Who Can Help the Peri-urban Poor? (Boafo Yε Na)

Monitoring, Sustainability and Risk Management Strategies of Livelihood Improvement for the Poor in Kumasi Peri-Urban Interface – R8090 Revised Research Report 5

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Prepared by

CEDEP

Mr. Korsi Ashong (Project Leader)
Mr. Benedict Fosu Adjei
Mr. Eric Owusu Ansah
Mr. Richard Naaso

KNUST

Dr. S. J. Quashie Sam	Institute of Renewable Natural Resources, KNUST, Kumasi
Dr. E. Kunfaa	Department of Planning, KNUST, Kumasi
Dr. Johannes A. M. Awudza	Department of Chemistry, KNUST, Kumasi
Dr. R. S. King	Department of Housing and Planning, KNUST, Kumasi

CEDAR

Professor David Simon	Centre for Development Areas Research (CEDAR), Royal Holloway, University of London, Egham, Surrey, TW 20 OEX

DFID Natural Resources Systems Programme

CEDEP Sustainable Livelihoods Programme
Community Development Initiatives
Centre for the Development of People
P.O. Box 5601
Kumasi, Ghana Tel: 233 051 24581/30881,
Mobile: 233 024 202185, Fax: 233 051 26026
Email: clcksi@africaonline.com.gh

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List of Acronyms

AGI	Association of Ghana Industries
AP	Action Plan
BAK	Bosomtwe Atwima Kwanwoma
BRRI	Building and Road Research Institute
BYN	"Boafo Ye Na"
CA	Capability Approach
CEDAR	Centre for Development Areas Research
CEDEP	Centre for the Development of People
CFMC	Community Finance Management Committees
CLF	Community Level Facilitator
CRI	Crops Research Institute
CSIR	Council for Scientific And Industrial Research
DA	District Assembly
DFID	Department for International Development
EPA	Environmental Protection Agency
FAO	Food and Agriculture Organization
FGD	Focused Group Discussions
FORIG	Forestry Research Institute of Ghana
GPRS	Ghana Poverty Reduction Strategy
IDS	Institute of Development Studies
KMA	Kumasi Metropolitan Assembly
KNUST	Kwame Nkrumah University of Science and Technology
KPUI	Kumasi Peri Urban Interface
MDAs	Ministries Departments and Agencies
MoFA	Ministry of Food and Agriculture
NaRMSIP	Natural Resource Management Strategies Implementation Plan
NGO	Non-Governmental Organization
NRSP	Natural Resource Systems Programme
PBPP	Participatory Business Plan Preparation
PIP	Policies Institutions and Processes
PMC	Peri-urban Management Committees
PNDC	Peoples National Defence Council
PRA	Participatory Rapid Appraisal
PU	Peri Urban
PUI	Peri Urban Interface
RBA	Rights Based Approach
RELC	Resarch and Extension Liaison Committees
SLA	Sustainable Livelihoods Approach
SLF	Sustainable Livelihoods Framework
UK	United Kingdom
UNDP	United Nations Development Programme
WCED	World Commission on Environment and Development

EXECUTIVE SUMMARY

The underpinning conceptual model for peri-urban livelihood development can be seen within the DFID sustainable livelihood framework. This framework has been variously used by such organisations like CARE, OXFAM, UNDP and NRSP in poverty reduction interventions. The 1997 UK Government White Paper on International Development, A Challenge for the 21st Century and the 2000 White Paper on 'Making Globalisation Work for the Poor' refocused Department for International Development (DFID) into a development organisation with the sustainable livelihood approach (SLA) and rights-based approach (RBA) to become the operational concepts for its poverty reduction efforts towards what have now become known as the Millennium Development Goals (MDGs).

At the operational levels of the peri-urban production system, poverty reduction strategies are informed by the SLA. The Boafo Yε Na is a poverty reduction project in the Kumasi Peri-urban Interface (KPUI) funded by DFID. As action research, the project has been involved in 12 peri-urban communities with the aim of facilitating a process where communities identify opportunities and constraints within the environment and tried to fashion out plans to take advantage of the opportunities as well as counter the threats. Consequently, one of such strategic choices the communities made was to implement natural resource-based livelihood activities that can sustainably minimise poverty that has been occasioned by the fast growing urbanisation process.

It has been discovered by earlier researches that the peri-urban interface as a production system has traditionally been treated as urban or rural to the extent that the particular combinations of issues peculiar to it have not received the attention it deserves. Again knowledge about the peri-urban interface was still too anecdotal to inform serious planning for it. Attempts to fill these knowledge gaps have been slowed by a perceived proliferation of research activities, which appeared 'extractive' rather than 'contributive' to community development. In response to the dearth of knowledge and the lapses in the previous attempts, the Centre for the Development of People (CEDEP), a local Non- Governmental Organisation (NGO) based in Kumasi, Ghana has carried out a number of research activities as a learning process. CEDEP found itself operating at an interface of research and development work in natural resource-based livelihood activities that benefit community and research interests.

The subject matter of this report; Sustainability, Monitoring and Risk Management of the Peri-urban Livelihood Activities, is one of about five research themes being addressed by this project. In this report the underpinning conceptual model, SLA, formed the basis of the discussion and assessment. The potential of introducing other cognate concepts has been discussed against the background that the SLA was probably not enough to ensure a sustainable livelihood promotion in the peri-urban interface. The purpose of this theme is to monitor and gauge the sustainability and the risk associated with the livelihood activities promoted by the project in the PUI. Monitoring, sustainability and risk were examined in two areas; firstly, the project's strategies and, secondly, the individual activities and strategies. The key issues addressed by this research theme include the following:

- Strategies used by those who have adopted livelihood activities to manage risks in their livelihoods

- Linkages with micro-finance institutions and their contribution to sustainability of livelihood activities
- The distribution of financial and project risks among different stakeholders including CEDEP

Methodology

The information included in this report is based on a combination of research methods. Data collection was preceded by a brief review of literature in relation to the subject matter. The key research questions, such as what processes, strategies and outcomes can be ascribed to this theme and who were and how were they involved in the monitoring processes and the impact of their involvement on sustainability and risk management informed the literature search and the development of the research methodology in general.

Both qualitative and quantitative methods, such as key informant interviews, focus group discussions and questionnaire interviews, were employed in data gathering in the 12 project communities in the KPUI. These are Maase, Okyerekrom, Duase, Swedru, Ampabame II, Behenase, Esreso, Adagya, Asaago, Abrepo, Apatrapa, and Atafoa. The sources of data on the project were also supported by reports on frequent monitoring visits to the communities to observe livelihood activities and by the interactions with the project beneficiaries and other stakeholders. Some information was also extracted from reports on stakeholder workshops, livelihood training programmes, quarterly, annual and mid-term reports of both the plan formulation (NaRMSIP for KPUI, DFID R7995) and the plan implementation (Boafo Yε Na, DFID R8090).

Findings

- This study has found that a major constraint facing poor people in peri-urban communities is the reluctance to do away with rural attitudes. These attitudes make it impossible for them to take full advantage of urban and peri-urban opportunities and thus they are unable to cope with challenges of living close to the urban area.

- While the project's risk management strategies can be said to empowering to the poor (e.g. the business plan preparation), it has also been found to be self-inflicting, as adherence to the letter of the strategies have been found to preclude the poorest of the poor from participating in the project.

- A new dimension towards improving sustainability from the beneficiaries' point of view has been found at the latter stages of the project. It is a major finding of this research that the poor cannot wait and therefore need projects with a short cycle. Consequently breaking the long cycle of production into shorter and more manageable pieces has been found to 'better' suit the needs of the peri-urban poor.

Conclusion

Rural attitudes and practices persist amongst the poor at the expense of potentially beneficial new livelihood strategies because these new strategies are perceived as being too risky. The

opportunity cost of an extremely poor person with relatively few assets adopting a new livelihood strategy is much greater than a person who is relatively better off and can afford to experiment with a potentially profitable new livelihood activity. The time lag between investing in a new activity and reaping the benefits in terms of an increase in income will also act as a deterrent which disproportionately affects the very poorest groups. These groups cannot risk adopting a livelihood activity which is unproven and may take time to deliver as yet undemonstrated benefits. Tried, tested and well understood rural attitudes and practices persist.

The study's finding that the poor cannot wait for new livelihood activities to deliver results has important implications for further research. Assessing whether or not reducing the gestation period or breaking production cycle of new livelihood activities into smaller, more manageable and less risky components would improve the willingness of the peri-urban poor to adopt them is a key topic for further research.

Finally it must be noted that the project only endeavoured to reduce risk associated with new livelihood activities by providing the peri-urban poor with technical support and initial financial assistance. However, the sustainability of the project activities is constrained by other risks encountered by the poor including risks associated with nature and economic and political instability. These risks may themselves limit the profitability of the new livelihood activities and cause them to fail.

1 INTRODUCTION

The processes of peri-urban change come with expected or unexpected transformations in the livelihood of the people. Expected because the changing environment, land quantity and quality, is associated with economic, social and political opportunities that could trickle down relevant opportunities to even the very poor in the villages. Unexpected, because the scale of change has not been associated with a global expansion of Ghana's economy, hence the continuing regressive influence on people's livelihoods as contained in the earlier researches of this project (CEDEP et al, 2004b, CEDEP et al 2004d). Indigenous and migrant populations of these areas whose livelihoods mainly depended on the land and other land-based natural resources have been affected negatively as a result. Necessarily, alternative livelihood activities other than those directly related to land and its resources now seem to be the solution to the loss of livelihood of most inhabitants of the peri-urban areas. It is in this light that the Boafo Ye Na (BYN) project was initiated. That the project has impacted (negatively or positively) on the lives of the peri-urban poor in the KPUI cannot be overemphasized.

Understanding the livelihood opportunities and constraints within the peri-urban interface was the starting point in exploring the potential of a livelihood intervention. CARE has classified a three-overlapping categories of livelihood activities appropriate at varying points in the relief-development spectrum (Carney et al, 1999): livelihood promotion; livelihood protection; and livelihood provisioning. The livelihood promotion, which aimed at improving the resilience of households in the peri-urban villages, somehow comes closer to the Sustainable Livelihoods Approach (SLA) as the underpinning concept that informed the BYN project strategies in the KPUI. Consequently, within the SLA, a focused action that directly targets the needs of the poor through the livelihood systems analysis was an integral part of the project's strategies.

Before a project begins, some of the risks involved and sustainability issues are, to a large extent, only conjectures guided by theories. During project implementation, the reality unfolds and it is good to judge what unfolds with theory, as this could become a good source of information for other planning processes. Monitoring as an activity often goes together with project implementation in the planning process to serve two main purposes; firstly to inform the project implementation on the best course of action; and secondly to inform subsequent project cycles about the dangers and opportunities involved in following the development path of the previous project. Sustainability and risk management strategies are associated with project implementation as well and, for that matter, monitoring. Sustainability and risk management were investigated in two ways: first, the strategies facilitated by the project and secondly, the strategies adopted by the project beneficiaries, to minimize risk and ensure sustainability. However, it must be made clear at the outset that there has been only very limited time available prior to the end of this project for assessing the sustainability of the respective livelihood activities, especially the later ones to be implemented and to complete an initial cycle. All the findings reported below are therefore necessarily very preliminary and would benefit from further follow-up in a year or two's time.

1.1 *Methodology*

1.1.1 Research design

A team of principal collaborators selected made up of four researchers from two institutions; the Kwame Nkrumah University of Science and Technology (KNUST), Kumasi Ghana; and Royal Holloway, University of London, joined CEDEP to design the research. These institutions participated in the previous peri-urban research projects, which were carried out on the Kumasi peri-urban interface and were given the role of facilitating access to knowledge generated and relationships developed in these research projects. The team designed a baseline questionnaire to look at the background information, livelihood system of the individual and the community, implication of livelihoods for natural resources and natural resource management, competency and risks, market potential and the structure and operation of Community Level Facilitators (CLFs).

This questionnaire, comprising 91 questions, was designed for two categories of respondents. The first category, which formed the bulk of respondents, was selected at random from the twelve participating communities.

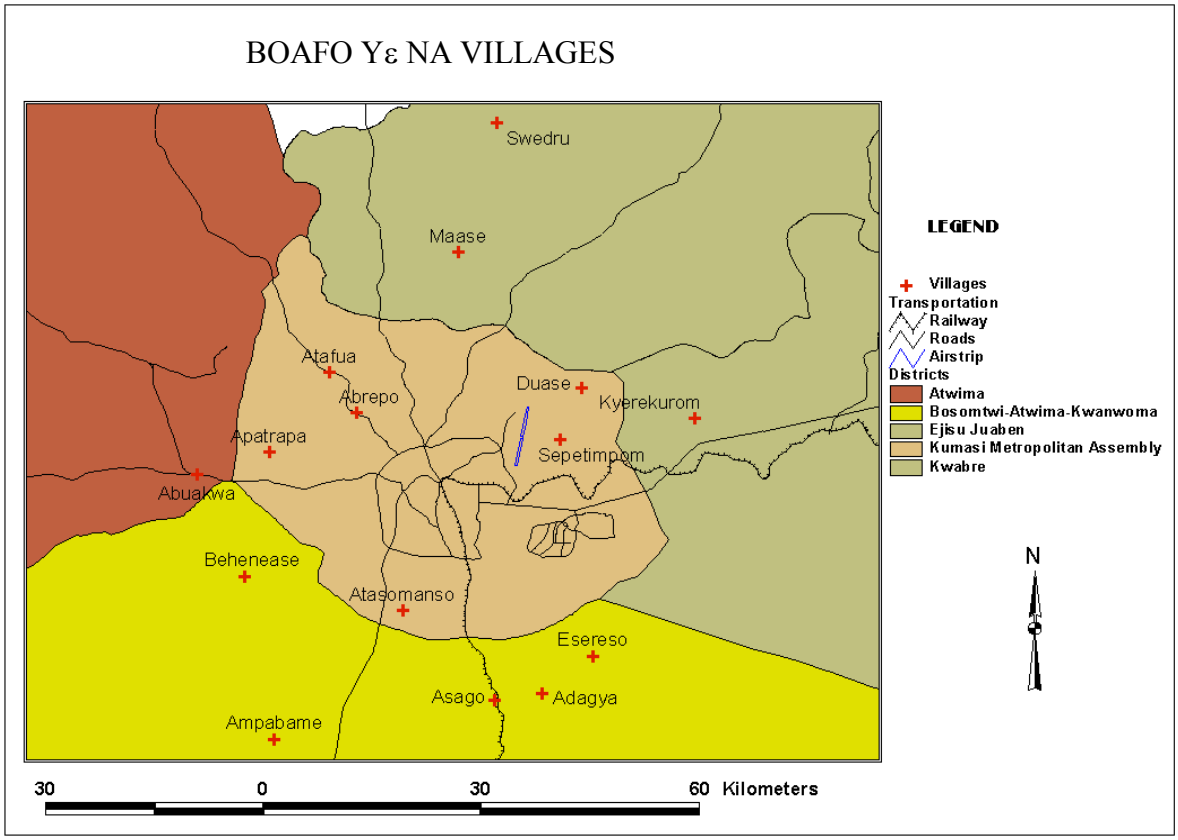
In all, 33 questionnaires were administered to randomly selected respondents in each of the communities. This yielded a total of 396 questionnaires from the 12 communities.

1.1.2 The baseline study

1.1.2.1 Selection of Communities

Twelve communities (Duase, Okyerekrom, Maase, Esreso, Adagya, Asaago, Apatrapa, Behenase, Ampabame II, Apatrapa, Abrepo, and Atafoa, see map below) participating in this research project were selected for the study. These communities were a part of the earlier peri-urban research in 15 communities, which were selected to represent predominantly urban, rural and intermediate conditions. This is necessary as a matter of principle to obtain and present a more representative picture of the events and processes occurring at the Kumasi peri-urban interface.

Map showing project communities



Please note that Abuakwa, Atasomanso and Sepetimpom are not Boafo Yε Na Communities

1.1.2.2 Data Collection Methods

Data for this research theme were collected through a combination of both qualitative and quantitative research methods, which include the use of participatory approaches, interview guides and questionnaires, observations, and group discussions.

a. Interview Surveys

Baseline data were collected between July and September 2002 using structured and unstructured questionnaires. The questionnaire covered areas including the following:

- Livelihood system of the individual and the community,
- Implication of livelihoods for natural resources and natural resource management,
- Competency and risks in livelihood activities management and implementation,
- Market potential and
- Structure, operation and performance of Community Level Facilitators (CLFs).

b. Key Informant Interviews

Key informants including chiefs and elders, queenmothers, unit committee chairpersons, assemblypersons, head teachers and pastors responded to additional set of questions. Their part was to provide additional but detailed information about environmental, social and economic changes that have occurred in the communities over the years. This was part of the baseline studies in carried out in year 2002.

c. Focused Group Discussions

As part of the data gathering for the baseline studies, a few focused group discussions were used to gather in-depth qualitative data, using PRA tools. Some of these tools include:

- Community resource mapping
- Wealth ranking
- Livelihood systems analysis
- Poverty analysis
- Social Mapping

d. Participant Observation

Observing the project implementation over a period has provided important information on the monitoring, sustainability, and risk management issues of the project and community members. These 'silent' but important sources of information were relevant for the triangulation of data obtained from the baseline survey and from other sources in the community.

1.1.2.3 Data Analysis

The data gathered were analysed using SPSS and Excel computer packages. The qualitative data were used as narratives to explain some the quantitative information. Larger part of the qualitative information were analysed in the communities in keeping with the methodologies of PRA. Data collected during 2002 and 2004 were analysed separately. The 2004 study, however, is a special study described in Section 1.1.3. Whilst the 2002 data was voluminous, looking at some general poverty and livelihood related issues in the wider community, the 2004 data colleted looked specifically at these same issues in relation to the key

issues under investigation but with a focus on project beneficiaries and impact on both project beneficiaries and the community at large.

1.1.2.4 Enumeration

Each of five research leaders, including CEDEP, raised a team of three enumerators giving fifteen enumerators in total. These enumerators were to work with nine competent CLFs, making a team of 25. Each project collaborator had an assistant researcher who together supervised the data collection. The whole data collection was carried out under the leadership of one of the principal collaborators. Whilst the enumeration was going on, another team engaged some community members in discussions on peri-urban issues and natural resources.

1.1.3 The special study

The assessment of adoption, monitoring, sustainability and risk management strategies of the Boafo Yε Na project has been an on-going activity running through the entire span of the project. However, to prepare this report a special study was carried out in the 12 Boafo Yε Na project villages (see map below). These are located within an estimated average radius of about 20 km from the city of Kumasi. On the average, 5 people per community in a group of five livelihood activities (i.e. Alata soap making, mushroom growing, snail, rabbits and grasscutter rearing) from the 12 communities have benefited from the project's experimentation on the diversification of livelihood activities (i.e. an average total of 25 per community). Farmers and petty traders (otherwise called miscellaneous groups) who fall within the farm-based and processing activities[1] constitute another group the project has supported. In all, a total of about 420 households have been supported under this project. Of this number a total of 147 people, representing about 35% of the total population of beneficiaries, were sampled for interviews in October 2004, to yield information on adoption, sustainability and risk management strategies of the project. The breakdown of respondents on community and livelihood basis is illustrated in the Tables 1 and 2 below. This special study was complemented by a baseline data obtained during the commencement of the project in the year 2002.

Table 1: Number of Participants Covered in Individual Interviews and Focus Group Discussions by communities

COMMUNITY	NUMBER	PERCENT
Adagya	11	7.5
Abrepo	8	5.4
Ampabame II	9	6.1
Asaago	17	11.6
Apatrapa	8	5.4
Atafoa	9	6.1
Behenase	19	12.9
Duase	15	10.2
Okyerekrom	8	5.4

[1] Three broad plans namely farm-based, non-farm and processing activities were prepared under the project by the community members

Maase	17	11.6
Swedru	11	7.5
Esreso	15	10.2
Total	147	100

Source: Field data 2004

Table 2: No. of Participants covered in Individual Interviews and Focus Group Discussions by Livelihood Activities

LIVELIHOOD ACTIVITY	NUMBER	PERCENT
Trading	26	17.7
Snail rearing	29	19.7
Mushroom cultivation	22	15.0
Rabbit/grasscutter rearing	24	16.3
Alata soap making	29	19.7
Farming	17	11.6
Total	147	100.0

Source: Field data 2004

Of the total 147 respondents, 34.8% were males while 65.2% were females. Notwithstanding the equal number of males and females invited for the interviews and group discussions, more women than men turned up, thus introducing a bias towards the number of women interviewed. This is however not surprising as there are more female project beneficiaries (about 58% of the 465 beneficiaries) than male (see Table 3 below). Both the focused group discussions (FGDs) and the structured interviews were carried out simultaneously for six days to yield information (refer appendix 1).

Table 3: Gender Distributions of Beneficiaries

COMMUNITY	MALE BENEFICIARIES	FEMALE BENEFICIARIES
Adagya	15	23
Abrepo	26	20
Ampabame II	17	18
Asaago	21	18
Apatrapa	18	38
Atafua	16	35
Behenase	12	15
Duase	20	19
Okyerekrom	9	22
Maase	13	14

Swedru	11	21
Esreso	17	27
Total	195	270

Source: Field Data, 2004

A structured interview of individual beneficiaries and focus group discussions with representatives from the various livelihood activities took place at a common location where members of the six livelihood activities sampled from the 12 communities met. This spanned a six-day period, tackling one livelihood activity per day. Interview guides (see appendix 1) were designed for the FGDs and used as checklists during the discussions and also in the personal interviews. The group discussions were each made up of 20 to 32 people and facilitated by 2 resource persons.

1.2 Objectives of study

The general objective of the study is to provide a pragmatic input to the Boafo Yε Na project management strategies on one hand and on the other to obtain new knowledge of potentially wider application in the peri-urban context. Accordingly, key issues addressed included the following:

- The sustainability of livelihood activities and strategies implemented by the project to ensure sustainability
- Strategies used by those who have adopted livelihood activities to manage risks in their livelihoods
- Linkages with micro-finance institutions and their contribution to sustainability of livelihood activities

The distribution of financial and project risks among different stakeholders including CEDEP

1.3 Organisation of Report

Following the introductory section (above), which addresses the methodology and objectives of study, the next section (section two), presents a desk study discussions on monitoring, risk management and sustainability as pertains in other works on poverty, livelihoods and natural resource management in the peri-urban context. This is followed by discussions, in section three, on the sustainability of livelihood activities and strategies implemented by the Boafo Yε Na project to ensure sustainability of livelihood activities after the end of the project. Understanding the environment within which the project operates is important for understanding the effectiveness of the project management, which is also important for understanding sustainability of the livelihood activities. Consequently, section four also looks at the risk management of the BYN project using the PESTEL framework in the first part, and risk management in practical terms, as it pertains to the livelihood activities being promoted by the project. This is concluded in section five with the presentation of key findings.

2 WIDER ISSUES REGARDING MONITORING, RISK MANAGEMENT AND SUSTAINABILITY

In this section, an attempt is made to present discussions on monitoring, risk management and sustainability as pertains in other works. Toward this end, a desk study was carried out to assess relevant publications on the three concepts.

2.1 Monitoring

Development thinkers like the extreme capitalists and the socialists view state intervention in controlling human behaviour differently. The former argue for entirely free market economies controlled by the forces of demand and supply of goods and services by households and firms in the capital and product markets. The latter supports state intervention in the redistribution of wealth and removal of inequalities and correction of inherent flaws in the market mechanism.

In the developing countries, the intervention of the state in providing services for poor people as recommended by the Developmentalists has been complemented by non-governmental organisations (NGOs) with assistance from development partners (donors) from developed countries. World Bank (2003) argues that services can be improved for poor people by putting the intended beneficiaries at the centre of service provision. Monitoring has been an important part of project management from the Blue Print approach to the current World Bank Project Process approach. The 2004 World Development Report mentions that the poor can be enabled to monitor and discipline service providers, by amplifying their voice in policy-making, and by providing the incentives for service providers to serve the poor. The writers further argue that all contracts need to be monitored independently and objectively. Competition among service providers (*ibid)* holds an advantage for the policy maker as it avoids being locked into dependence on one service provider and being obliged to ignore bad news. To separate the policy maker from the service provider, there is the need for independent regulators or auditors to be assigned monitoring activities.

There could be formal and informal approaches to project planning. For each of these approaches (especially for the informal), a time could come when those involved in the project are no longer sure exactly what they are trying to achieve although the purpose of their activities may be clear (Gosling and Edwards 1995). Even when loss of project focus does not happen, the environment could be changing so fast that there may be the need for flexibility to respond to the changes. Assessments (appraisals), monitoring, review and evaluation help organisations to come back to track or cope with these environmental changes by compelling them to think systematically before they take any action, and after they have acted, to reflect on what they have done before doing anything else (Gosling and Edwards). Monitoring is therefore, the systematic and continuous collecting and analysing of information about the progress of a piece of work over time (Gosling and Edwards 1995) or the continuous, methodological process of data collection and information gathering throughout the life of a project (Rubin 1995). It is a tool for identifying strengths and weaknesses in a piece of work, for providing the people responsible for the work with sufficient information, to make the right decisions at the right time to improve quality. Monitoring contributes significantly to evaluation. If monitoring systems work well, evaluation is less often; and when it is needed, it is much easier to carry out. Monitoring, in the planning process is normally associated with plan implementation although all the other stages of the planning circle themselves need to be monitored. Soumelis (1977) argued that evaluation and planning are inseparable and indispensable functions of management. This view still holds even after almost three decades (Duhaylungsod, 2004). Development work in reality does not follow the ideal 'programme circle' due to learning at every stage, which makes it more useful to think in terms of a *spiral* rather than a circle. Information generated in previous circles keeps on improving subsequent circles. Hagmann *et al* (1998) also support the non-straightforward Type of development work expressed by Gosling and Edwards (1995) and Rubin (1995).

The person collecting the information, the kind of information being collected and the end use of information collected have wider implications for attitudes of project implementers towards monitoring. Monitoring carried out by service providers themselves does not always serve the interest of the marginalised and the vulnerable targets or the interest of the partner who supports their activities yet service providers do not, in many situations like monitoring by outsiders. Thus World Development Report (2004) observed, "An important impediment to information collection for monitoring and evaluation is the reluctance of provider organisations to acknowledge their lack of impact (even if it does not affect their pay directly)." However, knowing when things are not working is essential for improvements. Further, it is essential to know, not just what works but also why, in order to replicate the programme and increase scale of coverage.

Complementing the above observations, Ghanaian NGOs and service providers recommend a shift in the balance of assessment through documentation in favour of assessment through direct field visits (University of Durham *et al, 1999)*. These NGOs acknowledge that documentation is necessary but called for a balance with field visits: going out to the villages and direct development environments, not just to local NGO offices. Spending more time in the field would sensitise partners to local conditions, cultures, and constraints. They stressed that although monitoring and evaluation are necessary and important, "the process of establishing and then tracking measurable performance 'indicators' and 'outputs' appear to have become the principal goal and activity of many NGOs, as they try to meet demands of development partners, who admittedly may themselves be meeting donor demands". The NGOs stated categorically that the results can be a highly distorted process, which achieves tracking, but at the expense of positive change (ibid). Admittedly, this learning process for development partners and implementers is difficult because of planning and logistical demands, but if working systems could be established, it would help focus the attention of both Ghanaian and Northern NGOs on their primary responsibility and accountability to the people and communities with which they are working, not just to themselves and their donors.

2.2 Risk Management

Every decision carries with it the prospect that something will go wrong and that, for instance, instead of earning large profits as expected losses may be incurred. In economic terms, risk is said to exist when the outcomes associated with a decision and the probabilities of those outcomes are known. When the outcomes are known but the probabilities of those outcomes are unknown the decision makers are said to face uncertainty. Risk is a measure of the effect of uncertainty on the decision maker (Upton, 1996). For most decisions of NGOs and other service providers engaged in livelihood improvement, even the outcomes cannot be predicted due to lack of information. This makes the risks more of uncertainties, and the uncertainties rather numerous.

The analysis of risk revolves around such terms as "strategy", "state of nature" and outcome. A strategy refers to one of several alternative plans or courses of action that might be implemented in order to achieve a goal. A state of nature refers to some condition that may exist in the future that will have a significant effect on the success of any strategy (e.g. economic climate, seasonalities and etc.). An outcome specifies the gain or loss associated with a particular combination of strategy and state of nature.

Risk can be seen from different perspectives by different groups of people. To the layperson for instance, something is said to be risky if it is likely to result in loss of life or complete helplessness. McGodwin (2001) stated that few land-based livelihood activities confront their participants with the risk of losing their productive capital, as well as their lives, every time they go to work. These possibilities are commonplace among many small-scale fishers in Africa for instance. Fishers experience economic reversals due to factors beyond their controls such as availability of certain fish species, fluctuations in stock, uneven distribution of species, changes in water, weather and fish behaviour, in adequate access to business insurance and inadequate access to credit for sustaining routine fishing activities. These uncertainties may be minimised by strategies, which range from simple common sense to complex cultural adaptations (ibid). Similar to findings of peri-urban research on livelihood diversification (Brook and Davila, 2000; DFID, 2002a; Ward

et al, 2004; IMM *et al*, 2004; CEDEP *et al,* 2004) fishers have coped by maintaining occupational pluralism. Additionally, they have coped with other strategies like compensation on predetermined shares, and use of ritual magic as a psychological coping mechanism.

Within the framework of agriculture for instance, farming in Africa can be seen as embroiled in a number of uncertainties: in environmental variations causing product and yield uncertainty, price variations causing market uncertainty and lack of information. Another dimension of risk, which is not peculiar to the peri-urban interface, can be seen in terms of what Hodgett and Luthans (2000) described as ownership-control risk in which ownership of local resources is limited by such policies that do not give titles to land developers. An important risk that confronts livelihood promotion in the KPUI is seasonality in rainfall regimes. With a bi-modal sub-humid regime, there are generally two work peaks and two harvests each year. Consequently, where irrigation practice is not part of the livelihood promotion strategy, the least said about the high tendency for crop failure the better. Seasonality of crop production complicates farm and households decision-making in various ways. It is quite difficult to synchronize labour use with labour availability. For the family workforce and regular hired workers, the supply of effort is relatively constant throughout the year. In the KPUI where there is minimal agricultural labour the argument holds for the alternative uses of labour such as construction work.

In the developing peri-urban communities, the competition is more in favour of construction work. Consequently farming and the related works are being competed out by constant demand for construction labour. Seasonality in unemployment is minimised as a result, which also means that by the time the season is on for agriculture and natural resource-based livelihood activities, people's interest in casual labour in construction work has been stabilised by the constancy of income in it to the detriment of agriculture and natural resource-based livelihood labour (CEDEP, *et al)*. On one hand, this minimises risk for the one supplying the labour (as s/he can fill the gap seasons), on the other it increases the uncertainty in labour availability for the one demanding the labour. Farmers attempt to minimise the risk associated with seasonality in crop production by seeking to spread flows of labour use and harvested produce more evenly, for instance by diversification into different on- and off-farm activities, which require labour and contribute to household income at different periods of the year (Upton, 1996). Indeed survival in the face of risk may be their principal objective. They diversify their productive activities, adopt mixed and sequential cropping, avoid untried of risky products, produce some reliable, drought-relief crops, and store surplus produce in good years as reserve for use when crops fail. Thus tropical farming systems are adapted to avoid risks and improve the chances of survival of the farmer household.

2.3 Sustainability

A much quoted definition of sustainable development is obtained from the Brundtland Commission Report, which defines the term as development that meets the need of the present without compromising the ability of future generations to meet their needs (WCED, 1987). To localise the concept, the essential concern is that the production system should not collapse in the foreseeable future. Upton (1996) mentioned two possible ways in which the collapse of the system may occur: one, as a result of a chance fluctuation or shock, such as drought or flood, from which the system may be unable to recover, if the system is sufficiently resilient to recover, then it may be sustainable; two a collapse of the system may be due to a gradual decline in the stock of resources and household incomes. In the KPUI, the former best describes the problem of sustainability in the agriculture or natural resources-based livelihood promotion.

A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base (Chambers and Conway, 1992). From this definition, one can see sustainability as not only the availability of natural resources to provide the support needed for man's survival but also the capability of the individual to effect the conversion of commodities (goods and services) into functionings (Sen, 1992). And in a poverty reduction project like the BYN, how well target beneficiaries are able to master and use skills and technology acquired is crucial for sustaining the livelihood activities.

Land, the basic resource, which supports natural resource-based livelihoods, is significantly reduced, and even in areas where limited availability is possible, the level of fertility is reduced to the extent that the sustainability of activities supported by land is a matter of course nearer zero than one. Water for domestic use is another facility that could easily be taken for granted yet hard for the poor to find as a result of land degradation and pollution. Possible adaptation could be intensification of the land supported by waste generated in the communities. Secondly, adequate conservation measures will be required for preventing this decline. These measures unfortunately are not vigorously pursued.

3 SUSTAINABILITY OF LIVELIHOODS ACTIVITIES IN THE PERI-URBAN INTERFACE

3.1 Introduction

This section discusses the issue about sustainability of livelihood activities and strategies implemented by the project and beneficiaries to ensure sustainability of livelihood activities after the end of the project. It explores the project strategies within the context of the DFID Sustainable Livelihood Framework (SLF, see Appendix 2) and attempts to identify in places the potential complements to the concept.

3.2 Sustainability of the Boafo Yε Na within the DFID SLA

The Boafo Ye Na Project as a pilot was designed to test the viability of promoting natural resource based livelihood activities in the peri-urban interface. Although targeted communities were involved in setting the agenda for the project, the design is compatible with Ghana's Vision 2020, the policy framework of the country at the inception of this project. Albeit the project started in 2002, and built on plans developed earlier in 2001, it also fits perfectly into the current Ghana Poverty Reduction Strategy which was published a year later in 2003.

Understanding the sustainability of the Boafo Yε Na (BYN) project can best be understood within the framework of the DFID Sustainable Livelihood Approach (SLA), which underpins its design. A livelihood is sustainable when it can cope with and recover from stress and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base (Chambers and Conway, 1992). The SLA is a conceptual model that aims at understanding the mix of livelihood activities of the household and tries to strengthen these livelihoods as a strategy towards poverty reduction. SLA is seen as an empowering process which recognises the importance of links between public institutions and citizens but places more emphasis on understanding the livelihoods of the poor in the context in which they operate (Carney *et al,* 1999). The due emphasis on understanding the livelihood of the poor from the household perspective, with minimal attention to the larger context of policies, institutions and process (PIP) has been the main argument against the SLA. . It has been argued that other models such as Sen's Capability Approach (CA) (Sen, 1999), and the Rights-Based Approach (RBA) (DFID, 2000a) to a very large extent are complementary rather than being alternative for filling the political and institutional gaps of the SLA (http://www.livelihoods.org/info/guidance).

The SLA has six core principles (see Box 1) which, though excluding people's rights and freedoms as well as their capabilities, provides a useful guide to understanding the context of poverty, strategies towards addressing poverty and more crucially the yardstick towards assessing poverty reduction projects. In this section of the report, the BYN project is being assessed for its sustainability. Consequently, the project's outcomes on environmental, economic, social and institutional sustainability are discussed against the background that sustainability is not a standalone outcome within the SLF, but that its outcomes are dependent on as well as complementary to the other principles.

Box 1: Core Principles of the Sustainable Livelihood Approach

People centred: puts people at the centre of development	
Holistic:	attempts to identify the most pressing constraints faced by and promising opportunities open to people regardless of where these occur
Dynamic:	It seeks to understand and learn from change.
Building on strengths:	Starts with an analysis of strengths rather than needs.
Macro-micro links:	Emphasises the importance of macro level policy and institutions to the livelihood options of communities and individuals.
Sustainability:	Includes environmental, economic, social and institutional sustainability

Source: DFID Sustainable Livelihood Guidance Sheets 2000 (http://www.livelihoods.org/info/guidance_sheets_pdfs/section5.pdf)

As a pilot project, the actual implementation programming has been to support and monitor the community-based livelihood activities in a manner that will maximise the prospects for continuation of the project activities after the project formally ends. Part of the project's process, which included understanding the livelihood systems of the poor as well as stakeholders in the environment, was completed in an antecedent project in plan preparation.

This section of the report previews the project and the various livelihood activities and strategies towards ensuring sustainability. Practically, the section has attempted to discuss sustainability of the project in regards to three main agents of sustainability: Financial, type of project, natural resource support and institutional networks. In the KPUI, these agents are of central consideration for promoting livelihood activities, as it has come out clearly that the project's intent and people's zeal alone do not ensure success of a project.

3.3 Type of livelihood activity

This research project as mentioned earlier is meant to test the effectiveness on natural resource-based livelihood activities in reducing poverty among the poor in the KPUI. Consequently, the target beneficiaries have been the poor people who have been carefully selected by the communities and who have selected any one of five natural resource-based livelihood activities and later trading to add to their livelihood portfolios.

Having almost gone through the entire project life span of three years, a few lessons have been learnt about the potential for sustainability. Enthusiasm about the project as a measure of sustainability would suggest that the project could be sustainable. Analysis of results obtained from the interviews indicates that willingness to continue with the project after the supporting agency pulls out was very high among respondents in all livelihood activities. About 83 percent of respondents are willing to continue with the livelihood activities in spite of the difficulties they faced. They indicated that the project has been successful and would like to continue on their own after the pilot phase (see Figure 1). However, evidence has shown that 'willingness' is just one part of the several forces that account for a project's sustainability.

For a project that addresses poverty, the expectations among beneficiaries have been to provide food and income for the family while safeguarding the environment, which supports this. Yet the research has shown that the Type of the livelihood activity being implemented is critical in this debate since evidence has shown adequately that poor people cannot wait. The natural resource-based livelihood activities to them have long gestation periods and tied them to activities that do not yield immediate returns for their families. The research indicated that the poor in the KPUI rely on short-term livelihood activities such as daily casual labour, picking or harvesting natural resources ready in the forest, most of which are only dictated by the season and therefore, may not be sustainable on all-year-round basis, if not over exploited . The shortest 'gestation' period for the natural resource-based livelihood activities being promoted by this project is one week for the alata soap. The longest is the grasscutter rearing, which the project has found from experimenting with local breeds to take as long as two years in theory to produce offsprings (refer to Table 4). The problem the poor face with these long gestation period is that they often lack the capital to sustain the livelihood investment at the same time enough food to sustain the family while waiting, which often becomes impossible when it comes to the issue of survival.

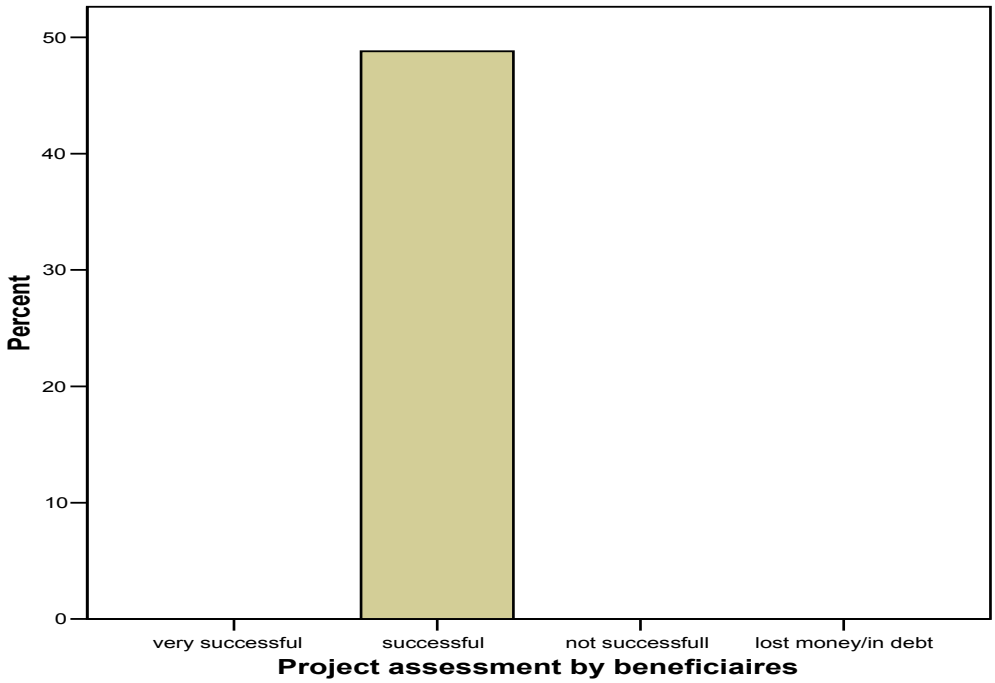
The project started, informed by the empirical evidence that the poor derived livelihood from a combination of capabilities assets and activities, to introduce alternative livelihood activities, with the objective of enhancing their livelihood systems. The research however discovered that the poor made very little income from their old livelihood systems to be able to sustain, scale up or try new activities. Consequently, they saw the provision of start-up capital as an important contribution by this project. However, the disappointment from the long waiting period associated with some of the newly introduced livelihood activities (like snail rearing, grasscutter rearing, beekeeping) has blurred their views and they no longer see these new introductions as complementing their original activities. See Figure 1 below.

Table 4 below holds evidence on how gestation period has affected the adoption of livelihood activities. The results are influenced by ability to repay which is also an element of gestation period. So far, only the traders have been able to repay a substantial amount of the money they took. Thus trading rose from a figure of 57 in 2002 to 204 in 2005. Whilst 20 out the 22 of those trained in rabbit rearing and given initial support adopted rabbit rearing in 2003 with 10 more people joining the active producers in 2005, only 22 out of the original 55 trained for grasscutter rearing remained, with an increase of 3 more people in 2005. The sole reason for this difference is that rabbits reproduce faster than grasscutters.

Table 4 Gestation period and Adoption of livelihood activities

Livelihood Activity	Aggregate active beneficiaries for the three project years		
	2002/03	2003/04	2004/05
Beekeeping	12	9	9
Mushroom cultivation	67	52	46
Snail rearing	55	29	29
Grasscutter rearing	55	27	30
Rabbit rearing	-	20/22	30
Alata soap production	-	32/60	55
Trading	31	124	204
Farming	57	28	2

Figure 1: Assessment of project by beneficiaries



Source: Field data 2004

Table 5 Gestation periods of natural resources-based livelihood activities of the project

Livelihood Activity	**Gestation Period**
Grasscutter	2 years
Rabbit	10 months
Snail	19-23 months
Mushroom	3 months
Beekeeping	1 year
Alata soap	One week
Farming	12 months (average)

Source: Field data, 2004

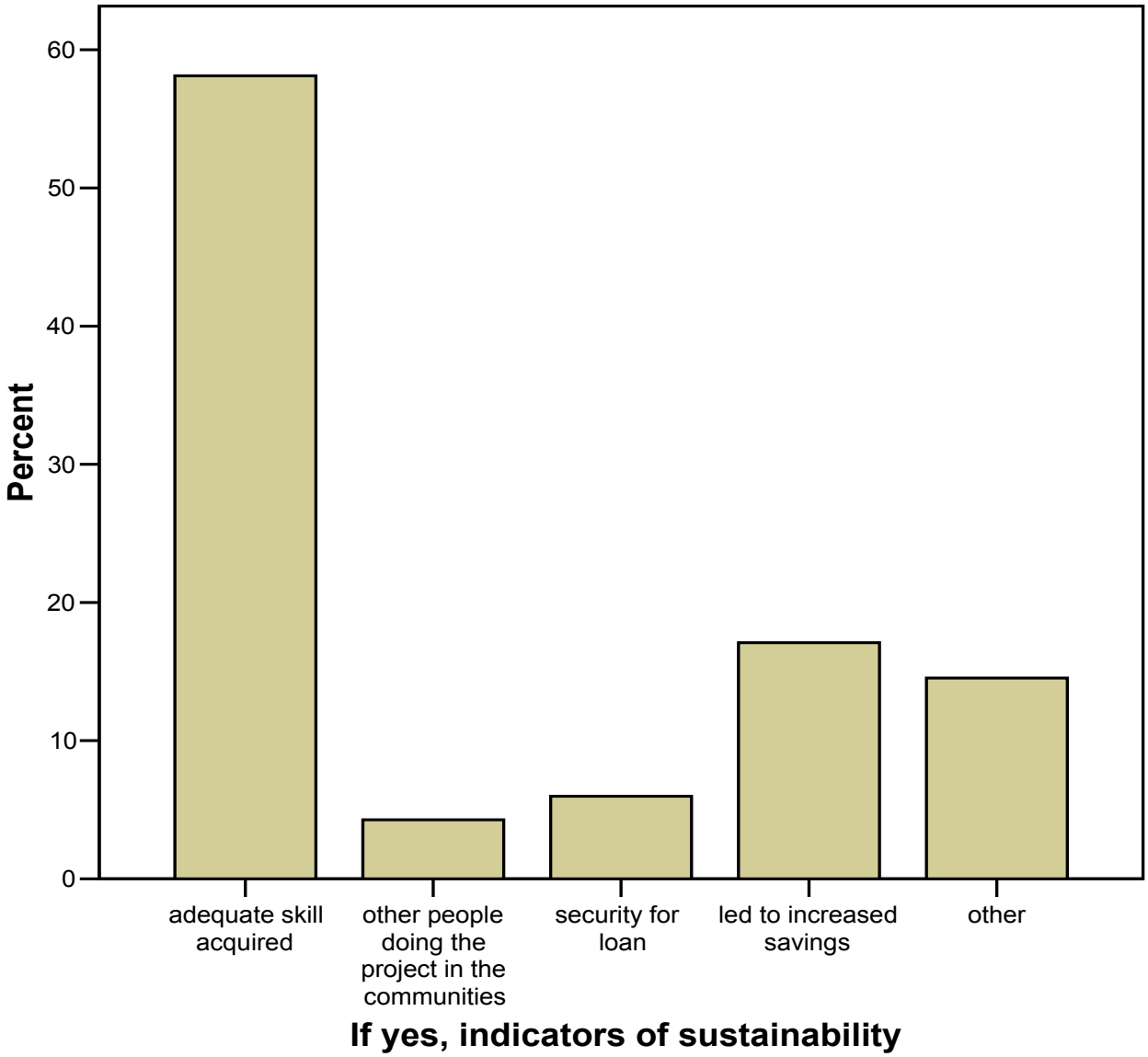
Trading is one of the livelihood activities being promoted by this project in the KPUI. However, unlike the natural resource-based activities, the project beneficiaries saw trading as having a shorter gestation period. According to them, those involved in it buy and sell produce everyday and therefore earn some income on daily basis for sustaining their households. For such group of individuals therefore, trading is a better option compared to natural resource-based activities, which have long gestation periods. Perhaps the project could have tried the strategy of promoting natural resource-based livelihood activities alongside trading a way of sustaining the former.

Farming, like trading, is a familiar livelihood activity around which the people have developed their capabilities. Yet farming in the KPUI is being practised in a constraining environment. There is a dearth of land space for farming as well as market, labour and institutional support. The BYN and the predecessor projects have discovered that in places like Okyerekrom, Abrepo and Apatrapa farming is only seen as a backyard garden and even those farming on a more serious note are confronted with marketing. This applies mostly to those in predominantly vegetable farm produce. The previous research paper on the participation of the vulnerable groups in natural resource management as well as others found that produce from the urbanised peri-urban communities are thought to have been raised from polluted water sources and therefore contain lot of contaminants, which are harmful to health **(NRI *et al* 2000)**.

Generally, beneficiaries who claimed not to have been successful or even to have lost money (as shown above) were nevertheless willing to continue with the livelihood activities. This is supported by the fact that 79.6 percent of respondents were very much convinced that the project was sustainable, citing adequate skills acquired as the main reason for the sustainability of the livelihood activity (see Figure 2 below). However, when the same is analysed on the basis of each livelihood activity, the picture is different. Aside from trading and rabbit rearing (see Figure 3); the other livelihood activities showed that they are not sustainable. Probing for the reason for the above in the group discussions indicated that financial consideration weighs more than technical knowledge obtained. It came out that, as this project narrows the net down to the very poor in the KPUI, it also grapples with people who are particularly vulnerable to shocks such as production failures. The attitude of being ready to pursue livelihood activities even though they have not exhibited potential for profitability is typical with poor groups and may be explained by the fact that poor people do not pursue livelihood activities just for profit. This is a rural attitude being displayed in the peri-urban area, where profitability dominates as the driving force behind people's actions. Such rural attitudes further weaken the poor in the competition for survival in the KPUI.

Trading was mentioned as sustainable because mainly women took it up. This brings a gender dimension into perspective. The traditional livelihood activity of the majority of women in the KPUI is trading and over the centuries women have developed skills and capabilities in the organisation of trading activities (also refer to CEDEP et al, 2004b). While a few have developed huge capital base, others subsist on small capital that they have managed to live on with their families. The risk factor in trading according to the respondents is very minimal compared with the other livelihood activities because most of them are petty traders in food items, which has a well-established demand in the KPUI, and involves small capital outlays, which could easily be recapitalised in the event of loss. At worse, the traders' households can feed on that when they are unable to sell the items, which very often are considered as an attraction for going into trading. Trading therefore becomes more appealing to most women in the KPUI. Trading is an opportunity, which the poor have identified in the PUI and are trying to exploit. So many people have moved to Kumasi because of urban attraction and this has spilled over to the peri-urban. The high population and related high demand is also a point of attraction for rural dwellers in all parts of Ghana, who troop into the urban area as street workers (children and adults), to do any job their hands can find. A large proportion of these new entrants find their way into the peri-urban, adding to the market for the traders.

Figure 2: Indicators of sustainability

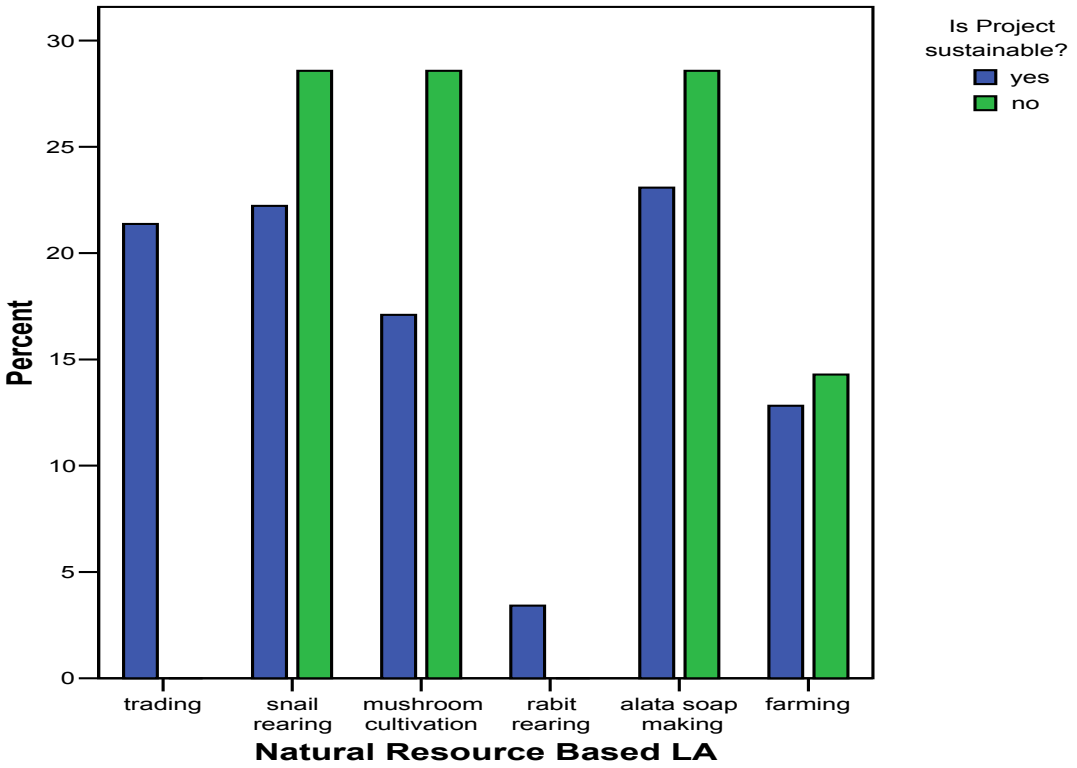


Source: Field data, 2004

Farming was found to be unsustainable largely because land for farming has only been temporary. A number of smallholder farmers, mainly vegetable farmers, have been part of this project. They however, have suffered a number of setbacks including lack of access to sustainable sources of capital, lack of modern farming methods, lack of permanent land access and even more crucially, lack of reliable market for PUI food produce in comparison to the same produce from the rural countryside. In fact, other farming related activities such as grasscutter and snail rearing suffer similar setbacks and additional ones including, among others, housing space and feeding. A more serious concern about grasscutter and snail rearing is the gestation period for maturation. Most of the respondents indicated that they have waited for far too long to see real progress in their work. Consequently, most members have dropped out of the groups and this has also affected the group dynamics and strength. The corollary is that some of these livelihood activities are being consigned to the 'scrap heap' as unsustainable, thereby also discouraging others from entering into similar businesses. However, mushroom considered locally as a farm-related activity has been found to be more successful and sustainable because (1) the gestation period is relatively shorter (2) the raw

materials for mushroom abound in the KPUI due to proliferation of sawmills and other wood working industries and (3) there is some level of trading involved. Further, it also contributes to the household food basket and therefore seems to be more acceptable than the other natural resource–based livelihood activities that were introduced. The research has found that the above is actually not the case but rather this seems to be so because the poor who are practising them do not have the means to sustain these livelihood activities through the full length of their gestation periods to enable them reap the benefits. The project has however not had adequate time to feed this back into the project cycle in order to reverse this thinking.

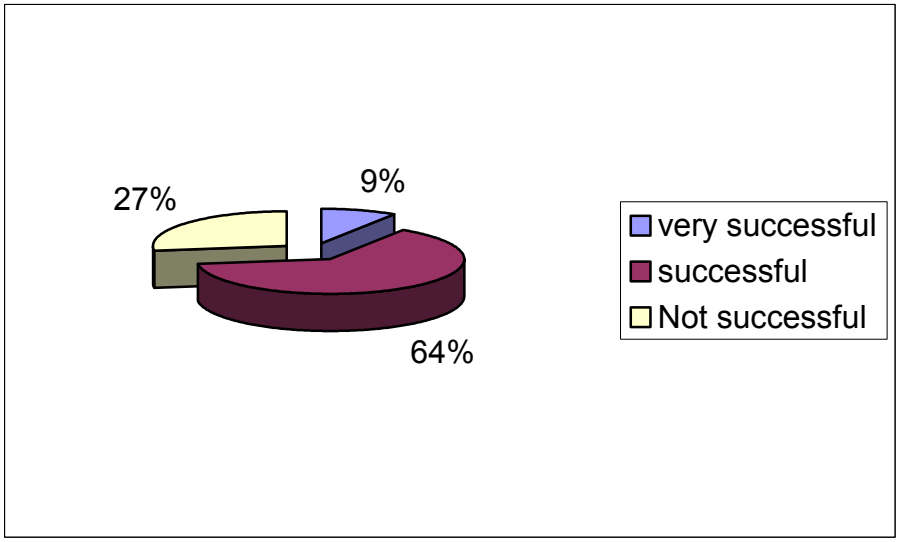
Figure3: Community Perceptions of the Sustainability of Natural Resource-Based Livelihood Activities



Source: Field data, 2004.

Figure 4 below shows that about 73% of the respondents are of the view that the project has achieved some measure of success. As a result, about 90.95% of the respondents said they have an interest in continuing with their livelihood activities when the project ends. About 95.2% of the respondents were of the view that mushroom cultivation has a bright future (refer to CEDEP *et al,* 2004d),

Figure 4: Assessment of the success of mushroom production by Beneficiaries

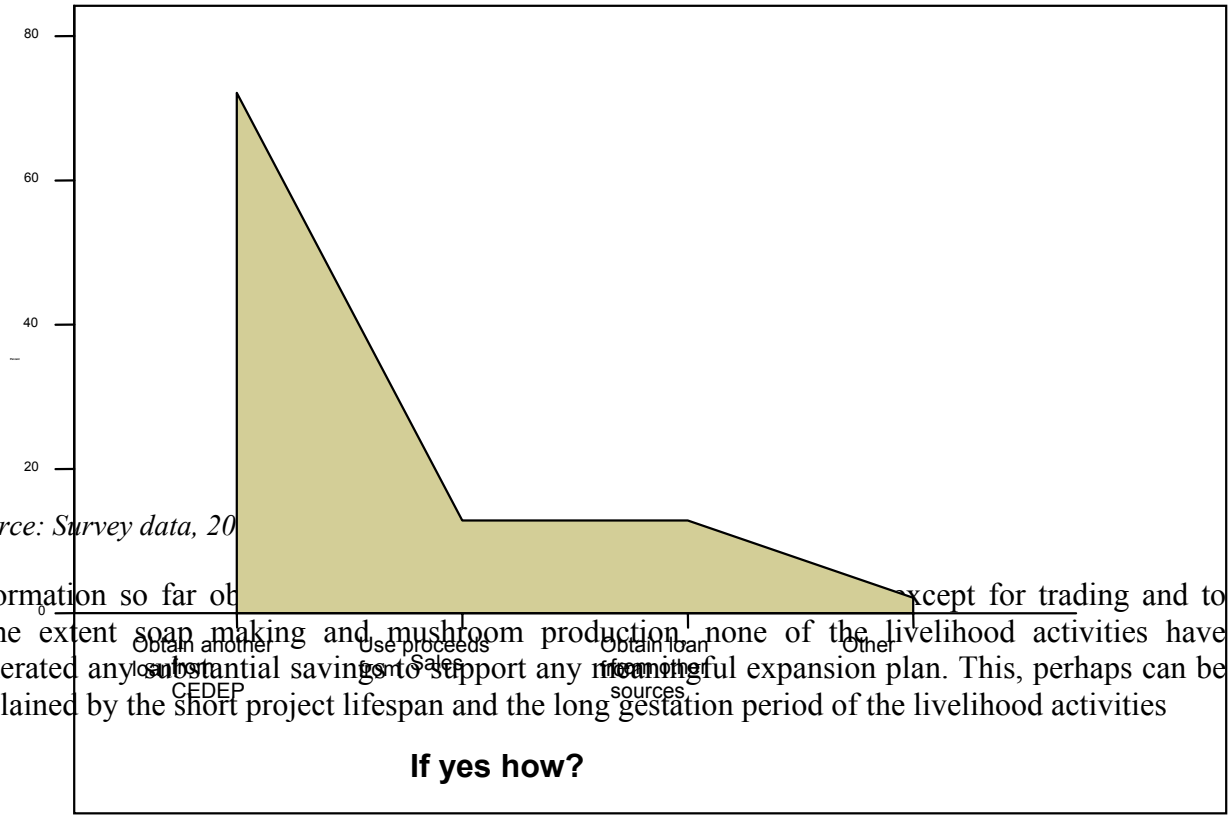


In summary, it can be concluded that using the type of livelihood activities being implemented to determine sustainability of the project, with the exception of trading, mushroom and alata soap production, the long gestation period of all the others lend to the unsustainability of the project bearing in mind that the project is focusing on the poorest of the poor in the KPUI who cannot wait for long periods to reap the benefits of these new livelihood activities while they have to grapple with the issue of sustaining their families. Suggestions have been made in earlier research report as to how the problem of long gestation period could be circumvented (refer to CEDEP et al, 2004d).

3.4 Economic Dimensions and Sustainability

The findings of the fieldwork shows that willingness by the majority of the beneficiaries to expand their level of operation is driven by expectation of further financial and technical support from CEDEP (see Figure 5). This raises the question of whether in practice they can sustain the activities, which leave no room for the project and its beneficiaries to boost of any income let alone savings from what they have done so far. This explains their reliance on CEDEP for expansion. In two of the twelve communities, beneficiaries have successfully repaid with interest the micro-credit they obtained under this project within the planned period. For the other communities, repayment from trading is far more encouraging than the other livelihood activities, which is explained from earlier discussions. One important principle of the SLA is that it is dynamic to the extent that it seeks to understand and learn from changes so that it can support positive patterns of change and help mitigate negative patterns (DFID, 2000b). Consequently, one may tend to argue that supporting trading in the KPUI may be more sustainable than the other livelihood activities. An analysis of the livelihood systems of the people in KPUI therefore suggest that trading is a primary livelihood activity and that introducing any new form of natural resource-based livelihood activity should go with some form of trading activities.

Figure 5: Sources of Support for Expansion



Source: Survey data, 20

Information so far ob[illegible]xcept for trading and to some extent soap making and mushroom production, none of the livelihood activities have generated any substantial savings to support any meaningful expansion plan. This, perhaps can be explained by the short project lifespan and the long gestation period of the livelihood activities

In pursuing the economic side argument, the project as a strategy established a strong bond of relationship with rural banks in the project's catchment areas that could support progressive groups and individuals with funding. Several opportunities and constraints lurk in the environment. The banks that operate as business entities would like to make profit by helping their clients to grow their lending capacity as well as increasing their clients' base. They therefore would support livelihood activities, which offer good promise of sustainability. For the productive poor, funding from the rural banks is seen as an opportunity to upscale their livelihood activities. However, for the welfare poor, credit or loans from rural banks is seen as further financial burden because they may not be able to repay as stipulated. This brings a question of capabilities into perspective. Sen (1992) argues that SLA as a dynamic process of understanding the livelihood options of the poor does not address the question of the individual capabilities or functioning. For the BYN, there are signs that the project must have over rated the capabilities of the people on several accounts (refer to CEDEP et al, 2004a); the capacity to engage state agencies for support and to demand their rights to essential public services; the capacity of community members (CLFs) to facilitate project implementation as volunteers; and the capability of the beneficiary to approach livelihood activities under promotion from a purely business perspective. Perhaps, the project emphasised the importance of livelihood support to the detriment of capabilities of the beneficiaries even though there was some capacity building component in the project.

Very little is known about the marketability of the products because the beneficiaries have not actually had the opportunity to go into marketing most of the products from the livelihood activities. As such there is also uncertainty in the area of marketing and the project cannot tell whether this will come with its own problems or not. However livelihood activities with short gestation periods have shown that the market is available locally and beyond the communities for the products, such as the soap and mushrooms. For such products, the communities have already developed the taste and therefore one can safely say that these may not be a problem when it comes to marketing.

In conclusion, irrespective of the capacity that has been developed and in view of the fact that most of the beneficiaries have not made substantial savings from what they have started so far, there is the fear that they may continue to be dependent on CEDEP, the project facilitator. Perhaps this can only be confirmed or disproved if more time is given to see what the benefits they will derive from their livelihood activities would be used for and the volume. Thus sustainability of the livelihood activities based on marketability will be too early to help in drawing a conclusion.

3.5 Institutional support and sustainability

The DFID SLF highlights the crucial role, played by institutions in policies, institutions and processes (PIP) as indicated in the framework. When the framework box is unpacked, the institutional dimension of it looks at the rules, norms, and values that mould our behaviour (DFID, 2001b) and these include formal institutions such as property rights, labour laws or international trade rules and informal institutions, such as political groupings or patron-client relationship. Within the peri-urban context, institutionally motivated causes of poverty can include those dictated by economic institutions in restricting access to markets; labour and development capital while it could also be legal and political institutions that provide inadequate legal protection and deny poor people a voice as well as those that promote exploitative patron-client relationships, especially in the informal sector (Wood and Salway, 2000).

In the KPUI several institutions regulate land transactions. Within the government establishment, there are the Lands Commission, Land Title Registry, Lands Valuation Board and the Survey Department, with different mandates. The chieftaincy institution within the KPUI, which is headed by the Asantehene is in charge of land 'sales' and most of these 'sales' are unregulated to the extent that land racketeering is common. In a pristine customary ownership like in the KPUI, for instance, in theory, land access is guaranteed to all community members. However, pressures for change necessitated by the demand for accommodation, landlords' behaviour and a construction boom, have undermined the principles underlying these established customary land ownership conventions and this has led to serious socio-economic conditions (Larbi, 2001).

Most of the livelihood activities for the BYN project have deliberately been those that require a small parcels of land; the only exception is farming, the most basic and traditional NR-based livelihood. Access to land gives access, according to women in a study conducted by Jaiyebo (2001) in Ibadan, Nigeria, to cheap food and housing. With decreasing access to farmland, agriculture is becoming less attractive to such people. In almost all 12 the communities, the livelihood activity is either practised in a family house/on family land or space in a rented house. There are a few owner-occupied dwellings where these activities are practised. Land transactions have increased lately, for such reasons as speculations and competition between the chiefs and family heads, and this has displaced the most disadvantaged groups such as women, migrants and the poor households (Nsiah-Gyabaah, 2000; Edusah and Simon, 2001). There are instances where

a family member had asked for the removal of the livelihood activity from the family plot (refer to CEDEP et al, 2004d); sometimes for a genuine reason but there are other times that family land has been demanded for reasons such as personal squabbles with the host of the livelihood activity. In all 12 communities, land and land tenure were mentioned as the most common cause of vulnerability. This confirmsa finding of Kasanga (1988), that aside from other limitations to agricultural development such as lack of inputs, unreliable rainfall, lack of a strong agricultural policy, etc., landlessness and regressive tenure arrangements were mentioned in almost all the communities in Ghana. One can say that the project's approach towards enhancing the capabilities of the beneficiaries through training has been successful. Yet the enhanced capabilities have been observed to have come against an insidious problem of where to sustainably practice the skills and technologies acquired. The general land policy, including land titling and the traditional land allocation systems are well not in strong favour of sustainable natural resource-based livelihood activities. This can be explained by a number of reasons including mainly lack of coordination of the 'sales' of land by the traditional authorities; the persistent inability of traditional authorities to address the needs of vulnerable groups in their communities and lack of appreciation by Ghanaians to protect the natural environment, which supports livelihoods, among others.
Another institutional support that the project sought to promote was a linkage with relevant state agencies in the project catchment area. The district assemblies toward this direction were the main agents. This strategy was informed by the knowledge that the district assemblies as the main planning units on behalf of the communities have in common with the BYN projects goal, a fight against poverty, which is also informed by the Ghana Poverty Reduction Strategy Paper and the Millennium Development Goal. In the GPRS document, the Ministry of Food and Agriculture (MoFA), under its present leadership recognises the potential role of NGOs in facilitating the attainment of sectoral objectives, especially in the areas of farmer organisation and training, dissemination of technology through partnership with the Research and Extension Liaison Committees (RELC) and advocacy. The project therefore made deliberate effort with the beneficiary communities to liase with the district assemblies to identify potential support that could ensure the continuity of the project.

The attempt to establish these linkages has not been very successful. There are several reasons for this: (1) historically, poverty alleviation monies have been disbursed to party functionaries who, having taken the money as 'government' money, defaulted in the payment. Any group that went to the assembly for support was therefore seen in that light and made vain promises, which were never fulfilled. (2) The whole conceptual framework of this project – the SLA. A part of the framework is about understanding the policies, institutions, and processes (PIP) that underpin livelihoods and poverty reduction interventions. While it could be said that the SLA has theoretical space to address wider viewpoints of poverty reduction, when seen from its application in the development context of Ghana, one can see that it does not adequately address the question of people's ability to demand their rights for certain basic services in their communities.

A number of meetings were held with the assemblies on the project with the one aim of creating and cementing a linkage that could lead to the communities having access to such funds as the District Assembly Poverty Alleviation Fund, Social Investment Funds (SIF), both at the operational stages of the project as well as supporting beneficiaries after the end of the project.

The space created for the community-district assembly linkages was only a means, which never led to the desired end of a fruitful relationship with the state agency due to a number of factors including the following:

- the project team was not given adequate hearing by the state agencies,

- where the project team was given hearing, it was mere rhetoric and never yielded any meaningful results, and;
- the communities were not empowered enough to engage the state agencies on their own.

A clear strategy to introduce rights based approach (RBA) into the project concept to complement the SLA is recommended here. In fact, the potential synergies of the two have not been fully explored and that could be the next level of research the project could consider. It is however important for community and state representatives to realise that they owe responsibility towards their citizens and therefore have a role to play in meeting their needs. Similarly, community members knowing what rights they have as citizens could take authorities to task when their needs are not met as is expected.

A related institutional linkage that has been successful at the community level is with the churches in the communities. There is a general affinity of pastors, priests and other church workers for the urban centres, just as other workers are attracted for obvious reasons . As the urban centre is already occupied, the emerging areas, which are the peri-urban areas, become the point of attraction. The Christian churches develop apace with peri-urban communities, thus becoming urbanised with the communities. . Churches are a strong unifying force for different wealth categories of people, who have attempted to use the Gospel of Christ to remove or reduce inequalities in communities. Not until recently, the Pentecostal and Charismatic churches have been 'upfront' on preaching spiritual salvation more than physical prosperity. Today, credit unions have emerged in most of these churches as a strategy for inculcating in their members, the spirit of saving and preparation towards the future. Thus the churches have added a micro-finance dimension to their work. The potential for the churches to leverage support from within and outside the communities on behalf of the poor has been explored by the Boafo Yε Na project. The project started by facilitating, among church leaders, discussions on poverty manifestations in the churches, strategies to combat poverty and subsequent selection of interested members for training. Those who were trained were supported to carry out selected livelihood activities to provide a kind of control group for comparing the outcomes from the 'non-church' groups. ,has not been able to observe due

Like the churches above, the rural banks also develop apace with peri-urban communities. Their presence in the peri-urban and rural communities has been engineered by policy makers who made conscious attempts to drive them from the urban centres. The corollary is that, they have relocated themselves at the peripheries of the city, in the peri-urban areas, whilst maintaining their head quarters in the rural areas. Another institutional linkage therefore that has been brokered on behalf of the project beneficiaries is with the rural banks. One can see divergent strategies for a rural bank and an NGO, though all leading ultimately to poverty reduction at the community level. While the bank employs a business approach, the NGO employs a social welfare approach. In spite of these differences, the project explored the potential synergies that could be tapped on behalf of the beneficiaries. In the process, the project has entered into negotiations with the rural banks to augment the credit base of the progressive groups and individuals especially after the operational phase of this project has ended. The practical dimension of such relationship from the business interest of rural banks and the welfare orientation of NGOs could be of future research interest.

In conclusion, the above demonstrates that there is a lot more to be done to sustain the livelihood activities that have been initiated if this is seen from the perspective of institutional linkages and support..

3.6 Towards sustainability: the monitoring process

Monitoring is undertaken regularly by those involved in any activity, whether they are literate or non-literate, individual or organisation, formal or informal institutions. In simple terms, monitoring is necessary, easy and regularly carried out that although people do it almost habitually, they do not stop to look consciously at how they do it or document it. More formal monitoring of project activities has been a major concern of this project's facilitators, right from the inception of the project planning process during NaRMSIP for KPUI. Several attempts were made to put systems in place for monitoring the achievement of project activities. These attempts range from allowing groups to meet at the community level to repeat one thing they remembered from the meeting in plenary, which made room for correcting wrong conceptions, to a computer-based programme dubbed Project Tracking System, tailor made to help the project track payment and repayment between the project and beneficiaries. This section examines the monitoring strategies considered by the BYN project at the project design stage and how these strategies and the location of the project in the peri-urban interface helped or hampered the achievement of the monitoring objectives.

3.6.1 Community involvement in monitoring

To understand community involvement in the monitoring of the BYN project, it would be good to look at the planning process and its related Community Level Facilitator (CLF) concept of CEDEP *et al* (2004a). The end of the BYN project presents a good point in a project life for taking a look at a complete project cycle and how it fits or departs from the postulates discussed in chapter two. The NaRMSIP for Kumasi PUI (DFID R7995) represents the project cycle from preliminary investigations up to preparation of a plan. The Boafo Yɛ Na Project presents the other part of the complete project cycle from plan implementation through monitoring and evaluation.

The fact that peri-urban communities have more human capacity than the rural communities cannot be over emphasized. The CLF concept and the numerous committees and networks the project was able to work with are testimonies to this. An average of 3 CLFs per community was available to this project for the three years it spanned, who made community mobilization and linkages with institutions at various levels easier. Their moderate literacy level also facilitated communication with community beneficiaries and other stakeholders better. This opportunity was possible because of location in the peri-urban where the literacy level is better than in the rural communities. The CLF's role was to liase between the research facilitators and the communities within the project. Similarly, they were to ensure that the project runs by the following values:

- Ensuring a participatory approach where the poor make and act on decisions with the support of critical actors;
- Keeping the poor in focus and initiating decision-making processes from them;
- Ensuring that plans are livelihood and natural resource-based;
- Ensuring a good balance between the participation of people from across all ages and to reduce gender inequalities whenever they exist;
- Promoting collective action, ensuring that people act in groups.

Key among activities of the CLFs is the promotion of the emergence of community groups and the facilitation of project implementation, monitoring and evaluation. Community perceptions and acceptance of the role of CLFs have been discussed in CEDEP *et al* (2004a, where 62% of community members thought the CLFs have performed perfectly and 37% felt there is still room for improvement in their performance.

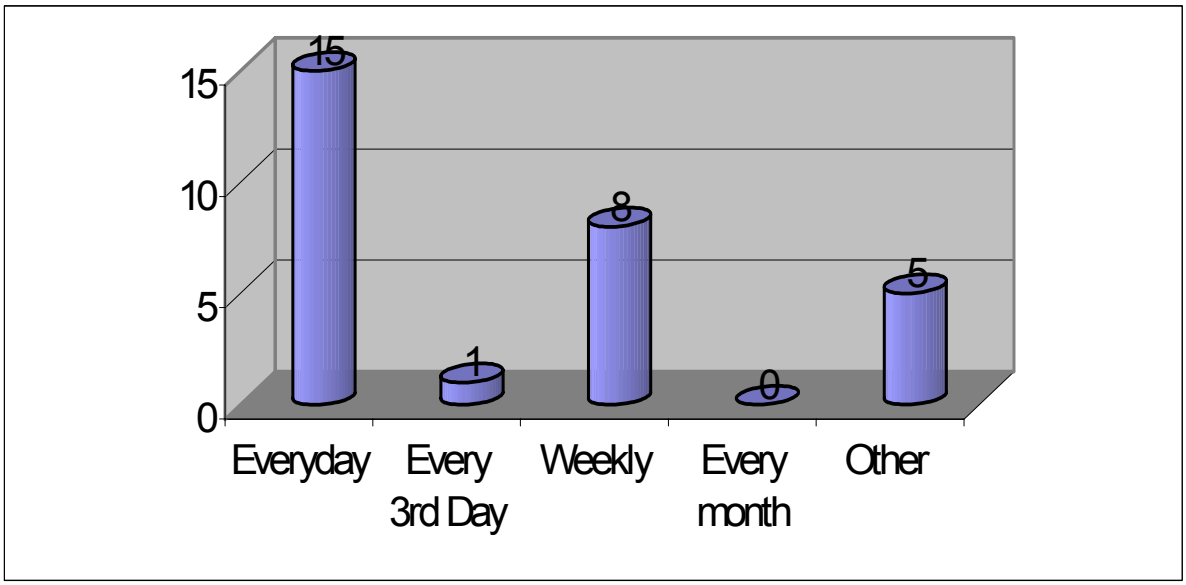
Besides the CLF, a two-tier project management structure was proposed during the project design stage. The first layer, which operates at the community level, was to be called the Community Finance Management Committee (CFMC) and the second, who were to operate at the peri-urban level, were to be called the Peri-Urban Management Committee (PMC). These committees did not become functional because of financial constraints. A nine-member committee called the 'vetting committee' replaced the CFMC. Representatives from each of five livelihood activities at the community level, three CLFs where possible, and an independent respectable community member, who has not expressed interest for support and has not already been supported by the project constitute the membership of the 'vetting committee'.

The Peri-urban Livelihood Activity Networks, made up of selected beneficiaries from all the twelve participating communities, played the role of the PMC. Unlike the CFMC and PMC, the operation of the networks and the 'vetting committees' were almost costless. This was because the members were volunteers, propelled by their involvement as beneficiaries. The independent beneficiary was given the mandate to chair the 'vetting committee'. The 'vetting committee' in some ways helped in the achievement of the project goals but in other ways it did not. Where their operations did not work, it could be because the project had conflicting objectives. For instance, where the communities had fewer than three CLFs, members of these filled the gap. Some of these committee members, after short training, could facilitate the Participatory Business Plan Preparation (PBPP). The CLFs described this task as very difficult. Some CLFs could facilitate the PBPP only after several training programmes. Additionally, some of these vetting committee members commanded respect in the communities than the CLFs and became perfect supervisors of the CLFs, by demanding that the CLFs carried out their work, as it should be done.

The committees also helped the CLFs in monitoring the activities of beneficiaries at the community level whilst also increasing the number of people there with insight into the project. A signal on how the committees must have prevented the project from achieving its objective of reaching the very poor came from Atafoa. A report from this community held that a woman could not get a witness and so was refused assistance. According to the report, this woman came from a very poor household with many children. Nobody in the community was ready to serve as a witness for her. Whilst showing that the committee was doing its work in making sure that people who had assistance satisfied the required criteria, they were also preventing the very poor from benefiting. The fault may not be from the 'vetting committee' but highlights a micro-finance finding by about the 'productive poor' and the 'welfare poor'. This woman is indeed welfare poor. This brings home another lesson that some risk management strategies for ensuring repayments may not be poor-friendly. The community attitudes towards these risk management strategies, which will be discussed later, have not been friendly.

All the livelihood activities promoted under the project have been managed, on day-to-day basis, by poor beneficiaries themselves. These beneficiaries who receive no pay for their involvement from the project. Project beneficiaries were mentored to work as businesspersons, adding the new livelihood activities being promoted to their livelihood systems. Their rewards were to be from the profit that would accrue from the projects. So far, not much profit has been realised but they continue to manage the activities in hope that their livelihood objectives would be realised. Figure 6 below shows the community assessment of their involved in the implementation and monitoring of project activities, which minimised the involvement of project staffs and other stakeholders.

Figure 6: Involvement of communities



Source: Field Data, October 2004

3.6.2 Project Facilitators' Involvement in Monitoring

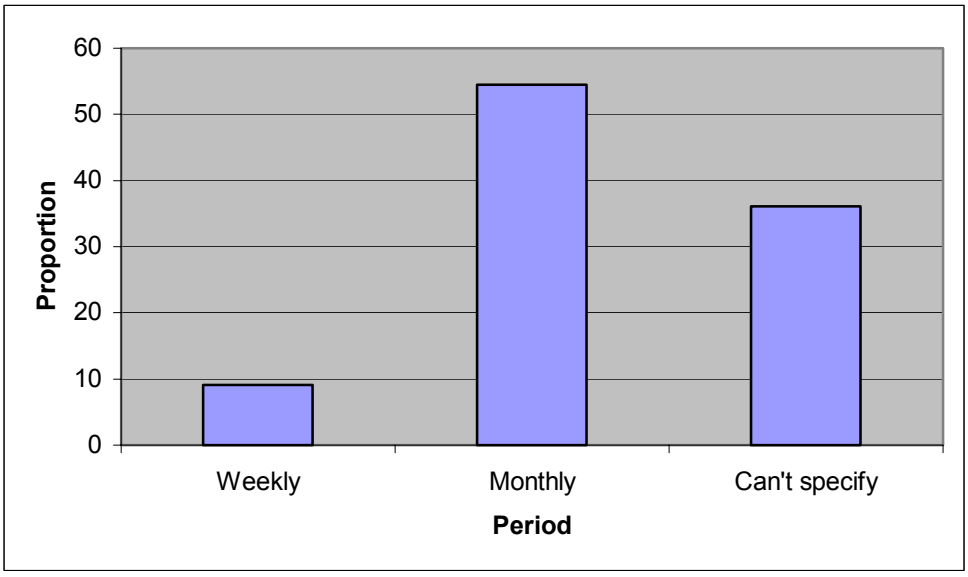
One of the first attempts made in the implementation of the Boafo Yε Na Project was the design of a computer-based programme called the project tracking system. This package was designed to identify all beneficiaries supported by the project by their communities, livelihood plan (one of 3 to be implemented, AP1, AP2, and AP3), and the serial number. The system, in addition, tracks all monies paid to the community members by the project and vice versa. It gives the dates on which business plans were submitted, when they were vetted, and the response from the vetting committee (approved, not approved, etc.). On the ground, this very important monitoring system could not work for a number of reasons. First and foremost, the programme was designed by a consultant based in the UK and needed frequent servicing in view of the unreliable electric power supply in Kumasi. Second, the programme needed a full-time staff member to receive information and enter it immediately. Designed to be an auditing tool, the programme did not allow backdating. Not knowing this, the project staff created a backlog of information and when attempts were made to enter the information into the programme, it signalled an error.

Another attempt was made to involve the people in project monitoring, unlike the Project Tracking System, which could be used only by computer-literate project staff. This monitoring system was built into the Participatory Business Plan Preparation (PBPP) tool. PBPP analyses the life of a project or a proposed venture by looking at all the activities of the project cycle from start to sales (CEDEP *et al,* 2004c*)*. For each stage using symbols and materials, the inputs required and outputs expected were analysed for cash flow projections. The successful completion of each stage provided the 'green light' for the project to release funds for the next stage. In support of this, a monitoring tool was developed with the CLFs to complement the PBPP. Quite apart from presenting milestones against which the progress of a project beneficiary could be monitored, it also served as an animating tool, which helps the facilitator and the beneficiary to learn new things. On several occasions, the beneficiaries have exclaimed 'aha', showing they are surprised at a new discovery. On one occasion for instance, a doughnut seller at Abrepo was surprised at the money she makes in a month, which she realised was more than what some white collar job

holders earned, if she could be a little more serious with her daily savings. This method of monitoring, although it involved the people more, required frequent visits to the project by the CLFs on project-by-project basis for information on progress, and a current account from which money could be paid as soon as a favourable report came. Both of these were not possible at the time, which led to several disappointments. Later, monies were paid into every community's bank accounts and the CLFs decided to batch several reports together for delivery during their weekly visits. Before these remedial actions were taken, some community members were already fed up with the PBPP. On one occasion, a community sent a report through their CLFs that they wanted a loan but they do not want to prepare business plans. They want the loans administered just like a moneylender in their community who merely gave them the money and came for his interest and then principal at a later date. On one hand the application of risk reducing strategies to the letter, impinges on the involvement of the very poor: poor people preferring (1) not to go through the business plan preparation process, which to them is more of an academic exercise and (2) the vetting committee ensuring strict adherence to the procedures of the vetting process. Thus, community members, considered a hindrance, a risk reduction measure put in place by the project.

Table 5 below summarises the frequency with which the various stakeholders visited the project. This assessment was done by a section of project beneficiaries from all the livelihood activities and is in sharp contrast with Figure 7 showing that the communities are more involved in the day to day monitoring than project staffs and other facilitators. Daily visits to sites are a common practice for beneficiaries because some of the livelihood activities are based in the households.

Figure 7 Field Visits by Project Staff



Field Data, 2004

Involvement of project staff is in sharp contrast with the involvement of the project beneficiaries themselves, as portrayed in Figure 7 below. In assessing themselves, the beneficiaries explained that they took keen interest in ensuring that their livelihood activities succeeded. The communities did not say much about visits to them by other stakeholders in the KPUI. Thus the table below summarises the community assessment of the involvement of CEDEP, CLFs other governmental institutions in the project.

Table 6 Frequency of Visit by Various Organizations

Organization	Everyday	Every 3 days	Weekly	Monthly	No visitation	Other
CEDEP	0	0	2	9	1	17
CLFs	3	5	8	3	5	5
Governmental	1	1	0	0	5	0

Although sustainable livelihood approach and the rights based approach look theoretically incompatible it might be possible to complement the two approaches, however further research is necessary to establish the practical complementarities. After the sustainable livelihoods approach has introduced the people to their capital assets and their capabilities, the rights based approach can introduce new dimensions: linking up the poor with the institutions; demanding their rights; demanding public accountability; and confronting policies and processes, which perpetuate their vulnerabilities. These new dimensions, some of which are already part of the SLA, would ensure fair redistribution of resources, which is crucial for removing/reducing inequalities. The BYN, must have over rated the capabilities of the community members on several counts: the capacity to engage state agencies for support and to demand their rights to essential public services; the capacity of community members (CLFs) to facilitate project implementation as volunteers; and the capability of the beneficiary to approach livelihood activities under promotion with the attitude of a business person.

The project was designed at multi-stakeholder level with the intention of rallying enough support for the various livelihood activities during and after the life of the project. However, whilst risk prevention measures for instance have the potential of ensuring project sustainability, applying them to the letter, impinges on the involvement of the very poor: poor people preferring (1) not to go through the business plan preparation process, which to them is more of an academic exercise and (2) the vetting committee ensuring strict adherence to the procedures of the vetting process.

4 RISK MANAGEMENT

This section discusses risk management of the BYN project using the PESTEL (Hills and Jones, 2003) framework in the first part. Subsequent parts discuss risk management in practical terms pertaining to the livelihood activities being promoted by the project. Unlike the economists, 'risk' in (this section) was used interchangeably with 'uncertainty' and dwells much on community understanding (perception or interpretation) of the word, captured by qualitative research. In addition to the word 'risk', appreciating the environment within which the project operates is important for understanding the effectiveness of the project management and sustainability of livelihood improvement activities.

4.1 Wider risks in the environment

For the past twelve years, Ghana has enjoyed the tranquillity of a democratic state. The liberalisation of the airwaves, the unfettered press and the smooth operation of the parliament has deepened people's knowledge about event and process around them. While it could be said that most of the information generated by the media and parliament, for instance, are in English and therefore do not reach the illiterate majority of Ghanaians, it is also important to note that much media information is in the local languages and therefore benefits a section of the population who are in urban or closer to the urban centres. The tenor of political activities within this year has been very significant. People's minds have been drawn to the essence of having a democracy and therefore issues about politics are issues of importance. While this is the best for Ghana as a country it also reveals a difficulty in managing a project within the period as more often than not people's interest in politics outweighs even their commitment of consolidate gains made in the livelihood promotion.

From 1988, Ghana has espoused a process of decentralisation and democratisation, but both remain incomplete. The Local Government Law PNDCL207 of 1988 established a system of district assemblies together with a hierarchy of lower levels of local government. Within this system it was the intention that major national services like health and education would come under the district assemblies' authority with the heads of these services reporting to the chief executive. The operations of the district assemblies hitherto remain ineffective because central ministries have been reluctant to decentralise any of their budgetary control, so the line of accountability for the district offices remain clearly to the centre (Korboe and Devas, 2000). Under the present conditions, the system remains less accountable and transparent and the poor are left in the dark as to how to exercise their rights to access certain basic services.

The economic side of the argument is on how well the state has been able to create the enabling environment for national and private sector investment to flourish. Indications are that most of the economic indices – among others – have shown positive signs. In a recent speech by Mr. Kludjeson, the president of the Association of Ghanaian Industries (AGI), the government was commended for reducing the cost of doing business in Ghana[2]. While this present a macro-case, evidence is that this has not impacted on people's welfare and that there a number of micro-indicators, which suggest that poverty and vulnerability is still increasing. Recent figure quoted indicate that under-five mortality has risen from 57/1000 in 1998 to 64/1000 2003 (www.unicef.org/infoby_country/ghana_Statistics.html) and this is attributable to the government's emphasis on macro-scale development at the expense of the welfare of the poor. The poor who are the primary target for any poverty reduction project like the BYN do but feel an insignificant pulse of the growth indicators so they are left in a further state of vulnerability.

The social environment has also changed significantly over the years. Increasingly, the churches and the mosques have become stronger rallying grounds. In the villages, one can think of communal activities being organised around the traditional authority and the new local government assembly persons. While is so much the case in the rural areas it is not so the case in the urbanised areas. With increasing urbanism, social

[2] Present figures for inflation, interest rates, exchange rates, and GDP growth rate are 12.8%, 26% , 9300/US$, 4.7% respectively .

relations have moved away from family-centric modes and have implication on how people are mobilised in the urban and developing rural areas.

Technology for development in Ghana has been skewed toward those from the western countries. Traditional technology like those involved in blacksmithing, farming, fishing, building, etc are being replaced by modern technology most of which demand special skills and training to use. The implication is that in Ghana where adult literacy rate is only about 80 for male and 63 for female (www.unicef.org/infobycountry/ghana_Statistics.html) the diffused technology only get to a small section of the population but might have as well caused people to jettison their old technologies.

Recently, Kumasi was adjudged the best kept city in Ghana in terms of sanitation and waste management. Beyond the city another dimension of environmental concern is degradation of the natural resources. In most of the villages in the peri-urban villages waste management is a critical issue as well as such problems as reducing quality of the natural environment caused by bush burning, sand winning, unsustainable farming methods has gravely affected the livelihoods of majority of the people. This has reduced the chances for many whose traditional livelihood is tied to the land to escape from poverty.

The legal environment has also seen some reformation within the democratic environment. Land titling for instance has been regularised. Yet the delay in streamlining processes of land sale from the chiefs and surveying, mapping and titling from different state agencies is affecting investments. The Food and Drug Board has been commissioned to monitor food and drugs preparation, and the Standards Board that standardises quality of food produce in the system. These bodies are there to support any livelihood promotion in terms of ensuring a minimal quality standard for people's produce. Clearly, what is missing is the legal knowledge of majority of the people and their courage to demand their rights to certain public service and accountability from public officers.

4.2 Risks specific to the livelihood activities

The distribution of risks between CEDEP and the communities and the strategies they used to minimise risk during the implementation of livelihood activities and strategies are discussed below. Livelihood activities, which feature similar risks, have been batched together. Those with unique risks have been treated alone as isolated cases. Trading was not treated because the beneficiaries considered trading as near riskless, already mentioned in section 4.3 under sustainability.

4.2.1 Alata Soap

Any beneficiary who sets out to prepare alata soap is beset with high risks. The first and foremost is that there is an element of uncertainty associated with every batch of materials bought and sometimes every round of soap prepared, even for the experts. The potash supply, which is the major raw material prepared from cocoa pods comes with different levels of the alkali content. Due to unavailability of fine-tuned technical knowledge, the team is still looking for the best way to find good quality potash. The purchase of wrong potash can affect a whole batch of soap but besides this, every round has other elements of uncertainties. Improper timing of inputs and improper heat control can both affect every round of soap prepared, such that one round would be good and the other would be bad. In a focused group discussion with the soap producers, there were bitter complaints about the high numbers of failures recorded so far. Improper potash and heat control results in the refusal of soap to rise, causing loses or the blackening of the soap at the

final stage of its production, also causing marketing problems. Communities, however, have some traditional beliefs or myths around this. Some believe these soap failures are caused by utterances, actions and probably spells of 'outsiders' who visit work sites. Others attribute these failures to sheer bad luck. These are, however, little risks compared to health-related hazards of the hot mixture spilling and causing burns, or the entire preparation catching fire. The project has experienced one burn case and one fire case, so far. The hot liquid soap spilled on the leg of a trainee who was not careful enough according to the trainer. He had a serious burn on the foot and had to spend some days in the house for the burn to heal. In another development, the pot of soap being prepared caught fire. The fire did not cause any damage but scene was very dreadful. Another risk area is with the small bits in which money was realised. According to the producers, it does not auger well for saving given the pressure to spend money on other things. Table 6 below shows what the beneficiaries thought they could do to reduce risk.

Table 7: Recommended risk reduction measure for alata soap production

Risk Type	*Recommended risk reduction measure*
Blackening	Being careful with the heat from fire
Catching Fire	Being careful with the heat from fire
Defrauding with Raw material	Stop buying from wayside sellers and also go to certified sellers as groups
Sudden Rains	Studying the weather prior to starting soap making
Lack of sunshine	Studying the weather prior to starting soap making

Source: Field Data, 2004

4.2.2 Mushroom Cultivation

The risks in mushroom production, which were mentioned by the project can be categorised in to three groups; those having to do with raw materials, those having to do with weather failure, and those having to do with diseases and pests. Sometimes, the spores, which are bought from the laboratory of suppliers – the Forestry Institute of Ghana (FORIG), Ghana National Mushroom Project, and from a private supplier in Kumasi – may not be of good quality. Spore failure is mainly due to handing, contamination, expired shelf life and temperature (spores are supposed to be kept under cool temperatures; they also have a very short shelf life of about two weeks). Poor spores lead to the greening of bags, which some communities experienced. This greening of bags is very discouraging because one can loose as much half the number of the materials, after working one the material for about two months (at the final stages of the mushroom production cycle). Other forms of material failure are more technical and have to do with the selection of the wrong sawdust and improper compost preparation. Weather failure is not very serious, because mushroom production is a year-round activity. However, in the dry season, more spraying is required and in the raining season, especially where the roof is not well constructed, the materials under preparation could be destroyed through roof leakage. Mice infest stacked bags of mushroom especially during cropping. They can be very difficult to control without resorting to the use of poisonous chemicals, which could pose a health hazard. Livestock, mainly shoats and poultry also pose a nuisance during composting at the back/courtyard.

Table 7 below shows measures that mushroom producers thought they and CEDEP could adopt to reduce the risks identified:

Table 8: Coping Strategies

Risk Type	Coping strategies	
	BENEFICIARY	CEDEP
Poor spawns and delays in	Would inform the producer	Should assist growers to

the supply of the spurns	of the spores about two weeks before they will be needed	select the best of spores
Weather conditions	Should consider the weather conditions to decide on the product to deal in. Provide materials to cover products during the rainy season	-
Presence of light	Would seal off all holes to prevent the presence of light rays	Should provide materials and funds to enable them to seal of all sources of light, create water channels and prevent domestic animals and mice from destroying products.
Run off water	To create channels for run off water	
Presence of domestic animals and mice	To seal off all areas through which these animals pass to destroy products.	

Source: Field Data, 2004

4.2.3 Snail, Grasscutter and Rabbit Rearing

The most common uncertainty associated with snail, rabbit and grasscutter rearing that was identified by communities had to do with the survival of the young snails. Snail rearing has a higher death rate of newly hatched and presents the most serious case of the three livelihood activities because the snails' eggs produce more young ones. The snail species under production, locally known as *Nwapa,* has the scientific name *Acatina Acatina.* These snails lay 200 to 300 eggs at a time. Averagely, every project community group had fifty mature snails for production and about 100, 3-month old snails for fattening. All things being equal, each community group would have about 10,000-15,000 newly hatched snails to manage. Newly hatched snails need much care, just like day-old-chicks. Very comprehensive planning for expansion or disposal of young snails was therefore necessary for managing the newly hatched snails, in order to be able to improve survival of young snails and for that matter profitability. The implementation of these management strategies is crucial up to about the 6^{th} month after hatching. The first strategy could be to dispose of the snails and this requires extensive promotional for customers from within and without the communities. The second strategy could be to look for funds and expand the hutches. This strategy may not be suitable for snail rearing as a backyard activity, which requires less land. The number of hutches necessary for a parent stock of fifty snails, hatching 300 each would be about 50 hutches. This is almost the size of a graveyard and would be an eyesore as a backyard activity Selling the newly hatched snails for others to fatten seems an indispensable activity, which could be combined with a little expansion. On a smaller scale as mentioned earlier, this also applies to rabbit rearing, because the rabbit have been found to multiply very fast and if enough space was not provided the rabbits would congest and die. The attitudes of project beneficiaries involved in these three activities, however, did not favour disposal by sale of young ones but rather agrees almost entirely with earlier studies that livestock rearing is integral part of rural livelihoods, rather than just for meat, milk and eggs but an (DFID, 2002a; DFID, 2002b). One would have thought the attitudes of peri-urban dwellers towards livestock production would be different from those of rural dwellers, more so on a project, which is experimenting non-traditional livelihood strategies.

Several other strategies were proposed by the beneficiaries involved in the above activities for managing risk, which have been listed in Table 8 below:

Table 9: Coping and Management Strategies for Snail Rearing

Risk Type	*Risk Management Strategy*	
	CEDEP	*Beneficiary*
Death due to overcrowding	Technical advice and provision of funds for more cages	Constant cleaning of cages and decongestion
Death due to excessive sunshine	Technical advice	Selecting a good site
Ant infestation	Provision of logistics like insecticides	Locating cages away from refuse dumps
Default due to wrong time of loan	Untimely release of adequate funds	Timely preparation and presentation of business plans

Source: Field Data, 2004

4.2.4 Crop production

This has been one of the most unreliable activities under the BYN project. Just two people have been able to repay the monies they took for crop production. The beneficiaries always gave excuses, citing one or two reasons why their crops failed and why they cannot repay the money given to them for experiments. Assessing the risks involved in farming, a group of beneficiaries came out with the following lists, which were also identified as the sources of farmers' vulnerabilities, in CEDEP *et al* (2004c). The sources of various risk associated with crop production include diseases and pests, unreliable rainfall, and delay in release of credit.

Table 10: Risk Management Strategies for Crop Production

Risk Type	*Risk Management Strategy*	
	Beneficiary	*CEDEP*
Pets and rodents	Spraying	Provision of chemicals
Unreliable rainfall	Grow short cycle crops or adoption irrigation	Technical advice
Wrong time of loan	Prepare and present plan on time	Prompt release of credit
Diseases	Spraying	Provision of chemicals and disease resistant variety
Loss during glut	Reduce the quantity planted	Provision of soils

4.3 Traditional, Cultural and Attitudinal effects

The weaknesses that increase risk bother on the attitudes discussed above and include among others the following:

- Farmers in the project communities and in other areas in Ghana take pride in the number of animals in stock. Thus instead of disposing of the extra reproduced stock when they have been weaned, the producers would like to keep them to see the stocks multiply. This attitude has been seen in snail, grasscutter and rabbit rearing and is negative. In the rural areas, this behaviour has been identified to be associated with wealth and status. People are ranked higher on the well being scale, according to the numbers of animals they have and the size of their farms (DFID, 2002a). Thus, in these rural communities the objective of keeping livestock is not necessarily for food or cash but for social status. The nature of activities being promoted by the project and the expensive peri-urban land do not augur well for this objective. To survive on the peri-urban, one would have to do things differently.
- A related finding is that, traditionally, one of the objectives for livestock production is for security or as a means of saving against adverse situations and for meeting needs requiring larger sums of money at a go. For instance, a cattle dealer would sell a cow to pay for a major surgical operation for a family member. A household head would sell a sheep to pay a child's school fees. With this attitude, community members are not used to disposing of animals by weight. Since the animals are on free range, they were able to wait until a need arose before they disposed of the animal. These attitudes do not augur well for the livelihood activities under promotion. Rabbits litter frequently and snails hatch in large numbers. If rabbits are not sold after they wean or as soon as they put on weight, the risk is high that they would congest and die before the emergency arises. In the peri-urban interface, however, one would have thought that due to the wide market for livestock, livestock keepers would sell their animals by weight. Only commercial poultry farmers are known to do this. The poor dealers behave like the rural dwellers above.
- Another weakness is with preference for free range as a livestock-rearing strategy. Whilst local breeds of some livestock, which communities are already used to, like shoats, poultry and pigs, are hardy and therefore, need very little attention to produce and manage their young ones, young rabbits, snails and grasscutters are delicate and need careful observation and attention to be able to survive early ages. To raise these animals in peri-urban areas where land is under pressure, more attention is even needed. First, the pens would have to be kept extra tidy to prevent complains from neighbours. Secondly, feed may not be as close as in the rural environment. One would have to move to nearby bogs to get quality feed.
- The survival rate of these snails is very low, especially in a country like Ghana where people are used to free range livestock rearing. To keep and fatten the snails, which were what the communities preferred, there was the need to increase the snail hutches gradually until a ratio of six hutches per mother snail is arrived at by the time the snails become 6 months old.
- Project beneficiaries are used to the rural subsistence way of production, which does not promote division of labour and specialisation. All beneficiaries preferred to go through the entire production cycle. It has been identified that the very poor for instance, could have done very good business by cropping and selling fresh mushrooms or retailing alata soap. This would mean that the producers would also be ready to sublet the final stages (cropping and selling of mushrooms, selling of alata soap, fattening and selling of snails and etc.) to those interested although that would mean foregoing a bit of their profit from the sales, whilst making time to concentrate on the other activities for increased productivity.

Other risks mentioned are infestation by diseases, pests and for snails, death due to excessive sunshine.

5 KEY FINDINGS AND CONCLUSION

This section summarises key findings of the research on sustainability, monitoring and risk management of the Boafo Yε Na project. These include findings from wider literature, experiences from other research projects and more particularly from the Boafo Yε Na Project.

Enthusiasm about the project and its effects exists and serves as a possible index to the sustainability of the project. A good proportion of project participants have exhibited willingness to continue with aspects of the project after the supporting agents have pulled out despite signs that the project is not yet yielding direct increases in income of beneficiaries. This enthusiasm is, however, not enough for ensuring sustainability as a greater proportion of beneficiaries still depend on the project for support.

The sustainability of project of this type is constrained due by the long time lag between action research (introducing new natural resource-based livelihood activities) and development impact on the ground in the form of improved livelihoods and incomes. The research discovered that the poor cannot wait that long and so rely on short-term livelihood activities such as petty trading, daily casual labour, picking or harvesting natural resources ready in the wild. Even where the gestation period is short e.g. alata soap production, the poor seem to prefer starting from buying and selling of the final products rather than going through the entire production cycle from start to finish. It is a major finding of this research that the poor cannot wait and therefore needed projects with a short cycle. Consequently breaking the long cycle of production into shorter and more manageable pieces has been found to 'better' suit the needs of the peri-urban poor.

Farming and other natural resource-related livelihood activities around which the people have developed their capabilities have numerous uncertainties and constraints such as

- Dearth of land/ space for farming
- Insecurity of access to (and compensation for expropriation of) available farmland
- Market competition from rural suppliers and lack of information of market potentials
- Competition from the commercial and business entities for non–farm labour and
- Weak institutional support and follow up services

The scale of these natural resource-related activities is strongly subsistence-oriented and seen as backyard garden in places like Okyerekrom, Abrepo and Apatrapa, which are the most urbanised of the study villages. People are therefore sceptical about purchasing farm produce (especially vegetables) often thought to have been raised from polluted water sources.

Communities see the skills development component of the project, under which they were trained in non-traditional livelihood activities, as sustainable on the condition that financial and technical support services would continue to exist to enable the continuous implementation of these new ideas until they are able to takeover. The communities put 'financial consideration' above 'technical knowledge' as key for ensuring sustainability.

The poor in peri-urban communities like those in the rural communities are risk averse. Preference for petty trading has been found because of lower capital requirement, ready market and the fact that it falls within their capacities. The traders explained that even if all capital gets lost, it could easily be raised. The risk-averse characteristic of communities brings profitability of their activities

into focus, as profit is risk-associated: it is impossible to make substantial profit whilst at the same time refusing to take risk

On the project front, strict enforcement of risk-reducing strategies impinges on the involvement of the very poor: poor people prefer (1) not to go through the business plan preparation process, which to them is more of an academic exercise, although if well done informs them on their strengths and weaknesses (the 'aha' experience) and (2) that the vetting committee would not enforce strict adherence to the procedures of the vetting process. Thus, the risk reduction measure put in place by the project were considered a hindrance to the community members.

Negative traditional, cultural and attitudinal behaviours associated with livelihood activities of rural communities have been found among the poor in peri-urban communities and are a drag to sustainability. For the poor to be able to cope with the challenges of living close to the urban centres, these attitudes need to be addressed. Awareness creation on the negative effects of these attitudes among project beneficiaries is an essential component, needing immediate attention.

Teaching communities to practise new livelihood activities is not enough for improvement of livelihoods. Economic considerations, type of project and institutional support are crucial for ensuring sustainability. When all these provisions have been made, rural attitudes and behaviours can counter to a large extent, efforts made towards livelihood improvement and sustainability. These rural attitudes and behaviours put the poor in a more vulnerable situation by serving as a drag and limiting their ability to cope with the brisk business disposition of the wealthier groups living close to the urban centre.

Whilst the provision of start-up capital, technical backstopping, the adoption of the participatory business plan tool, and the involvement of community members in the selection of beneficiaries helped in bringing the project this far, other strategies adopted by the project hampered progress. For instance the finding that the poor cannot wait alters the notion that it is beneficial to plan the entire production and distribution cycle of the newly introduced livelihood activities. This finding should be adopted as the basis for changing future strategies. On one hand, this could be as a result of the rural attitudes described above. On the other it could be traced to the project's strategy of taking beneficiaries through all the stages of the non-traditional livelihood activities provided, and providing them with start-up capital to go through all the stages. The project could have reduced risks, ensured higher adoption and sustainability if it had concentrated on a few beneficiaries who could initiate the more difficult stages of the livelihood activity, concentrating on large scale production and subcontracting the distribution aspects to the poorer groups who prefer trading because it brought them more regular benefits.

Three categories of risks were identified to be associated with the livelihood activities of peri-urban dwellers: One, risks associated with nature; two macro economic and socio-political risks, which may result in economic volatility and political instability and; three risks specific to livelihood activities. With natural risks, the communities are almost helpless but sometimes they guess in case of weather by intuition. The second category of risks often eludes the poor although they are able to estimate fairly, again by intuition, when prices are likely to change. The communities are in better control of livelihood specific risks and manage them by common sense: This risk disposition, however, does not differ from the way rural dwellers manage risk and may be the reason for maintaining rural attitudes, which inhibit profitability.

Monitoring and tracking systems for projects operating at the grassroots level, which seek the participation of the poor, work better if they take local conditions into consideration and if they

involve the participation of local people. This monitoring and other risk prevention measures may have the potential of ensuring project sustainability but even where local people are involved, applying them to the letter, may be less appreciative to the poor. This not withstanding, they are a necessary evil if profit oriented stakeholders like rural banks should be attracted into partnership with communities. This is not just a peri-urban behaviour but partnership with rural banks is an opportunity for peri-urban dwellers because the rural banks prefer the peri-urban. For these partnerships to work, communities need to shed of some of these rural attitudes.

In conclusion, the project was designed at the multi-stakeholder level with the intention of rallying enough support for the various livelihood activities during and after the life of the project. It has been a major finding of this research that beneficiaries have not in the least been able to break through on engaging state agencies and even the 'hegemony' of traditional authority. This should, however, be understood against the backdrop of myriad of threats/risks in the environment-political, economic, social, technological, environmental and legal. A clear strategy to introduce rights-based approach (RBA) into the project concept to complement the SLA is recommended here. In fact the potential synergies of the two have not been fully explored and that could be the next level of research the project.

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APPENDICES

Appendix 1

QUESTIONNAIRE FOR INDIVIDUAL INTERVIEWS FOR THEME D and E

Name of community
Name of applicant

ADOPTION

a. Beneficiary

What natural resource livelihood activities are you engaged in under this project?

Livelihood activity	1. Rank		2. How started		
	Major	Minor	Own initiative	CEDEP	Other
a. Honey making,					
b. Snail rearing,					
c. Mushroom cultivation					
d. Rabbit rearing,					
e. Grasscutter rearing,					
f. Alata soap making,					
Other (specify)					

What is/are the sources of your start-up capital? (a) Personal savings (b) Bank loan (c) CEDEP loan (d) other

4. What Kind of support did you received (a) cash (b) kind (c) both (d) other

5. What economic activities are you engaged in?

Economic activity	5. Prior to project	6. Current activity
petty trading		
crop production		
animal rearing (sheep, goat, fowl)		
artisan (seamstress, masonry, fitting etc.)		

salary work		
Other (specify)…..		

How much income do you make per day/week/month/production cycle from your new and old economic activities?

Amount	7. Old Activity	8. New Activity
0 – 5,000		
5,100 – 10,000		
10,100 – 15,000		
15,100 – 20,000		
20,000+		

How do you compare this new livelihood activity to your previous income generating activity?..... …….
.....……..... …….
.....
Which of the two economic activities do you consider more profitable and why?
New livelihood activity.....
Previous livelihood activity .....

10. Why did you choose this livelihood- the new one- (basis of choice)
Less time consuming
Less space involved
Stable market for products
Others (specify)…….....
.....

11. What are the benefits of being involved in the new livelihood activities?
more income for the family
more spare time for other (economic) activities?
learn from similar livelihood activities in other communities
high potential for securing loans from banks to support project
exposure to new technology for carrying out the livelihood activity
Others (specify)…….....

12. Was it easy adopting the new livelihood skill?
Yes b. No
If Yes/No Explain.....
.....
.....
13. Mention the critical constraints/challenges associated with carrying out this livelihood activity?
lack of adequate space
Alternative sources of income
long gestation period
lack of market
lack of adequate and timely financial support
lack of adequate technical knowledge
local belief system

poor information flow between CEDEP and we beneficiaries
Others (specify)…….....

14. Do you have plans to expand this livelihood economic activity?
a. Yes
b. No
If yes/no, explain?.....

15. On 1st, 2nd and 3rd rank the first three of the livelihood activities that people are carrying out seriously in the community
a. Mushroom
b. Alata soap
c. Snail
d. Grasscutter
e. Rabbit
f. Honey

Of the above three which one has a high potential for adoption?.....
.....
.....
Are there some local reasons why people will want to carry out this livelihood activity?
Yes,
No
If yes what are they?
……
……

What would you recommend for the improvement of this project in future?
Increased length of training time
Retraining
Adequate start-up capital
Timely disbursement of start-up capital
Individual support
More sensitization about the project in the communities
Other (specify)……

Assessment of CLFs involvement

20. On a scale of 1,2 and 3 (1 being very helpful, 2 helpful and 3 not helpful) how do you describe the part played by CLFs in promoting this new income generating activities?.....

21. Could the project have succeeded without them?
a. Yes
b. No,
If yes/no, explain?.....
.....

22. Would you recommend that they are involved in the adoption of any new livelihood activity skills dissemination?
a. Yes
b. No

21. Would you say the project has made any impact on the standard of living of your household?
a. Yes
b. No

22. If yes/no explain? .....…….....
.....

RELEVANCE OF CREDIT PROVISION

23. Do you save?
Yes
No

24. If yes, where do you save?
Bank
A credit union
Susu collector
Home (Keeps money)
Others (specify)…….....

25. How frequent do you save?
Daily
Once every week
Once a month
Once every three months
Once every six months
Once a year
As and when I get money

26. How do you save?
Individual
Group
Others (specify)…….

27. Why do you prefer this form of savings?

…….....

28. What makes you save? .....

29. What demotivates you to save?.....

30. How do you want credit or loan administered to you?
Individual

Group
Others (specify).....
31 Why do you prefer this form of credit administration?

Individual
Group
Others (specify)…….....

32. In what form do you want to receive the credit/loan?
Cash
Inputs
Cheque
Others (specify).....

33. Do you depend on credit?

Yes
No.

34. If yes for what?

For school fees
For food
Business
Medical needs
Others (specify)

35. If no, explain….....

36. From where do you obtain the credit?

Rural bank
Savings and loans bank
Other banks
Susu collectors
Money lenders
Credit union
Others (specify).....

37. What are the conditions associated with the credit?

Collateral
Previous saving history with the lender
Reference from one who saves with the lender
Letter from employer
Others (specify).....

38. Do these conditions limit you in attempt to obtain the credit?
Yes
No

39. Where did you obtain credit/loan to finance this livelihood activity?
Family finance
Bank loan
From group saving
CEDEP start-up capital
Others (Specify).....

40. If loan or CEDEP start-up capital, how can you ensure a constant source of credit to finance your project?

Be credit worthy
Save with a bank
Save with several banks
Prepare a business plan
Others (specify)…….....

41. How long do you have to depend on credit for this livelihood activity?

Six months
One year
Two years
Other (specify).....

4. MONITORING SUSTAINABILITY AND RISK MANAGEMENT

42. How frequently do you visit your business site? (a) Everyday, (b) weekly, (c) every third day, (d) every one month, (e) no visitation, (f) other

43. How frequently do the following stakeholders visit/monitor your business?

Number	Stakeholder	Frequency [a] [b] [c] [d] [e] [f] as above
i.	CEDEP	
ii.	CLFs	
iii.	Government Agencies	
iv.	Others (Specify)	

44. What do they normally tell you when they visit your project site?

(a) repair broken structures, (b) report problems quickly, (c) keep a close watch on the activity, (d) other (specify)…….

45. When you encounter problems in the course of your work, whom do you consult for assistance (a) CEDEP through CLFs (b) Friends and family (c) CEDEP resource persons (d) Don't consult anyone (e) Others.....

46. What is the project plan period? (a) 1 year, (b) 2 years, (c) 3 years, (d) 4 years, (e) Don't know

47. How many production/sales cycles do have in a year? (a) 1 cycle, (b) 2 cycles, (c) 3 cycles, (d) 4+ cycles

48. Do you intend to continue with the activity after the plan period?
(a) Yes, (b) No Give reasons.....

49. How do you describe the success or otherwise of your chosen livelihood activity? (a) very successful (b) successful (c) not successful (d) lost money/in debt/liability, (e) other.....

50. On a scale of 1-4 (1 being the highest contributor and 4 being the least contributor), rank the contribution of each of the following in establishing your business activity?

Stakeholder	Beneficiary/self	Financial Inst.	CEDEP	Others (Specify)
Ranking				

51. State the specific contribution of each of the following in the establishment of your livelihood activity?

Contribution	CEDEP	Beneficiary	Financial Inst.	Other (Specify)
Credit/ Finance				
Training/Facilities				
Implementation logistics/Resources				
Others (Specify)				

What is the revenue and cost per cycle on your livelihood activity? (Where difficult ask for the total expenditure and total revenue)

Expenditure		Income	
Inputs	Cost	Output	Revenue
1.		1.	

2.		2.	
3.		3.	
4.		4.	
5.		5.	
6.		6.	
7.		7.	
8.		8.	

5. SUSTAINABILITY OF LIVELIHOOD ACTIVITIES

Is your business activity sustainable? (a) Yes, (b) No

If yes what are the indicators of sustainability? (a) Adequate skills acquired to continue alone after the project period (b) the activity is replicated in other parts of the community (c) it provides security for future loan (d) it has led to an increased savings (e) others…...

If no, what do you suggest should be done to ensure sustainability (a) more people should be trained to adopt the business activity y (b) prompt release of loans and other logistics meant for the business (c) retraining of beneficiaries (d) others …….

What is the role of the livelihood activity in the following areas

Social	Economic	Environmental
E.g. prevent migration	E.g. employment	E.g. Forest conservation

How do you describe the prospect of the livelihood activity? (a) Has bright future (b) the future is bleak (c) other…… Explain your answers.

What strategies do the following stakeholders adopt to ensure sustainability?

Strategy	CEDEP	Beneficiary	Government	Financial Inst.	Others
Credit					
Skill training					
Logistics					
Technical support					
Others					

6. RISK MANAGEMENT

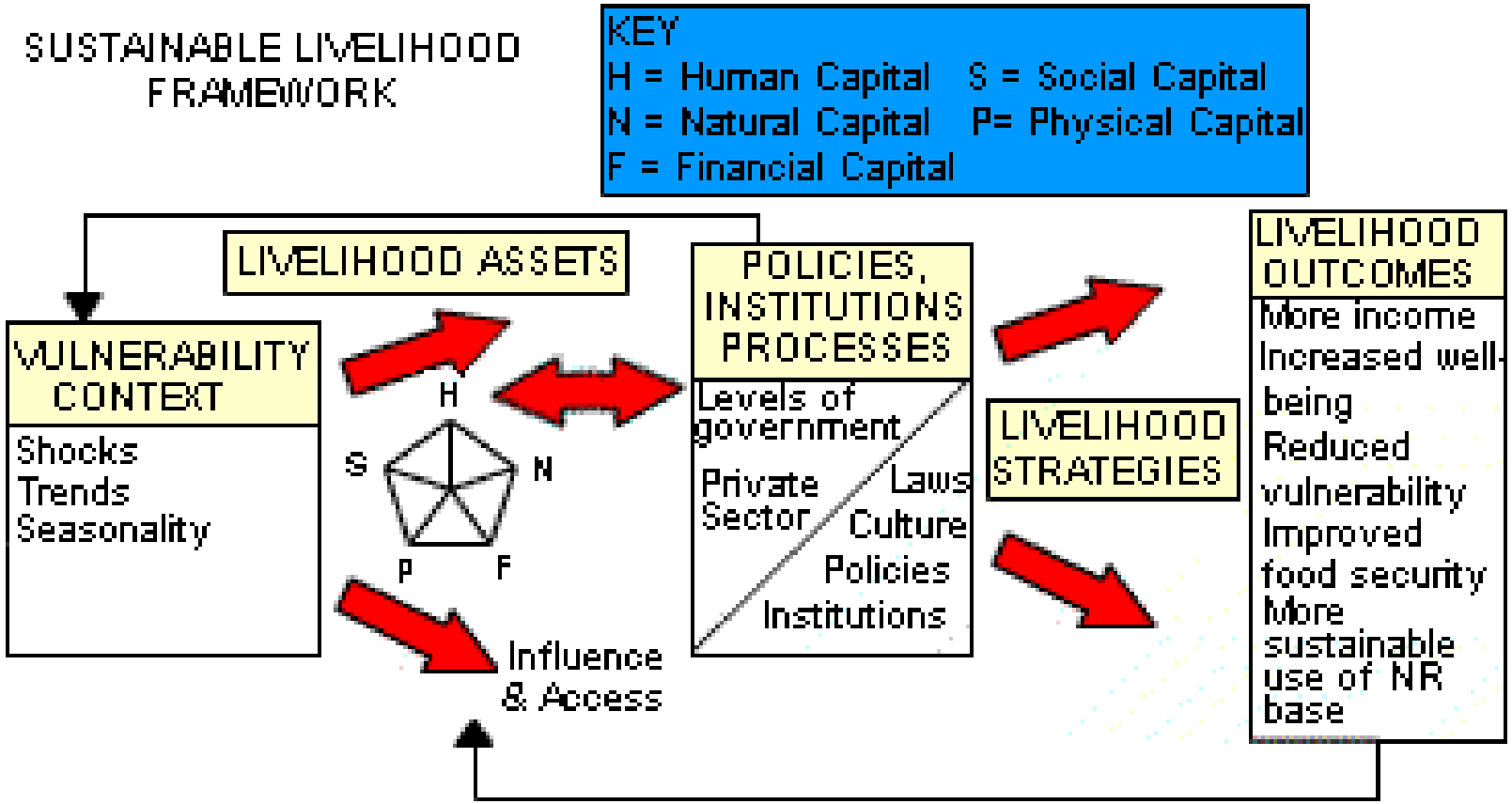
Identify the various types of risks and their distribution among the various stakeholders

Risk Type	Distribution			
	CEDEP	Beneficiary	Financial Inst.	Others

What are the coping/management strategies adopted by the following to reduce risk that the project is confronted with?

Risk Type	Beneficiary	CEDEP	Financial Inst.	Others	Recommended Risk Reduction measures

Appendix 2



Source: DFID Sustainable Livelihood Guidance Sheets, 2000.