’s structure realised further constraints in the late 1970’s in room created for civic engagements with attempts to restructure the council to fit into the political organs of subsequent regimes, resulting in difficulties of the council to act promptly in addressing the decline in real producer prices paid to cocoa farmers. The realisation of interests within this era remaining unresolved, as well as challenges faced by the association in seeking solutions to agricultural needs and stabilisation of producer prices, led to several attempts by members to independently channel their grievances to political representation based on individual networks. Transformation in the council’s structure, occurred within this period during which the majority of members, due to the unsustainable nature of solutions individually sought, turned towards relying on the collective efforts of association members resulting in the association steadily progressing in moving towards more autonomy and rallying members to strengthening its base to create arenas for countrywide representation. These developments led to the early 1990s realising the representation of farmers restructured through the establishment of the Ghana National Association of Farmers and Fishermen (GNAFF)

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The democratic era has seen the GNAFF serving as a focal point particularly in addressing agricultural concerns of farmers as well as providing a more efficient system of communication and technology transfer to the agricultural community. More recently, the association has been acting in close cooperation with the donor community and with government in addressing challenges faced in the agricultural sector such as the introduction and management of more efficient crop cultivation systems, disease control as well as post harvest loss management.  

Albeit its activities on the national periphery, the association, however, being established by the Ministry of Food and Agriculture (MOFA) represents a bureaucratic structure with less influence at the grassroot level. Representation of the organisations structure at the micro level remains inadequate, with the bulk of decisions and activities being concentrated at the national level. Its activities in support of farmer groups have been more often concentrated on the Cocoa, Coffee and Sheanut farmers in terms of the distribution of technical inputs for farming. Operating under the structure provided by the 1992 constitution, the hierarchical structure is represented by the highest governing body being the National Congress. Comprising the president, vice, national secretary, treasurer and organiser manning the association’s affairs at the apex, like structures representing the same hierarchical form are represented at regional, district and branch levels. In the association’s endeavour to sustain a democratic structure, branch members representing the lowest level make nominations for district representation, with further representation at regional level being made by district members, in the like manner across to national representation.

Extensively documented information on the association’s activities depict a paucity in view of larger dependence on ministerial organs in terms of network engagements below the national periphery. Efforts towards strengthening regional and district structures to improve network channels and open opportunities for civic engagement still remain an area to be developed in supporting small holder farmers at the micro level.

### The Ghana Union of Traders Associations

The post independence period under the Nkrumah regime marked developments in state business relations in the recognition of the existence of a few merchant companies such as the UAC (United African Company), with business engagements in the early independence era realising the Nkrumah regime purporting to create a more organised private sector through the

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138 GNAFF ICM project – Coordination Centre; see GNAFF Strategic Development Plan Review-GHA-FY09-010-596008D
139 GNAFF ICM project – Ministry of Food and Agriculture
revival of the Industrial Development Corporation of 1948 offering loans to Ghanaian entrepreneurs with the view towards supporting enterprise particularly in the trading sector to boost industrial development.

A range of laws were passed within this period geared towards enabling developments in business relations supported by the state apparatus. The Industrial Relations Act of 1958 was one of the instrumental legislations passed regulating business activities within the country which was further amended in 1960 and 1965 respectively to further regulate relations in trade associations particularly between employers and employees in business. Within this period, the Companies Code of 1960 passed by Parliament further intensified the regulation of profit and non for profit companies countrywide in controlling the procedures in business registrations and tax clearance on goods amongst others. The Capital Investment Act of 1963 further offered more technical assistance in terms of concessions to investors. These developments further led to the proliferation of trading groups realising structural changes in splinter trader groups represented as the United Traders Association of Ghana (UTAG) to be transformed in the set up of the Ghana National Trading Corporation (GNTC). Trader groups particularly commodity traders made remarkable efforts during this period towards representing interest in decisions affecting the business community. The 1970’s saw the second military era characterised by an aggravation in the already poor economic conditions. This realised the association’s struggle supporting commodity price regulations where trading activities characterized by “kalabule” resulted in dismal conditions for movement and fair distribution of goods and services.

The period however saw the NLC regime making efforts towards improving the business environment through the Investment Policy Decree and the Ghanaian Enterprises Development Decree both of 1975 targeted at promoting entrepreneurial skills in supporting economic growth and increase association in business.

Rising inequalities ensuing from the decline in the economy as well as relations between the state - business environment deepened tensions resulting in attempts from trader associations to maintain a degree of autonomy from the state mechanism as well as constructively support the return to democratic rule.

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141 The early independence era with the UTAG later represented by the GNTC realised trade relations and activities largely under state control represented with 43 branches throughout the country
142 The kalabule period heavily practised in the Acheampong era 1972-9 was characterised by unfair trading practices such as hoarding and price inflation of consumer goods.
The strength of the small scale associational bodies being brought to a test during the revolutionary period in terms of their interests being represented, the late 1980’s realised the reorganisation of small scale trader associations to be repackaged as the Ghana Union of Traders Associations (GUTA). Together with other civil bodies, the need for the association arose as a body influencing policy making with its organised member trader groups and agitating for the provision of services and policy changes supporting small scale trading.\textsuperscript{143, 144}

The Ghana Union of Traders Associations (GUTA) thus sprang up within this period as a response to the needs of small scale traders and informal sector traders whose representation was not sufficiently catered for by existing associations such as the Ghana National Chamber of Commerce (GNCC) and the Association of Ghana Industries AGI, in view of the fact that earlier agitations for small scale traders to be represented under their umbrella produced the response of the small scale informal trading sector being too large and disorganised to be represented under bodies such as the AGI and GNCC. Being formed in 1989, the membership of GUTA comprises trader associations represented nationally within the range of small scale importers, spare parts, chemical, fishing net, pharmacy, electrical and commodity dealers. It’s networks are particularly well established in major trading centres in Accra, such as Okaiashie and Makola as well as in Kumasi, Kintampo and Techiman in the Ashanti and Brong Ahafo Regions respectively. In its formation, the association aims at promoting the strengthening of networks and cooperation among its members as well as educating members in building capacities for advocacy and widening their knowledge of their civic responsibilities.

A core function of the association aside supporting members achieve targets in businesses is to support small scale and petty trading through building strong networks to unify traders locally as well as promote and represent their interests at the national level\textsuperscript{145}

Recognised as one of the large business associations within the country and acting as an umbrella body representing 12 trading associations in Ghana, the organisations’ structural form spanning across the national, regional and district divides works at linkages between representative trader groups in civic engagements towards encouraging entrepreneurial pursuits. The grave economic difficulties experienced in the 1980s leading to countrywide famine saw the association's resourcefulness in supporting members’ efforts in sourcing commodities from neighbour countries to combat the situation, as well as agitating against

\textsuperscript{143} Hart, E., in Gyimah Boadi, E., Centre for Democracy and Development - Critical perspectives (2000), No. 3:11
\textsuperscript{144} Aryeetey, E. et al (2008:69)
\textsuperscript{145} Hart, E., in Gyimah Boadi, E., Centre for Democracy and Development - Critical perspectives (2000), No. 3:28
unfair distribution of scarce commodities experienced in the period and spearheading anti VAT (Value Added Tax) strike in 1995 in support of traders during the Rawlings era. The associations’ resourcefulness led to its recognition as member body alongside the GNCC, AGI and the FAGE (Federation of Ghanaian Exporters) in the formation of the Private Enterprise Foundation in 1995 as a parent body for business associations countrywide.

In the wake of the democratic era, the GUTA represents a more activist and dynamic approach to business and interest group representation. Aligned with the urge to successfully implement economic recovery initiatives, space was created for rehabilitation within the association affording it prominence in commodity price regulations, challenging government policies on retail trading and protection of indigenous markets from the influx of foreign goods. Representation of the association from macro to micro levels has enabled it realise more appreciable efforts in engaging in prompt payment for cash crop producers, improved warehousing for farmers produce and procedures in the transportation and handling of produce for export.146

The scope of the organisation's ability to exercise its role has been pronounced at the national level in the wake of return to a liberal democratic order, where the organisations efforts are recognisable in its collaboration with similar private sector umbrella bodies such as the Association of Ghana Industries,(AGI) the Ghana National Chamber of Commerce and Industry,(GNCCI) the Association of Small Scale Industries, (ASSI), as well as the Private Enterprise Foundation, (PEF).

In this vein, GUTA has exhibited dynamic leadership, and active membership resulting in increased access to financing of interests, both from national and international sources.147 Functioning as a check on government spending, the organisation, whilst being involved in attempts to reach and sustain growth indicators such as maintaining the single-digit inflation, also seeks to play an active role in ensuring that government policies geared towards achieving the mentioned indicators as little as possible affect the efficient operation of the private sector in various spheres such as in the regulation of taxes on goods.148

Attempts at fostering the inclusion of petty and small scale trading interests on the government policy agenda include involvement in contributing towards influencing policies

147 See further Hart and Gyimah Boadi, in the efforts of GUTA alongside associations such as the GAWE in functioning as pro small scale industry promoters.
aimed at affording increased incentives for the private sector, advocacy and lobbying on behalf of its members, as well as a further value added as service provider in view of the consulting support made available to its members towards the creation of a more conducive business environment. Such activities included the active lobbying with the Parliamentary Sub-Committee on Trade by the association to get a reduction in the proposed duty rate for traders in the 1994 budget. Most recently, the associations’ duties have attempted involving members in district assembly procedures and sittings as a channel towards strengthening lobbying and advocacy activities at the communal level. In an attempt at decentralising structures and adequately channelling information, members are expected to benefit from planned regional complaint centres expected to process and address members' grievances as well as the organisation of awareness creation programmes for members. The development within the association in assuming a more dialogue seeking nature with government has created more value for memberships in assistance.

The strength of memberships as well as the sensitive nature of the country's business environment may however demand more strategic organisation in leadership to maintain membership trust in the realisation of goals. Additionally, there is the need for the association to work towards developing more intense relations with the Ministry of Trade and Industry as the core governmental organ in seeking redress as well as attention furthering the interest of business associations.

Recent activities such as threatened strike actions of traders to demand explanations for the dissolution of the trade and investment committee set to regulate activities of retail trading of foreign traders within the country as well as better conditions for accommodating petty traders from the Accra Metropolitan Authority (AMA) has fallen on deaf ears primarily due to weak relations with the Ministry. The strengthening of relations with core governmental organs such as the Ministry will increase the associations’ bargaining power to effect changes to sustain membership trust in the executive body of the association.

**The Credit Union Association**

Representing one of the forms of civic engagements involved in diverse activities, Credit Unions in Ghana are registered by the statutory Department of Cooperatives as savings and loan scheme societies in Ghana with the permission to collect savings deposits and offer loans exclusively to members. The concept evolved from the initial establishment of a Credit Union system in the Upper West region of Ghana, being the first in Africa, in 1955 by Canadian
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Catholic Missionaries supporting groups in accruing savings to facilitate small economic activities at the household level.

Further developments were witnessed in 1960 when the Catholic Church in the region encouraged the formation of credit unions in all parishes to support the economic well being of parishioners. The conception was further recognised and supported by the Government of the first republic encouraging the concept further spread across the country. The unifying of credit unions in the north in 1967 to form a chapter led to the conception of the Ghana National Union and Thrift Association in 1968, which preceded the birth of the Credit Union Association (CUA) of Ghana, set with the responsibility of facilitating and supporting the activities of credit union bodies nationally as well as representing the local bodies internationally. Engaged in affording credit at micro and meso levels, the associations' activities have overtime been functional on a widespread basis in the organisation of coping strategies particularly for the poor. During this period, the complex nature of the scheme arose from the influx of a range of private credit schemes offering similar incentives at various levels. At the micro level as well as communally, a range of private initiatives offering rotating credit facilities as well as individual saving schemes existed organised amongst entrepreneurial groupings, affording entrepreneurs further engage in buying and selling activities on credit, often on low interest basis.

This implied representation through adhoc or permanent structures countrywide, granting more flexibility in memberships, particularly in periods of harsh economic conditions. 149

The birth of CUA in 1968 with the collection of Credit Unions established under the common umbrella provided an apex body at the national level for all cooperative unions within the country, regulating the affairs if its affiliate members numbering 254 member unions countrywide. Operating as a micro finance institution, phases of economic instability experienced throughout military regimes particularly between the 1970's and 1980's leading to the introduction of economic reform schemes implied the introduction of new approaches to accessing and participation in credit programmes. The process of restructuring embraced a broadening of the scheme's base aimed at improving credit access to the lowest micro level (households) as well as to the smallest enterprise schemes lacking access to rural banking systems. The work based, community based and church based cooperatives represent the three types of member based cooperatives. Community based cooperatives are gradually

149 see Asiama, P.J. (2007- 1) on an analysis of micro finance trends in Ghana, with reference to the Credit Union Association of Ghana as well as comparison to global micro finance trends.
developing towards including more micro finance based programmes to support community programmes.

The function of the apex body which applies regulatory procedures similar to the operating standards adopted by the World Council of Credit Unions\textsuperscript{150} is particularly essential in its regulatory and supervisory role of member credit union groups countrywide; one of the core duties being the acquisition and control of statutory reserves and deposit guarantee schemes from member unions, enabling the apex body financially assist specific credit union groups at the risk of bankruptcy. The association comprises 11 regional offices with a total of 409 credit unions across the country and a membership of close to 370,000 members.\textsuperscript{151} The organisational structure of the association comprises a General Manager at the Apex supported by Deputy Managers responsible for finance, operations, administration and accounts departments. The national level departments are directly responsible for monitoring the activities of the regional and district based unions.

Functioning as a cooperative organised with the aim of affording self sustainability for its members, the association provides consulting, financial and technical services to its members in terms of the development of business plans and training for its members, with its scope of work being directly linked to the Bank of Ghana in assessing market conditions.

In its regulatory role, the essence of the central body’s activities are further prevalent in its advocacy and lobbying activities in governmental policies sustaining the growth of the scheme countrywide.\textsuperscript{152} Support offered to the activities of poor households includes the scheme working at creating the opportunity for poor entrepreneurs involved in micro enterprises operating in temporal, informal and sub standard structures with the possibility of improving the quality of their activities towards improving their chances of engagement in competitive market processes. Representation of such bodies at the micro level, if adequately functional, are expected to serve the purpose of affording entrepreneurs at the local level the opportunity to engage in activities determining trade and agricultural policies where they would otherwise have been excluded as well as in expanding the scope of civil society in recognition and execution of its role.

Developments in the associations’ structure in the democratic era border on strengthening operational strategies nationwide to include the creation of policies to improve its

\textsuperscript{150} See World Council of Credit Unions Agenda
\textsuperscript{151} 17th CUA Educational and Biennial Conference Report, May (2012)
\textsuperscript{152} www.mofep.gov.gh/sites/microfinance
competitiveness as credit and facility provider and in improving procedures for accessing
loans and mobilising savings amongst members. Its efforts at strengthening its autonomous
position in relation to government is currently being executed through its support in advocacy
and agricultural processing, production and marketing, educational programmes at the rural
level, as well as initiatives to increase support to credit union training centres and sub urban
areas such as in Kasoa in the Awutu Bereku districts.\textsuperscript{153} To improve its chances of remaining
sustainable, the association has included the introduction of current financial models designed
with the flexibility of being context dependent on its curricula.

In moving away from the more bureaucratic form the structure previously had, recent efforts
have been geared towards improvement in its administrative structure in providing better
linkages from regional and district chapters to the national level and delegating more to the
regional and district bodies through the organisation of capacity building workshops for
executives at these levels. The process of reform the association is currently undergoing has
however placed a burden on its financial reserve, though it has extensively succeeded in
ropeing in non-governmental organisations to support the process.\textsuperscript{154}

2.4.2 Socio-cultural sphere

The Institution of Chieftaincy

The very structure of the Ghanaian society affords the institution remarkable recognition in
ethnic representation across the country’s divide. Developments in structure of the institution
throughout the pre colonial era was largely based on ethnic divisions, with the structure of
chiefs and sub chiefs respectively based on the size of Paramouncies, - divisions represented
mainly being the northern (Moshi dagomba) and the southern (Akan, Ga, Adangbe as well as
the Ewes). Paramouncies reflect the apex of the institution, which represents a hierarchy
tracing way down to the smallest unit at the communal level, where the formal political
system is still making efforts to be fully grounded. In terms of lower level participation, the

\textsuperscript{153} See CUA in Agricultural Development and Value Chain enhancement Projects (ACDI/VOCA) in
Greater Accra Region; see International Fund for Agricultural Development (IFAD) Document
EC/2012/71/W.P.3, on collaborated CUA support for rural enterprise financing

\textsuperscript{154} See CUA Performance - Background on global micro finance trends – Ghana - [www.ghamfin.org];
See Asiama, P.J. (2007- 1) on background of global micro trends and an elaboration of micro finance
in Ghana. See [www.speedghana.org] Partnership with CUA - In their support programmes through
lending to micro finance institutions in supporting the delivery of market oriented and sustainable
technical and financial services to the micro, small and medium scale enterprises

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institution is seen as a cultural asset attracting investment for the grassroot both from governmental and nongovernmental spheres.\textsuperscript{155}

The restructure of regions and districts within the country saw the early post colonial period realising further developments in the framing of native rule to realise representation at national, regional and district levels. Representing one of the earliest forms of civil organisation in Ghana, traditional rule and organisation during the colonial and early post colonial era, saw the institution reigning remarkable power countrywide.

\textsc{Assimeng}\textsuperscript{156} recognises the position of the institution in that practically all eras of political rule have involved the institution in development initiatives undertaken. Despite the degree of authority wielded within this period, regimes following made bold attempts to suppress the authority of the institution\textsuperscript{157}

The Local Government and Chieftaincy Act 1971, responsible for the structural set up of national, regional and district houses of chiefs sets the responsibility and function of traditional authority primarily towards preserving and upholding kinship structures, laying particular emphasis on the organisational role played by the institution in the resolution of ethnic conflicts, electoral processes, as well as representation of the said societal structures at decision making levels, implying their further endorsement with deliberations bordering on greater inclusion of the institution in the nation building process.

The Act realises the macro, meso and micro structural set up comprising a hierarchy of the National, Regional and District Houses of Chiefs respectively represented country wide by paramount, divisional and sub chiefs. Notwithstanding the lack of absolute independence at all levels, this designation allowed for the possession of a system of networks, affording the institution the capacity to mobilize indigenous organisation towards the representation of socio economic interests. Membership of the National House of Chiefs comprises 5 traditional rulers elected from the 10 regions within the country, from which the National House elects a President and Vice President for a three year term supervised by the National Electoral Commission. The House appoints the Finance and Staff committee, the Research, Stool and Public Relations committees whose activities are regulated by the Standing committee. The standing committee is responsible for steering the functions of the House whilst the Finance/Staff and Research Committee takes up financial and staff issues of the

\textsuperscript{155} See Odotei; I.K. et al (2006)
\textsuperscript{156} See Assimeng, M. (1999:180)
\textsuperscript{157} See Convention Peoples Party- (1959) - Recognition Bill for Chiefs; National Liberation Council Decree 112
House and research into traditional and customary laws respectively. The public relations committee represents the arm of the House responsible for advocating with Government on views and pronouncements relating to Chieftaincy matters.

The Chieftaincy Act (Act 370) requires nominated Chiefs to have their names entered on the national registrar of Chiefs categorised from macro to micro levels. The outline below describes the categorisation of chiefs as recognised for the national registrar.

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Asantehene/Paramount Chiefs
  ↓
 Divisional Chiefs
  ↓
 Sub-Divisional Chiefs
  ↓
 Adikrofo (Town and Village Chiefs)
  ↓
 Other Chiefs recognised, not falling within the above mentioned categories
  ↓
 Other Chiefs recognised in their capacities by the Regional House of Chiefs within the designated region
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The division in authority structure is outlaid from the National House of Chiefs, which represents the apex of the institution. The Regional House of Chiefs is established within each region of the country and is set by legislative instrument, which accords the House authority within the region.

\(^{158}\) see Chieftaincy Act 370, the instrument establishing the operations of the national, regional and divisional houses of chiefs as well as traditional councils.
For each traditional area within the regions, a traditional council is designated steering affairs within the traditional area as well as Divisional Councils, the election of the President and members of the Divisional Council being determined by the traditional council within the designated area. Political regimes following the 1970’s, though recognising traditional authority, persistently pursued actions contrary to the preservation of chieftaincy powers, particularly at regional and district levels where a range of responsibilities and obligations of chiefs have gradually been transferred to local government authorities in the further implementation of the decentralisation process. The PNDC military era witnessed further aggravation on the rights of the Institution in 1985 through the PNDCL 107, an amendment to the Chieftaincy Act of 1971 Act 370 section 48; cancelling the rights of the House in nominating Chiefs, thus prohibiting persons being affirmed as chiefs without the recognition by the PNDC Secretary responsible for Chieftaincy matters. The institution however realised further changes through the new legal provisions in the 1992 constitution at the dawn of the democratic era. The drawing of the constitution in relation to chiefs reconfirmed the ‘civic’ nature of the institution by banning its activity entirely from active party politics, as well as abolishing the gazetting of chiefs by government introduced by the PNDC government PNDL 107; by the enactment of Article 270 (2) (a) of the 1992 Constitution.

Developments in local government and the strengthening of decentralised structures such as the District Assemblies presided over by the District Chief Executive; and Unit Committees have however continuously rubbed against the authority of traditional structures and has extensively reduced as well as opposed the authority of traditional rule. The country’s decentralisation programme endorsed in1992 and initiated in1998 begun the scope of local government in relation to the institution of Chieftaincy. Although the aim of the Act was to draw political power closer to the masses, the Act’s unclarity in assignment of functions to levels of government particularly at the sub district level have led to difficulties in the execution of traditional authority juxtaposed with the efficient practice of decentralised government. The District Chief Executive as Government appointee within the district charged with overseeing to political, social and economic development within the district with financing of development projects through the District Assembly Common Fund has reduced the authority of the institution in its coordination of similar duties.

159 See National Redemption Council; Supreme Military Council - 1979 Constitution - Article 172 (6)
160 See Act no. 462c of 1993 Constitution
The place of Unit Committees at the very grass root further juxtaposes the position of Sub Chiefs in rallying community members particularly in political decision making processes. Despite the shortfalls, the democratic era has realised further changes within the institution, paving way for its involvement in the country’s political and economic development process. The modern day role of the institution as development brokers in the country's growth process and in effect the role of traditional leaders as development facilitators aside their pre-colonial role as pure political leaders cannot be undermined.\textsuperscript{161} The era of the New Patriotic Party further witnessed the institution associating itself with efforts to support growth communally. The Asantehene educational fund in the Ashanti region and the Ga educational endowment fund in the Greater Accra Region are among the areas of focus of the institution in supporting the development process and the provision of skills support for young entrepreneurs within their traditional areas.

The contribution of traditional leaders at the village level in the efficient distribution of resources for the execution of small projects such as waterways, community centres and boreholes support the efficient use of resources from external and local sources in sustaining local economic development. Particularly for the \textit{Nkosuokuo} groups\textsuperscript{162} formed at the village level and moderated by Chiefs, the use of proceeds to develop small scale economic activities such as the construction of storage sheds for cocoa farmers and stalls for petty traders\textsuperscript{163} thus facilitates the generation of income as well as goads the bondage of occupational groupings in building a common platform for the representation of interests. This is particularly represented in that Chiefs being considered as ‘caretakers of land’ under the 1992 Constitution Articles (36) 8 and 267(1) affords them the role of administering the bulk of Ghanaian land on behalf of the population. Their role as custodians of land is particularly portrayed in communal level distribution of land with the chief as sole authority affording them economic capacity in contributing to facilitating the development in local business in providing access to land particularly for small and medium scale farming activities. Their role in ensuring community participation in development and in the organisation of communal labour fortifies the institutions contribution to local economic development on the smallest scales where organised labour sharing amongst occupational groups is coordinated by the village chief in the absence of access to formal labour.

\textsuperscript{161} See NPP Manifesto
\textsuperscript{162} Development groups formed of which members usually hail from the village, living abroad or in larger townships and make remittances to support development projects in the village.
In terms of the institutions’ ability to contribute monetarily to development at the community level, the natural resource endowment particularly for the Ashanti and Western regions affords traditional authority the ability to undertake activities supporting economic activity. The 5-10 percent revenue received by the traditional councils at the communal level from Government\textsuperscript{164} derived from mining and exploitation of natural resources such as timber provides a further source for supporting developments in local economic activities.

Albeit the valuable functions, however, conflicts relating to stool heritage\textsuperscript{165} in a large count of ethnic divides have remained a bone of contention creating enormous set-backs and weakening of the institutions internal structure. Across regional and district divides, instances of unclear patterns in heritage procedures have resulted in long standing conflicts in traditional areas often resulting in stagnation of community development, where communities either refuse to recognise the authority of enthroned royals or conflicts result in the destoolment of enthroned royals leaving communities disorganised over long periods in the absence of traditional leadership. More recent challenges such as the unsatisfactory regulation of relationships between the institution and political representatives at the local level has often been a bone of contention needing focused attention.

Nevertheless, factors such as the hereditary nature of the system based on kinship as well as investments made by traditional leaders at the national level in maintaining networks at regional and district levels has enabled the structure, unabated, to continue to survive and function. Indigenous organisation and association particularly at the community level by far and wide remaining the domain of traditional structures, the institutions’ relevance is further portrayed in sustaining socio economic growth communally. Traditional leaders, in this vein have endeavoured in nourishing their existence in issues of national concern through representation on state councils and committees throughout the country’s divide. The recognition of the institution as authority structure is particularly visible at the community level, where cultural values and norms as well as kinship bondages are strongest, with the mobilizing power of the institution particularly for development activities proving resourceful.

Particularly for indigenous folk, the existence of traditional authority carries considerable weight based on their recognition of the institution as first point of contact in communal organisation and interaction, with political representation being buffered and disseminated

\textsuperscript{164} See Republic of Ghana Constitution - Article 267 (6a&b)
\textsuperscript{165} Stool heritage in the Ghanaian society refers to inheritance into positions of chieftaincy along the lines of kinship
through traditional authority. The institutions’ proactive nature in joining hands with Government towards promoting good governance and development of democratic principles towards the attainment of sustained economic growth provides light at the end of the tunnel for its sustenance.

**Religious Congregation**

In being a secular state, the Ghanaian religious structure possesses a rather complex and diverse form, with associations of religious congregation and endogenous traditional religion representing a body of civil society movements which have undergone evolution in form through political eras. Distribution figures place Christianity as the dominant religion comprising 71.2% of the population as Christians, followed by 17.6% professing the Islamic religion. A minimal proportion of 5.2% and 5.3% adhere to traditional religion or absolutely no religion respectively.\(^{166}\) Among proactive bodies within Christian religious groups are the [Christian Council of Ghana](#), (CCG) a body representing the collection of Christian bodies within the country. The CCG originally founded in 1929 was represented by five of the main churches in the Gold Coast era, the main purpose being to collaborate with member orthodox churches in playing an advocacy role towards supporting social development concerns. Presently comprising 15 member Christian organisations from the orthodox and contemporary Church sphere, membership to the Council is generally open to autonomous Christian churches and Ecumenical organisations.

The early independence era saw the CCG among others beginning to pave the way for recognition and representation in associational life and making a headway in activating social interests, despite being to an extent, dependent on government in the execution of functions.

GYIMAH BOADI \(^{167}\) notes the stability of religious civil society bodies of such orthodox nature stemming from active leadership participation in political developments, where a number of such leaders played veteran roles in opposing actions of the regimes immediately following independence. Beyond this period, the council has undergone a series of changes in an attempt to restructure it to enable proactive response to challenges met by member churches. The council’s sphere of function is spread across support on issues bordering on macro to micro socio economic and political developments within the country. thus particularly acting proactively in the decades from military rule to the phasing in of multi party democracy.

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\(^{166}\) See Ghana population census (2010)  
The country’s political history has witnessed the CCG, particularly within revolutionary regimes acting as an umbrella body for orthodox religious bodies in Ghana, engaged as civic association demanding changes in government policies as well as spearheading the publication of articles against anti democratic practices and unfair economic policies. As a test of its sustainability, the ability of religious association to thrive in civic engagements was particularly tested in the military era, where the vibrance in associational life was hampered through direct state interference and domination. The Religious bodies Registration Law passed in the PNDC Military era PNDCL 221 1989 was introduced with the rationale towards narrowing the liberties and activities of religious association in that it sought to undermine civic engagements of religious bodies as a reaction to the protests from core religious organizations denouncing the undemocratic and corruptive processes during the military era. The strength of religious association as civic body was manifest in the pronouncement of major religious organizations within the country in the face of military threats firmly holding to support their cause for religious freedom and societal development and thus non compliance with the law.

The enforcement of the law thus realized a still birth in the wake of protests from religious bodies as well as its full sidelining from civil society bodies, thus the dawn of the democratic era with the coming into force of the 1992 Constitution rendered the legislation null and void.  

Religious engagements in Ghana being afforded the opportunity to remain on the civic sphere as embodied by the 1992 Constitution of Ghana, religious organization is recognized upon registration with the Registrar Generals office with legal entity being conferred on the organization void of political affiliation, with the constitution guaranteeing autonomy and avoidance of interference in the internal governance of religious bodies. The Constitution as well recognizes the advocacy role of such bodies by making provision for the representation of religious bodies on a number of constitutional bodies such as the National Media.

Aside inroads made by the CCG, developments saw increased value of religious congregation from supporting religious organisation such as the Catholic Bishops Conference manifesting itself in its ability to unite a majority of orthodox associations towards increasing their strength in lobbying processes as well as denouncing undemocratic practices in revolutionary eras and strongly challenging actions in such regimes in the quest for the return to democratic rule. The Ghana Bishops Conference has often grasped the opportunity to take its stand in

169 See Articles 56,166 (1) – Constitution of Ghana (1992)
national debates on decision making often acquiring mediator roles in contentious processes.\textsuperscript{170} Aside maintaining a hierarchical form, the representation of both bodies at macro and meso levels as well as their associational nature and strong recognition of leadership fuelled speedy involvement towards acting collectively in national development issues as well as in the socio economic support of member groups at micro levels. For the CCG, socio economic and political developments within the country have seen transformation within its structure to meet with trends in the performance of its civic duties. This has resulted in the streamlining of its apex body executive team to comprise a Chairman of the council, a General Secretary as well as Chairpersons of its advisory committees, with the national body acting as coordinating organ for representation at district and regional levels. The council has in recent times taken a participatory nature in the execution of its duties country wide. More recently, its regular family training programmes undertaken by counsellors has broadened its base to include district branches offering participatory approach support in advocacy for micro economic activities engaged in by members as part of the councils’ civic activities in supporting the developmental stages within which members find themselves.

Similarly, the \textbf{Christian Mother’s Association} (CMA) a women’s development and micro finance wing, (operating as Nongovernmental Organization) within the Roman Catholic Church of Ghana represents decades of support for economic welfare of its members in affording adequate self organization and self sustenance among its members as well as goading the development if civic rights and responsibilities to enable member inclusion in decision making processes country wide. Established by Catholic nuns and having been in existence since the 1940’s, the association has, in the last decades proved of particular relevance in the development of micro economic engagements in view of its well distributed structure across the country’s districts, thus additionally acting as advocacy group in championing democratic processes.\textsuperscript{171} Its structure based on the catholic diocesan system within the country, the association operates in 17 out of the 18 dioceses within the country with a membership of over 35,000 women, representation of each diocese reaching to district level groups. National representation is made up of a body of executives chaired by the National President, with presidents representing the various Archdioceses further broken down to executive representation in district dioceses.

Having won recognition and support from international funding organizations, the association in the last decade, has shifted more focus on using a bottom up approach in supporting its

\textsuperscript{171} See Okyerefo, M. et al., Journal of African Studies and Development-Vol. 3(6) 124.130 (June 2011)
members at the micro level through its apex body. This has been achieved through encouraging district level representation in the use of participatory approaches in micro finance and enterprise development projects for member groups such as snail rearing, beekeeping as well as Shea butter production in the north of the country. Its focus on supporting the country’s decentralisation process has implied the association intensifying its efforts in affording micro level economic activity the skills and support needed to engage with district bodies in the formation of linkages vital for the expansion of micro enterprise at the rural level. Further developments in religious congregation in the last decades influencing civic engagements include the influx of contemporary forms of religious association in addition to the orthodox which mainly comprise Apostolic, Pentecostal and new generation congregations to which a large percentage of the younger population belong. For most members, memberships in such congregations imply the creation of opportunities for social and economic support.

Such congregation, through outreach programmes and activities readily create the atmosphere for needed networking for the younger generation in terms of economic opportunities as well as the provision of token financial support to long standing members in times of crisis. The value of these developments is particularly prevalent in the educational sector where church funds have been channelled into the provision of tertiary educational institutions open to the general public, as well as their support in social work activities. More contemporary bodies such as the New Apostolic churches and Baptist missions have made further inroads in providing social support through the provision of equipment and items to training and social support centres. New generation churches however generally remain structurally centralised in comparison to the orthodox forms, hampering more collective forms of civic engagement countrywide as well as raising questions regarding their capacity and sustainability. None the less, buttressing the orthodox forms with the influx of contemporary forms of religion has created a stronger base in comparison to earlier decades where the orthodox churches were the only operational form, thus allowing religious congregation in Ghana in its entirety to hold significance in civic engagements in view of its unified form. TAKYI et al confirm participation of religious groups in civic engagements as “a force by themselves”, in terms of

172 See CMA /JICA Shea butter Project; CMA- KAF Advocacy support programmes- reports (1998-2004)
173 see for e.g Christian Action Rural Network (CRAN)
174 These churches represent a mixture of missionary, apostolic and pentecostal bodies more concentrated in urban areas.
175 See Takyi, B.K., et al (2010:1), on an analytical background on the space between religious activities and the public realm
the provision of social amenities and representation of members’ views in national development. They note their strength particularly lying in their ability to influence large numbers of membership in decision making processes, creating the ability to possess a strong voice difficult to ignore in the political realm. In the wake of a relatively stable democracy, the last couple of decades have provided more room for an increased measure of independence in the activities of religious organisations to intensify their engagements in economic empowerment locally, particularly in the support of advocacy processes linking rural member groups to larger peripheries. Aside the dependence on the power of state machinations, the difficulties experienced particularly in earlier military regimes within the country greatly hindered the ability of civil society to remain unscathed after confrontations with government. The onus, however, continues to lie on the said bodies in the quest to build more inroads towards initiating and supporting developmental processes locally.

2.5 The structure of civil society bodies in Ghana

The strength of networks needed for the vibrance in associational activities draws directly from the outlay of civic engagements from national to community levels. The capacity for networking from macro to micro levels is inherent in the structural layout along national, regional and district divides. For the purposes of resource channeling from national peripheries to the grassroot, the structure serves the purpose of regulating the flow of financial resources, both from local and international sources, and in supporting the sustenance of the value chain process from the national periphery meeting demands for community development and supporting the district level industrial structure. Invariably, success in structural transformation within the country is a sin qua non for sustained economic growth, whereby lack of the formation of appropriate structures and coordination of mechanisms within said structures inhibit the ability to upgrade small scale rural agricultural and trading activity in meeting standards boosting industrial growth.

Aimed at disseminating the country’s endowments in terms of resources and infrastructure from one level of development to the other, the structure enables the various governmental and non-governmental actors within the peripheries regulate as well as coordinate the extensive structural transformations and developments crucial for the development of a stable macro- micro economic structure. The network capabilities of non-governmental actors- civil society- finds the execution of its networking role in supporting micro enterprise embedded in

177 Yifu Lin, J. (2012- 6,7)
this structure. Each periphery provides the given level of development with structures from micro level upwards dependent on the periphery above them for the upgrading of their industrial and infrastructural structures. The coordination between ministerial bodies such as the Ministry of Trade and the Ghana Union of Traders associations as the national periphery provides the opportunity of allocated resource and support to be adequately disseminated at the local level through adequate interaction by local representation of GUTA proactively interacting with governmental structures at the local level through goading from GUTA national level representation. The fluidity of this process, however, is largely dependent on market mechanisms linking structures to one another, revealing the indispensible networking role of a working civil society in producing an effective market mechanism and actively facilitating structural changes in reaching targeted interventions to improve small scale industrial processes.

Recent developments in civil organisation as well as successes chalked could be largely attributed to the steady development in democratic processes over the last few decades. An attempt at a structural segregation could be approached from various levels of operation based on complexities in societal structures countrywide.
Figure 2.3: Civil Society Operational Framework

Source: Author’s construct

Representation of formal structures is depicted in the possession of elements on which the structures are based such as defined procedures and rules determining the execution of activities from the national level, affording them like structures at meso - micro levels.

Informal structures tend to be represented on the kinship divide, where the presence of traditional structures are largely based on normative procedures governing activities within structures at various levels.
For civic engagements, as structurally shown, larger and nationally represented civil associations in the form of non-governmental organisations, religious congregation as well as voluntary organisations fall within the frame of formal structures and are represented between the macro and meso levels, with a growing number being further represented at the micro level. Within the last few decades, civil associations such as the Credit Union Association, Ghana Private Road Transport Union, the Catholic Bishops Conference, as well as the Ghana Union of Traders Associations typically illustrate representation linkages of formal structures from macro to micro levels. A typical case being the Credit Union Association, whose base has considerably broadened over the last couple of years, civil associations of this form have further created a given space for the representation of societal interests, as well as allowing active interaction and dialogue within political and administrative setups where interaction was stifled in the absence of appropriate structural linkages.\footnote{Gyimah Boadi, E. (1994:143); van Dijk, M.P. et al (1997:133)}

Formally structured representation of the credit union association at district levels and its linkage to the macro level in cooperation with the Bank of Ghana at the apex level appears to go beyond the function of control of the central bank on credit union activities to regulation of finances and support towards reaching the smallest units at the micro level.

Relatedly, formal structures represented at the micro level exhibit the potential to source and network with existing service organisations based on internally regulated structures which affords them the ability to recognise organisations beyond their periphery from which beneficial linkages could be developed. In upgrading infrastructural set ups as well as industrial structures locally, coordination in facilitatory processes largely depends on the organised form of formal groups in the form of groups of like groups between district and community levels. As depicted below, micro level representation of voluntary associations identified at the macro level largely take the form of groups whose characteristics could be likened to structures at the macro level. Civil organisation of associations at district and community levels associated with enterprise include farmer and trader groups, credit unions and savings associations as well as cooperatives based on macro level structures, serving similar interests at the local level.
As earlier indicated, the informal organisation of civil association broadly represented by indigenous organisation characterised at the macro level in the form of traditional/kinship structures has seen the transformation of the institutions’ role over time account for the complex nature in the execution of its functions. Its structure based on tradition and cultural values, the institution functions as creating more bonding relations among kinship groups. The role of the institution is thus more prevalent at the micro level, where clusters of kinship based activities promote a two-fold aim of preserving cultural values as well as binding traditional groups together in achieving development goals.

Functionally, the institution could be seen as playing the fundamental role of knitting traditional groups together in development activities as preparatory phase for take-off in assuming more structured forms to be identified beyond their periphery. The set up of informal organisation in this form stems from clusters of households forming the clan, upon which kinship structures are based. Although informal organisation such as village groups and youth clubs have overtime developed towards becoming more outward looking as well as
embracing cross cultural values, associational life within this sphere is largely influenced by traditional practices observed within communities.

2.6 Mapping civil society at the micro level

The operational representation of micro level entrepreneurial activity exposes a structural gap between the micro- meso (non-governmental) civil society organisational sphere where civic engagements at the communal level represented by groups of individuals and groups of like groups linked with formal service structures often lack coordinated flow resulting in a stalemate in initiated activities. Communally, groups of like groups such as savings and producer groups largely indigenous in nature lack efficient alignment with formal structures in terms of information and technology flow, thus stand the risk of not being involved in detailed arrangements in the provision of support in providing comprehensive strategies.179

The paucity in vertically oriented activities from micro to meso levels result in the lack of structured coordination associated with the organisational development of micro level groups of individuals. Savings groups such as the traditional susu lack the structural form through which borrowing and lending activities can be adequately coordinated within the savings scheme. Micro operational strategies practised in producer groups include traditional farming practices such as tool sharing as well as unstructured labour rotation practices. For farmer groups, the collection of individual farmers at the micro level are organised based on types of produce which demands coordination of needs of individuals within groups to allow for measuring the different levels of assistance within the groups to be sought externally.180

Where horizontal networks are regularly engaged in across communities in view of their indigenous structure, individual groups such as savings, trading and, agricultural clusters experience unequal spatial distribution of technological capacity, both agro and market based, partly the result of the maintenance of closely knit community based ties.

The spatial gap created between the representation of groups of like groups at the district level as against groups of individuals to an extent ethnically represented groups articulates the missing link, where the function of traditional representation could serve as the essential ingredient in focusing on drawing such structures within their closely knit periphery towards the inclusion of indicators for formal structures to reach occupational goals.

180 Mc Cormick, in King, K. et al (1999:136) mentions the formation of clusters as well as need for the joining together of formed clusters for the efficient function of vertical collaboration amongst occupational associations
Table 2.5: A range of structures in micro level associational activity

<table>
<thead>
<tr>
<th>Indigenous structures</th>
<th>Structural characteristics</th>
<th>Formal structures</th>
<th>Structural characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Labour/development groups</td>
<td>Village/community focused</td>
<td>Union of Traders and Farmers Associations</td>
<td>Transcend village – spread across communal divide</td>
</tr>
<tr>
<td>Savings groups</td>
<td></td>
<td>Credit Union Associations</td>
<td></td>
</tr>
<tr>
<td>Village/youth groups</td>
<td>Often ethnically focused</td>
<td>Consumer Groups/Cooperatives</td>
<td></td>
</tr>
<tr>
<td>Festivals</td>
<td></td>
<td>Food Processors Associations</td>
<td></td>
</tr>
</tbody>
</table>

Source: Author’s construct

The development of communal associational life and linkages to formal structures has experienced waves of stifled activity in the quest for empowerment and ownership in community development processes. Micro level activity appears to be a more complex process largely concentrated on mobilizing efforts towards the realization of community led initiatives through top bottom macro and meso governmental and non-governmental engagements.\(^{181}\) In more recent times, governance structures have attempted to bridge the gap created through the lack of inclusion of micro level civil society by initiating diverse programmes focusing on association concerns. The reassemble of governance structures at the district level and unit levels in decentralisation processes has effected changes geared towards championing participatory processes. The developments in working towards harmonious relations between governmental representation at the district level in attempting to buffer cooperation between district chief executives and traditional leaders in community development engagements allows for dialogue. The possibility of engagement on this sphere between micro civic association and government representation has contributed to the awareness of civic associations striving towards better representation and participation in processes determining their welfare.

Varying degrees of structural set ups at the micro level in relation to organisation and strength may be prevalent depending on government influences as well as development opportunities. In this vein, it may be typical to find associations based on sectoral interests having varying degrees of strength depending on resources and opportunities open to them. Developments in such micro clusters thus lies within their structural form in turn determining activities which

\(^{181}\) Yifu Lin, J. (2012:6)
could promote or restrain engagements in forming and sustaining formal structures. Even in the activities of said structurally developed forms, Mc AREAVEY 182 observes the tendency for participation in interest seeking to take up an irregular complex process in failing to include the wider community.

The vital role played by formal as well as informal associational structures in community development should be viewed holistically, in view of a clear separation between both forms in participatory processes being hardly achievable. Communally, clustering of individuals to support engagements in forms such as serving cooperative, savings and credit needs and occupationally oriented purposes often serve as umbrella bodies for individual local economic actors from representation such as ‘susu’, and women’s groups towards drawing in vertically on services from more formally structured occupational groups. Whereas micro informal structures could tend to be more inward looking in the representation of community interests, structures more formal in nature tend to possess a bridging effect in participatory engagements, playing a vital role in negotiation processes. As such, community traders and farmers besieged by fluctuating commodity prices tend to make efforts to invest more in formal associations at meso levels during these periods in the quest to seek better market and price arrangements. Inadvertently, producers remaining engaged in horizontal engagements portray susceptibility to being highly vulnerable in terms of market fluctuations.183

Aside the existence of classical governmental and non-governmental bodies such as the district assemblies and occupational associations respectively filtered to micro levels to support communal growth, frameworks structured for communal development projects from internal and external donor organisations tend to tie the vibrance of such groupings to the terms and duration of funding.

The proliferation of development organisations at the community level providing funding for specific projects184 result in the creation of civic association emerging from parent development funded groups. It is notable to identify informal structures such as youth and village groups as well as traditional men and women’s groups aligning themselves to the more formal structures to achieve common goals in community development. Aside their organisational capacity in the realisation of internal goals, activities particularly within formal associational structures have witnessed engagements largely related to development projects

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184 see Northern Region - USADF grant (no. 2043) - CMA Damongo- Shea butter project; JICA / CMA project, Sagnarigu, Tamale; Walewale -West Mamprusi ; Western region - SNV women’s soap making project - Mpohor Wassa East district.
determined by district assemblies as well as other local government structures, implying in
such instances the presence of some form of control by and dependence on government
structures, which in comparison to informal structures, could be less significant.

**Figure 2.5: Civil Association - Micro-level operational Framework**

![Diagram of Civil Association - Micro-level operational Framework]

Source: Author’s construct

Whilst forms of civic organisation formal in nature representing cooperatives, trader and
farmer groups such as the CUA and GUTA represented at the macro level portray a wider
communal base and are more inclined towards serving micro level societal interests, other
forms of organisation such as representation from religious bodies; the Christian Council of
Ghana among others, largely have stronger representation remaining in the upper district
periphery.\(^{185}\) Towards realising accelerated entrepreneurial activity, the vertical bondage of
communal occupational organisation to more formally structured bodies owe their capacities
in engagements to participatory processes initiated by decentralised power structures

\(^{185}\) see CUA operational structure – Asiama, P. (2007); see Hart, E., et al - Critical Perspectives
(2000:14) on GUTA communal activism.
represented by district assembly bodies as well as the communal harnessing of social values exhibited through norms and perceptions influencing group dynamics.

2.7 Significance of civil society in micro level economic activity - Evidence within the West African region

Against the afore mentioned bearing of rural level associational structures on micro enterprise growth, elements associated with cultural values such as reciprocity and trust portray the strongest impacts at the communal level, revealing the vibrance of associational life closely knit communally. Personalised trust, as well as trust in group relations as part of the indigenous knowledge system plays a vital role in the execution of economic activities according it significance in the development of expanded and far reaching networks for local economic engagements. In local economic engagements, trust in personalized relations drawn from indigenous knowledge systems particularly afford the sustenance of formed networks such as in customer relations amongst local traders and farmers in market processes with external middlemen and retailers. LYON\textsuperscript{186} reiterates the role of personalized trust in the mechanisms of working relations vital in the processes of local economic activity, where personal trust amongst farmers, traders and agricultural input suppliers provides the needed base for the development of micro enterprise.

Group relations, more especially, at the micro level, are largely dependent on existing social values such as trust, norms, shared perceptions as well as shared forms of indigenous knowledge. LYON\textsuperscript{187} further denotes the purpose of group based trust in regulating dramatic price fluctuations in produce, where the value of civic capacities in micro economic activities are supported based on group trust. Focusing on group relations, LYON portrays activities of farmers in the Brong Ahafo region of Ghana in periodically forming adhoc price setting committees to negotiate tomato prices on behalf of famers within the village with the ability of the group to cooperate in terms of price agreements based on trust between members. BRATTON\textsuperscript{188} refers to the product of these relations as the necessary material conditions which are accrued through individuals and groups developing an independent capacity to accumulate capital. The very processes and forms of micro level activity make the development of civic association as a resource even more crucial in the realisation of rural development goals, where local economic activities engaged in on the smallest scale basis can harness the potential of associational activity to focus on occupational goal achievements.

\textsuperscript{186} Lyon, F. (2000:1)
\textsuperscript{187} Lyon, F. (2000:15)
\textsuperscript{188} Bratton, M. in Harbeson, J.W. et al (1994:64)
The phases of economic recovery programmes initiated over the last decades in Ghana witnessed structural changes aimed at strengthening rural level economy and promoting empowerment at the community level. Governmental strategies have long since then regarded the issue of ‘enterprise’ particularly at the rural level, to be closely associated with, and largely dependent on a thriving civil society.\textsuperscript{189} Communal, depending on the structure of group relations, obligations based on trust, among other values have the tendency to be more vigorously pursued based on the degree of adherence to normative values. In the quest to accrue maximum benefits, civic association within formal structures strive towards serving social interest through varying forms of interaction in group relations. In local entrepreneurial processes such as in production and trade, the value of networks within associations and groupings has the capacity to go more often beyond accrued group benefits to direct individual gains.

\textbf{Figure 2.6: Nnoboа System}

Source: Author’s construct

Group labour systems in rural communities in Ghana have supported smallest farm holders particularly with farming capacities of up to 1 acre where traditional methods of farming used with high dependence on seasonal patterns for planting and harvesting create dependence on shared labour systems among peers as alternative, where the accessibility and affordability of formal and mechanised farming methods are far reaching. Traditional labour groups such as the Nnoboа\textsuperscript{190} have been predominantly based on personalised and group trust, where the adherence to cultural values based on norms and values support the degree of trust amongst farmer colleagues in the rotating system of labour support. Shared value systems being the basis for trust and reciprocity, the sustenance and further development of the organisation of

\textsuperscript{189} Aryeetey, E. et al (2010:15;16)

\textsuperscript{190} Nnoboа groups predominantly practiced in rural communities refer to rotating labour systems based on trust and reciprocity.
this system of community group relations lies in affording it a form with the capacity to sourcing additional support for mechanised farming systems amongst others.

In addition to support from informal traditional networks such as ‘Nnoboа groups’ during planting and harvesting seasons, memberships in formal networks such as farmers groups and credit union associations enhance the possibility of receiving seasonal financial assistance as buttress to what traditional associations such as ‘susu groups’ could offer. More importantly, heavy negotiations needed in periods of fluctuation as mentioned, particularly for the cash crop (cocoa) increases the relevance of professional bodies in negotiation processes with government structures in reaching conditions agreeable towards the sustenance of business. The existence of adhoc indigenous occupational groupings formed on the basis of trust in periods of crisis increases the possibility of the formation and sustenance of like occupational structures of groups of individuals as formal structures at the rural level in developing their capacities to collaborate with meso level formal structures. In facilitating access to financial capital for micro enterprise development, bridging the gap between traditional susu groups based on personal trust among community members to taking up a more structural form promotes the ease in accessing credit facilities from formal credit structures at meso levels.

**Figure 2.7: Traditional credit system linking formal structure**

![Structured credit system linking formal credit system](image)

Source: Authors construct

The heavy dependence particularly of rural farmers with lower capacities on *susu* savings especially in planting seasons where capital is needed for the purchase of agro chemicals and other farm inputs affords them little financial space whereby small amounts can be given out by susu collectors to members against their contributions in the following months. Occurrence of the inability to repay loans taken from formal banks by individual rural farmers based on

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191 *susu groups* refer to the traditional savings and credit systems more often prevalent in rural communities, localities and surburbs where micro economic engagements are practised.
the unpredictable and seasonal nature in farming engagements makes accessing loans through formal banking systems as individual farmers less attractive. Structuring of traditional credit systems towards group linkage to formal credit bodies at meso and larger communal levels enhances the ability to spread financial risk at the group level as well as affords individual rural entrepreneurs opportunities strengthening financial capacities in growing their economic activities.

In supporting formal structures for trading and farming engagements locally, a cocoa farmer may have the possibility, through village membership, of delivering cocoa beans for further sale through the traditional chief; better still, the opportunity exists for him as member of a producers’ association or cooperative, to have the grain collected and deposited at cooperative stores for further distribution and sale, as against single handedly having to bargain with middle men and traders from adjoining towns. Traders could as well reap the benefits of having traders’ groups represent bargaining processes in the regulation of prices in neighbouring markets where individual traders have little influence in price regulation by ‘market queens’. In trade groupings such as for foodstuffs and commodities, textiles and hairdressing, functional associations could imply a further increase in opportunities provided through the creation of a platform for the generation of ideas and exchange of experiences.

MC AREAVEY ¹⁹² considers the success of such associations being dependent on the presence of structures portrayed as ‘socially inclusive’, the development of such groups being dependent on self generated capacities to support themselves.

Civil associations in this form could be particularly useful in serving societal interests through community linkages to outer circles, and in the enhancement of organisational structures supporting small and medium scale enterprises particularly in communities where individuals are unable to undertake economic activities with measurable pay offs. Engagement in associations could support the establishment of productivity enhancing mechanisms for individuals insufficiently entrepreneurial or needing assistance in building initiative. The diversity in individual entrepreneurial activities could further justify enhanced engagement in civic associations towards increased specialisation in areas of diversification to yield better results. In their developmental phases at the community level in organising themselves structurally for vertical linkages, civic engagements taking up formal structures communally can already act as pressure bodies in protecting occupational interests In her discussions on

¹⁹² Mc Areavey, R. (2009:94)
rural collective association WIDNER\textsuperscript{193} additionally identifies the value of community farmers unions in Cote d Ivoire in acting as pressure groups to effectively advocate in fertilizer policy issues, where national periphery non governmental bodies had not placed it as priority on their agenda.

Invariably, aside formal associations mentioned, others such as the Ghana Private Road Transport Union, amongst others have continually been proactive at communal levels, providing a mechanism for addressing concerns and representing interests. Extensive economic rehabilitation processes have increased the country's capability in the reorganisation and restructure of groups and associations. Here, enhanced engagements from the communal level with such associations could provide far reaching results in the efficient management of location and transition of market transactions, creating accessibility openings. In buttressing frameworks for formal networks, forms of solidarity based on kinship ties within informal networks serve as a support base in protecting and championing communal occupational interests. Although traditional associations geared towards promoting economic activity such as household/informal rotating savings and credit schemes ‘susu groups’ informal labour support ‘\textit{nnoboa}’, as well as village and youth groups could tend to be more inward looking in structural set ups and activities engaged in, group processes tend to provide a platform for the harnessing of communal resources in micro processes.

Discussions on industrialisation strategies bordering on the influence of civil associations in enterprise growth have experienced degrees of variation particularly within the last few decades in the wake of the concepts’ foreseen relevance in development agendas. Likewise, a host of questions have arisen in recent times delving into changes effected by civil association in contemporary society. Increasing recognition accorded the concept over the last decades have since then led numerous scholars to present diverse prescriptions bringing to the fore the dimensions and context dependent nature of the concept. The bulk of literature presupposes the fragility of the concept, in that the strength of structures, organisational and network capacities is context dependent, creating varying degrees of strength and form of the concept across settings. For most developing countries with young and fragile democracies, the value of civil associations is even more profound in the demand seeking process, with the onus lying largely on non-governmental structures with interests at stake to build formidable structures supporting such processes. In the quest to develop systems buttressing political and economic growth, the need to encourage forms of social interaction developing into

\textsuperscript{193} Widner, J. in Harbeson, J.W. et al (1994 : 205; 207)
organisations providing mutual support for each other as well as joining forces in advocacy processes cannot be undermined.

Particularly within the West African context, governmental structures and policies have in the recent past been concentrated on vesting the bulk of power at the central government level, hampering the development of decentralised structures at the local level in decision making processes. Civil society structures have often remained weak due to lack of autonomy and excessive governmental influences, implying a stalemate in the representation of societal interests. More recent restructuring in governmental frameworks with an inclination to bottom up approaches in development policies has further paved the way for actors in the private sphere to broaden their horizon and to be actively engaged in the decision making processes. Within the region, the private sector has, over the last few decades witnessed an expansion in the network of entrepreneurial bodies engaging in the development of instruments for private sector development.

Principally during the early 1980s when Ghana experienced phases of drought and famine, closely knit social interaction in localities continued to thrive in sustaining economic activity. Van DIJK in a survey of localities in Accra makes mention of the ROSCA (Rotating Savings and Credit Schemes) based on social relations thriving under harsh economic conditions as well as local entrepreneurs and small scale traders buying and selling on credit to sustain economic activity.

In local areas in Accra and other cities as well as in communities, informal sector food processing engagements represent an area of civil association in continuous activity to be considered in enhancing civic relations. The activities of small scale roadside-"chop bar operators", though having experienced marginal economic growth have exhibited sustainability in periods of economic crisis and have been identified as a vital aspect of the economic activities in poor localities and rural communities. In such communities, the brewing of pito, preparation of kooko and bread amongst others serves as core support for most traders alongside their general trading activities. In buttressing such activities, industrial policies developed in 2010 by the Ministry of Trade and industry intend focusing more intensely on enhancing competitiveness and growth in local level industry involving support programmes engaging local actors in economic activity. Particularly for rural communities, the positioning of the Business Advisory Centres in offering consultation to supporting the

194 King, K. et al (1999:8)  
196 Pito - local beer; Kooko - corn meal porridge
identification of training needs offers an opening where collective efforts of small scale farmers and traders in similar engagements could realise the affordability of such offers to increase their capacities.

HADENIUS 197 intone the essence of a well functioning civil society, noting the need for such organisations to be conscious of popular demands so as to effectively serve the purpose of interest and opinion representation. For Ghanaian rural communities as for the sub region, vibrant associational life particularly serves to support trading relationships at the rural level, enhancing the ability for rural market women in the smooth flow of transactions through active participation in commodity groups. ORSINI et al198, refer to this expansion as the ‘second generation’ private sector, of new, more independent actors poised to take advantage of business opportunities emanating from liberalization processes as opposed to the ‘first generation’ actors immediately following the independence periods, closely linked to and dependent on political regimes.

The essence of her distinction bears on civic association in Ghana, where opportunities to develop private sector initiative and reap sustainable market partnerships at the local level are highly dependent on the development of civil society neutrality from the state apparatus. In searching for answers for the attainment of a ‘working’ civil society, HADENIUS et al further reiterate the importance of the independence of such organisations; implying that the success of such organisations in wielding enough power to influence the state is owed to their degree of independence in all spheres, from the state; thus affirming the degree of strength, multiplicity and autonomy as key factors regulating the adequate function of civil society.

Thus, though BARR 199 in her study of sub Saharan enterprises identifies the presence of will power in association formation, a further dimension is brought to fore in the paucity in interrelations between established networks as well as cooperative behaviour amongst network members. In several Ghanaian communities, lack of cooperation and mistrust in traditional groupings such as in cooperatives and susu groups where unscrupulous operators have mishandled members savings led to a stalemate in the function of such groupings hindering their linkage to more established networks. Attempts have been recently made at restructuring such traditional savings schemes to take a more structured form as micro finance institutions, where susu groups collectively organised as companies making deposits and

profit are expected to be roped into the micro finance association programme to improve recognition and identity of operators locally.

Earlier studies bearing on enterprise development particularly in Ghana have dwelt on promoting economic development processes through building local social networks and to focus on the structure of commercial transactions. Additionally, highlights in studies have stressed the need to beef up capacity building efforts towards a strengthened private sector, calling for further action in promoting initiatives geared towards an independent private sector. ²⁰⁰ In the development of perspectives, van DIJK ²⁰¹ discusses the stalemate in economic activities among the rural poor in developing countries; Ghana being an example, and attributes the prevailing conditions to the inability to compete in existing market conditions in view of the capacity lacking, urging for more inclusive strategies in enterprise support initiatives.

His proposal on the adoption of inclusive strategies bear on the need for local economic actors to organise themselves along occupational lines, in the adoption of strategies to meet existing market challenges across the rural periphery. In studies conducted in the Wassa West region GURI et al.,²⁰² identified farmers and traders being disadvantaged in the determination of fair prices for produce due to lack of efficient linkages beyond the community. Determination of prices for produce by "market queens" often implied the loss of bargaining power, rendering their economic engagements hardly profitable. Likewise, petty traders dealing in essentials such as soaps, lanterns and kerosine for farmers and for general household use within the communities suffered the effects of poor communication in hardly being able to keep abreast with price fluctuations. Further literature identifies the minimal changes in the development of small and medium scale enterprises towards enhancing activities outside their existing networks. In a similar study, SVERRISSON²⁰³ explores the possibility of enhancing trade and development through policies aimed at building appropriate interrelations among small and medium sized industries, proposing the enlargement of social networks built through the encouragement of steady cooperation among small enterprises. For the Ghanaian rural community, the adoption of this approach offers the opportunity for groups of individuals to

²⁰⁰ Orsini, D. (1996:23), Clark, G. (2010:254,255), portrays experiences in West African societies particularly Ghanaian rural market relations in efforts of small scalers, where trading practices are structured to take advantage of existing relationships.
²⁰³ Sverrisson (1997: 25)
liaise with groups of like groups at meso levels, enhancing their inclusiveness in the adoption of strategies for policy changes supporting small enterprise growth.

In her study of civic associations, WIDNER\textsuperscript{204} makes reference to the influence of civic engagements in the activities of farmers in Cote d’ Ivoire, which, in her view, though latent for long periods, have experienced a measure of increased associational life which could be identified through farmers signifying broad and strong dissent in various forms to indicate their struggle for local control in the regulation of market processes in periods when a collapse in the standards of farmers was realised due to sharp fluctuation prices. Here, she makes note of the discovery of African farmers engaged in various forms of episodic protest: ‘export crop 'hold-ups', tax boycotts, crop burning and banditry...’. To achieve the draw in of focus on the conditions and challenges of small entrepreneurs such as experienced by cocoa farmers in Ghanaian rural communities, the creation of advocacy groups through active association of groups of individuals along occupational lines provide the initial base towards seeking services to enhance their economic engagements.

In supporting the vibrancy of communal civil society in small business growth, focus is by far and wide laid on the role of governmental frameworks in enhancing the function of optimally designed structures. As agreeably noted by GYIMAH BOADI\textsuperscript{205} in his study of the Ghanaian civil society there is visibly the dire need to gather momentum towards the creation of a viable civil society wielding autonomy and independence from state regimes in comparison to the recent past where the latter has been largely dependent on state mechanisms, thus, harping on reducing the danger of having a civil society flourishing only within the eras of weak regimes. This view has particularly been intoned by KILLIK\textsuperscript{206}, where he raises concern for civil society bodies, particularly the business community to disentangle themselves from the habit of close alignment with the state in seeking favours, appealing for more dramatic change in the ‘patron-client’ nature of activities. For farmer and trader societies such as the GNAFF and GUTA respectively, associational ability to strengthen advocacy in issues such as favourable producer prices and the regulation of price fluctuations is highly dependent on groups within the parent association directing activities towards strengthening the parent body with less focus on the inclusion of partisan relations.

\textsuperscript{205} Gyimah Boadi, E., in Harbeson, J.W. et al (1994:143,144)
\textsuperscript{206} Killick, in Aryeetey, E. et al, (2008:21, 22)
VAN ROOY et al ²⁰⁷ additionally places high relevance on the “institutional context” where the involvement of various forms of civic associations interacting with each other produces the effects needed to reduce their constraints. Aside acting as an agent in reducing state influence in private initiatives, the vibrancy in associational activity locally could prove of particular relevance in reducing communal dependence on governmental structures towards the realisation of an increase in bottom up approaches in rural development, through facilitating the distribution of resources to poorer communities, aiding the enhancement of economic and social infrastructure. The fluidity in interaction between group representation at the micro level to meso level representation provides the potential for a regulated flow in communication enhancing the possibility of accessing services available to groups of like groups within the meso structure.

Invariably, community level trust forms the social basis for the development of structures for the needed clusters and networks affording civic engagements the capacity to engage in processes collectively efficient towards sourcing needed support in vital sectors such as in technology diffusion and micro finance support. DARKWA ²⁰⁸ et al in analysing collective community action in Ghana confirm relations in engagements being based on values such as trust and reciprocity. In trust relations playing a part in communal economic engagements such as trading negotiation processes, the fostering of these elements within occupational associational activities support small enterprise communally in developing capacities needed to broaden their periphery.

Aside the influx in the development of debates to address key elements related to the concept, the bulk of literature proposing innovative measures in building capacities of local economic activities through the expansion and structuring of traditional networks towards the steady development of small enterprise growth goes to buttress the need for further research in the field.

3. THEORETICAL PERSPECTIVES - THE CONCEPT OF CIVIC ENGAGEMENT AND THE NOTION OF SOCIAL CAPITAL

3.1 Social Capital- Determinants and Dimensions

Drawing on the structural set up of civil society contextually in supporting local economic engagements, debates in recent times have frequently focused on creating an atmosphere to enable structures strengthen themselves from within in the bid to enhance communication with meso level service and governmental structures. The last decades have seen a range of concepts being postulated as determining decision making processes and harping on individual actions in economic processes\(^{209}\) within which regard to the interrelationship between the concepts of civil society and social capital has received varying degrees of attention regarding their role. The value of both concepts seem undisputable where economic development of societies is concerned, based on the fact that both concepts complement each other; with civil society being the given space which allows citizens the opportunity to collectively promote their interests, and social capital determining the forms of networks within the said society resulting in it’s “civil nature”. Conceptual frameworks emerging in this regard have bordered on the developments of macro- micro civil society structures reflecting on societal relations.

In terms of decisions made by individuals within society influencing civic engagements, proponents of the rational choice theory attribute patterns of behaviour and societal engagements being dependent on individual choices in the attempt to maximise benefits at the lowest costs. The basis of the theory is thus dependent on actions being taken with a cost-benefit comparison determining the course of action, with patterns of societal behaviour being a resultant cause of individual choices. In seeking to delve into the understanding of individual actions in group interaction within civil society engagements, the rational choice theory reflects less on the origins and validity of human motivations, concentrated on the ‘rationality’ and logic calculating individual thus restricting its use for observations in specific socio economic environments as pertaining to the study.\(^{210}\)


\(^{210}\) See Homans, G.C., (1961); Foley (2003:9)
Proponents of the social capital theory such as BOURDIEU\textsuperscript{211} identify weaknesses within the theory in relation to the operation of social agents, inferring that such actors within society do not ‘continuously calculate according to explicit rational and economic criteria’, harping on the practical and humanistic context within which social agents operate.

In defining group dynamics, the collective action theory depends on the social context in defining associational life, with group size and individual efforts within groups determining group efficiency. OLSON\textsuperscript{212} harps on the challenges of groups of individuals in providing public good, postulating that the difficulties inherent in providing this good lies in the high probability of other individuals within the group to ‘free ride’ the efforts of others in certain groups, adding that group size, though of high relevance, is complex to absolutely determine. Albeit the conceptual frame of the theory being of relevance to the study in that it seeks to comprehend how groups of individuals through acquaintance with elements such as norms and reciprocity are able to cooperate towards combating social problems, the contention of collectively as against individuality best action, in terms of each individual concentrating on profiting from the public good in a greedy way though avoiding the bearing of expenses that accompany the achievements portray a missing component in dwelling less on the networking role of each individual in maximising successes. Inferably, the tenets of both theories supporting the grouping of individuals in building socio economic capacities as well as the recognition of behavioural patterns and values of reciprocity in the process go well to aid further theories supporting networking roles to create the sufficiency in theory building.

The identification of the social capital theory\textsuperscript{213} lies in the holistic nature of the concept for the research objective in that it dwells on the networking role amongst individuals and groups as well as provides an institutional framework within which civic engagements are linked across the macro- micro divide.

Accordingly, the concept of social capital has been drawn into the theory building process as key in identifying structural gaps and possible linkages in communal entrepreneurial groups and associations. The concept thus offers the avenue to interpreting the forms of clusters within the context as well as provides the opportunity through key theoretical indices, to identify the development of strategies in supporting their sustainability as useful to individual economic operators in the linking of such structures beyond the communal sphere.

\textsuperscript{211} Bourdieu, P., (2005)
\textsuperscript{212} Olson, M. (1965)
\textsuperscript{213} Woolcock, M. (1998;153-157)
Importantly, the notion of civic engagement within the concept, in the majority of theoretical analysis; notwithstanding their dimensions, dwell on the presence of forms and norms depending on analytical measurements in structural and cognitive dimensions. The developments in interaction and cooperation amongst individuals serving as the most vital element to be taken into account in the formation of civil networks supports the research purpose in the identification of interactive processes influencing civic engagements in micro economic activities.

In this section, a theoretical analysis will be made of the views underlying the concept of social capital and its role in enterprise development. The theory of social capital will be applied in identifying networks existing in economic engagements within the given social structure which can actually be identified as “capital” for the purposes of the study.

Emergence of the concept

Considering its role in societal development, the notion of social capital has particularly undergone extensive debate over the past few decades, with recent attempts linking elements of the concept to positive developments in various spheres. The complex nature of the concept has led to a string of debates relating to changes in forms of social capital as well as its measurement.\(^\text{214}\)

The evolution of social capital theory can be traced to earlier theorists as far back to social scientists in the 18th and 19th centuries amongst them MARX\(^\text{215}\), who, in an attempt to conceptualize the relations between the bourgeoisie and labourers in production and consumption processes, described capital as "part of the surplus value" as well as an investment captured by capitalists or the bourgeoisie". Albeit his analysis being concentrated on the production process within a capitalist society, Marx’s well celebrated theory based on social relations-and exploitative relations between two classes has been termed the classical theory of capital.

For the sustenance of economic processes, the value of Marx’s assumptions of capital lies in the sustenance of livelihoods through the nourishing of consumption markets, based on investments made in the exchange of commodities with expected returns in market settings, thus linking his idea of capital to the origins of social capital in his assertion of investment in forms of relations within society producing foreseen returns. His early assumptions draw in on the purpose of economically oriented engagements, where associational activity engaged

\(^{215}\) Marx, K. in Lin, N. (1999:1,30)
in by individual economic actors is expected to produce results geared towards improvement in enterprise activity. Later theorists\textsuperscript{216} have basically towed the line, drawing on the elements of production and consumption within Marx's classical theory of capital as the basis for further exploitation on the theory of capital.

More recent theorists, human capital as well as cultural capital theorists, continue to term capital as a form of investment where yields are expected. Whereas human capital theorists such as JOHNSON\textsuperscript{217} SCHULTZ\textsuperscript{218}, perceived human capital (such as education) as an investment, with its resultant expectations, earnings, cultural capital theorists such as BOURDIEU\textsuperscript{219}, recognized capital in this sense to imply the investment made through reproduction processes, (such as education) of the dominant class in indoctrinating the masses to internalising values of a set of symbols and meanings. Thus, opportunities could arise where returns from internalized values transmitted over generations within the dominant class could spill over to the masses. These perceptions offer a contribution to the early development of the concept in providing components such as the worth of educational processes, as well as the transfer of internalised values particularly prevalent within traditional societies in amassing forms of capital for supporting rural economic livelihoods.

Modifications in these later theories depict remarkable differences in relation to the classical theory, in which a clear cut distinction of social relations between classes of people is almost absent. Developments within this period realised forms of capital (human and cultural capital), as deriving from, yet significantly differing from the classical theory spearheaded by Marx.

Theorists in this field have dwelt less on the distinction between classes, with more inference on the ability of the masses to invest and acquire capital (in various forms) on their own.

Recent theorists such as LIN\textsuperscript{220} in an attempt to capture the features distinguishing these theories from the classical theory, have labelled them the neo classical theories in view of the fact they represent a milder distinction of social relations between classes, as opposed to the classical theory portraying a conspicuous segregation between the capitalists and non-

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\textsuperscript{216} see Johnson, (1960); Schultz (1961), Bourdieu, P., in Lin, N. (1999;30, 31)

\textsuperscript{217} Johnson (1960), purporting in human capital theory- the extended value in terms of returns derived by labourers from capitalist based on knowledge and skill,  in Lin, N. (2001:8)

\textsuperscript{218} Schultz (1961) infers in his educational analysis, placing the onus on individuals in the acquisition of skills in assuming a productive nature within society

\textsuperscript{219} Bourdieu, P. (1990), explains the returns being skills, from internalised and durable training in social relations.

\textsuperscript{220} see Lin, N. (1999: 2) on his theoretical considerations on the workings of social capital.
capitalists. Developments within the neoclassical theories depict the presence of varying degrees of interrelations within the social structure in comparison to the divided structure within the capitalist system. The variety in terms of classification portrays the surge in recent attempts to capture the concept in clearer terms, particularly in the attempt to relate its presence to economic development within a given society.

The idea, however, behind the term as it is presently used can be traced several decades back to LYDA HANIFAN. In an analysis of the positive role played by community participation in school performance, Hanifan employed the term 'social capital' with reference to its relevance in the development of community life, referring to the presence of elements such as goodwill, fellowship, sympathy and interaction among individuals and families as resulting in it’s accumulation; bearing positively on community development. Hanifan's analysis thus provided the thrust in realising the importance of community participation in the accumulation of social capital thus, supporting, with these prepositions the purpose of engaging rural communities in actively interacting towards identifying opportunities for occupational growth.

A gap seemed to have been created after Hanifan's analysis in the early part of the century after which the concept resurfaced in the 1950's, when a group of Canadian sociologists in 1956 revisited the concept and related its relevance in intercourse in urban communities. The resurgence of the concept was followed by a series of conceptualizations by an exchange theorist HOMANS, followed by an urban scholar and an economist, JACOBS and LOURY respectively.

The1970's was further crowned with the celebrated work of GRANOVETTER, where he uncovered, in his approach, the idea of 'the strength of weak ties' and the 'spirit' of embeddedness. Granovetter's work particularly served as an opening in economic sociology, in which he identifies strong intra-community ties as an element offering families and communities a sense of identity and common purpose. He further intones that in the absence of weak intercommunity ties, strong intra community ties in themselves possess the tendency to prove disadvantageous to communal development.

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222 see Homans (1961) on Social behaviour, its elementary forms - in portraying individuals as strategic actors using their resources in optimizing their rewards.
His analysis bears relevance to the social capital concept in support of the study in his identification of the downside associated with concentration on intra community ties in the development of social capital enabling communities reap intercommunity advantages. In his postulations on the strength of ties, Granovetter's arguments on the usefulness of the element of bridging and the accompanying competitive advantage where individuals ability to bridge provide the usefulness of access to more diverse and valued information otherwise not attainable through intra community ties supports the purpose of the study in supporting micro economic actors identify forms of embedded resources as well as facilitate disposal of elements hindering access to these resources through such ties. Granovetter's findings have particularly served as an eye opener in identifying existing forms of social capital as well as possible outcomes which could be produced in communities relating to varying degrees of the presence of each form.

In recognition of forms of interaction identifiable within the frame of the concept, further inroads in the development of the literature have termed the former and latter 'bridging' and 'bonding' social capital respectively. For developing economies, these contentions particularly come to fore in rural settings, where centralised structures offer little opportunity for the rural sphere to reach structured forms of support, resulting in the concentration of intra community ties with limited gains. It is particularly interesting to note further developments in his work where he reiterates the essence of intra community ties in the primary stage of economic development of the individual as necessary in building the needed capacity to enable engagements beyond communities. His identification of the usefulness of the element of bridging bears on the relevance of micro economic engagements such as small rural farmers and traders developing existing intra community ties in creating a mid level brokerage through communication with structures beyond their periphery in the accumulation of resources.

Similarly, BOURDIEU's work also served as a vital addition in the further development of the concept in which he viewed it as a process engaged in by the dominating class whose end product was a privileged group empowered with various forms of capital. Although Bourdieu's structural viewpoint of the concept raised arguments in his drawing on reproduction from the dominant and nobility groups as main explanation of the concept, he made valuable contribution, in portraying the relevance of interactive processes of individuals within a network or group. The essence of his arguments draw on the study objectives in

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226 Bourdieu, P. (1986)
identifying the thriving of associational engagements through the grouping of individuals to enable the collection of efforts in maximising gains. The contribution made by PORTES, is closely associated with the networks view, where he emphasises the importance of social relations and the structure of networks in conceptualisations. His analysis particularly proves useful in his focus on the possible benefits of social capital within marginal groups in given communities. For local economic engagements in rural settings within the context of the study, his focus on reciprocal support amongst members in enhancing the accumulation of assets is useful to draw on in recognising relevant cognitive elements supporting interactive processes.

The applauded seminal work by COLEMAN and PUTNAM has served as a beam in the further development of the social capital concept. Coleman's extensive work has offered later theorists a base for further construction. In relating individual participatory behaviour in organisations, he attributes the reason for individuals opting for exchange within, and participating in organisations being based on expected returns.

His position provides more insight to behavioural patterns in rural settings, where scarce resources and unstable incomes produce the effects of high expectations of individuals’ memberships in groups. For economic ventures on small scale, his position depicts the relevance for individuals in groups at the rural level adopting stronger participatory approaches towards capacity building processes in reducing dependence and focus on single individuals within groups. Particularly for memberships in such instances, participation goes beyond mere inclusion to active engagements within groups to afford the possibility of building capacities necessary to reach their goals. Likewise, Putnam’s renowned work in the Italian regions, where he related the concept to features of social life, networks, norms and trust has served as a point of reference in more recent conceptualizations.

In drawing from their prepositions, essential elements lie in the recognition of norms and networks of trust as essential in the execution of transactions for local actors in the market place. In his work PUTNAM dwelt on the importance of voluntary organisations asserting the positive role of civil society and associational activity in producing positive economic results, where he perceived voluntary associations functioning as ‘schools of democracy’ within which cooperative values and trust could easily be socialized. Although his analysis was largely concentrated on the density of voluntary organisation to the exclusion of other

227 Portes, A. (1998)
elements, Putnam's valuable contribution on the role played by social capital on economic outcomes has been buttressed by a considerable number of studies recognising voluntary organisation as an important indice, for the measurement of the concept.

### Table 3.1: Evolution of the concept

<table>
<thead>
<tr>
<th>The Classical Theory</th>
<th>The Neo-Capital Theories</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Human capital</td>
</tr>
<tr>
<td>Theorist</td>
<td>Schultz, Becker</td>
</tr>
<tr>
<td>Explanation</td>
<td>Social relations: Exploitation by the capitalists (bourgeoisie) of the proletariat</td>
</tr>
<tr>
<td>Capital</td>
<td>A. Part of surplus value between the use value (in consumption market) and the exchange value (in production-labour market) of the commodity. B. Investment in the production and circulation of commodities</td>
</tr>
<tr>
<td>Level of Analysis</td>
<td>Structural (classes)</td>
</tr>
</tbody>
</table>


The assertions made by Granovetter and Putnam can be mirrored as a reflection in rural Ghana, where resource scarcity has led to the inability to actively develop external links parallel to intra community ties. In most circumstances, engagement in linkages at the community level has not necessarily been steered in the direction of building capacities for inter community ties, leading to sole reliance on kinship and traditional networks in the pursuance of economic engagements. Putnam’s recognition of voluntary association provides essence for the study in the recognition of voluntary occupational groups and associations creating the associational base supporting capacity building. Accordingly, evolutionary phases
comprised human and cultural capital theorists such as SCHULZ\textsuperscript{230} in postulating on individual investment in skills, and BOURDIEU\textsuperscript{231} in the value of symbols for durable training resulting in market gains based on accrued cultural capital.

These assumptions, drawing from the classical theory of a class structured consumption market earlier envisaged by MARX\textsuperscript{232} comprise the neo capital theories from which the social capital theorists such as COLEMAN and PUTNAM\textsuperscript{233} represent the recognition of the group and individual in the development of social networks vital for the draw in of resources where structural deficiencies create sourcing gaps.

In towing the line, WOOLCOCK et al\textsuperscript{234} have made more recent contributions to the concept. Focusing on economic development, they delve yet deeper in identifying four distinct approaches in their analysis. By dwelling on the networking role of the concept, their preposition sheds more light on its value in fostering collective action, thus their work being useful in measuring economic outcomes. The four perspectives (\textit{Networks, Institutional, Synergy and Communitarian views}) identified provide a clearer inter-relational structure of the concepts' relation to economic development and are particularly relevant in the categorization of local economic actors in the organisation of group processes in harnessing expected socio-economic outcomes.

Whereas the \textit{networks} and \textit{institutional} views portray the strengthening of poor communities in harnessing resources and the responsibility of formal institutions improving their qualities towards supporting such groups respectively, the communitarian perspective focuses on the inherent good in group density in achieving social welfare, whilst synergy binds the works of the networks and institutional forms in projecting the complementary nature of processes from both views in reaching sustainable development.

Their analysis on the networks view source theoretical pillars for the study in which concentration is laid on the networks perspective in enhancing relationships and organisational forms in assuming more formal structures where regulated group procedures enable a more organised form of sourcing from occupational groups to formal service structures. Additionally, the institutional view provides a supportive base where structures in

\textsuperscript{230} See Schultz, T.W. (1961), as above
\textsuperscript{231} See Bourdieu, P. (1990), as above
\textsuperscript{232} See Marx, K. (1999), as above
institutional frameworks between macro- meso levels create the measurement of scope and identification of linkage processes through which needed sourcing can be filtered to micro structures.

In supporting the frame of the study, WOOLCOCK et al and PUTNAM base their theoretical perspective on the role of networks and norms playing a positive role in societal development through cooperation amongst individuals. Their analysis is particularly interesting for the study in their presumed brick-building initiatives amongst individuals towards the development of a larger civil society. An essential element from their analysis is the institutional frame around which they base their perspective.

For local economic engagements, the institutional element in terms of participation with formal and public structures is particularly weakly represented, which proves more of relevance in accessing resources especially in cases with strong tendencies of centralised procedures and top bottom approaches.

Further considerations on conceptual definitions

The conception of the notion within the social science discipline has undergone a host of considerations particularly in its foreseen role as a catalyst for development. Emerging as an extensively debated as well as critiqued notion in development theory research, its value is based on its recognition as being instrumental in achieving socio economic objectives, and contributing to the development of civil society. HARRIS supports this view in his assumption 'that the presence of "stocks of social capital" is regarded a prerequisite for a strong and vibrant civil society. In his conceptualizations, BOURDIEU takes the position of seeing social capital relating to a process of cultural imposition within the dominant class, where culture, representing a system of 'symbolism and meaning', is maintained and transferred over to the next generation through forms of pedagogic action. THOMAS refers to social capital as those voluntary means and processes developed within civil society which promote development for the collective whole, supporting COLEMAN’s view, that ‘social capital is defined by it's function. It is not a single entity, but a variety of different entities having two characteristics in common: They all consist of some aspect of social structure, and they facilitate certain actions of individuals who are within the structure.’

236 Harris, J. (2001:1)
237 Bourdieu; P. (1990); in Lin, N, (1999:32)
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Supporting its market oriented role, RAINEY\textsuperscript{239} et al intone, that ‘Social capital theory is situated in a growing body of literature that seeks to challenge the idea that only the market-driven path of development can lead to improved social and economic conditions.’

The value of social settings in communal interaction is highlighted by GRANOVETTER\textsuperscript{240}, in assuming that ‘Social capital theory explains development from a structural rather than an economic perspective. It's emphasis is on "embeddedness" within which economic actions take place, based on the notion that both individual and group discussions are embedded in a particular social context that includes community traditions, norms, networks, and the like’. His economic approach reflected on is drawn on as an instrument useful within the study in addition to selected definitions, in recognising the engagements of local economic actors being enabled through forms of interaction within the cultural setting.

These definitions in their variety further portray the broad based nature of the concept in considerations supporting the vibrance of individual relations in societal development. Additionally, their vivid bearing is reflected for traditional communities where cultural practices embodied in norms and values bear influence on developments in production and market engagements for local actors, supporting the growth of their civic base communally in the preparatory phase towards assuming a more vertical form.

Aside the aforementioned, a selection of definitions\textsuperscript{241} having closer bearing on the study will be focused on in view of the recognition accorded the networking role of the concept coupled with the retention of basic elements bordering on structures within relationships. Whereas \textbf{Woolcock} and \textbf{Putnam} provide the interactive features of the concept in sourcing communal benefit \textbf{Bourdieu} and \textbf{Portes} fortify the role of individuals in qualifying the structure of their relationships towards the attainment of resources which bears significance to the study in the identification of structures requiring support in frame to acquire capacities needed for external sourcing.

Supportively, \textbf{Coleman}’\textquotesingle{s} recognition of valued relationships useful for the attainment of gains emerging as a quality of individuals engaged in building social relations provides the outline for the delving into the area of study. In further investigating the civic engagements of local actors communally in maximising profitable ventures, larger bearing will be laid on the

\textsuperscript{239} Rainey et al \textit{American Journal of Agricultural Economics} (2003.710)
\textsuperscript{240} Granovetter, M., in Rainey et al \textit{American Journal of Agricultural Economics} (2003.710)
\textsuperscript{241} Woolcock, M. (1998:228) - See his analysis on social capital and its tenets for economic development; Putnam, R.D. (1995:67) - See his focus on group collective assets
conceptualisations provided by Woolcock and Putnam in determining interactions and structures facilitating group competencies in capacity growth.

Table 3.2: Social Capital - Selected definitions relevant for the study

<table>
<thead>
<tr>
<th>Author</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Woolcock, M. (2001)</td>
<td>“the norms and networks that facilitate collective action”</td>
</tr>
<tr>
<td>Bourdieu, P. (1983)</td>
<td>Defines the volume of social capital as a function of the size of the network and the volume of capital possessed by networked individuals.</td>
</tr>
<tr>
<td>Portes, A. (1998)</td>
<td>“whereas economic capital is in people’s bank accounts and human capital is inside their heads, social capital inheres in the structure of their relationships”</td>
</tr>
<tr>
<td>Putnam, R. (1995)</td>
<td>“features of social organisation such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit”</td>
</tr>
</tbody>
</table>

Source: Author’s compilation

Albeit the enormous contribution the definitions above have made in framing the concept as well as drawing attention to its role in the development of social relations, it is worth taking note of the constantly changing nature of social structures affecting perceptions and relationships, which form the bedrock of the concept, implying that the further development of the concept should pay greater attention to contextual changes within social structures. Invariably, the selected prepositions comprise the core around which the research discussions evolve in delving into interactive processes in economic activities of community level small scalers. Considerations surrounding the measurement of social capital only go to confirm the string of debates linked to the concept. Three dimensions of social capital, however, have been identified in the bulk of current social capital literature namely; the dimensions of scope, form, and relationships.

Traditionally, the scope of the concept has been measured through the recognition of macro, meso and micro segments within which forms and relationships present themselves.

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Studies relating to the macro- micro measurements range from state-civil society relations to community level-micro institutional analysis.

For advocates, the micro approach is based on collective action in associational life, where the potential of groups and associations is portrayed in their ability to strengthen capacities in maximizing their good where forms of cooperation include normative values among others. Meso approaches link the chain in focusing more on elements supporting the potential of existing networks realize their value in instrumentally producing results such as technology and information supply. Proponents such as PORTES and LIN term the meso approach structural in that it concentrates on the organisation of structures supporting cooperation to achieve desired goals. In completing the scope, the macro approach lays emphasis on the development of institutions acting as the glue in social relations where civic engagements based on relationships such as trust support the development of individual interactive processes for collective benefit.

Further dimensions of form of the concept and relationships are intertwined in the macro-meso sphere, particularly in relation to defining the degree to which the respective elements within the scope overlap, based on the form of capital identified determining the relationships. BAUM et al in their analysis of the dimensions of the concept, portray the interconnectedness between form and relationships. Here, they purport, where forms are concerned; that social networks refer to the ties between individuals and groups and could be considered the “structural element” of social capital, with features such as trust relating to the "cognitive" side of social capital.

Further in their analysis, structural forms of social capital relate to social structures such as networks and associations, whilst cognitive forms relate to the more subjective or intangible elements, such as trust and norms of reciprocity.

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245 See Ahn and Ostrom, (2002) - Supporting the micro approach in defining social capital as the potential of these co-operative strategies such as groups and associations in strengthening collective capacities
246 See Lin, N. (2001), Portes, A. (1998) - Purport the meso-approach being geared toward the more instrumental value of social capital, in terms of resource mobilization and types of interactions, position of members, and conditions in social networks producing resources for individual and collective benefit.
247 Advocates such as Putnam, R.D. (2001) - on the macro-approach to social capital, focuses on the value of integration and social cohesion, with values such as trust and reciprocity creating conditions for social engagement for collective benefit.
248 Baum, F.E. et al (2003:2)
Bearing on the dimensions of scope elaborated upon, the research purpose will border of the meso-micro levels in identifying structures needed for resource seeking to community groups from district and regional structures, as well as interactive processes needed to sustain group structures in recognising their potential and strengthening their ability to be instrumental in drawing on extra-community services from formal structures. Whilst the macro approach supports the social cohesion needed from communal structures such as traditional institutions in using the community political structure (in terms of traditional set ups) to make use of existing values and norms creating the necessary social engagements for group occupational interaction, the meso frame supports the linking is social networks to produce tangible and instrumental results concretely required by groups. Additionally, the micro perspective provides direction for the study in identifying the degree of inclination of individuals to collectively join forces towards the attainment of a common goal, thus supportive in identifying values underlying cooperative behaviours within the setting. The scope thus provides the course for the study in which the identification of organisational forms, the elements allowing for instrumental interaction as well as processes within the group structures allowing for a collective and organised for course of action in resource seeking will stem from a draw on the three categories elaborated.

Form and relationships relevant within the scope will be sought through identifying network forms amongst groups of individuals supporting group instrumentality in seeking resource from meso governmental and formal service structures as well as through forms of trust and reciprocity communally bearing on supporting occupational group interactive processes in attaining the network structures needed for sourcing beyond the community. The presumptions of Baum et al thus bear relevance within the context of research in the identification of intangible cognitive elements. These include trust and reciprocal elements functional in groups at the communal level supporting small enterprise engagements existing parallel to and impacting on more structured and formal entities such as occupational groups possessing regulated roles and procedures in local economic engagements.

Invariably, in addition to conceptualisations linking regulated rules and procedures to group economic growth, drawing on elements purported within the dimensions such as values of reciprocity, trust and norms may be supportive in stepping up processes in rural communities where kinship ties prove dominant as indicated for the research purpose.

Albeit changes within social structures, such as the break down in adherence to norms and values particularly within structures which previously proved to be predominantly traditional
may indicate taking a second look at the tools in use for measuring the concept, the essence of the concept, particularly in the economic development of communities cannot be undermined. Although forms as well as tools needed for measurement, particularly at the individual and community levels seem to be a domain open for further scrutiny, the recently developed measurement techniques by the World Bank Social Capital Assessment Tool (SCAT),\textsuperscript{249} seem to have produced more quantifiable results, particularly for developing countries in measuring stocks of capital and the forms in which they present themselves valuable for communal development. The onus lies on current research to additionally lay emphasis on the effect of external influences for the further development of the concept.

### 3.1.1 Measurement of social capital across the community

**Structural social capital**

The concept's structural form, termed inclusive, has notably been characterised by vertical linkages constituted into Bridging and linking forms, referring to ties that cut across different communities and individuals. BAUM et al\textsuperscript{250} perceive linking social capital in particular to refer to vertical connections that span differences of power. Analysts such as SABATINI\textsuperscript{251} further distinguish between bridging and linking, the former being the formation of weak ties amongst friends and acquaintances; the latter, in comparison, referring to more formal ties linking members of voluntary organisations, participatory governance, as well as patron-client relationships.

The structural form of social capital has been identified in the form of formal networks based on roles \& rules, procedures, precedents and social networks. Precedents, roles and rules are seen as observable factors facilitating beneficial collective behaviour inclining people to participate in collective action.\textsuperscript{252}

The purpose of these elements serve to support local economic actor groups in shaping their organising forms. For community trader groups, the possession of social networks enhance communication and efficient market transactions across the community. Sabatini further describes the functioning of roles as arising from expectations based on beliefs, as well as rules and precedents determining the performance of roles and patterns of behaviour. In micro

\textsuperscript{250} Baum, F.E. et al (2003:1)
\textsuperscript{251} Sabatini, F. (2005:2) On bridging and linking social capital and their measurements
\textsuperscript{252} Sabatini, F. (2005:2)
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level trading transactions where regulated legal procedures guiding transactions are absent, success in trading activities depend on beliefs in community sanctions to be enforced where expectations are not honoured. In categorising, MANI\textsuperscript{253} describes the structural set of factors within the context of the network as based on expectations for mutual benefit. Similarly, Putnam's studies, among others, have identified bridging networks as particularly useful in promoting linkages to external assets and information sharing. The value of bridging networks is intoned by BARR\textsuperscript{254} studying the Ghanaian manufacturing sector in establishing the value of structural forms of networks for micro enterprises, implying that access to resources such as credit and insurance are more often services that are offered on more formal scales, the availability of credit being tied to collateral and for individuals operating in an environment with well defined property rights.

The smallest scale sector environment present in the majority of rural communities\textsuperscript{255} portrays the situation of being unable to penetrate these services, reducing their potential to thrive. Poor trading agreements, lack of adequate information and resource completes the vicious cycle in their inability to gather the needed resources making them eligible for credits. The condition of most rural actors is recognised by a section of credit institutions, which offer the possibility of the disbursement of loans to occupational groups with similar abilities depicting the potential to thrive through the exhibition of group abilities to achieve set prospects. Group identification for such purposes maximizes their value in providing particularly the smallest scale farmers and household traders the ability to reduce the incidence of operating below capacity towards realising full productivity. Most research\textsuperscript{256} recognizes the essence of identifying the values present within both dimensions in the form and context of the social structure, bearing in mind that a watertight separation of both elements within a given social structure is not the ultimate aim of the concept.

This is depicted with the realisation of both elements overlapping in various degrees; the degree of the overlap being heavily context dependent - on the social structure. Where structural frameworks are operational within rural settings, higher concentration of cognitive elements depicted in reciprocal forms of behaviour and personalised trust amongst others have a higher tendency to be portrayed.

\textsuperscript{253} Mani, D. (2004:2)
\textsuperscript{254} Barr, A. (1998:3)
\textsuperscript{255} See King, K. et al (1999; 188-189)
\textsuperscript{256} Substantial research on the subject has been done by Baum, F.E. et al (2003), Lin, N. (1999 39-41), on identifying values within both dimensions.
Table 3.3: A heuristic approach to the literature of social capital in Africa

<table>
<thead>
<tr>
<th>Structural aspects</th>
<th>Cultural aspects</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Micro level</strong></td>
<td></td>
</tr>
<tr>
<td>Formal Institutions</td>
<td>Informal</td>
</tr>
<tr>
<td>Family (in the narrow sense)</td>
<td>Trust in the family (in the narrow sense)</td>
</tr>
<tr>
<td>Neighborhood</td>
<td>Trust in neighbors, friends and peers</td>
</tr>
<tr>
<td>Friends</td>
<td>Trust in local institutions (i.e. local chief)</td>
</tr>
<tr>
<td>Age groups</td>
<td></td>
</tr>
<tr>
<td>Work parties</td>
<td></td>
</tr>
<tr>
<td><strong>Meso level</strong></td>
<td></td>
</tr>
<tr>
<td>Savings and credit associations</td>
<td>Trust in the family (extended family)</td>
</tr>
<tr>
<td>Burial associations</td>
<td></td>
</tr>
<tr>
<td>Kinship (extended family)</td>
<td></td>
</tr>
<tr>
<td>Religious associations</td>
<td></td>
</tr>
<tr>
<td>Secret societies</td>
<td>Trust in members of the ethnic group</td>
</tr>
<tr>
<td>Ethnic groups</td>
<td></td>
</tr>
<tr>
<td><strong>Macro level</strong></td>
<td></td>
</tr>
<tr>
<td>Civil society (i.e independence movements)</td>
<td>Trust in nationals</td>
</tr>
<tr>
<td>Government</td>
<td>Generalized trust</td>
</tr>
</tbody>
</table>


Based on the nature of the research seeking to make headway in capturing and assessing gaps in the formation of ties across the communities under observation, the study will demand a stronger focus on the structural elements of the concept. Within the structural aspects defined by reflecting on KUNZLER’s tabular approach, concentration is laid on the micro level work parties interacting through their networks with formal institutions. The identification of cultural aspects such as local chief and peers instrumentality in supporting linkages to meso level formal institutions as well as groups and associations such as savings and credit associations as identified within his approach provide the borders for the study, where community farmers and traders engaged in peer occupational groups could thrive on the potential of cultural values to generate the structural capacity for meso level interactions. Kunzler’s approach attempts a conceptual break down of the scope, depicting the dimensions of form and relationships categorised under the cognitive and structural aspects of social capital at each level. Identifying frameworks of formal and informal institutions in the sub Saharan context, it portrays the value of the element of trust within the notion of social capital.

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Kunzler, D. (2004, 2, 3)
at the given levels, as well as the inter-linkage of the elements typical for the various dimensions.

In the creation of a holistic approach to the concept and its use in developmental perspectives, the approach adopted by Kunzler\textsuperscript{258} distinguishes the structural from the cognitive elements he labels as cultural. The cognitive elements falling under cultural aspects, he lays concentration on forms across the three peripheries, segregating the element of trust for the micro level in terms of interpersonal trust ranging from family relations across peers to trust in institutions vivid in the reliance laid on individual community members on traditional representation. Kunzler’s distinction serves the purpose of shedding more light on the linkages between structural and cognitive dimensions, where cultural aspects well harnessed produce positive effects for building up structural elements. Citing the value of kinship relations in instances where extended family support is derived for the start up of enterprises, he further elaborates on the value harping on the fact that the pressure to redistribute resources upon being established depends in fact on individual entrepreneurs. The value of the approach for the study lies in the search to identify instrumental cognitive elements in organisational forms vital for individual peer interactive processes in organisational forms pertinent in occupational goal attainments. The contention is further reiterated by Granovetter\textsuperscript{259}, where he intones that although bonding relations may offer the initial support for enterprise building in such communities, the parallel growth of inter—community ties should be placed at high value.

An analysis of the Ghanaian rural situation\textsuperscript{260} portrays the contribution of cognitive elements particularly in the initial stages of enterprise development. Limited resources as well as unstable household incomes reflect the instability in support from kinship, creating the gap for the individual entrepreneur in the early stages to consider the first forms of formal association.

3.1.2 Measurement of social capital at the community level

Cognitive social capital

Widely termed the unstructured form, the cognitive element of the concept has been identified with networks being ‘bonding’, as well as exclusive in nature. Bonding social capital, by the presumptions of proponents such as Baum et al\textsuperscript{261} refer to horizontal tight knit ties between

\textsuperscript{258} Kunzler, D. (2004:2)
\textsuperscript{259} Granovetter, M. (1973)
\textsuperscript{261} Baum, F.E. et al, (2003;2)
individuals or groups sharing similar demographic characteristics. It may be exclusionary and may not act to produce society wide benefits of cooperation and trust. Proponents such as MANI\textsuperscript{262} have termed the dimension the most common in traditional societies, portrayed as a network within a homogenous unit based on kin, ethnicity or religion. This form of social capital can be identified with forms of networking found being basically informal; based on relationships which include trust and reciprocity, shared norms, beliefs, values and attitudes among others. Previous contentions cited adhere to trust being seen as forming the basis of relationships at all levels of human interaction, serving as the glue in interactive processes towards the achievement of common goals. Within the research scope, micro level civic engagement processes elaborated on in the chapter afore; in the organisation of structures supportive of local economic engagements could inferably draw on certain cognitive elements. In recognising forms of the element prevalent along social spheres, Baum et al in their inference that 'trust' is essential to understanding social capital and relates to the 'cognitive' side of the concept further identify three broad types of trust\textsuperscript{263} within the literature: the trust of familiars which exists within established relationships and social networks, generalised or 'social trust' which relates to the trust extended to strangers and institutional trust, which relates to the basic forms of trust in the formal institutions of governance. The purposes of the study draw attention to the use of trust of familiars in the identification of the element in influencing relationships amongst peers in occupational groups as well as relationships established in economic activities and interactions of groups of individuals in building external social networks. The value of the contentions of Baum et al lies in their presumptions relating to ‘trust of familiars’ and ‘social trust’ bearing significance for integrative group processes sought within the study.

This is implied in the use of both forms of trust being used as instrument in the mobilization of active participation in linking groups towards the development of formal structures in the acquisition of material and non material resources.

In the same vein, LYON\textsuperscript{264} identifies four mechanisms of trust namely networks of working relationships, intermediaries, customer friendships as well as of pre-existing networks such as youth groups. Within the scope of social integration, the exhibition of varying degrees and forms of trust are often dependent on levels of cooperation as well as cultural factors, particularly in societies where cognitive elements such as family, kinship and ethnic ties are pronounced. The

\textsuperscript{262} Mani, D. (2004:4)
\textsuperscript{263} Baum, F.E. et al (2003:2)
\textsuperscript{264} Lyon, F. (2000)
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domain of these mechanisms of trust projects the build of interpersonal trust amongst peers which possesses the potential to be further generated in work parties within informal networks towards assuming a more structured form in linking to meso level formal structures.

In further defining, PUTNAM’s dimensions draw bolder demarcations within the formation of trust depending on the social context; more often referred to as ‘thick’ and ‘thin’ trust. Within this segregation thick trust is traditionally limited to a narrow circle - the nuclear family; thin trust, in comparison refers to contexts in which trust encompasses a broader sphere, beyond that of the nuclear family, spilling over to include trust in neighbourhoods and peers as well as in other institutionalised structures.

Within the rural economic context in Ghana, the concept vividly portrays itself in marketing arrangements between traders and farmers as well as solely with the farming community. On the basis of thin trust, the scarce resource conditions available for farmers particularly on the onset of farming seasons imply the seeking of strategies enabling them make the best of period to maximise harvests, demanding the use of networks of working relationships and customer friendships as depicted by Lyon. This is depicted where obtaining agro chemicals as well as small equipments and essentials needed during the period often leads to dependence on middlemen who ultimately buy their produce, as the nearest channel of support in acquiring needed material on credit.

The form of thin trust displayed is two-fold, in that farmers are ultimately bound to trust (in view of minimum knowledge of existing prices) that prices determined for the buying of harvested produce by middlemen are in effect reasonable in comparison to the reality on the market; as juxtaposed to the trust afforded by middlemen, that pre-produce services afforded yield expected returns in terms of produce being handed over on agreed prices.

Correspondingly, in petty community trading, particularly for essential commodities, the balance in supplies and demand for rural areas as well as exchange in price information requires a delicate balance of thin trust in relationships for the sustenance of enterprise activities. The development of thin trust along the lines of farmer-trader relations within communities depicts mechanisms producing degrees of trust falling above the dimension regarded as thin, in view of the complex nature of relations guarding transactions. Intra community transactions based on extended kinship relations generate trust dimensions in the direction of thick trust, whereas those made among peers exhibit more than just thin trust based on regular acquaintance and closer relations. Beliefs as well as values and norms further

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play a major role in deepening the level of trust in transactions within the community sphere, where the fear of sanctions from traditional authority or directly within the clan systems such as the Akan “Abusua”\textsuperscript{266} promote adherence to agreements. BARR’s\textsuperscript{267} work on Ghanaian micro enterprise describes the reliance of rural traders on thin trust where relationships based on thin trust with individuals beyond communities foster linkages for rural entrepreneurs to larger contacts held by these individuals. LYON’s\textsuperscript{268} prepositions on social relations in micro enterprise in Ghana further buttress the place of thin trust in rural engagements where ‘close customer’ relations take up a reciprocal nature in which the provision of seed by dealers and middlemen to farmers on credit during planting seasons are reciprocated by farmers where produce after harvest is offered in return on credit to middlemen. They further reassess the growth of thin trust between farmers and dealers developing into close relations and thicker trust based on long standing relations.

Further within the unstructured component of the concept, BAUM et al \textsuperscript{269} recognize reciprocity as an integral part of the concept, referring to it as the provision of resources by an individual or group to another individual or group, and the repayment of resources of equivalent value by these recipients to the original provider.

They intone its value being particularly identifiable amongst friends, neighbours and intimates, where the dense nature of social relations allow the element to thrive. Contextually, reciprocal relations have been found to be active in traditional groups, in marketing and trading arrangements, where the element often serves as a buffer in enabling local economic engagements survive in the absence of sufficient material resource.

The significance of the element within the research context derives from the very nature of unstable economic conditions resulting in irregular resource provision and remuneration from economic engagements. GURI \textsuperscript{270} reiterates the value of this element in rural Ghana where peer group support is portrayed as sustaining element particularly during planting and harvesting periods in terms of labour, seed sourcing and needed resources to support community peers less endowed, with the expectation that recipients return the good in cash or kind at later periods. Supportively contending, PUTNAM\textsuperscript{271} maintains that norms of reciprocity and trustworthiness are essential for economic growth. In his studies, he attributes

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\textsuperscript{266} Abusua in Akan societies represents the Clan structure defining kinship lines
\textsuperscript{268} See Lyon, F. (2000); Afikorah D. (1998:7)
\textsuperscript{269} Baum, F.E. et al (2003:2)
\textsuperscript{270} Guri, B. (2000)
\textsuperscript{271} Putnam, R.D. (1993; 2000)
the further development of values such as trust to the thriving of voluntary associations, which in turn bear positively on the development of associational life, more especially in dense networks. In his comparison of the development of various values within horizontal and vertical networks, Putnam's findings further validate the claim of values being highly dependent on the form of networks within the social structure. His prepositions aptly bear on the role of trust as an element featuring in bridging social relations, in the assumptions for the purposes of the study that the development of relations for economic welfare beyond the community sphere demands a measure of trust between communal groups and associations outside the communal boundary. In his studies, he additionally relates the development of norms and values within dense societies leading to better opportunities to build trust. Particularly within dense networks, the existence and recognition of shared norms, values and beliefs tend to act as a pillar supporting the sustenance of relationships. The maintenance of thin trust is viewed by LYON\textsuperscript{272} as supported by norms, in seeing them as defining what actions are considered acceptable or unacceptable, and can be seen as the basis for building and maintaining personalized trust. HODGSON\textsuperscript{273} reiterates the view, in assuming, ‘that shared norms can be seen as part of a social structure or a habit that shapes intuitive actions and allows agents to assume away risk...’

Marketing and produced engagements in Ghanaian rural communities exhibit closer linkages with cultural practices\textsuperscript{274}. Particularly within Akan societies, the yearly celebration of festivals such as the Afahye\textsuperscript{275} during which period a part of the festival serves as sanctioning for recalcitrant members acts as a restraint on unacceptable inter community relations. GURI\textsuperscript{276} mentions the value of such festivals through sanctions and admonishments as rewarding, in keeping decent communal relations and interactions in economic activities.

From the research perspective, the presence of these dimensions of cognitive elements contribute in providing the stable interactive processes necessary for the formation of formal clusters transcending the communal divide. Thus, the contribution of the cognitive divide for the study purposes derives from drawing on elements of thin trust setting the base for the sustainable development of a micro - meso actor value chain. This is of value in terms of relations between local actors and market intermediaries as well as peers within and beyond

\textsuperscript{272} Lyon, F. (2000: 6)
\textsuperscript{275} The Afahye is recognised as a traditional festival annually celebrated among the Akans in Ghana supporting social cohesion among communities.
\textsuperscript{276} Guri, B. et al (2000)
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communal boundaries whereas *reciprocal relations* provide an essential lubricant in supporting vibrance in communal group participation.

3.2 The Worth of Social capital in Entrepreneurial Success

The linking of the concept’s value to economic growth draws for further reflection on the traditionally categorized four perspectives of the concept depicting interrelations within structures fostering economic successes. The earlier elaborated prepositions provided by WOOLCOCK et al\textsuperscript{277} thus demand further attention in sifting the networks view for the purposes of the study.

The *Communitarian* perspective provided in their postulations supplies the arguments from the base of the apex by exploring the positive effects of social capital on the development of communities.

Whilst the communitarian perspective concentrates on the community and the number and density of civil society groupings within a given community, their prepositions on the *Networks* view realises significance of vertical and horizontal interactions amongst individuals as well as within and amongst organisational entities. The view which underlies the *bonding* and *bridging* aspects of the notion earlier elaborated border on the context of the research in the identification of community interactions supporting the build of extra community ties.

This analysis is further supported by ASTONE\textsuperscript{278} to include the importance of extra community ties in the provision of a sense of identity and common purpose. The formation of occupational groups in Ghanaian rural communities in view of heterogenous cultural settings have often implied the integration of ethnically diverse groups, which has the tendency to bear positively on extra community efforts where active participation is achieved through trust and cooperation.

Supportive proponents of the networks view such as PORTES and BURT\textsuperscript{279} hold that a combination of the various dimensions produces the effects associated with social capital; arguing that though vertical networks are necessary in the primary stages of economic development of individuals, horizontal networks prove highly essential in the provision of access to external resources for the development in economic welfare. The perspective seems particularly relevant for the case of developing economies in providing poor communities the opportunity to gain access to external resources.

\textsuperscript{277} Woolcock, M. (2000:230-234)
\textsuperscript{279} Portes, A. (1997); Burt, R.S. (1998)
These sentiments invariably lead to arguments forming the *Institutional* perspective, which in the view of Woolcock et al recognizes the strength of community networks deriving from the political, legal and institutional environment. Based on their postulations, the onus lies on the existing formal institutions, where the development of community networks and civil society is concerned. Aiding the arguments of Woolcock et al, proponents of this perspective such as Knack et al\(^{280}\) draw on the quality of various elements in institutions within a given society as responsible for the development of social capital.

The *Synergy* view could be termed the glue attempting to provide a link between the institutional and network perspectives.

Woolcock et al describe its appearance in the relationships between a range of civil actors and state bureaucracy in which the relevance of this form is portrayed in vivid examples such as the ability of state officials to liaise effectively with community representation in the execution of development programmes. Evans\(^{281}\), amongst the main proponents of this view, stresses value of the state-society relationship, referring to the relationship as one based on *“complementarity and embeddedness”*. The reasoning behind this view is to develop an atmosphere where the positive elements of social capital, trust and cooperation among others, can be harnessed to outdo the negative elements which could emerge from a community’s social relations with formal institutions. This view particularly lays focus on the importance of a complementary relationship between the state and other actors within a given society. Although the function of this approach could be heavily undermined in instances where structures within governmental institutions prove weak, this view further intones the role of the state as actor and facilitator in the bridge building process within societies.

The view reflects the effects of more recently decentralised structures in Ghana as well as still wholly centralised structures in some cases slowly penetrating rural structures. This portrays weak institutional support, increasing the necessity for civil organisation beyond primary family bonds to coordinate activities of local economic engagements. Although the diversity in group nature at the community level may cover a wide spectrum ranging from producer, trade and credit associations to religious associations, their value is derived from patterns of organising to establish civil engagements.

In pursuance of entrepreneurial objectives, the essence of each of the four perspectives cannot be undermined. The various indicators focused on by each view goes further to reiterate the


\(^{281}\) Evans, P. (1996:1119-1132)
relevance of the various elements in the process of societal development. Delving into the relevance of these views in the further construction of the concept serves as a prerequisite in identifying interactive processes necessary for the study in the observation of economic engagements amongst retailers, small producers as well as household economies at the rural level.

Emerging as a view dwelling on the essence of extra community ties in the achievement of common goals, concentration will be laid on the networks view which will be further explored towards identifying the further development of core interactive processes in group relations at the community level impacting on the ability of communal groups extend interactions sustainably across community peripheries.

Empirical studies\textsuperscript{282} harping on the development of functional linkages in interactive processes have widely considered growth in community groups such as petty commodity and agricultural produce clusters. Proponents such as Barr, in an empirical study on the functional diversity of social capital establishes growth correlations in networks with characteristics enabling spill over interactions beyond homogenous groups.

Table 3.4: Network Function, Structure and Effect on Enterprise Performance

<table>
<thead>
<tr>
<th>Network Function</th>
<th>Innovation Network</th>
<th>Solidarity Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of information network</td>
<td>To enhance enterprise performance</td>
<td>To reduce uncertainty</td>
</tr>
<tr>
<td>Characteristics of the set</td>
<td>about the world, about technologies markets</td>
<td>about members’ conduct, flowing through circumstances and intentions</td>
</tr>
<tr>
<td>Contacts maintained by network members</td>
<td>large, diverse, relatively</td>
<td>small, homogenous,</td>
</tr>
<tr>
<td>Overall effect on current enterprise performance</td>
<td>infrequent interaction with each contact</td>
<td>high levels of interaction with each contact</td>
</tr>
<tr>
<td>Return on own networking activity</td>
<td>relatively large</td>
<td>relatively small</td>
</tr>
<tr>
<td>Spill over effects of networking</td>
<td>A high proportion of the overall effect</td>
<td>A low proportion of the overall effect</td>
</tr>
<tr>
<td>Typical member enterprise</td>
<td>a low proportion of the overall effect</td>
<td>a high proportion of the overall effect</td>
</tr>
</tbody>
</table>

\textsuperscript{282} see related studies - King, K. et al (1999), Yifu, L. J. (2012)
The construct exposes the role of given forms of networks and the effects produced. In her analysis, BARR\textsuperscript{283} suggests, aside examining levels of networking activities, the relevance in moving towards the formation of networks producing larger effects for associations homogenous in nature. This brings to fore the relevance of associations and groups at the micro level concentrating efforts on joining networks having the capability of impacting significantly on economic engagements.

3.2.1 The Value of Relationships

Focus on the networks view thus reiterates the previous elaborations on the essence of relationships forming the core of the perspective, providing relevance for the identification of views depicting relationships as the nucleus in efforts at harnessing material interests for local actors. Supporting the elaborations of Woolcock et al on the perspective, traditional works on the concept have been built around a range of theories relating to the networking role of the concept. In effect, supporting definitions provide a more in depth elaboration pertaining to the perspective of the concept’s relevance for the objective of the study. PUTNAM\textsuperscript{284} dwells on the development of social networks and the relationships of trust and tolerance that are usually involved. In his studies of social capital at the group level, he develops a perspective focusing on exploring and maintaining the elements and processes involved in realising the end product, being the gains. Contextually, community engagements directed at realising the essence of this perspective lies in the ability of individuals as well as members within groups to recognize the need to contribute towards sustaining and promoting resources useful in the achievement of set growth objectives. Within rural settings in Ghana, community savings and credit schemes fostering on relations based on trust possess the likelihood through fostered relations to aggregate themselves in organised patterns leveraged for engagements beyond the community.

Comparably, PORTES\textsuperscript{285} focuses on relational perspectives in accruing collective goods, reiterating the importance of maintaining accrued assets, affirming the positive results from social ties in the creation of privileged access to resources. The possibility of the actions of individuals largely accounting for the accumulation of collective assets is popularly advocated by GRANOVETTER\textsuperscript{286} in his conceptualization of strong and weak ties within social networks.

\textsuperscript{283}Barr, A. (1998) WPS/98-1: 4
\textsuperscript{284}Putnam, R (1993), (1995a)
\textsuperscript{285}Portes, A. (1998:21)
\textsuperscript{286}Granovetter, M. (1973, 1994, 1995)
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structures, where he brings to the fore the relevance of ‘bridges’ in the accumulation of social resources. Although highly dependent on the role played by macro economic conditions in the provision of specialised incentives, communal functional interrelations extensively fill the gap where formal support institutions tend to be scarce. Focusing on the correlation between relationships and economic development, Granovetter’s contribution follow the course of portraying that the initial stages of economic development create space for individuals to benefit from close community membership, which parallely offers them the skills and wherewithal to participate in networks beyond the community periphery, thus becoming a part of the larger economic process. As essential as Granovetter’s depictions are, transcending processes of the kind within the environment of research witness a stalemate portraying stagnation where community relation should be ripened to thrive across community boundaries.287 Communally, locations of individuals within networks play a vital role in determining the access to and benefit from available resources, in view of the string of factors determining and playing a role in the individual’s ability to reach as well as stay linked to the network. In the position he takes on network locations, BURT288 dwells on the importance of strategic locations in providing the individual the competitive advantage in resource seeking.

The typical situation289 presented in rural Ghana particularly where small rural communities find themselves largely distanced from institutional resources makes efforts at linkages from the onset a greater challenge. Where middle men are avoided by rural farmers in Ghana without other options of reasonable means of transport, producers tend to disburse large chunks of their resources in organising transport for produce, with their bargaining power remaining weak particularly where fast perishable produce is concerned.

Locations for regular transport facilities often situated in larger towns or in districts make access a challenge, which reiterates the need for group strategies in gaining competitive advantage to realise larger earnings from yield.

The identification of strategic locations for rural market women in the distribution of produce directly impacts on their accessibility to information on market fluctuations as well as reduces dependence on supply and transporting of goods from retailers in larger towns to communities. Likewise, for essential commodity traders, locations from which goods can be

288 Burt, R.S. (1990)
289 See King, K. et al (1999); Mohammed, D. et al (2011:1044, 1045) - Farmer resource access in rural Ghana; See also Clarke, G. (2010: 38, 39)
conveniently sought from reliable retailers increases their chances of viable economic activity through a sustained minimum volume of supply of goods to the community. The institutional ability of communal representation as well as local institutional structures hold the onus in maintaining inclusion of individuals and the removal of barriers towards promoting equal access to available opportunities.

Aforesaid as well as further development of the concept realises the emergence of perspectives relating to the possible gains where the use of forms of the concept are maximised within social structures. At the level at which gains can be accrued where “stocks” of social capital can be identified, focus is laid on streamlining of elaborated perspectives relevant to the study.

Firstly, the use of the concept at the individual level, relating to the ability of community individuals within the social setting to build on interactions to access and harness resources within social networks to their economic benefit; Secondly, the ability of groups to harness and maintain benefits derived from individual interactions as a collective asset towards enhancing opportunities for group members.

In harnessing the positive effects of the concept, the challenge thus lies in the strive to identify structural elements of networks and cognitive elements of trust at the micro level useful in supporting entrepreneurial activities in the bid to build capacities and gain access to external resources. Contextually, the realisation of the harnessing of these elements imply vibrance in occupational engagements buttressing capacity build ups for expansion. Market engagements for rural communities within the country benefit from better linkages to value chain processes in the sourcing of material expanding economic capacities. Enhanced integration of business activities through active integration with external formal service providers and like associations provide the needed surge to fill in the gap in reaching most basic level targets such as the provision of elementary technology for market transactions and amenities for agricultural production.

3.2.2 The Organisation of Groups and Associations- Occupational and Social Networks

Attempts at chalking economic growth in developing economies such as Ghana have seen networks in their various dimensions as essential facilitators in buttressing industry, ranging from the delivery of market information through to the provision of specific services. Nevertheless, the development and successes seem largely dependent on the form of linkage existent in the said setting. Perspectives attempting to identify vibrant networks have overtime
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reversed and further developed dimensions to the purpose of reaching more holistic considerations in its context dependent nature. As within the context under study, crosscutting cultural backgrounds behind the lines often clearly set the tone for transactions between agents, determining codes of conduct to be adhered to in the realisation of positive developments in economic activities.\(^{290}\)

SINGH\(^{291}\) recognises the strength of relationships deriving from constant interaction, in the realisation of patterned roles and forms of exchange regulating their activities, measuring levels of entrepreneurial successes in relation to the degree of peer interaction. Though micro level small producers may initially portray strong ties in relations bordering on kinship, constant interaction in an organised form among peers is most likely to produce a bondage with the positive effects of information and resource sharing towards strengthening groups with which they identify. The forms and dimensions of networks, though categorised, more often transcend boundaries in the exercise of formal and informal activities in market arrangements, information and services.

The division clearly lying in formal (occupational groups) or non formal (social groups); individuals within the social setting may develop economic linkages in relation to profession which, may tend to be more spatial in nature transcending community boundaries, than networks developed for social reasons, with stronger bearings on tribal identification. Though often considerably networked with the exploration of economic viabilities, informal social networks by their nature tend to sway more towards the tribal adhesive in relations and functions, with dimensional indices such as trust and reciprocity remaining sole elements in the execution of activities.

As contextually the case, informal groupings traditionally formed around elements such as reciprocity and trust have the capacity to develop their base horizontally through tapping on collective efficiencies amongst members to enable them structurally develop along vertical lines to explore larger markets.

Notably, within occupational groupings, various other forms of linkages could be practiced alongside, invariably dependent on relations developed within professional spheres. Where the strength of entrepreneurial activities engaged in by occupational groups seem lapse, trading groups for instance may thus have members frequently engaging individually beyond


community levels in the execution of market arrangements as well as accessing enhanced quality and technological practices without necessarily creating the linkage to diffuse information within associations.

In dealing with uncertain market conditions, OVERA\textsuperscript{292} mentions the obligation of traders in Ghanaian community markets in taking social and cultural concerns into consideration in assuming the position of a trusted cooperation partner. Further portrayed in his study, Overa depicts the attempts of individual traders to create links beyond community markets where group efforts are absent, with individual attempts to create a link from community traders to the wholesaler - retailer link creating uncertainties in the frequent reliance on the benevolence of trading colleagues in larger trading centres beyond the community. His findings emphasize the mode of entrepreneurial resource set-ups, describing financing of the initial small scale trader set up, typically supported by spouses and close family relations, intoning that the further development of the small scale holder from this level onwards in obtaining resources from meso level links is highly dependent on their recognition at the meso level as belonging to a community network.

The relevance of formal groupings being further identified in efforts amongst individual entrepreneurs engaging in competitive processes, the production of positive results lies in the ability to create collaborative as well as personalised relations, implying that indices such as trust amongst members as well as in leadership supports the ability of groups to maintain required structures in the execution of functions. Van DIJK\textsuperscript{293} reiterates the tendency for economic actors to operate within a circumference they label ‘safe’ in the quest to reduce uncertainty and transaction costs, thereby being more comfortable transacting within a geographical location with much more familiar personalities.

The individualistic nature of operation for village entrepreneurs has often implied a dependence on making transactions within a certain restricted border, thus weakened by lack of exposure to information beyond the circumference of operation.

MOHAMMED et al\textsuperscript{294} reiterate these projections of rural small holder cocoa farmers in the Ashanti region as seen to be dependent on traditional methods of farming with almost non-existent competition rurally. The large count of farmers financing needs for farming activities individually or from relations as well as individuals organising their supply of farming inputs

\textsuperscript{292} Overa, R. (2004:15)  
\textsuperscript{293} Van Dijk, M.P. et al (1997:5)  
\textsuperscript{294} Mohammed, D. et al (2011; 1041)
such as fertilizers and weedicides or from relations represents the irregular pattern for effective production. The low count of 4.8 percent of respondents having had access to bank loans in financing farming activities, whilst the bulk of over 95 percent relied on particularly scarce resources individually organised reflects the drive for structured occupational forms in the organisation of resources.

For yam farmers in the northern region of the country, the pattern of the yam production, storage and market distribution portrays a deficiency in reaching expected outcomes. In the inability of rural yam farmers to communally organise to address challenges through built group capacities MEDA\textsuperscript{295} illustrates portray setbacks in production figures for local consumption and export.

The study portrays cash shortages for local farmers resulting in the inability to acquire seed for planting at appropriate periods as well as the tendency to go in for seeds of low quality based on affordability. Insufficient resources in the acquisition of hired labour results in irregular and unreliable hired labour practices resulting in poor planting and harvesting patterns. The absence of occupational group support in organising warehouse and storage facilities for harvest leads to individually invented storage facilities often inadequate resulting in spoil of produce. The deficiency in communal networks organising towards the sourcing of appropriate technology for farming needs implies the use of individual efforts in sourcing technological inputs and advice, resulting in a paucity in standard of farming inputs and technology accompanying production patterns.

Aside low harvest based on these factors, resultant low quality produce based on access to seed types and inappropriate cultivation method based on the paucity in sourcing improved agricultural methods result in a high count of low quality yam tubers unsuitable for export.

In the organisation and maintenance of occupational groups, relationships developed in informal settings within communities could support the build up of more stable structures in formal groupings; with relationships built and developed for example in traditional farmer groupings serving as the basis for strengthening such relationships on a parallel bloc within formal groupings.

\textsuperscript{295} Meninnite Economic Development Associates (MEDA) - Rapid scoping report - Project preparation activities on supporting food security. Study in northern Ghana supporting the strengthening of links to markets - Illustrates the value chain of agricultural yam production in northern Ghana (2011).
The MEDA study depicting the lack of adequate storage for yams reflects the paucity in communal organisation. Where farmers individually organise ramshackle storage facilities hardly adequate to keep produce in good condition, the option of transporting small amounts of produce provides a less attractive alternative where individual marketing arrangements are made in expectation of the loading of produce within a couple of days.

Whereas factors pertaining to trust may seem more regulated within informal groupings based on the linkage to kinship and ethnicity, the same indices in occupational groups may imply a building up process to the stage where it could be used to produce collaborative results. Thus, the establishment, revival, or continued operation of occupational networks implies a much more concentrated effort on the part of members and leadership in the development of regulatory structures. Van DIJK\textsuperscript{296} thus buttresses this in assuming that the build from small entrepreneurial communities to industrial districts are to a large extent the effect of linkage being developed into stable systems through the build up of social and moral relations based on trust. Albeit being actors in linkage processes, the very characteristic of formal groupings makes them susceptible to distractions such as opportunism amongst others, leaving the measurement gap of sanctions and regulations an open space to decide in seeking effectiveness.

Bearing on the research objective and sustenance of micro enterprise, continuous streamlining as well as periodically reviewed activities within occupational groupings appear crucial in forming productive collaboration ventures for members in the bid to evenly diffuse information necessary for market successes such as credits, storage, transportation and distribution of wares and produce as well as dissemination of information on innovative techniques in quality improvement and recognition of the various types of assistance required by members.

Whereas the further development of occupational groupings implies direct linkages with formal institutions in the bid to enable them offer members appreciable and tangible results worth their memberships, it may be equally important to steer activities in their civic engagements strategically to enable them communally maintain their sphere of autonomy and independence from governmental realms.

\textsuperscript{296} Van Dijk, M.P. (1997:3)
3.2.3 Rural occupational groups- Linkages to meso civil society

In examining intercommunity relations, industrial districts have been traditionally recognised as relatively stable in view of their possession of a base by far considerably established embodying norms and forms of trust generally accepted as well as exhibiting an increase in information flow regarding markets and technology. HOLSTROM\textsuperscript{297} describes such an environment a ‘moral community,’ where the limits to trust and self interest are understood and backed by public opinion, as they apply to different kinds of relationships; ‘contracts, informal cooperation, competition’. A sub-type of the above mentioned form in developing economies in district settings provides a degree of urbanisation, linking communities from around their localities to the possibility of accessing infrastructure and market information through local entrepreneurial agents or individuals.

Representing the source from which communities could be largely infused with economic opportunities in emerging economies, the market environment and atmosphere created affords local communities the ability to draw on information in the development of innovative strategies for enterprise growth, acting as a transmission unit for further dissemination in communities. The situation for rural dwellers presents a challenge in the identification of the presence and function of such “transmission units”, where geographical units lacking institutional support are unable to duly access resource and information timely enough to derive benefits in usage. In an Accra study, SVERRISSON\textsuperscript{298} mentions the value of the social units linking small enterprises as most essential in sourcing opportunities to adapt to mechanisms strengthening them to meet external competition.

He intones the active creation and maintenance of local networks as crucial in maintaining the linkages between local groups and meso sized civic engagements.

The lack and need to draw in resources by local groups creates the opportunity in such linkages proving a lifeline in the direct provision of information, technology and resources to which such groups would otherwise engage in more arduous processes to obtain.

His purports are reflected in the study context, where the findings of MOHAMMED et al\textsuperscript{299} toward supporting the expansion of the cocoa industry reveal the need to support meso structures such as farmer based organisations in supporting better linkages to individual rural farmers in marketing produce. Regulated marketing arrangements between rural meso

\textsuperscript{297} Holstrom (1994) in Van Dijk, M.P. et al.,(1997:3)
\textsuperscript{299} Mohammed, D. et al (2011:14)
structures thus reduces the incidence of rural producers using most convenient avenues to sell to individuals not possessing the licence to sell to the Cocoa Marketing Board (CMC). The incidence of such purporting to further sell to Licensed Buying Agents who possess the licence to sell to the CMC, often with the underlying intention of smuggling the produce for other prices beyond the country’s borders has largely resulted in the stifling in growth of the sub sector.

Often characterised by a low degree of specialisation and diversification, inter community engagements provide room for a broadened sphere of activities sharpening their strategies and skills against competition in larger markets. Formal organisations and groups at district levels bearing like forms in tribal and ethnic divide may provide a smoother mode in transfer of entrepreneurial skills buttressed by a familiar social setting. As perceived by Camagni economic space at this level could be widened through the function played by districts in their macro level interaction processes. This implies the gathering and screening of information, reducing the risk and degree of uncertainty for local economic actors in embracing innovative processes as well as in offering learning processes in group activity exchange.

Bearing on the study community, the presence of such organisations do not effectively function, implying necessary processes are often absent cutting off local entrepreneurs from vital information needed, thereby increasing the degree of risk in executing transactions. Similarly, such organisations could well serve a fill-in-gap function, supporting in the absorption of new phases of industrial processes, as well as mediating reactions resulting from the influx and flow of information.

Trading processes supported initially by kinship affiliation demand the build of individual networks to ensure sustenance of activities and maintenance and acquisition of customers beyond what is already obtained. Humphrey & Schmitz have termed the bridging over from micro kinship support and activities to the meso level broadening of trading sphere as 'characteristic based or meso level trust'. For the minutest rural clusters, the challenge lies in the 'breaking out' process where conditions creating unstable productivity create further bottlenecks in reaching and maintaining the 'characteristic' needed to adapt to meso structure activities.

More recent meso civic engagements structures representing rural occupational groups and supporting linkages to formal institutions include organisations such as the Farmers


Organisation Network in Ghana (FONG), representing one of the four apex farmer organisations in the country (aside the Ghana National Association of Farmers and Fishermen GNAFF, Apex Farmers Organisation of Ghana APFOG, and the Peasant Farmers Association of Ghana, PFAG). FONG serves as an apex body aiming at supporting production activities of peasant farmer and fisher groups across the country. The FONG falls under the Ghana Federation of Agricultural Producers (GFAP) organisational structure, with the four organisations being represented by one General Assembly falling under the GFAP secretariat. Established in 2003, the organisation aims at supporting network efforts of small scale farmers through strengthening its members in affording training facilities in the areas of credit sourcing, processing and the development of organisational capacities. With country wide membership of 84 member associations and a current membership of approximately 5,000 members, it is represented by three zonal offices across the country. It’s focus on sustaining grassroots networking amongst its members, at macro and meso levels include, aside training for credit sourcing, the development of linkages amongst members with related civil society bodies, as well as enhancing the structural development of its zonal offices in strengthening its advocacy role for its members. Additionally, market challenges faced through the inability to produce to meet quality demands are issues expected to be tackled by FONG. Though a relatively young organisation, particularly for rural producer groups within the country, building communal capacities to enable linkage with such organisations provides the opportunity to integrate with similar groups and actors at the meso periphery.

The provision of similar services at the intra community level, though equally result oriented, may experience less dynamism owing to the factors on which relationships are focused, thus giving more room for stifled growth over periods of time.

For Ghana as well as emerging economies, empirical evidence has led to the realisation of clusters and networks playing the intermediary role in bridging the gap between the macro and micro settings. Thus, chances of local economic actors attaining effective producer and trader chain processes requires further recognition of the features supporting gap bridging.

3.3 Research Approach

Discussions in previous sections bearing on organisational perspectives and linkage dimensions of local groups and associations brings to fore elements of value in creating

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302 Further information on FONG can be sourced at [http://www.agricord.org](http://www.agricord.org), see FONG projects on linking rural farmers.

avenues for local economic actors in penetrating markets and opportunities beyond the local sphere. The framework provided through the theoretical literature provides the thrust for determining the boundaries of the study. Thus, based on theoretical assumptions made, selected components of the concept will be applied to the study in the attempt to bring to the fore developments in group engagements increasing enterprise and competitiveness communally.

3.3.1 Approach and Assumptions

The study attempts, within the context of research, to identify elements of social capital supporting the structural development of enterprise groupings towards bearing positively on local economic engagements.

The purpose of the research is based on a set of assumptions founded on the social capital theory; Firstly, that social capital is a value, and that specific forms of this value could be harnessed to achieve positive economic effects within particular groups and associations as expressly drawn from conceptual prepositions of Woolcock and Putnam deduced in the section afore.

In the study identifying the concept as the basis for theory building, the view of Woolcock et al, (2000: 242), in that the notion “offers a way to bridge sociological and economic perspectives and to provide potentially richer and better explanations of economic development”, will be drawn on in examining social relations in micro enterprise as buffer in harnessing potential for economic expansion. For individual producers at the rural level, the drawing on cognitive elements such as trust within the social structure in offering opportunities to build on relations produced will be examined. These will be drawn through assessing interaction with peers in seeking strategies addressing economic concerns bearing on their occupational activities.

The second approach assumes that in the bid to enhance entrepreneurial development, specific forms of interaction within particular groups and associations can act as a catalyst by creating the opportunities to build forms of social capital relevant for their development.

In drawing out the worth of the concept in the realisation of sustained growth through expansion and market access, the motive for drawing on the tenets of the social capital theory for the purposes of this research is based on its interactive value as basic premise well purported by Putnam, (1993:2), that 'interaction enables people to build communities, to commit themselves to each other and to knit the social fabric'.
The rational in his purports for the study border on examining the capacity of individual entrepreneurs to communally interact to produce the relational effects valuable for supporting individual economic capacities. For research purposes, this implies drawing the value in this set of definitions in analysing their effects on the development of economic capacities of rural producers and traders.

In assessing structural values, the presence of roles and rules in selected producer group interactive processes will be measured in considering their impact on linking individual producers to markets, as well as expanding group capacity in accessing financial and technical resources for improved production capacities for agricultural activities within the community. To this effect, the value of the cognitive element of trust will be assessed within the groups mentioned in identifying the presence of thin trust upon which relationships built foster the breaking of barriers in boosting livelihoods. In identified trader clusters, the research task will be to weigh the significance of the presence of these elements in increasing the volumes of viable economic activity through strengthened associational support providing the capacity to penetrate markets, support negotiation processes and reduce transaction costs.

3.3.2 Framework for the analysis of social capital

The afore-mentioned literature has particularly addressed the scope of social capital, ranging from the macro level of state-civil society relations to the micro-institutional level; as well as its form and identifiable relationships. To paint a clearer picture a short elaboration of the scope of social networks within the study area may be relevant. As portrayed, the structural form of social capital can be identified with relation to scope; ranging from macro to micro levels.304

Macro level Governmental and Non - Governmental structures are identifiable, with the arms of government, state organisations and political parties forming the governmental apparatus as well as civil society organisations of national character - NGO’s, religious congregation and voluntary organisations occupying the Non Governmental sphere.

Meso level Governmental organs representing national apparatus are made up of the regional state organs structured in the form of coordinating councils as well as political party representation. The lower meso division makes up district level representation in the form of district assemblies, political party representation with unit committees making up micro level representation. Non-governmental structures at this level comprise regional representation of

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the above mentioned bodies, often less broadly structured, NGO’s and religious bodies as well as regional branches of voluntary groups and associations. The lower level meso representation encompasses district based NGO’s, local branches of religious bodies as well as local groups of like groups –drawing on structures from the national and regional levels.

The cognitive divide comprises macro-meso level interaction of kinship and traditional structures as well as social clubs with clan and village groups making up the meso-micro divide; the tail unit of networking being at the household/family level.

Micro level networking is predominantly community based. The non-governmental divide comprises community organisation, religious bodies as well as associational activities based on economic engagements or traditional association comprising groups of individuals, with limited presence of NGOs and formal service organisations. Particularly for economic engagements, community level interaction experiences more lateral linkages than vertical interaction from community to district levels. Although vertical interaction has been partly fostered through formal service and development organisations, the strength of vertical linkages as well as their sustainability leaves much to be desired.

LYON’s\textsuperscript{305} study of micro engagements places importance on the ability to source credit through skills and training acquired as well as source technological input on information relevant for enhancing micro economic growth. Thus, the context for the research further draws on the study in using the indicated indices to identify potential capacities of community trader and farmer groups which could be supported in the development of their structural form in achieving micro enterprise growth.

The target group within the context of the research will comprise groups of individuals engaged in economic activities at the micro level identifying themselves with like-associational bodies at the meso level with an analysis being made of the value and strength of structures supporting external linkages in networking processes. Here, the existing social networks between meso-micro level groups will be assessed, using the structural indicators and relevant cognitive indicators.

The core of the study, in this vein, seeks to examine how the worth of roles and precedents incorporated with trust in peer relationships within the research area could influence enterprise growth through engagements in more vertical linkages amongst selected groups.

\textsuperscript{305} See Lyon, F. (2000:12)
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For cocoa farmers as among the selected, the form of role sharing and precedents set in associational activity and peer trust relations will be evaluated in the degree to which they are present and the sets of interaction they generate in supporting group effort for agricultural output to increase capabilities and asset. Within identified trader associational activity, the mentioned indices will be drawn on in examining their contribution to the smooth flow of produce in increasing livelihood capacities within the community.

**Figure 3.1: Operational Framework**

![Social Capital Diagram]

**Source:** Authors' construct
The operational framework below represents a breakdown of structural and cognitive dimensions of the concept across the macro- micro periphery, with a breakdown of civil engagements along both dimensions.

Bordering on the operational frame with further reference to the civil society macro- micro framework afore depicted, focusing on the networks view demands further elaboration on units of analysis. This is with the objective of identifying micro-meso level activities possessing the capacity to harness resources as well as the realisation of opportunities to transcend divides and create the needed space to strengthen clusters for enterprise development within the study context.

In the aforementioned, roles, rules and precedents have been identified as core elements of social capital within formal networks as well as trust and norms, as key indices making up the informal part. In addition to the existing body of literature which focuses on trust, norms and networks in the definition of social capital, the research aims at exploring the value of these selected indicators of social capital as an addition to existing research in the enhancement of economic activity within the study location.

Albeit focus on structural indicators of the concept, a watertight separation of structural and cognitive indicators, is not the end aim of the research as indicated throughout the theoretical framework. The existence of social norms relevant for the study and their effects on network linkages beyond the community will thus be taken into account. Focus being on the role of formal networks in the promotion of entrepreneurship, greater emphasis will be laid on the value of roles, rules, precedents and networks, as well as an inclusion of the relevant informal network indices such as trust and norms. Using the indicators mentioned, interviews will be conducted with the view towards assessing the regular pattern of economic activity and linkage gaps in enterprise locally. In applying the concept in the bid to increase economic potential, the theoretical frame will dwell on the previously cited definitions in taking into consideration the processes that produce social capital in its structured form.

Techniques used within the context of the research will thus seek to examine the significance of these indices in the network abilities of traders and farmers in their participation in occupational groups as well as the ability of these indices to impact on group function and structure.

306 See framework in chapter 2. Figure on macro –micro breakdown portraying micro structures of groups of individuals under structural, non-governmental divide
3.3.2.1 Indicators of structured networks

The analysis will thus consider the existence of afore-mentioned indicators at the micro level and explore the value and contribution of such in supporting external linkages. The processes and elements identified in group formation at the micro level will be assessed, through an analysis of the chosen elements in the study area on farmers and traders within the cocoa, fruit and vegetable farming and trading activities. Here, focus will be laid on the value and effects of identified elements within groups in building and sustaining wider periphery meso relations in economic engagements.

Indicators of precedents, roles and rules

Precedents and rules set, as well as roles elaborated on before are vital in the regulation of networking processes within structured networks. Members of formal networks, (associations and groups) rely on the formal and regulated nature of proceedings as a basis to reduce risks in interaction processes. The part played by precedents, however, can be two-tongued. In groups and associations particularly at the meso levels, it may well be that rigid rules and set roles leaves little room for flexibility which could result in a downside where positive results are expected from networking processes aimed at being beneficial to micro level entrepreneurs. Characteristics of such indicators thus tend to largely determine the possibility of tapping resources within the given network.

Within cocoa farmer groups in the study area, identification will be made of set precedents guiding organisational processes. Interrogations will focus on procedures for membership, the form in which membership dues are paid and their regularity, as well as the leadership structure within the group. Attention will be laid in this regard on identifying precedents set for the election of group leaders. Roles assigned leadership as well as roles of individual members will be taken into account in assessing group performance and cohesion. The regularity and procedures for group meetings and modes set for sourcing resources as well as the procedures for channelling resources to group use will be considered. Here, an analysis is made of the role played by this set of indicators and its effects where these groups are expected to thrive to positively impact on individual efforts.

In vegetable farming these indices will be assessed bordering on their significance in enhancing produce capacities. The presence of procedures set holding the association as well as roles drawn up for association members will be identified.
The function of key members in accessing information and resources for improved farming techniques and engineering the initiation of methods for preservation and processing of perishable produce such as tomato will be weighed.

For fruit farming activities, associational engagements in enhancing the processes of agricultural produce will be considered. Here, the existence of dealings within associational activity determining the execution of actions supporting orange cultivation will be delved into. In this vein, the responsibilities assigned members in associational engagement towards expanding individual orange farming activities as well as sourcing agricultural inputs for crop cultivation will value consideration.

In determining the outcome of the presence of regulated procedures on fruit trader associational engagements, the essence of precedents set within peer organisational activities will warrant an examination of the worth of the element in the movement of produce. Being fast perishable in nature, the assignments accorded peers and their execution in supporting the regulation of expedient fruit sale, particularly in larger quantities beyond the community will be assessed. Guidelines to the effect of identifying the form of regulations within which the sale of vegetables afford the execution of tasks in accessing price information for regulated produce flow will be exposed. Likewise, efforts at grouping the vegetable trading community within the research area will be assessed in terms of systems established in their organising practices for rapid distribution and sale of produce. The function of representative peers scheduled with the task of engaging in efforts such as the effective transportation of produce to selling points will be examined towards exposing how the sale of vegetables such as okro, tomato and garden eggs are regulated in supporting individual trading activities. For essential commodity traders, the worth of rules in organisational activity will be exposed. Regulations set in assigning members to support engagements for fostering needed relations with retailers from neighbouring communities as well as identifying new market openings for the purchase of goods and the form within which such procedures are executed will be taken into account. Equally, procedures established towards organising members collectively for their purchasing activities will be verified.

**Indicators of networks**

In the form of relationships, networks are seen as making up an integral part of formal structures. In supporting the purports of Woolcock and Putnam, LYON\(^{307}\) reiterates more concretely on field experience, relating the building up of confidence in working relations to

\(^{307}\) Lyon, F. (2000:19)
continued transaction amongst actors. His study portrays networking relations amongst
tomato sellers in the Brong Ahafo region of the country being reliant on peer contacts.
Between the micro and meso levels, network processes amongst entrepreneurs takes a multi
variant form.

Drawing on these purports, recognition is made of the relationships between farmers and
traders ranging from general interaction in their general daily activities to more specific forms
of interaction such as seeking credit facilities, access to marketing as well as the acquisition of
material and equipment needed to enhance their activities. The essence in confidence
building on transactions depicted by Lyon draw reference for the study in that albeit the
differences in relationships, with their ability to thrive being based on the successes or failures
of transactions and honouring of agreements, cooperation with association and group
members forms the bedrock for network successes and is a sin qua non in supporting the
external linkage process to be measured.

Factors influencing participation and interaction within trader groups based on which
communication for trading processes can be enhanced will be considered.

For fruit trader groups, the ability to build confidence among peers in occupational clusters
with the fostering of transactions amongst them creates the bridge for development of outward
linkages. In distribution of the orange fruit across the community, relations built through
conduct in dealings amongst individual actors serves to draw in retailers and buyers acting as
a backbone in maintaining lucrative livelihood from the activity. The networking
engagements in this form will be exposed for this purpose. Forms of arrangements in
vegetable trader collective engagements structured towards linking individual community
vegetable business to external market systems represent a modus through which enhanced
produce distribution can be achieved. Structures of networks supporting these linkages will be
observed in the bid to weigh their influence in supporting such modes of linkage towards
increasing gains from produce trade.

In essential commodity trading where community individuals are expected to engage in
frequent interaction with retailers and wholesalers in external markets, systems set up to
increase the flow of sets of connections cannot be underplayed. Here factors affecting
network arrangements which facilitate active engagements with outside markets will be
observed, examining their effects on such engagements.

Contextually within farmer groups, processes allowing for interaction supporting the building
of capacities for produce engagements will be measured. In cocoa farming, the set of
arrangements allowing for individual farmers to connect towards addressing cultivation issues will be assessed, as well as the sets of factors which influence their presence. Likewise for fruit farmers the commitments of orange fruit cultivators towards supporting their activities in an organised form, through enhanced relations will be taken into account, addressing the features which influence its presence. Vegetable farming cultivated in smaller quantities in comparison to fruit and cocoa, the form of engagements for individuals within the occupation towards developing cultivation capacities will be measured using the set of indices selected to determine network presence and function.

For these selected sets of engagements, concentration will be laid on participatory forms of members within group meetings and activities based on their regularity, considering economic, social and personal reasons which influence or deter member participation. The existence of member’s individual participation in networks beyond the communal periphery for occupational and societal reasons will be considered in the recognition of such processes influencing on the interactive build of occupational communal groups in external networking attempts. The analysis is designed with the expectation of deducing the strength of networks drawn from participation supporting cocoa, fruit and vegetable farmers, as well as fruit, vegetable and essential commodity traders. Invariably, this would support harnessing information related to the existence of current external linkages and resources as well as their ability through existing networks to identify bottlenecks faced in achieving optimum linkages.

3.3.2.2 Indicators of unstructured networks

In fostering the accumulation of collective goods and cooperation, the study further seeks to explore the value of the selected indicators in informal networks which have a major bearing on linkages formation in structured networks.

The exploration of a rural community particularly raises the relevance of identifying the presence and strength of identified cognitive elements fostering interactive processes in group formation.

Indicators of trust

Generally, where there is the lack of effective legal mechanisms, and particularly as indicated by GRANOVETTER in support of Putnam’s prepositions; in instances where agents are not willing to rely on norms or institutional arrangements alone, trust plays a vital role, where agents are able to establish relationships based on confidence. Drawing on the types of trust

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308 Granovetter, M. 1985; in Lyon, F. (2000:5-6)
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provided by PUTNAM\textsuperscript{309} mentioned in the chapter afore, the study seeks to explore the degree to which the ‘trust of familiars’ aids interaction and networking. Based on the analysis made in the previous chapter on the value of thin trust, a further narrowing down will be made in weighing the presence and influence of the indice on the research area. The effects and outcomes produced by trust at the level of local entrepreneurs and role played by ‘thin trust’ in terms of the trust of familiars in individual group relations are assessed in the consideration on the outcome of trust based relations within occupational groups. Within this framework, discussions will be based on the identification of trust of members in leadership in their execution of roles, upholding association goals, and trust among members allowing free flow of interaction for membership in groups to thrive, as well as trust supporting information sharing and enhancing individual support within groups.

For farming engagements, the position of trust relations amongst peers will be reflected on in its role towards harnessing group cooperation in membership support as well as collectiveness in harnessing resources resulting from affiliations in memberships. In cocoa farming engagements, the worth of trust based relations in supporting peer engagements will be assessed. Its role in enhancing group and leadership performance through degrees of trust placed in leadership, as well as that ensuing in membership relations which ultimately enhance cultivation capacities will be examined. Similarly, interactions with fruit farmers will have the objective of identifying thin trust through the presence of the element amongst members supporting the strengthening of relations in seeking cultivation strategies, as well as flow of information among members in farming practice ideas.

For vegetable farming activities, the indice will be examined in relation to its worth in peers supporting each other through built relations in cultivation activities. Instances such as in the urgent need for assistance to convey and store produce in glut periods, as well as the degree of trust placed in selected leaders within associational activities in working at accessing resource from external like groups with larger capacities will be examined. For all three sets of farming practices, the worth of the element will be assessed in the role played promoting labour support as well as in dealings regarding input supplies, which represent core needs within the farming community.

Likewise, the purpose of thin trust in enhancing interaction amongst traders will be delved into through factors mentioned above affecting its function. The trust afforded key peers of community fruit traders representing them in external contexts and managing internal

\textsuperscript{309} Putman, R.D. (2000)
Assiociational issues which are necessary for the thrive of business will be assessed. Arrangements in supporting peers in the transportation of good to locations and arranging for sale will be worth focusing on.

In vegetable business transactions, the purpose of thin trust in affording peers the ability to support each other in the sale of produce, where interactions primary to accessing external markets ensue based on trust relations will be assessed. The trust accorded leadership in taking actions relevant to increase volumes of trade will be drawn from the study; likewise, the reasons preventing the development of the element in supporting membership integration in external linkages. Essential commodity trading focused on external relations in accessing goods for community use, the form of trust identified will be measured in its function of managing the delicate balance in transactions with external agents. The role of thin trust affording individuals within the activity derive support from leadership in terms of information in accessing commodities from vantage locations at competitive prices as well as receiving information on price differentials and fluctuations based on functional peer relations will be studied. Thus, for the selected set within the trading community, indices of thin trust within trader groups will exhibit information sharing on commodity prices and transaction flows particularly in the trading of fast perishables within the selected trading groups such as fruits and vegetables.

In using indicators developed, the trust form identified will be extensively examined in assessing the value placed on the element in relation to foreseen resources to be accrued by the entrepreneur. The study concretely seeks to examine the role played by trust in economic engagements of local entrepreneurs through their interactive process. Additionally, research techniques have been developed to assess the degree to which the other forms of thin trust ‘generalised or social trust’ - trust extended to strangers- normally ensuing in the execution of transactions beyond the sphere of the community is used, where the value of this form could impact on experience and information sharing to members within community occupational groups.

**Indicators of norms**

As an indice of relevance to the study, the function of norms including existing customs of cooperation and acceptable sanctions regarding deception and opportunism in transaction processes within the context, as well as values such as of reciprocity within the selected sets of trader engagements will be identified. In assessing the role of the element in farmer relations, the function of the indice towards holding reciprocal values where the consequences
for breach keeps peer relations in form will be assessed. Beyond interactions within structured networks, reciprocity, particularly at the communal level, often acts as a glue holding relations between individuals widely prevalent amongst farmers and traders in routine activities and transactions. Lyon further mentions the fear of sanctions acting as a mechanism to force traders to pay debts as well as reciprocal relations amongst farmers supporting the engagements with scarce resources. Research techniques will be used to obtain a detailed narration from respondent farmers and traders with regard to experiences and observations made where norms significantly affect interactive processes. Drawing on Putnam’s assertions and reflecting on Lyon’s observations as pertaining to the study, the scale of analysis will be narrowed down to clearly identifying forms of reciprocity and sanctions directly impacting on local economic engagements. The effects of communal norms of reciprocity in adding value to transactions amongst traders in terms of support amongst peers in a context where resources prove irregular and scarce will be assessed. In selected farmer groups, the indice will be examined. Here it’s value will be weighed in relations where scarce resources leading to the lack of supply of farming inputs as well as the inability to hire regular formal labour could realise it playing a supportive role for peers in sustaining micro farming engagements.

3.3.3 Network Function, Structure and Potential Recognition

Following theoretical elaborations in network facilitation linking small entrepreneurs, self organisation, the formation of social capital and the organisation of knowledge in occupational networks are expected to produce a synergy promoting dynamism in business engagements and social groupings. Fundamentally, the organisation of thoughts have continually required the adaptation of systems in the development of motivations, the core assets being the basic ability for self organisation.

Network Function

The functions of networks however, seem only recognisable in as far as they seek not only the fulfilment of individual needs, but also lay priority on the accomplishment of the goals of the network. Particularly so, where for local entrepreneurs, membership acts as a bridge to access larger structures, a critical factor remains the ability of individuals within the network having the opportunity to express concerns relating to their betterment, thus for local economic actors, micro level occupational structures imply reaping benefits otherwise individually a challenge.

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Challenging conditions and context within which local entrepreneurs operate with efforts to increase market knowledge and technology in the expansion process acts as a coercive force particularly in their identification to formal networks, where priority should be laid on the strength of said networks to draw and hold resources as well as the ability to derive a high degree of attention in the acceleration of resource acquisition.

For trading groups, petty and household trading form the bulk of trading activities within rural communities, with challenges lying in transcending community boundaries to typical market centres in nearby cities or districts, where central marketing of agricultural produce and commodities are organised. OVERA\textsuperscript{311} refers to central marketing processes where rural traders are involved as ‘commodity\textsuperscript{*} chains’, identifying wholesalers, who buy in bulk from rural areas; wholesale retailers who sell in bulk at central market points and retailers who buy in specific quantities to resell in smaller quantities to small scale traders and petty traders.

For the majority of traders in rural communities, the transactions are more often made with retailers of essential commodities needed by farmers and community households. The transaction ‘link’ described by Overa in the commodity chain process, where networks of trading activities are established amongst traders trading in similar commodities at various levels to reduce risks and expenses in transaction processes remains the bottleneck in most rural communities. Here, individual attempts to establish such linkages have remained weak due to low capacities in sustaining regularity in transactions. For small scale cocoa farmers groups, transaction costs remain an important factor based on the difficulty in receiving most current information on the state of developments and future predictions in market developments, leaving them in a permanent phase of uncertainty in market arrangements.

\textit{Role} recognition within such contexts directly reflects on the perceptions in the distribution modus of resources in putting entrepreneurial groups in the position to maintain interrelations, through adequate control of the inflow of resources as well as fair distribution. This infers the creation of a continuous and dynamic process in the selection of resource acquisition options. For petty commodity traders and producers, the ultimate goal of belonging to networks implies the creation of a source having the ability to satisfy member interests which should invariably be juxtaposed with the concern of member interests not necessarily towing the line of formal institutions, rather more geared towards positioning them to have capacities to source in their strategy to support local enterprise growth.

\textsuperscript{311} Overa, R. (2004:15:3) uses the term with reference to the definition provided by Dickson (1998:7), where he defines the term as “a transactionally linked sequence of functions in which each stage adds value to the process of production of goods and services.”
Typical examples of such networks\footnote{See Mohammed, D. et al (2011:1043-1045) - on linkage structures for cocoa farmers.} are prevalent at community levels where networks risk the danger of having leadership practised in a system negatively impacting on group development, reducing the morale for proactive behaviour amongst members. The continuous existence and function of such groupings further imply limited access to resources and resource sharing, presenting a situation of stagnancy of resources and information accrued at the rank and file of leadership, thus resulting in inactivity and lapse in member commitment.

The responsibility of memberships in networks invariably lies in their ability to limit confrontations reducing their ability to access, and instead, through their capacity to leverage in the occurrence of such bottlenecks, in strategising to foster structural relations, steering such processes occurring within network activities to be directed to impact positively in group circles.

The creation of success oriented network structures may thus involve more than the fundamental activity of grouping individuals; indeed, the collection of conscious efforts needed to steer networks successfully overbearingly includes the regular and constant effort to maintain culture of dynamism and shared identity in which members take up responsibility as well as feel accountable to the structure for their actions towards assuming collective responsibility in resource seeking.

In recognising local economic groupings acting as the binding element for small scale producers, petty commodity traders and retailers towards facilitating growth in competition, such collaboration, aside internal efforts, eventually feed largely on formal service organisations in acquiring linkages to formal structures. In building the ability to recognise potential, therefore, the onus lies on accruing relationships in network formation for resultant stable systems. Parallel to promoting vertical cooperation, horizontal linkages within stable occupational groups such as joint purchasing or marketing of produce offers group stability in harnessing external resources.

Trust values within communal groups offer avenues for the expansion of networks in building capacities to assume organisational dimensions necessary in building external linkages.

\textit{Nnoba} groups\footnote{\textit{Nnoba} groups - Representing forms of association in labour support for rural farmer groups.} in rural communities represent traditional labour particularly offering cocoa farmers the ability to be further strengthened in group dimensions for further economic interaction through engagement in the minimal available spatial networks in creating an
opening. The established relations based on cognitive elements can as well be drawn into the building of group relations for more formal structures.

**Structure**

In the adhesion to *roles* supporting communal occupational structures, although purely communal networks with ethnic similarities may experience less challenges in interactive processes communally; network structure for sourcing resources beyond the scarcity and limited capacities for small entrepreneurs within the communal structure however, should lay more emphasis on fostering acquaintances through guiding community level individuals in external interactive processes.

Collaborative actions within networks thus imply a clear structure and maintenance of ‘rules and regulations’ in achieving group goals as well as sustaining a measurable flow of activity within the system. This borders on the clear issue of sensitivity relating to rank, where leadership within structures should be organised such as to preserve the feeling of an organised framework within groups at the same time tactfully avoiding attitudes producing the feeling of excessive control and intimidation towards members.

For petty farmers and traders, opportunities to enter into district economic engagements imply reducing costs as a result of growth in business, however this implies developing of networks away from a static structure towards one possessing the ability through collective efficiency. Thus, the density of interactions within formal frameworks interrelatedly acts as a positive element in magnifying the community size toward sourcing external support, where group maintenance as a feature, bears effectively on network size.

Communities countrywide experience a prevalence of communal networks structures established without consideration of the effect of group size on performance, where instances of group structures reflect dimensions which impair regular interconnectivity vital for group function, implying a lower probability of leadership being able to rally and organise concerns for formal support. This then presents greater challenges for leadership in creating strategies for information sharing and dissemination. Though communities within the Mpohor wassa east district such as Elembelle have made strides in reaching out to external sources, other communities including the study area remain static. Trader and farmer groups structured in smaller sizes at local levels may possess the advantage of smaller dimensions in social

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315 See Guri, B. (2003; 2007)
disparities as well as closer relations between members and between leadership, increasing the chances of a clear knit fabric transcending homogenous boundaries as preparatory phase for nurturing external linkages.

In determining functional success, organisatory developments within groups demand a scope of attention on community homogeneity, suggesting the formation of clusters being widely dependent on the foreseeable form of relations among members. This is more especially reliant on the process through which such groups are organised, where they may tend to have an extremely hierarchical form in structure, aborting the very purpose of permitting individuals realising the value of using membership within such groups as channels in achieving resource seeking goals.

In developing such structures therefore, similar caution should be attached to the merging of groups sharing similar identity at community levels.

Large mergers based on common occupational identity, though strategic in amassing more strength in bridging external gaps may just as well cause disengagements leading to extinction in view of large variations in culture, ultimate goals, as well as differences in approaches to resource seeking strategies.\(^{316}\)

Typically, community level organisational structures in Ghana witness entrepreneurial groupings focusing more on forming conglomerations to assume greater numbers towards increasing their degree of influence, concentrating less on intra-group relations where social dimensions could largely vary. The retention of formed clusters in communities thus implies recognition of circumstances, mechanisms and elements having the tendency to bear positively on the accumulation of assets for network growth.

In observing trust forms, with local small scale enterprises in Ghana typically limited in scope, the formation of and involvement in micro level formal groups and clusters are expected to, through increasing opportunities, speed up economic growth through promoting small enterprise development. Within the country, ethnic diversities as well as social characteristics partially imply the formation and existence of various types of networks relying on density, form and linkages accessible to provide expected services to local economic actors. This categorically implies leadership within formed structures should take into account the building of trust between communal structures accustomed to trust relations amongst ethnic groupings as they commence relations with external clusters. The realisation

\(^{316}\)Though organisations like the FONG with member bodies such as Ghana Federation of Agricultural Producers GFAP try to represent member interests, disparities parallely arise from its umbrella nature.
of the relevance of improved quality in activities of local entrepreneurs acts as the drive to belong to such clusters, to benefit from such structures through a more intensified local economic actor collaboration. This implies the importance of the network striving to achieve stability and trust as basis for structure, which could further enable it determine regulatory frameworks in sourcing the type of assistance required.

The purpose of self organisation leading to expected results is largely a reflection of the background of members comprising the network.

Bearing in mind the individualistic nature and response of individuals to group expectations being based on past experiences, cultural backgrounds as well as economic and social conditions within the settings they find themselves, groups may experience instances of less flexibility in interaction as well as in external collaboration.

The ‘structural strength’ of networks granting them the ability to link up to external structures is highly dependent on the degree of social interaction available. EHIN\textsuperscript{317} describes this form of interaction as ‘social nesting’ in deducing that ‘ample quantities’ of such form of interaction form the basis for enhanced productivity.

The very existence and development of business within networks implies a form of interaction dependent on various dimensions such as cooperative and reciprocal values. Equally as exchange of ideas and active interaction is expected to build and support the institutional structure with such formal networks; the thriving entrepreneurial activity within networks is largely owed to the reciprocal nature of relations within the networks, implying the sense of concern for individual well-being as well as for members acting as the connecting tissue creating a ‘draw-in’ effect to sustain a network built on trust.

Frequent interaction made possible through the presence of a stable system thus allows for the function of a vicious cycle of the establishment and absorption of norms accepted. Here, this implies the possibility of a regular and long term interaction amongst economic actors at the local level, resulting in the unhindered flow and dissemination of information needed to establish institutional arrangements as well as bridge structural gaps.

3.3.4 Group Location, Access and Entrepreneurial Performance

Deliberations afore on network function demand a framework for local level enterprise engagements within which reasonable operation can be expected. Considerations on local

\textsuperscript{317} Ehin, C. (2004:66)
enterprise growth in Ghana have been accompanied by a string of changes in the development of policies, approaches and strategies aimed at building concrete blocks needed in addressing issues of coverage through effective and adequately decentralised structures; as well as achieving sustainability in micro level endeavours through mechanisms prescribed based on more practical ideals.

Recent developments have seen the construction of perspectives\(^{318}\) on community development extensively drawing in the role of the state as working instrument in beefing up micro level activity. Though most emerging economies stood to the realisation of less state intervention in the quest to enlarge their ‘civil space’ in their agenda to open up markets, the very structure of most developing states demands support from the macro level state apparatus in the distribution of power as well as control in economic management at community levels. This implies the positive build in economic indicators at this level being highly dependent on the expansion of the meagre options available. Dwelling on such instances, BEHERA\(^{319}\), postulates state support in market functioning, realising the distribution of resources being fundamental to micro level market functioning, implying a combination of the state’s role with adhered market principles in the development process.

Relating to Behera’s postulations, being typical for farmer groups in rural communities in Ghana, their location have often been impediments in considerations of government interventions. As may be depicted, the effects of government interventions in raising the economic potential over the past decades have hardly measured up to required benchmarks. In comparison to urban areas, rural areas which are often acutely hit with where poverty indices are concerned have faced the challenges of being spatially distanced in terms of the allocation of amenities. Comparably, the country’s northern, as against its southern divide for example witnessed a long history of ‘a few drops’ of the allocation of amenities for communities within the northern sector. Inadequate attention to communities within the divide in terms of the extension of feeder roads, water, sanitation, educational facilities as well as energy amongst others accounted for stifled developments within the region.

Along with the span of rural communities across the nation’s divide, the lack of adequate allocation of resources has compounded the stalemate situation. Development has clearly been focused on the urban divide; with the assumption of the ‘trickle down’ effect to the community level to automatically follow. This has created and remained a bone of contention

\(^{319}\) Behera, M.C. (2006: 109)
THEORETICAL PERSPECTIVES - THE CONCEPT OF CIVIC ENGAGEMENT AND THE NOTION OF SOCIAL CAPITAL

dating as far back as the early post colonial period accounting for the widened gap between the urban and rural divide with regards to infrastructural set ups, amenities and economic opportunities.

Modes of assignment and execution of *roles* within farmer groups directly influences the long standing top bottom approach in resource distribution. Inadequate projection of leadership in farmer groups towards assembling group interests and representation beyond the communal periphery has resulted in the range of inadequate technology dissemination particularly drawing vivid effects on rural farmers increasing the incidence of crop pests, and low productivity due to the paucity in access to agricultural inputs. In agricultural development, data reveals the lack of access to appropriate technology for storage and transportation of produce resulting in losses up to 20-50% for fruits, vegetables, roots and tubers and between 20-30% for cereals.\(^{320}\)

Training and research facilities to rural farmers in increasing food production; as well as support by the Ministry of Trade through its auxiliary body, sufficient service has hardly trickled down to obsolete rural communities to create linkages capable of producing significant effects.

Slack developments in road networks for the efficient transportation of agricultural produce has constantly resulted in the stagnation and destruction of produce in areas such as the Ashanti and Western regions with high productivity potential, as well as in occasional glut seasons within the northern divide. Community locations realising poor access imply unproductivity in producers efforts where excessive time is spent on traditional modes of produce transportation and storage, resulting in poor end quality of fresh produce.

The linkage structure supporting communal enterprise growth is evident in the assumption made by TIPOTEH\(^ {321}\) in stating that ‘an integrated rural development strategy is any strategy that combines various sector development programmes at local, regional and national levels in a way that the programmes are internally consistent with respect to the goal of attaining sustained economic and social progress in the rural areas’ Access to resources has markedly implied the proper establishment and function of local service structures being equipped with the capacity from macro level structures to draw in communal engagement in deliberation and decision making processes; more importantly the ability of said meso structures to partner with communal occupational structures in the implementation of activities.

\(^{320}\) PRO€ INVEST Country Report, Ghana (04/2011) - Project WAF/6349
The purpose of *trust* in farmer groups supporting their influence on linkages bears direct connection to the confidence laid in group leadership in championing members cause as interacted in group participation.

The crux of the matter, in accessing resources at community levels, lies in adequately combined efforts between communal representation and meso level service structures. Aside other contributory factors, the distribution of, and access to resources supporting local SME’s assume a more competitive nature of realised streaks of success in communities where district assembly structures and communal organisation have linked up efforts towards addressing challenges. The efforts of communal leaders in the honour of trust laid on them by members in forwarding interests implies constant and qualified interaction beyond the communal periphery in penetrating service and formal structures.

Obviously, access to invariably limited resources demands a communal adoption of an ‘inclusive’ character supporting abilities of local entrepreneurs establish linkages to beneficial engagements. Core rural structures in Ghana portray a picture of local entrepreneurship consisting mainly of farming and non farming activities. Aside fishing and non farming activities which include trading of agricultural and non agricultural produce, crafts, carpentry as well as minor scale food processing, farming activities in themselves are widely seasonal. This results in drastic shortfalls in seasonal changes, increasing the need for communal organisation combined with local government efforts to step up activities designed to support rural economy diversification.

Participatory process in accessing local economic welfare are a matter of realising the ‘real effect’ on individual entrepreneurs in linkage engagements in reducing cost in uncertain market conditions for small scale producers marketing fast perishable items such as for vegetable and fruit.

Likewise, the function of *roles* upheld within trader groups proves vital in supporting access from group location. Trading activities in typically rural communities realise homogenous groups such as women groups engaged in processing and trading traditional foodstuffs. Support from leadership which acts as a build up in supporting the growth of such homogenous groups to develop frameworks capable of sourcing assistance existing outside the communal periphery depend on intuition of group executives. Here, it is expected to use channels through like trader groups at meso levels in benefiting in terms of access to support offered for the provision of basic facilities such as market sheds and means of transport for wares. Acquisition of resources through participation beyond communal boundaries thus
implies communal efforts aside support from local government structures in cutting across social boundaries.

This implies more precisely efforts of entrepreneurial individuals and groups weaving in a cross sectional range of societal categories aside what they generally possess to widen the societal fabric in the bid to draw in strategies for sustainable schemes and variation in options available.

Mc Areavey\textsuperscript{322} correlates the acquisition of resources where access is hindered to the significance of “group progress” where participatory processes entrust specific tasks to committed group representatives, with ample time sacrificed by said individuals to create the necessary linkages towards bridging the said gaps. Service organisations provide the opportunity for further development in deprived areas particularly in instances where group representation are only able to make minimal efforts, in mitigating the static nature of economic activities.

Through sourcing support and accessing linkages, such organisations support in the implementation of community owned projects geared towards the generation of income through the establishment of credit schemes, adult education programmes, and the provision of training programmes in areas of specialisation for petty traders, with the view towards strengthening their capability to access opportunities to assimilate into broader categories.

For trader groups, the structure of markets within which rural dwellers are situated portray temporal makeshift sheds where lack of storage facilities and constructed structures for marketing of wares result in unhygienic depositing, distribution and marketing of wares. Transportation, particularly of perishable produce poses the greatest challenge in increasing their capacities. Aside the value a trusted leadership could provide in linkage efforts, trust developed in peers within trading groups who possess stronger linkages with retailers amongst others could support the larger trading community in the establishment of supportive linkages in the distribution of wares and produce. This could be achieved in the wait for the establishment of more formal linkage structures to district and city market centres in sustaining the function of commodity value chains.

\textsuperscript{322} Mc Areavey, R (2009:113)
4. THE EMPIRICAL STUDY AND RESEARCH PROGRAMME

Dwelling on network potential and group location in supporting the generation of profits for bettered enterprise performance, the last sections broadened the analysis on group structures in promoting access. The working framework developed in the previous chapter and elements selected relevant for network potential will serve as the base for providing insight into the study in uncovering economic engagement patterns for local actors. In this vein, socio demographic characteristics influencing associational activities will be brought to bear as well as exposing available stocks of social capital influencing economic patterns and identifying the forms which could be further developed for occupational growth.

Drawing on elements identified in the theoretical analysis, the goal of the research, reiterated, will be to assess, through the linking of selected theoretical indices to interactive forms within the study area, to identify through research techniques used, forms of networking supportive of external linkages at the community level, which could be better developed towards achieving the objective of enhancing local enterprise growth. The theoretical framework thus provides the backbone for the interactive elements to be taken into consideration in the study towards identifying the research needs. Towards realising the aim of the research, the study identifies existing networks at the community level as well as forms of linkages between the community and district capital, with the view towards recognising indicators responsible for buttressing group dynamics towards effective market linkages.

4.1 Justification for choice of study area

In addressing the issue of productive economic activity locally, the depiction of a linkage between the defined spatial locality and socio economic factors pertaining within the defined space proves necessary in connecting the theoretical build to the research needs.

In buttressing the theoretical framework, the study area selected was based on the identification of meso structures with the presence of formal service organisations and governmental structures having the capacity to support communal structures within their jurisdiction. Thus, the choice of lower meso structures identified is based on the presence of the existing heterogenous as well as socio-economic factors with the potential to support community efforts. The district capital of the Mpohor Wassa East district- Daboase was selected to enable an insight into the opportunities and linkages it could afford with Akutuase, the community selected. As a district capital within the western region, choice is consequently made based on its significance to the study in terms of the region’s natural resource
endowment such as minerals and export crop cultivation according it economic importance as one of the most economically active regions in the country in terms of agriculture and industry. As one of the 13 districts within the region, the choice of the Mpohor Wassa East district with Daboase as district capital was based on the purpose of supporting the theory developed, where information related to natural resource endowment of the selected area, formal service organisation activity as well as the presence of working meso government structures needed to assess micro enterprise viability can be tapped in support of the theoretical structure.

In the identification and projection of selected elements within the theoretical build supporting external interaction, an established culture of successful community-district linkages within the region in the near future would thus contribute in serving as pathfinder for less endowed regions, thereby clarifying the justification for the area of choice.

In providing a description of the district chosen with specific reference to its economic and socio-cultural background as well as the trade, agricultural and natural resource potential of the chosen community within the district - the Akutuase community- the chapter delves into the form of economic engagements practised within the community, exposing structures within which these activities are executed.

4.2 Description of the Study Area

4.2.1 The Western Region and Mpohor Wassa East District – Overview of resource related endowments

The Western Region

Demographically, the western region covers roughly 23,391 square kilometres, approximately ten percent of the country's total land area, with a current population figure of close to 2,000,000, expected to double by the year 2020 based on an estimated growth rate of 3.2 percent.

The current populace is estimated as being relatively young, with over 40% within the age group of 0-14 years, with the ratio of urban to rural population being a little over 36%.323

Bordered on the east and west by the central region and cote d'Ivoire respectively, and further bordered on the north by the Ashanti and Brong Ahafo regions, the region is bordered

323 Demographically, the western region’s population constitutes approximately 10 percent of the country’s total population.
southwards by the Gulf of Guinea. Sekondi-Takoradi as regional capital located in the Shama-East Metropolitan District, the region comprises thirteen districts, with the indigens being the Akan folk, and the main indigenous ethnic groups including the Ahantas, Wassan, Nzema and Sefwi, Pepesa and Brosa’s.

Figure 4.1: Map of Ghana highlighting the Western Region

Source: www.ghanaregionalmaps

Climatic patterns and Agriculture

Situated in the equatorial climatic zone with three quarters of its vegetation located in the high forest zone of the country, approximately 75 percent of the regions’ vegetation lies within the high forest zone of the country, and is characterised by rainfall patterns as the wettest, accompanied by moderate temperatures, with the southern part of the region being the wettest part of the country. Lying within the equatorial rainforest belt, the region comprises a total forest area of 19,406 sq.km constituting about 25% of the country’s forest area (approximately 77,625 sq.km.) The semi deciduous climate within the region with dense forest puts the region within the range of highest timber producer countrywide, with an average annual production of 42% of the country’s timber production for domestic use and export. The climate inhibiting soil types adequate for a variety of crops, the region is identified as
being amongst the major producers of oil palm, coconut, cocoa, coffee, and rubber, a range of peppers and rice.

Possibly being the region by so far richest in mineral resources, quantities of mineral deposits are mined with the major minerals being gold, diamond, manganese and bauxite. An additional range of natural resources in the form of minerals such as iron ore, limestone and glass sands are mined in smaller quantities.

Following from climate and resource properties within the region, agricultural activities are concentrated in terms of populace engagement, with farming, mining and fishing as well as large, medium and small scale trading activities making up the bulk of the regions activities.

Being amongst the country’s largest producers of cocoa, timber and second highest in gold, the most practiced industrial activities within the region include mining, quarrying and manufacturing activities where palm oil and rubber plantations are located, as well as forestry within the timber industry.

The region being major producers of staples, as well as the country’s cash crops- cocoa, coconut, palm, rubber and coffee,- with the potential to be major producers in rice and citrus, the bulk of the region’s economic output – 74%, accrues from crop production, with livestock and agro processing making up the minimal of 14%.  

In terms of major food crops cultivated countrywide, the region’s production levels comparably show higher figures in relation to other regions, with major staples consumed countrywide such as plantain, cassava and yam, being actively cultivated within the region.

<table>
<thead>
<tr>
<th>Crops</th>
<th>Area (Ha)</th>
<th>Production (Mt)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maize</td>
<td>56,094</td>
<td>79,887</td>
</tr>
<tr>
<td>Rice</td>
<td>15,439</td>
<td>20,513</td>
</tr>
<tr>
<td>Cassava</td>
<td>74,429</td>
<td>735,792</td>
</tr>
<tr>
<td>Yam</td>
<td>12,329</td>
<td>94,848</td>
</tr>
<tr>
<td>Cocoyam</td>
<td>39,393</td>
<td>229,736</td>
</tr>
<tr>
<td>Plantain</td>
<td>58,137</td>
<td>567,530</td>
</tr>
</tbody>
</table>

Source: [https://www.ghanastatistics-westernregion](https://www.ghanastatistics-westernregion)

324 See Ministry of Agriculture- Ghana- Crop sub sector report (2011)
The twin city of Sekondi-Takoradi serving as regional capital with a fishing harbor in Takoradi further provides the hub for activities particularly for the fishing industry as well as for trading activities and attraction of labour particularly in the wood and mining industries. The recent discovery of oil deposits within the region has further contributed to raising the region’s economic significance in terms of natural resource endowments, attracting more labour and infrastructural developments in the region. Classified as one of the three most industrialised regions within the country in view of its capacity in mining, quarrying, manufacturing, and power generation (electricity, gas and steam) the industrial strength of the region is located within the Sekondi-Takoradi metropolis, where approximately 60% of all industries within the region are concentrated.

**The Mpohor Wassa East district**

Recently being designated Wassa East, settlements within the district are predominantly rural. The bulk of its population, 88% comprises rural dwellers with a minor 12% being urban dwellers; the only 2 districts having reached standards of urbanization being Mpohor and Daboase.

Comprising one of the thirteen districts within the western region, communities within the Mpohor Wassa East district have consequently experienced their fair share of remaining predominantly rural despite the natural resource potential within the district.

With a current population of 145,000 males forming approximately 52.5% of the total population as against 47.5% for females; the higher figure for males largely accounts for the agricultural and mining activities within the district.

*Agriculture*

Approximately 71% of the work force within the district are engaged in subsistence and large scale agriculture. Close to 90% of the farmers rely heavily on traditional tools, methods and natural climate seasons in farming activities, with the sparse use of mechanized forms mainly in oil palm plantations within the district. Cocoa, staples as well as citrus and vegetable are largely cultivated on small and medium sized farm areas by indigenous and

325 The Jubilee oil field beginning with a production of 8,880 barrels per day in 2010 is estimated to be boosted to reach 500,000 barrels per day by 2015 - Ghana National Petroleum Corporation Report (2011)
326 The district has been re-designated as the Wassa East, since 2012. Settlements with a population of 5,000 or more are classified as urban, with those below classified as rural.
327 Composite budget of the Mpohor Wassa East District Assembly, Fiscal Year (2012) - On support for subsistence agriculture and boost in oil palm production (2012); Mpohor Wassa East District desk discussions.
settler farmers. In terms of support for the agro processing sector the palm fruit is cultivated and processed on a larger scale by large scale agricultural industries such as the Benso oil palm plantations in Adum Banso, BOPP, NORPALM in Mpohor, Golden Star Wassa oil palm plantation in Ateiku and Akyiem oil mills in Akyiem. Facilities for cassava processing are located in Kwabaa, Awiaso, Akotosu, Adiembra, and Abradzewurum. Cultivation of rubber is supported by the Ghana Rubber Estates GREL, where farmers within the district complement the cultivation of their crops with rubber cultivation on small and medium scale plantations, with large scale agriculture for vegetable processing additionally being supported by the West West Agro processing factory located in Akyiem within the district. Through the rural agricultural development programme of the Ministry of Food and Agriculture MOFA, extension services are provided to farmers within the district through its field staff made up of agricultural extension agents, zonal officers and district agricultural officers. The district currently has a distribution of 19 agricultural extension officers located in the eight agricultural centres within the district, with the tendency in view of their minimal number to serve several communities parallelly.

Figure 4.2: Map of the Western Region highlighting study district Mpohor Wassa East

Source: www.citymaphq.com/ghana/daboase
Coping with the agricultural extension officer - farmer ratio of 1:1146, the district is undersourced towards supporting sufficient resource development in agriculture and industry. Estimates of net profits for crops produced within the district reflect figures for plantain being 02,400,000, with that for maize, cassava cocoyam and cocoa being 01,200,000, 04,000,000, 02,000,000, 01,300,000 and 08,460,000 respectively where the potential to increase exists with the availability of resources.\footnote{Mpohor Wassa East District Assembly (2006); Ministry of Agriculture – District Report, (2011)}

**Infrastructure**

Analysing the current situation depicts marked problems within sectors of the districts’ economy. The stalemate in the development of agricultural, market and environmental conditions such as road network, power supply and telecommunication have led to the paucity in agricultural production and industrial activities.

Most of the districts serving as major markets centres within the district lack well developed structures, with the few which act as important market centres with relatively deplorable structures being located in Daboase, Mpohor, Senchem, New Subri and Edwinase. Daboase and Mpohor remain the only localities currently relatively urbanised. Currently with 512 km of feeder roads and 75 km of highways, the districts’ poor road network and access particularly for the majority of communities implies inaccessibility for most part of the year particularly during rainy seasons, sharply impacting on marketing chains and access to basic facilities for most settlements.\footnote{Composite budget, Mpohor Wassa East District Assembly, (2012); Information from District Chief Executive’s office.}

Aside notable infrastructural developments in a couple of surrounding districts\footnote{See for example health and educational developments in Ellembelle district--Ellembelle District Assembly} the majority of districts within the region have witnessed minimal infrastructural developments, with particularly poor road networks hampering the flow of economic activity and industrial growth within the region. Notably, majority of minimal infrastructure supplied within the district is concentrated within the district capital, Daboase.

With Daboase emerging as first in the category in terms of the total in settlement population within its defined area, the distinction is clear where 7 other settlements within Mpohor Wassa east are categorised below the line as fourth and 12 other communities as fifth settlements. Invariably, communities between the fourth and fifth categories experience
shortfalls in the provision of basic infrastructure such as appropriate market facilities, educational structures, as well as health and sanitary provisions.

Albeit its economic potential, developments within the region as a whole falls woefully short of expectations, resulting in draw back effects in which the majority of districts within the region remain rural, experiencing a stalemate in development activities. Despite efforts to promote rural development, the paucity in infrastructural set ups and amenities coupled with inadequate mobilization of human and material resources have resulted in a stalemate in the growth pace at the district level.

4.2.2 The District Capital – Daboase

Emerging as the only level one\textsuperscript{331} categorized district within the region, the district capital possesses a population of over 6,000 inhabitants creating a difference in relation to other communities within the Wassa East district. Located at a by-pass between the Beposo toll bridge and the Shama junction in the Western Region of Ghana, and approximately 6.7 km from the Cape Coast Takoradi main road, the district capital Daboase serves as focal point for the Mpohor Wassa East district. Encompassing a dense cocoa growing area with the majority of the populace being farmers engaged in the cultivation of cocoa amongst other food crops, the district is a major cocoa growing area with its activities further boosted by the location of the Subri Industrial Plantation\textsuperscript{332} engaged in the production of sawn wood, attracting industrial movement within the locality. More frequent economic activities have led to the district- as capital - developing into a major marketing centre for neighbouring communities with mass marketing of produce twice a week which masses of small scale farmers and traders endeavour to take advantage of.

\textsuperscript{331} In the determination of settlement orders, a first order settlement or level one settlement should possess a centrality index or total centrality of above 700, level two between 400-699, level three between 200-399, level four between 100-199, and level 5 settlements below 99 as centrality index. With a population of 6,301, the district capital Daboase emerges as the only level 1 settlement in the district.

\textsuperscript{332} The Subri Industrial plantation, government initiative established in 1985 was with the purpose of feeding a pulp and paper mill in Daboase. In awaiting the construction of the mill, a saw mill and wood processing facilities have been installed to utilize the processing plant.
Infrastructure

The district has been earmarked in terms of the presence of facilities for industrial development in comparison to other communities within the Wassa East district. The
infrastructural differences are recognizable where ranking estimates place Daboase in first position with the next set of communities falling in the third order in terms of the availability of service facilities and industrial infrastructure. The existing gap intensifies the concentration of support for small scale activities within the capital.\textsuperscript{333}

Encompassing a land area of 1,880 square kilometers, access to the district has been largely restricted with entries only through the Sekondi Takoradi metropolis (Shama, Ahanta West and Wassa West districts) and Elmina in the central region. The non-tarred state and poor conditions of the majority of these access roads have hindered access of several communities to the district. The only tarred toads being that from the entry point of the district to Atieku, the poor condition of such roads has led to the absence of feeder roads within the district for the transportation of cash crops such as cocoa with harvest and glut periods seeing crops perishing at farm entry points where farmers are unable to establish contact with marketing agents outside the communities. Aside the Atieku market being considerably large in comparison to surrounding community markets, Daboase market has strong central attraction followed by other district markets such as Sachem, Mporoh and Atobiase. Transport problems for produce from nearby villages often realize reduction in activities in the Daboase market on expected full market days.

\textbf{Figure 4.4: Daboase new market under construction}

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{daboase_market}
\caption{Daboase new market under construction}
\end{figure}

\textsuperscript{333} Information from District Assembly desk- Daboase having 27 out of 28 facilities considered essential for urban settlements within the district, with the next settlements ranking third being Mporoh and BOPP estates.
The absence of appropriate storage facilities within communities for perishable produce such as vegetables, plantain and cassava, to disperse to other communities conveniently, often led to a large number of small scale farmers striving, after managing to transport produce to the Daboase market to seek the use of the already overloaded market storage facilities to preserve produce. The burden on Daboase storage facilities with produce from nearby communities has often led to resultant post harvest loses of community farmers with the pressure faced to sell off produce at low prices to avoid spoilage.

Initiatives in Daboase towards building capacities for farmers have attempted to concentrate on the drawing of plans to boost rural economic growth such as efforts to increase the number of agricultural extension agents to support farmers in productivity techniques particularly in cocoa cultivation, with recent negotiations bordering on the construction of a better cocoa depot in Daboase to enable farmers realise adequate storage of cocoa beans particularly produced during the off season period. Within the District Assembly, the District Agricultural Development Unit, (DADU) comprises 17 agricultural extension agents, and 5 zonal officers responsible for coordinating agricultural services in their designated areas.

The Business Advisory Centre set up in Daboase as rural initiative of the National Board for Small Scale Industries (NBSSI) is involved in the conduction of training in entrepreneurial skills development for small scale industrial activities engaged in within the district where community economic operators possess poor skills as well as poor knowledge on access to start up capital. In supporting small scale agriculture, the district recently initiated the set up of an oil palm nursery with support staff and irrigation equipment to nurse seedlings supported by the Mpohor Wassia East district assembly and to supply palm seedlings on credit to rural farmers within the district on credit during planting seasons.

Under the Cocoa Abrapoba Association (CAA) certification programme, the Daboase district warehouse facility is identified as certified by the association, with the district as operational area, where the CAA collaborates with operational Licensed Buying Agents coordinated by the CAA in Daboase.

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334 Daboase District Assembly, Development desk information
335 The BAC’s set up under the NBSSI represent the industries’ support at the district level in terms of promoting access to advisory services and information on training opportunities to scale up rural economic activities.
336 The CAA established in support of advocacy and training for cocoa farmers supports the cocoa certification process by engaging cocoa facilitators to monitor the engagements of licensed buying agents as support to rural cocoa farmers within the association.
Albeit infrastructural developments measurably exceeding that of the communities within the Wassa East district, as agriculturally active particularly in cocoa production, the size of the entire district makes the lack of appropriate feeder roads linking communities an enormous challenge, thus prohibiting access to majority of the communities. Even more significantly, the absence of such facilities have repeatedly led to the majority of farmers in crop producing communities without linkages to individual agents having food crops perishing at farm delivery points.

**Credit sourcing**

Bearing on the measurable infrastructural set up, the development of credit facilities within the district are with the view of offering small scale growers and traders the financial arrangements in supporting economic activities within communities. Rural banking in Daboase is represented by the Lower Pra Rural bank, with surrounding credit facilities such as the Credit Union Association CUA, and the Fiaseman rural Bank in Atieku within the Wassa East District as well as the Agona rural bank in the surrounding community.

Towards supporting micro economic activities, the operation of the Lower Pra Rural Bank operating a consumer credit scheme and 'susu' programme\(^{337}\) further serves as an opportunity for small scale traders and farmers gain access to the bank's micro finance programme to improve their business and living standards.

Commencing operations within the region in 1983, the Lower Pra Rural bank begun by providing services within Mpohor Wassa East district with the aim of developing a financial support programmes to support poor small scalers without the ability to seek financial assistance from formal banking institutions.

Access to credit being one of the major constraints within the region, most farmers resort to individual sources in view of the inability to provide collateral for the loans offered from external formal banking institutions as well as terms such as unfavourable short term repayment arrangements and high interest rates, not to mention the bulk of farmers being ignorant of the existence of these facilities due to poor communication.

To this aim, the Lower Pra rural bank’s tailor made programmes to suit community needs include schemes, aside the regular customer account systems, such as group loan schemes,

\(^{337}\) The *Susu* deposit scheme of the bank particularly designed to inculcate the habit of saving small amounts in the bank by farmers upon which fixed amounts are offered as loans based on sums saved has realized credible payback patterns within the district. The bank however possesses minimum revolving funds to increase its credit periphery to rural farmers. - Source - District development desk; Bank desk information
the susu deposit scheme, ebo nwobara and kese wokan schemes. The susu deposit scheme offers economic operators the ability to save small amounts for specific periods, after which additional sums requested by depositors regulated by the bank are offered economic operators with minimal interest rates and flexible pay back periods to enable them adequately utilize the funds acquired particularly in planting seasons for farmers.

The ebo nwobara and kese wokan schemes are further designed as outright loan schemes in amounts based on the capacities of small scalers, with the maximum amount issued individuals being 3million cedis. Investments made by the bank in offering training for adequate use of capital and modes of saving supports small scalers in repayment processes.

Although individual success chalked in terms of repayments creates an incentive for the bank to increase individual loan limits, the bank is limited in terms of liquidity in increasing loan sums. Additional sources of farm support and credit are particularly limited to out grower farmer schemes within the district.

Such schemes established by large scale agricultural enterprises offer support to farmers in their stationed localities within the district where farmers are supported with farm need packages such as credit, farm inputs and training for capacity building.

In their operational localities, the Benso Oil Palm (BOPP) offers assistance in terms of training to farmers, with the GREL in their operational locality supporting outgrower farmers through training in tree planting and clearing exercises in rubber cultivation. As additional sources of farm support designed to be accessed by communities across the district, the Ghana Cocoa Marketing Board, (COCOBOD) through the Ministry of Food and Agriculture in collaboration with the District Assembly supports cocoa farming activities through the Cocoa Diseases and Pest Control project (CODAPEC). Here chemical spraying exercises are undertaken in community farms with spraying supervisors and chief farmers within communities being offered yearly training before the start of the spraying exercise, with the costs borne by the COCOBOD.

**The District Assembly**

The (Mpohor) Wassa East District Assembly is one out of the 19 district assemblies within the western region of the country.\(^{338}\) Having been designated district capital through the restructure of districts in 1988, Daboase, with a District Assembly structure representing the

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\(^{338}\) The local government system comprises District Assembly structures categorized according to size and populace; under metropolitan, with a population of over 250,000, municipal with a population of over 95,000 and district with a population of 75,000 and above
seat of government, has served as the focal point for communities within the district in the design and implementation of rural development programmes.

The Assembly serves as the basic unit of government administration with executive, legislative and deliberative functions within the district and is responsible for coordinating administrative and developmental decision making within the district.

In being established as a planning authority for the district, and representing the highest political authority within the district, the assembly serves the function of integrating the governmental structure at the basic level towards more equitable distribution of resources across the country.

The Assembly is made up of the District Chief Executive (DCE) and assembly members of whom 2/3rds are elected by universal adult suffrage and one third appointed by the president in consultation with traditional authority and interest groups within the district, with a member of parliament on the committee having ex-officio representation. The Assembly is chaired by a presiding member elected from Assembly membership. The District Assembly functions directly through the Executive Committee, presided by the District Chief Executive, which comprises 5 main committees; the Social Services Sub Committee, Justice and Security, Works, Finance and Administration and Development Planning Sub Committees. Area councils as well as unit committees represent sub bodies supporting the function of the assembly with 8 area councils and unit committees in 34 electoral areas where representation at the community level is supported by the councils, which allows the Daboase district structure to rely on community representation in the execution of development objectives.

In the performance of functions, the DCE is assisted by a central administrative body headed by the District Coordinating Director (DCD) who is directly answerable to the DCE in terms of routine administration of the Assembly, with the administrative set up providing consultative support in the planning and budgeting for the Executive Committee of the Assembly. Through the coordinating council, the sub committees submit recommendations to the executive committee further directed to the District Assembly.

Aside the operation of unit committees however, the existence of traditional authority is formally recognized by the district capital structure, where traditional representation is afforded direct collaboration with the office of the District Chief Executive as well as representation on the Assembly’s operational structure.

339 See Local Government Act (1993 Act 462) on District Assembly structure.
Funds for the operation of the District Assembly mainly accrue from the District Assembly Common Fund DACF, which was established after the country initiated its decentralization programme in 1988. In furtherance of the established district assemblies being charged with the formulation and execution of programmes for the effective mobilization of resources, the Local Government Act 462 identifies local and external sources of funding. Whilst internal sources were categorized under funds generated internally within the district such as from levies and tolls, external sources included the DAFC, as well as central government transfers and donor support among others.

With its establishment under the 1993 constitution, Act 455, the DAFC being the core source of funding for the district, Article 252 of the constitution provides for not less than 5% of total national tax revenue to be paid into the fund towards strengthening the financial base of District Assemblies in the discharge of their statutory functions, with periodic financial reports being submitted to the DAFC national administrator on the disbursement of funds.

For small scale groupings at the communal level, the DAFC is of core importance in view of its relevance particularly for socio economic activities within the district where entrepreneurial, groups could be offered support in terms of access to credits for farm inputs and training.

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340 See Act 462 Local Government Act, Article 252 of the Constitution.
Sourcing from the fund is as well expected to assist in the development of market linkages for community producers and traders and proving technical support in terms of road infrastructure enhancing better transportation and communication towards strengthening value chain linkages beyond the community.

Since its inception in 1988, the District Assembly has supported the initiation of projects with the last decade seeing the Assembly support the establishment of social amenities such as classroom blocks, teachers quarters toilets and boreholes within Daboase and surrounding communities. Further developments of the Assembly within Daboase include a storm drain and construction of a refuse collection bay particularly to support the district inflow from communities for mass economic and social activities as capital for the district, as well as support and construction of socio economic amenities to improve socio economic standards of living within its communities.

Sourcing from the DAFC, the District Assembly has been involved in the support of procuring oil palm seedlings to individual farmers within the district, towards expanding their farming capacities to boost their income by supplying seeds on credit. In 2008, the Assembly succeeded in supplying 71,000 germinated seedlings to interested farmers in the district, with efforts to acquire larger number of seedlings to feed the oil palm farming community. The Assembly within this period supported the acquisition of seedlings by waiving small cash deposits for which farmers had to make before receiving seedlings, supporting the provision of seedlings on credit.

In terms of entrepreneurial skills training offered by the District Assembly to communities, The Integrated Centre for Employable Opportunities for skills training ICCES as an initiative from the Ministry of Labour and Social Welfare within the region have been limited in view of scarce resources available to decentralized structures. With approximately 75 ICCES centres within the country, the initiative set up by government is with the purpose of supporting the sustenance of small scale enterprise, particularly within the youth in rural areas. Vocational training centres set up in this regard offer needed skills such as business skills and book keeping and micro financing techniques aside the core vocational skills offered (such as masonry and electricals).

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341 Information from District Assembly development desk - Provision of social amenities since 1988.
342 Ministry of Employment and Social Welfare- Vocational Training Programme; ICCES - Programmes from regional coordinating office to support graduates of vocational training in small and micro scale enterprise occupations with seed capital and technical support is in the planning. Information - District coordinating office.
This particularly enables entrepreneurs in the farming and trading within the districts communities enhance their opportunities towards capacity building and credit sourcing.

Though training programmes have been executed in districts within the region, direct execution of training activities from the Daboase district have seen a stalemate.

Albeit the fact that the District Assembly common funds support from government agencies and levies accrued within the district in supporting development activities are inadequate in catering for community development needs in various spheres as well as adequately concentrating support on local economic actors and groups in communal enterprise growth, a range of civil society and non-governmental organizations in collaboration with the District Assembly have been engaged in supporting rural trade and agricultural programmes, particularly rural enterprise groups in agricultural and trade policy awareness.

Support programmes with organizations having district representation are in collaborative phases with the District Assembly towards being scaled up to fully include government agency backing such as the MOFA in supporting cocoa production as well as assisting farmers within the district engage in the farming of other crop as alternative sources of livelihood. The World Vision Organisation\textsuperscript{343} operates within the country with the aim of supporting in the improvement of socio economic amenities through technical support in infrastructure and training. As an evangelical Christian relief development organisation, its activities are targeted at supporting communities and families tackle poverty situations. Particularly for rural areas, the organization is engaged in, aside supporting the provision of amenities; the development of farming communities in the provision of inputs. Structured from the apex in collaboration with ministerial bodies within the country, the organization corresponds with ministerial organs in supporting district programmes in the areas of health, social and economic development. Partnering with the COCOBOD, the World Vision has begun the implementation of supporting a sustainable cocoa supply chain for Ghana. Particularly concentrated in the western region, the district's collaboration with the organization includes supporting communities within the district in cocoa production through training and supply of farm inputs.

Specifically, collaboration with the District Assembly is geared towards the improvement of production practices in ensuring a more productive and sustainable form of farming the crop,

\textsuperscript{343} See World Vision Project- \textit{Greening the sustainable cocoa supply chain in Ghana - 10 year CP project begun in 2008.}
where capacity building programmes for farmers offered are intended to build the group capacities of rural farmers through strengthening lobbying skills.

In supporting sustainable economic growth within the district, the current project phase supports the diversification of crops as a buttress to farmer revenues through the engagement in vegetable fruit, rubber and timber farming.

The Mpohor Wassa East branch of the GIFNet (Governance Issues Forum Network) have supported inroads into identifying issues affecting growth in small scale production. The Governance Issues Forum GIF operating through local networks GIFNeT, the association comprises individuals from across civil society supporting capacity building with their knowledge base. Introduced by the Institute for Democratic Governance (IDEG) in 2004, the GIFNET aims at enhancing participatory processes in decision making at the local level, as well as strengthening the advocacy skills of local economic actors in strengthening their inclusion in policy dialogue towards building their economic capacities. The advocacy strengthening programme of the association held in collaboration with the District Assembly offers periodic training for small scale community occupational groups and small scale individual entrepreneurs in sharpening their advocacy and dialogue skills towards enabling them effectively function as civil society actors in participating in governmental decision making affecting them.

In representing advocacy and capacity building amongst local economic actors in rural communities, the Mpohor Wassa East GIFNeT has collaborated with the District Assembly, particularly for cocoa farmers, on engaging in forums toward strengthening the civic capacity of entrepreneurs within the district. More recently, the GIFNeT has organized forums to deliberate on infrastructural needs of cocoa farmers within Daboase and surrounding communities in deliberating towards support for the construction of cocoa storage facilities within the district. Serving as a focal point, engagements include forums gathering assembly members, representation from central government, as well as farmer and trader based organizations and groups to build capacities for local enterprise and encourage participation in micro level policy making.

344 GIFNeT activities - Information from District Coordinating Office.
Towards improving standards in predominantly rural communities for farmers in the cocoa growing sector, the District Assembly collaborates with the Daboase based NGO - Support of Community Mobilized Projects (SCMPP).\(^{345}\)

Under its farmer training programme component, the SCMPP has built collaboration with the International Cocoa Initiative (ICI) toward identifying ideal practices in cocoa planting with the integration of the Sustainable Tree Crops Programme, STCP - a phase of pilot study programmes initiated in collaboration with the District Assembly. At the district level, the STCP programme supports farmer training in cocoa farming practices using participatory techniques to involve local individual farmer participation. Aiming at supporting the cocoa industry at the rural level to enhance the growth of the economy, further development of strategies to address the plight faced by community cocoa farmers include the project looking at addressing community organizational development in strengthening farmer groups, as well as supporting them through training programmes in developing alternative and substitute means of income to support cocoa farming practices. The capacity training programmes as well as technical support offered in collaboration with the District Assembly and MOFA, the programme supports research in bettered agro forestry practices and tree diversification in farming practices, as well as looking into supporting the introduction of more regular and organized forms of labour and organized rural cocoa community groups to realise high yields in cocoa farming.

Aside mentioned sources of support, the District Assembly, though principally adhering to rural development programmed collaboration with central government; falls short of consultative phases with communities within the district being intense,\(^{346}\) leaving gaps for communities with improved infrastructural development having a fair chance of lobbying for additional resources as against other communities. Aside a few communities within the district beside Daboase such as Atieku, and Mpohor with minimal market structures the construction of the common market for a number of districts such as for the Akutuase community planned in 2009 to buttress trading activities within the community as well as support activities between community traders and middlemen from the district capital and

\(^{345}\) See SCMPP-STCP farmer training programme- Western region - Pilot phases I – (2003 -2006); II (2007-2011) STCP ICI partnership support - Information from District Assembly Development desk office

\(^{346}\) Narration from Assembly members
neighbouring communities, partly achieved further indicates shortfalls in the districts resource and strategising capacity.\textsuperscript{347}

In addition to the complexities\textsuperscript{348} associated with the distribution of funds across communities in supporting rural occupational groups, recent efforts\textsuperscript{349} by the district indicate committees within its structure working towards embracing communal civic engagements as support in upgrading the status of local economic engagements. This goes especially in vegetable, fruit and cocoa trading in view of their perishable nature for support in farming inputs and capacity building programmes for cocoa and other crop farmers groups towards supporting and facilitating access to credit and training.

In terms of collaboration with rural development oriented civil society based organizations contributing in filling the gap in supporting district capital activities to reach an even spread growth across its communities, where the DACF and central government support have been inadequate,\textsuperscript{350} self initiative measures from the district capital in drawing on such resources are expected to be strongly harnessed where opportunities exist through more intensive engagements for resource tapping in increasing potential.

4.2.3 The Wassa Akutuase Traditional Area

\textit{Socio-demographic characteristics}

Demarcated within the Mpohor east district, and bordered by Jukwa and Eguafo; both in the central region, Akutuase traditionally falls under the Wassa Fiase Paramountcy comprising five divisions, namely Adum, Sekyere, Apinto, Pepesa, and Bosomtwe. Aside a thin spread of other Akan ethnic minorities as well as migrants from the central region, the major ethnic group within the community are the Wassas, with sparse groups of migrated Hausa folk.

Witnessing the practice of freedom of religion, contemporary times have seen Christianity as the major religion practiced, amongst a minority Islam populace within the community, with the Catholic, Methodist, Presbyterian, Anglican and Pentecostal religious groups being the

\textsuperscript{347} Narration from Assembly members
\textsuperscript{348} Information from district coordinating office reveals instances of disbursement complexities based on political affiliation, as well as insufficiency in funds for small scale rural development in terms of annual financial figures earmarked being lower than actual programme execution costs.
\textsuperscript{349} Recent efforts mentioned include plans to support community initiatives such as the Gari women’s group in Akutuase in offering skills training to enhance production capacities.
\textsuperscript{350} See Joint Decentralisation Review Mission- (2011) - Delays in the payment due to transfer from consolidated funds before statutory payments are made; as well as inability of Assemblies to generate enough local revenue.
most widely practised. A minority of the populace within the community practice African traditional religion. In recent times, the church structure marked as the community church represents a mixture of worship form between the orthodox and apostolic.

Though sharing geographical borders with the central region, the community is under the administrative authority of the western region, implying the political demarcation of the Wassa Fiasi Traditional area as part of the Mpohor Wassa East District, with Daboase as District Capital. The Akutuase sub division falls under the Sekyere division, with Benso as the seat of the Wassa Fiasi Traditional council. Traditional authority within Akutuase is held by the chief ranked by an advisory council of elders supporting decision making in traditional matters as well as representing the chief in his absence. The community currently has an approximate population of 4000 inhabitants, about 3.5% percent of the total population within Mpohor Wassa East district, the population being relatively young, with a slightly higher ratio of females as against males. There are approximately 150 households within the community.

Figure 4.6: Map marking Akutuase Traditional area from Daboase district

Source: www.ghanawesternregionwassaeastmaps

**Infrastructure**

351 The traditional council is further backed by the Queenmother of the community, with whom the council of elders consult, particularly in matters relating to the enstoolment of a Chief.
Currently, the only access road to the community is from the Atabaase junction, on the Capecoast -Takoradi highway, with the road from Atabaase junction to the community partly tarred, leaving the rest of the stretch from Eguafo to Akutuase untarred and dismally laid out. This makes access to and from the community an enormous task.

The stretch from Eguafo to Agona, the community adjoining Akutuase, without road directions makes access difficult to navigate, in view of a thinly cut passage through the approximately 50 km stretch of road, with mass forest vegetation of plantations of cocoa crop and staples. Passage from Agona town to Akutuase is even more difficult to penetrate, with the access road from Agona on to Akutuase, approximately 80km to cover, made up of a pathlike swampy forest route. The entry to Akutuase community portrays an uneven eroded landscape with poor access as main entrance to the community.

**Figure 4.7: Access road parallel to river at edge of Akutuase community**

The community hardly has a planned layout, with buildings mostly made from mud and roofed with thatch. The landlayout being in a low lying area with uplands, uneven surfaces, and surrounded by forest, with no professionally constructed forms of drainage creates waterlog around dwelling places particularly in rainy seasons. Closely viewed, the community portrays scattered clusters of mud built houses. Most households exhibit similar structures,
with a few households economically better off having used cement bricks for housing. Boundaries demarcating communities surrounding Akutuase such as Agona aside being physically identified are further recognized through village activities, particularly traditional youth group engagements.

Access to social amenities within the community being limited, rural electrification programmes long since designed for the community still awaits connection to the main grid, with recent developments seeing a partial start up of electrification process. For the majority of households within the community, the main sources of lighting remain kerosine fuelled lamps, with the main source of cooking fuel being wood and charcoal, aside sparse instances of the use of Liquid Petroleum Gas (LPG).352

Figure 4.8: River at the edge of Akutuase- A major source of water for the community

Health and sanitary facilities are equally underdeveloped within the community. The single health centre within the community lacks regular attendance of nurses and a doctor, and remains closed most of the time because of inadequate supply of medical personnel expected to be released from Daboase. The poor road network and distance of bad road to be covered, as well as the non availability of power make it unattractive for health personnel. Community members often travel further distances such as to Agona, the next town, in seeking medical care. Sanitary facilities are equally hardly developed, with the common use of conservancy systems. In terms of potable water, the community depends on one source of pipe borne water

352 Research observation
supposed to serve the entire community with the only other sources being untreated water from shallow hand dug wells as well as a river at the edge of the community.

Based on community own initiative, with support of 100 bags of cement from the District Assembly, communal labour is being employed for the construction of a community centre which was begun in 2012, for which community members expect to use for social purposes as well as for the support of other development oriented community projects.\textsuperscript{353}

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{community Labour.png}
\caption{Communal labour in the construction of a community centre for Akutuase}
\end{figure}

Educational amenities within the community are equally inadequate. The level of literacy is estimated at 18\%, with the percentage for males recording a slightly higher proportion than that of females. No provision for formal educational training centres has been made aside a poorly equipped primary and junior secondary school as well as a partly operating school being run on private basis. The educational infrastructure proves woefully inadequate for the school going population, with an approximate number of 600 children in the kindergarten and primary school stages being represented by 30 trained and pupil teachers (most of whose services are more often than not irregular). Observations thus reveal the dire need of

\textsuperscript{353} Research observations and narration from community chief
additional educational structures to accommodate the growing population within the community. Two thirds of those currently at school are at the primary level, with a marginal number in junior secondary school. A wide gap, as observed, exists between those of school going age at the primary level and those who have reached and attained secondary education.

The paucity in educational material such as books for tuition, a library and computer facilities limit the educational scope of pupils within the community, thus, the construction of the community centre is with the vision of containing a community library to support educational needs.

**Agricultural features for enterprise development**

In reflecting on the proportional value of rural industrial development to economic sustainability in Ghana, KILLICK\(^{354}\) argues that the failure to achieve balanced growth in the industrial sector more specifically imbalance in agricultural production largely account for the stagnation in the country’s economy; with reference to LEWIS\(^{355}\), in indicating the need for a balanced effect in agricultural production both for domestic and export purposes.

The value of developing rural industry cannot be undermined where boosting the developmental form in agricultural activities form the core in providing the country with its major foreign exchange earnings. In the quest to support the economy it is pertinent to examine building rural agricultural capacities for farmers groups where underutilized areas can be developed as well as improved terms of trade for farmers to provide an incentive to produce.

Rural communities in Ghana with an agricultural base, particularly cash crop potential such as the community under study; through the utilization of accessible techniques and resources for food producers could be geared at increasing food production providing the economy with the opportunity to fully tap its agricultural resources for industrial expansion.

**Climate zone and cropping pattern**

Identifying the Akutuase community in its agricultural layout brings to bear the community’s cultivation processes, access to and use of land. Falling within the dense tropical zone, the

\(^{354}\) Killick, T. (2010, 233) reiterates the lack of implementation of domestic policies beginning from the country’s independence era in focusing on boosting rural industrial growth, resulting in export volumes and earnings being static

\(^{355}\) See Lewis, in Killick, T. (2010, 223) - his three sector production model harping on the value of balanced industrial growth for the development of a country’s economy, where, in mentioning the value of agricultural and manufacturing production for the home market, as well as production for export, intones that the stagnation in any of the three components consequently results in retarding the growth of the other components, invariably resulting in substandard economic performance.
semi–deciduous climate allows for the cultivation of major staple food crops, with cropping patterns heavily dependent on the two major - wet and dry seasons.\textsuperscript{356}

Aside the cash crop cocoa, staples such as cassava, plantain, cocoyam, yam, maize and the palm fruit are cultivated as well as vegetables such as okro and garden eggs, tomatoes and peppers. The orange fruit is as well actively cultivated. The predominant crops being cocoa and oil palm, both cash crops are mainly cultivated on small scale basis.

Average farm size varies between under five acres for farmers cultivating averagely by community standards, to between ten to thirty acres for a handful of farmers communally recognized as economically better off, cultivating on larger scales. Particularly for individuals trading alongside the farming occupation, between one and two acres of farm land was registered as being cultivated. Cocoa being cultivated as cash crop, farming is done on various scales, ranging from 5 to 30 acres, however for the purposes of coping patterns, vegetable cultivation is often done alongside on cocoa farms.

Though the farming of oil palm is done relatively ranging between 5-20 acres, cultivation of the palm is also often done alongside the cultivation of staple foods with land acre of 1-10. The cultivation of vegetable is done on a relatively smaller size, with farm areas ranging from 1-5 acres largely for smaller market or for domestic purposes. In terms of fruit, orange farming is vibrant within the community, with cultivation ranging from 1-8 acres.\textsuperscript{357}

Cultivation is largely engaged in with family or household, as well as hired assistance from community individuals, adhoc and arranged peer support, with minimal instances of support hired beyond the community.

Traditionally, acquisition of land for farming activities is done in consultation with the chief, and traditional council. Particularly for the indigenous folk, land for farming can be acquired through the ‘\textit{abunu}’ or ‘\textit{abusa}’ system\textsuperscript{358} serving as an encouragement to local indigenes engaging in agricultural activities. Recent developments have however led to an increase in the outright sale of land to individuals for farming purposes which traditional families are against. Individuals within clans or kinship groups within the community could also acquire land for farming from family heads usually retrievable upon the death of the family member or transferable to the next of kin.\textsuperscript{359} Through this system, the majority of farmers acquire

\textsuperscript{356} See description of climate in western regional outlay - Chpt.4, 132
\textsuperscript{357} Research observation and community chief’s narration
\textsuperscript{358} The \textit{abuna, abusa} refers to a system of share cropping or long lease
\textsuperscript{359} This is observable under the usufrucht rights in arrangements where traditional authority grant
through inheritance, from family heads or traditional leader whereby land acquisition through family heads is sometimes done under the arrangement of proceeds sharing.

**Figure 4.10: Farming procedures - Akutuase**
In view of the cropping patterns being heavily dependent on the two major climatic patterns (wet and dry seasons) throughout the year, the majority of farmers rely heavily on traditional methods of farming, such as the drying up of seeds during sunny periods and dry seasons in preparation for planting during the wet seasons. The inability of most farmers to hire external labour as well as use mechanised systems of farming has created the perennial challenges in planting, harvesting and bush clearing, particularly for cocoa farmers, where farms uncleared over long periods lead to other hazards and dangers in farming activities.

Fertility and crop yield a couple of decades ago recorded much higher figures in view of land fertility and virgin land. Recent developments portray less yield with crops such as cassava yielding less and plantain yielding in most cases less than 2 years compared to 4-5 year yields before. The output per yield is substantially low in the community due to poor farming practices, traditional methods of farming as well as lack of soil treatment for diseases. Poor land fertility and low crop yield has recently led to community farmers encroaching on forest reserves in the bid to acquire fertile land to increase crop yield.\textsuperscript{360}

Aside relying on traditional methods, access for farmers within the community to technical services and improved farming methods through agricultural extension officers are almost very limited in view of the scarce distribution of officers across the Mpohor Wassa district. Additionally, the costs for fertilizers and agricultural machinery which the farmers can hardly afford imply reliance on occasional visits from extension staff from the cocoa swollen shoot

\textsuperscript{360} Narrations from community chief and community farmers
disease control unit or from the cocoa marketing board from which farmers engaged in crops other than cocoa hardly benefit. The crops grown in Akutuase project an increase\textsuperscript{361} in the number of hectares used in cultivation as well as in production; however, the absence of efficient and regular technical support has led to unsatisfactory yields in harvest seasons.

The pre-existing community information regarding farming practices and activities enumerated as well as oral information received form the basis of the study in delving in to the research field with the attempt to verify information received and seek further facts relevant for the study based on the framework developed in examining organisational forms supporting enterprise development. The count of information orally received will thus be further brought to verification in the empirical study.

\textit{Trading features for industrial expansion}

In assessing the worth of efficient rural trading and marketing activities in entrepreneurial engagements towards supporting the country’s expansion of domestic and international trade, BARR\textsuperscript{362} purports that for the development of small enterprises in communities in the trading sector, the form which trading patterns take are crucial in determining the success in activities. Here, she identifies the expansion and diversification of networks through the worth of appropriate communication and modern technology being influential in this process; in realising the challenges in rural markets where conditions often prove to be unstable and unpredictable.\textsuperscript{363}

This is particularly vital for the development of communication channels for rural communities such as in the study location, in trading activities largely comprising perishable produce, where access to larger markets beyond the community as well as to assistance from market supporting institutions reduce the uncertainty and risks involved in trading.

\textit{Trading patterns and access to markets}

Small scale marketing in the Akutuase community generally takes the form of marketing farm produce within and outside the community as well as trade in essential commodities for community household use. Trading between Wassa Akutuase and surrounding communities mainly includes agricultural produce among the staples mentioned as well as locally processed farm produce such as gari and palm oil. Marketing of agricultural produce is

\textsuperscript{361} District Assembly- Agricultural extension coordination summary and observation of community chief
\textsuperscript{362} Barr, A., in King et al (1999: 125-129)
\textsuperscript{363} Barr, A., in King et al (1998: 130)
organised between farmers and traders within the community with middlemen from Daboase as well as surrounding urban markets.

**Figure 4.12: Partial view of Akutuase community with market sheds**

In terms of produce, community traders deal directly with farmers in buying directly from them for sale to middle men or to transport for further sale to nearby communities. Aside the cash crop cocoa which is largely done by cocoa harvest being gathered in the chiefs house for further conveyance to the PDC, traders normally engage in staples such as plantain, cassava, as well as palm fruit by arranging where possible vehicle conveyance to deposit areas arranged with middle men or to nearby community centres. Trading in the orange fruit
additionally attracts middlemen from neighbouring communities for bulk marketing of the fruit. In terms of trading in essentials, marketing of slightly used clothing as well as household utensils are regularly engaged in. Additionally, community traders often purchase small quantities of essential household items and commodities needed for household use within the community.

Access to trading area is usually done through consulting with the community market queen, for the possibility of acquiring space for a makeshift shed or table, with traders displaying wares on the floor normally arranging space use amongst themselves.

Within the community, specific days are set as market days, where traders with makeshift sheds and floor mats display their wares in an area in the middle of the community representing a market area for traders, with traders individually transporting their wares back home at the end of the market day.

Equally transportation possibilities to and from the community pose a challenge in the conveyance of produce for sale to external markets, coupled with the fact that entry into external markets is made without first-hand knowledge of market set prices. Through the research techniques developed, the study will delve into these assertions in identifying the bottlenecks faced in reaching external markets as well as identify the possibility of strengthening external access through occupational group support - if existing.

**Formal organisation**

In supporting the sustenance of trader and farmer engagements, formal service organisations for Wassa Akutuase are expected to experience a measure of revival in the wake of local government strategies in the decentralisation process. Albeit the presence of service organisations long existing, their support (particularly governmental structures) in laying foundations for communal organisation leaves much to be desired. As a community rich in timber production, the locality unfortunately realises little from the funds accrued from timber extraction. In Akutuase, the community forest committee (a local committee set up by the forestry commission in collaboration with the chief and elders) often remains uninformed of proceedings whilst proceeds from logging is directly handed over to the District Assembly, without transparent accountability procedures as to how the funds are channelled for the benefit of the community.

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364 Information from community trader
In recent times, support from non-governmental organisations such as the SNV, a Dutch-Netherlands based NGO as well as the World Vision have supported community organisation in ventures such as in the formation of women’s groups and the provision of material and incentives for the extraction and processing of palm oil as well as soap making. Having laid concentration on specific groupings in their support process, sections of the community have perceived their assistance as not holistic, in as long as benefits accrued are not realised by the entire community.

Currently, the community does not receive support directly from non-governmental organisations.

Other studies depict the potential for support to be accrued for cocoa trading through service structures such as the Cocoa Marketing Board, Produce Buying Company streamlining Licensed Buying Agents as well as support for other crop through the Business Advisory Centre and market support centres where community participation is strengthened. It can thus be expected in the study area that the capacities of communal organisation can be strengthened to draw on formal service structures.

**Informal and indigenous organisation**

Within Wassa Akutuase, informal organisation involves close interaction between indigenous organisation (traditional groups) and the chieftaincy institutional structure. Aside the role of the traditional council in communal organisation, the main traditional youth group (Asafo) comprising the Akyem and Ankobia groups, are occupied with the organisation of youth within the community for development activities.

The traditional system of organisation of labour for farming practices and other activities requiring collective labour is largely done through "Nnoba groups", a rotating labour support system usually arranged amongst community individuals engaged in similar activities.

Based on a system of trust and reciprocity, the system is still used within the community particularly for orange and cocoa farmers operating on small scale basis. The system

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365 Narration from community chief on lack of formal service support for entrepreneurial groups
The SNV in forming a women’s group exclusively for soap making has realised a stalemate in continuity World Vision activities are channeled through the district.

366 Narration from traditional council, forest committee and unit committee representation


368 Indigenous association including- The Asafo, Nnoba, and Susu groups are organised around the traditional system based on indigenous values.- Nkoso kuo –An Akan term referring to development groups have seen a proliferation in recent times and have often offered formidable support in community development activities.
particularly proves useful during planting, harvesting processing and storage periods where small scalers with no access to mechanised farming equipment and large scale formal labour rely on the reciprocal nature of the system.

Likewise, the village association ‘nkosuo kuo’ represents an association of all members within the community and is functional in the initiation and support of development projects. Recent developments for this form of indigenous organisation has seen well to do ‘sons’ of the community resident in urban areas being afforded honorary positions within the group based on the interests and material support periodically offered for community development.

The existence of indigenous savings and credit systems ‘susu groups’ serve as support particularly for the local entrepreneurs within the community. Managed on a mutual rotating cash saving and credit system, the organisation and existence of susu groups is based on trust amongst members, and has traditionally served as financial support to traders periodically seeking lump sums of money to buy essential commodities in bulk from urban centres for retail purposes. For small scale farmers seeking initial capital in planting and harvesting seasons, it has as well served as a source of credit support in addition to generally acting as back up for the well being of individual members within the community. Aside the susu system, a traditional system of trust and reciprocity has existed among individual local entrepreneurs in the organisation of material and financial support to peers in economic activities.

In a study of indigenous organisations within the region, GURI369 reflects on the fact that although such indigenous groups add value in cognitive relations, the paucity in interaction between such indigenous organisations and formal service structures, has created a demise in organisational development for community growth. In his study, he identified groups such as the nnoboa, susu and asafo groups in their function as supporting civic and entrepreneurial engagement. In recognising the existence of such groups, the study will thus delve deeper into these assertions in identifying the function of the nnoboa and susu groups for the purposes of enterprise growth through the conduction of interviews with the leaders of these groups.

Albeit the economic potential within the region, the absence of appropriate linkages through inadequate infrastructure as well as a paucity in civic engagements between Akutuase and surrounding urban cities has deepened the economic setbacks within the community. The insufficiency of conscious efforts from urban civic groups to inculcate local entrepreneurs, as well as the higher concentration of community entrepreneurs in indigenous groups accounts

for the stalemate in the development of economic potential.\textsuperscript{370} The empirical case study will delve deeper into these assertions in identifying existing networks within the Akutuase community and forms of network linkages which identified target groups in Akutuase engage in for external networking.

4.3 Empirical Study - Research technique and process

Through empirical research, the study will particularly approach the issue of the value of networks in local economic activities at the micro level and their linkages to meso level groups. In testing the set of hypothesis enumerated, it will investigate the problem by starting with the current situation resulting in unsustainable entrepreneurial engagements at the community of research and trace the problem by investigating into how linkages have so far been organised, which forms of networking the target groups have been involved in and existing avenues to support structures fostering vertical linkages. In this vein, the study takes into account sources of financial and material support challenges experienced as well as occupational diversities of local entrepreneurs. Disparities in educational backgrounds as well as the abilities to participate in occupational networks will as well be addressed.

4.3.1 Research techniques - Description of Instruments Applied

To depict in detail interactions and modes of engagements undertaken within the Akutuase community, the research process employed a range of techniques based on the social capital indicators selected, to access information from target groups for the compilation of data.

Prior data was collected through an information gathering process in the study area in 2008. The span of time between the information gathering process and the undertaking of the fieldwork proper in 2010 allowed for ample observation to be made of developments in structural processes.

The first phase of the study was structured made up of expert interviews and focus group discussions. This comprised informal interaction as well as individual interviews involving pre-scheduled meetings as well as adhoc meetings to identify with key persons and community members engaged in economic activities within Akutuase and Daboase. This technique was employed with the intent of tapping the knowledge of experts within their domains as a means of supporting the early construction of information within the research vicinity.

\textsuperscript{370} Guri, B., (2000), identifies the need for the development of organisational forms in supporting community engagement such as advocacy building for socio economic development and particularly in natural resource protection.
Table 4.2: Methodology - Overview

<table>
<thead>
<tr>
<th>Target group</th>
<th>Points of focus</th>
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<tbody>
<tr>
<td><strong>Expert Interviews</strong></td>
<td></td>
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</table>
| Akutuase                      | • Local Associational networks  
                                |  - Occupational  
                                |  - Social  
                                | • Organising practices  
                                | • Interactive processes  
                                | The role played by external linkages (Bridging social capital) and its value in the entrepreneurial activity process  
                                | • External business linkages  
                                |  - Benefits  
                                |  - Setbacks  
                                | • Discussion on structural social capital indicators and relevant cognitive indicators |
| Key Informants                |                                                                                                                                               |
| Chief, traditional council, opinion leaders, group leaders |                                                                                                                                               |
| **Expert Interviews**         |                                                                                                                                               |
| Daboase                       | • Efforts being made by governmental frameworks to promote local economic development  
                                | • Major bottlenecks experienced in supporting networks between district and community                                                     |
| District Assembly             |                                                                                                                                               |
| District Chief Executive      |                                                                                                                                               |
| District Coordinating Office  |                                                                                                                                               |
| Development desk              |                                                                                                                                               |
| **Expert Interviews**         |                                                                                                                                               |
| Daboase                       | • Support services to local economic engagements  
                                | • Bottlenecks in support service delivery                                                                                                       |
| Related service organisations |                                                                                                                                               |
| District representation NBSSI |                                                                                                                                               |
| BAC/ASSI                      |                                                                                                                                               |
| NGO support                   |                                                                                                                                               |
| **Semi Structured Interviews**|                                                                                                                                               |
| Akutuase                      | • Challenges faced in farming activities locally  
                                | • Challenges faced in external linkages                                                                                                         |
| Key informants:               |                                                                                                                                               |
| farmer respondents            |                                                                                                                                               |
| Key informants:               |                                                                                                                                               |
| trader respondents            |                                                                                                                                               |
| **Focus group discussions**   |                                                                                                                                               |
| Akutuase                      | • Occupational Groups  
                                |  - Organising practices  
                                |  - Interactive processes  
                                | • Discussion on structural social capital indicators and relevant cognitive indicators useful in group participation |
| Farmer groups                 |                                                                                                                                               |
| - Cocoa farmers               |                                                                                                                                               |
| - Fruit farmers               |                                                                                                                                               |
| - Vegetable farmers           |                                                                                                                                               |
| Trader groups                 |                                                                                                                                               |
| - Fruit traders               |                                                                                                                                               |
| - Vegetable traders           |                                                                                                                                               |
| - Essential commodity traders |                                                                                                                                               |
### Initial Expert Interviews Akutuase

In Akutuase, this consisted of five scheduled and detailed interaction sessions with the traditional leader, members of the traditional council, opinion leaders as well as representatives of farmer and trader groups.

The first four meetings were held exclusively with the chief and elders of the community. Each meeting was scheduled for a two hour period with the aim of discussing into detail the conditions and challenges experienced in terms of resource access as well as daily trading and farming activities. A 15 minute period was allocated to each of the 5 elders to present opinions and short description of challenges faced within the community as well as steps taken from the side of traditional authority to address these. The forms of occupational and social organisation within the community was deliberated on, as well as an in-depth discussion on the interactive processes and organising practices within these forms of organisation in the community. Aside the chief, and elders of the traditional council, focus
was also laid on interaction with key informants in personalities such as youth organisers and religious group leaders.

Key informants were also identified in the personalities of recognised persons within the farming and trading sectors whose opinions were highly held in terms of decision making. The fifth session was held together with these, as well as the queenmother of the community in further assessing the forms of social interaction supporting occupational organisation. Attempts at forming external linkages in occupational activities within the community were brought to bear as well as the ensuance of a broad based discussion on the identification and worth of roles and rules in occupational associational life.

Figure 4.13: Meeting with traditional council and opinion leaders - Akutuase

Initial Expert Interviews- Daboase

Interviews held took the form of sets of interaction within the District Assembly office comprising the District Chief Executive, District Assembly members, representation from the District Coordinating Director’s office as well as the development desk officer. A 90 minute discussion in the office of the District Chief Executive bordered on interaction problems between Akutuase and Daboase, where deliberations bordered on attempts within the governmental framework to intensify support to the community in terms of infrastructural support needed by farmers and traders such as storage and market facilities as well as the bottlenecks experienced in the distribution of resources to the community.
The office of the District Coordinating Director and Development Desk Officer were interacted with for a 60 minute duration where information was sought on planned activities for the community as well as budgets to be earmarked for the development of economic activities within the community. The stagnance in development in terms of infrastructural plans were discussed as well as drawn up plans – such as the reconstruction of the community market, the community centre as well as the grading of the pathway leading into the community to enhance market access were discussed.

Support from service organisations in completing long standing planned projects and objectives to accomplish the upcoming were touched on. Interactions relevant for the information gathering process within the Assembly regarding the regulation and control of resources sought by the Akutuase community in terms of agricultural resources from extension officers as well as community support in credit seeking processes and access to the Daboase market were sought. A sitting session within the District Assembly was attended to form impressions of members regarding community development processes spearheaded by the district.

Additional expert interviews were scheduled with related service organisations such as the Business Advisory Centre in Daboase representing the National Board for Small Scale Industries to further tap information on formal community training opportunities as well as alternative business advisory services available and in what forms they could be assessed. A 1-hour discussion ensued in which discussions bordered on identifying concrete forms of
support offered Akutuase afore and the possibility of deepening interaction in the provision of
more tailor made programmes concretely serving needs of small scalers within the
community.

Attempts were made to identify NGO support for the community from the development desk
as well as from the BAC’s in assessing the intensity of support offered local economic groups
within Akutuase as well as gain insight into foreseen planned phases. Representatives of
service organisations such as the Produce Buying Company and Community Forest
Committee were met and unit committees interacted with to receive opinions from the side of
service delivery to the community.

Semi Structured Interviews

Through the development of a framework for areas to be explored, this method was employed
to allow for flexibility for respondents, giving space for new questions to be inserted during
the interview based on the respondent’s initial answers to questions, creating the opportunity
for in-depth questions to be asked relating to the subject matter being discussed. The round
consisting of personal interviews were organised with key informants in the community,
involving representation of cocoa, orange and palm fruit farmers as well as essential
commodity, orange and okro traders.

Key respondents - Farmers

For the set of respondents each from the cocoa, orange and palm fruit farmers, a four hour
period was allocated for respondents for a range of discussions where views on bottlenecks in
daily farming activities were discussed. Issues bordered on challenges experienced in
accessing farming inputs, adequate labour particularly in planting and harvesting seasons as
well as linkage hindrances in reaching external support for resource in the expansion of
farming activities as in dealings and transportation of produce. Criteria regarding accessibility
from farms to areas of deposit, size of farms and production capacities were taken into
consideration. This was undertaken with 12 cocoa farmers, 8 fruit growers and 8 vegetable
growers. For cocoa farmers, a breakdown was made of 6 smallest sized farms of
approximately 1 acre and 6 small sized farms between 5-10 acres.
The breakdown for fruit and vegetable farmers consisted of 4 smallest farms and 4 small sized farms for fruit and vegetable growers respectively. The in-depth observations made prior to the study proper allowed for more insight into existing challenges. Interactions on farm properties were held each of which had a 30 minute duration where information was sought regarding challenges faced in increasing capacities in farming activities as well as hindrances met with in harnessing external resource and support for the expansion of business. Open
ended questions allowed the respondents to come out more precisely on describing experiences and conditions faced in farming activities.

**Figure 4.17: Pod breaking - Interview with cocoa farmers at work**

The lengthy period on farm properties allowed observation to be made on their daily routine as well as practically assess conditions of farms, working processes and transportation forms. For smaller farms, lengthier periods were spent to allow farmers without labour support allocate time to break and participate in the process. Further observations were made regarding the engagements between the transportation of produce from farmers to traders and transaction processes within the community, as well as observations on the number of farmers who engaged directly with middlemen from neighbouring communities.

**Key respondents - Traders**

For trader groups, three sets of respondents were drawn each from the essential commodity, orange and okro traders. For essential commodity traders, challenges experienced in communication of commodity price and transportation of wares to the community as well as bottlenecks in community trading such as absence of appropriate market space was delved into. Orange and okro respondents were interviewed with regards to the transportation of wares and challenges experienced due to the perishable nature of produce, as well as experiences made with middle men and in market centres in the determination of produce price, with data being gathered on the descriptions provided.
A section of traders were met with within the community based on categories of fruit and vegetable traders as well as essential commodity traders. The interviews were sectioned according to size of trading area. For traders with wooden stalls in the market area, scheduled
time was appointed, with the support of 2 research assistants, 6 stalls were visited for each trading category, each with a 15 minute duration of interviewing bordering on challenges faced in expanding trading capacity based on storage or market space as well as challenges in the transportation of produce to external markets. Depending on narrations and communication processes, some interviews were engaged in for longer periods in market stalls with varying periods for each set of interviews depending on communication processes, the openness of individuals in providing information as well as the length of narrations.

Figure 4.20: Trading in community market stall

Traders without stalls, aside being found around the market area, are scattered around the community as well as the main path leading to the community. Mats as well as small make shift tables are used to display their wares, which are either packed against the floor at the end of the days’ trading or carried home in addition to the wares at the end of the day. A period of 10 minutes was allocated to 6 women interviewed, ranging from those with make shift tables to those displaying wares on ground mats.
Additionally traders operating on household basis; in front of dwellings with makeshift tables were interacted with. In view of the fact that this selection of traders displayed wares on adhoc basis, at their convenience, instances were met with where interviewees were absent. A time frame of 10 minutes was allocated to 6 of such traders, involved in the trading of a mixture of wares, within which information was sought on challenges faced in expanding locally beyond display in front of dwellings to community market stalls as well as in access to information of price differentials. Information on hindrances to storage of wares was additionally sought.
Focus group discussions

In seeking to gather opinions from respondents collectively, focus group discussions were adopted as an avenue to enable the gathering of group perceptions and opinions on issues critical to the development of enterprise engagements within the community. Issues as well as questions were raised in an interactive group setting where room was created amongst fellow peers as well to openly lay issues for discussion in which farming and trading modes were exposed.

An average number of 28 farmers and 25 traders were present for the deliberations. Together with 2 research assistants, the sessions were conducted in the form of informal conversation allowing flexibility in opinion sharing.

The organised discussions consisted of 6 sessions held with groups of individual traders of essential commodities, vegetable and fruit as well as for farmers of cash crop cocoa, fruit and vegetable. Each session comprised discussions based on issues on tabulated areas prepared to be addressed on group participation and cohesion, market access, trust in economic engagements, storage and transportation of produce as well as access to credit facilities which
was supported by 3 research assistants in collation of information for each tabulated issue. For farmer groups, both smallest scale and small scale farmers were involved in discussions. Three key informants were selected during the session based on the disparities in farm size and quantity in produce to support in the clear dissemination of information and collation. Due to the larger count of cocoa farmers, more time was allocated in discussing hindrances in group participation for the groups already existing. Six persons were selected representing the 3 farming and 3 trading areas respectively in supporting further information collation. Having been briefed in the previous informal session of the issues to be discussed relating to market linkages, organizing and interactive processes, participants were grouped according to respective areas and with support of 3 research assistants issues were translated and feed-back recorded in the local language.

Figure 4.24: A section of joint group discussions-Akutuase

The session was used to explore key challenges faced in organising processes and interactive practices in the execution of economic activities in terms of the draw in of structural social capital indices as well as salient cognitive indices supporting occupational association. The discussions were conducted on the non-farming days of the week within the community to ensure full and flexible participation.
**Structured Questionnaire**

For the purposes of attaining formalised and structured responses, a limited set of questions were administered. The objective of the use of this form of technique segregated into primary and secondary data was to enable the attainment of specific information as well as avoid respondents deviating from the issue of research in supplying information for specific questions. This took the form of a set of 180 questionnaires for farmer and trader groups distributed across the community. The first set of 90 questionnaire were designed for the trading community categorised into 30 each for vegetable, fruit and essential commodity traders respectively, with the second set comprising the same categorisation for the farming community. To offer ample time to respondents for quality response, questionnaires were distributed with the support of three research assistants. This was as far as possible done after the farm and trading activities had come to a close in the evenings to afford ample time and concentration in responding to the questionnaire. Approximately 90% of respondents were guided in the local language as to proceedings with questionnaire response. Interviewees were individually contacted to respond to formal questionnaire designed to cover the main areas of focus for the research. *(Questionnaire attached in Annex)*

The first section relating to *primary data* bordered on the general socio demographic background of respondents relevant for the study. This comprised respondent’s age, sex, marital and educational status.

The *secondary data* contained a categorisation of the number of respondents being self employed and under employment, as well as the size of farming and trading areas. Focus was further laid on the forms of labour used, drawing concentration on the forms most often used from which the degree of external resource sourcing and relations was expected to be deduced.

The third section laid emphasis on the collation of information regarding opportunities for social, political and occupational training from service organisations as well as forms of participatory processes of respondents towards sustaining external linkages in occupational and social spheres; strength of businesses and internal linkages already established as well as the bottlenecks hindering the flow of group and individual external linkages. The set of indicators developed within the theoretical framework were drawn in to identify developments in participatory processes in economic activities as well as information being gathered on the development and expansion of business over a specified time span.
The final section dwelt on sourcing information on the willingness of respondents to participate in educational programmes to boost awareness necessary for improving economic activities as well as envisaged business development plans for the near future. Earlier sessions and briefing reflected positively on response to questionnaire in offering them prior understanding of the purpose of the study.

Testimonies and personal experiences were also compiled from respondents as an informal source of information gathering. A number of respondents proved willing to narrate their experiences on economic developments and social engagements within the community as well as their individual experiences relating to daily challenges met in executing their routine occupational activities. With support from field assistants, narrations were recorded (partly manually and partly with technical equipment) which were translated for further use in the study.

4.3.2 Data analysis

To achieve ultimate results, a combination of instruments were used for the data interpretation process. In analysing the set of data, a Statistical Package of Social Sciences (SPSS) was administered with the use of a hierarchical cluster analysis to interprete and distinguish grouped results as well as frequency tables in determining gaps between indicators set for respondents. In measuring the results, the statistical package was used to create a set of indices in determining social capital indicators as well as to interprete the descriptive results.

The compilation of data was further employed to support results obtained from the computation of data from the analysis in the hypothesis testing process. Data in the form of personal interviews, observations and field notes were used in addition to shed more light on the study.

4.4 Fieldwork experiences - challenges and gaps

Generally, a couple of bottlenecks and hindrances were met based on the form and structure of the fieldwork. For the quantitative study, the nature of the questionnaire for the majority of respondents whose educational background was basic meant taking more time to complete, implying an extension of the planned period of stay.

The detailed structure of social capital indices contained in the questionnaire demanded more elaboration for enumerators assisting in the field work to be more conversant regarding the linkage between the indicators and objectives of the study.
A complete count of questionnaires were received, approximately 10% of members aged above 65 years who had much more difficulty in understanding content were supported for a longer period than estimated. For the trading sector over 80% of respondent traders were women, whilst that for the farming sector observed a count approximately 60% being males.

In view of the fact that the study period fell between market days and traditional meeting periods, distances had to be covered in some cases to meet individual respondents on their farms for the filling of questionnaire where meeting them after the day’s work was not convenient for them based on the fact that they were not prepared to miss the day’s work on the farm. Access to the community proved a hindrance, in view of the fact that there was hardly any form of regular transport directly to the community.

Instances were often met with where respondents were reluctant to spend time for discussions, based on the fact that they had witnessed experiences where they expected positive result in terms of resources from interrogations, which was not realised. A couple of bad experiences with external *susu* collectors led some to hold back thinking it could be a group convincing them to pay in monies which they would eventually loose.

Inadvertently, a challenge in the another direction was the hope of a large count of respondents to gain some form of assistance from interrogations and questionnaire filling, where ample time had to be dedicated to repeatedly explain the purpose of the study.

Lack of electricity created a challenge in that questionnaire which had to be filled after the days work at farm and trading and had to be done with lanterns or torches provided for the survey.

Meeting with the District Chief Executive, Assembly members and the Development desk in Daboase proved somewhat more challenging. The bureaucracy involved in making arrangements to meet with the District Chief Executive as well as Development Desk Officers caused a slight lapse in the time frame scheduled.

Likewise, a couple of meetings arranged to take place with members of the District Assembly after scheduled Assembly meetings suffered setbacks with the absence of Assembly members due to the reschedule or postponement of Assembly meetings.

Through visits made to District Assembly sessions the opportunity was granted to allow for an in depth view of proceedings on communal development, Observations made was that of reluctance in some instances to provide in depth information of development proceedings.
within the community. Meetings with officers often had to be rescheduled based on absence of representatives at appointed periods.

The strained relationship between the chief of Akutuase and the District Chief Executive in Daboase due to power play hindered in some cases the flow of information regarding specific stages of development programmes for the community in view of the fact that both parties in certain instances withheld information they believed would jeopardize their interests.

During focus group discussions, some areas of discussion which could have proved useful for the study were avoided due to group members’ party affiliations.

Generally, though the semi-structures interviews proved quite informative based on personal interaction made possible, interaction with traders in several instances was often interrupted, in comparison to farmers, in view of them having to immediately attend to customers in the course of interviews.

Distances between farm lands prolonged the length of time estimated for the interviews, as well as situations where respondents failed to keep to time schedules for farm meetings, implying a lengthier period of time in the waiting process.

This, however did not bear on having major consequences for the study in view of the array of techniques applied drawing in ample information relevant for the research themes. Invariably, the range of experiences further went to serve as shedding more light on issues to be further considered in the analytical framework.
5. AN ANALYSIS OF EXTERNAL NETWORK LINKAGES - OPPORTUNITIES FOR COMMUNAL ORGANISATION AND ENTREPRENEURIAL GROWTH

Focus has been laid on the notion of social capital being an essential component of capital in environments where less opportunities exist through routine activities to sustain economic activities. The aim of the fieldwork undertaken was to identify specific activities local entrepreneurs are engaged in and the hindrances experienced in enhancing their economic activities through associational forms. Discussions afore bordered on tenets drawn from prepositions deducing the relevance of specific forms of the concept as a form of capital in supporting groups of individuals derive economic benefits from outer circles which otherwise would be beyond their scope. Similarly, the elaboration of civic engagements provided the operational frame within which such activities could be sustained.

Based on the empirical study, this section thus deals with the routine organisational engagements of formal structures in economic activities, describing and examining the activities and processes communal groups as well as bodies, units and parties involved in organising, supporting and directing civic processes and group organisation at the community level orient themselves in supporting the expansion of economic networks. Particular importance will thus be paid to factors affecting networking and participation in occupational groupings towards small enterprise success within the context in which local economic activities are engaged in. In examining factors determining occupational group participation, this chapter draws on the findings of the survey based on information deduced from indicators set for the empirical study. An examination will thus initially be made of entrepreneurial capacities in terms of assets, impacting on business expansion. Here measurements will be made of the size of trading space and land area for farming in assessing the state of entrepreneurial capability. A further in-depth analysis will be made of the indicators drawn from the theoretical build in determining individual’s memberships and participatory processes in groups and associations oriented beyond the community level with the choice of structural indicators affecting interaction abilities such as roles, rules and precedents as well cognitive elements in the form of trust. Invariably, the presence and form of these indices impacting on the organisational capacities of selected farmer and trader engagements will be assessed. The detailed form of the data gathered by the survey will allow the examination of
specific mechanisms produced by the selected indicators, by which the different kinds of initiatives ensuing can accrue into the generation of positive effects for selected groups.

Financial resources and educational training accessible will be drawn into the analysis to provide a holistic view of the analytical framework. Within the target group, the examination will address the probabilities of credit sourcing for the specified economic activities. Parallel to this, the count on formal education will be considered in relation to its impact on enhancing developments in economic activities through a strengthened knowledge base. In this regard, additional schooling in the form of occupational skills training received will be assessed. Equally, general and political training opportunities available and undertaken by the target group will be considered as a measure supporting the selected groups build their advocacy capacity.

The draw of the structural and cognitive elements thus provides the ability to accrue a physical register of the presence of social capital in the development of business capacity and external linkages, the worth of which will be drawn in towards determining its impact on enterprise performance.

5.1 Assets - Business size and property proportions

Trading engagements

Assets

Trading area within the community is limited to space in the community centre demarcated and to be constructed as market area. Drawing from expert interviews within the community, limits in area arise from the lack of construction of even ground to allow for a wide row of sheds, with traders occupying the demarcated area having made individual efforts in completing make shift sheds for shelter and to display wares, although the initial skeletal structure was supported through communal labour. Access to market stalls through allocation by the market queen\(^{371}\) which can be transferred to next of kin saw the survey realising at least 60% of middle aged traders in stalls having acquired space from older family members who were unable to continue practising the activity.

Traders using market stalls pay a quarterly market toll to the community market queen which is expected to be used for upkeep of the space used. Traders using large floor spaces in the

\(^{371}\) The community market queen traditionally represents traders in the market area and is responsible for the regulation of foodstuff prices exhibited in the demarcated vicinity.
immediate surrounding of the market stall pay a subsidized amount whilst those more distant from the market centre space make sitting arrangements amongst themselves.

Albeit the quarterly schedule for stall payments, the unstructured procedure for installment collection does not allow for an organized form of payments to enable proceedings collectively put into timely and efficient use.

**Business size, work proportions**

Although the survey portrayed nearly a half of orange and vegetable trader respondents being owners of the make shift market stalls used, the larger number however possessed lower capacities in sizes of trading areas with at least 86% of orange fruit traders falling within the range of up to 10 sq. metres; where the field survey results portrayed the majority falling within this category to possess stalls not more than up to 5 sq metres. An additional factor determining the size of business in terms of trading area and stall acquisition was the affordability of toll to be paid for the use of the stall.

For vegetable traders, a similar count was noted, whereas less space - up to 4 sq. metres, was observed as regular. A more unstable count in terms of trading space was observed in the case of essential commodity traders, where trading was more engaged in at the front of dwellings, implying business size used being dependent on space available in front of dwelling area.

Work proportions in this regard were regulated in terms of the needs of community members, where essentials such as bread, milk, sugar and toiletries (as well as small edibles such as boiled eggs) were dependent on factors such as school periods, where school children patronised during break periods, as well as high patronage during community festivals and funerals. In view of closely structured dwellings, trading space averagely ranged between 3-6 sq. metres.

Observations portrayed vegetable and orange traders with larger forms of household support in terms of children of school going age who offered support after school sessions as well as younger siblings of traders to have attempted organising space for widening their structures in view of a larger display of wares. Generally, individual traders with minimal support or trading singlehandedly maintained smaller space of not more than 5 sq metres. For traders with area space of above 5 sq metres, this implied the ability to maintain household support to assist in conveyance of wares to market sheds as well as in their early display on market days, including clearance and transportation from market area after the day’s activities.
The seasonal nature of most produce implies activities being heavily dependent on boom periods. Particularly for the orange fruit, trading activities in high harvest periods manifest the increase in work proportions being distributed amongst peers in the market area. Where individual orange traders possess limited stall areas, portions of produce measured in baskets are distributed to close peers within the market to display in addition to their wares, as a strategy to increase the day’s sales and reduce the probability of spoilage through early disposal. A physical observation through count on the market day revealed at least three quarters of orange fruit trader respondents having such arrangements made on an unplanned and irregular basis based on the proportion of work within the produce season.

**Structural strength**

In trading engagements, distribution shows the larger base of community represented by the household with small enterprise activities across the community invariably taking the form of clustered petty commodity and produce trading, with specialization in networks linking them horizontally. The majority of traders being smallest scale producers in themselves with small acres of farming land for household consumption, their activities are twofold in that they parellelly engage in retail activities of small quantities of farm produce and essential commodities as suppliers for the local consumer market. The larger base of the pyramid narrowing towards the apex, survey results from key respondents in the trading sector show larger scales of trading thinly spread across the community, reducing the capacities for formal engagement with external groups and service structures. The reason for the paucity in large scale trading was based on the challenges experienced in communication and transportation.
In the absence of formally structured representation for trader groups aside Gari, trading on larger scale of produce such as the orange fruit which the community harvests in abundance is mainly conducted by individual traders from the community marketing the produce as mentioned in stalls on market days. Individual efforts were observed in selling at the junction of Agona, the neighbouring village, or the smaller section individually selling to middlemen from neighbouring towns. The weakly organised structural capacity is particularly further portrayed in vegetable trading, where in the absence of organised peer support, dependence is laid on children within the household supporting with selling the wares in small quantities across the community. Although semi structured interviews revealed attempts at orange and vegetable traders to have lead representation for their engagements in produce sale in the form of market queens, this has not been brought into fruition in view of the inability to efficiently organise themselves to establish proceedings for a structure in the election of leaders responsible for produce price regulation and sale.

The work proportions as depicted heavily determine the structural form for most produce, where semi structured interviews revealed close to 80% of orange traders confirming in cases where there was abundant produce, having to create arrangements with peers within the market to overlook the sale of their fruit in stalls whilst they engaged in seeking middlemen from nearby towns to buy the bulk produce.

The study revealed the majority of vegetable and fruit traders having small pieces of farm land where yield was often for the purpose of domestic use and for close community associates.

*Farming engagements*

*Assets*

Land being acquired through the traditional leader and *usufrucht* system most farmers use land on long term lease or as outright property handed over from family. Demarcation of land being done traditionally, further acquisition of land in increasing land asset is in consultation with the chief. Tabulated results depicted at least 70% of farmers not having increased farm size over the last 5 years although there was the willingness to do so. A factor responsible for the lack of increase in assets was the uncertainty of the ability to manage larger farm areas. In view of the community having long been largely engaged in cocoa farming, semi structured interviews revealed most cocoa farmers possessing land having been handed over to them by

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372 See *usufrucht* system – Chapter 4,153
older family members, where in some cases, a part of proceeds acquired had to be given over to these relations. Particularly for cocoa farmers, the survey registered a count of more than half of the respondents having small vegetable farms- an average size of 1 acre,- in addition to their cocoa farms in supporting their livelihood.

*Business size, work proportions*

Aside the majority of cocoa farmers who registered an average of between 5-10 acres, farmers focusing on vegetable (okro and peppers) largely registered less than 5 acres mostly on an individual scale, revealing the low probability in the sustenance of farming activities. Observations from farm visits for semi structured interviews depicted the cultivation of vegetables in this category being largely practiced by female farmers; where yield (aside what was used for the household), was mainly sold on the domestic market as well as parallelly being sold to close community associates at hand.

For fruit farming 80% of respondents captured falling between the category of 1-10 acres revealed cultivation areas of up to 5 acres. In view of the community being highly endowed with orange cultivation, aside cocoa farming, a count of 10% was registered of orange farm area capacities for between 11-20 and between 20-30 acres.

Semi structured interviews however revealed these stretches of orange farmlands- in these cases owned by families,- to be having for the most part not more than 10 acres being under real cultivation.

For vegetable and fruit farming, most farm lands cultivated, although in the majority of cases self owned, have hardly increased in size creating stagnation in production capacities in view of the relatively small sizes of farm land cultivated.

Tabulated results realized farms measuring an increase of between 2 and 5 acres over the last 5 years being mainly cocoa farms in view of the potential for the crop. For this range, less than 10% of cocoa farmers registered this proportion of acre increase over the last 5 years. Farmers with farm sizes of over 10 acres mainly being cocoa farmers, the ability to maintain cultivation activities was based on support from household, mainly being spouse, and children between the ages of 10 and 15 supporting after school activities, with the assurance of regular support from at least two children in daily farming activities. For such farm sizes, planting and harvesting periods involved the support of extended family within households as well as peer support and individual community members hired on adhoc basis. Information regarding
periods of hiring for number of hours particularly in planting and harvesting seasons greatly varied in view of the adhoc and unstructured manner in which it was executed.

Vegetable and fruit farming with a survey count of minimal acres revealed more individual activities through cultivation periods without planned support for harvesting and planting periods. Albeit the studies’ revelation of the majority of farmers within this category being owners of the farm land cultivated, information gathered through semi structured interviews revealed that additional assets aside that of farm land was rare in view of the fact that farming activities engaged in through very traditional methods yielded at its best marginal profits making it challenging to generate sustainable income to expand business size and acquire other assets. Tabulated information revealed over 80% of farmers with other forms of cultivation engagements registering this as smaller pieces of farm land of up to 1 acre on which they cultivated other crop and staples parallely.

**Figure 5.2: Fruit farmers - Size of farm in acres**

![Pie chart showing fruit farmers' size of farm in acres](image)

Source: Author’s survey

**Structural strength**

The farming occupation has traditionally seen activities being undertaken with household members, exhibiting a more closed circle of activities amongst family relations. Household support being relied on for most part of the year, occupational activities are horizontally spread on seasonal periods, particularly in harvesting periods, when group support is roped in from occupational peers for labour support. Horizontal relations in this form have been traditionally based on elements such as reciprocity and trust, with minimal presence of
activities being structured in regulatory form. The low capacity in structure of local engagements in this form affects the ability of members to group towards accessing long term external labour to support in efficient cultivation towards increasing yield capacities.

Information received from expert interviews as well as observations depicted the majority of cocoa farmers depositing their dried cocoa beans, bagged at the chiefs palace where the chief organised transport to take the load to the PBC or LBC and brought back sales to farmers. A minimal number of farmers economically had arrangements with LBC’s beyond the community and negotiated their produce individually.

The poor distribution arrangements with the majority of farmers relying on sales through the chief has deepened the paucity in structural capacity to actively engage peer representation in sourcing adequate distribution and communication in price differentials. Most farmers as beginners in the activity sourced support regarding experience and farm methods from older farmers within the community.

The Calvary and Abrabopa associations provide the single form of organisation bearing a structure similar to formal group organisation, which vaguely provides an opening for recognition by agricultural extension officers in offering occasional educational sessions, as well as providing individuals the opportunity to integrate with external structures. The majority of farmers, approximately 83% however hardly participate actively in view of the lack of an organised structure regulating activities.

5.2 Working patterns, business activities and livelihood

Farmer engagements

Working patterns

Field observations from key farmer respondents in semi structured interviews revealed labour patterns for economic engagements ranging from small scale to smallest and minutest scale activities. Farming on one scale acres are mainly done by farmers with hardly any support throughout the farming season aside occasional household assistance. Support for the majority on smallest scale farmers in planting and harvesting periods comes in the form of full reliance on a couple of relations or on the nnoba system. The majority of farmers interviewed confirmed an irregular and adhoc practice of the nnoba system unlike years before when it was formally organised by the traditional organisation as the only means to support individual farmers in heavy schedule seasons. For small scale farmers, a minimal number were portrayed to be drawing in very scanty scales of informal hired labour where all other forms of
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Relational support failed. Despite the fact that over 97% of farmers were self-employed with very minimal regular use of informal labour aside planting and harvesting seasons, results showed it was a regular pattern to find individual cocoa farmers employing colleagues for very short intervals to support in farming activities.

Variations in the use of household labour was realised. Household support was identified as assistance accrued from the entrepreneur’s immediate family, - spouse and children, in which most instances realised the inclusion of family beyond the nuclear family- the immediate extended family - living within the same compound. The survey portrayed the average household group ranging between 4 - 10 persons. From a number of 150 households the survey revealed at least 110 households engaged in farming practices.

For orange fruit farmers, the time span per acre cultivation for clearing and planting ranged between 1-2 hours for each acre, whilst that for vegetable farming was estimated averagely at 2 hours for each acre, with semi structured interviews portraying high dependence on household support in both farming areas.

For cocoa farmers, cultivation of acres in terms of clearing and planting was estimated at least 3 hours for each acre, whereby harvesting was rated at 2 hours per acre, with hours of support varying according to the convenience of individual arrangements.

The majority of cocoa farmers both smallest scale and small scale, were found to be heavily dependent on household labour. Results portrayed the maximal use of household labour of 28% of respondents, being twice a week. Semi structured interviews depicted a large count of over 80% of household support including children within the household who offered support after school activities and over the weekend. Market days were revealed to be the days on which the farmers received the least support; in view of the fact that most households also engaged in some form of petty or stall trading, thus support from spouses and other household members were concentrated on market activities.

The low count of 6% for farmers to which household labour did not apply were mostly concentrated on the few farmers who were a little more well to do than the rest of the large count, who more frequently engaged informal hired labour or other sources, as well as a minimal count of farmers living in single households with no possibility of support, thus relying on adhoc support based on good neighbourliness within the compound in which they lived, for which they offered a token sum.
From questionnaire response, the number of hours for which household support was offered was found to be greatly varying, with a majority of respondents who relied on children within the household giving a rating between after school hours of late afternoon and early evening periods as well the early morning hours to late afternoon for Saturdays, with children supporting in farm labour ranging in ages between 10-15 years.

**Figure 5.3: Household support - Cocoa farmers**

The large dependence on household support without the resources to engage informal labour is thus accompanied with resultant low production capacities in view of most cases where limited and irregular periods were observed within which labour could be offered.

Farmers without the means of household support were noted to be among the respondents with the least number of acres, between 1-3 acres, and relied heavily on peer support as well as hiring individual community members.

Single farmers without support were registered as using peer and individual support during planting and harvesting seasons for full days until completion of planting or harvest, whilst inter-seasonal farm activities were managed singlehandedly. The quantified table below depicts the percentages in terms of dependence on the use of household and external hired labour for cocoa farmers within the community.
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Questionnaire analysis from farmer respondents further portrays a minimal regular use of external support in the form of hiring formal labour and accessing external labour which most farmers tend to use sparsely in view of scarce resources and limited access to external linkages.

The alternative remains more in the use of informal hired labour in hiring community individuals; where household support provides insufficient labour, the majority of farmers were found to be relying purely on other forms of peer group labour support for longer hours where available, with a low number having the ability to rope in informal labour support when saddled with inadequate labour.

Figure 5.4: Cocoa farmers - Frequency- External hired labour

Source: Authors survey

For the minimal count of 21% of farmers using external hired labour, almost the entire count were farmers in the category of small scale who possessed relatively larger acres than the smallest scale farmers. Despite the count, semi structured interviews revealed most respondents within the category of not having specific hours within which external labour was offered.
In such cases, observations revealed external labour offered for this category being highly dependent on “on the spot” resources available.

The high count of 79% from questionnaire results not using external labour even in planting and harvesting seasons revealed the scarcity of resources to enable expansion in production capacities.

The count of 21% of farmers using external hired labour further portrayed the frequency of once a month usage of 14% with the highest frequency of once a week registering 1%, depicting the paucity in the ability of such engagements in enhancing capacity expansion.

**Business activities and livelihood**

Field survey portrayed cocoa farming registering the most intensive crop cultivation activity particularly in terms of harvesting patterns, of crop treatment, plucking, and pod breaking as well as the clearing of bush and pod. With cocoa farming being more intensively cultivated, the majority of vegetable farms registered between 1 and 5 acres, with orange farming registering slightly higher ratios, from 1-8 acres. With under 10 percent of orange farmers having up to 10 acres, a large bulk of farmers costs was registered in sourcing agrochemicals, fungicide and fertilizer particularly for cocoa farming, which was sought from retailers in adjoining towns or from arrangements with retailers from neighbouring towns delivering to farmers, with repayment arrangements made where immediately not affordable, shifted to the next harvesting season.

Expert interviews revealed the minimal count of individual vegetable and fruit farmers with larger farm sizes between 5-8 acres having made attempts at making arrangements with individual retailers and agents. This was prevalent where they did not deal directly with traders within the community in cases where there was a glut in harvesting season exceeding what could be used domestically and sold within the community.

The produce is usually then gathered and packed in sacks when awaiting collection from retailers, or arrangements made to hire small trucks to arranged meeting points beyond the community. Revelations depicted minimal results in most efforts made, due to difficulty in communication and transport arrangements, leading to the spoilage of produce.

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373 These are usually adhoc arrangements based on the ability to negotiate prices to the affordability of the farmer as well as the convenience of individuals leaving their normal schedules to labour as an extra means of livelihood
**Trading engagements**

**Working patterns**

The situation for traders presented twofold engagements. More often than not, high dependence on family support in activities implies the maintenance of indigenous cultures and structures leading to less attention being paid to indulgence in more formal occupational structures. Information from key respondents depict a much higher percentage of traders relying on family support in trading activities than external sources.

Field results from key respondents revealed a large number of traders who engage in vegetable and fruit trading particularly on market days as well as in small quantities to nearby urban markets, additionally engaging in petty household trading in between as a coping strategy.

Observing an almost absent count in group trading, activities in this form are thus practised and specialized more horizontally, hardly going beyond single case structures such as the afore mentioned Gari association; where although processing and trading collectively takes place, is found wanting in the identification of structural elements in representing a formal occupational structure to harness external marketing potential.

**Business activities and livelihood**

Whilst community trading of farm produce, essential commodities for household use as well as the additional sale of processed foods for daily consumption such as *banku*, *fufu* and *konkonte* is often done on an individual basis with marginal household support, transportation of foodstuffs to nearby villages and towns can be distinguished between traders operating on small scale basis and those on the minutest scale. Transportation of wares being the greatest bottleneck for those at the minutest level, options are sought to sell part produce within the community and in very few cases in the outskirts and communities close by, thus evading transport costs; which is done on an individual basis, at best with the support of a colleague.

Minutest scale traders, however can be segregated into traders without stalls using floor mats particularly on market days, as well as make shift tables for essential commodity and scanty produce, hardly with any form of support aside close family members within the household.

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374 These processed staples are the most commonly used for meals serving as an additional source of income for petty traders preparing them at vantage points within the community in view of its good patronage.
Small scale traders on the average either use the option of transacting with middlemen, which implies a two way transaction after having bought from the farmers or resort to bearing transport costs and difficulties in getting produce to the Daboase township or nearby towns. Here, orange traders make attempts particularly in times of glut to seek relationships with individuals at the outskirts of the community where produce is often given in large quantities on credit to reduce transaction costs and try to establish contacts. Vegetable traders depicted similar trends on relatively smaller scales, where the smaller scale of produce such as for okro in comparison to orange marketing realises traders managing to transport basket quantities to community outskirts over a couple of days in harvest periods.

Semi structured interviews portrayed the frequency in the use of household support to be irregular, depending on modes of transportation strategies chosen for marketing, particularly in the case of produce. In effect, business activities take an unplanned form of daily survival strategies, making it difficult within economic engagements to make viable projections.

5.3 Networks, stratification and function

The range of mentioned entrepreneurial engagements exhibited in various forms in Akutuase, represent an array of interests in the social, economic, religious and cultural sphere amongst community members. Particularly for village level relations, interaction with opinion leaders reveal a sharp distinction between economic groupings as against other forms of interaction being hardly discernible. More recent economic groupings less traditional in structure are more clearly identifiable based on the purposes for which the groups organise themselves, allowing them to be more structured in nature. CLEAVER\textsuperscript{375} infers that such structural groupings with weaker cognitive ties are seen as “more important in getting ahead”, where differences in background are less focused on, with SABATINI\textsuperscript{376}, identifying such associational forms as characterised by a set of procedural elements where collective participation is facilitated based on expectations for mutual benefit.

It is in this vein that the array of structured networks will be brought to fore juxtaposed with cognitive structures supporting their sustenance.

\textsuperscript{375} Cleaver, F. 2005, World Development (Vol. 33, No. 6, 893-895)

\textsuperscript{376} Sabatini, F. (2005; 2, 10)
5.3.1 Structured networks

**Figure 5.5: Formal organisation in Akutuase**

![Diagram showing formal organisation in Akutuase]

Source: Authors construct

Albeit the inadequacy in *structure, function* and *processes*, the groups enumerated below represent a set of networks within the Akutuase community considered to possess the potential as externally oriented groups to develop in reaching out in the resource seeking process.

**Calvary Association**

*Structural set up*

Made up of approximately thirty five members in Akutuase who have voluntarily come together to form the association, the Calvary group primarily focuses on engaging in joint activities towards enhancing their knowledge in cocoa planting. Individual interviews with key respondents revealed majority of members belonging to poorer households generating less income from farming activities and needing to adapt to better procedures to enhance production. Membership being based on practising the cocoa farming occupation, initial memberships comprised farmers engaged in the occupation for over 10 years with the aim of advancing their cocoa planting techniques and agricultural practices to younger members.
between 3- 5 years of cultivation practice. The association has seen trickles of a handful of additional memberships in the last 5 years of farmers much younger in the occupation seeking to learn better practices from more experienced members. As a structure with the potential to reach out for external support, in view of it being occupationally based, information from key respondents revealed the association possessing a weak structure in terms of set rules and roles around which members regulate engagements supporting access to agricultural inputs as well as support in techniques and training in cocoa cultivation procedures. Expert group discussions revealed the almost non existing activities in terms of a structured order in the implementation of activities to support the occupational capacities of association members.

Discussants revealed the association’s structural form organised with one experienced farmer as group leader, chosen on an adhoc basis at the resolve to form the association with the consent of the members then present. Meetings were revealed to be organised on an adhoc basis often set at the convenience of a couple of more experienced farmers the leader could arrange with, portraying the absence of a set structure of issues set as priority to be addressed. Semi structured interviews revealed almost the full count of respondents having no idea regarding the agenda of the leader- if any- in terms of proposed plans to support association capacity.

Despite the minimal achievements of the association, opportunities exist for a broad based interactive form providing it with the ability to develop interaction capacities beyond the community for the draw in of agricultural support in terms of inputs and technical training.

Drawing on results from expert discussions and key respondents portrays the need for structural developments within the association.

Working on discouraging irregular membership involvement through a clearer leadership structure where the group receives more member recognition through unabated efforts in sharing production techniques from the community level standpoint as a start up, the structure stands the chance of getting more concretely formed to enable more frequent external interaction take place.
Source: Authors construct

**Function and processes**

Albeit deficiencies in structure, the association has made attempts to tackle issues that could directly impact on their occupational development. Efforts at getting scarcely distributed cocoa extension officers within the district to educate them on farming procedures have been further extended to seeking the inclusion of educational sessions on socio-political issues such impacts of child labour and HIV on family and productivity. Expert discussions reveal these efforts as hardly yielding in view of its unstructured organisation from the association.

Focus discussions laying the structural deficiency based on procedural paucity, roles of leadership and members have been portrayed to be hardly laid out, resulting in leadership having to determine the majority of issues which would otherwise have demanded group consensus.

The adhoc nature of scheduling meetings creates a major disadvantage for the majority of members, particularly inexperienced farmers hoping to gain knowledge in cocoa plant nurturing processes to increase their production capacities. In view of the poorly structured leadership, procedures for the adhoc meetings are hardly set, with time frames for meetings being generally set without prior consultations to times of convenience and without specific modes of information circulation for members to be informed. Observations from the study in
one of the adhoc meetings scheduled by the leader portrayed poor attendance in comparison to the group number given, with a trickle in effect regarding time scheduled.

Prompt attendance was absent, with the majority of farmers arriving approximately 45 minutes after the start of the meeting, where members who had happened to arrive earlier left in the middle of discussions to attend to other personal matters, with the impression “i was one of the first and have been here for quite a while”. Procedures thus follow an irregular trend where discussions are hardly completely focused on matters pertaining to capacity building in cocoa production. Equally, narrations in terms of the trend of discussions in the sparse meetings did not reveal priority being laid on sourcing occupational relations with associations such as the wonsom wonsom in Daboase. Instead, it was observed that a range of broad based communal issues were thrown in by members not particularly relating to challenges in cocoa cultivation techniques and agricultural input sourcing. From expert interviews, resultant group relations and interactions produced are thus equally weak, in view of the fact that concrete activities are hardly laid out as basis for further group interaction.

*Thin trust* is generated among peers between the older experienced farmers and the younger ones in which younger farmers rely on the good will of older ones to support them in knowledge processes of cultivation on adhoc basis, with this form of support based on trust drawing on normative principles in the continuance of the existing system of indigenous knowledge transfer for community welfare.

Comparing key respondent interviews with focus discussions as well as drawing on issues from expert interviews reveal the element of thin trust building “Gyedi” among group members in daily economic engagements based on their intergroup relations and reciprocal attitudes which would otherwise provide the opportunity to generate a stronger bond for group interrelations not being afforded the needed space to develop in view of the structural deficiencies. The opportunity to actively and purposefully interact being absent, and remaining on that periphery, the ability to develop capacities at the group level to enable purposeful interaction either by individuals or as group entity beyond the community is hardly realisable. As intoned by Falk, the building of such forms of capital implies “the existence of sufficient numbers of interaction of a particular quality”

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377 *Gyedi* – An Akan term referring to trust
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Information accrued realises the association as possessing the potential based on the work patterns and activities of members described to support the development of effective interaction to relay occupational needs and harness external opportunities in building farming capacities.

**Abrabopa Association**

*Structural set up*

Comprising approximately a hundred members both men and women, the association holds its scheduled meeting once a month, and is more inclusive of cocoa farmers above the minutest scale farming households ranging above 5 acres. Though the size of the association seems encouraging, the lapse in appropriate group interaction makes procedures even more difficult based on the size of the group.

Consultations from focus group discussions revealed the absence of information regarding a clear cut structure with an executive set up steering the affairs of the association. Drawing from the association’s representation at the meso level, the Akutuase representation is expected to follow the structural set up of an executive team with a President, Treasurer, Secretary and Organiser, which could not be clearly identified in terms of structural layout.

Focus group discussions portrayed the issue of the group being culled from meso level drawn on the initiative of meso level structure of the association at the district level, with the broad based farmer initiative oriented towards building farmer capacities. However the structural representation of the association at the community level experiences a paucity in interaction communally based on the fact that initial interaction with the meso level structure took the form of farmer enquiries addressed in general issues which do not address the real needs of farmers in Akutuase. Thus occasional support in terms of information and training offers are broad based and not tailor made to suit their indigenous needs.

*Function and processes*

Relating from key farmer respondents, the association, possessing similar functions as the Calvary association, in terms of input and training support for members, concentrates its efforts supporting cultivation methods, particularly on the cutting and uprooting of cocoa trees when old. The Abrabopa association from information received is supposed to be better structured in relation to the Calvary association in view of them being a draw from the meso structure, which was relayed as not the case in terms of the exhibition of executive functions. Discussions reveal, aside occasional attempts from the weak executive structure at getting
extension officers train members in the above mentioned procedures, the association generally during meetings making efforts to enquire about the general welfare of members in their occupational practice.

Respondents from semi structured interviews revealed albeit meetings scheduled for once a month, clear procedures on dates for meetings being nonexistent, with the experience of long periods without meetings scheduled. Particularly in planting and harvesting seasons when farmers are fully occupied on farms, information is not adequately circulated as to rescheduled meetings at more convenient periods. Although expected to follow its executive structure, however, as in the Calvary association, the group has one farmer appointed as leader, who makes efforts at collaborating with other experienced farmers within the group in organising activities for clearing, cutting and uprooting old cocoa trees.

Discussions revealed lack of information and unclarity in the roles assigned to expected executives of the team as well as who was responsible for assigning roles. Procedures for activities being unstructured result in delays and non achievement of planned activities to enhance methods in cocoa cultivation.

In view of the size of the group, networking among members again takes an irregular pattern, with members often networking in relation to age, church or ethnic identity. As with the Calvary association, the absence of clear rules regarding proceedings and interactive processes from leadership creates the atmosphere of interaction hardly filtering through the domain of membership. The lack of a clear schedule for the monthly meetings tends to gradually affect the attendance of members where concrete issues needing solving are not addressed in a timely manner.

Equally, absence of clear regulatory procedures set for determining group dues, collection periods and representation of group membership for such duties have weakened the ability of the association to have basic financial capability in performing organisational functions.

In terms of adhoc activity, schedules for more experienced and older members within the group regarding planning for farm work are organised more on a reciprocal basis to support the knowledge base of younger ones, with the form of thin trust generated as in the Calvary group based on indigenous norms.

In building social capital in its structural form FALK, further draws on the accumulation of structural social capital where quantity or group size is concerned, reflecting on the “relative

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importance of the differing frequencies and intensities of interactions” in preserving and building the stores of social capital needed for the benefit of community members. Drawing on the intensities in interaction, the membership size attained by the Abrabopa association will hardly reflect the value of the association to members in the absence of targeted interaction. Although the lack of functionality of the association derives from it not being indigenous, thus not tailor suited to their needs, the alternative remains for them to mould the association at the community level, through the potential of group members based on farmer trust identified to be used to harness the moulding of local interests in strengthening of group structure.

Where focus group results portray weak leadership, renewed attempts dwell on affording the ability for unison and holistic networking within the group to build capacities for improved external recognition. The function of leadership will be to harness the interests suiting community members and the identification of needs arising from these interests to build capacities through linking issues with the district structure in making their needs clear and well identified to enable support. This should widen the opportunity in making use of the potential of offering the building of technological support for enhanced cultivation processes towards increasing business capacities.

**Gari Association**

*Structural set up*

Initially started as a local group processing to meet community needs, the Gari association has gradually spread in function beyond the community. Key respondents from semi structured interviews portrayed the association as comprising a group of women numbering approximately fifteen. The group, which started the processing of cassava into Gari 380, a local staple, beginning at domestic level production has realised expansion to supplying community needs as well as small scale supplies extended to other communities beyond Akutuase.

Currently the group processes Gari for domestic consumption, and for sale within the community as well as for sale in nearby communities and in small quantities in Daboase township. Information drawn reveals the group as so far having solely relied on indigenous knowledge and techniques of experienced members, without the opportunity of receiving assistance from district level support organisations in terms of training and supply of equipment.

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380 Interviews with key farmer respondents reveal an increase in the cultivation of the staple, often cropped for coping purposes particularly on vegetable farms based on the ability to crop it alongside vegetables such as peppers, with less cropping difficulties
Function and processes

According to key respondents in interviews, the group aside processing for sale, realises the older and more experienced women supporting members through experience sharing and training in bettering their knowledge as well as sharing information to individual members of the community in terms of processing knowhow. Recent related developments within the district have seen a community within the Mpohor Wasa West district, Nyamebekyere, being presented with a Gari processing machine by the District Assembly after going through a weeks’ basic management training on income management. Though admittedly scarce, resources of the District Assembly could be only targeted through persistent group efforts and interaction.

Albeit the group portraying characteristics valuable for developing external linkages, through investing to widen capacities in production and sale beyond the community, field results revealed unclear procedures in terms of roles of members in assignments and setting procedures for group function. Procedures in relation to time schedule for processing were witnessed as lapse, where the period for cutting up and drying of the staple as well as processing was more of an informal arrangement between members than organised in a regulated and routine form. Likewise, procedures set for the organisation of bagged Gari from points of processing to points of sale, were as well unclear, where members made arrangements on adhoc basis regarding the transportation to points of sale and communication with retailers. The proceeds from sale were revealed to be shared individually amongst members in terms of the volume of staples brought in individually for processing and transport costs incurred.

Survey information further revealed large communication gaps between the community and urban centres based on underdeveloped group interaction tending to hamper the associations potential in linking externally. Aside producing for communal consumption and in limited quantities for the nearest urban market, Daboase, unclear set procedures for members as to what roles to assume in group capacity building process as well as limited efforts towards networking with similar groups in urban centres has greatly limited the potential of the group to expand. Semi structured interviews revealed the lack of clear procedures for elected leadership, where group leadership was represented by a couple of the older women within the group who parallel to that performed the duty of coaching the younger ones in processing the staple.

Likewise, interviews revealed no information in terms of regulated dues for members as a source of initial support set aside for the group for organisational activities performed by peer representation.
Information gathered from focus group discussions as compared to respondents from expert discussions reveal the potential of the group to build capacities through thin trust and reciprocity in forming a clear set structure to enhance their potential. These elements serve as providing the prospects for the Gari group to create a support base in terms of harnessing better communication and transport arrangements through a strengthened group structure.

Here, the trust of membership in group representation serves as the base to develop a clear set of guidelines in terms of expectations of members from leadership as well as member roles in drawing on external linkages for support.

Equally, the enhancement of their potential provides a broader base for vegetable and fruit traders within the community in similarly organising themselves based on the identified indigenous elements.

**Religious Association**

*Structural set up*

Opinion leaders information place the Akutuase orthodox form of worship as one of the oldest forms of interaction produced as a legacy from the colonial era. Discussions additionally with traditional leaders revealed the majority of community members engaged in church worship, with a small minority of the communities’ population being engaged in the practice of traditional religion. The orthodox form of worship in Akutuase has gradually become dominated by the Pentecostal form with regular worship on Sundays. Activities of church members encompass a broader sphere beyond that of the community in terms of individual interaction with sister churches in nearby towns.

Collectively, church members make contributions aside the regular Sunday contributions during church service expected to be used for the upkeep of the church.

Routine Sunday worship as well as participation in additional church activities is expected to be made by regular members. Although attendance and membership is not formally documented, community member’s attendance and participation is recognized through dues payment and church participation. Based on the relatively informal nature of the church set up, regular attendance and number of membership is difficult to determine. However, expert information gathered revealed more than half of the community to be members of the church.

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381 Witnessing its form the church service recognised as having an orthodox structure has gradually seen the infiltration of an apostolic form of worship creating a mixed service form adapted by members.
either in the form of regular or adhoc attendance. Here, encouragement in active participation was seen to be supported through the concern and enquiry of members who had been absent for long periods being encouraged in an informal manner to attend.

The monthly contributions, tow\textsuperscript{382} are religiously made either during the Sunday service or individually to the church elders and Osofo maame or Osofo Panyin\textsuperscript{383} who oversee appropriate collection. The Osofo maame or Osofo Panyin is regarded as the personality of the church structure through whom all organisational matters are consulted together with the church elders. The leader and church elders assuming positions as unanimously agreed by core church members, positions are expected to be maintained until chosen members are for some reason unable to further perform the function.

Potential for the church’s growth based more on the increase in memberships as well as active support in church activities, both financially through members better off and physically through less endowed members, the church’s ability to build capacities lies, from the religious background in the reciprocal nature of members towards each other.

\textit{Function and processes}

Though the religious background enables higher possibility of the adherence to rules set by church leader, procedures in terms of church activities building capacities of individual members as well as in reaching out with external programmes is hardly adequately developed, with information from opinion leaders depicting most functions disseminated by the church leader to a core group acting as executive team.

Information regarding the precise functions of leadership in terms of setting procedures and roles were absent.

The church’s potential lies in its ability as structure, based on its element of reciprocity of members to each other; support individual economic actors recognised as church members with small sums financially where access to other forms of credit prove challenging. Thus, the value of membership lies in the ability of church members finding a resort in solution seeking particularly in family and private matters. Difficult times see the possibility of members receiving assistance from church elders where possible, often based on the regularity of tithe paying as well as membership and engagement in church activities. The church structure acts as well as a forum in terms of social engagements afforded, where community members

\textsuperscript{382} tow - Monthly church tithe
\textsuperscript{383} Osofo maame; Osofo Panyin - Spiritual head as well as church leader
engaged in similar entrepreneurial occupations have the opportunity to shortly exchange information and discuss issues based on the close form of interaction in church activity. This affords the church structure the potential to act as a support base for the drive in interactions for the formation of organised structures.

5.3.2 Unstructured networks

A number of groups classified as unstructured are identified within the community, with networks basically built around cognitive elements such as trust and reciprocity. Broadly referred to as indigenous organisation, the networks encompass societal norms, values and beliefs which guide interaction within the community.\footnote{Guri, B. (2000:4)}

**Figure 5.7: Informal organisation in Akutuase**

![Diagram of informal organisation in Akutuase]

Source: Authors construct
Particularly for occupationally based associations in Akutuase, elements such as trust and reciprocity play a vital role in maintaining the ‘stocks’ of capital inherent in these groupings. Though the structure of the study focuses on structured networks, an analysis of existing indigenous interactions within the community with particular reference to those interactions concentrated on supporting economic activity will lead to a clearer understanding of the systems under which more structured networks operate. Focus, however will be laid on groups bearing relevance and orientated in the direction of the development of occupational groups in enterprise development.

In this vein, the *Susu* and *Nnoba* groups which are occupationally related and which possess the potential though their cognitive based values such as trust and reciprocity to support the development of more structured forms will be focused on.

**Susu groups**

Representing one of the oldest forms of savings and credit systems, the *susu* groups are a traditional mutual system found in most traditional areas in small localities in Ghana engaged in by individuals, groups, or prevalent where micro enterprises operate particularly in small scale units. VAN DIJK\(^{385}\) recognises micro enterprises as being one of the potential clients for such rotating credit schemes, describing them as more often than not as “unrecorded in official statistics with little or no access to organised markets”.

Information gathered from opinion leaders and traditional representation revealed *susu* groups in Akutuase bearing similar characteristics to those found in traditional communities within the country. In the mobilisation of financial and material resources to members, financial arrangements are based on trust and reciprocity, with memberships being limited to known community members. More recently, these groups have transformed themselves not only to have the structure of serving the general community, but to be represented through occupational groupings. Members are required to make monthly contributions over a period of time upon which one qualifies, through the rotating system to reap the benefits or receive cash in terms of a loan. In a traditional community such as Akutuase with scarce resources, the *susu* system has been an important source of financial sustenance for most local economic operators. The fact that loan requests do not involve collateral or accrue interest as well as repayment arrangements being reciprocal in nature have made it a viable option for community members.

\(^{385}\) Van Dijk, P. (1997:156)
Although information was nonexistent on the field as to its presence in occupational groups, the *susu* system has the potential to function for occupational groups such as the cocoa farmers who represent a large number of farmers within the community with the opportunity to organise a *susu* group solely representing farmers practising the occupation.

The system, however, has increasingly suffered setbacks in view of the constant resource scarcity within the community. The pool within which members are expected to contribute to monthly often witnesses delayed payments as well as default for long periods in some cases. This has led to the weakening of the groups rotating capacity in view of limited funds, particularly in planting seasons when farmers are in dire need of small loans to purchase seedlings.

The introduction of access to group credit from the District Assembly Common Fund provides an essential alternative for community members based on their ability to organise themselves. Although not as vibrant as before based on attempts by community members to source credit from the rural bank in Daboase and formal credit union associations in nearby towns, the *susu* system invariably still provides the bane needed for smallest scale engagements within the community. For communities such as Akutuase, the *susu* system within occupational groups adequately structured offers the potential to function in providing the foundation in preparing to access group credit from external sources.

**Nnoboа groups**

As valuable support in terms of labour particularly for farmers, the *Nnoboа* system particularly provides small scale cocoa farmers with an alternative particularly in planting and harvesting seasons, where resources for hiring external labour is almost absent. Organised and based on a system of *trust* and *reciprocity* among peers, information from opinion leaders and key respondents from semi structured interviews show the system as being overtime well valued within the Akutuase traditional area. The arrangement offers farmers the opportunity, through a rotating labour system, to support each other in turns in farming activities.

Without a particularly structured form in terms of roles and set rules for activities, the reciprocal based nature around which the group is structured often affords group members the needed discipline to keep to planned activities, bearing in mind that based on scarce resources to hire external labour during these periods, their sole reliance would be on receiving group support based on the help they offered.
Interviewed respondents particularly in cocoa farming engagements portray the *Nnoboа* system as still remaining a reliable source particularly for farmers operating on the minutest scale with insufficient household assistance and without the possibility of roping in external support.

In linking the appearance and form of groups within the study vicinity to the theoretical build, the range of social capital indices identified further elaborated on provide a deeper insight on their impact on memberships and participatory processes within occupational groups.

As portrayed, the paucity in *role formation* and *procedural arrangements* in the enumerated groups have impacted on membership interaction abilities, with the paucity being portrayed as being typical for all three occupational groups within the community, taking the form of the structure provided in diagram 5.6 for the Calvary association.

In group activities with formal service organisations, the ideal interactive process between communal occupational groups, formal organisations and district based occupational groups when functional is expected to take a cycle form as presented in diagram 5.5, however, sources depict interaction between community groups and service organisations in Akutuase to have followed an irregular pattern in sourcing support services.

For activities of the Calvary association, the group’s count of approximately thirty five members meeting irregularly with the group and operating under very unstable conditions hardly offers opportunity for expansion. Structured under the leadership of one farmer with group goals not wholly representative of cocoa growers as earlier mentioned is gradually resulting in low and irregular participation. Discussions initiated, often representative of members present with such members spontaneously determining the trend of events without consultation with the entire group has resulted in the inability to have the opportunity to formulate requests in a well structured form for service organisations, as well as direct sourcing for credit facilities such as offered in rural banks. In view of the large presence of individual transactions and market activities with neighbouring towns and middlemen around Akutuase, individual based interaction largely accounts for the groups’ weak relations with the produce buying company and occasional interactions with cocoa extension officers, where ideas and goals are individually put across instead of assuming a collective form, creating a stalemate since the group sought alliance with the produce buying company.

The single and weak leadership structure has reduced the ability of associations such as the Calvary and Abrabopa to clearly identify members’ needs at the smallest scale and to adequately organise the platform needed to address these needs to the appropriate agencies.
such as during extension officers visits. This has created a deeper lapse in opening avenues supporting their production capacities, thus, low motivation for group meeting attendance from the community has often resulted in lack of information flow in the recognition of opportunities.

Aside cooperation with formal organisations, the reliability of members on leadership without adequate results has led to a long existing stalemate, such as the study reveals, where low possibility of trust and interaction with leadership hampers associational progress.

The “wonsom wonsom” cocoa farmers association in Daboase, with membership open to surrounding communities has hardly produced benefits for the couple of Akutuase farmers who have strived to attain membership in view of farmers fully relying on weak community group leaderships to represent their interests in such formal groups at the district level; the vicious cycle thus leading to irregular or lack of attendance in district level groupings.

Results from respondent’s questionnaire exposed the lack of confidence of a section of farmers who had experienced no form of interaction from the district group after making the effort to pay membership fees, presenting a case of frustrated community group members having initiated dues payments without feeling incorporated with the hope of reaping results.

The further development of the district decentralisation programme through the Ministry for Food and Agriculture has realised occasional visits by cocoa extension officers to communities within the district. In Akutuase visits by the officers until now have taken the form of a top bottom approach where officers spontaneously disseminate information on crop related issues. Visits have hardly yielded giant step results in view of lack of initiatives from members adequately preparing to lay their challenges to be addressed. For smallest scale farmers, narrations revealed the approaches of extension officers being of little benefit to them in view of them not serving their immediate needs.

A fairly large percentage farming on very small scale, questionnaire results portray the majority of farmers, 92%, having undertaken no training in the last five years. The dire need of group representation arises, aside the opportunity for linkages, more importantly to ensure that support sought directly meets the needs of economic activities at the minutest micro stage.

386 The wonsom wonsom association represents one of the few locally organised producer- farmer groups located in the district capital, Daboase
Similarities are depicted for the Gari group, where although a few strides made in external linkages show experience, the effects in the paucity of procedural values in the inability to have acquired adequate training and assess techniques for modern forms of processing are portrayed.

Aside the paucity of procedural elements in identified groups, questionnaire respondents identified the absence of structures with the presence of defined roles and procedures as detrimental to their engagements. Vegetable growers concerns on the necessity of regulated structures is evident in the quantitative response regarding lack of participation in occupational groupings being related to the absence of features such as regulation governing membership fees and the degree of flexibility for group interaction available.

Trading experiences provided an insight into the absence in capacity for petty traders, unable to share benefits across in view of the lack of a cohesive power supporting their acquisition of resources for use in market supply.

Inadvertently, drawing in on WOOLCOCK’s analysis of networks, demands an underlying feature of facilitation in group processes to result in the collective realisation of benefits. The experiences of individual orange traders in seeking avenues to penetrate larger markets beyond the community further emphasizes that the build of such occupational networks gradually secure resources for traders. Whether operating directly through middlemen, selling on local markets as well as actors individually engaged in petty table trading on the household economy level; the development of regulated structures particularly act as a buffer in times of scarcity, enabling them break away from their agrarian state. For essential commodity traders, the unstable conditions under which they operate coupled with the minimal resources available imply the need to develop economic support structures capable of coping with external challenges which would ease their movement towards successful transactions beyond the local market.

The issue of lack in memberships based on procedural decisions for high membership fees produced a large section of respondents indicating the subject as irrelevant. Particularly for farmer respondents, the reason was based on the fact that for the majority who hardly participated in such groupings the question proved irrelevant in as long as they had not begun paying fees. For the small section of respondents, approximately 18%, of farmer and trader individuals who had made attempts at external interaction through participation in external producer groups, the issue of membership costs was noted as being of high relevance. The

minimal count of 3% indicating moderate relevance included respondents who had made efforts at registering in external groups but had however hardly made attempts at attending meetings, thus possessed minimal knowledge of real costs involved.

Parallelly, the element of *trust* in the Calvary and Abrabopa associations was seen to play the fundamental role of keeping a flow of interaction in activities where procedures still needed to be developed. From the view of key respondents in focused discussions, tree planting and uprooting activities in the Calvary and Abrapoba groups respectively kept a minimum of activity in the presence of the paucity in procedural arrangements deterring the realisation of their full potential. Here, *thin trust* and reciprocal elements served instrumental and kept some linkage at bay in younger less experienced members still benefiting from experience of older members.

<table>
<thead>
<tr>
<th>Group type</th>
<th>Description</th>
<th>Sphere</th>
<th>Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calvary Association</td>
<td>Association to support cocoa farming members</td>
<td>Transcend beyond community minimally</td>
<td>Mobilisation in teaching to nurse and plant cocoa</td>
</tr>
<tr>
<td>Abrabopa Association</td>
<td>Association to support cocoa farming members</td>
<td>Transcend beyond community minimally</td>
<td>Mobilisation in training to cut and uproot cocoa</td>
</tr>
<tr>
<td>Gari group</td>
<td>Small women's group to support trading in Gari</td>
<td>Transcend beyond community minimally</td>
<td>Processing of Gari for domestic use and marketing</td>
</tr>
<tr>
<td>Church-Orthodox/</td>
<td>Regular worship on Sundays</td>
<td>Transcend beyond community Minimally through individual and group interaction</td>
<td>Worship/socialization amongst community members</td>
</tr>
<tr>
<td>Pentecostal</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### b) UNSTRUCTURED NETWORKS

<table>
<thead>
<tr>
<th>Group type</th>
<th>Description</th>
<th>Sphere</th>
<th>Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>Susu</td>
<td>Mutual rotating savings and credit system</td>
<td>Community level</td>
<td>Pooling of financial resources reciprocally based</td>
</tr>
<tr>
<td>Nnoboa</td>
<td>Group for farming/manual labour activities</td>
<td>Community level</td>
<td>Mobilization of rotating labour support based on trust and reciprocity</td>
</tr>
<tr>
<td>Youth/Asafo</td>
<td>Young males within community</td>
<td>Community level</td>
<td>Serves as protection for community - mobilizes community development</td>
</tr>
<tr>
<td>Nkosuo-kuo</td>
<td>Association comprising all community members living in capital cities or abroad</td>
<td>Community Level - activities transcend across other villages</td>
<td>Organisation of external resources to support community development</td>
</tr>
<tr>
<td>Village association</td>
<td>Association of all village members 18 years and above</td>
<td>Community level</td>
<td>Mobilization of self help initiatives</td>
</tr>
<tr>
<td>Singing groups</td>
<td>Formed according to age group - group members perform during festivals and funeral occasions</td>
<td>Community level</td>
<td>Compilation of songs as tribute to community heroes or as admonishment for wrongdoers</td>
</tr>
<tr>
<td>Festivals</td>
<td>Yearly thanksgiving activity of the community</td>
<td>Community Level - activities transcend across other villages</td>
<td>Development oriented goals assessed during festival period - period for reconciliation amongst community members</td>
</tr>
</tbody>
</table>

Source: Authors compilation
Table 5.2: Formal service organisations

<table>
<thead>
<tr>
<th>ORGANISATION</th>
<th>DESCRIPTION</th>
<th>FUNCTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Produce (Cocoa) buying company</td>
<td>Private company</td>
<td>Support in the provision of credit to cocoa farmers for buying of cocoa beans - stagnant</td>
</tr>
<tr>
<td>Community forest committee</td>
<td>Local structure of forestry commission in collaboration with traditional authority</td>
<td>Environmental protection, forest resource protection</td>
</tr>
<tr>
<td>Unit committees</td>
<td>Governmental structure</td>
<td>Collaboration with traditional authorities in community development - often adversely affecting traditional authority in their approaches</td>
</tr>
</tbody>
</table>

Source: Authors compilation

5.4 Financial resources - Access to Credit

Information from focus group discussions portray the presence of identified structural and cognitive elements in group structures as being vital in the acquisition of external resources in the absence of sufficient resources accessible communally.

The lack of necessary procedural arrangements such as the structuring of roles and responsibilities inhibit the potential to harness financial capital. Scarce resources being a major hindrance, access to credit forms one of the most needed resources within Akutuase.

Apart from the credit association in the nearby town Agona, and the formal rural bank, the Lower Pra rural bank in Daboase accessible to the community, other forms of formal credit institutions are less accessible. Aside these, a range of development organisations offering short term credit facilities have occasionally provided support which has proved unsustainable. Although Government has collaborated with the national credit union association in providing access to credit in rural areas, requirements for loan processing for both the credit union associations and rural banks present unrealistic conditions small scalers can hardly meet such as interest rates still unaffordable for very small scalers as well as terms and conditions of payment not suited to their irregular and unstable incomes.

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388 Within the district, there has been intermittent support in collaboration with government initiatives and organisations such as the SCMPP/ICI (See chapter 4)
Support from the World Vision was done in collaboration with the District Assembly

389 The CUA has collaborated with the central bank of Ghana in the regulation of micro finance structures and the development of suited micro finance product within the district.
Characteristically, difficulties arise in loan arrangements in view of the fact that possibility of repayments are attached to profits from produce for farmers or sales from traders which is highly irregular based on income being tied to a number of factors in production seasons. The survey results from semi structured interviews revealed a range of small scalers who had gotten the opportunity to receive loans narrating the difficulty in repayments, as well as lamentations on the high interest rates unaffordable considering their scale of produce.

In the absence of organised group efforts to advocate in receiving better loan conditions for group members, individual farmers and traders resort to either reliance on the traditional susu system, or despite unfavourable conditions, enter agreements for loans from the rural bank and credit union association where difficulties in repayment conditions further aggravate their situation. Narrations gathered from respondents from the survey portray the situation as cited below.

**Box 5.1: Akutuase - small scale cocoa farmer**

1..."I am struggling to make my cocoa farm survive..., there is one association called the Calvary association only for cocoa farmers. It was intended to help get extension officers to help in the cocoa production of members...”

.."the extension officers visits do not really serve my needs..”

2”.. apart from the Calvary association, there is no association for us in this town, there is one in Daboase called “wonsom wonsom” We all paid 1 Gh cedis .as registration fees, then they divided us into groups of about 15 members we are hoping to get something from this association...”

The conditions under which associational activity in Akutuase is unsatisfactorily driven in terms of poor occupational organisational structure has led a small collection of farmers in urgent need of credits to attempt individual linkages in nearby urban communities such as Lower pra rural bank for small start up loans before planting seasons. The very nature of the loan schemes more supportive of group financing creates complexities in their application by individual farmers, where examination of their financial background reveals highly unstable incomes to enable repayment of loans within stipulated periods. Further attempts to create linkages with credit union associations such as in the nearby urban communities like Agona, have implied individual members making efforts to join the association in Agona, bearing the inconvenience of membership fees and transportation difficulties. Advantages and additional
support schemes offered by such credit union facilities focused on occupational groups imply a better chance of risk sharing for communal farmers applying as a group.

Box 5.2: Akutuase small scale (table trading) vegetable trader

"...i have been in the vegetable business mainly okro and garden eggs for the past 6 years now, success has been on and off, I am also very much in need of capital, for some of the other vegetables I sell, I buy from nearby towns on credit and sell in Akutuase, it is often very difficult recouping the capital after selling. I hope to be able to get involved in some of the training offered in the district capital or nearby towns...."

Box 5.3: Essential commodity trader - Akutuase

"...i have been trading in rice for the past couple of years between Akutuase and Takoradi, i buy from Takoradi to sell in Akutuase, it is difficult because I have very little communication to know when prices change. I need more connections to be successful, I am trying to expand now to a kiosk and then I would like to expand to a store -my religious group attendance in Akutuase also helps...I am still a member of a credit union in Daboase, I got a loan some time back, with a large interest I am still suffering to pay, besides, the monthly dues is 5 cedis which is a problem for me...."

The only physically visible trading group being the Gari association, traders within the community are more harshly met with resource support in view of their longstanding individual nature of supporting their engagements. The expansion of capacities for essential commodity traders practically lies at the mercy of the urban retailers based on conditions upon which they receive goods and span of time on credits afforded on goods, with their only channel of information to price changes and fluctuations lying in the hands of urban retailers. The only option being to individually create a niche in joining nearest urban associations, difficulties arise, as indicated above, where major hindrances are met in individual attempts to bear the costs of dues and transportation, with frustrations arising where, due to irregular attendance, lack of information leads to individual decision making on credit facilities which resultantly prove unfavourable.
The introduction of formal credit schemes from credit institutions in recent times for local groups as well as occasional material support from non-governmental organisations and the District Assembly has led to a reduction in the scale of susu group activities across the community. The paucity in the existence of local occupational groups is an indication of the need to strengthen the social capital base at the community level in terms of support for organisational forms where improved structural elements allow for the recognition of external opportunities. Aside the occasional organisation of groups by a couple of self help organisations for specific purposes, the only locally active trader group in the community presently is the Gari group. As stated by one of the elders of the traditional council: ‘we have advised farmers and traders to form different groups depending on what they produce and sell’.

Box 5.4: Fruit-orange seller middlewoman- from Akutuase - At Agona junction- (Adjoining village)

“I’ve been selling as middlewoman in the orange business for years now, my business is not progressing, in fact it is deteriorating because i have no access to credit. I’m part of an association but so far I have not yet had the opportunity to source credit or get a loan. The news of fluctuation in prices which does not reach me early really hinders my progress..., ...transportation is even a bigger problem. I am interested in educative programmes to boost my business....”

Narrations made by individual farmers and traders as presented thus represent the unfavourable conditions met in accessing financial resource in communities such as Akutuase. In line with VAN DIJK’s observations in a study of financial constraints in rural economies, a range of studies confirm informal credit from friends and relations being a vital source, particularly as start up capital for farmers in rural areas.

390 See for example narration in chapter 4, 141 - On District Assembly structure and function.
391 See for example the SNV soap making group support description in chapter 4; chapter 5, 205
These conditions being prevalent in Akutuase, the ties to thin trust and reciprocity amongst peers and support from family in the absence of support from financial institutions, though creates a buffer, need to be supported in the creation of structural ties towards accessing more sustainable forms of financial capital to avoid the continuance in the cycle of concentrating on cognitive structures which reduce the potential of capacity building.

Collaboration of community groups with formal service organisations has more often than not produced successes measurable for limited periods. The formation of a women’s soap making group within the community by the SNV, Dutch based NGO then operating within the community succeeded in occupationallly occupying groups of women to engage in soap production for household use and for sale. As field results depict, one of the factors accounting for the stalemate in such groups further engaging in similar economic activities on a scale beyond the community is the weak interactive ability to effectively organise group concerns through similar formal organisations to seek support beyond the community.

Although, the Gari group within the community has so far chalked minor successs in engaging in Gari production for sale within the community and to middlemen from neighbouring villages, its sustainability is largely dependent on their organisation of associational activity with capacities reaching beyond the community.

Group and individual members’ access to credit schemes as well as the recognition of opportunities in sourcing new innovation, technology and market information accounts for the stalemate in the majority of economic engagements. The rural bank and credit union scheme in Agona, and the Lower Pra rural bank in Daboase serving as the closest opportunities offer, aside the standard banking products, the said tailored products for small scalers such as the “Kese Wo Kan” and Susu Deposit Scheme for small scalers in various occupational practices which should normally provide access for the expansion of economic activity.

The paucity in education and training to access ventures and lack of contact to adequate information on the operations and regularities of the banks and credit union groups in Agona and Daboase due to weak linkages has largely accounted for the low patronage of traders and farmers within Akutuase towards the products offered by both banks to lobby for better repayment conditions. Key trader respondents gave lack of access to credit as factor in the

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394 See for example Agricultural support from World Vision programme – Chapter 4  
395 These schemes designed by the bank are expected to serve as an addition to the range for small scalers afore mentioned. Information from the Daboase district development desk reveals the insufficient patronisation based on low strength of individual savings to reap benefits of the schemes, where these tailor- made schemes among others are tied to initial savings deposits of farmers
lack of expansion. A case cited by a vegetable trader having had a one off bad experience states: “times are hard, there is hardly any progress in my business...back and forth...i need a loan to boost my business, i simply don’t know how to acquire a loan...i am sceptical about susu groups and susu collectors, the last ones who came to this village run away with our money...” The plight in terms of credit opportunities for farmer groups portrayed similar dimensions. Information from cocoa farmers in Akutuase gathered depicted the stalemate in the expansion of farming activities due to limited and irregular access to formal service structures. As deduced from a key respondent, “...i have been farming for years, i acquired the plots from my father, i intend getting more plots for the next season, i got a loan some years ago through the producer agric farmers association which was functional then... and it was useful...”

Whilst groups such as the Gari and Calvary groups have underdeveloped capacities based on weak role sharing and procedures, toward sourcing financial support for members, group individuals have insufficient knowledge of existing financial opportunities as well as rely on the ideal process of having group leadership make the necessary enquiries and linkages, contributing largely to the stalemates experienced.

Minimal cases of successful beneficiaries of credit scheme programmes offered by the Agona rural bank have occurred where individuals within the community possessing higher educational backgrounds have had the opportunity, through self initiative to reap benefits through appropriate channels und adequate information. The study revealed a case in Akutuase such as that of a middle aged woman with secondary education recognising the worth of membership in such unions in comparison to community members without access, shedding more light on the current situation: “, i am progressing, i am a member of the credit union in the next (village)town- Agona, I was able to get credit some years ago to boost my business; I took a loan of 1000Gh cedis, and had a grace period of 3-5 months to pay. Ownership of the business is with my husband, my business is stable and growing gradually. I find membership useful, however, I find the monthly dues of 5Ghc too expensive, , I try to go for meetings, though not so regularly, because of difficulty in transportation...”

Accordingly, field information as elaborated realises group efforts in creating immediate linkages with rural enterprise development bodies leaving much to be desired. Programmes in the form of fora and training undertaken by civil society bodies at the district level such as the GIFNeT in the Mpohor Wassa East District in supporting rural enterprise particularly in increasing cocoa production are inadequately sourced communally when held in Daboase.
Government initiated programmes exist such as the Rural Enterprises Growth and Employment creation programme (REGE)\(^{396}\) under the auspices of the Ministry of Trade supported by Business Advisory Centres across district capitals. The aim is to support local economic activity through consultative services, registration of small scale businesses as well as skills training. Several factors, however, including the inability of local economic operators to obtain unhindered access to such consultative facilities as well as the design of services unsuited for their very micro state has account for its inability to reach marked goals.

Farmer group focused discussions with traditional representation present revealed information from the District Assembly desk where the REGE has selected districts nationwide to begin receiving support from Business Advisory Centres in a pilot phase expected to be spread to the remaining rural communities which should be harnessed by the community.

Apparently, although the Business Advisory Centres stationed in Daboase and nearby districts offer occasional training programmes on awareness creation to enable business operators in rural communities operate effectively as well as access resources to expand production capacities and machinery, enabling their further distribution to communities such as Akutuase is woefully inadequate, with the thinly staffed office serving the Mpohor Wassa east district being incapable of handling the numerous enquiries presented.

Traditional representation response depicts the correspondence between community and District Assembly development desks coordinating such activities being weak.

Invariably, the tradition has been to distribute the Assemblies’ common funds (DACF) according to the local government procedural act\(^{397}\), with the distribution of limited funds for community based projects through pilot phases of selected communities, implying an uneven distribution of development schemes and significant differences in economic developments across communities. Earlier development strategies saw closer collaboration of district representation with central government in decision making regarding distribution of district funds for communal development, increasing the tendency of communities more politically aligned to gain priority.

Beginning with the country's efforts to achieve the millennium development set goals, the DACF focus has been steered to concentrate more on boosting the rural economy. The

\(^{396}\) The REGE - a combined programme between the Government of Ghana and International fund for Agricultural Development is expected to support the Government’s rural enterprises programme.

\(^{397}\) See phases 1&2 of REP (1995-2011); (2012-2020) - Ministry of Trade and Industry REP desk
AN ANALYSIS OF EXTERNAL NETWORK LINKAGES - OPPORTUNITIES FOR COMMUNAL ORGANISATION AND ENTREPRENEURIAL GROWTH

Government's disbursement of the Highly Indebted Poor Countries (HIPC) funds as an addition to the District Assembly Common Fund allocation for districts provided additional support for Daboase, in creating the opportunity to support their rural communities.

Based on its present procedural structure remaining predominantly informal, the activities of the Gari group has so far continued within the community, with further expansion in transactions limited to middlemen from neighbouring villages as well as sparse sales in the Daboase market.

Aside political, administrative and general development oriented aligned communication\textsuperscript{398} between traditional authority in the community with the District Chief Executive, on which most such groups have relied on their interests being presented, such groups, through low communication, have hardly fostered direct relations through the District Assembly development desk in Daboase to rural enterprise development bodies.

Further structuring of a such group with enhanced recognition of leadership roles roping in further training of members to sharpen skills for local production activities, income management, further financing as well as refined production methods through modern machinery, serves as an asset for group development and individual capacity enhancement.

Current group structures within the community hardly have the capacities to incorporate the various approaches of individual entrepreneurs to economic activities as well as rope in the needed skills transfer for beefing up activities. The gap in institutional arrangements necessary thus create bottlenecks in the ability to exploit complementarity amongst group members in having joint aims being achieved through the efficient use of financial services available to them. Similarly, the lack of regulatory processes within existing groups determining group needs has created even more difficulties in searching for representation and in positioning themselves to auger for an increased and more intensive rural enterprises programme incorporated into District Assembly activities to widen opportunities for community access. For support from service organisations as well as the District Assembly structure for groups, the absence of laid down procedures and clear distribution of roles strengthening structures has implied the existence of a wide gap between the periods when access to support is gained and the ability to keep the gains achieved sustainable.

\textsuperscript{398} Traditional representation interviews reveal such forms of communication having remained on the periphery without much initiated by the Assembly structure for their inclusion- See discussions in chapter 4, 162
5.5 Coping patterns
Response from opinion leaders and key respondents revealed a variety of strategies particularly undertaken by very poor households engaged in trading and farming activities in the absence of resources. For a range of farmers this implies diverse cropping patterns, particularly for cocoa farmers, with vegetables for daily use such as okro, pepper and tomatoes being planted alongside the cocoa crop. The regular planting of such vegetables without appropriate protection methods has often led to a plague of small insects attacking the cocoa crop, implying less yield for farmers during harvesting periods, resulting in losses and continuance of poverty cycles.
Coping strategies in trading patterns have likewise seen members trading in produce diverting to include trading in essential commodities, household supplies and second hand clothes as options where transactions for produce do not meet expectations.
The sale of processed foods, normally undertaken by a majority of traders in essential commodities, provides an alternative in keeping the flow of small earnings. Daily consumable foods such as bread and Kooko\textsuperscript{399} are inclusive of the strategies adopted to beef up incomes from main occupations practised.

5.6 Social capital - Creating a pathway in developing forward linkages
The underlying purpose bordering on increasing economic growth through small enterprise development, the focus, as further purported at the beginning of this chapter, has been to draw on elements within the social network structure supporting the strengthening of linkages beyond the community in gaining economic advantages.
Albeit the inability to accurately measure social capital variables, the categorization into structural and cognitive dimensions in the theoretical discussions afore provide the framework in the selection of indicators relevant for measuring the presence of the concept in the study.
Based on validated information from the research, this subsection attempts to expand on these elements within the social capital concept; expected to yield economic results when appropriately harnessed. As elaborated on in the previous sections, the absence of structural elements in group formation communally has led to segmented growth.
The crux of the matter lies in the identification and establishment of sources of linkage described in activity and orientation as supportive of closing up existing structural gaps as

\textsuperscript{399} Kooko- Corn porridge
well as function as catalysts in facilitating the definition of interests. Engagements for Akutuase farmer groups with district groups such as the wonsom wonsom should present the vital avenues, through unified group representation, in directing community group efforts towards capacity building oriented activities such as the deepening of linkages with agricultural extension officers within the district. This includes providing the base for drawing on support from district based business advisory centres in pooling in dimensions of assistance more tailor fashioned to directly address minute scale needs.

Though minimal, support offered by the Ministry of Food and Agriculture through zonal and district agricultural officers as well as technical staff of the district agricultural development unit (DADU) are more accessible through laising with producer associations in the district.

The provision of extension services to farmers coordinated by non-governmental service organisations in the district such as the Benso Oil Palm Plantation, (BOPP) and Norwegian Palm Ghana Ltd NORPALM which contributes in the provision of extension services to farmers can recognise rural group efforts channelled through district like group representation more effectively than when detached at the community level in a semi structured form.

Defining local susu groups in a more structured form based on occupation provides opportunity to create linkages with the Agona credit union association as the nearest credit institution in supporting farmer and trader engagements through group credit facilities. This could be further spread on individual basis after group credit support has provided the needed base to spring onto peripheries giving single actors the capacity to source credits on an individual basis. Occupational groups engaging in associational activity in an organized form aside reaping the benefits of representation of interests in a more structured form provides the opportunity to aggregate products thereby offering the chance to access larger markets.

Towards developing a rural locality such as Akutuase, the irregular pattern in farm produce, in low availability of transport as well as the scarcity in adequate transactions for improved monetary conditions realizes the exploitation of economic contacts beyond the local market area largely through vertical interaction.

Markets beyond the community level operate in a number of segments with which small scalers should identify themselves. In community group structuring, smallest scale producers need to identify appropriate strategies from service organisations and external like groups offering support based on preferences assisting them to small scale levels before integrating into external networks.
As purported earlier in the theoretical dispositions, Woolcock’s, as well as Granovetter’s views on linkages provides a base to build on, in that though horizontal linkages may be needed particularly to allow for community diversification and improve distribution across the community allowing better utilisation locally, vertical ties increase the resource base of small producers and retailers in growing from household economies to penetrate larger scale businesses. Revelations from the study thus support the afore laid hypothetical dispositions in portraying the essence of vertical linkages in the enhancement of communal economic engagements; though the horizontal ties based on cognitive elements may be initially useful as base for building structural set ups supporting vertical linkages.

Putnam’s prepositions on the form of features within associational engagements being responsible for activities leading to mutual benefits represents the value of such structures possessing the capacity to minimize segmentation in group efforts for structural groups in Akutuase. Instances in weak structural engagements are depicted such as where cocoa growers present a situation of diverse representation, with a large majority of farmers having weak transaction options depositing their harvests at the chief’s palace for further transportation to the PBC. Unstructured features in this form have suffered the inability to organise their needs across on vertical scales.

5.6.1 Value of social networks in enterprise performance

Structural elements

Discussions in the chapters afore have concentrated on the structural basis for the development of networks composing a system of laid down rules, procedures and precedents where results in group function can be measured through cooperation effects. Presumably, effects produced by such elements in local groups within the community are central to group and individual ability to develop external relations. Developments in economic engagements of farmer groups was analysed based on interactive abilities fostering external linkages.

The Calvary and Abrabopa farmer groups provided an insight into factors hindering interaction and the ability to integrate into district occupational associations such as the "wonsom wonsom" in Daboase. The essence of missing linkages could be portrayed in the lack of access to credit facilities and technology diffusion.

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401 Putnam, R (1993) as purported in theoretical framework
Practically put by an individual cocoa farmer, “..i hardly get insecticides or equipment for farming, leaders are not active in fighting for getting credit from Daboase for us..” The fieldwork in Akutuase portrayed a cycle of economic activities realizing minimal income. The absence of or minimal start up capital available to community farmers has implied the inability to expand farms. Aside the paucity in memberships and participation in groups due to the lack of confidence in group leaders, farmers interviewed attributed lack of adequate interaction opportunities between leaders and group members as causal factor for low participation in occupational groups.

Drawing from the field analysis, results depicted the abstinence from participation being based on the unit of analysis of the groups being functional in the provision of vertical inter group linkages. For farmers, the absence of reaping returns such as in terms of managing glut, transaction costs as well as information on market prices so as to make timely adjustments on prices of produce has reduced the incentive to participate.

The idea of collectively promoting efficiency in enterprise activities for traders are met with similar setbacks. Though a majority of respondents in individual interviews could imagine the positive results from active collaboration, weak leadership experienced communally has tended to create a lapse in structural processes in communal groupings linking individual traders to the efficient access of an external system.

A respondent vegetable trader described this as a factor leading to static business. “..there is no proper organisation here for groups like cooperatives. I tried joining susu groups but was defrauded several times. I don’t belong to any association or group. Bad roads and lack of regular public transport makes trading with other communities and town centres difficult. I am interested in taking loans for expansion when the opportunity arises..’’

A realised lack of appropriate leadership implies a direct effect on marketing arrangements and transaction costs, where individual traders valued the worth of leaders engaging as economic actors in the regulation of transactions, particularly for petty trading, to be able to meet short term consumption needs. For the handful of respondents such as the seldom case of the successful trader mentioned earlier, active collaboration from the community implied bettered knowledge about markets, as well as the building of more stable relationships in economic activities. Within the occupation, the need for training and expansion in business was positioned in clearer terms during personal interviews, where majority of traders related developments in business activities to quantities of food stuffs sold within the community as compared to sales made externally.
A typical case in orange trading where an individual trader could cite a case of having had the rare opportunity to have sold 400 baskets of oranges to the district within a week as compared to 1.5 baskets to the community within the same period was an indication of the value in engaging in external association, with traders having high interest in pursuing training programmes seen as solution for the impediments causing low market capacities and access.

For respondents within this occupation, their engagements in the minutest micro activities often the household level has implied the use of temporal and very traditional settings, thereby lacking the potential to adapt to changes in market conditions and to improve their standards.

Revelations from semi structured interviews with orange fruit traders have revealed emphasis being laid on unfavourable set precedents being setbacks in their quest to join or to maintain existing memberships. Aside membership fees being for most traders relatively high, the intermittent unexpected demands of payments to group made on members served as a deterrent on stable membership. Although correlation of opinions on membership fees was agreeably high, absolute quantification to produce concrete suggestions on acceptable figures were difficult to draw in view of most local actors not being involved in paying membership fees due to abstinence from participation.

The choice of systems for group organisation with little opportunity for participation in decision making has portrayed the development of static framework within formal groups where there was some presence of some form of participation. Results portrayed an orientation towards more flexibility in hierarchy within groups and increased flow of interaction between leadership and members to create more room for members to better interact and engage in processes widening their circle of activity.

Although the build up of relationships with said groups from the analysis could be limited to an extent by ethnic, religious and cultural factors, traders interviewed ultimately expected an increase in scale of relationships within groups through an orientation towards bettered interaction, thus creating the opportunity for external linkages through flexible group processes to guarantee their inclusion in market movements and to afford them the ability to compete.

The effects of ineffective leadership roles as well as unclear processes in group organisation is prevalent within the Gari association in Akutuase, where members attributed the paucity in activities towards promoting linkages for the sale of Gari in Agona and Daboase to the inability of group leadership delegating authority where necessary as well as disseminating information on price differentials and trading opportunities in nearby towns to allow for the
making of concrete sales arrangements within the group. For respondents, lack of information dissemination where efforts were being made to establish linkages with nearby towns increased the risk of delay in delivery as well as the inability to compare prices and produce quality as against others brought to the central market in Daboase.

Similarly, regarding the low number of community members holding memberships in the credit union association in the nearby town, Agona, respondents interviewed implied the paucity was based on a number of factors such as low educational background, lack of regular transport facilities as well as the unstable nature of interactive processes.

5.6.1.1 Memberships and participation in occupational networks

In comparing the paucity in participation in occupational external networks, the study revealed the dismal count of local economic actors participation in occupational grouping beyond the community. The best results with a count of 20% participation was realised for cocoa farmers where the minority of respondents in semi structured interviews revealed their registration with external associations such as the wosom wosom in Daboase.

Aside fruit farmers who followed with a count of 13% participation, the highest count of non participating respondents of 97% was recorded for vegetable farmers. Interviews further revealed vegetable traders to be the least involved in external participatory processes. Most vegetable farming being done of very small scale, the tendency had been to concentrate on supplying the community market, in view of production quantities hardly reaching volumes making it worthwhile to market externally, thus reducing the tendency for them to orientate externally.
5.6.1.2 Memberships and participation in social networks

A paucity in external honorary engagements was recorded for farmer and trader respondents in semi structured interviews as well as for questionnaire respondents. Reasons for resultant paucities recorded in occupational networks were given for lack of engagements in honorary activities. For a section of cocoa farmer and orange trader respondents, lack of transport facilities were a major hindrance in participatory processes.

From a total of 180 trader and farmer respondents, results depicted low counts in engagements beyond the community, particularly with trader groups depicting insignificant counts. Amongst farmer groups, cocoa farmers depicted the most significant count, though dismal, of approximately 27% being engaged in any form of honorary engagements, with the remainder of 73% not engaged in any form of engagements at all. From the 27% engaged in honorary activities, the highest count of 17% fell in the field of religious engagements. Semi structured interviews revealed the concentration in religious engagements stemming from external activities of the Akutuase community church as well as individually initiated engagements through acquaintances. The count of 7% engaged in cultural activities externally were noted to be involved in festival related engagements, whilst the 3% being engaged politically were noted as individual interests in linking with the district Assembly structure through their honorary engagement at the unit committee level.
Figure 5.9: Cocoa farmers - Distribution of percentage (27%) in external honorary engagements

Source: Authors survey

5.6.2 Role of Trust and Norms in external linkages

Cognitive elements

Cognitive elements such as trust and reciprocity structured as component within the study were applied to determine their effect on external grouping activities in functional groups with structural elements. Within the framework of reciprocal relations, the nnoboa system has played a vital role particularly for farmers in sustaining bondages amongst peers within the community as well as serving as a support system with limited resources. This supports the draw in on the purports of Putnam,\textsuperscript{402} in the value of trust supporting social organisation for mutual benefit, where within the community, the element of trust has been identified in the forms of thin trust and group reciprocity. The nnoboa system support, based on these elements offers the opening particularly for the smallest scale farmers in their cultivation processes towards boosting organising practices to realise a base form allowing them initial external links.

In market partnerships, the elements of trust and reciprocity support the maintenance of long and short term trading arrangements. Particularly for trading engagements in essential

\textsuperscript{402} See theoretical discussions on Putnam in chapter 3
commodities, the respect for commitments made based on trust with peers beyond the community supports the reduction in transport costs where arrangements are made, allowing for a degree of sustenance in the flow of goods.

5.6.2.1 Inter group trust
The presence of thin trust in group relations was identified in analysing the focus discussions as well as questionnaire respondents. Trust in peer relations in producer groups revealed respondents who held membership confirming moderate trust to co-members where business dealings were concerned. The paucity in the percentage of respondents having trust in leadership reveals the afore-mentioned need to scale up organisation within groups.

For the farming community, particularly for the majority of cocoa farmers however, trust could not be dimensionally quantified in relation to business transactions based on the fact that cocoa beans harvested were either transported individually to the PBC or bagged and sent to the chief who in turn transported them to the PBC on their behalf. Individual cases of farmers negotiating directly with middlemen from nearby towns was as well based on personal trust built through a series of transactions overtime.

Trader respondents exhibited similar traits in organisational efforts towards expansion. Structured interviews portrayed a moderate number of respondents with memberships within credit union groups in Agona attributing the stalemate in growth of the associations to the inability to develop strong relations, (partly based on irregular attendance), whilst a greater number linked the source of inability to expand and increase flexibility to the lack of trust in leadership based on weak leadership skills experienced.

Independent interviews revealed a moderate number in individual traders realizing the need to expand their horizon for transactions within and immediately beyond the community to include a wider circle of relations as well as work towards building trust and stability in new relationships. Particularly for vegetable traders, the need to foster relations built on trust with peers which could support the exploration of external markets was of value, as mentioned by a vegetable and staples trader, “i need support to be able to realise any profit in this business. I gather foodstuffs for people to come and buy on market days, and i struggle to carry part to the road joining Agona. It is hardly lucrative....”

Further on communal trust, focus group discussions and expert interviews revealed its presence much related to norms and values recognised within the community. On the communal sphere, the recognition of one day in the week by the traditional set up as a day set
aside in the community without engagement in business activities to resolve misunderstanding and problems among village folk allows for strong village cohesion.

5.6.2.2 Constructive norms and group reciprocity

Albeit the minimal presence of modern farming systems supporting the sustenance of the *nnoboa* overtime, recent developments realising the marginal use of external labour sources, the spread of farming on a more individual basis based on time constraints and schedules of individual farmers as well as the occasional use of mechanised systems by a few cocoa farmers has resulted in relative reduction in use of the system.

Information gathered from expert interviews and key respondents confirm the use of the system, although homogeneously in active use, to have been reduced from its more regular use to specific harvest and planting periods within a more limited scope. The percentage of farmers indicated in the previous section using household as well as hired informal labour from within the community reflects the reduction in use of the system.

Focus group discussions held where elders of the traditional council were present revealed the dissatisfaction of council members in individual farming across the community as hampering the growth of collective engagements for increasing produce in realising functional external linkages. Based on their form of activity, respondents engaged in trading activities revealed less opportunity to engage in reciprocal activities of the above mentioned nature. Trading activities within the community which usually took place on an individual basis between community members and middlemen implied a less collective reciprocal form. Aside the engagement of traders in informal rotating credit “*susu* groups”, traders basically depend on independent relations with work peers in the transportation of wares as well as “small cash loans” in between the sale of produce and wares.

Additionally, communal norms in terms of sanctions applied on community members by the traditional council in failure to keep to transaction agreements or payments had witnessed a reduction in view of the heterogeneous nature in transaction arrangements. However, the element still had a presence in closer kinship circles. Here, issues arising in trading arrangements between peers across neighbouring communities are brought to be addressed by the council where individuals are recognised as having relatively close kinship relations within the community.
5.7 The educational factor and opportunity creation in network growth
The structured form of interviews for the study addressed respondent’s educational background as a factor extensively determining the probability of chalking successes in the formation of external relations and linkages through memberships in external associations.

The paucity in general education beyond the primary level of respondents could largely be accounted for by the long standing lack of educational facilities within the community as well as in the immediate surroundings. The effects of lack of education is directly reflected on the ability to recognise potential in local engagements thereby enabling them better collaborate and charter fields of specialization in attaining market successes.

5.7.1 Opportunities for formal education
The paucity in the formal educational background of respondents is a reflection of the reason for low interaction and participation externally. This heavily impacting on their ability to communicate effectively as well as acting as a draw back in their ability to recognise opportunities beffing their capacities, the majority of respondents in the round of semi structured interviews indicated the need for formal educational programmes through adult education. From the total number of respondents, the count of below 4% having attained tertiary education reflects as contributory to the inability to source support from formal circles without group backing. The majority of respondents - close to 75% - having primary education as the highest level attained, compounded with the additional lack of occupational training to boost their capacities in their knowledge base further aggravates the problem faced in external sourcing.
Source: Author’s survey

The minimal number of less than 2% percent of farmers possessing education equivalent to university level reflects challenges in their efforts to widen their sphere of economic activities through external occupational and honorary engagements. Invariably, the few respondents with secondary education and above depicted a high interest in external linkages, particularly in the case of cocoa farmers in the wonsom wonsom association in Daboase. For this category of respondents, regular attendance in occupational and non occupational groups was treated as priority, with high interest in taking advantage of occasional training programmes offered by service organisations such as by the World Vision outreach programme.

The still lower percentage of respondents having undergone some form of entrepreneurial training, further accounts for the challenges individual entrepreneurs face in sustaining their businesses. Training such as in book-keeping, credit sourcing and farming technology revealed a limited number of respondents having had the opportunity to undergo such training.

For farming engagements, particularly in cocoa cultivation, the inability to access training supporting improved cultivation methods and use of agricultural inputs directly impacted on their ability to increase capacities as well as to sustain the minimal farm holds possessed where traditional mechanisms were largely used.
Trading engagements equally faced similar challenges, where respondents mentioned the need for tutoring in supporting their understanding of credit arrangements and transaction record keeping with retailers and wholesalers beyond the community. The need for essential commodity traders was particularly more prevalent, in view of the fact that their engagements were unlike vegetable and fruit traders where produce was often disposed of at specific intervals and at bargained prices. Essential commodity trading often involved several phases of the collection of goods on credit and payments being made in between the collection of fresh consignments, making training a dire need in enabling them have a better overview in transactions beyond the community. Information gathered from interviews revealed training having been undertaken between a span of 5 years and more, depicting the low frequency. For at least three quarters of the respondents who had undergone training such as in business promotion, this was depicted in one off training programmes organised occasionally such as that of SNV within the community. Other sources of training were recorded as having been undertaken through individual initiative such as by a couple of cocoa farmers in linkage with district associations such as the wonsom wonsom.

Figure 5.11: Informal education attained by respondents

Source: Authors survey
5.7.2 Skills acquisition in business development

Albeit the low count of respondents having had no skills training as well as those who had received some form of training in the last five years, the quantitative study further revealed a high interest of respondents in the acquisition of the range of skills mentioned. Semi structured interviews portrayed the frustrations of the majority of local actors in realising the value of the range of skills training accessible in enhancing their economic activities.

**Figure 5.12: Percentage of respondents showing training in the last five years**

Source: Authors survey

As gathered in a personal interview, a semi educated respondent orange trader in response to foreseeable opportunities stated “*I am interested in more communication outside this village, in fact, I hold an honorary role as board member in the credit union association in Agona and attend regularly. Although I have not yet succeeded in getting a loan, I believe it is a good beginning....*”

Within the range of farmers with considerably low educational background, the majority realised the need and value of additional education and occupational training in injecting more efficiency in their economic activities, whilst the response from the remaining minority indicated ignorance of the worth of further education. Particularly for cocoa farmers the interest in receiving training was evident for respondents both with low and average educational backgrounds, where the need for training in tree planting and cultivation as well
as strengthening their bargaining power in terms of producer prices was realised. Evidence from focus discussions revealed members within the trader community to be experiencing setbacks in the lack of provision of business support services, as data portrays the external effects of low linkages on petty traders, reducing their potential to meet competitive prices and acquire first hand information on market procedures.

5.8 Communal engagements - Patterns in formal structures embracing external linkages

Reflecting on previous discussions, representation of formal structures within Akutuase as is the case in the majority of rural communities within the country\(^{403}\) presents a scattered picture of partially existing associations and their efforts at grouping to collectively represent their interests. GURI\(^{404}\) reflects on effective communal development being achieved through building on the organisational development capacity of such bodies, where he dwells on rural actors conducting their development processes through the identification of systems and structures propelling economic growth.

For rural farming, benefits of the chosen elements of the concept to be derived from clustering imply adequate linkage systems between farmers and formal service organisations. Efforts of individual farmers supported by group, or group approaches for organisational support increase the tendency to derive resources under conditions stipulated by the majority of rural banks. The conditions under which the Lower Pra rural bank operates for lending to rural farmers within the district can be better accessed through bettered structural clustering of the Abrabopa and Calvary associations as initial phases of resource building.

Deriving more intense attention from District Assembly dimensions increase chances of having more regular visits from agricultural extension officers as well as improvement in regularity of agricultural essentials such as the supply of seedlings, sprays, insecticide, and support in the treating of young cocoa trees to improve yield quantities.

For the farming sector such as for cocoa, this inadvertently implies a reduction in the long existing coping pattern of planting diverse crops such as pepper, tomatoes and other vegetables which invariably distort the growth of the cocoa crop. A reduction in this coping pattern will result in the ability of cocoa producers afford more concentration to the crop in increasing yield capacities as


\(^{404}\) Guri, B. (2006: 333)
well as parallelly indulge in the planting of other crops separated in other capacities, resulting in maximum yield in the practice of crop diversification.

The acquisition of agricultural inputs and essentials for planting imply less reliance on middlemen, increasing the bargaining power of community farmers in harvest seasons. The capacity built in the first stages of farming processes imply the ability of the producers, in the maintenance of cluster structures to afford better modes of communication and transportation in the delivery of produce to urban market strengthening the producer market chain linkage.

The linkage build proves even more relevant in that even in the urban markets, producers presenting themselves and their produce as a cluster increase their bargaining strength on the market as against other market occupants and the market queen where a stronger voice can be built in price determination. In the case of cocoa farmers, the ability to increase their organisational capacities communally provides individual farmers as well as the group the potential to negotiate produce price more efficiently. Where sufficient training and advisory services are sought externally through group efforts, the resultant increase in yield can be buttressed by group bargaining with licensed agents for optimum prices, reducing the incidence of weak individual arrangements. Clustered structures afford more presence in seeking the provision of educational and advisory services in occupational needs. The ability to draw in such services further enhances capacities and sharpens skills for strategy building in supply processes. Thus, a commodity linkage process with improved conditions for farmers from the point of sale relinks the chain for providing openings to specific resources needed to build production capacities.
In transaction characteristics, community traders similarly witness similar conditions on being on the weaker side of bargaining arrangements, where lack of efficient communication in trading practices with Daboase and neighbouring urban centres limits their scope, narrowing them to rely on developing patron client relationships as described by CLOUGH\textsuperscript{405}, where traders are forced to maintain relations with specific retailers in urban communities based on credit facilities offered them.

The inability of community traders to comb the urban markets towards getting well informed of price ranges has more often than not led to their dependence on such patrons keeping them in a vicious cycle of debt or at most only breaking even with minimal profit margins scarcely manageable to afford minimum expansions in businesses.

Essential commodity traders strive to keep such relations based on the continuous credit cycle form. Information on price increase is almost always only obtained through retailers only upon visits for next supplies, where less quantities have to be bought with the amount of money for original quantities or fall further into the credit cycle.

The more independent characteristic for fruit marketing, where the almost non-existent supply chain produces a widely practised trial and error effect in attempts to dispose of produce as quickly as possible implies even higher risks of losses.

\textsuperscript{405} Clough, P. in Lyon, F. (2000:24)
The blockage of communication flow creates a stagnated process, leaving the majority of traders in a cycle of scarce resource unsuitable for expansion. As observed by OVERA\textsuperscript{406} in the execution of the core activities of traders through the transportation of goods towards profit making, the essential processes involved in reaching sustainable engagements is the ability to exchange information and coordinate people and activities, noting the value of communication in lowering financial risks.

\textsuperscript{406} Overa, R. (2004:4)
Figure 5.15: Essential commodity trading process - Akutuase

Source: Authors construct

VAN DIJK, 407 confirms the processes within this cycle in Ghanaian micro economic engagements, where he concludes that the operation under unregulated conditions in highly competitive markets cause smallest scale individual operators suffer from low productivity reflecting on their incomes.

In examining the factors indicated relevant in entrepreneurial success, a broadened perspective in terms of communal engagements within the environment of local entrepreneurs influencing interactive processes within the community cannot be ignored. Aside the informal sphere of interactions, the scope encompassed interactions with individual member entrepreneurs, as well as interactions within and amongst occupational groups. Relations within entrepreneurial groups further encompassing groups of entrepreneurs, communal engagements influencing these groups, and formal service organisations with support potential should be taken into consideration in their role played in enhancing local economic activity.

In communication possibilities being identified as vital, interviews drew factors creating bottlenecks in opportunities to integrate depicting lack of available transport for distances to

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be covered across to Agona or further to Daboase market as a major issue in buying and selling arrangements as well as in active interactive processes with the *wonsom wonsom* farmer group, Lower Pra credit union, and produce buying company among others.

Transportation of produce for sale being one of the biggest challenges, traders are often met with the arduous task of having to transport produce to the Akutuase junction or nearby villages on foot, where they have had to wait in vain for transport, leaving them no option than to go through the river flooded path to get to the community junction, to avoid produce bought from rotting within the community. Getting part of the produce to the community junction does not invariably imply them being sold out, meaning them having to leave produce unprotected to return the next day to continue efforts, with almost the only option left to be to sell on credit to passers by from nearby communities.

Particularly for orange traders, the seasonal glut, perishable nature and weight of produce makes the task more arduous in their efforts to transport produce in baskets, often with support from family members.

VAN DIJK et al\(^n\) make similar observations in a study of small enterprises in Ghana, implying that the execution of single handed transactions by small scale farmers often leads to higher transaction costs, thus suggesting the formation of clusters in sale of produce to create more surplus in income and increase the opportunity in creating niches in markets. This is principally relevant within Akutuase, where for smaller produce volumes such as for vegetables, the inability to collectively market harvest in bulk intensifies the poverty cycle where resources are wasted in organising the sale of small quantities at unattractive prices.

GURI et al\(^o\) in a study within the region, identify the issue of middlemen in capitalising on the services offered in the trading of produce with community entrepreneurs being tied down to offers from middlemen, harping on more collaborative efforts amongst community traders and producers in creating more sustainable structures in building communication flow as well as harnessing support for accessibility.

\(^{o}\)Guri, B. (2003)
LYON\textsuperscript{410}, in his study of agricultural economies, in the Brong Ahafo region of Ghana, reiterates similar challenges in poor access to appropriate financing and supply of agricultural inputs being major restrictions on the improvement of rural livelihoods.

Particularly for cocoa farmers, the survey revealed a large proportion of respondent’s costs being on agro-chemicals, with the inability for small scalers in rural communities to access them on credit leading to farmers pushed to grow less profitable crops.

\textsuperscript{410} Lyon, F. (2000)
For the farming community almost a half of the respondents identified transportation as a major bottle neck in execution of activities. A section of respondents for the survey however overlooked identification of transport in view of their being used to transactions with middlemen. Semi structured interviews however portrayed a count of over 90% confirming transport as a factor.

5.8.1 Network functions - Measuring the effects- Bridging social capital juxtaposed with bonding elements

The theoretical analysis placed against the findings of the research allows a clearer identification of the elements most crucial to the build of external networks in supporting growth in producer activities as well as trading within the Akutuase community.

Based on the structural elements identified as strongly influencing the organisation of local engagements, limitations towards integrating these elements should be taken into consideration.

The absence of concrete regulatory procedures within developed structures such as the Calvary group with needed capacities to appropriately link up with wider based external groups such as the wonsom wonsom in Daboase presents farmers within the community with challenges hard to meet with individually.

The low possibility in sourcing external labour support implies a sharp shortfall where household labour and informal labour do not meet demands. Traditional methods further used without interventive measures imply the inability to meet demands of nearby markets. The process of using a handful of available household support to harvest, particularly in the case of orange cultivation implies delayed harvests, as well as heaps of fruit having to remain on farm land without adequate labour and transport to convey to meet market demands. The resultant fast decay of a large part of harvest due to weather conditions reflects the vicious cycle of their inability of farmers break even to settle farming costs accrued over the year.

Lack of active interaction in existing weak structures reduces the chances of members to actively be involved in solution seeking processes, leading to the minimal intervention received from service organisations often missing the target of the ‘real’ needs of local producers. Thus, roles and rules set need more attention being focused on involving members in decision making processes. The slating of membership fees without due consultation with members has been a participatory factor of stalemate in group participation and interaction.
The existence of the Gari group over the last couple of years has experienced stagnation in growth in view of the absence of structured leadership. With the group relying on the direction of one active member, the group has continued to operate on a majority of its sales being for the local community than focus on the larger external market.

Within the framework of the development of a structure for more organised activity to rope in external support, the role placed by trust within such groupings cannot be sidelined. Being largely homogenous in nature, group interaction is closely linked to trust amongst members and particularly in leadership. Albeit the fact that the presence of a range of rules and regulations could make the activities of small scalers complicated, the ability of leadership to create interactive processes drawing local actors to groups where concrete benefits can be foreseen is a task ahead.

The gap created between members of the Calvary cocoa group in linking with the wonsom group in Daboase despite having local actors pay in dues to be able to have the opportunity to join in interactive processes implies concrete organisation of laid down procedures providing opportunities in filling the gap.

5.8.2 Bridging the gap - Building SME’s towards industrial clusters

Theoretical discussions within this volume were summed up with focus on structural elements as well as selected cognitive indices. Within the confined framework, theoretical discussions dwelt on functions of the elements on external linkage development. Further development of a working structure drew the use of concreted definitions of Putnam and Woolcock to narrow down the frame of application to network function.

The hypothesis drawn from the theoretical frame suggests the use of bonding forms of networks in the initial stages of local economic engagements being useful for the build of an initial structure, whereby the further development of such activities feed on their structural growth to strengthen their capacities in extra community activities.

Indicators examined for the quantitative study where a large gap was identified between participation and non participation in occupational groups as well as the resultant stagnation of economic activities suggested validation of hypothetical assumptions made.

For farmer groups, the hegemonic bondage in associational activities has provided a long standing lateral bondage. The majority of community farmers admit the support from nnoboa groups and household support as the primary support needed particularly on the onset of
farming activities. Invariably, the constant use of this system purely based on cognitive elements, have tended to result in less recognition of opportunities and services that could support the expansion of activities. The grounding of the Calvary association as an attempt to reach external groupings has laid the foundation for expanding local activities. The structural elements such as roles, rules and regulations need to be more present in community structures to enable them develop capacities linking them to more formal service organisations. Parallelly, the element of thin trust, amongst group members and between group members and leaders plays a significant role in giving such structures their adhesive form.

Particularly evident is the role of structural elements for petty commodity traders in the regulation of markets. Organised structures regulated by roles and rules, creates the enabling environment for petty traders in Akutuase to be well represented in bargaining arrangements with “market queens” in Daboase.

As depicted in the theoretical discussions -Table 3.3,- the structural aspects of social capital in relation to trust amongst work parties presents a relationship between formal institutions and informal networks. This equally depicts the cognitive elements of thin trust in peers such as in trader groups being essential in group structuring, particularly in execution of market arrangements beyond the community in view of unstable market conditions and limited financial ability, implying increasing the dependence on healthy interactive relations.

5.9 Perspectives on the sustainability of network linkages towards enhancing communal economic performance

Recent deliberations on local economic growth and the worth of civil society within the sub-region have given rise to various development paradigms as to the growth of modern and formal structures in partnership with traditional indigenous structures in the achievement of sustainable rural economic growth.

The field research process enabled concrete findings to be made in supporting current development ideas recognizing the value of civic engagements in the form of formal structures complemented with local government efforts in communal economic engagements. Drawing directly from engagements at source, the study contributes to existing literature in providing further in - depth knowledge of the routine and procedural elements vital in understanding the developments in local engagements as well as individual reactions and conducts in organising the development of their economic engagements.
Additional information in the form of desk reports and unpublished documents accrued from secondary sources in the form of desk data from governmental sources and service organisations such as the Ministry of Local Government, Private Enterprise Foundation, the Ministry of Trade and Industry, Institute for Social Statistical and Economic Research and Daboase District Assembly among others have been made use of to enrich information gathering, supporting the detail of the research and bringing a sharper focus to bear on the prevailing situation within the study area.

Further identification of frameworks enabled a clearer exposition of structures as to which systems possess the potential to drive the operation of local economic engagements, as well as the realization of interactions and engagements involved in and responsible for regulating processes governing the development of external linkages. Consequently, research results further enrich deliberation processes on the responsibility of community individuals in the organisation and structuring of community groups. This serves towards broadening the periphery and increasing growth potentials in local economic activities, resulting in the identification and focus of core challenges for future consideration.

5.9.1 Challenges in external networking at the micro level

**Barriers to formal service organisations**

The basic constraint of locality where the predominantly rural nature of the community is posed with the challenge of access to more industrial districts as well as entering and building relations with formal service organisations even from organised groups within the community implies a long standing investment in interactive processes. The present trend of the majority of community members attempting individually to create a niche in resource seeking from service organisations create frustrations in the execution of formal processes required. Though government support in terms of set up provides the core in the build of services packaged in rural industrialisation programmes, barriers exist in terms of their reachability where entrepreneurial capacities are not expanded enough to attract industrial construction from service support organisations in supporting government efforts.

**Lack of connectivity in interactive processes**

The survival of petty traders and producers performing on minute scale activities highly dependent on household support implies a blockage in opportunities in accessing initial financial start as take off for possibilities of further investment in business to yield results. Traditional practice for the majority of entrepreneurs in Akutuase has been to independently
engage in economic activities producing a vicious cycle effect in which farmer and trader efforts hardly have access to interact with local actors as a body.

The study revealed less than one third of farmers participating in occupational groups in the community, and an even more minimal number engaging in interactive processes beyond the community. For local actors within the farming occupation, this implies lack of knowledge and information flow from group interactions as well as exclusion from decisions affecting individual productivity. Inadvertently, group capacities are largely affected through lack of weight in carrying out decisions made. The continuance of maintaining unproductive group network invariably harps particularly on the activities of the most poor entrepreneurs, further limiting their scope and diminishing the possibility of finding niches to break the cycle. The lack of connectivity for trader individuals has implied undertaking transactions at a risk where information regarding changes in produce and commodity prices reach them only after bulk transactions have been completed with them having used lower price rates.

Limited access to credit facilities

The majority of respondents interacted with stressed the stalemate in economic activities as a result of lack of capital needed to be injected into business. Although the Lower Pra rural bank offers initiatives particularly for small businesses, the use of typical bank procedures and interest rates coupled with lack of sourcing exact information on banking procedures have been found not to be particularly encouraging for very rural producers. For petty traders and producers in Akutuase, the fear of being unable to keep to strict banking payment schedules particularly due to hazards and risks associated with small scale activities as well as low and seasonal incomes serves as hold back in individual credit interaction processes.

The most frequent form of financing within the community remains the use of rotating credit support in the form of the susu system as well as traditionally existing support systems such as through relations and friends in the form of very small short term loans for the survival of businesses or for the initial start up of economic activities which prove inadequate in sustaining and enhancing businesses.

Matching competitive factors

The Akutuase community market, as well as immediate surrounding communities often stand the risk of being saturated with farm produce in view of their agrarian state. The market in Daboase district acts an industrial district and central market supply for neighbouring communities and townships with less agrarian forms where larger market can be targeted. The
study portrayed the low bargaining position of community members in marketing arrangements where lack of adequate information reduces the ability to set prices and profit margins to sustain small scale activity.

Particularly for producers, the competitive environment demands the ability to market good quality produce, which proves challenging through the practice of predominantly traditional farming methods. Poor cultivation and storage methods have implied farmers and traders meeting the challenges in transporting substandard yield only to be forced to accept low prices in exchange for produce.

*Labour systems and productivity*

Research results showed the use of household support in terms of labour as most widely used, supported with *nnobo* systems and informal hired labour from within the community. The use of external hired labour particularly in planting and harvesting periods is still marginal, in view of the minimal scale of economic engagements. The inability to generate sufficient resources to afford support labour in such periods as well as externally source more modern farming methods has consistently resulted in a glut and waste for most produce, without the ability to harvest, store or transport to markets on schedule. For the majority of producers, this implies losses in the already marginal profit to be made, thus continuing the vicious cycle of minimal profit being eaten up without reserves to be injected into expansion of economic activities. The unreliable and adhoc nature of labour from community individuals, as well as challenges faced by producers with marginal household counts has resulted in poor predictions of yield and produce margins.

*Fluctuations based on seasonal factors*

Information gathered from the study depicted respondents alluding to the fact that profits accrued over the year was highly dependent on a range of communal factors. For producers, their existence and profit margins meant high dependence on climatic changes, rainfall patterns, with mechanical forms of farming making predictions much more difficult. Reliance on household and traditional forms of labour created more gaps in maintaining static developments in farming, with the use of labour in farming and trading activities highly dependent on customary activities such as festivals, funeral and marriage ceremonies. Whilst trading activities particularly for essential commodity traders reached its peak in such customary periods where patronage from nearby village folk indulging in cultural activities provided them with occasional raise in sales, farming activities suffered the consequences of the inability to draw in community labour during these periods.
Entrepreneurial processes - Increased costs

The transportation of produce, as well as the activities of buying and selling for petty traders have a higher tendency to be met with more costs based on the distances to be covered in transportation of wares. Aside these increased costs, formalisation processes by service organisations for small scale entrepreneurs has often been a factor most local economic actors have shied away from. In the absence of formal structures regulating such proceedings on behalf of members, community members are met with financial challenges in undergoing such procedures individually.

Educational factor

Respondents’ response presented a picture of the majority possessing not more than primary education. Particularly in terms of occupational training programmes, considerably low percentages were recorded of farmers and traders having had the opportunity in the last five years to undergo training enhancing their business activities. The majority of respondents with primary education or lower were found more vulnerable in terms of recognising existing opportunities in partaking in such programmes. Albeit the minority who had taken the minimal chances available to undergo specific training to enhance opportunities, the majority were unclear of opportunities to be reaped in the involvement of such programmes. The unavailability and irregular provision of such programmes as well as the absence of group influence to source such training in tailored forms for community members has created impediments to entering markets and keeping up to competitive processes and broaden individual knowledge base in skills and technical knowhow for capacity building.

5.9.2 Promoting the entrepreneurial rationale in groups and associations

Providing the framework, and stimulating the modus of action by exposing the core challenges and identifying loopholes to be covered, require the identification of good practices. With the recognition of Daboase district as potential resource provider for the resource seeking community, Akutuase, this sums up a range of factors contributing to the accomplishment of dynamic economic engagements.

Building group cohesion

To ensure coordination of efforts, the enhancement of regulatory forms of association in Akutuase’s economic setting demands initiatives to encourage more formal functioning structures. Established cognitive structures parallely existing, serve as a base in terms of the
presence and build of elements such as trust and reciprocity for a sustainable build of more formal structures bearing the structural elements to bridge across in roping in external support. The factors structured to gather response from respondents are indeed the guide to creating a pathway in the expansion of economic activities and increasing the entrepreneurial drive for the local economic actors through the use of local networks formally structured.

Information gathered from respondents regarding plans for business expansion revealed the majority having very vague ideas on how expansion could be achieved, with the minority having no interest in business expansion, preferring to remain at their present scale due to the fear of risks in expansion. The development of healthy interpersonal relations in occupational groups communally provides the opportunity to increase the initiative to build trust in formal networks, using them as support lines in expanding economic activities.

Inadvertently, information gathered from respondents show the need to engage community members in understanding the need to comply with rules and regulations in formal structures within the community, and the benefits to be accrued from functional formal community structures.

*Creating connectivity and targeted assistance*

For producers concentrated on single crop produce as well as traders focused on single commodities, group cohesion provides the opportunity through support and interaction to further plunge into the diversification of produce and wares as risk spreading strategy.

The study has shown that the need exists, particularly through awareness creation, to stimulate small scale operators within the Akutuase community to support and engage in the development of formal networks which could in turn stimulate stagnant external processes within service organisations particularly in Daboase to provide access to small scale entrepreneurs and foster active and lucrative markets. Enlarged capacities of entrepreneurs from the community level provides the bottom up approach in creating a niche, where more dynamic small scale activities have the potential to attract larger industrial construction, linking them closer to services needed.

*Financing and resource opportunities*

In the wake of sparse intra community financial capital, possessing some form of collateral and back up is essential in this instance for local economic actors. The schemes offered by available credit institutions to the community portray more in terms of group credit schemes. Strengthened group structures stand the opportunity to support the build of member capacities.
financially through applying for group credit, where financial risks and burdens shared within the group create more flexibility for individual entrepreneurs.

The inflow of information possible through group influence provides the initiative to seek vital resources such as training, access to capital as well as information crucial to expansion in business. The traditional individualistic nature in business activities typical for small communities such as Akutuase further intensifies the possibility of remaining stagnant in that individual small producers and petty traders refrain from approaching formal service organisations in resource seeking due to the fear of the risk as individuals not being able to honour agreements.
6. SUMMARY

As earlier established, Ghana's unstable post colonial era largely accounts for the challenges experienced in the development of industry. In the wake of nurturing a young democracy, the possibility of sustaining structural reform processes in Ghana heavily depends on well nurtured relations where advocacy processes could be drawn on in good faith towards supporting development planning programmes. Particularly so, in view of the fact that the experiences civil society suffered through domination in authoritarian regimes has clearly caused setbacks in its engagement for economic empowerment. The growth of economies within rural communities which should provide the backbone supporting the base of the economy through the development of industrial districts has experienced stifled growth based on the rural mass experiencing a series of setbacks in structural development initiatives. Similar setbacks being experienced within the sub region, studies as well as development aid programmes in Ghana have examined macro and micro economic perspectives in addressing dimensions of the problem. Policy research in the period preceding the 1970’s focused on a two-tier approach in enhancing community growth within the country’s development cycle, namely managing economic growth through control of fiscal deficit; and the development of the private sector through the beef up of financial institutions; with the period following the 1980’s realising a shift in paradigm towards further structure of initiatives resulting in a stronger rope in of initiatives from international economic institutions. The predominantly rural community of Ghana totalling approximately half the population has particularly experienced social and economic degradation in view of the lack of development in structures supporting adequate productivity, thus, resulting in an absolute paucity in the growth of enterprise. Rural communities in the south, and more particularly in the northern region of the country, have been overtime hardly hit by the resultant poor economic conditions in the absence of access possibilities recording the bulk of rural folk living in abject poverty far below average living standards.

In recognition of this, the study purpose was initiated in the identification of the insufficiency of communal engagements with external networks resulting in an impasse in local economic activity. To this end, the research objective thus focused on the identification of opportunities enhancing the potential of rural economic operators. In this vein, a mapping was made of the structure of civic association in Ghana and the composition of engagements across the macro-micro periphery in categorizing forms of entrepreneurial engagement specifically across the meso- micro divide.
Focusing on the communal networks supporting the realisation of this potential, the formulation of considerations drew in on the social capital concept in identifying forms of networks supporting communal enterprise growth. The draw in of the concept allowed for the segregation of network forms, where the structured form of the concept represented through sets of rules and roles guiding organisational activities, as well as unstructured form representing elements such as trust and reciprocity were drawn in to assess their value in enterprise performance.

In this vein, the background of the study was framed around the hypothetical questions laying the basis for the framework in the assumption that the elements of structural social capital - bridging- forms of networking are a sin qua non for the growth of industry on the predominantly rural sphere. The build of the theoretical outline was drawn from the assumptions of the social capital concept as postulated by Woolcock and Putnam, which perceive networks as engineering collective action towards cooperation and mutual benefit coupled with Granovetters’ preposition of the essence of social capital values in strengthening communal ties in initial engagements towards fostering capacities to engage in extra community relations enhancing activities of local economic actors. The theoretical basis for the study further recognised the value of the unstructured form of the concept, in terms of cognitive-bonding- elements in supporting build in interactive processes and purports the worth of developing structural elements which interactive processes need to develop relations beyond the communal sphere.

In testing the hypothesis in the use of the theoretical frame developed, the choice of research area was based on the degree of economic potential to be harnessed. Thus, the Akutuase community within the western region was chosen as potential resource seeking community in view of the regions endowment of natural resource and agriculture. Similarly, the district capital Daboase within the region was identified as potential resource provider and industrial cluster in it’s centrality offering the Akutuase community supply chain linkages as well as access to resource and technology.

To this end, the survey design identified a categorization of economic groupings within the community where the selected indices of structured and unstructured elements were applied in identifying the form in which networks for organising practices were portrayed.

The selection of farmer and trader groups represented vibrant economic activities within the community and were chosen based on the potential of these groups to expand their capacity, through the development of essential network forms, and to develop their scale of
SUMMARY

engagements in improving rural industry. Through developed survey techniques, discussions were thus held with these groups as well as traditional authority and community opinion leaders in sourcing the knowledge base and organising practices engaged in within these selected groups which could be supported in the bid to expand local economic capacities.

Contribution of findings to development policy

In the study maintaining the value of structural forms of social capital in the building of appropriate networks for small scalers, the research particularly remained at the micro level with comparisons to meso level activity depicting a predominantly rural community in its efforts to establish linkages with the first point of industrial contact, the district. This was with the objective of revealing the imperfect structures existent for reaching external support where access to services such as credit institutions and markets have been regulated within a system hardly creating the opening for local economic actors, as well as creating a juxtapose of associational interaction and function between both spheres.

The framework developed depicted interrelations among meso and micro lines as well as interactions between occupational groups at the community, and like groups at the district level. Information accrued portrayed the paucity in facilities and capacities within the community hindering vibrant economic activity. Results gathered from the survey depicted setbacks in farming engagements affecting production patterns, hindrances in trading activities such as modes of transportation and market information access, affecting market engagements, as well as paucity in educational levels identified as being accountable for the stalemate in enterprise growth. The insufficiency in organising practices based on the structural components of regulated procedures and precedents within the mentioned occupational groupings account for the paucity in capacity and ability to develop the strength in developing communal external linkages to source support and address the factors identified as setbacks.

Farming engagements and production patterns

Farming engagements in Akutuase were identified as largely practised with the use of traditional techniques. This was identified as greatly affecting production patterns and capacities, where sole reliance on household and mnoba system as well as low use of basic agricultural inputs such as fertilizers, insecticides and other basic farm equipment greatly affected yield.

In the solution building process, agricultural services expected to be offered by extension officers should be well targeted and context relevant geared towards the needs of local
entrepreneurs in addressing the situation within communities. As a link to resource, building participatory engagements with like groups such as the *wonsom wonsom* at the meso level through structurally developed communal groups are a necessity in accruing the needed capacity for local farmers.

Additionally, rules and regulations within formal service organisations dealing directly with producers such as in the supply of seedlings and agricultural input on credit should be reviewed with choice deregulation where necessary to create a more positive atmosphere for exploring the use of services.

*Trading patterns*

In Akutuase, results portray market linkages and services as far from sufficiently developed. Engagements in produce trading, petty and household trading communally is sorely met with the challenges mentioned afore such as trading space, labour, capital as well as modes of transportation and market information access. Insufficient communication channels in sourcing market information as well as conveyance of produce to central trading areas were identified as core challenges experienced.

For petty trading at the level of the household as well as produce trading, activities were fully dependent on household support. The major handicaps created in the inability to recognise new opportunities based on disadvantages in terms of irregular support imply the need to develop programmes tailor made to cater for such groups.

Initiatives introduced by government should be re-examined to create an all inclusive target for small scale traders and promote their civic engagement at the minutest level. Support from governmental structures in terms of improvement in infrastructure for traders in the conveyance of produce as well as increase support from business advisory centres in the provision of skills training should be intensified.

Building participation in like groups at the district level such as the GUTA through structured community groups will allow for more advanced knowledge base and capacity build in spearheading advocacy and lobbying for communal group resourcing. Through addressing the issue of increasing capacity and productivity of producers, results will inadvertently strongly reflect positively towards more opportunities and flexibility for produce traders.

*Educational factor*

The need to activate plans to initiate skills training for rural entrepreneurs such as portrayed in the area of study is acute. From the dismal result collated in terms of education and skills
training opportunities and participation, it remains that the lack of skills have woefully reduced the ability of local economic actors to be adequately enterprising in their activities and to use initiative where the opportunity arises.

The bottlenecks in attaining ultimate economic growth through enhanced training opportunities in rural communities such as Akutuase may be more complex than meets the eye. Developmental approaches, Government regulations, development of network initiatives, credit schemes and services have to a large extent been designed without due consideration to the reality in conditions of farmers and traders operating at such minute scale levels. The lack of development in innovative formal arrangements designed to meet rural petty traders and farmers towards assisting to bridge the gap between their efforts and formal service organisations has largely been absent.

In supporting the development of entrepreneurial skills, focus must be laid on tailor made programmes designed to suit the indigenous environment within which local economic actors operate. In the development of such schemes, ample attention must be laid not only on the indigenous environment, but also formal educational background of actors to ensure fruitful dissemination of skills introduced.

External linkages

In Akutuase, the present situation portrays one of limits to expansion in trading and farming activities in view of the lack of synergy for support services at the communal level. The inability to reach out to district levels based on low capacities rurally has implied communities such as the one studied being at the mercy of trickle down effects from government structures and formal service organisations equally poorly equipped at the minute unit level.

For local economic actors, the development of mechanisms in making efforts to bridge the gap is largely dependent on improving the structure of social capital-qualitatively- in the form of more structured interactive processes in promoting civic engagement for enterprise growth as against simply increasing stocks of capital. In building structural elements of the concept in the form of organised regulations and procedures, the strength of cognitive values in the form of trust and reciprocity contributing to occupational group building such as in the nnoboa and susu groups are a beam of hope to build on in drawing on elements of trust and reciprocity to be injected into the more structural organisation of communal occupational groups. Occupational associations within the community of study such as those already
formed in support of petty trading and cocoa farming require better steering in terms of regulatory procedures for leadership representation and productive group interaction.

The survey additionally revealed within Akutuase, as is the case for a majority of communities, the dilemma of government structures rubbing shoulders with traditional authority structures creating a more daring situation in the communication of development initiatives. Poor consultation with traditional heads regarding development initiatives have gradually led to a large majority of communities having traditional heads who are in constant conflict and disagreement with proposals from District Chief Executives, due to the impression of the latter’s imposing instead of consultative attitude, thus creating delays in the already meagre provision of services. The build up of capacities for external support largely dependent on relations with the District Assemblies, results gathered from the study depicting otherwise is rather disappointing.

The onus particularly lies on governmental structures to waive partisan inclusions in communal development initiatives and to neutrally direct resources towards supporting economic empowerment.

Ultimately, the solution to promoting communal enterprise growth and their further development into industrial districts lies in addressing the agricultural dimension of enterprise at the rural level as well as the creation and further improvement of market access. The core identification of farming and trading activities which presently seem vibrant and promising, and are main income activities at rural levels such as cocoa and orange farming and trading in Akutuase should be identified with government, service and donor organisations. This should create the enabling environment through the initiation of appropriate policies for their growth towards boosting economic activity and securing more stable incomes. Based on structural initiatives towards improving rural economic growth, community development initiatives such as necessary in Akutuase propose core strategies in harnessing opportunities considered prerequisites for local enterprise development.

Governmental and service actors need to realise the downside of policy research and analysis conducted which has focused largely on the development of interactions suitable for external networks with less attention to deficiencies in the approach of service organisations towards local economic actors as well as the benefit conscious nature of a range of such services. Here, credit facilities are often strongly tied to the higher risk of default of small scalers; based on environmental conditions under which economic activities take place as well as the
rigidity in service structures which do not allow for the ease needed by local association through the build of civic engagements to penetrate formal systems.

The absolute onus, however lies on the rural entrepreneur. The ability raise initiative, to organise, to search for and recognise opportunities are the initial steps local economic actors need to strongly tackle in enlarging the periphery of business. An important step is to further develop in specialising enterprise activities and their diversification, in terms of produce as well as in commodity trading.

Relation of findings to national and international development goals and co-operation

The efforts of LDC's such as Ghana in harnessing growth and finding alternatives to industrialisation strategies implies reaching deeper and assessing the factors on which the success of small and minute enterprise clusters depend. In so doing, the value of an enhanced civic structure particularly at the micro level cannot be undermined. The findings serve as the pace setter towards the realisation of the country’s efforts in building its industrial base through expansion of exports and reaching standards set by economic organisations such as in enhancing cooperation effects and progressively integrating into the world economy.

Implications for future research, policy recommendations

The issue of enterprise growth within the Ghanaian economy has reflected poorly on major social characteristics such as poverty levels, with hardly significant changes in statistics regarding the number of people living below the poverty line. The concern of enterprise growth communally represents a much more complex face than uncovered in this study.

The empirical nature of the study reveals findings reflecting dimensions on loopholes in network capabilities and associational capacities which support earlier research delving into local enterprise growth. The exposure of encompassing structural forms of social capital in the organisation of group purposes from the study further paves the way for the build of more focused strategies.

It will be useful for future research in this direction to lay more focus on constraints inhibiting civic engagements of small entrepreneurs in the development of appropriate occupational group structures as well as dwelling on techniques to improve access to productivity of local entrepreneurial activity such as credit, markets and technology.
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ANNEXES

SURVEY CONDUCTED IN THE AKUTUASE COMMUNITY - MARCH - APRIL 2010

Title of Study

The Role of Civil Society in the Promotion of Small and Medium Scale Entrepreneurial Development

A community level empirical study in the Western Region of Ghana

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ANNEXES

ANNEX A: GROUP 1- (CASH CROP) COCOA FARMERS

1-4 GENERAL INFORMATION
This first section forms the introductory part of the questionnaire. The information required is needed as a guide to having background information of the personality being interviewed.

<table>
<thead>
<tr>
<th>1. GENDER</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. AGE</td>
<td>18-25</td>
<td>26-35</td>
</tr>
<tr>
<td></td>
<td>36-45</td>
<td>46-55</td>
</tr>
<tr>
<td></td>
<td>Above 55</td>
<td></td>
</tr>
<tr>
<td>3. FAMILY STATUS</td>
<td>Single</td>
<td>Married</td>
</tr>
<tr>
<td>4. NUMBER OF CHILDREN</td>
<td>None</td>
<td>1-2</td>
</tr>
</tbody>
</table>

5. EDUCATIONAL STATUS
The purpose of this set of questions is to gather information regarding the interviewees educational background and its influence on the occupation practiced.

5.1. Do you have any formal education?
☐ No - Please skip to 5.3 ☐ Yes

5.2. Please indicate what form of formal education you received
☐ Primary school certificate
☐ Secondary school certificate ☐ Secondary "O" level
☐ Secondary "A" level
☐ Tertiary education certificate
☐ University degree

5.3. Do you have any form of informal education?
☐ No - Please skip to 6 ☐ Yes
5.4. Please indicate the informal education you received from the options below

- [ ] Book keeping   - [ ] Communication skills
- [ ] Credit sourcing - [ ] Business promotion tech
- [ ] Advocacy skills trg.

6. EDUCATION IN AGRIC/ENTREPRENEURIAL TRAINING

Having had prior education in the above mentioned field could bear positively on your entrepreneurial occupation being practiced, hence this set of questions.

6.1. Have you had any training/education in agriculture or entrepreneurship?

- [ ] No - Please skip to ques. 7
- [ ] Yes

<table>
<thead>
<tr>
<th>Tertiary Education</th>
<th>Agric./farming tech cert</th>
<th>Business Methods cert</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vocational training</td>
<td>NVTI cert.</td>
<td></td>
</tr>
<tr>
<td>Institutional educational programmes</td>
<td>MOFA cert</td>
<td>NBSSI/ BAC/ASSI cert.</td>
</tr>
<tr>
<td>NGO Progs.</td>
<td>Book keeping</td>
<td>Communication skills</td>
</tr>
<tr>
<td></td>
<td>Credit Sourcing</td>
<td>Business promotion tech</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Advocacy skills trg</td>
</tr>
</tbody>
</table>

7. EDUCATION OTHER THAN IN AGRIC./ENTREPRENEURSHIP

The relevance of this set of questions is to enable the interviewer to assess the influence and effects of the interviewee's other educational background in entrepreneurial practice.

7.1. Do you have any education/training other than in agric/entrepreneurship?

- [ ] No - Please skip to ques. 8
- [ ] Yes

The fields of development, health and education are those of interest for the research.

7.2. Are you educated in the field of:

<table>
<thead>
<tr>
<th>Educ. highest level</th>
<th>primary level</th>
<th>secondary level</th>
<th>University level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Work</td>
<td>medical practitioner</td>
<td>community/public health nurse</td>
<td>midwifery cert.</td>
</tr>
<tr>
<td></td>
<td>med.sch. cert</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
8. OCCUPATION OTHER THAN AGRIC./ENTREPRENEURSHIP
Practising the other occupation listed could influence your agric./entrep. activity in diverse ways.

<table>
<thead>
<tr>
<th>No Activity</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education - As occupation</td>
<td>□</td>
</tr>
<tr>
<td>Health Worker</td>
<td>□</td>
</tr>
<tr>
<td>Development worker</td>
<td>□</td>
</tr>
</tbody>
</table>

9. AGRIC./ENTREPRENEURIAL OCCUPATION
This section primarily intends identifying the interviewees entrepreneurial occupation; if farming, and in what form it is practised.

9.1. Is farming your present occupation?
□ No - Please skip to ques. 10 □ Yes

9.2. Is cocoa farming your present occupation?
□ No - Please skip to ques. 10 □ Yes

9.3. As Self employed
1) Are you self employed?
□ No - Please skip to 9.4 □ Yes

2) Do you work alone?
□ Yes - please skip to 10 □ No

3) With whom do you work?
□ Yes □ No

□ External hired labour □
<table>
<thead>
<tr>
<th>Category</th>
<th>Frequency (on the average)</th>
<th>No. of hours per day (on the average)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>External hired labour</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Informal hired labour</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Nnoboia support</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Household support</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

Frequency: 1 = 1x month 2 = 2x month 3 = 1x week
4 = 2x week 5 = more than 2x week
No. of hrs: 1 = 1-2 hrs 2 = 3-4 hrs 3 = 5-6 hrs
4 = 7-8 hrs 5 = 9-11 hrs 6 = more than 11 hrs

4) How many people from your household do you work with on your cocoa farm?
   - 1-2
   - 3-4
   - 5-6
   - 7-8
   - more than 8

9.4. As employee

1) Are you employed?
   - No - Please skip to 10  ☐ Yes

2) Do you work alone?
   - Yes - Please skip to 10  ☐ No

3) Do you work with others?
   - No - Please skip to 10  ☐ Yes

4) With whom do you work?

<table>
<thead>
<tr>
<th>Category</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>External hired labour</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Informal hired labour</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Nnoboia system -community group support</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
4 a) How many people from the household of your employer do you work with?

- 1-2
- 3-4
- 5-6
- 7-8
- more than 8

10. FURTHER EDUCATION

Aside the other forms of education afore mentioned, further education in the form of occupational skills training is an area of interest for the purposes of the research.

For the purposes of the study, questions on further education will be limited to the fields listed

**Occupational skills training/assessment**

10.1. Have you had further training in the last 5 years?

- No  Please skip to ques 10.8
- Yes

10.2. From whom you received the training?

Please indicate from the institutions indicated if applicable

- MOFA
- BAC/NBSSI/ASSI
- NGO

10.3. What kind of training did you recieve?

Please indicate from the options given if applicable

- farming tech. agric methods
- credit sourcing
- advocacy skills trg.
- book keeping
- business promotion tech.
10.4. How relevant are the skills to you?

<table>
<thead>
<tr>
<th>Skill</th>
<th>Highly Relevant</th>
<th>Relevant</th>
<th>Hardly Relevant</th>
<th>Irrelevant</th>
</tr>
</thead>
<tbody>
<tr>
<td>farming tech./Agric. methods</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>book keeping</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>credit sourcing</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>business prom.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>advocacy skills trg</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

Further training - General and Political

10.5. Have you had training in further relevant general and political issues in the last 5 years?

☐ No - Please skip to ques 11 ☐ Yes

10.6. From whom did you receive the training?
Please indicate from the institutions listed if applicable

☐ District Assembly (Daboase) ☐ NGO

10.7. What kind of training did you receive?
Please indicate from the options given if applicable

☐ Electoral issues ☐ Advocacy skills

10.8. How relevant are the skills to you?

<table>
<thead>
<tr>
<th>Skill</th>
<th>Highly Relevant</th>
<th>Relevant</th>
<th>Hardly Relevant</th>
<th>Irrelevant</th>
</tr>
</thead>
<tbody>
<tr>
<td>electoral issues</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>advocacy skills</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

11. BUSINESS ACTIVITY
In the bid to enhance networks to promote your business activity, this set of questions aims at identifying how much time is spent in your business activity in relation to what you realize as output.
11.1. How would you classify your occupation as cocoa farmer?

□ As main business  □ As part time business

Main business means at least:

A. 50% of your time  □ No  □ Yes
B. 50% of your income □ No  □ Yes

Part time business means:

A. Less than 50% of your time  □ No  □ Yes
B. Less than 50% of your income □ No  □ Yes

12. BUSINESS SIZE

The information sought in this section relates to the size of business owned and/or managed by the farmer and type of activity carried out with the view towards identifying network linkages.

12.1. What is the size of the farm you manage?

□ 1-10 acres  □ 11-20 acres  □ 21-30 acres
□ 31-40 acres  □ more than 40 acres

12.2. Do you own part of the farm managed?

□ No  Please skip to 12.4  □ Yes

12.3. How large is the part owned?

□ 1-10 acres  □ 11-20 acres  □ 21-30 acres
□ 31-40 acres  □ more than 40 acres

12.4. Please indicate your (cocoa) production capacity

□ 1-10 acres  □ 11-20 acres  □ 21-30 acres
□ 31-40 acres  □ more than 40 acres

12.5. Please indicate your type/form of activity

<table>
<thead>
<tr>
<th>Activity</th>
<th>No</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cultivation of cocoa crop</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Harvesting of cocoa crop</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bagging/warehousing of cocoa beans</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
13. OWNERSHIP AND PROPERTY PROPORTIONS
Property owned can sometimes prove advantageous in business relations, thus information gained will be assessed as to what backing ownerships can offer in the networking process.

13.1. Do you own property in other areas?
- No
- Yes

13.2. Please indicate the size in acres
- 1-10 acres
- 11-20 acres
- 21-30 acres
- 31-40 acres
- more than 40 acres

14. INTEGRATION WITH EXTERNAL BUSINESS NETWORKS
There are a range of associations which can assist in the development of your business. This section seeks to identify the extent to which you participate in associations of interest.

Memberships - Occupational groups

14.1. Do you hold membership in an occupational group/club in Daboase?
- No - Please skip to ques 14.4
- Yes

<table>
<thead>
<tr>
<th>Membership</th>
<th>No Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Producer/farmer association</td>
<td>□</td>
</tr>
<tr>
<td>B. Credit Union association</td>
<td>□</td>
</tr>
<tr>
<td>C. Cooperatives</td>
<td>□</td>
</tr>
</tbody>
</table>

14.2. How often are meetings held?
Please indicate the association and frequency of meetings
ANNEXES

<table>
<thead>
<tr>
<th>Producer/farmer</th>
<th>always</th>
<th>sometimes</th>
<th>never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Union Association</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cooperatives</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

14.3. Do you participate?

<table>
<thead>
<tr>
<th></th>
<th>always</th>
<th>sometimes</th>
<th>never</th>
</tr>
</thead>
<tbody>
<tr>
<td>producer/farmer association</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>credit union association</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>cooperatives</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Reasons against memberships in occupational groups

14.4. Please indicate your reasons for not being a member/not participating in the above mentioned groups/associations:

There are a number of factors relevant in determining your ability to network such as your relationships, the roles you play, and the rules you have to keep. Those relevant for the research, headed under economic, social and private reasons, are listed below. Please mark according to the code given.

Code  
1 = High Relevance  
2 = Moderate Relevance  
3 = Irrelevant

<table>
<thead>
<tr>
<th></th>
<th>PRODUCER/FARMER ASSOCIATION</th>
<th>RELEVANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Social Reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td></td>
<td>Inability to develop strong relations</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lack of information sharing amongst members</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lack of active interaction</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Conflicts between members</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Conflicts between members and leadership</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Conflicts at leadership level</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Gender of leader</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Gender of members</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ethnicity of members</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tense atmosphere created by leadership</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tense atmosphere created by members</td>
<td></td>
</tr>
<tr>
<td></td>
<td>ANNEXES</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>--------------------------------</td>
<td>---</td>
</tr>
<tr>
<td>12</td>
<td>Lack of trust in leadership</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Lack of solidarity amongst members</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Distance of venue</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Lack of means of transport to venue</td>
<td></td>
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<tr>
<td>16</td>
<td>Lack of trust among members in dealings</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Own strong relations</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>High membership fees</td>
<td></td>
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<td>19</td>
<td>Demand for unexpected extra dues</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Inconvenient meeting periods</td>
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<tr>
<td></td>
<td>Private reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>21</td>
<td>Lack of co-parental/partner support</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Limitations due to child care</td>
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<tr>
<td>23</td>
<td>Overburdening responsibility in care for elderly/family</td>
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<table>
<thead>
<tr>
<th>B</th>
<th>CREDIT UNION ASSOCIATION</th>
<th>RELEVANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Social Reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>1</td>
<td>Inability to develop strong relations</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Lack of information sharing amongst members</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Lack of active interaction</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Conflicts between members</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Conflicts between members and leadership</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Conflicts at leadership level</td>
<td></td>
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<tr>
<td>7</td>
<td>Gender of leader</td>
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<td>8</td>
<td>Gender of members</td>
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<td>9</td>
<td>Ethnicity of members</td>
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<tr>
<td>10</td>
<td>Tense atmosphere created by leadership</td>
<td></td>
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<td>11</td>
<td>Tense atmosphere created by members</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Lack of trust in leadership</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Lack of solidarity amongst members</td>
<td></td>
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</tbody>
</table>
## Economic reasons

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<tr>
<td>20</td>
<td>Inconvenient meeting periods</td>
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</table>

## Private reasons

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<tbody>
<tr>
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<td>22</td>
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</tr>
<tr>
<td>23</td>
<td>Overburdening responsibility in care for elderly/family</td>
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</tbody>
</table>

## Social Reasons

<p>| | | | |</p>
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<thead>
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<tbody>
<tr>
<td>1</td>
<td>Inability to develop strong relations</td>
<td></td>
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<tr>
<td>2</td>
<td>Lack of information sharing amongst members</td>
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<tr>
<td>3</td>
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</tr>
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<td>13</td>
<td>Lack of solidarity amongst members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Distance of venue</td>
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</tr>
</tbody>
</table>

## RELEVANCE

<p>| | | |</p>
<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
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<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
15. HONORARY ENGAGEMENT

Honorary engagements often acts as a possible channel for further network activities.

*Occupational Field*

15.1. Are you engaged in any form of honorary work within your field of occupation in Daboase?

□ No - Please skip to ques 15.4 □ Yes

15.2. Do you hold a position?

□ No - Please skip to ques 15.3 □ Yes

Code

1 = President  2 = Board/Committee member
3 = Organiser  4 = Secretary  5 = Treasurer

<table>
<thead>
<tr>
<th>Association</th>
<th>Producer/farmer</th>
<th>Credit union</th>
<th>Co-ops.</th>
</tr>
</thead>
<tbody>
<tr>
<td>membership without position</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>membership with position</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>□ □ □ □</td>
<td>□ □ □ □</td>
<td>□ □ □ □</td>
</tr>
<tr>
<td>Application for training prog.</td>
<td>□ □ □ □</td>
<td>□ □ □ □</td>
<td>□ □ □ □</td>
</tr>
</tbody>
</table>
**ANNEXES**

Credit sourcing

**Non Occupational - Societal field**

15.3. Are you a member of an association in Daboase?

☐ No - Please skip to ques 16  ☐ Yes

15.4. Are you engaged in any form of honorary work?

☐ No - Please skip to ques 16  ☐ Yes

15.5. Within which area are you engaged?

☐ Political  ☐ Religious

☐ Cultural  ☐ Sports

15.6. Do you hold a position?

Code
1 = President  2 = Board/Committee member
3 = Organiser  4 = Secretary  5 = Treasurer

Name of association

| 1. Passive membership without position | ☐ |
| 2. Active membership with position | ☐ 1 2 3 4 5 | ☐ ☐ ☐ ☐ ☐ |

15.7. What form does your activity take?

| Political | ☐ committee meetings  ☐ electoral activities  ☐ political campaigns  ☐ advocacy progs. |
| Religious | ☐ Regular church sessions  ☐ Church outreach activities |
| Cultural | ☐ festivals  ☐ funerals  ☐ outdoorings  ☐ marriage ceremonies |
Number of Honoraries

Please go on to ques. 16 if you hold no honorary position(s)

For interviewees with honorary positions, this section deals with the number of honoraries you hold.

The first part deals with the occupational field, followed by the non occupational.

*Occupational field*

15.8. Please indicate the number of honorary positions you hold

- □ 1-2
- □ 3-4
- □ 5-6
- □ more than 6

15.9. Trend in honorary occupation

1) Please indicate how much time you spend occupationally in the organisation of activities within your honorary capacity (in hours per month).

*Currently*

| 1. More than 3 hours | □ |
| 2. Less than 3 hours | □ |
| 3. Less than 2 hours | □ |
| 4. less than 1 hour | □ |

2) Did you spend more or less time in your honorary occupation in comparison to 5 years ago?

*5 years ago*

| 1. □ more time |
| 2. □ the same time |
| 3. □ less time |

3) Did you spend more or less time in your honorary occupation in comparison to 10 years ago?

*10 years ago*
1. □ more time
2. □ the same time
3. □ less time

Non-Occupational field

15.10. Please indicate the number of honorary positions you hold in the non-occupational field

- □ 1-2
- □ 3-4
- □ 5-6
- □ more than 6

15.11. Trend in honorary occupation

1. Please indicate how much time you spend in your honorary position(s)
   
   **Currently**

<table>
<thead>
<tr>
<th>Time Duration</th>
<th>□</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than 3 hours</td>
<td></td>
</tr>
<tr>
<td>Less than 3 hours</td>
<td></td>
</tr>
<tr>
<td>Less than 2 hours</td>
<td></td>
</tr>
<tr>
<td>less than 1 hour</td>
<td></td>
</tr>
</tbody>
</table>

1) Did you spend more or less time in your honorary occupation in comparison to 5 years ago?
   
   **5 years ago**

<table>
<thead>
<tr>
<th>Time Duration</th>
<th>□</th>
</tr>
</thead>
<tbody>
<tr>
<td>more time</td>
<td></td>
</tr>
<tr>
<td>the same time</td>
<td></td>
</tr>
<tr>
<td>less time</td>
<td></td>
</tr>
</tbody>
</table>

2) Did you spend more or less time in your honorary occupation in comparison to 10 years ago?
   
   **10 years ago**

<table>
<thead>
<tr>
<th>Time Duration</th>
<th>□</th>
</tr>
</thead>
<tbody>
<tr>
<td>more time</td>
<td></td>
</tr>
<tr>
<td>the same time</td>
<td></td>
</tr>
<tr>
<td>less time</td>
<td></td>
</tr>
</tbody>
</table>
ANNEXES

16. BUSINESS DEVELOPMENT
The goal of this set of questions is to enable the interviewer make an assessment of the rate of progress (if any) in the interviewees business activities.

16.1. Have you realized any form of business development in the last 10 years?
  □  No - Please skip to ques 16.2  □  Yes - Please mark on table below

16.2. Have you realized any form of business development in the last 5 years?
  □  No - Please skip to ques 16.3  □  Yes

Code:
1 = 0-5  2 = 6-10  3 = 11-15  4 = 16-20
5 = 21-25  6 = 25-30  7 = > 30

<table>
<thead>
<tr>
<th></th>
<th>Last 10 yrs</th>
<th>Last 5 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm Size increase in acres</td>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>Increase in Labour Size (persons)</td>
<td>1 2</td>
<td>1 2</td>
</tr>
<tr>
<td>External hired labour</td>
<td>1 2</td>
<td></td>
</tr>
<tr>
<td>Informal hired labour</td>
<td>1 2</td>
<td></td>
</tr>
<tr>
<td>Nnobia system</td>
<td>1 2</td>
<td></td>
</tr>
<tr>
<td>household support system</td>
<td>1 2</td>
<td></td>
</tr>
<tr>
<td>Increase in cash crop- cocoa yield In bags of cocoa beans</td>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
</tr>
</tbody>
</table>

16.3. Are you engaged in new business within the farming occupation?
  □  No - Please skip to ques 16.4  □  Yes

  □  Vegetable farming
  □  Fruit farming
  □  Staple food farming
  □  Others (please indicate)
ANNEXES

Although cognisance is taken of the fact that other forms of entrepreneurial activities exist, concentration will be made on trading for the purposes of the research.

16.4. Are you engaged in new business outside the farming occupation?

- No - Please skip to ques 17
- Yes - please mark from the options given

- Vegetable trading as middleman
- Fruit trading as middleman
- Staple food trading
- Essential commodities trading
- Others (please indicate)

17. INTENDED DEVELOPMENT STRATEGIES

Generally, all business entrepreneurs wish to experience positive development.

This set of questions is fundamental to assessing the goals set in relation to the development of the entrepreneur’s activity and to uncover existing bottlenecks.

17.1. Do you have a successor?

- No - Please indicate how land is given over
- Land rotation system
- Family succession
- Yes
- Family succession
- Business successor

17.2. What intentions do you have to develop your business in the next 5 years?

<table>
<thead>
<tr>
<th></th>
<th>increase %</th>
<th>reduce %</th>
<th>retain</th>
</tr>
</thead>
<tbody>
<tr>
<td>material</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td></td>
</tr>
<tr>
<td>farm size acres</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>cash crop yield in bags of cocoa beans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>labour (persons)</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td></td>
</tr>
<tr>
<td>External hired labour</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Informal hired labour</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nnoba system</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Intentions to undergo further education can be indicated:

Further education in related fields could positively influence business development, thus the need to enquire if the interviewee has any future plans in this direction

More Skills training in:

<p>| | |</p>
<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td></td>
<td>Agro. Tech.</td>
</tr>
<tr>
<td></td>
<td>Book keeping</td>
</tr>
<tr>
<td></td>
<td>Credit sourcing</td>
</tr>
<tr>
<td></td>
<td>Business promotion/marketing</td>
</tr>
<tr>
<td></td>
<td>Advocacy</td>
</tr>
</tbody>
</table>

Expansion in external business networks - linkages to Daboase

Occupational field

Improve external linkages through better participation in: please mark from the options given if applicable

- Agric./producer groups
- Credit union groups
- Cooperatives

Societal field

More business oriented networks in the field of: please mark from the options given if applicable

- Politics
- Religion
- Sports
- Culture

17.3. Reasons for no intended business development: please mark from options given if applicable

- Lack of access to more acres of land
- Family constraints

Thank you for your co-operation.
ANNEXES

ANNEX B: GROUP 2- FRUIT GROWERS (ORANGE FRUIT)

1-4 GENERAL INFORMATION

This first section forms the introductory part of the questionnaire. The information required is needed as a guide to having background information of the personality being interviewed.

<table>
<thead>
<tr>
<th>1. GENDER</th>
<th>Male □</th>
<th>Female □</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. AGE</td>
<td>18-25 □</td>
<td>26-35 □</td>
</tr>
<tr>
<td></td>
<td></td>
<td>36-45 □</td>
</tr>
<tr>
<td></td>
<td></td>
<td>46-55 □</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Above 55 □</td>
</tr>
<tr>
<td>3. FAMILY STATUS</td>
<td>Single □</td>
<td>Married □</td>
</tr>
<tr>
<td></td>
<td>Separated □</td>
<td>Divorced □</td>
</tr>
<tr>
<td></td>
<td>Widowed □</td>
<td></td>
</tr>
<tr>
<td>4. NUMBER OF CHILDREN</td>
<td>None □</td>
<td>1-2 □</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3-4 □</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5-6 □</td>
</tr>
<tr>
<td></td>
<td></td>
<td>More than 6 □</td>
</tr>
</tbody>
</table>

5. EDUCATIONAL STATUS

The purpose of this set of questions is to gather information regarding the interviewees educational background and its influence on the occupation practiced.

5.1. Do you have any formal education?

□ No - Please skip to 5.3 □ Yes

5.2. Please indicate what form of formal education you recieved

□ Primary school certificate

□ Secondary school certificate □ Secondary “O” level

□ Secondary “A” level

□ Tertiary education certificate

□ University degree

5.3. Do you have any form of informal education?

□ No - Please skip to 6 □ Yes

5.4. Please indicate the informal education you received from the options below

□ Book keeping □ Communication skills

□ Credit sourcing □ Business promotion tech

□ Advocacy skills trg.
6. EDUCATION IN AGRIC/ENTREPRENEURIAL TRAINING
Having had prior education in the above mentioned field could bear positively on your entrepreneurial occupation being practiced, hence this set of questions.

6.1. Have you had any training/ education in agriculture or entrepreneurship?
- No -Please skip to ques. 7
- Yes

<table>
<thead>
<tr>
<th>Tertiary Education</th>
<th>Agric./farming tech cert</th>
<th>Business Methods cert</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vocational training</td>
<td>NVTI cert.</td>
<td></td>
</tr>
<tr>
<td>Institutional educational programmes</td>
<td>MOFA cert</td>
<td>NBSSI/ BAC/ASSI cert.</td>
</tr>
<tr>
<td>NGO Progs.</td>
<td>Book keeping</td>
<td>Communication skills</td>
</tr>
<tr>
<td></td>
<td>Credit Sourcing</td>
<td>Business promotion tech</td>
</tr>
<tr>
<td></td>
<td>Advocacy skills trg</td>
<td></td>
</tr>
</tbody>
</table>

7. EDUCATION OTHER THAN IN AGRIC/ENTREPRENEURSHIP
The relevance of this set of questions is to enable the interviewer to assess the influence and effects of the interviewees other educational background in entrepreneurial practice.

7.1. Do you have any education /training other than in agric/entrepreneurship?
- No - Please skip to ques. 8
- Yes

The fields of development, health and education are those of interest for the research.

7.2. Are you educated in the field of:

<table>
<thead>
<tr>
<th>Educ. highest level</th>
<th>primary level</th>
<th>secondary level</th>
<th>University level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Work</td>
<td>medical practitioner</td>
<td>community/public health nurse</td>
<td>midwifery cert.</td>
</tr>
<tr>
<td></td>
<td>med.sch. cert</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Development work</td>
<td>NGO specialized training</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
8. OCCUPATION OTHER THAN AGRIC./ENTREPRENEURSHIP

Practising the other occupation listed could influence your agric./entrep. activity in diverse ways.

<table>
<thead>
<tr>
<th>No Activity</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education - As occupation</td>
<td>□</td>
</tr>
<tr>
<td>Health Worker</td>
<td>□</td>
</tr>
<tr>
<td>Development worker</td>
<td>□</td>
</tr>
</tbody>
</table>

9. AGRIC./ENTREPRENEURIAL OCCUPATION

This section primarily intends identifying the interviewee’s entrepreneurial occupation; if farming, and in what form it is practised.

9.1. Is farming your present occupation?

□ No - Please skip to ques. 10 □ Yes

9.2. Is orange farming your present occupation?

□ No - Please skip to ques. 10 □ Yes

9.3. As Self employed

1) Are you self employed?

□ No - Please skip to 9.4 □ Yes

2) Do you work alone?

□ Yes - please skip to 10 □ No

3) With whom do you work?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ External hired labour</td>
<td>□</td>
</tr>
<tr>
<td>□ Informal hired labour</td>
<td>□</td>
</tr>
<tr>
<td>□ Nnobo system (community group support)</td>
<td>□</td>
</tr>
<tr>
<td>□ Household support</td>
<td>□</td>
</tr>
</tbody>
</table>

Frequency (on the average) | No. of hours per day (on the average)
### ANNEXES

<table>
<thead>
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<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
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<th>3</th>
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<tbody>
<tr>
<td>External hired labour</td>
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<tr>
<td>Informal hired labour</td>
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<tr>
<td>Nnobo system -community group support</td>
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<td>Household support</td>
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</tbody>
</table>

**Frequency:**
- 1 = 1x month
- 2 = 2x month
- 3 = 1x week
- 4 = 2x week
- 5 = more than 2x week

**No. of hrs.:**
- 1 = 1-2 hrs
- 2 = 3-4 hrs
- 3 = 5-6 hrs
- 4 = 7-8 hrs
- 5 = 9-11 hrs
- 6 = more than 11 hrs

4) How many people from your household do you work with on your orange farm?
   - 1-2
   - 3-4
   - 5-6
   - 7-8
   - more than 8

9.4. As employee

1) Are you employed?
   - No - Please skip to 10
   - Yes

2) Do you work alone?
   - Yes - Please skip to 10
   - No

3) Do you work with others?
   - No - Please skip to 10
   - Yes

4) With whom do you work?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>External hired labour</td>
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<td></td>
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<tr>
<td>Informal hired labour</td>
<td></td>
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</tr>
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<td>Nnobo system -community group support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household support</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4 a) How many people from the household of your employer do you work with?
   - 1-2
   - 3-4
   - 5-6
   - 7-8
   - more than 8

<table>
<thead>
<tr>
<th>No. of hours per day</th>
<th></th>
<th></th>
</tr>
</thead>
</table>
10. FURTHER EDUCATION

Aside the other forms of education afore mentioned, further education in the form of occupational skills training is an area of interest for the purposes of the research.

For the purposes of the study, questions on further education will be limited to the fields listed

**Occupational skills training/assessment**

10.1. Have you had further training in the last 5 years?

- □ No  Please skip to ques 10.8
- □ Yes

10.2. From whom you received the training?

Please indicate from the institutions indicated if applicable

- □ MOFA
- □ BAC/NBSSI/ASSI
- □ NGO

10.3. What kind of training did you recieve?

Please indicate from the options given if applicable

- □ farming tech. agric methods
- □ book keeping
- □ credit sourcing
- □ business promotion tech.
- □ advocacy skills trg.

10.4. How relevant are the skills to you?

<table>
<thead>
<tr>
<th></th>
<th>highly relevant</th>
<th>relevant</th>
<th>hardly relevant</th>
<th>irrelevant</th>
</tr>
</thead>
<tbody>
<tr>
<td>farming tech./Agric. methods</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>book keeping</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>credit sourcing</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>
Further training- General and Political

10.5. Have you had training in further relevant general and political issues in the last 5 years?

☐ No - Please skip to ques 11  ☐ Yes

10.6. From whom did you receive the training?
Please indicate from the institutions listed if applicable

☐ District Assembly (Daboase)  ☐ NGO

10.7. What kind of training did you receive?
Please indicate from the options given if applicable

☐ Electoral issues  ☐ Advocacy skills

10.8. How relevant are the skills to you?

<table>
<thead>
<tr>
<th></th>
<th>highly relevant</th>
<th>relevant</th>
<th>hardly relevant</th>
<th>irrelevant</th>
</tr>
</thead>
<tbody>
<tr>
<td>electoral issues</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>advocacy skills</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

11. BUSINESS ACTIVITY

In the bid to enhance networks to promote your business activity, this set of questions aims at identifying how much time is spent in your business activity in relation to what you realize as output.

11.1. How would you classify your occupation as orange farmer?

☐ As main business  ☐ As part time business

Main business means at least:

A. 50% of your time  ☐ No  ☐ Yes
B. 50% of your income  ☐ No  ☐ Yes
ANNEXES

Part time business means

A. Less than 50% of your time  □ No  □ Yes
B. Less than 50% of your income □ No  □ Yes

12. BUSINESS SIZE
The information sought in this section relates to the size of business owned and/or managed by the farmer and type of activity carried out with the view towards identifying network linkages.

12.1. What is the size of the farm you manage?
□ 1-10 acres □ 11-20 acres □ 21-30 acres
□ 31-40 acres □ more than 40 acres

12.2. Do you own part of the farm managed?
□ No  Please skip to 12.4  □ Yes

12.3. How large is the part owned?
□ 1-10 acres □ 11-20 acres □ 21-30 acres
□ 31-40 acres □ more than 40 acres

12.4. Please indicate your (cocoa) production capacity
□ 1-10 acres □ 11-20 acres □ 21-30 acres
□ 31-40 acres □ more than 40 acres

12.5. Please indicate your type/form of activity

<table>
<thead>
<tr>
<th>Activity</th>
<th>No</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cultivation of orange fruit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Harvesting of orange fruit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bagging/warehousing of oranges</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delivery to chief/middlemen for sale</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. OWNERSHIP AND PROPERTY PROPORTIONS
Property owned can sometimes prove advantageous in business relations, thus information gained will be assessed as to what backing ownerships can offer in the networking process.
13.1. Do you own property in other areas?

☐ No  ☐ Yes

13.2. Please indicate the size in acres

☐ 1-10 acres  ☐ 11-20 acres  ☐ 21-30 acres

☐ 31-40 acres  ☐ more than 40 acres

14. INTEGRATION WITH EXTERNAL BUSINESS NETWORKS

There are a range of associations which can assist in the development of your business. This section seeks to identify the extent to which you participate in associations of interest.

*Memberships—Occupational groups*

14.1. Do you hold membership in an occupational group/club in Daboase?

☐ No - Please skip to ques 14.4  ☐ Yes

<table>
<thead>
<tr>
<th></th>
<th>1 Membership</th>
<th>2 No Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Producer/farmer association</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>B. Credit Union association</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>C. Cooperatives</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

14.2. How often are meetings held?

Please indicate the association and frequency of meetings

<table>
<thead>
<tr>
<th>Frequency of meetings</th>
<th>No meetings</th>
<th>1x month</th>
<th>2x month</th>
<th>1x year</th>
<th>2x year</th>
<th>3x year</th>
<th>more than 3x year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Producer/farmer</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Credit Union Association</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>Cooperatives</td>
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<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

14.3. Do you participate?

<table>
<thead>
<tr>
<th></th>
<th>always</th>
<th>sometimes</th>
<th>never</th>
</tr>
</thead>
<tbody>
<tr>
<td>producer/farmer association</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
### Reasons against memberships in occupational groups

14.4. Please indicate your reasons for not being a member/not participating in the above mentioned groups/associations:

There are a number of factors relevant in determining your ability to network such as your relationships, the roles you play, and the rules you have to keep. Those relevant for the research, headed under economic, social and private reasons, are listed below. Please mark according to the code given.

<table>
<thead>
<tr>
<th>Code</th>
<th>RELEVANCE</th>
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<tbody>
<tr>
<td>1 = High Relevance</td>
<td>2 = Moderate Relevance</td>
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### PRODUCER/FARMER ASSOCIATION

<table>
<thead>
<tr>
<th>A</th>
<th>PRODUCER/FARMER ASSOCIATION</th>
<th>RELEVANCE</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Social Reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>2</td>
<td>Inability to develop strong relations</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Lack of information sharing amongst members</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Lack of active interaction</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Conflicts between members</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Conflicts between members and leadership</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Conflicts at leadership level</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Gender of leader</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Gender of members</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Ethnicity of members</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Tense atmosphere created by leadership</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Tense atmosphere created by members</td>
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<tr>
<td>13</td>
<td>Lack of trust in leadership</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Lack of solidarity amongst members</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Economic reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>16</td>
<td>Distance of venue</td>
<td></td>
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<tr>
<td>17</td>
<td>Lack of means of transport to venue</td>
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<tr>
<td>18</td>
<td>Lack of trust among members in dealings</td>
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<td></td>
<td>ANNEXES</td>
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<tr>
<td>17</td>
<td>Own strong relations</td>
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<tr>
<td>18</td>
<td>High membership fees</td>
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<td>19</td>
<td>Demand for unexpected extra dues</td>
<td></td>
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<tr>
<td>20</td>
<td>Inconvenient meeting periods</td>
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<tr>
<td></td>
<td>Private reasons</td>
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<td></td>
<td>1 2 3</td>
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<tr>
<td>21</td>
<td>Lack of co-parental/partner support</td>
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<td>22</td>
<td>Limitations due to child care</td>
<td></td>
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<tr>
<td>23</td>
<td>Overburdening responsibility in care for elderly/family</td>
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<table>
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<td>Inconvenient meeting periods</td>
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### Private reasons

<table>
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<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
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<tbody>
<tr>
<td>21</td>
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<td>22</td>
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<td></td>
</tr>
<tr>
<td>23</td>
<td>Overburdening responsibility in care for elderly/family</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 15. HONORARY ENGAGEMENT

Honorary engagements often acts as a possible channel for further network activities.

*Occupational Field*

15.1. Are you engaged in any form of honorary work within your field of occupation in Daboase?

- [ ] No - Please skip to ques 15.4
- [ ] Yes

15.2. Do you hold a position?

- [ ] No - Please skip to ques 15.3
- [ ] Yes

<table>
<thead>
<tr>
<th>Code</th>
<th>Association</th>
<th>Producer/farmer</th>
<th>Credit union</th>
<th>Co-ops.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>President</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Board/Committee member</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Organiser</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Secretary</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Treasurer</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

### Code

1. President
2. Board/Committee member
3. Organiser
4. Secretary
5. Treasurer

<table>
<thead>
<tr>
<th>Code</th>
<th>Association</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Producer/farmer</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Credit union</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Co-ops.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Non Occupational - Societal field

15.3. Are you a member of an association in Daboase?

- [ ] No - Please skip to ques 16
- [ ] Yes

<table>
<thead>
<tr>
<th>Code</th>
<th>Association</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Application for training prog.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Credit sourcing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ANNEXES

15.4. Are you engaged in any form of honorary work?

☐ No - Please skip to ques 16  ☐ Yes

15.5. Within which area are you engaged?

☐ Political  ☐ Religious

☐ Cultural  ☐ Sports

15.6. Do you hold a position?

Code 1 = President  2 = Board/Committee member  3 = Organiser  4 = Secretary  5 = Treasurer

<table>
<thead>
<tr>
<th>Name of association</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Passive membership without position</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Active membership with position</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

15.7. What form does your activity take?

| Political          | ☐ committee meetings  
|                   | ☐ electoral activities  
|                   | ☐ political campaigns  
|                   | ☐ advocacy progs.  
| Religious          | ☐ Regular church sessions  
|                   | ☐ Church outreach activities  
| Cultural           | ☐ festivals  
|                   | ☐ funerals  
|                   | ☐ outdoorings  
|                   | ☐ marriage ceremonies  
| Sports             | ☐ Hunting activities  

Number of Honoraries

Please go on to ques. 16 if you hold no honorary position(s)

For interviewees with honorary positions, this section deals with the number of honoraries you hold.
ANNEXES

The first part deals with the occupational field, followed by the non occupational.

Occupational field

15.8. Please indicate the number of honorary positions you hold

- □ 1-2
- □ 3-4
- □ 5-6
- □ more than 6

15.9. Trend in honorary occupation

1) Please indicate how much time you spend occupationally in the organisation of activities within your honorary capacity (in hours per month).

   Currently

<table>
<thead>
<tr>
<th>Hours per Month</th>
<th>□</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than 3 hours</td>
<td>□</td>
</tr>
<tr>
<td>Less than 3 hours</td>
<td>□</td>
</tr>
<tr>
<td>Less than 2 hours</td>
<td>□</td>
</tr>
<tr>
<td>less than 1 hour</td>
<td>□</td>
</tr>
</tbody>
</table>

2) Did you spend more or less time in your honorary occupation in comparison to 5 years ago?

   5 years ago

   | □ more time |
   | □ the same time |
   | □ less time |

3) Did you spend more or less time in your honorary occupation in comparison to 10 years ago?

   10 years ago

   | □ more time |
   | □ the same time |
   | □ less time |

Non-Occupational field
ANNEXES

15.10. Please indicate the number of honorary positions you hold in the non-occupational field

☐ 1-2   ☐ 3-4   ☐ 5-6   ☐ more than 6

15.11. Trend in honorary occupation

1. Please indicate how much time you spend in your honorary position(s)

   Currently

<table>
<thead>
<tr>
<th>Time</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. More than 3 hours</td>
<td>☐</td>
</tr>
<tr>
<td>2. Less than 3 hours</td>
<td>☐</td>
</tr>
<tr>
<td>3. Less than 2 hours</td>
<td>☐</td>
</tr>
<tr>
<td>4. less than 1 hour</td>
<td>☐</td>
</tr>
</tbody>
</table>

1) Did you spend more or less time in your honorary occupation in comparison to 5 years ago?

   5 years ago

<table>
<thead>
<tr>
<th>Time</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. more time</td>
<td></td>
</tr>
<tr>
<td>2. the same time</td>
<td></td>
</tr>
<tr>
<td>3. less time</td>
<td></td>
</tr>
</tbody>
</table>

2) Did you spend more or less time in your honorary occupation in comparison to 10 years ago?

   10 years ago

<table>
<thead>
<tr>
<th>Time</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. more time</td>
<td></td>
</tr>
<tr>
<td>2. the same time</td>
<td></td>
</tr>
<tr>
<td>3. less time</td>
<td></td>
</tr>
</tbody>
</table>

16. BUSINESS DEVELOPMENT

The goal of this set of questions is to enable the interviewer make an assessment of the rate of progress (if any) in the interviewee's business activities.

16.1. Have you realized any form of business development in the last 10 years?

☐ No - Please skip to ques 16.2   ☐ Yes - Please mark on table below
16.2. Have you realized any form of business development in the last 5 years?

- No - Please skip to ques 16.3
- Yes

**Code:**
- 1 = 0-5
- 2 = 6-10
- 3 = 11-15
- 4 = 16-20
- 5 = 21-25
- 6 = 25-30
- 7 = > 30

<table>
<thead>
<tr>
<th>Farm Size increase in acres</th>
<th>Last 10 yrs</th>
<th>Last 5 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2 3 4 5 6 7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 2 3 4 5 6 7</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Increase in Labour Size (persons)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>External hired labour</th>
<th>Last 10 yrs</th>
<th>Last 5 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Informal hired labour</th>
<th>Last 10 yrs</th>
<th>Last 5 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nnobo system</th>
<th>Last 10 yrs</th>
<th>Last 5 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>household support system</th>
<th>Last 10 yrs</th>
<th>Last 5 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Increase in fruit yield</th>
<th>Last 10 yrs</th>
<th>Last 5 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>In bags of oranges</td>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
</tr>
</tbody>
</table>

16.3. Are you engaged in new business within the farming occupation?

- No - Please skip to ques 16.4
- Yes

- Vegetable farming
- Other Fruit farming
- Staple food farming
- Others (please indicate)

Although cognisance is taken of the fact that other forms of entrepreneurial activities exist, concentration will be made on trading for the purposes of the research.

16.4. Are you engaged in new business outside the farming occupation?

- No - Please skip to ques 17
- Yes - please mark from the options given

- Vegetable trading as middleman
- Other Fruit trading as middleman
17. INTENDED DEVELOPMENT STRATEGIES

Generally, all business entrepreneurs wish to experience positive development. This set of questions is fundamental to assessing the goals set in relation to the development of the entrepreneur’s activity and to uncover existing bottlenecks.

17.1. Do you have a successor?

- No - Please indicate how land is given over
  - Land rotation system
  - Family succession

- Yes
  - Family succession
  - Business successor

17.2. What intentions do you have to develop your business in the next 5 years?

<table>
<thead>
<tr>
<th>Material</th>
<th>Increase</th>
<th>Reduce</th>
<th>Retain</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td></td>
</tr>
<tr>
<td>Farm size in acres</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fruit yield in bags of oranges</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Labour (persons)</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td></td>
</tr>
<tr>
<td>External hired labour</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Informal hired labour</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nnobo system</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household support</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Intentions to undergo further education can be indicated:

Further education in related fields could positively influence business development, thus the need to enquire if the interviewee has any future plans in this direction.

More Skills training in:
Expansion in external business networks - linkages to Daboase

*Occupational field*

Improve external linkages through better participation in: please mark from the options given if applicable

- Agric./producer groups
- Credit union groups
- Cooperatives

*Societal field*

More business oriented networks in the field of: please mark from the options given if applicable

- Politics
- Religion
- Sports
- Culture

17.3. Reasons for no intended business development: please mark from options given if applicable

- Lack of access to more acres of land
- Family constraints

*Thank you for your co-operation.*
ANNEX C: GROUP 3- VEGETABLE GROWERS (OKRO)

1-4 GENERAL INFORMATION
This first section forms the introductory part of the questionnaire. The information required is needed as a guide to having background information of the personality being interviewed.

<table>
<thead>
<tr>
<th>1. GENDER</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. AGE</th>
<th>18-25</th>
<th>26-35</th>
<th>36-45</th>
<th>46-55</th>
<th>Above 55</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3. FAMILY STATUS</th>
<th>Single</th>
<th>Married</th>
<th>Separated</th>
<th>Divorced</th>
<th>Widowed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4. NUMBER OF CHILDREN</th>
<th>None</th>
<th>1-2</th>
<th>3-4</th>
<th>5-6</th>
<th>More than 6</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>

5. EDUCATIONAL STATUS
The purpose of this set of questions is to gather information regarding the interviewees educational background and its influence on the occupation practiced.

5.1. Do you have any formal education?
☐ No - Please skip to 5.3  ☐ Yes

5.2. Please indicate what form of formal education you received
☐ Primary school certificate
☐ Secondary school certificate  ☐ Secondary “O” level
☐ Secondary “A” level

☐ Tertiary education certificate
☐ University degree

5.3. Do you have any form of informal education?
☐ No - Please skip to 6  ☐ Yes

5.4. Please indicate the informal education you received from the options below
☐ Book keeping  ☐ Communication skills
☐ Credit sourcing  ☐ Business promotion tech
☐ Advocacy skills trg.
6. EDUCATION IN AGRIC/ENTREPRENEURIAL TRAINING
Having had prior education in the above mentioned field could bear positively on your entrepreneurial occupation being practiced, hence this set of questions.

6.1. Have you had any training/ education in agriculture or entrepreneurship?
- [ ] No - Please skip to ques. 7
- [ ] Yes

<table>
<thead>
<tr>
<th>Tertiary Education</th>
<th>[ ] Agric./farming tech cert</th>
<th>[ ] Business Methods cert</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vocational training</td>
<td>[ ] NVTI cert.</td>
<td></td>
</tr>
<tr>
<td>Institutional educational programmes</td>
<td>[ ] MOFA cert</td>
<td>[ ] NBSSI/ BAC/ASSI cert.</td>
</tr>
<tr>
<td>NGO Progs.</td>
<td>[ ] Book keeping</td>
<td>[ ] Communication skills</td>
</tr>
<tr>
<td></td>
<td>[ ] Credit Sourcing</td>
<td>[ ] Business promotion tech</td>
</tr>
<tr>
<td></td>
<td>[ ] Advocacy skills trg</td>
<td></td>
</tr>
</tbody>
</table>

7. EDUCATION OTHER THAN IN AGRIC/ENTREPRENEURSHIP
The relevance of this set of questions is to enable the interviewer to assess the influence and effects of the interviewees other educational background in entrepreneurial practice.

7.1. Do you have any education /training other than in agric/entrepreneurship?
- [ ] No - Please skip to ques. 8
- [ ] Yes

The fields of development, health and education are those of interest for the research

7.2. Are you educated in the field of:

<table>
<thead>
<tr>
<th>Educ. highest level</th>
<th>primary level</th>
<th>secondary level</th>
<th>University level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Work</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>medical practitioner</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>med.sch. cert</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>community/public health nurse</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>midwifery cert.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lab.tech cert</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Development work</th>
<th>NGO specialized training</th>
</tr>
</thead>
</table>
8. OCCUPATION OTHER THAN AGRIC. / ENTREPRENEURSHIP
Practising the other occupation listed could influence your agric./entrep. activity in diverse ways.

<table>
<thead>
<tr>
<th>No Activity</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education - As occupation</td>
<td>□</td>
</tr>
<tr>
<td>Health Worker</td>
<td>□</td>
</tr>
<tr>
<td>Development worker</td>
<td>□</td>
</tr>
</tbody>
</table>

9. AGRIC./ENTREPRENEURIAL OCCUPATION
This section primarily intends identifying the interviewees entrepreneurial occupation; if farming, and in what form it is practised.

9.1. Is farming your present occupation?
   □ No - Please skip to ques. 10 □ Yes

9.2. Is okro farming your present occupation?
   □ No - Please skip to ques. 10 □ Yes

9.3. As Self employed
   1) Are you self employed?
      □ No - Please skip to 9.4 □ Yes
   2) Do you work alone?
      □ Yes - Please skip to 10 □ No
   3) With whom do you work?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ External hired labour</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Informal hired labour</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Nnoba system (community group support)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Household support</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Frequency (on the average)</th>
<th>No. of hours per day (on the average)</th>
</tr>
</thead>
</table>
4) How many people from your household do you work with on your okro farm?
   □ 1-2    □ 3-4    □ 5-6    □ 7-8    □ more than 8

9.4. As employee

1) Are you employed?
   □ No - Please skip to 10  □ Yes

2) Do you work alone?
   □ Yes - Please skip to 10  □ No

3) Do you work with others?
   □ No - Please skip to 10  □ Yes

4) With whom do you work?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ External hired labour</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Informal hired labour</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Nnoboia system -community group support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Household support from employer</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4a) How many people from the household of your employer do you work with?
   □ 1-2    □ 3-4    □ 5-6    □ 7-8    □ more than 8

No. of hours per day

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### ANNEXES

<table>
<thead>
<tr>
<th>No. of hrs:</th>
<th>1 = 1-2 hrs</th>
<th>2 = 3-4 hrs</th>
<th>3 = 5-6 hrs</th>
<th>4 = 7-8 hrs</th>
<th>5 = 9-11 hrs</th>
<th>6 = more than 11 hrs</th>
</tr>
</thead>
</table>

| No. of hrs spent on farm | □ | □ | □ | □ | □ | □ |
| No. of hrs spent working alone | □ | □ | □ | □ | □ | □ |
| No. of hrs spent working with others | □ | □ | □ | □ | □ | □ |

10. FURTHER EDUCATION

Aside the other forms of education afore mentioned, further education in the form of occupational skills training is an area of interest for the purposes of the research.

For the purposes of the study, questions on further education will be limited to the fields listed:

**Occupational skills training/assessment**

10.1. Have you had further training in the last 5 years?

- □ No  Please skip to ques 10.8  □ Yes

10.2. From whom you received the training?

Please indicate from the institutions indicated if applicable:

- □ MOFA  □ BAC/NBSSI/ASSI  □ NGO

10.3. What kind of training did you receive?

Please indicate from the options given if applicable:

- □ farming tech. agric methods  □ book keeping
- □ credit sourcing  □ business promotion tech.
- □ advocacy skills trg.

10.4. How relevant are the skills to you?

<table>
<thead>
<tr>
<th></th>
<th>highly relevant</th>
<th>relevant</th>
<th>hardly relevant</th>
<th>irrelevant</th>
</tr>
</thead>
<tbody>
<tr>
<td>farming tech./Agric. methods</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>book keeping</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>credit sourcing</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>
Further training - General and Political

10.5. Have you had training in further relevant general and political issues in the last 5 years?
   □ No - Please skip to ques 11    □ Yes

10.6. From whom did you receive the training?
Please indicate from the institutions listed if applicable
   □ District Assembly (Daboase)    □ NGO

10.7. What kind of training did you receive?
Please indicate from the options given if applicable
   □ Electoral issues    □ Advocacy skills

10.8. How relevant are the skills to you?

<table>
<thead>
<tr>
<th></th>
<th>highly relevant</th>
<th>relevant</th>
<th>hardly relevant</th>
<th>irrelevant</th>
</tr>
</thead>
<tbody>
<tr>
<td>electoral issues</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>advocacy skills</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

11. BUSINESS ACTIVITY
In the bid to enhance networks to promote your business activity, this set of questions aims at identifying how much time is spent in your business activity in relation to what you realize as output.

11.1. How would you classify your occupation as okro farmer?
   □ As main business    □ As part time business

Main business means at least:

A. 50% of your time    □ No    □ Yes
B. 50% of your income  □ No    □ Yes
ANNEXES

Part time business means

A. Less than 50% of your time  □ No  □ Yes
B. Less than 50% of your income  □ No  □ Yes

12. BUSINESS SIZE

The information sought in this section relates to the size of business owned and/or managed by the farmer and type of activity carried out with the view towards identifying network linkages.

12.1. What is the size of the farm you manage?

□ 1-10 acres   □ 11-20 acres   □ 21-30 acres
□ 31-40 acres   □ more than 40 acres

12.2. Do you own part of the farm managed?

□ No  Please skip to 12.4  □ Yes

12.3. How large is the part owned?

□ 1-10 acres   □ 11-20 acres   □ 21-30 acres
□ 31-40 acres   □ more than 40 acres

12.4. Please indicate your (okro) production capacity

□ 1-10 acres   □ 11-20 acres   □ 21-30 acres
□ 31-40 acres   □ more than 40 acres

12.5. Please indicate your type/form of activity

<table>
<thead>
<tr>
<th></th>
<th>No</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cultivation of okro</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Harvesting of okro</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bagging/warehousing of okro</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delivery to chief/middlemen for sale</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. OWNERSHIP AND PROPERTY PROPORTIONS

Property owned can sometimes prove advantageous in business relations, thus information gained will be assessed as to what backing ownerships can offer in the networking process.
ANNEXES

13.1. Do you own property in other areas?

☐ No  ☐ Yes

13.2. Please indicate the size in acres

☐ 1-10 acres  ☐ 11-20 acres  ☐ 21-30 acres

☐ 31-40 acres  ☐ more than 40 acres

14. INTEGRATION WITH EXTERNAL BUSINESS NETWORKS

There are a range of associations which can assist in the development of your business. This section seeks to identify the extent to which you participate in associations of interest.

Memberships - Occupational groups

14.1. Do you hold membership in an occupational group/club in Daboase?

☐ No - Please skip to ques 14.4  ☐ Yes

<table>
<thead>
<tr>
<th>Membership</th>
<th>No Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Producer/farmer association</td>
<td>☐</td>
</tr>
<tr>
<td>B. Credit Union association</td>
<td>☐</td>
</tr>
<tr>
<td>C. Cooperatives</td>
<td>☐</td>
</tr>
</tbody>
</table>

14.2. How often are meetings held?

Please indicate the association and frequency of meetings

<table>
<thead>
<tr>
<th>Frequency of meetings</th>
<th>No meetings</th>
<th>1x month</th>
<th>2x month</th>
<th>1x year</th>
<th>2x year</th>
<th>3x year</th>
<th>more than 3x year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Producer/farmer</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Credit Union Association</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Cooperatives</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

14.3. Do you participate?

<table>
<thead>
<tr>
<th>always</th>
<th>sometimes</th>
<th>never</th>
</tr>
</thead>
<tbody>
<tr>
<td>producer/farmer association</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
Reasons against memberships in occupational groups

14.4. Please indicate your reasons for not being a member/not participating in the above mentioned groups/associations:

There are a number of factors relevant in determining your ability to network such as your relationships, the roles you play, and the rules you have to keep. Those relevant for the research, headed under economic, social and private reasons, are listed below. Please mark according to the code given.

**Code**  
1 = High Relevance  
2 = Moderate Relevance  
3 = Irrelevant

<table>
<thead>
<tr>
<th>Code</th>
<th>PRODUCER/FARMER ASSOCIATION</th>
<th>RELEVANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Social Reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>1</td>
<td>Inability to develop strong relations</td>
<td>□ □ □</td>
</tr>
<tr>
<td>2</td>
<td>Lack of information sharing amongst members</td>
<td>□ □ □</td>
</tr>
<tr>
<td>3</td>
<td>Lack of active interaction</td>
<td>□ □ □</td>
</tr>
<tr>
<td>4</td>
<td>Conflicts between members</td>
<td>□ □ □</td>
</tr>
<tr>
<td>5</td>
<td>Conflicts between members and leadership</td>
<td>□ □ □</td>
</tr>
<tr>
<td>6</td>
<td>Conflicts at leadership level</td>
<td>□ □ □</td>
</tr>
<tr>
<td>7</td>
<td>Gender of leader</td>
<td>□ □ □</td>
</tr>
<tr>
<td>8</td>
<td>Gender of members</td>
<td>□ □ □</td>
</tr>
<tr>
<td>9</td>
<td>Ethnicity of members</td>
<td>□ □ □</td>
</tr>
<tr>
<td>10</td>
<td>Tense atmosphere created by leadership</td>
<td>□ □ □</td>
</tr>
<tr>
<td>11</td>
<td>Tense atmosphere created by members</td>
<td>□ □ □</td>
</tr>
<tr>
<td>12</td>
<td>Lack of trust in leadership</td>
<td>□ □ □</td>
</tr>
<tr>
<td>13</td>
<td>Lack of solidarity amongst members</td>
<td>□ □ □</td>
</tr>
<tr>
<td></td>
<td>Economic reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>14</td>
<td>Distance of venue</td>
<td>□ □ □</td>
</tr>
<tr>
<td>15</td>
<td>Lack of means of transport to venue</td>
<td>□ □ □</td>
</tr>
<tr>
<td>16</td>
<td>Lack of trust among members in dealings</td>
<td>□ □ □</td>
</tr>
<tr>
<td></td>
<td>Own strong relations</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>----------------------</td>
<td>---</td>
</tr>
<tr>
<td>B</td>
<td>CREDIT UNION ASSOCIATION</td>
<td>RELEVANCE</td>
</tr>
</tbody>
</table>
### ANNEXES

| 19 | Demand for unexpected extra dues | □ | □ | □ |
| 20 | Inconvenient meeting periods | □ | □ | □ |
| 21 | Lack of co-parental/partner support | □ | □ | □ |
| 22 | Limitations due to child care | □ | □ | □ |
| 23 | Overburdening responsibility in care for elderly/family | □ | □ | □ |

<table>
<thead>
<tr>
<th>C</th>
<th>COOPERATIVES</th>
<th>RELEVANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Social Reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>1</td>
<td>Inability to develop strong relations</td>
<td>□</td>
</tr>
<tr>
<td>2</td>
<td>Lack of information sharing amongst members</td>
<td>□</td>
</tr>
<tr>
<td>3</td>
<td>Lack of active interaction</td>
<td>□</td>
</tr>
<tr>
<td>4</td>
<td>Conflicts between members</td>
<td>□</td>
</tr>
<tr>
<td>5</td>
<td>Conflicts between members and leadership</td>
<td>□</td>
</tr>
<tr>
<td>6</td>
<td>Conflicts at leadership level</td>
<td>□</td>
</tr>
<tr>
<td>7</td>
<td>Gender of leader</td>
<td>□</td>
</tr>
<tr>
<td>8</td>
<td>Gender of members</td>
<td>□</td>
</tr>
<tr>
<td>9</td>
<td>Ethnicity of members</td>
<td>□</td>
</tr>
<tr>
<td>10</td>
<td>Tense atmosphere created by leadership</td>
<td>□</td>
</tr>
<tr>
<td>11</td>
<td>Tense atmosphere created by members</td>
<td>□</td>
</tr>
<tr>
<td>12</td>
<td>Lack of trust in leadership</td>
<td>□</td>
</tr>
<tr>
<td>13</td>
<td>Lack of solidarity amongst members</td>
<td>□</td>
</tr>
<tr>
<td>14</td>
<td>Economic reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>15</td>
<td>Distance of venue</td>
<td>□</td>
</tr>
<tr>
<td>16</td>
<td>Lack of means of transport to venue</td>
<td>□</td>
</tr>
<tr>
<td>17</td>
<td>Lack of trust among members in dealings</td>
<td>□</td>
</tr>
<tr>
<td>18</td>
<td>Own strong relations</td>
<td>□</td>
</tr>
<tr>
<td>19</td>
<td>High membership fees</td>
<td>□</td>
</tr>
<tr>
<td>20</td>
<td>Demand for unexpected extra dues</td>
<td>□</td>
</tr>
<tr>
<td>21</td>
<td>Inconvenient meeting periods</td>
<td>□</td>
</tr>
</tbody>
</table>
### ANNEXES

<table>
<thead>
<tr>
<th>Private reasons</th>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of co-parental/partner support</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limitations due to child care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overburdening responsibility in care for elderly/family</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

15. HONORARY ENGAGEMENT
Honorary engagements often acts as a possible channel for further network activities.

**Occupational Field**

15.1. Are you engaged in any form of honorary work within your field of occupation in Daboase?

- [ ] No - Please skip to ques 15.4
- [ ] Yes

15.2. Do you hold a position?

- [ ] No - Please skip to ques 15.3
- [ ] Yes

**Code**
1 = President
2 = Board/Committee member
3 = Organiser
4 = Secretary
5 = Treasurer

<table>
<thead>
<tr>
<th>Association</th>
<th>Producer/farmer</th>
<th>Credit union</th>
<th>Co-ops.</th>
</tr>
</thead>
<tbody>
<tr>
<td>membership without position</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>membership with position</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Application for training prog.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit sourcing</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Non Occupational - Societal field**

15.3. Are you a member of an association in Daboase?

- [ ] No - Please skip to ques 16
- [ ] Yes
15.4. Are you engaged in any form of honorary work?

- No - Please skip to ques 16
- Yes

15.5. Within which area are you engaged?

- Political
- Religious
- Cultural
- Sports

15.6. Do you hold a position?

Code

- 1 = President
- 2 = Board/Committee member
- 3 = Organiser
- 4 = Secretary
- 5 = Treasurer

<table>
<thead>
<tr>
<th>Name of association</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Passive membership without position</td>
<td>0</td>
</tr>
<tr>
<td>2. Active membership with position</td>
<td>1 2 3 4 5</td>
</tr>
</tbody>
</table>

15.7. What form does your activity take?

<table>
<thead>
<tr>
<th>Political</th>
<th>committee meetings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>electoral activities</td>
</tr>
<tr>
<td></td>
<td>political campaigns</td>
</tr>
<tr>
<td></td>
<td>advocacy progs.</td>
</tr>
<tr>
<td>Religious</td>
<td>Regular church sessions</td>
</tr>
<tr>
<td></td>
<td>Church outreach activities</td>
</tr>
<tr>
<td>Cultural</td>
<td>festivals</td>
</tr>
<tr>
<td></td>
<td>funerals</td>
</tr>
<tr>
<td></td>
<td>outdoorings</td>
</tr>
<tr>
<td></td>
<td>marriage ceremonies</td>
</tr>
<tr>
<td>Sports</td>
<td>Hunting activities</td>
</tr>
</tbody>
</table>

Number of Honoraries

Please go on to ques. 16 if you hold no honorary position(s)

For interviewees with honorary positions, this section deals with the number of honoraries you hold.
The first part deals with the occupational field, followed by the non occupational.

**Occupational field**

15.8. Please indicate the number of honorary positions you hold

1. 1-2
2. 3-4
3. 5-6
4. more than 6

15.9. Trend in honorary occupation

1) Please indicate how much time you spend occupationally in the organisation of activities within your honorary capacity (in hours per month).

   **Currently**

<table>
<thead>
<tr>
<th>Time Per Month</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than 3 hours</td>
<td>□</td>
</tr>
<tr>
<td>Less than 3 hours</td>
<td>□</td>
</tr>
<tr>
<td>Less than 2 hours</td>
<td>□</td>
</tr>
<tr>
<td>less than 1 hour</td>
<td>□</td>
</tr>
</tbody>
</table>

2) Did you spend more or less time in your honorary occupation in comparison to 5 years ago?

   **5 years ago**

<table>
<thead>
<tr>
<th>Time</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>More time</td>
<td>□</td>
</tr>
<tr>
<td>the same time</td>
<td>□</td>
</tr>
<tr>
<td>Less time</td>
<td>□</td>
</tr>
</tbody>
</table>

3) Did you spend more or less time in your honorary occupation in comparison to 10 years ago?

   **10 years ago**

<table>
<thead>
<tr>
<th>Time</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>More time</td>
<td>□</td>
</tr>
<tr>
<td>the same time</td>
<td>□</td>
</tr>
<tr>
<td>Less time</td>
<td>□</td>
</tr>
</tbody>
</table>

**Non-Occupational field**
15.10. Please indicate the number of honorary positions you hold in the non-occupational field

☐ 1-2  ☐ 3-4  ☐ 5-6  ☐ more than 6

15.11. Trend in honorary occupation

1. Please indicate how much time you spend in your honorary position(s)

   *Currently*

<table>
<thead>
<tr>
<th>Time</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>More than 3 hours</td>
<td></td>
</tr>
<tr>
<td>Less than 3 hours</td>
<td></td>
</tr>
<tr>
<td>Less than 2 hours</td>
<td></td>
</tr>
<tr>
<td>less than 1 hour</td>
<td></td>
</tr>
</tbody>
</table>

1) Did you spend more or less time in your honorary occupation in comparison to 5 years ago?

   *5 years ago*

<table>
<thead>
<tr>
<th>Time</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>more</td>
<td></td>
</tr>
<tr>
<td>the same</td>
<td></td>
</tr>
<tr>
<td>less</td>
<td></td>
</tr>
</tbody>
</table>

2) Did you spend more or less time in your honorary occupation in comparison to 10 years ago?

   *10 years ago*

<table>
<thead>
<tr>
<th>Time</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>more</td>
<td></td>
</tr>
<tr>
<td>the same</td>
<td></td>
</tr>
<tr>
<td>less</td>
<td></td>
</tr>
</tbody>
</table>

16. BUSINESS DEVELOPMENT

The goal of this set of questions is to enable the interviewer make an assessment of the rate of progress (if any) in the interviewees business activities.

16.1. Have you realized any form of business development in the last 10 years?

☐ No - Please skip to ques 16.2  ☐ Yes - Please mark on table below
ANNEXES

16.2. Have you realized any form of business development in the last 5 years?

- No - Please skip to ques 16.3  
- Yes

Code: 1 = 0-5  
      2 = 6-10  
      3 = 11-15  
      4 = 16-20  
      5 = 21-25  
      6 = 25-30  
      7 = > 30

<table>
<thead>
<tr>
<th></th>
<th>Last 10 yrs</th>
<th>Last 5 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm Size increase in acres</td>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>Increase in Labour Size (persons)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>External hired labour</td>
<td>1 2</td>
<td>1 2</td>
</tr>
<tr>
<td>Informal hired labour</td>
<td>1 2</td>
<td>1 2</td>
</tr>
<tr>
<td>Nnobo system</td>
<td>1 2</td>
<td>1 2</td>
</tr>
<tr>
<td>household support system</td>
<td>1 2</td>
<td>1 2</td>
</tr>
<tr>
<td>Increase in okro yield</td>
<td>1 2 3 4 5 6 7</td>
<td>1 2 3 4 5 6 7</td>
</tr>
<tr>
<td>In bags of okro</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

16.3. Are you engaged in new business within the farming occupation?

- No - Please skip to ques 16.4  
- Yes

- Other Vegetable farming  
- Fruit farming  
- Staple food farming  
- Others (please indicate)

Although cognisance is taken of the fact that other forms of entrepreneurial activities exist, concentration will be made on trading for the purposes of the research.

16.4. Are you engaged in new business outside the farming occupation?

- No - Please skip to ques 17  
- Yes - please mark from the options given

- Other Vegetable trading as middleman  
- Fruit trading as middleman
17. INTENDED DEVELOPMENT STRATEGIES

Generally, all business entrepreneurs wish to experience positive development.

This set of questions is fundamental to assessing the goals set in relation to the development of the entrepreneur’s activity and to uncover existing bottlenecks.

17.1. Do you have a successor?

- No - Please indicate how land is given over
  - Land rotation system
  - Family succession

- Yes
  - Family succession
  - Business successor

17.2. What intentions do you have to develop your business in the next 5 years?

<table>
<thead>
<tr>
<th></th>
<th>increase %</th>
<th>reduce %</th>
<th>retain</th>
</tr>
</thead>
<tbody>
<tr>
<td>material</td>
<td>0-5 6-10</td>
<td>0-5 6-10</td>
<td></td>
</tr>
<tr>
<td>farm size acres</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
</tr>
<tr>
<td>crop yield in bags of okro</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
</tr>
<tr>
<td>labour (persons)</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
</tr>
<tr>
<td>External hired labour</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
</tr>
<tr>
<td>Informal hired labour</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
</tr>
<tr>
<td>Nnoba system</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
</tr>
<tr>
<td>House hold support</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
<td>6-10 11-15</td>
</tr>
</tbody>
</table>

Intentions to undergo further education can be indicated:

Further education in related fields could positively influence business development, thus the need to enquire if the interviewee has any future plans in this direction.

More Skills training in:
## Expansion in external business networks - linkages to Daboase

### Occupational field

Improve external linkages through better participation in: please mark from the options given if applicable

- [ ] Agric./producer groups
- [ ] Credit union groups
- [ ] Cooperatives

### Societal field

More business oriented networks in the field of: please mark from the options given if applicable

- [ ] Politics
- [ ] Religion
- [ ] Sports
- [ ] Culture

### 17.3. Reasons for no intended business development: please mark from options given if applicable

- [ ] Lack of access to more acres of land
- [ ] Family constraints

*Thank you for your co-operation.*
ANNEX D: GROUP 4- FRUIT TRADER (ORANGE FRUIT)

1-4 GENERAL INFORMATION

This first section forms the introductory part of the questionnaire. The information required is needed as a guide to having background information of the personality being interviewed.

<table>
<thead>
<tr>
<th>1. GENDER</th>
<th>Male □</th>
<th>Female □</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>2. AGE</th>
<th>18-25 □</th>
<th>26-35 □</th>
<th>36-45 □</th>
<th>46-55 □</th>
<th>Above 55 □</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>3. FAMILY STATUS</th>
<th>Single □</th>
<th>Married □</th>
<th>Separated □</th>
<th>Divorced □</th>
<th>Widowed □</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>4. NUMBER OF CHILDREN</th>
<th>None □</th>
<th>1-2 □</th>
<th>3-4 □</th>
<th>5-6 □</th>
<th>More than 6 □</th>
</tr>
</thead>
</table>

5. EDUCATIONAL STATUS

The purpose of this set of questions is to gather information regarding the interviewees educational background and its influence on the occupation practiced.

5.1. Do you have any formal education?

☐ No - Please skip to 5.3 ☐ Yes

5.2. Please indicate what form of formal education you received

☐ Primary school certificate
☐ Secondary school certificate ☐ Secondary “O” level
☐ Secondary “A” level

☐ Tertiary education certificate
☐ University degree

5.3. Do you have any form of informal education?

☐ No - Please skip to 6 ☐ Yes

5.4. Please indicate the informal education you received from the options below

☐ Book keeping ☐ Communication skills
☐ Credit sourcing ☐ Business promotion tech
☐ Advocacy skills trg.
6. EDUCATION IN AGRIC/ENTREPRENEURIAL TRAINING

Having had prior education in the above mentioned field could bear positively on your entrepreneurial occupation being practiced, hence this set of questions.

6.1. Have you had any training/education in agriculture or entrepreneurship?

- [ ] No - Please skip to ques. 7
- [ ] Yes

<table>
<thead>
<tr>
<th>Educational Level</th>
<th>Agric./farming tech cert</th>
<th>Business Methods cert</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tertiary Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vocational training</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Institutional educational programmes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MOFA cert</td>
<td></td>
<td>NBSSI/ BAC/ASSI cert.</td>
</tr>
<tr>
<td>NGO Progs.</td>
<td></td>
<td>Communication skills</td>
</tr>
<tr>
<td>Book keeping</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Sourcing</td>
<td></td>
<td>Business promotion tech</td>
</tr>
<tr>
<td>Advocacy skills trg</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7. EDUCATION OTHER THAN IN AGRIC/ENTREPRENEURSHIP

The relevance of this set of questions is to enable the interviewer to assess the influence and effects of the interviewees other educational background in entrepreneurial practice.

7.1. Do you have any education/training other than in agric/entrepreneurship?

- [ ] No - Please skip to ques. 8
- [ ] Yes

The fields of development, health and education are those of interest for the research.

7.2. Are you educated in the field of:

<table>
<thead>
<tr>
<th>Educational Level</th>
<th>Universidad level</th>
</tr>
</thead>
<tbody>
<tr>
<td>primary level</td>
<td>secondary level</td>
</tr>
<tr>
<td>University level</td>
<td></td>
</tr>
<tr>
<td>Health Work</td>
<td></td>
</tr>
<tr>
<td>medical practitioner</td>
<td>community/public</td>
</tr>
<tr>
<td>med.sch. cert</td>
<td>health nurse</td>
</tr>
<tr>
<td>Lab.tech cert</td>
<td></td>
</tr>
<tr>
<td>Development work</td>
<td></td>
</tr>
<tr>
<td>NGO specialized training</td>
<td></td>
</tr>
</tbody>
</table>
8. OCCUPATION OTHER THAN AGRIC./ENTREPRENEURSHIP
Practising the other occupation listed could influence your agric./entrep. activity in diverse ways.

<table>
<thead>
<tr>
<th></th>
<th>No Activity</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education - As occupation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Worker</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Development worker</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9. AGRIC./ENTREPRENEURIAL OCCUPATION
This section primarily intends identifying the interviewees entrepreneurial occupation; if farming, and in what form it is practised.

9.1. Is trading your present occupation?
- No - Please skip to ques. 10 Yes

9.2. Is orange trading your present occupation?
- No - Please skip to ques. 10 Yes

9.3. As Self employed
1) Are you self employed?
- No - Please skip to 9.4 Yes

2) Do you work alone?
- Yes - please skip to 10 No

3) With whom do you work?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>External hired labour</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Informal hired labour</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household support</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Frequency (on the average)

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
</table>

No. of hours per day (on the average)

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
</table>
4) How many people from your household do you work with in your trading activity?
   - 1-2
   - 3-4
   - 5-6
   - 7-8
   - more than 8

9.4. As employee

1) Are you employed?
   - No - Please skip to 10
   - Yes

2) Do you work alone?
   - Yes - Please skip to 10
   - No

3) Do you work with others?
   - No - Please skip to 10
   - Yes

4) With whom do you work?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

4 a) How many people from the household of your employer do you work with?
   - 1-2
   - 3-4
   - 5-6
   - 7-8
   - more than 8

<table>
<thead>
<tr>
<th>No. of hours per day (on the average)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2 3 4 5 6</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>No. of hrs spent trading</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ ☐ ☐ ☐ ☐ ☐</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>No. of hrs. spent working alone</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ ☐ ☐ ☐ ☐ ☐</td>
</tr>
</tbody>
</table>
ANNEXES

<table>
<thead>
<tr>
<th>No. of hrs spent working with others</th>
<th>1 = 1-2 hrs</th>
<th>2 = 3-4 hrs</th>
<th>3 = 5-6 hrs</th>
<th>4 = 7-8 hrs</th>
<th>5 = 9-11 hrs</th>
<th>6 = more than 11 hrs</th>
</tr>
</thead>
</table>

10. FURTHER EDUCATION

Aside the other forms of education afore mentioned, further education in the form of occupational skills training is an area of interest for the purposes of the research.

For the purposes of the study, questions on further education will be limited to the fields listed

*Occupational skills training/assessment*

10.1. Have you had further training in the last 5 years?

☐ No  Please skip to ques 10.8  ☐ Yes

10.2. From whom you received the training?

Please indicate from the institutions indicated if applicable

☐ MOFA  ☐ BAC/NBSSI/ASSI  ☐ NGO

10.3. What kind of training did you receive?

Please indicate from the options given if applicable

☐ book keeping  ☐ credit sourcing

☐ business promotion tech.  ☐ advocacy skills trg.

10.4. How relevant are the skills to you?

<table>
<thead>
<tr>
<th></th>
<th>highly relevant</th>
<th>relevant</th>
<th>hardly relevant</th>
<th>irrelevant</th>
</tr>
</thead>
<tbody>
<tr>
<td>book keeping</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>credit sourcing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>business prom.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>advocacy skills trg</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Further training- General and Political*
10.5. Have you had training in further relevant general and political issues in the last 5 years?

- [ ] No - Please skip to ques 11  
- [ ] Yes

10.6. From whom did you receive the training?
Please indicate from the institutions listed if applicable

- [ ] District Assembly (Daboase)  
- [ ] NGO

10.7. What kind of training did you receive?
Please indicate from the options given if applicable

- [ ] Electoral issues  
- [ ] Advocacy skills

10.8. How relevant are the skills to you?

<table>
<thead>
<tr>
<th></th>
<th>highly relevant</th>
<th>relevant</th>
<th>hardly relevant</th>
<th>irrelevant</th>
</tr>
</thead>
<tbody>
<tr>
<td>electoral issues</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>advocacy skills</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

11. BUSINESS ACTIVITY
In the bid to enhance networks to promote your business activity, this set of questions aims at identifying how much time is spent in your business activity in relation to what you realize as output.

11.1. How would you classify your occupation as orange trader?

- [ ] As main business  
- [ ] As part time business

Main business means at least:

A. 50% of your time  
- [ ] No  
- [ ] Yes

B. 50% of your income  
- [ ] No  
- [ ] Yes

Part time business means

A. Less than 50% of your time  
- [ ] No  
- [ ] Yes

B. Less than 50% of your income  
- [ ] No  
- [ ] Yes
12. BUSINESS SIZE
The information sought in this section relates to the size of business owned and/or managed by the trader and type of activity carried out with the view towards identifying network linkages.

12.1. What is the size of the trading area you manage?
- 1-10 sq.m
- 11-20 sq.m
- 21-30 sq.m
- 31-40 sq.m
- more than 40 sq.m

12.2. Do you own part of the trading area managed?
- No  Please skip to 12.4
- Yes

12.3. How large is the part owned?
- 1-10 sq.m
- 11-20 sq.m
- 21-30 sq.m
- 31-40 sq.m
- more than 40 sq.m

12.4. Please indicate your orange trading capacity
- 1-10 sq.m
- 11-20 sq.m
- 21-30 sq.m
- 31-40 sq.m
- more than 40 sq.m

12.5. Please indicate your type/form of activity

<table>
<thead>
<tr>
<th>Type/Activity</th>
<th>No</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trading directly with farmers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trading through middlemen at community level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trading through middlemen at district level</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. OWNERSHIP AND PROPERTY PROPORTIONS
Property owned can sometimes prove advantageous in business relations, thus information gained will be assessed as to what backing ownerships can offer in the networking process.

13.1. Do you own property in other areas?
- No
- Yes
13.2. Please indicate the size in sq.m

- ☐ 1-10 sq.m
- ☐ 11-20 sq.m
- ☐ 21-30 sq.m
- ☐ 31-40 sq.m
- ☐ more than 40 sq.m

14. INTEGRATION WITH EXTERNAL BUSINESS NETWORKS

There are a range of associations which can assist in the development of your business. This section seeks to identify the extent to which you participate in associations of interest.

Memberships - Occupational groups

14.1. Do you hold membership in an occupational group/club in Daboase?

- ☐ No - Please skip to ques 14.4
- ☐ Yes

<table>
<thead>
<tr>
<th>Membership</th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Traders association</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>B. Credit Union association</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>C. Cooperatives</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

14.2. How often are meetings held?

Please indicate the association and frequency of meetings

<table>
<thead>
<tr>
<th>Frequency of meetings</th>
<th>No meetings</th>
<th>1x month</th>
<th>2x month</th>
<th>1x year</th>
<th>2x year</th>
<th>3x year</th>
<th>more than 3x year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traders Association</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Credit Union Association</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Cooperatives</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

14.3. Do you participate?

<table>
<thead>
<tr>
<th></th>
<th>always</th>
<th>sometimes</th>
<th>never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traders Association</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>credit union association</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>cooperatives</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
ANNEXES

Reasons against memberships in occupational groups

14.4. Please indicate your reasons for not being a member/not participating in the above mentioned groups/associations:

There are a number of factors relevant in determining your ability to network such as your relationships, the roles you play, and the rules you have to keep. Those relevant for the research, headed under economic, social and private reasons, are listed below. Please mark according to the code given.

<table>
<thead>
<tr>
<th>Code</th>
<th>TRADERS ASSOCIATIONS</th>
<th>RELEVANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1  2  3</td>
</tr>
<tr>
<td>A</td>
<td>Social Reasons</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Inability to develop strong relations</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Lack of information sharing amongst members</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Lack of active interaction</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Conflicts between members</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Conflicts between members and leadership</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Conflicts at leadership level</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Gender of leader</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Gender of members</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Ethnicity of members</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Tense atmosphere created by leadership</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Tense atmosphere created by members</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Lack of trust in leadership</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Lack of solidarity amongst members</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Economic reasons</td>
<td>1  2  3</td>
</tr>
<tr>
<td>14</td>
<td>Distance of venue</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Lack of means of transport to venue</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Lack of trust among members in dealings</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Own strong relations</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>High membership fees</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Demand for unexpected extra dues</td>
<td></td>
</tr>
</tbody>
</table>
### ANNEXES

<table>
<thead>
<tr>
<th></th>
<th>Inconvenient meeting periods</th>
<th>Private reasons</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td></td>
<td>1 2 3</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Lack of co-parental/partner support</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>21</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Limitations due to child care</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>22</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Overburdening responsibility in care for elderly/family</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td></td>
<td></td>
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</tbody>
</table>

### B CREDIT UNION ASSOCIATION

<table>
<thead>
<tr>
<th></th>
<th>Social Reasons</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Inability to develop strong relations</td>
<td>1 2 3</td>
</tr>
<tr>
<td>2</td>
<td>Lack of information sharing amongst members</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Lack of active interaction</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Conflicts between members</td>
<td></td>
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<td>Conflicts between members and leadership</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Conflicts at leadership level</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Gender of leader</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Gender of members</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Ethnicity of members</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Tense atmosphere created by leadership</td>
<td></td>
</tr>
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<td>11</td>
<td>Tense atmosphere created by members</td>
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</tr>
<tr>
<td>12</td>
<td>Lack of trust in leadership</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Lack of solidarity amongst members</td>
<td></td>
</tr>
</tbody>
</table>

### Economic reasons

<table>
<thead>
<tr>
<th></th>
<th>Distance of venue</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td></td>
<td>1 2 3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Lack of means of transport to venue</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td></td>
<td>1 2 3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Lack of trust among members in dealings</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Own strong relations</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>High membership fees</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Demand for unexpected extra dues</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td></td>
<td>1 2 3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Inconvenient meeting periods</th>
<th>Private reasons</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td></td>
<td>1 2 3</td>
<td></td>
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</tbody>
</table>

<p>| | | |</p>
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<thead>
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</thead>
<tbody>
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</tbody>
</table>
### ANNEXES

|   | Lack of co-parental/partner support |   | Limitations due to child care |   | Overburdening responsibility in care for elderly/family |
|---|------------------------------------|--|--|-----------------------------|--|--|
| 21 |                                    |   |                            |    |                                        |
| 22 |                                    |   |                            |    |                                        |
| 23 |                                    |   |                            |    |                                        |

## COOPERATIVES

<table>
<thead>
<tr>
<th></th>
<th>Social Reasons</th>
<th></th>
<th>RELEVANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Inability to develop strong relations</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>Lack of information sharing amongst members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Lack of active interaction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Conflicts between members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Conflicts between members and leadership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Conflicts at leadership level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Gender of leader</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Gender of members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Ethnicity of members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Tense atmosphere created by leadership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Tense atmosphere created by members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Lack of trust in leadership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Lack of solidarity amongst members</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Economic reasons</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>14</td>
<td>Distance of venue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Lack of means of transport to venue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Lack of trust among members in dealings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Own strong relations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>High membership fees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Demand for unexpected extra dues</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Inconvenient meeting periods</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Private reasons</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>21</td>
<td>Lack of co-parental/partner support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Limitations due to child care</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
15. HONORARY ENGAGEMENT
Honorary engagements often acts as a possible channel for further network activities.  

**Occupational Field**

15.1. Are you engaged in any form of honorary work within your field of occupation in Daboase?  
☐ No - Please skip to ques 15.4  ☐ Yes

15.2. Do you hold a position?  
☐ No - Please skip to ques 15.3  ☐ Yes

<table>
<thead>
<tr>
<th>Code</th>
<th>1 = President</th>
<th>2 = Board/Committee member</th>
<th>3 = Organiser</th>
<th>4 = Secretary</th>
<th>5 = Treasurer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Association membership without position</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Association membership with position</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Application for training prog.</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit sourcing</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Non Occupational - Societal field**

15.3. Are you a member of an association in Daboase?  
☐ No - Please skip to ques 16  ☐ Yes

15.4. Are you engaged in any form of honorary work?  
☐ No - Please skip to ques 16  ☐ Yes

15.5. Within which area are you engaged?  
☐ Political  ☐ Religious
15.6. Do you hold a position?

Code
1 = President
2 = Board/Committee member
3 = Organiser
4 = Secretary
5 = Treasurer

<table>
<thead>
<tr>
<th>Name of association</th>
<th>1 2 3 4 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Passive membership without position</td>
<td>☐</td>
</tr>
<tr>
<td>2. Active membership with position</td>
<td>☐ 1 2 3 4 5</td>
</tr>
</tbody>
</table>

15.7. What form does your activity take?

| Political       | ☐ committee meetings
|                | ☐ electoral activities
|                | ☐ political campaigns
|                | ☐ advocacy progs. |
| Religious      | ☐ Regular church sessions
|                | ☐ Church outreach activities |
| Cultural       | ☐ festivals
|                | ☐ funerals
|                | ☐ outdoorings
|                | ☐ marriage ceremonies |
| Sports         | ☐ Hunting activities |

Number of Honoraries

Please go on to ques. 16 if you hold no honorary position(s)

For interviewees with honorary positions, this section deals with the number of honoraries you hold.

The first part deals with the occupational field, followed by the non occupational.

*Occupational field*

15.8. Please indicate the number of honorary positions you hold

☐ 1-2 ☐ 3-4 ☐ 5-6 ☐ more than 6
15.9. Trend in honorary occupation

1) Please indicate how much time you spend occupationally in the organisation of activities within your honorary capacity (in hours per month).

   *Currently*

<table>
<thead>
<tr>
<th>Option</th>
<th>□</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. More than 3 hours</td>
<td></td>
</tr>
<tr>
<td>2. Less than 3 hours</td>
<td></td>
</tr>
<tr>
<td>3. Less than 2 hours</td>
<td></td>
</tr>
<tr>
<td>4. less than 1 hour</td>
<td></td>
</tr>
</tbody>
</table>

2) Did you spend more or less time in your honorary occupation in comparison to 5 years ago?

   *5 years ago*

<table>
<thead>
<tr>
<th>Option</th>
<th>□</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. more time</td>
<td></td>
</tr>
<tr>
<td>2. the same time</td>
<td></td>
</tr>
<tr>
<td>3. less time</td>
<td></td>
</tr>
</tbody>
</table>

3) Did you spend more or less time in your honorary occupation in comparison to 10 years ago?

   *10 years ago*

<table>
<thead>
<tr>
<th>Option</th>
<th>□</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. more time</td>
<td></td>
</tr>
<tr>
<td>2. the same time</td>
<td></td>
</tr>
<tr>
<td>3. less time</td>
<td></td>
</tr>
</tbody>
</table>

*Non-Occupational field*

15.10. Please indicate the number of honorary positions you hold in the non-occupational field

   □ 1-2 □ 3-4 □ 5-6 □ more than 6

15.11. Trend in honorary occupation

1. Please indicate how much time you spend in your honorary position(s)

   *Currently*
1) Did you spend more or less time in your honorary occupation in comparison to 5 years ago?

5 years ago

1. ☐ more time
2. ☐ the same time
3. ☐ less time

2) Did you spend more or less time in your honorary occupation in comparison to 10 years ago?

10 years ago

1. ☐ more time
2. ☐ the same time
3. ☐ less time

16. BUSINESS DEVELOPMENT

The goal of this set of questions is to enable the interviewer make an assessment of the rate of progress (if any) in the interviewees business activities.

16.1. Have you realized any form of business development in the last10 years?

☐ No - Please skip to ques 16.2 ☐ Yes - Please mark on table below

16.2. Have you realized any form of business development in the last 5 years?

☐ No - Please skip to ques 16.3 ☐ Yes

Code: 1 = 0-5  2 = 6-10  3 = 11-15  4 = 16-20
5 = 21-25  6 = 25-30  7 = > 30

<table>
<thead>
<tr>
<th>Code</th>
<th>Last 10 yrs</th>
<th>Last 5 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>0-5</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>6-10</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>11-15</td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>16-20</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td>21-25</td>
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<tr>
<td>6</td>
<td></td>
<td>25-30</td>
</tr>
<tr>
<td>7</td>
<td></td>
<td>&gt; 30</td>
</tr>
</tbody>
</table>
ANNEXES

Trading area- Size increase in sq.m

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
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</tr>
</tbody>
</table>

Increase in Labour Size (persons)

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<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
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</tbody>
</table>

External hired labour

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
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</tr>
</tbody>
</table>

Informal hired labour

<table>
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<tr>
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<tbody>
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<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Household support system

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th></th>
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<td></td>
</tr>
</tbody>
</table>

Increase in sales-in bags of oranges

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
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<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

16.3. Are you engaged in new business within the trading occupation?

☐ No - Please skip to ques 16.4 ☐ Yes

☐ Vegetable trading
☐ Other fruit trading
☐ Staple food trading
☐ Essential commodities trading
☐ Others (please indicate)

Although cognisance is taken of the fact that other forms of entrepreneurial activities exist, concentration will be made on trading for the purposes of the research.

16.4. Are you engaged in new business outside the farming occupation?

☐ No - Please skip to ques 17 ☐ Yes - please mark from the options given

☐ Vegetable farming
☐ Fruit farming
☐ Staple food farming
☐ Others (please indicate)

17. INTENDED DEVELOPMENT STRATEGIES

Generally, all business entrepreneurs wish to experience positive development.

This set of questions is fundamental to assessing the goals set in relation to the development of the entrepreneur’s activity and to uncover existing bottlenecks.
ANNEXES

17.1. Do you have a successor?

- No - Please indicate how land is given over
  - Land rotation system
  - Family succession

- Yes
  - Family succession
  - Business successor

17.2. What intentions do you have to develop your business in the next 5 years?

<table>
<thead>
<tr>
<th></th>
<th>increase</th>
<th>reduce</th>
<th>retain</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td></td>
</tr>
</tbody>
</table>
| material               | 0-5      | 6-10   | 11-15  | 16-20 | >20 
|                        | 0-5      | 6-10   | 11-15  | 16-20 | >20 
| Trading area- size- sq.m|          |        |        |       |        |
|                        |          |        |        |       |        |
| sales in bags of oranges|          |        |        |       |        |
|                        |          |        |        |       |        |
| labour (persons)       | 0-5      | 6-10   | 11-15  | 16-20 | >20 |
| External hired labour  |          |        |        |       |       |
| Informal hired labour  |          |        |        |       |       |
| House hold support     |          |        |        |       |       |

**Intentions to undergo further education can be indicated:**

Further education in related fields could positively influence business development, thus the need to enquire if the interviewee has any future plans in this direction

More Skills training in:

- Agro. Tech.
- Book keeping
- Credit sourcing
- Business promotion/marketing
- Advocacy

**Expansion in external business networks - linkages to Daboase**

**Occupational field**
ANNEXES

Improve external linkages through better participation in: please mark from the options given if applicable

☐ Agric./producer groups  ☐ Credit union groups  ☐ Cooperatives

Societal field

More business oriented networks in the field of: please mark from the options given if applicable

☐ Politics  ☐ Religion  ☐ Sports  ☐ Culture

17.3. Reasons for no intended business development: please mark from options given if applicable

☐ Lack of access to more acres of land  ☐ Family constraints

Thank you for your co-operation.
ANNEX E: GROUP 5- VEGETABLE TRADER (OKRO)

1-4 GENERAL INFORMATION

This first section forms the introductory part of the questionnaire. The information required is needed as a guide to having background information of the personality being interviewed.

<table>
<thead>
<tr>
<th>1. GENDER</th>
<th>Male □</th>
<th>Female □</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. AGE</td>
<td>18-25 □</td>
<td>26-35 □</td>
</tr>
<tr>
<td>3. FAMILY STATUS</td>
<td>Single □</td>
<td>Married □</td>
</tr>
<tr>
<td>4. NUMBER OF CHILDREN</td>
<td>None □</td>
<td>1-2 □</td>
</tr>
</tbody>
</table>

5. EDUCATIONAL STATUS

The purpose of this set of questions is to gather information regarding the interviewees educational background and its influence on the occupation practiced.

5.1. Do you have any formal education?

□ No - Please skip to 5.3         □ Yes

5.2. Please indicate what form of formal education you received

□ Primary school certificate
□ Secondary school certificate □ Secondary “O” level
□ Secondary “A” level
□ Tertiary education certificate
□ University degree

5.3. Do you have any form of informal education?

□ No - Please skip to 6         □ Yes

5.4. Please indicate the informal education you received from the options below

□ Book keeping                □ Communication skills
□ Credit sourcing            □ Business promotion tech
□ Advocacy skills trg.
ANNEXES

6. EDUCATION IN AGRIC/ENTREPRENEURIAL TRAINING
Having had prior education in the above mentioned field could bear positively on your entrepreneurial occupation being practiced, hence this set of questions.

6.1. Have you had any training/education in agriculture or entrepreneurship?
   □ No - Please skip to ques. 7  □ Yes

<table>
<thead>
<tr>
<th>Tertiary Education</th>
<th>□ Agric./farming tech cert</th>
<th>□ Business Methods cert</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vocational training</td>
<td>□ NVTI cert.</td>
<td></td>
</tr>
<tr>
<td>Institutional educational programmes</td>
<td>□ MOFA cert</td>
<td>□ NBSSI/ BAC/ASSI cert.</td>
</tr>
<tr>
<td>NGO Progs.</td>
<td>□ Book keeping</td>
<td>□ Communication skills</td>
</tr>
<tr>
<td></td>
<td>□ Credit Sourcing</td>
<td>□ Business promotion tech</td>
</tr>
<tr>
<td></td>
<td>□ Advocacy skills trg</td>
<td></td>
</tr>
</tbody>
</table>

7. EDUCATION OTHER THAN IN AGRIC/ENTREPRENEURSHIP
The relevance of this set of questions is to enable the interviewer to assess the influence and effects of the interviewees other educational background in entrepreneurial practice.

7.1. Do you have any education/training other than in agric/entrepreneurship?
   □ No - Please skip to ques. 8  □ Yes
The fields of development, health and education are those of interest for the research

7.2. Are you educated in the field of:

<table>
<thead>
<tr>
<th>Educ. highest level</th>
<th>□</th>
<th>□</th>
<th>□</th>
</tr>
</thead>
<tbody>
<tr>
<td>primary level</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>secondary level</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>University level</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Work</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>medical practitioner</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>med.sch. cert</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>community/public health nurse</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>midwifery cert.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lab.tech cert</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Development work</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NGO specialized training</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
8. OCCUPATION OTHER THAN AGRIC./ ENTREPRENEURSHIP
Practising the other occupation listed could influence your agric./entrep. activity in diverse ways.

<table>
<thead>
<tr>
<th>No Activity</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education - As occupation</td>
<td>[ ]</td>
</tr>
<tr>
<td>Health Worker</td>
<td>[ ]</td>
</tr>
<tr>
<td>Development worker</td>
<td>[ ]</td>
</tr>
</tbody>
</table>

9. AGRIC./ENTREPRENEURIAL OCCUPATION
This section primarily intends identifying the interviewees entrepreneurial occupation; if farming, and in what form it is practised.

9.1. Is trading your present occupation?
□ No - Please skip to ques. 10 □ Yes

9.2. Is okro trading your present occupation?
□ No - Please skip to ques. 10 □ Yes

9.3. As Self employed

1) Are you self employed?
□ No - Please skip to 9.4 □ Yes

2) Do you work alone?
□ Yes - please skip to 10 □ No

3) With whom do you work?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ External hired labour</td>
<td>[ ]</td>
</tr>
<tr>
<td>□ Informal hired labour</td>
<td>[ ]</td>
</tr>
<tr>
<td>□ Household support</td>
<td>[ ]</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Frequency (on the average)</th>
<th>No. of hours per day (on the average)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5 6</td>
</tr>
</tbody>
</table>
### ANNEXES

<table>
<thead>
<tr>
<th>Frequency:</th>
<th>1 = 1x month</th>
<th>2 = 2x month</th>
<th>3 = 1x week</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4 = 2x week</td>
<td>5 = more than 2x week</td>
<td></td>
</tr>
<tr>
<td>No. of hrs:</td>
<td>1 = 1-2 hrs</td>
<td>2 = 3-4 hrs</td>
<td>3 = 5-6 hrs</td>
</tr>
<tr>
<td></td>
<td>4 = 7-8 hrs</td>
<td>5 = 9-11 hrs</td>
<td>6 = more than 11 hrs</td>
</tr>
</tbody>
</table>

4) How many people from your household do you work with in your trading activity?
   - [ ] 1-2
   - [ ] 3-4
   - [ ] 5-6
   - [ ] 7-8
   - [ ] more than 8

9.4. As employee

1) Are you employed?
   - [ ] No - Please skip to 10
   - [ ] Yes

2) Do you work alone?
   - [ ] Yes - Please skip to 10
   - [ ] No

3) Do you work with others?
   - [ ] No - Please skip to 10
   - [ ] Yes

4) With whom do you work?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

4a) How many people from the household of your employer do you work with?
   - [ ] 1-2
   - [ ] 3-4
   - [ ] 5-6
   - [ ] 7-8
   - [ ] more than 8

<table>
<thead>
<tr>
<th>No. of hours per day (on the average)</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
</table>

| No. of hrs spent trading | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
| No. of hrs. spent working alone | ☐ | ☐ | ☐ | ☐ | ☐ | ☐ |
10. FURTHER EDUCATION

Aside the other forms of education afore mentioned, further education in the form of occupational skills training is an area of interest for the purposes of the research.

For the purposes of the study, questions on further education will be limited to the fields listed

*Occupational skills training/assessment*

10.1. Have you had further training in the last 5 years?

☐ No  Please skip to ques 10.8  ☑ Yes

10.2. From whom you received the training?

Please indicate from the institutions indicated if applicable

☐ MOFA  ☐ BAC/NBSSI/ASSI  ☐ NGO

10.3. What kind of training did you receive?

Please indicate from the options given if applicable

☐ book keeping  ☐ credit sourcing

☐ business promotion tech.  ☐ advocacy skills trg.

10.4. How relevant are the skills to you?

<table>
<thead>
<tr>
<th></th>
<th>highly relevant</th>
<th>relevant</th>
<th>hardly relevant</th>
<th>irrelevant</th>
</tr>
</thead>
<tbody>
<tr>
<td>book keeping</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>credit sourcing</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>business prom.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>advocacyskills trg</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

*Further training- General and Political*
10.5. Have you had training in further relevant general and political issues in the last 5 years?

☐ No - Please skip to ques 11 ☐ Yes

10.6. From whom did you receive the training?
Please indicate from the institutions listed if applicable

☐ District Assembly (Daboase) ☐ NGO

10.7. What kind of training did you receive?
Please indicate from the options given if applicable

☐ Electoral issues ☐ Advocacy skills

10.8. How relevant are the skills to you?

<table>
<thead>
<tr>
<th></th>
<th>highly relevant</th>
<th>relevant</th>
<th>hardly relevant</th>
<th>irrelevant</th>
</tr>
</thead>
<tbody>
<tr>
<td>electoral issues</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>advocacy skills</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

11. BUSINESS ACTIVITY
In the bid to enhance networks to promote your business activity, this set of questions aims at identifying how much time is spent in your business activity in relation to what you realize as output.

11.1. How would you classify your occupation as okro trader?

☐ As main business ☐ As part time business

Main business means at least:

A. 50% of your time ☐ No ☐ Yes
B. 50% of your income ☐ No ☐ Yes

Part time business means

A. Less than 50% of your time ☐ No ☐ Yes
B. Less than 50% of your income ☐ No ☐ Yes
ANNEXES

12. BUSINESS SIZE
The information sought in this section relates to the size of business owned and/or managed by the trader and type of activity carried out with the view towards identifying network linkages.

12.1. What is the size of the trading area you manage?
- □ 1-10 sq.m
- □ 11-20 sq.m
- □ 21-30 sq.m
- □ 31-40 sq.m
- □ more than 40 sq.m

12.2. Do you own part of the trading area managed?
- □ No Please skip to 12.4
- □ Yes

12.3. How large is the part owned?
- □ 1-10 sq.m
- □ 11-20 sq.m
- □ 21-30 sq.m
- □ 31-40 sq.m
- □ more than 40 sq.m

12.4. Please indicate your okro trading capacity
- □ 1-10 sq.m
- □ 11-20 sq.m
- □ 21-30 sq.m
- □ 31-40 sq.m
- □ more than 40 sq.m

12.5. Please indicate your type/form of activity

<table>
<thead>
<tr>
<th></th>
<th>No</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trading directly with farmers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trading through middlemen at community level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trading through middlemen at district level</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. OWNERSHIP AND PROPERTY PROPORTIONS
Property owned can sometimes prove advantageous in business relations, thus information gained will be assessed as to what backing ownerships can offer in the networking process.

13.1. Do you own property in other areas?
- □ No
- □ Yes
ANNEXES

13.2. Please indicate the size in sq.m

- 1-10 sq.m
- 11-20 sq.m
- 21-30 sq.m
- 31-40 sq.m
- more than 40 sq.m

14. INTEGRATION WITH EXTERNAL BUSINESS NETWORKS

There are a range of associations which can assist in the development of your business. This section seeks to identify the extent to which you participate in associations of interest.

*Memberships - Occupational groups*

14.1. Do you hold membership in an occupational group/club in Daboase?

- No - Please skip to ques 14.4
- Yes

<table>
<thead>
<tr>
<th>Association</th>
<th>1 Membership</th>
<th>2 No Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Traders association</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B. Credit Union association</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C. Cooperatives</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

14.2. How often are meetings held?

Please indicate the association and frequency of meetings

<table>
<thead>
<tr>
<th>Frequency of meetings</th>
<th>No meetings</th>
<th>1x month</th>
<th>2x month</th>
<th>1x year</th>
<th>2x year</th>
<th>3x year</th>
<th>more than 3x year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traders Association</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Union Association</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cooperatives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

14.3. Do you participate?

<table>
<thead>
<tr>
<th>Association</th>
<th>always</th>
<th>sometimes</th>
<th>never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traders Association</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>credit union association</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>cooperatives</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Reasons against memberships in occupational groups

14.4. Please indicate your reasons for not being a member/not participating in the above mentioned groups/associations:

There are a number of factors relevant in determining your ability to network such as your relationships, the roles you play, and the rules you have to keep. Those relevant for the research, headed under economic, social and private reasons, are listed below. Please mark according to the code given.

<table>
<thead>
<tr>
<th>Code</th>
<th>Reason</th>
<th>Social Reasons</th>
<th>Economic Reasons</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Inability to develop strong relations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Lack of information sharing amongst members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Lack of active interaction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Conflicts between members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Conflicts between members and leadership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Conflicts at leadership level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Gender of leader</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Gender of members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Ethnicity of members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Tense atmosphere created by leadership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Tense atmosphere created by members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Lack of trust in leadership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Lack of solidarity amongst members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Distance of venue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Lack of means of transport to venue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Lack of trust among members in dealings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Own strong relations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>High membership fees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Demand for unexpected extra dues</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Code 1 = High Relevance  2 = Moderate Relevance  3 = Irrelevant
<table>
<thead>
<tr>
<th></th>
<th>ANNEXES</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>Inconvenient meeting periods</td>
</tr>
<tr>
<td>21</td>
<td>Lack of co-parental/partner support</td>
</tr>
<tr>
<td>22</td>
<td>Limitations due to child care</td>
</tr>
<tr>
<td>23</td>
<td>Overburdening responsibility in care for elderly/family</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B</th>
<th>CREDIT UNION ASSOCIATION</th>
<th>RELEVANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Social Reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>2</td>
<td>Inability to develop strong relations</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Lack of information sharing amongst members</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Lack of active interaction</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Conflicts between members and leadership</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Conflicts at leadership level</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Gender of leader</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Gender of members</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Ethnicity of members</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Tense atmosphere created by leadership</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Tense atmosphere created by members</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Lack of trust in leadership</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Lack of solidarity amongst members</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Economic reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>15</td>
<td>Distance of venue</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Lack of means of transport to venue</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Lack of trust among members in dealings</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Own strong relations</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>High membership fees</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Demand for unexpected extra dues</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Inconvenient meeting periods</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Private reasons</td>
<td>1 2 3</td>
</tr>
</tbody>
</table>
### Annexe

<table>
<thead>
<tr>
<th>21</th>
<th>Lack of co-parental/partner support</th>
</tr>
</thead>
<tbody>
<tr>
<td>22</td>
<td>Limitations due to child care</td>
</tr>
<tr>
<td>23</td>
<td>Overburdening responsibility in care for elderly/family</td>
</tr>
</tbody>
</table>

### Cooperatives

<table>
<thead>
<tr>
<th>C</th>
<th>COOPERATIVES</th>
<th>RELEVANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Social Reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>2</td>
<td>Inability to develop strong relations</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Lack of information sharing amongst members</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Lack of active interaction</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Conflicts between members</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Conflicts between members and leadership</td>
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<tr>
<td>7</td>
<td>Conflicts at leadership level</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Gender of leader</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Gender of members</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Ethnicity of members</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Tense atmosphere created by leadership</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Tense atmosphere created by members</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Lack of trust in leadership</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Lack of solidarity amongst members</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Economic reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>16</td>
<td>Distance of venue</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Lack of means of transport to venue</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Own strong relations</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>High membership fees</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Demand for unexpected extra dues</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Inconvenient meeting periods</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Private reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>23</td>
<td>Lack of co-parental/partner support</td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>Limitations due to child care</td>
<td></td>
</tr>
</tbody>
</table>
ANNEXES

23 Overburdening responsibility in care for elderly/family □ □ □

15. HONORARY ENGAGEMENT
Honorary engagements often acts as a possible channel for further network activities.

Occupational Field

15.1. Are you engaged in any form of honorary work within your field of occupation in Daboase?

☐ No - Please skip to ques 15.4 ☐ Yes

15.2. Do you hold a position?

☐ No - Please skip to ques 15.3 ☐ Yes

Code 1 = President 2 = Board/Committee member
3 = Organiser 4 = Secretary 5 = Treasurer

<table>
<thead>
<tr>
<th>Association</th>
<th>Producer/farmer</th>
<th>Credit union</th>
<th>Co-ops.</th>
</tr>
</thead>
<tbody>
<tr>
<td>membership without position</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>membership with position</td>
<td>☐ 1 2 3 4 5</td>
<td>☐ 1 2 3 4 5</td>
<td>☐ 1 2 3 4 5</td>
</tr>
<tr>
<td>4</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
</tr>
<tr>
<td>Application for training prog.</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
</tr>
<tr>
<td>Credit sourcing</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
</tr>
</tbody>
</table>

Non Occupational - Societal field

15.3. Are you a member of an association in Daboase?

☐ No - Please skip to ques 16 ☐ Yes

15.4. Are you engaged in any form of honorary work?

☐ No - Please skip to ques 16 ☐ Yes

15.5. Within which area are you engaged?

☐ Political ☐ Religious
ANNEXES

☐ Cultural      ☐ Sports

15.6. Do you hold a position?

Code  
1 = President   2 = Board/Committee member
3 = Organiser   4 = Secretary   5 = Treasurer

<table>
<thead>
<tr>
<th>Name of association</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Passive membership without position</td>
</tr>
<tr>
<td>2. Active membership with position</td>
</tr>
</tbody>
</table>

15.7. What form does your activity take?

<table>
<thead>
<tr>
<th>Political</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ committee meetings</td>
</tr>
<tr>
<td>☐ electoral activities</td>
</tr>
<tr>
<td>☐ political campaigns</td>
</tr>
<tr>
<td>☐ advocacy progs.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Religious</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Regular church sessions</td>
</tr>
<tr>
<td>☐ Church outreach activities</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cultural</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ festivals</td>
</tr>
<tr>
<td>☐ funerals</td>
</tr>
<tr>
<td>☐ outdoorings</td>
</tr>
<tr>
<td>☐ marriage ceremonies</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sports</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Hunting activities</td>
</tr>
</tbody>
</table>

Number of Honoraries

Please go on to ques. 16 if you hold no honorary position(s)

For interviewees with honorary positions, this section deals with the number of honoraries you hold.

The first part deals with the occupational field, followed by the non occupational.

Occupational field

15.8. Please indicate the number of honorary positions you hold

☐ 1-2     ☐ 3-4     ☐ 5-6     ☐ more than 6
15.9. Trend in honorary occupation

1) Please indicate how much time you spend occupationally in the organisation of activities within your honorary capacity (in hours per month).

   Currently

<table>
<thead>
<tr>
<th>Option</th>
<th>□</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. More than 3 hours</td>
<td></td>
</tr>
<tr>
<td>2. Less than 3 hours</td>
<td></td>
</tr>
<tr>
<td>3. Less than 2 hours</td>
<td></td>
</tr>
<tr>
<td>4. less than 1 hour</td>
<td></td>
</tr>
</tbody>
</table>

2) Did you spend more or less time in your honorary occupation in comparison to 5 years ago?

   5 years ago

<table>
<thead>
<tr>
<th>Option</th>
<th>□</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. more time</td>
<td></td>
</tr>
<tr>
<td>2. the same time</td>
<td></td>
</tr>
<tr>
<td>3. less time</td>
<td></td>
</tr>
</tbody>
</table>

3) Did you spend more or less time in your honorary occupation in comparison to 10 years ago?

   10 years ago

<table>
<thead>
<tr>
<th>Option</th>
<th>□</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. more time</td>
<td></td>
</tr>
<tr>
<td>2. the same time</td>
<td></td>
</tr>
<tr>
<td>3. less time</td>
<td></td>
</tr>
</tbody>
</table>

Non-Occupational field

15.10. Please indicate the number of honorary positions you hold in the non-occupational field

   □ 1-2       □ 3-4       □ 5-6       □ more than 6

15.11. Trend in honorary occupation

1. Please indicate how much time you spend in your honorary position(s)

   Currently
ANNEXES

1. More than 3 hours
2. Less than 3 hours
3. Less than 2 hours
4. less than 1 hour

1) Did you spend more or less time in your honorary occupation in comparison to 5 years ago?
   5 years ago
   1. □ more time
   2. □ the same time
   3. □ less time

2) Did you spend more or less time in your honorary occupation in comparison to 10 years ago?
   10 years ago
   1. □ more time
   2. □ the same time
   3. □ less time

16. BUSINESS DEVELOPMENT
The goal of this set of questions is to enable the interviewer make an assessment of the rate of progress (if any) in the interviewees business activities.

16.1. Have you realized any form of business development in the last 10 years?
   □ No - Please skip to ques 16.2 □ Yes - Please mark on table below

16.2. Have you realized any form of business development in the last 5 years?
   □ No - Please skip to ques 16.3 □ Yes

Code: 1 = 0-5  2 = 6-10  3 = 11-15  4 = 16-20
      5 = 21-25  6 = 25-30  7 = > 30

| Last 10 yrs | Last 5 yrs |
### ANNEXES

<table>
<thead>
<tr>
<th>Trading area- Size increase in sq.m</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase in Labour Size (persons)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>External hired labour</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Informal hired labour</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>household support system</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase in sales- in baskets of okro</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

16.3. Are you engaged in new business within the trading occupation?

- □ No - Please skip to ques 16.4
- □ Yes
  - □ Other vegetable trading
  - □ Fruit trading
  - □ Staple food trading
  - □ Essential commodities trading
  - □ Others (please indicate)

Although cognisance is taken of the fact that other forms of entrepreneurial activities exist, concentration will be made on trading for the purposes of the research.

16.4. Are you engaged in new business outside the farming occupation?

- □ No - Please skip to ques 17
- □ Yes - please mark from the options given
  - □ Vegetable farming
  - □ Fruit farming
  - □ Staple food farming
  - □ Others (please indicate)

17. INTENDED DEVELOPMENT STRATEGIES
Generally, all business entrepreneurs wish to experience positive development.

This set of questions is fundamental to assessing the goals set in relation to the development of the entrepreneur’s activity and to uncover existing bottlenecks.
ANNEXES

17.1. Do you have a successor?
- No - Please indicate how land is given over
  - Land rotation system
  - Family succession
- Yes
  - Family succession
  - Business successor

17.2. What intentions do you have to develop your business in the next 5 years?

<table>
<thead>
<tr>
<th></th>
<th>increase %</th>
<th>reduce %</th>
<th>retain</th>
</tr>
</thead>
<tbody>
<tr>
<td>material</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td></td>
</tr>
<tr>
<td>Trading area- size- sq.m</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td></td>
</tr>
<tr>
<td>Sales in baskets of okro</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td></td>
</tr>
<tr>
<td>labour (persons)</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td></td>
</tr>
<tr>
<td>External hired labour</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td></td>
</tr>
<tr>
<td>Informal hired labour</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td></td>
</tr>
<tr>
<td>House hold support</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td>☐ ☐ ☐ ☐ ☐</td>
<td></td>
</tr>
</tbody>
</table>

*Intentions to undergo further education can be indicated:*

Further education in related fields could positively influence business development, thus the need to enquire if the interviewee has any future plans in this direction

More Skills training in:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Agro. Tech.</td>
<td>☐</td>
</tr>
<tr>
<td>Book keeping</td>
<td>☐</td>
</tr>
<tr>
<td>Credit sourcing</td>
<td>☐</td>
</tr>
<tr>
<td>Business promotion/marketing</td>
<td>☐</td>
</tr>
<tr>
<td>Advocacy</td>
<td>☐</td>
</tr>
</tbody>
</table>

*Expansion in external business networks -linkages to Daboase*

*Occupational field*
ANNEXES

Improve external linkages through better participation in: please mark from the options given if applicable

☐ Agric./producer groups ☐ Credit union groups ☐ Cooperatives

Societal field

More business oriented networks in the field of: please mark from the options given if applicable

☐ Politics ☐ Religion ☐ Sports ☐ Culture

17.3. Reasons for no intended business development: please mark from options given if applicable

☐ Lack of access to more acres of land ☐ Family constraints

Thank you for your co-operation.
ANNEX F: GROUP 6- ESSENTIAL COMMODITY TRADER (RICE)

1-4 GENERAL INFORMATION
This first section forms the introductory part of the questionnaire. The information required is needed as a guide to having background information of the personality being interviewed.

<table>
<thead>
<tr>
<th>1. GENDER</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. AGE</td>
<td>18-25</td>
<td>26-35</td>
</tr>
<tr>
<td></td>
<td>36-45</td>
<td>46-55</td>
</tr>
<tr>
<td></td>
<td>Above 55</td>
<td></td>
</tr>
</tbody>
</table>

3. FAMILY STATUS

| Single | Married | Separated | Divorced | Widowed |

4. NUMBER OF CHILDREN

| None | 1-2 | 3-4 | 5-6 | More than 6 |

5. EDUCATIONAL STATUS
The purpose of this set of questions is to gather information regarding the interviewees educational background and its influence on the occupation practiced.

5.1. Do you have any formal education?

- No - Please skip to 5.3
- Yes

5.2. Please indicate what form of formal education you received

- Primary school certificate
- Secondary school certificate
- Secondary “O” level
- Secondary “A” level
- Tertiary education certificate
- University degree

5.3. Do you have any form of informal education?

- No - Please skip to 6
- Yes

5.4. Please indicate the informal education you received from the options below

- Book keeping
- Communication skills
- Credit sourcing
- Business promotion tech
- Advocacy skills trg.
6. EDUCATION IN AGRIC/ENTREPRENEURIAL TRAINING
Having had prior education in the above mentioned field could bear positively on your entrepreneurial occupation being practiced, hence this set of questions.

6.1. Have you had any training/education in agriculture or entrepreneurship?

- [ ] No - Please skip to ques. 7
- [ ] Yes

<table>
<thead>
<tr>
<th>Tertiary Education</th>
<th>Agric./farming tech cert</th>
<th>Business Methods cert</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vocational training</td>
<td>NVTI cert.</td>
<td></td>
</tr>
<tr>
<td>Institutional educational programmes</td>
<td>MOFA cert</td>
<td>NBSSI/ BAC/ASSI cert.</td>
</tr>
<tr>
<td>NGO Progs.</td>
<td>Book keeping</td>
<td>Communication skills</td>
</tr>
<tr>
<td></td>
<td>Credit Sourcing</td>
<td>Business promotion tech</td>
</tr>
<tr>
<td></td>
<td>Advocacy skills trg</td>
<td></td>
</tr>
</tbody>
</table>

7. EDUCATION OTHER THAN IN AGRIC/ENTREPRENEURSHIP
The relevance of this set of questions is to enable the interviewer to assess the influence and effects of the interviewee's other educational background in entrepreneurial practice.

7.1. Do you have any education/training other than in agric/entrepreneurship?

- [ ] No - Please skip to ques. 8
- [ ] Yes

The fields of development, health and education are those of interest for the research.

7.2. Are you educated in the field of:

<table>
<thead>
<tr>
<th>Educ. highest level</th>
<th>primary level</th>
<th>secondary level</th>
<th>University level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Work</td>
<td>medical practitioner</td>
<td>community/public health nurse</td>
<td>midwifery cert.</td>
</tr>
<tr>
<td></td>
<td>med.sch. cert</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lab.tech cert</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Development work</td>
<td>NGO specialized training</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
8. OCCUPATION OTHER THAN AGRIC./ ENTREPRENEURSHIP
Practising the other occupation listed could influence your agric./entrep. activity in diverse ways.

<table>
<thead>
<tr>
<th>No Activity</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education - As occupation</td>
<td>□</td>
</tr>
<tr>
<td>Health Worker</td>
<td>□</td>
</tr>
<tr>
<td>Development worker</td>
<td>□</td>
</tr>
</tbody>
</table>

9. AGRIC./ENTREPRENEURIAL OCCUPATION
This section primarily intends identifying the interviewees entrepreneurial occupation; if farming, and in what form it is practised.

9.1. Is trading your present occupation?
   □ No - Please skip to ques. 10  □ Yes

9.2. Is rice trading your present occupation?
   □ No - Please skip to ques. 10  □ Yes

9.3. As Self employed
   1) Are you self employed?
      □ No - Please skip to 9.4  □ Yes
   2) Do you work alone?
      □ Yes - please skip to 10  □ No
   3) With whom do you work?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ External hired labour</td>
<td>□</td>
</tr>
<tr>
<td>□ Informal hired labour</td>
<td>□</td>
</tr>
<tr>
<td>□ Household support</td>
<td>□</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Frequency (on the average)</th>
<th>No. of hours per day (on the average)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5 6</td>
</tr>
</tbody>
</table>
4) How many people from your household do you work with in your trading activity?

☐ 1-2 ☐ 3-4 ☐ 5-6 ☐ 7-8 ☐ more than 8

9.4. As employee

1) Are you employed?

☐ No - Please skip to 10 ☐ Yes

2) Do you work alone?

☐ Yes - Please skip to 10 ☐ No

3) Do you work with others?

☐ No - Please skip to 10 ☐ Yes

4) With whom do you work?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐  External hired labour</td>
<td>☐</td>
</tr>
<tr>
<td>☐ Informal hired labour</td>
<td>☐</td>
</tr>
<tr>
<td>☐ Household support from employer</td>
<td>☐</td>
</tr>
</tbody>
</table>

4 a) How many people from the household of your employer do you work with?

☐ 1-2 ☐ 3-4 ☐ 5-6 ☐ 7-8 ☐ more than 8

| No. of hours per day (on the average) |
| 1 | 2 | 3 | 4 | 5 | 6 |

| No. of hrs spent trading |
| ☐ ☐ ☐ ☐ ☐ ☐ |

| No. of hrs. spent working alone |
| ☐ ☐ ☐ ☐ ☐ ☐ |
10. FURTHER EDUCATION

Aside the other forms of education afore mentioned, further education in the form of occupational skills training is an area of interest for the purposes of the research.

For the purposes of the study, questions on further education will be limited to the fields listed

*Occupational skills training/assessment*

10.1. Have you had further training in the last 5 years?
- □ No  Please skip to ques 10.8  □ Yes

10.2. From whom you received the training?
Please indicate from the institutions indicated if applicable
- □ MOFA  □ BAC/NBSSI/ASSI  □ NGO

10.3. What kind of training did you receive?
Please indicate from the options given if applicable
- □ book keeping  □ credit sourcing
- □ business promotion tech.  □ advocacy skills trg.

10.4. How relevant are the skills to you?

<table>
<thead>
<tr>
<th></th>
<th>highly relevant</th>
<th>relevant</th>
<th>hardly relevant</th>
<th>irrelevant</th>
</tr>
</thead>
<tbody>
<tr>
<td>book keeping</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>credit sourcing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>business prom.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>advocacy skills trg</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Further training- General and Political*
10.5. Have you had training in further relevant general and political issues in the last 5 years?

☐ No - Please skip to ques 11 ☐ Yes

10.6. From whom did you receive the training?
Please indicate from the institutions listed if applicable

☐ District Assembly (Daboase) ☐ NGO

10.7. What kind of training did you receive?
Please indicate from the options given if applicable

☐ Electoral issues ☐ Advocacy skills

10.8. How relevant are the skills to you?

<table>
<thead>
<tr>
<th></th>
<th>highly relevant</th>
<th>relevant</th>
<th>hardly relevant</th>
<th>irrelevant</th>
</tr>
</thead>
<tbody>
<tr>
<td>electoral issues</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>advocacy skills</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

11. BUSINESS ACTIVITY

In the bid to enhance networks to promote your business activity, this set of questions aims at identifying how much time is spent in your business activity in relation to what you realize as output.

11.1. How would you classify your occupation as rice trader?

☐ As main business ☐ As part time business

Main business means at least:

A. 50% of your time ☐ No ☐ Yes
B. 50% of your income ☐ No ☐ Yes

Part time business means

A. Less than 50% of your time ☐ No ☐ Yes
B. Less than 50% of your income ☐ No ☐ Yes
12. BUSINESS SIZE
The information sought in this section relates to the size of business owned and/or managed by the trader and type of activity carried out with the view towards identifying network linkages.

12.1. What is the size of the trading area you manage?

- 1-10 sq.m
- 11-20 sq.m
- 21-30 sq.m
- 31-40 sq.m
- more than 40 sq.m

12.2. Do you own part of the trading area managed?

- No Please skip to 12.4
- Yes

12.3. How large is the part owned?

- 1-10 sq.m
- 11-20 sq.m
- 21-30 sq.m
- 31-40 sq.m
- more than 40 sq.m

12.4. Please indicate your rice trading capacity

- 1-10 sq.m
- 11-20 sq.m
- 21-30 sq.m
- 31-40 sq.m
- more than 40 sq.m

12.5. Please indicate your type/form of activity

<table>
<thead>
<tr>
<th></th>
<th>No</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trading directly with farmers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trading through middlemen at community level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trading through middlemen at district level</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. OWNERSHIP AND PROPERTY PROPORTIONS
Property owned can sometimes prove advantageous in business relations, thus information gained will be assessed as to what backing ownerships can offer in the networking process.

13.1. Do you own property in other areas?

- No
- Yes
ANNEXES

13.2. Please indicate the size in sq.m

- □ 1-10 sq.m
- □ 11-20 sq.m
- □ 21-30 sq.m
- □ 31-40 sq.m
- □ more than 40 sq.m

14. INTEGRATION WITH EXTERNAL BUSINESS NETWORKS

There are a range of associations which can assist in the development of your business. This section seeks to identify the extent to which you participate in associations of interest.

**Memberships - Occupational groups**

14.1. Do you hold membership in an occupational group/club in Daboase?

- □ No - Please skip to ques 14.4
- □ Yes

<table>
<thead>
<tr>
<th>Association</th>
<th>1 Membership</th>
<th>2 No Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Traders association</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>B. Credit Union association</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>C. Cooperatives</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>

14.2. How often are meetings held?

Please indicate the association and frequency of meetings

<table>
<thead>
<tr>
<th>Frequency of meetings</th>
<th>No meetings</th>
<th>1x month</th>
<th>2x month</th>
<th>1x year</th>
<th>2x year</th>
<th>3x year</th>
<th>more than 3x year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traders Association</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>Credit Union Association</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>Cooperatives</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>

14.3. Do you participate?

<table>
<thead>
<tr>
<th>Association</th>
<th>always</th>
<th>sometimes</th>
<th>never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traders Association</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>credit union association</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>cooperatives</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>
Reasons against memberships in occupational groups

14.4. Please indicate your reasons for not being a member/not participating in the above mentioned groups/associations:

There are a number of factors relevant in determining your ability to network such as your relationships, the roles you play, and the rules you have to keep. Those relevant for the research, headed under economic, social and private reasons, are listed below. Please mark according to the code given.

Code 1 = High Relevance 2 = Moderate Relevance 3 = Irrelevant

<table>
<thead>
<tr>
<th>A</th>
<th>TRADERS ASSOCIATIONS</th>
<th>RELEVANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Social Reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>1</td>
<td>Inability to develop strong relations</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Lack of information sharing amongst members</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Lack of active interaction</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Conflicts between members</td>
<td></td>
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<tr>
<td>5</td>
<td>Conflicts between members and leadership</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Conflicts at leadership level</td>
<td></td>
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<tr>
<td>7</td>
<td>Gender of leader</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Gender of members</td>
<td></td>
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<tr>
<td>9</td>
<td>Ethnicity of members</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Tense atmosphere created by leadership</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Tense atmosphere created by members</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Lack of trust in leadership</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Lack of solidarity amongst members</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Economic reasons</td>
<td>1 2 3</td>
</tr>
<tr>
<td>14</td>
<td>Distance of venue</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Lack of means of transport to venue</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Lack of trust among members in dealings</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Own strong relations</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>High membership fees</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Demand for unexpected extra dues</td>
<td></td>
</tr>
</tbody>
</table>
### ANNEXES

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>Inconvenient meeting periods</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Lack of co-parental/partner support</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Limitations due to child care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>Overburdening responsibility in care for elderly/family</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### B | CREDIT UNION ASSOCIATION | RELEVANCE
---|--------------------------|--------
<p>|   | Social Reasons           | 1 2 3  |
| 1 | Inability to develop strong relations |        |        |        |
| 2 | Lack of information sharing amongst members |        |        |        |
| 3 | Lack of active interaction |        |        |        |
| 4 | Conflicts between members |        |        |        |
| 5 | Conflicts between members and leadership |        |        |        |
| 6 | Conflicts at leadership level |        |        |        |
| 7 | Gender of leader          |        |        |        |
| 8 | Gender of members         |        |        |        |
| 9 | Ethnicity of members      |        |        |        |
| 10| Tense atmosphere created by leadership |        |        |        |
| 11| Tense atmosphere created by members |        |        |        |
| 12| Lack of trust in leadership|        |        |        |
| 13| Lack of solidarity amongst members |        |        |        |
|   | Economic reasons          | 1 2 3  |
| 14| Distance of venue         |        |        |        |
| 15| Lack of means of transport to venue |        |        |        |
| 16| Lack of trust among members in dealings |        |        |        |
| 17| Own strong relations      |        |        |        |
| 18| High membership fees      |        |        |        |
| 19| Demand for unexpected extra dues |        |        |        |
| 20| Inconvenient meeting periods |        |        |        |
|   | Private reasons           | 1 2 3  |</p>
<table>
<thead>
<tr>
<th></th>
<th>ANNEXES</th>
</tr>
</thead>
<tbody>
<tr>
<td>21</td>
<td>Lack of co-parental/partner support</td>
</tr>
<tr>
<td>22</td>
<td>Limitations due to child care</td>
</tr>
<tr>
<td>23</td>
<td>Overburdening responsibility in care for elderly/family</td>
</tr>
</tbody>
</table>

### COOPERATIVES RELEVANCE

<table>
<thead>
<tr>
<th>Social Reasons</th>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Inability to develop strong relations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Lack of information sharing amongst members</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>3. Lack of active interaction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Conflicts between members</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Conflicts between members and leadership</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Conflicts at leadership level</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Gender of leader</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Gender of members</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Ethnicity of members</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Tense atmosphere created by leadership</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Tense atmosphere created by members</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Lack of trust in leadership</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Lack of solidarity amongst members</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Economic reasons

<table>
<thead>
<tr>
<th>Economic reasons</th>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>14. Distance of venue</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Lack of means of transport to venue</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Lack of trust among members in dealings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. Own strong relations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18. High membership fees</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19. Demand for unexpected extra dues</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20. Inconvenient meeting periods</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Private reasons

<table>
<thead>
<tr>
<th>Private reasons</th>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>21. Lack of co-parental/partner support</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22. Limitations due to child care</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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15. HONORARY ENGAGEMENT

Honorary engagements often acts as a possible channel for further network activities.

*Occupational Field*

15.1. Are you engaged in any form of honorary work within your field of occupation in Daboase?

☐ No - Please skip to ques 15.4  ☐ Yes

15.2. Do you hold a position?

☐ No - Please skip to ques 15.3  ☐ Yes

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>President</td>
</tr>
<tr>
<td>2</td>
<td>Board/Committee member</td>
</tr>
<tr>
<td>3</td>
<td>Organiser</td>
</tr>
<tr>
<td>4</td>
<td>Secretary</td>
</tr>
<tr>
<td>5</td>
<td>Treasurer</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Association</th>
<th>Producer/farmer</th>
<th>Credit union</th>
<th>Co-ops.</th>
</tr>
</thead>
<tbody>
<tr>
<td>membership without position</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>membership with position</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5</td>
<td>1 2 3 4 5</td>
<td></td>
</tr>
<tr>
<td>Application for training prog.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Credit sourcing</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

*Non Occupational - Societal field*

15.3. Are you a member of an association in Daboase?

☐ No - Please skip to ques 16  ☐ Yes

15.4. Are you engaged in any form of honorary work?

☐ No - Please skip to ques 16  ☐ Yes

15.5. Within which area are you engaged?

☐ Political  ☐ Religious

ANNEXES
ANNEXES

☐ Cultural

☐ Sports

15.6. Do you hold a position?

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>President</td>
</tr>
<tr>
<td>2</td>
<td>Board/Committee member</td>
</tr>
<tr>
<td>3</td>
<td>Organiser</td>
</tr>
<tr>
<td>4</td>
<td>Secretary</td>
</tr>
<tr>
<td>5</td>
<td>Treasurer</td>
</tr>
</tbody>
</table>

15.7. What form does your activity take?

<table>
<thead>
<tr>
<th>Field</th>
<th>Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Political</td>
<td>committee meetings</td>
</tr>
<tr>
<td></td>
<td>electoral activities</td>
</tr>
<tr>
<td></td>
<td>political campaigns</td>
</tr>
<tr>
<td></td>
<td>advocacy progs.</td>
</tr>
<tr>
<td>Religious</td>
<td>Regular church sessions</td>
</tr>
<tr>
<td></td>
<td>Church outreach activities</td>
</tr>
<tr>
<td>Cultural</td>
<td>festivals</td>
</tr>
<tr>
<td></td>
<td>funerals</td>
</tr>
<tr>
<td></td>
<td>outdoorings</td>
</tr>
<tr>
<td></td>
<td>marriage ceremonies</td>
</tr>
<tr>
<td>Sports</td>
<td>Hunting activities</td>
</tr>
</tbody>
</table>

Number of Honoraries

Please go on to ques. 16 if you hold no honorary position(s)

For interviewees with honorary positions, this section deals with the number of honoraries you hold.

The first part deals with the occupational field, followed by the non occupational.

**Occupational field**

15.8. Please indicate the number of honorary positions you hold

☐ 1-2 ☐ 3-4 ☐ 5-6 ☐ more than 6
15.9. Trend in honorary occupation

1) Please indicate how much time you spend occupationally in the organisation of activities within your honorary capacity (in hours per month).

Currently

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. More than 3 hours</td>
<td></td>
</tr>
<tr>
<td>2. Less than 3 hours</td>
<td></td>
</tr>
<tr>
<td>3. Less than 2 hours</td>
<td></td>
</tr>
<tr>
<td>4. less than 1 hour</td>
<td></td>
</tr>
</tbody>
</table>

2) Did you spend more or less time in your honorary occupation in comparison to 5 years ago?

5 years ago

<p>| |</p>
<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. more time</td>
</tr>
<tr>
<td>2. the same time</td>
</tr>
<tr>
<td>3. less time</td>
</tr>
</tbody>
</table>

3) Did you spend more or less time in your honorary occupation in comparison to 10 years ago?

10 years ago

<p>| |</p>
<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. more time</td>
</tr>
<tr>
<td>2. the same time</td>
</tr>
<tr>
<td>3. less time</td>
</tr>
</tbody>
</table>

Non-Occupational field

15.10. Please indicate the number of honorary positions you hold in the non-occupational field

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>1-2</td>
<td>3-4</td>
<td>5-6</td>
</tr>
</tbody>
</table>

15.11. Trend in honorary occupation

1. Please indicate how much time you spend in your honorary position(s)

Currently
ANNEXES

1. More than 3 hours
2. Less than 3 hours
3. Less than 2 hours
4. less than 1 hour

1) Did you spend more or less time in your honorary occupation in comparison to 5 years ago?
   5 years ago
   1. □ more time
   2. □ the same time
   3. □ less time

2) Did you spend more or less time in your honorary occupation in comparison to 10 years ago?
   10 years ago
   1. □ more time
   2. □ the same time
   3. □ less time

16. BUSINESS DEVELOPMENT
The goal of this set of questions is to enable the interviewer make an assessment of the rate of progress (if any) in the interviewees business activities.

16.1. Have you realized any form of business development in the last10 years?
   □ No - Please skip to ques 16.2  □ Yes - Please mark on table below

16.2. Have you realized any form of business development in the last 5 years?
   □ No - Please skip to ques 16.3  □ Yes

   Code:  1 = 0-5  2 = 6-10  3 = 11-15  4 = 16-20
          5 = 21-25  6 = 25-30  7 = > 30

<table>
<thead>
<tr>
<th></th>
<th>Last 10 yrs</th>
<th>Last 5 yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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### ANNEXES

<table>
<thead>
<tr>
<th>Trading area- Size increase in sq.m</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase in Labour Size (persons)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>External hired labour</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>2</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Informal hired labour</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>household support system</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase in sales- in bags of rice</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
</tbody>
</table>

16.3. Are you engaged in new business within the trading occupation?

- [ ] No - Please skip to ques 16.4
- [ ] Yes

- [ ] Vegetable trading
- [ ] Fruit trading
- [ ] Staple food trading
- [ ] Other essential commodities trading
- [ ] Others (please indicate)

Although cognisance is taken of the fact that other forms of entrepreneurial activities exist, concentration will be made on trading for the purposes of the research.

16.4. Are you engaged in new business outside the farming occupation?

- [ ] No - Please skip to ques 17
- [ ] Yes - please mark from the options given

- [ ] Vegetable farming
- [ ] Fruit farming
- [ ] Staple food farming
- [ ] Others (please indicate)

17. INTENDED DEVELOPMENT STRATEGIES

Generally, all business entrepreneurs wish to experience positive development.

This set of questions is fundamental to assessing the goals set in relation to the development of the entrepreneur’s activity and to uncover existing bottlenecks.
17.1. Do you have a successor?

- No - Please indicate how land is given over
  - Land rotation system
  - Family succession
- Yes
  - Family succession
  - Business successor

17.2. What intentions do you have to develop your business in the next 5 years?

<table>
<thead>
<tr>
<th></th>
<th>increase %</th>
<th>reduce %</th>
<th>retain</th>
</tr>
</thead>
<tbody>
<tr>
<td>material</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td></td>
</tr>
<tr>
<td>Trading area- size-sq.m</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>sales in bags of rice</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>labour (persons)</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td>0-5 6-10 11-15 16-20 &gt;20</td>
<td></td>
</tr>
<tr>
<td>External hired labour</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Informal hired labour</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>House hold support</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Intentions to undergo further education can be indicated:**

Further education in related fields could positively influence business development, thus the need to enquire if the interviewee has any future plans in this direction.

More Skills training in:

- Agro. Tech.
- Book keeping
- Credit sourcing
- Business promotion/marketing
- Advocacy

Expansion in external business networks - linkages to Daboase

*Occupational field*
ANNEXES

Improve external linkages through better participation in: please mark from the options given if applicable

☐ Agric./producer groups ☐ Credit union groups ☐ Cooperatives

Societal field

More business oriented networks in the field of: please mark from the options given if applicable

☐ Politics ☐ Religion ☐ Sports ☐ Culture

17.3. Reasons for no intended business development: please mark from options given if applicable

☐ Lack of access to more acres of land ☐ Family constraints

Thank you for your co-operation.