

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

Adoption and Impact of Livelihood Activities on Community Members in the Kumasi Peri-Urban Interface – R8090 Revised Research Report 4

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LIST OF ACRONYMS

AP	Action Plan
BYN	“Boafo Ye Na”
CBUD	Centre for Bio-diversity Utilisation and Development
CEDAR	Centre for Development Areas Research
CEDEP	Centre for the Development of People
CLF	Community Level Facilitator
DFID	Department for International Development
FAO	Food and Agriculture Organization
KMA	Kumasi Metropolitan Authority
KNRMP	Kumasi Natural Resource Research Management Project
KNUST	Kwame Nkrumah University of Science and Technology
KPUI	Kumasi Peri Urban Interface
NGO	Non-Governmental Organization
NRSP	Natural Resource Systems Programme
NaRMSIP	Natural Resource Management Strategies Implementation Plan
PBPP	Participatory Business Plan Preparation
PPP	Peoples Participatory Programme
PRA	Participatory Rapid Appraisal
PU	Peri Urban
PUI	Peri Urban Interface
UK	United Kingdom
UNDP	United Nation Development Programme

EXECUTIVE SUMMARY

There is a general admission that urban sprawl has a natural response on the adjoining areas and even to some extent on the rural countryside. Between the urban and rural areas, there is an intervening area that is conceptualised as the peri-urban interface. This area has peculiar characteristics. As well as being complex in terms of the scale of interactions between the urban and rural areas, the peri-urban interface (PUI) demonstrate unique characteristics that make the traditional planning and development strategies that work for the urban and rural areas not necessarily applicable. It is a zone where actual knowledge about the changes in environment; natural resources and livelihood, etc., have not been fully explored. One can off-handedly identify a number of intervening opportunities that are associated with the PUI. However, there is a downside to it: the peri-urban area cannot be said to be beneficial in all respects (Tacoli, 1998).

In response to the dearth of knowledge about the peri-urban processes in the Kumasi Peri-Urban Interface (KPUI), the Centre for the Development of People (CEDEP), a local Non Governmental Organisation (NGO) based in Kumasi has carried out a number of research activities as a learning process from the Department for International Development's (DFID) sponsored project dubbed *Boafo Ye Na*. This study, on how the people of KPUI adopt new livelihood activities to support themselves and their families, is one of such studies that the project and its collaborators from the Kwame Nkrumah University of Science and Technology and Royal Holloway University of London have carried out. The key aim of this theme is to investigate the ways in which the implementation of livelihood activities facilitated by the project has been adopted by KPUI inhabitants and the implications for their livelihoods. The adoption of livelihood activities by the communities is intended to bring about positive improvements in their livelihoods. The key issues addressed by this research theme include the following:

- The level of adoption and basis of choice for specific livelihood activities,
- The role of livelihood activities in improving the overall welfare of members of KPUI communities,
- The relevance of credit provisions for the livelihood of the peri-urban inhabitants.

Methodology

To address the above issues, there was a brief review of literature in relation to the subject matter. The key research questions, such as who is adopting what livelihood activity at where and when, informed the research methodology. 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. These sources of data about the project were also supported by 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 by studying reports of 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 Ye Na*, DFID R8090). Structured data obtained from the baseline and other field data were analysed and presented using SPSS software package.

Key findings

In respect of the main objective of this research, it is an important finding that introducing new livelihood activities in the PUI has a high potential of improving the welfare of affected community members, particularly the poor. However, people's choice for and reasons for adopting a particular livelihood activity is highly tied with the length of time it takes to reap benefit, assurance of reliable source of credit and land space to accommodate expansion of the livelihood activity. These are the three main factors that affect the adoption of the alternative livelihood activities introduced by this project, which have resulted to some of the livelihood activities seen as not suitable for the poor in the KPUI.

For the very poor it is naturally a case of opportunity cost, with the majority of those supported under this project placing premium on short-term activities that yield them daily income at the expense of a project that requires a longer waiting period. This explains the main finding of the research that the poor cannot wait. In the case of grasscutter and rabbit, the poor who are most affected by housing and feeding problems and are the most likely to have problems with adopting grasscutter and rearing as an alternative livelihood activity. In the case of beekeeping and crop production, the main barrier is land space as they can barely thrive on the PU lands that are constantly being encroached upon by property developers. This means that unless there is any new technology that reduces the reliance of land space for these activities, long-term investment in them as alternative livelihood activities for the poor is far from reality.

Petty trading, alata soap making and mushroom production have high potential for adoption by virtue of their relatively short gestation period. Incidentally, these are the activities that have been found to create positive improvement in the standard of living of beneficiaries in the form of increased financial assets. They are quick to create wealth and less costly to procure credit from the rural banks with them. This research has shown that the poor in the KPUI cannot start any business on their own without financial support (credit or money from relative of a philanthropist). They are the least savers and rely more on loan/credit for their activities. This underscores the need for credit provision for the poor to sustain interest in these projects and thereby reduce their unsustainable reliance on the already depleted natural resource base in the KPUI.

Other general observations of this research are discussed below.

First, this research has indicated that individual projects were more successful than group projects. The reason has been found to be embedded in the preference for individual work to group work. Individuals want to be able to manage their own enterprises and move at their own pace rather than being dictated to by the group. This could also be associated with the changing culture of Ghanaians where ownership of properties can become a big issue in extended family systems, particularly when the main owner (with the greatest share) expires.

In almost all the activities, a 'neutral' project site could not be obtained. Consequently, some group members have been reluctant to, as a routine; go to the house of the one who was hosting the activity, which has led to the host taking a sole ownership of the activity anytime there was any misunderstanding.

The research showed that using income as a measure, the beneficiaries felt their old livelihood activities were more beneficial than the new ones that the project introduced. To them, the old activities are those they were used to and could do better. As the project was concerned about the preservation and management of the natural resources for livelihood activities, the options might have been narrowed in favour of the new livelihood activities for which the project was probably biased in selecting.

A clear gender division of labour with respect to the livelihood activities was found. Activities that are linked with women's domestic roles, such as washing and food preparation were those that women chose to do. This means that even with increasing complexity of the peri-urban communities, gender distinctions in livelihood activities selection still exist. A related finding is that women were found to be more receptive to the small start-up capital that the project offered as well as being resilient towards ensuring the success of what they started, unlike the men. Many of the men gave up and quitted the project groups when they were not seeing quick results, whereas the women stayed on. By their patience, more women than men have been able to work with the small credit and repaid them to qualify for higher credit, which also explains why more women than men see the project as having made an impact in their standard of living.

It was noted that many of the beneficiaries have indicated to expand their projects provided CEDEP would give them another credit facility. Further, it was noted that the start-up capital given to them was inadequate to generate a substantial profit, but the beneficiaries were of the view that their new livelihood activities could yield more income/revenue if they had done it on a slightly larger scale. This suggests that the project was perhaps not able to ensure sustainability of what have been given to the beneficiaries so far by ensuring that the start-up capital needed to generate a reasonable income was not provided.

The research has also shown that the beneficiaries would prefer to have individual loans than group loans yet micro-credit financiers are not keen to invest in individual loans when dealing with poor groups for lack of collateral security. As mentioned earlier, culturally, people in Ghana do not like working in groups especially when it bothers on financial matters because group work has implications for the various inheritance systems that exist in the country. This applies to the micro financing of livelihood activities too.

Conclusion

There is a saying that the poor cannot wait. Lessons from this study have shown that the poor wants quick results that can get him/her out of poverty for fear of becoming more vulnerable. Thus in introducing any livelihood skills to such people, they should be skills that have short gestation period and that can yield high benefits. The poor rely very much on credit and these credits are tied to short-term profitability for the poor so this research have identified alternative livelihood activities that match with the short-term needs of the poor and at the same time the interest of the rural banks. This provides important new knowledge for peri-urban livelihood development work.

1 INTRODUCTION

Studies into the peri-urban interface have provided considerable information that deepens our understanding of the definitions, processes and responses by different actors. A quick conclusion that can be drawn from those findings is that coming from different contexts, variations exist in the information that filters through to the international development landscape, which provide lessons for spatial, economic, environmental and general development planning that is specific to the local area. Brook *et al* (2001) highlighted the importance of conceptualizing the peri-urban as a series of interactions between the rural and urban systems, characterized by flows of produce, finance, labour, information and services among others. The scale of the interaction varies from place to place and even within somehow homogeneous geographic units, variations in terms of for instance produce, labour, information and services exist. Internal to the peri-urban interface itself, similar interactions exist among different actors, which also present another important dynamic subject as we interrogate the processes and their response on natural resources, environment and livelihoods.

Promoting sustainable livelihood activities in response to the increasing poverty among the people brings up the question of whether the people, the systems of decision-making and the institutions provide the support mechanisms for such programmes. Linkages between rural and urban areas (Tacoli, 1998) and within the peri-urban interface itself cannot be assumed to be beneficial in all circumstances. Such linkages do produce variable feedbacks that lend their explanations to the time and space within which the processes of interactions take place. The closer the location to an urban centre, the more prominent are information and service interactions, the farther the locations the more basic and intermittent the relationship (Simon *et al.*, 2004). There is a direct relationship between specific project support to the poor in the peri-urban interface and the local family, communal and institutional support systems. With reducing ability of the local support systems, local institutions tend to be more responsive to assisting the poor at the smallest opportunity when a project initiates something in to support the poor. Community-based projects and programmes can produce the desired impact if the local systems are receptive and supportive. Several opportunities exist within the local system as well as threats that may militate against projects and programmes for the poor. In the KPUI for instance, the customary land allocation system in theory makes land available to all community members (as usufructs with the right to occupy, till, or otherwise enjoy any unappropriated portion of customary land, Asante, 1975). With the growing size and the continuing occupation of new entrants in the KPUI, the above allowance for all members in the traditional family systems is brought into question. The land allocation system especially in respect of gender and how it affects livelihood choices and adoption has been explored in this study.

As the urban influences sprawl out to previous peripheral communities, large numbers of people are affected to the extent that poverty is deepened among some while others gain employment opportunities and escape from poverty. The poor normally feel the greatest impact of the change, as they possess no/less capital assets (including knowledge capital) that will provide them the opportunity to access new opportunities and livelihood activities in the urban spheres. They additionally lose their small assets in farming and makeshift tables and kiosks that provide them with limited livelihood opportunities. Men gain more non-farm employment than women do whereas a large majority of women are confined to agricultural and petty trading, which are low paid sectors (Brook and Davila, 2000). These

changes produce far-reaching implications on any strategy to promote sustainable livelihood activities among the poor in the communities. The question of who is likely to receive such support, how they accept, adopt and sustain the support and the extent to which the support affects the well-being of the people are critical for this study.

From the above understanding, this study is being undertaken in Kumasi peri-urban interface to investigate the manner in which livelihood activities implemented under the Boafo Ye Na (DFID R8090) have been adopted by the peri-urban inhabitants and the implications for their livelihoods. The adoption of livelihood activities by communities is intended to bring about positive improvements in their livelihoods. Key issues addressed under this study include the following:

- The level of adoption and basis of choice for specific livelihood activities,
- The role of livelihood activities in improving the overall welfare of members of PUI communities,
- The relevance of credit provisions for the livelihood of the peri-urban inhabitants.

1.1 Methodology

The study was carried out in the 12 Boafo Ye Na project villages (see map below). These communities are 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 activities¹ 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 were sampled for interviews in October, 2004. The breakdown of respondents on community and livelihood basis is illustrated in the Tables 1 and 2 below.

Table 1: Number of Participants Covered in the Focus Group Discussions

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

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

Duase	15	10.2
Okyerekrom	8	5.4
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 Focus Group Discussions on 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 focus group discussions (FGDs) and the structured interviews were carried out simultaneously for six days.

Table 3: Gender Distributions of Beneficiaries

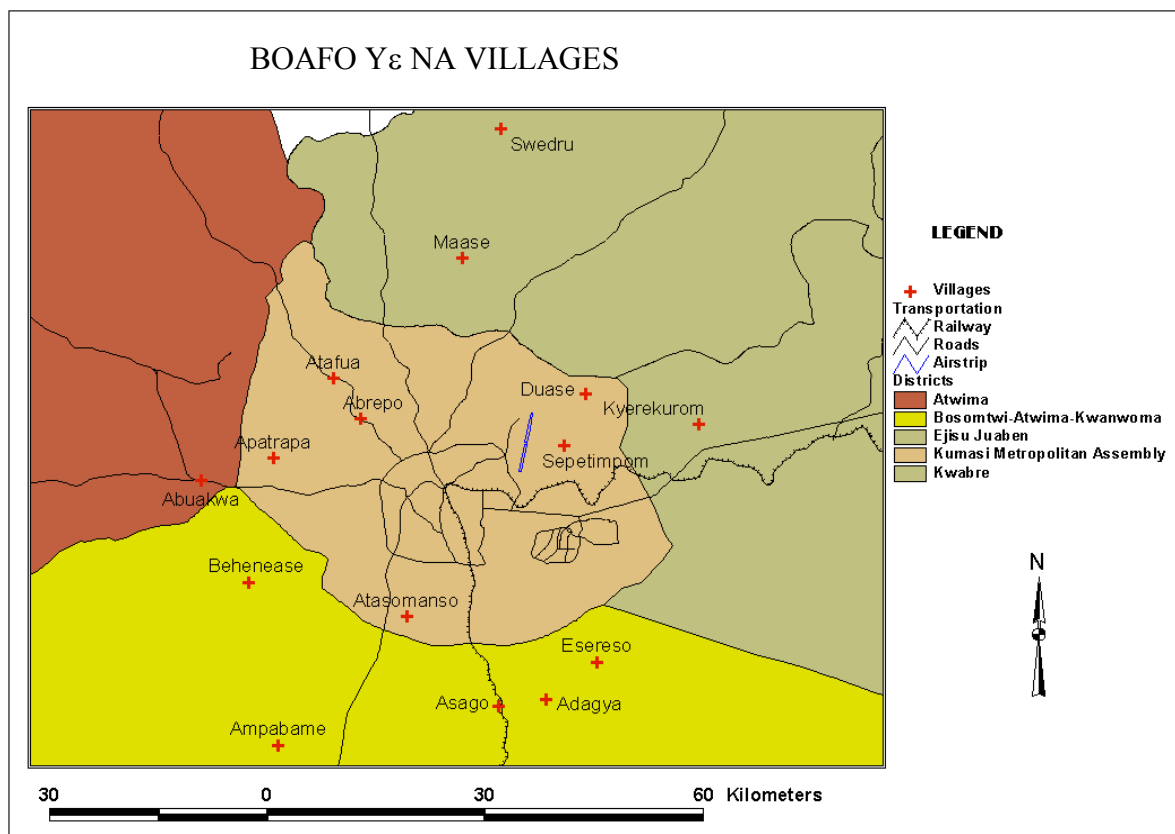
COMMUNITY	MALE BENEFICIARIES	FEMALE BENEFICIARIES
Adagya	15	23
Abrepo	26	20
Ampabame II	17	18
Asaago	21	18
Apatrapa	18	38
Atafua	16	35
Behenase	12	15

Duase	20	19
Okyerekrom	9	22
Maase	13	14
Swedru	11	21
Esreso	17	27
Total	195	270

Source: Field Report, 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 various livelihood activities met. This spanned a six days period, tackling one livelihood activity per day. Interview guides (see appendix) 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.

Map of Study Communities



1.2 Organisation of Report

The next section reviews the literature on livelihoods and issues about the peri-urban processes that bother on adoption of livelihoods by the poor. This is followed by a third section which presents the background to the processes toward promoting the project's alternative livelihoods activities in the communities. Section four also discusses the level of adoption and basis for choice for specific livelihood activities. The last section looks at the role of the livelihood activities in the standard of living of beneficiary members (in section 5) and this is followed by a conclusion that summarizes the main findings of this research theme in Section 6.

2 PROMOTING SUSTAINABLE LIVELIHOOD ACTIVITIES IN THE FAST TRANSFORMING PERI-URBAN COMMUNITIES: IMPLICATIONS FOR ADOPTION AND WELFARE CHANGE AMONG COMMUNITY MEMBERS

2.1 Introduction

There is a striking difference between development strategies in the rural and urban areas. Urban development focuses less of primary production but more of secondary and tertiary production where the emphasis is much on how to develop a support system that will promote flows of goods, services, people and information within and without. Rural development strategies, on the other hand, are commonly focused on the primary production in the areas of farming, fishing, quarrying, etc. A third and emerging area of development concern is the peri-urban interface (PUI), where there is a dynamic process of change in land ownership, environment and sources of livelihood. Over time, this increasingly becomes physically a part of the urban centre but is administratively marginalised in urban development priorities. Hence, the PUI is gaining much concern, especially against the backdrop of changing livelihoods patterns to the detriment of the poor PUI residents. Further, development-planning strategies have usually dwelt on ‘urban’ and ‘rural’ development and left the intervening areas of peri-urban interface to the background, largely because its significance has only recently been more adequately appreciated. Many urban enterprises depend on demand from the rural consumers and rural enterprises depend on access to urban markets and services etc. These are crucial for most agricultural and non-agricultural income sources.

In this section, attention is focused on livelihood strategies in the peri-urban interface, within the context of a three-segment PUI: agriculture-based hinterlands with significant trade in agriculture; densely built-up areas where activities and lifestyles are similar to the urban centres and; a third area in between the two where services are important (Tacoli, 2001). Again, the peri-urban can be characterised by the heterogeneity of people and their residential choices: high and middle income residential developments dominating one section, estate and industrial section and others in outlying areas specialising in agriculture, often in informal settlements (ibid, Simon *et al.*, 2004). These differences coupled with the differences in distances from the city centre produce variant implications on how different people accept and carry forward agriculture-based livelihood activities.

In the peri-urban interface of Kumasi, the urban processes can be seen crucially as transforming both the natural landscape and livelihoods of the people. It is very common to find pieces of land, which have produced the main source of livelihoods of the people turned into residential and commercial uses other than farming. There is however, little knowledge on the impact of peri-urban processes on household livelihood strategies in Kumasi. Findings of previous PU research projects revealed the following among others; that those who cannot take advantage of the existing market, those who have less financial capital to purchase and/or intensify production and those who are excluded from the credit and extension systems are worse affected by the peri-urban change (Brook and Davila, 2000). Often, women find it more difficult than men to access all available resources. They have adapted to the change by adopting a second and sometimes a third livelihood activity. Most women are combining petty trading and agriculture on small parcels of land barely

exceeding half an acre, contrary to the size of land cultivated in the past. This is however not to say that generally, all women are engaged in several livelihoods activities.

2.2 *Livelihoods diversity implications for the PUI*

It has been argued in several development discourses that in the developing countries and especially for poor households, different members of the family seek and find different sources of food, fuel, animal fodder, cash and support in different ways in different places at different times of the year (Chambers, 1997). The support base of the household is crucial for the total survival of the members to the extent that the question of how old the person is does not matter as much as how much each individual is able to contribute to the household basket. The critical mass is diversity in livelihoods with multiple activities by different family members at different times, exploiting varied and changing resources and opportunities. The expectations that every family member should contribute to the family pot, push young people into activities like street vending, prostitutions, child labour and other activities which end up blurring their future (Guijt and Shah, 1998, pg 114). This is not surprising, as it is a conceivable response strategy for the increasingly impoverished populations in the cities and the rural countryside in most developing countries. They adapt to the changing trends through their livelihood capabilities, through tangible assets in the form of stores, infrastructure, and through intangible assets in the form of knowledge, remittances, claims access (Chambers 1997; Adato and Meinzen-Dick 2002). While it is plausible to think that livelihood diversification is an age-old phenomenon, there is a body of knowledge emerging in peri-urban studies that livelihood diversification has become an organic part of the livelihoods of peri-urban inhabitants (Ellis 1998; Brook and Davila 2000) whereby people, living in the peri-urban interfaces, having lost land to other competing urban needs are left with no choice but to resort to trying other means of living.

In general, it is common for people (especially in the rural areas), to come under the illusion that there are myriads of job openings at the urban and peri urban areas that the poor can take advantage of. While this can be true to the extent that people can gain short-term, temporary employment in construction related works; it is not so crucial for a long-term poverty reduction measure. In that case the need to improve people's chances of running away from shocks and seasonality become paramount. Livelihood is not the same as job. Livelihood comprises the capabilities, assets and activities required for means of living (Chambers and Conway in Brooks and Davila 2000). For the poor such short-term jobs must be buttressed by diversified and a constant source of livelihood that is able to withstand shocks and seasonality.

According to Ellis (1998), livelihood diversification involves wage work in (1) agricultural and non-agricultural activities (2) non-farm self-employment and (3) remittances from urban and abroad. Livelihood diversification may be positive or negative depending on whether it improves security and reduces the impact of seasonality or whether it lowers agricultural productivity. Ellis believes that nowadays farming on its own rarely provides a sufficient means of survival (even) in rural areas of low-income countries. In Ghana, however, and even in the rural areas, from time immemorial, farmers as a strategy preferred to diversify their crops for security reasons. Mixed cropping and mixed farming is known

to be associated with rural subsistence farmers, who produce several crops on the same small piece of land. The success for instance, in cocoa production in Ghana, could be explained from the fact that cocoa tolerates many food crops grown alongside (an inter- or multi-cropping system) and on which rural dwellers depend. At the time of planting or transplanting, cocoa grows very well with maize, cassava and cocoyam, palm trees and citrus fruits. As the plant grows, maize and cassava fall out but a wild yam variety comes in together with black pepper (all creeping plants), allowed to grow under shady trees, which the cocoa plant needs to survive the scorching tropical sun, especially at the early stages. Some of these trees are later felled to maximize flow of air and reduce black pod disease. Thus because cocoa growing allows diversification, even poor farmers were able to participate to the extent that although Ghana is not noted for big cocoa plantations, the country still remains a leading producer of cocoa.

Brook and Davila (2000) identified a knowledge gap on the impact of peri-urban processes on household livelihood strategies in Kumasi. Previous research by DFID's NRSP activities in the same area have discovered that those who cannot take advantage of the already existing opportunities include the already land poor, those who have less capital to purchase and/or intensify production and those who are excluded from the credit and extension systems. They are more likely to be among the poorest who cannot diversify their livelihoods. Brook and Davila also threw light on hypothesis put forward by Rakodi (1999, p. 58) on how the various stages of peri-urbanization are likely to affect the poor and the possible interventions for improving their situation and reducing inequality. Rakodi's hypothesis had two main stages of urban influence. In the early stages, Rakodi hypothesized that opportunities for farm enterprises exceed the threats, thus improving access of small farmers to capital and other farm inputs would enable them to increase productivity and reduce the inequalities between them and richer farmers. This however, needs to be tested against our knowledge of the social context of the people in the peri-urban interface. In the latter stages of urban influence, however, threats to farm enterprises outweigh the opportunities, thus there would be an increasing abandonment of farming, and the provision of power, skills, capital, or freedom of movement—normally those who depend on wage and casual labor for all or part of their income is likely to reduce the inequalities. Rakodi continued that those seeking new economic opportunities are likely to face barriers to entry erected by those already pursuing particular income generating activities, as a result, those who are forced to abandon cultivation and related activities on their own land would become more reliant on casual work and less lucrative informal sector trading and service occupations and unemployment rate would increase. Identifying and reducing the entry barriers could solve the problems of poverty and inequality.

The changing nature of the peri-urban interface goes alongside cultural transformations – old social networks disintegrated and new ones formed. These new networks unlike the old ones are mostly founded on short-terms relationships in business professions, religion. Relatively speaking, they lack the trust that accompanies old and sometimes household or family relationships. In a system like this, the suitability of for instance, a group-based approach to poverty reduction will be severely tested. The process of forming groups in itself involves fundamental changes to people's attitudes and habits, which takes time. The choice of individual support as a poverty reduction strategy is also fraught with difficulties. The poor individual who is incapable of mobilising the local support necessary for carrying out livelihood improvement activities is further affected by the new changes. They are mostly difficult to trace as demands for casual labour sometimes drive them out of the

communities. Supporting individuals in poverty reduction initiatives also comes with high demands for higher individual financial support (FAO and UNDP, 2001). Yet experience in Zambia's successful implementation of the people's participation programme (PPP), shows that the success of the project was achieved with modest outlay of funds and that credit alone was not enough to stimulate sustainable development; it must be supplemented by savings.

2.3 Adoption of livelihood activities by the poor in the PUI

In the above discussions, many lessons could be drawn from other experiences to reflect the strategies and challenges of promoting sustainable livelihoods and the adoption of such livelihoods in the peri-urban interface. Some of these issues will be discussed below.

Insecurity of tenure affects a greater proportion of society than is generally recognised and remains a major limitation to the adoption of new livelihood activities. Chambers (1997, Pg. 10) defines security as secure rights and reliable access to resources, food and income and basic services. An environment in which the resources on which the people depend are seriously undermined produces psychological stresses that limit people's desire and ability to invest in them. In the peri-urban interface, the sources of insecurity are more complex than generally acknowledged, as a general economic downturn combines with lack of secure access to resources to produce a self-perpetuating poverty syndrome for the poor. The indigenous poor have lost the land to residential and other commercial users and new entrants who have acquired these lands are but holding the land in trust for the owners of the land. In a pristine customary ownership like 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). The loss of farming land constitutes a major shock to the livelihoods of the people who have farmed for most of their lives. To those groups, land is the most important asset. 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.

Migration. Most land-based livelihoods are declining due to the exodus of people from the farming communities to secure salaried, wage or commission jobs. The youth who are energetic are those who move to the urban areas. The results include the aged and children left without proper care back in the rural areas and congestion, squalor, streetism and their attendant problems, in the urban areas. The rate at which peri-urban land-based livelihoods are declining is even worse because of the added pressures from the urban and rural communities.

Structural implications -Currently most areas closer to the urban centres are shifting from land-based activities to other alternative livelihood activities that do not require land. This is because lands are taken for infrastructure developments increasing the unemployment in these areas especially those who require lands for their operation. Residents in villages within the peri-urban areas are presented with alternative economic opportunities for urban economy. This might result from agricultural intensification, demand for raw materials or opportunities for self-employment. A major hindrance to livelihood diversification is poverty. Earnings are low; savings are low; capital is low; and so productivity is low. This

is the vicious circle of poverty. There are arguments that, with capital injection in this circle to increase productivity, it is possible to turn this circle to a virtuous circle of prosperity.

Gender implications also constrain women from engaging in certain kinds of livelihood. Most tribes believe that women should be at home taking care of the children, washing and cooking. In general, women tend to be associated with livelihood activities requiring low initial capital investments. In the rural areas, some tribes believe that women cannot sell livestock even if they own it. They have to give it to their husband or a male relative to sell (DFID 2002). In the peri-urban interface, the aged are saddled with the responsibilities of taking care of children whilst the active parents engage in economic activities in the cities. In exchange, they receive remittances or in some cases, nothing at all.

There is great inequality in access to health services for different wealth categories. For many reasons, poorer people for many reasons would go for self-medication, using either natural herbs or buying drugs directly from the shelf.

HIV/AIDS, malaria and tuberculosis constrain the productivity of poorer people and pose a great threat to the national economy. These diseases become determinants of what kind of livelihood can be engaged in. A person with HIV/AIDS cannot stand high temperatures (CEDEP, 2001) and may not be able to engage in batik-making; a person with TB may not be able to work in a dusty environment; such people may be forced to shift occupation, which may not be that easy.

3 LIVELIHOOD ACTIVITIES, PROCESSES AND STRATEGIES OF THE BOAFO YE NA PROJECT

3.1 Introduction

To understand the adoption of livelihood activities promoted by the Boafo YeNa Project, it would be necessary to begin by first looking at the findings of a needs assessment exercise carried out at the onset of the project and how the findings informed the future steps of the project. This section outlines the strategies adopted by the project as a result of this need assessment.

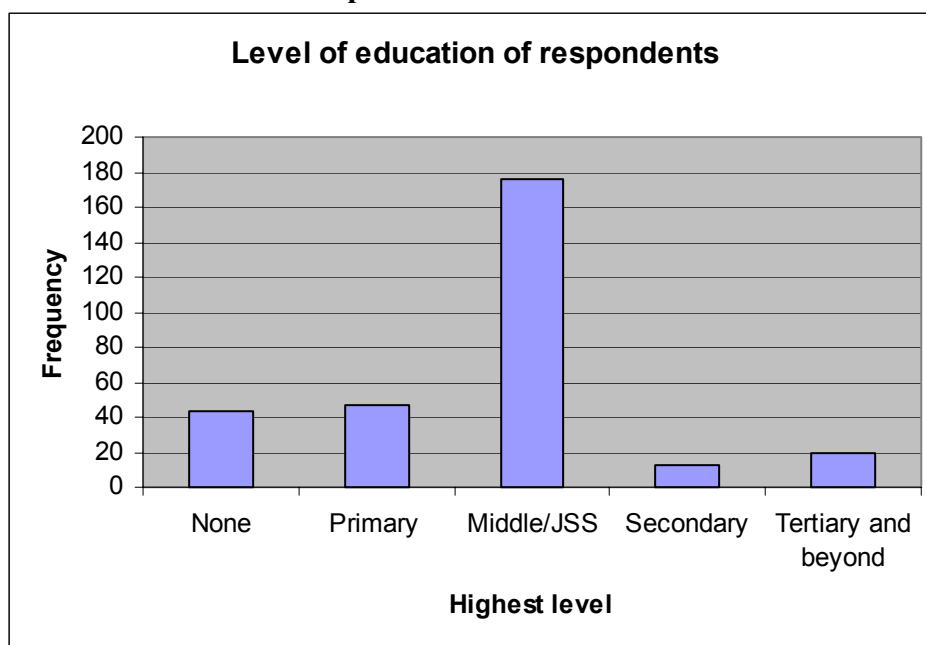
3.2 Background

A problem ranking exercise carried out during the plan formulation of the NaRMSIP project (R7995) highlighted joblessness and unemployment as the central development issue to be addressed by the Boafo Ye Na Project. Lack of employable skills and requisite qualifications were identified among the causes of unemployment. To say the Boafo Ye Na project was going to provide these skills and qualifications for community members and get employment in the western sense within three years would have been a mere political talk and unrealistic. The project therefore adopted the livelihood improvement approach, drawing from Tacoli's hypotheses (Brooks and Davila, 2000) for reducing inequality in the various stages of peri-urbanization. A needs assessment carried out to determine how to start the project revealed the following:

There was high level of illiteracy among main target groups to the extent that some women group members could not even pronounce the name of their groups, which were in most cases in English, let alone the names of the facilitators who came from Kumasi and took their registration fees and membership dues. They however did not have problems mentioning institutions with local names like the Sinapi Aba or Kuapa Kokoo. At Behenase, every group member could easily pronounce a complex name like 'Adowa Kete Obidumbie Kuo'. Figure 1 shows the level of education of respondents during the baseline survey of the Boafo Ye Na project. The modal class is the Middle School/JSS group. These people are semi-literates, normally school dropouts who could barely write their names.

- Groups identified tend to have welfare objectives rather than livelihood improvement objectives. The groups were also weak in the sense that most of them were inactive and had not registered. Further, it appeared that the poor were really not members of the few strong groups existing in the communities. Although a group like Mmasima Kuo of Esreso had very good objectives, the name itself suggests that the membership was made up of women of certain class. Given that, poor people keep low profiles, it is doubtful that poor people could belong to such groups. Yet the communities demonstrated readiness to form groups with the prime motive of qualifying for assistance, if group membership is a criterion. Access to start-up capital appeared to be the main reason for forming/joining the groups.

Figure 1: Educational level of respondents



Source: Baseline Survey, Boafo Ye Na Project, 2002

- Despite the illiteracy level, communities have very good ideas and intention for improving their livelihoods and moving out of poverty. Micro-finance experts that the project has interacted with have indicated that one of the most sustainable ways of helping people out of poverty is by capital injection for improving productivity. Communities have not asked for more than this. However, although community members were clamoring for start-up to implement these ideas, they could not easily say how much they needed, when they needed it, what for and how they would pay back. Thus, some community members even expressed fear of taking loans.
- The majority of interested community members opted for livelihood activities, which are new and have not been sufficiently tested in the KPUI. The risks therefore involved in going into these livelihood activities were expressed and it was necessary to adopt precautionary measures requiring a slow entry and thus moderate capital investments. Adult-friendly training programmes that made room for the poor and illiterate participants became the bedrock for developing the skills of interested community members to undertake the new livelihood activities. Professional trainers in all the livelihood activity areas were not readily available in the KPUI. A conscious effort was found to identify and assist resource persons to prepare/reorganize their training materials/modules to suit the people the project was going to handle.

3.3 Strategies for ensuring participation of the poor

Informed by the results of the needs assessment, the project adopted some strategies to ensure the following:

- Deliberate efforts at all stages to include the poor whilst not totally excluding wealthier groups who expressed interest.
- A mechanism for articulating strategies for livelihood improvement.
- Participatory monitoring to ensure that people carry out the activities, which they planned to implement for livelihood improvement.
- A sustainable system of start-up capital administration that makes a minimum start-up capital available for the poor to try to experiment some livelihood improving activities.

In order to ensure that people get an equal opportunity to participate, emphasis was placed on practical work during training. The medium of training was vernacular Twi language. The project was careful in selecting resource persons who not only train but also on the livelihood activities they promote. The first step, therefore, for a training workshop to start was the identification of such practitioners who were willing to share their skills and experiences with the communities. These resource persons were then assisted to develop training materials and to facilitate the training. Communities were informed that nobody was allowed to take part in more than one training programme. The main purpose of the training is for the participants to put the skills acquired into practice. Some of the precautions that were made known to the participants include, among others, not to participate in several training workshops at the expense of others who need it more and ensuring that they attend all sessions of the training workshops to ensure that they get the full benefit of the training. As much as possible, the project discourages long lectures and unnecessary technical information. The project promoted the use of the local language Twi at the training workshops. Thus, the training was organized using adult learning approaches.

Another effort to ensure the inclusion of the poor was the introduction of procedures for assisting interested community members to articulate their livelihood aspirations to the project or prospective business entities/persons, who may be interested in providing start-up capital. This led to the development of a tool for preparing simple business plans, using symbols and materials, which the beneficiaries could easily understand and interpret. Due to the high illiteracy rate and the technical nature of business plan preparation, the project adapted the conventional business plan into a more participatory and user-friendly one for the communities. This was called ‘participatory business plan’, which is a combination of selected participatory rapid appraisal tools and aspects of the conventional business plan formats. This action was informed by Petters (1998), who argued that, “while the information that should be included in the business plan tends to be standardized, the format to be used is not”. A comprehensive participatory business plan format development, which involved the communities from the start and a series of training programmes for Community Level Facilitators (CLFs) on how to facilitate the plan preparation was introduced and became part of the inception activities of the project, which in a way, from the community perspective, delayed start-up capital administration.

The CLFs are individuals from the twelve participating communities, selected democratically (or other wise) to liaise between the project and the community. The CLFs may be male or female and were identified in an earlier project as contact people in each community for facilitating multiple interactions at the community level with principal

stakeholders. To enable the CLFs execute their tasks successfully, they had to undergo training in many areas depending on the assignments they were to carry out.

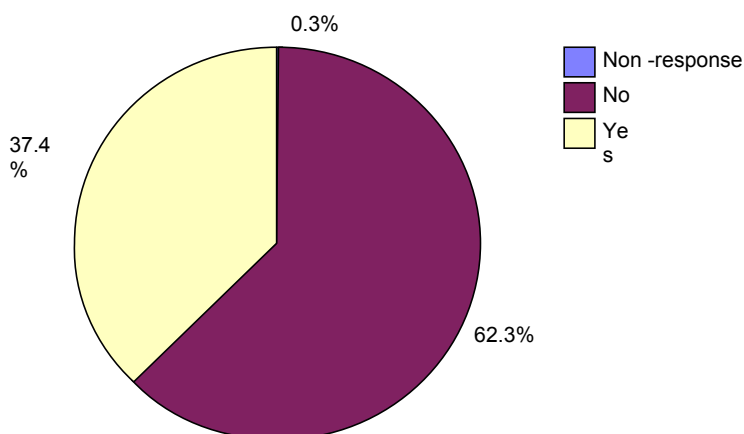
The business plans preparation was followed by a vetting process undertaken by an independent committee. The vetting committee studied the each plan prepared and decides whether the plan was realistic, well prepared and the applicant deserves to be assisted. Vetting was to ensure that those who receive assistance were indeed poor. It also helped more community members to be involved in deciding who qualifies or does not qualify to benefit from the loan. The vetting process started outside the communities, at CEDEP or KNUST initially undertaken by project collaborators. It was proposed that communities would better appreciate the essence of vetting if they were involved. The selection of the vetting committees was then facilitated and this committee was trained and assisted to vet the plans on one occasion, observed on another occasion and then allowed to vet plans on their own.

The CLFs, the vetting committees, and project beneficiaries join hands together in ensuring that the people benefit from the start up, repay, and grow their enterprises. Each community is operating a bank account with a rural bank, which is close by. The CLFs facilitate the operation of this account, assisting people to cash cheques, ensuring that repayments are sent to the banks and the receipts are brought to CEDEP. By so doing they track and help CEDEP to track all cash and bank transactions.

3.4 Contribution of CLFs

To ensure that people taking part in the various livelihood activities get easy access the project facilitators, the CLFs (see section 3.2) were stationed in each of the communities to serve as link between CEDEP and the community members. While implementing the NaRMSIP project (DFID R7995), the CLFs helped in the community mobilisation process by summoning meetings, talking with groups at the community level and facilitating group's discussions on problems identified. Coming as they were from the communities, the CLFs assisted the project to improve the confidence and trust of the poor as well as the critical actors at the community level. From the baseline survey, communities' perception of CLFs regarding the effectiveness with which they carried out their roles are demonstrated in Figure 2, which shows that about 62% of the community members would like to see no changes in the current constitution, roles and structure of the serving CLFs while 37% feel there is need for change, indicating that there is still room for improvement in CLF performance.

Figure 2 Community members desiring to see a change in the CLFs

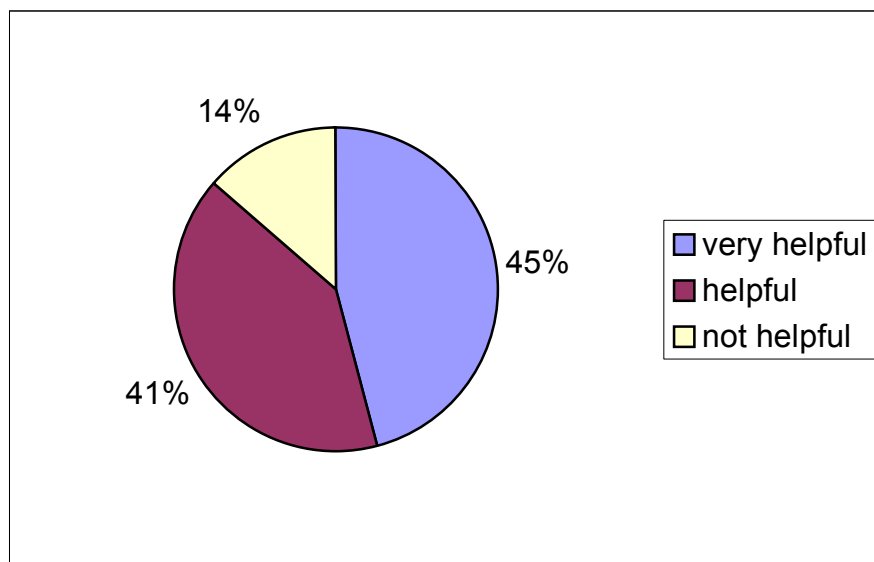


Source: Field Data, June 2004

In October 2004, interactions with project beneficiaries to understand their perception of CLFs, having worked with them for more than three years by then, revealed a picture similar to the above assessment. Since the CLFs operated basically in the communities, beneficiaries when asked to assess the performance of the CLFs to ascertain how relevant they have been to the project were quite positive that CLFs were vital to the success of the project. Their closeness and availability as easy points of call in times of problems were particularly recognized.

Overall community perception of the role of CLFs in promoting the adoption of livelihood activities are illustrated in the pie chart (Figure 3) below. From the Figure, about 45% of the respondents were of the view that the CLFs were very helpful and that without them the project could not have made it to this level. 41% were of the view that they were helpful adding that they made meaningful contributions towards the success of the project. Only 14 % were of the view that they were not helpful. In other words, their contributions made no difference. Even those who rated them as not helpful agreed that if the CLFs would be much more committed they could contribute effectively to the success of the project.

Figure 3: Perception of CLF contribution

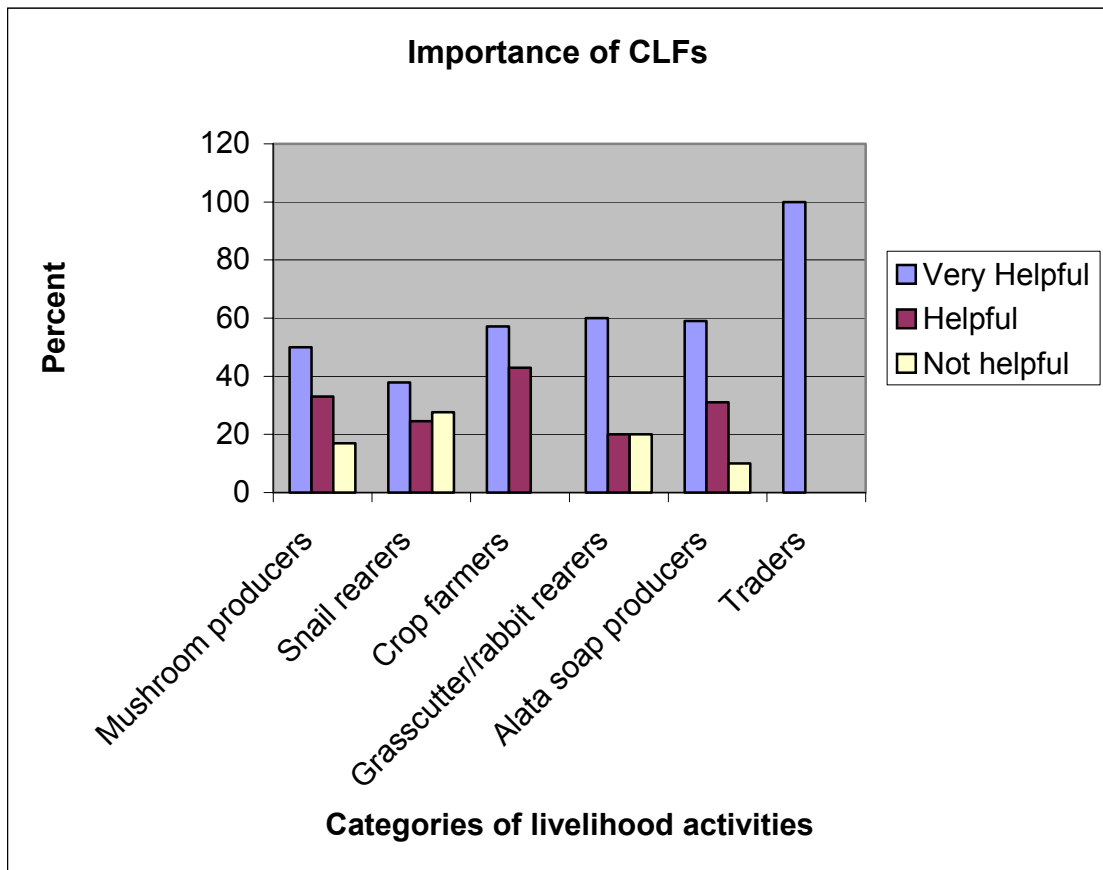


Source: Field Data, 2004

This indicates the valuable services that the CLFs are rendering to their people involved in the various livelihoods. They need to be equipped and given the necessary support and motivation to help them discharge their duties very well to ensure the success of the project. Based on their contribution to the success of the various livelihoods activities, about 91% of the respondents were positive that the CLFs should be involved in the implementation of future projects while 9% said that they should not be included. Figure 4

provides a breakdown of the responses by livelihood activity groups. Among all the groups interrogated, only the snail rearers warned that despite the good performance, the CLFs should improve their role in monitoring.

Figure 4: Beneficiaries perception of the importance of CLFs



Source: Field Data2004

4 THE LEVEL OF ADOPTION AND BASIS FOR CHOICE OF SPECIFIC LIVELIHOOD ACTIVITIES

4.1 Introduction

To reduce poverty and hardships facing the poor in the Kumasi Peri Urban Interface, communities proposed the implementation of three actions plans AP1, AP2 and AP3, which they defined as follows:

- AP1 *'Non-farm' natural resource based livelihood activities*
- AP 2 *Farm-based livelihood activities and*
- AP 3 *Processing of products from 1&2 above*

In general, AP 1 required training and technical backstopping for the communities to be able to pursue the livelihood activities. This made the project to adopt the group approach in training and follow up activities. The group approach was intended to help pool strengths together, so that those that are fast in picking new ideas and skills could assist community members that are slow at that . Eventually, the group approach would also ensure group collateral and minimize risk in the sense that those who fail could be covered up by those who succeed. AP 2 and AP3, being familiar activities were carried out on individual basis without any further skills training.

This section looks at how they implemented these three action plans and the whether the well-intentioned group/individual approach worked or not, what promoted or hindered these and the extent to which each of the three action plans were implemented. Specifically, the section also looks at the reason(s) for the selection and adoption of specific livelihood activities, the number of individuals or groups that adopted each of the livelihood activities and the gestation period of each one.

4.2 Livelihood activity preferences

The first batch of action plans prepared is shown in the Table 4 below. After analyzing the business plans, which were submitted by the applicants through the CLFs, the project nearly concluded that the participants wanted to continue with the old livelihood activities. These were the activities, in which they were already experienced and were carrying out on subsistence basis. The traditional staple crop production and food stuff trading dominated. These activities were not being carried out on a scale which could yield sufficient benefits. Further analysis however showed that the communities were being rational in that they are necessarily risk-averse on account of poverty and insecurity already referred to. They were going for the livelihood activities, which have been traditionally tried and tested. They were not prepared to gamble with the start-up capital, which the project was offering for pilot experiments but which might entail greater risk. Thus, when the project offered training in the non-traditional livelihood activities in Table 5, they tried them cautiously, making sure that they bore minimum risk.

AP 3, topped with 36 applicants, followed by AP2 with 30, whilst AP 1 was only 6. Ap2 and AP3 were the traditionally tested livelihood activities, which the communities could carry out without training. It can be seen also from Table 4 below that female applicants were more than the male applicants, which although not very significant was due to the fact that more women were involved in AP 3 – processing and trading - which people perceived

as female activities. Afterwards, when livelihood improvement training activities commenced, a significant change took place (see Table 4).

Table 4: Summary of plans prepared during the first business plan preparation

Community	Male Applicants	Female Applicants	AP1	AP2	AP3	Not Classifiable	Total Vetted	Approved	Not Approved	Approved with a condition	Major Area of Interest
Adagya	5	6	0	10	1	0	11	0	1	10	Maize/ Cassava (2)
Esreso	2	4	0	0	6	0	6	0	6	0	Cooked food (3)
Atafoa	0	4	0	0	4	0	4	1	1	2	Cooked food (3)
Swedru	5	2	0	7	0	0	7	4	3	0	Okro, Maize, Cassava (2)
Maase	3	2	0	2	3	0	5	3	2	0	
Behenase	4	4	0	5	3	0	8	4	3	1	Maize/ Cassava (2)
Apatrapa	0	4	0	0	3	1	4	2	2	0	Plan (3)
Kyerekrom	7	7	5	3	5	1	14	11	1	2	Snails and mushroom (1)
Asaago	4	6	1	3	6	0	10	6	1	3	Fishing and mongering
Duasi	1	4	0	0	5	0	5	0	1	4	Plan (3)
TOTAL	31	43	6	30	36	2	74	31	21	22	

Source: Field Data, Boafo Ye Na Project, 2002

Table5: Community Responses to Livelihood Training

Livelihood Activity/ Community	Grasscutter		Snail rearing		Mushroom Production		Alata soap Production		Rabbit Rearing		Total
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
Abrepo	3	2	2	3	1	5	3	1	1	1	22
Atafoa	0	0	0	5	3	3	0	5	1	1	18
Apatrapa	4	1	2	3	0	0	3	1	1	1	16
Behenase	5	0	3	2	1	5	1	2	1	1	21
Ampabame II	4	1	4	0	2	3	0	5	0	0	19
Asaago	5	0	2	1	2	3	1	5	1	1	21
Adagya	3	2	2	3	5	2	4	1	1	1	24
Esreso	5	0	3	1	4	2	4	0	1	1	21
Okyerekrom	4	1	4	1	1	0	2	2			15
Duase	5	0	1	4	2	4	2	3	1	1	23
Swedru	4	0	2	3	3	3	1	4	1	1	22
Maase	3	2	2	3	4	2	4	1	1	1	23
Total	41	10	27	29	28	32	25	30	10	10	242

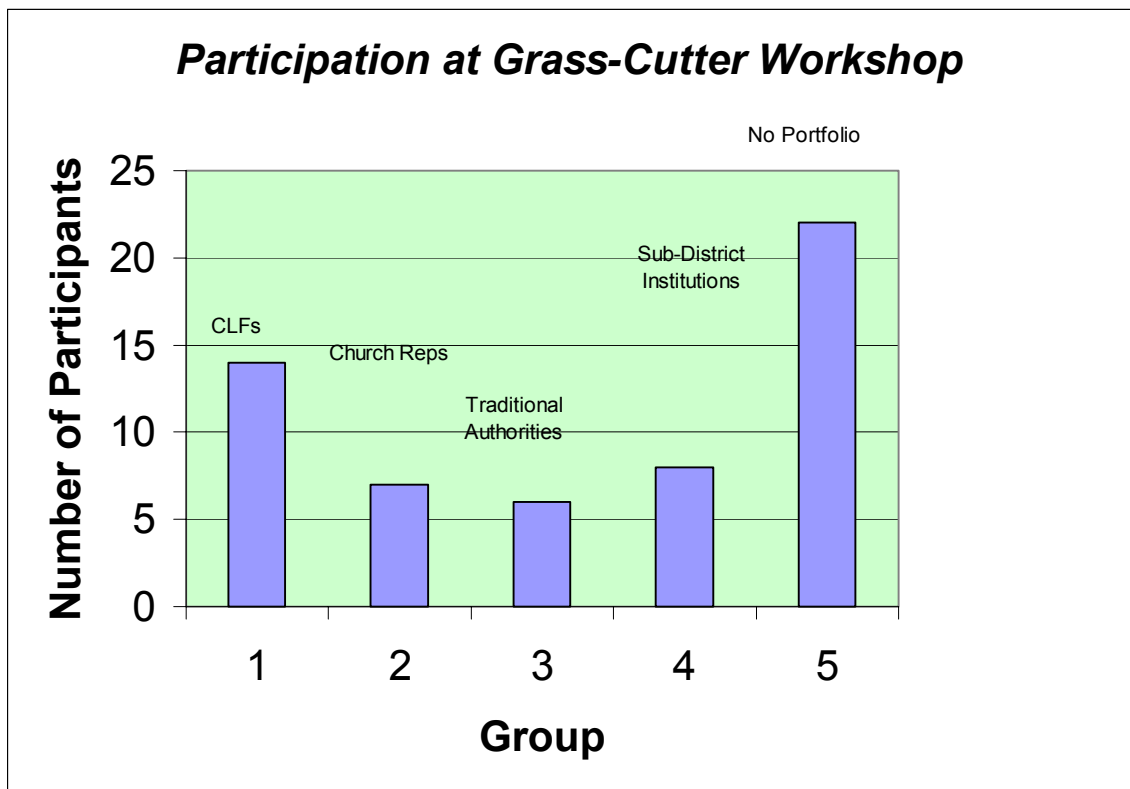
Source: Field Data, 2002-2004

The livelihood improvement training programmes enhanced the skills of 241 households out of a total of 276 targeted. This is a response of about 89 percent. It could have improved if the chief of Atafoa allowed his community to participate in the training activities from the start since he did not initially support the project.

4.3 Participation in the livelihood activities

An interesting situation of the powerful community members rushing to take advantage of a project with seemingly bright future unfolded at the start of the livelihood improvement training activities. The power brokers in the communities rushed to fill in their nominations as candidates to represent their communities during the first training sessions. The distribution of participants at that training by social status is shown in Figures 5 below.

Figure 5: Community Involvements of Participants at the First Workshop



Source: Workshop Report, BYN Project, 2004

Although in numerical terms, residents without positions in their communities dominated those who attended this workshop; this same group falls well behind by proportion. Ensuring that the poorest participate in this workshop was far beyond the power of CLFs, who themselves were attracted. Thus with provision made for only three CLFs per community, the CLFs emerged as the second largest participants.

The male-female ratio of participants also improved in favour of the females, following less initial female participation. Table 6 below shows the male-female distribution at the first workshops. This distribution was influenced by the general perception of grasscutter

rearing as a male activity. Thus in general some activities appeared to be preferred by males or females.

Table6: Gender distribution of participants at livelihood improvement training workshops

	Male	Female	Total
Grasscutter	41	10	52
Snail rearing	27	29	56
Mushroom Production	28	32	60
Alata soap Production	25	30	55
Rabbit Rearing	9	9	18
	130	111	241

Source: Field Data, 2004

Grasscutter rearing is a male activity in Ghana because originally grasscutters are caught through hunting. Thus men are more associated with game-related livelihood activities. After the training, however, when the participants started rearing grasscutters, there were several indicators that it was women and children who were feeding and catering for the animals. In one community, for instance, the grasscutter group agreed with the son of one of the group members to take full charge of the management of the animals so that the litters would be shared. The schoolboy, who was already looking for such a venture accepted the offer although his mother later complained that they left all the work for the son to do.

Snail rearing and mushroom production had very close male/female distribution of participants. The difference in the male female distribution of Alata soap producers was insignificant. One would have expected more women in it than men, given that Alata soap production is like cooking and attracts females than males in Ghana. Evidence has however shown that where technology has been used to improve upon productivity and output of any female related economic enterprise, the men quickly hijack it from the women.

4.4 Wealth status of beneficiaries

A random sample of seven individuals representing the various livelihood activities (see table 7) from an average of 33 group members (average of five people in a group of 6 livelihood activities plus 3 CLFs in the Beekeeping group), were selected for case studies to obtain further information about the livelihood activities. It was found that people who have been helped by the project were mostly those in the low-income group. A number line was drawn to depict at one end, the very poor and at the other, the rich, and interviewees were asked to position themselves on the line. Generally, it came out that the poor are the under-employed/casual employees that earned annual incomes less than 2 million five hundred thousand cedis per annum. Subsistence farming and short-term unskilled labour work serve as the main source of income for the majority of the poor. In fact, if this amount is worked out in terms of daily income (i.e. 6,849 cedis) it will confirm the fact that the project beneficiaries are poor and that the majority of them in the KPUI are living on 1 dollar a day thereby qualifying them as poor as connoted by the World Bank standards.

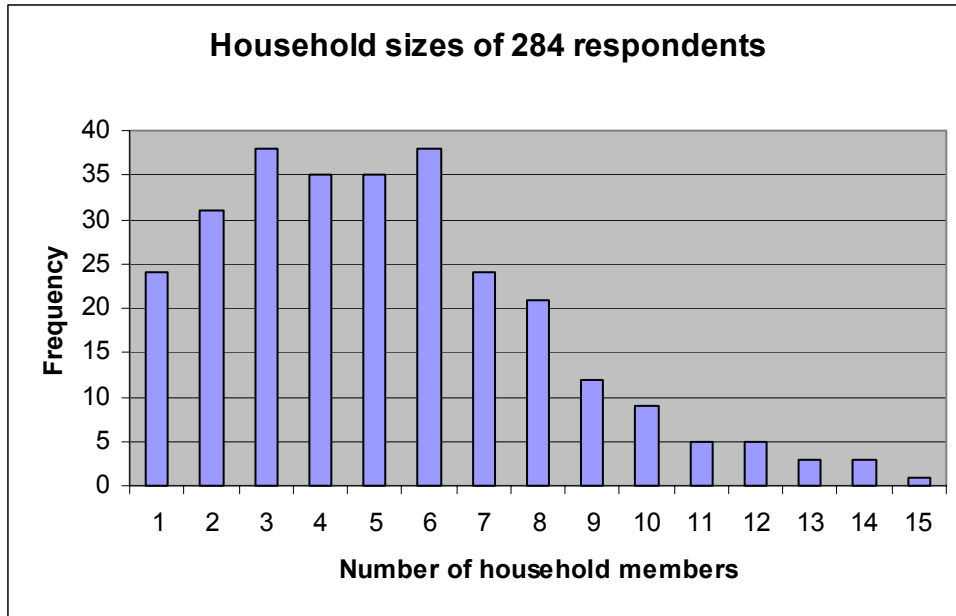
From the data obtained in the Tables 7 and 13 below, it is only those in mushroom, alata soap, trading and farming who could be said to have had an appreciable positive change in their wealth status. Barring any technical hitch, mushroom and alata soap producers could make enough money that can sustain the family of the poor beneficiary. They were generally optimistic about the potential of their respective livelihood activities to significantly change their wealth and social status.

Before the project had travelled half its life span (18 months), the majority of the people the project dealt with were farmers; the next group was processors, followed by traders and then artisans. When the same assessment was done close to the end of the project in September 2004, the majority became petty traders followed by farmers and artisans were insignificant. A closer analysis of the two distributions on aggregate (for both the very rural and more urbanized communities) shows that petty trading is the mainstay of the project applicants. This is because during the second assessment, food processing, which was found to be the selling of cooked food was considered as trading. If the same was done for the first assessment, trading would have scored an overwhelming majority. This distribution is of significance for gender and micro-finance considerations. Petty trading has been seen as a female activity in the KPUI.

The preference for trading to farming goes beyond diminishing farmland. Farming in the KPUI, like in other areas in Ghana, is a seasonal activity full of many uncertainties. Trading on the other hand is a daily activity, which yielded daily returns. Lessons and experiences of some of the beneficiaries in some of the communities showed that aggregate returns, on petty trading over a long period could be higher than the seasonal returns on subsistence farming. Returns from subsistence farming came in a lump sum after harvest, creating the impression that men who own most farmlands in Ghana are also the main breadwinners. However, in economic terms, the scale at which applicants did the petty trading and farming identify them as belonging to a lower wealth category or not. A further indicator of wealth status is preference of farmers and traders to provide their own labour. There were indications that many of those who were supported to farm and therefore took money to hire labour did the farm work themselves. The group that produced Alata soap, although they admitted that it saves time to sell the soap in bulk than to shop operators, in most cases hawked their soap around, to enable them keep the little cash difference to themselves.

The family sizes of the people who took interest in the livelihood activities as observed during the baseline survey and from the analysis of the household sizes of the business plans prepared by the applicants show an average of four children per family for CLFs and 6 for the 284 respondents which is close to four dependants if two household heads are isolated (see Figure 6). The main sources of expenditure for most of the households examined as part of the participatory business plan preparation were on food followed by children's education. When the beneficiaries fall short of cash, they depend on borrowing.

Figure 6: Household sizes of respondents



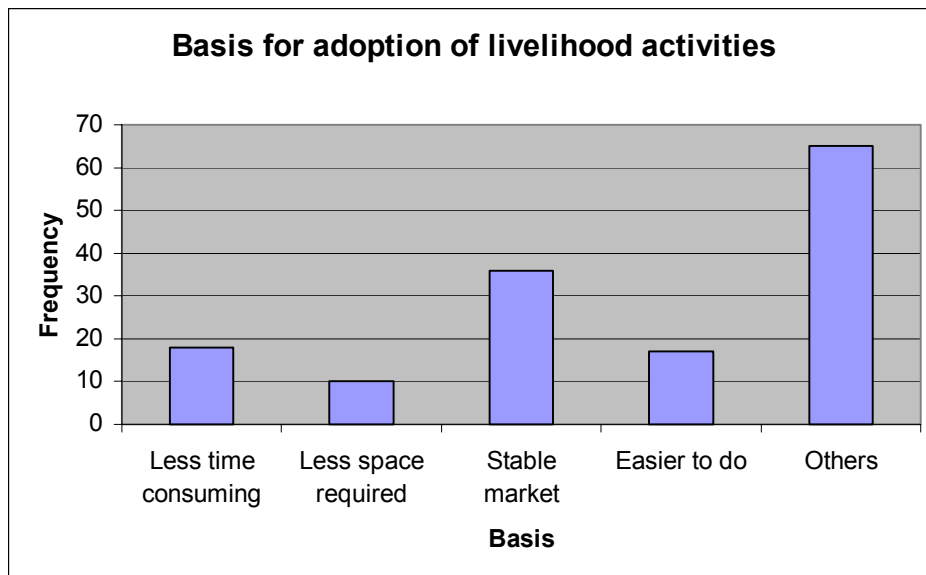
Source: Baseline Data: Boafo Ye Na Project, 2002

4.5 Basis for adoption

The basis for the choice and adoption of livelihood activities can be traced to the workshops organized. The most recurring reason was ‘for more money’ or additional income. This response means that the community members already have some sources of money and wanted to carry out the livelihood activity under reference for more money. Another reason they gave frequently was the ease with which some of the activities could be carried out. In fact at the time of providing these reasons, most of them have not experienced the realities and saw the livelihood activities as easy. Another reason given was for home consumption; to meet their household protein and other food requirements. What the above suggests is that households in the KPUI communities needed more income to be able to adequately sustain their families.

After the applicants have experienced the livelihood activities they were again asked the basis for adoption. The responses were slightly different and are shown in Figure 7 below. The options provided in the questionnaire for investigating the basis for adoption of livelihood activities did not quite capture the main reason for which the beneficiaries adopted the livelihood, probably leading to a larger number of responses going for others. An analysis of the explanations for ‘others’, revealed that the main reason for the adoption was ‘additional income’. Marketability of some of the products of the livelihood activities has been the major worry of community members who always wondered how they were going to sell mushrooms, grasscutters and rabbits. This, perhaps, may be the reason for increased patronage of petty trading of wares of which the market was certain even if the returns were low. The number of those who responded that they rear grasscutters because it is ‘less time consuming’ is very close to the number who responded that they did so because it is ‘easier to do’.

Figure 7: Basis for Choice and Adoption of Livelihood Activities



Survey data, 2004

More distilled reasons for adoption has been captured in later case studies of seven randomly selected beneficiaries of the project as summarized in Table 7 below. It covers every livelihood activity considered in this project, some detailed data about what informs choice for and gains from them, and draws conclusion for each of the livelihood activities.

For all the livelihood activities the capital used in starting the businesses came at low cost of interest (15% against about 36% that would have been charged by the banks and not forgetting other conditions as indicated in Table 7) to them. They also mentioned time (average of 3 hours) used to prepare the business plan as another cost for obtaining the capital.

Table 7: Summary of data about livelihood activities

Livelihood Activity	Reasons for Adoption	Number of Persons Trying the Alternative	User's Assessment of Benefits	Degree of benefit	Reasons Better off or Worse off	Reasons for Choosing	Unexpected Problems	Unexpected Opportunities	Time Required to generate Income	Amount of Capital Used/cost of capital	Income from Project
Snail Rearing	Personal interest; monetary reward; and watching for recreation	1 person of the original 5 members in the community	Convinced about monetary reward and the fact that he can teach others the skill at a fee of 200,000 cedis a day	-	Better off because social status has risen as people consult me now	Same as in column II	Shortage of feed for the animals during the dry season	To teach others the skill for fees of about 200,000 per day	1 year	¢ 800,000 (36%)	None Have not sold some snails yet
Petty Trading	Quick returns; previous experience in trading, minimizes engagements and consequently pressure on the NRs	Two Myself and daughter	The activity has greatly ensured constant income the benefit of which extend to all her children	There is a constant return though small.	School drop-out children have enrolled again, able to pay utility bills with relative ease and visits hometown regularly	See column II	Problem with fuel wood and unstable prices of rice, cooking oil and transport costs which seem to increase on weekly basis	Opportunity to diversify into other trading activities	Daily (Able to cook a bag of rice every 3 days)	¢ 800,000 (32% or less)	Obtains an average of ¢60,000 profit every three days
Mushroom Cultivation	Good household diet and income source	Only one of 5 initial group members is pursuing the trade	Substantial income realized through sale of products, improved home nutrition	Stable income during harvesting period	Annual income increased by about 40% over that obtained when she was not part of the project	See column II	Litigation over the land where the mushrooms were cultivated and its subsequent destruction	Harvested mushrooms every two days as opposed to the anticipated three days	Three months	Four million cedis (32%-36%)	1.2 million cedis for 2 months. When harvesting started, an average of ¢ 60,000 was being realized every 3 days continuously for two months before regeneration

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Bee Keeping	Less laborious and more profitable	Two CLFs are the only people into this business	Anticipate good money will be obtained from sale of honey when it is harvested in a few days time		Money realize could boost income from their laborer work and farming activities	See column II	Refusal of bees to enter hives when they were set up in the bushes	Not any that he could think of	About one year	€200,000 (36%)	declines	Yet to be seen because the first harvesting of the honey is being planned
Rabbit Rearing	Suitable place for breeding rabbits as well as the monetary reward	Two other people in the community	Breeding rate of the rabbits is very fast when well catered for and therefore could ensure steady income source		Sudden deaths among the animals when their numbers increased has tended to be reversing the gains so their economic status has not changed	See column II	Lack of feed during the dry season,, disease infestations that cause sudden deaths,, trapping of rabbits in wire mesh	Not that they know of at least at this stage	10 months	One million cedis (36%)	Rabbits are yet to be sold and believe when this begins substantial incomes could be generated	
Grasscutter	To reduce pressure on NR; Avert bush burning; As a livelihood activity	3 members each for the 2 groups interviewed	-can't say	-	Help them to form groups at the PUI level.	See column 1	High mortality rate. About 60% mortality rate for Asaago group. They have sustained it with replacement from stock caught with dogs.	Hutch from Kumasi Metropolitan Assembly (KMA) and Bosomtwe Atwima Kwanwoma District Assembly (BAK)	2years	2 million (36%) Other conditions include: Group should save for about 6 months; have a guarantor who saves with the	-No income	

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Alata Soap Making	Increasing market for local value-added products. Potential of the trade to respond to the changing production and demand forms in the PUI	1 person but has trained eight other people in the community	Good. The loan she contracted is almost paid off and there is now regular income for the family	Good to the extent of being able to take care of the family	Better off. The trade brings steady income that adequately meets her financial needs, soap for home use, has gained a lot of recognition and prestige. Life is now generally good	See column II	Blackening and raising failures that leads to spoilage of soap at the beginning.	Good local market	Two weeks	bank ¢700,000 (32-36%)	Mobilizes a conservative figure of between ¢100,000 and ¢150,000 every month as profit
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Source: case study of 7 beneficiaries

ANNEX Bi D: Adoption and Impact of Livelihoods Activities on Community Members

4.6 The Various Livelihood Activities

This section looks at all the livelihood activities promoted by the project and the reasons why the communities are pursuing (or otherwise) the activities.

4.6.1 Alata Soap Production

Alata soap production began very well and appeared successful with 83.3% of those who adopted it (as a result of the project initiative) engaged in the production. This is contrary to the other livelihood activities such as trading and farming, which have been in place even before the Boafo Ye Na Project. A similar proportion also received financial support from the project to start production. As many as 26 out of the 29 participants (96.3%) obtained their start-up capital from CEDEP. The remaining 3 respondents secured loans from the banks as start-up capitals. Alata soap making is one of the most adopted livelihood activities in project areas.

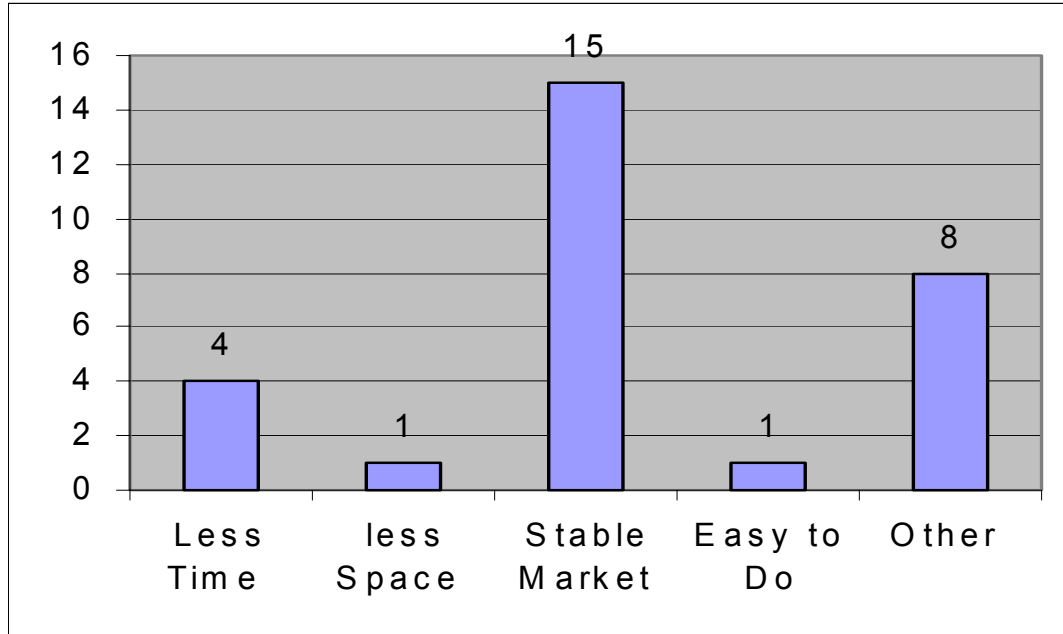
In general, benefits accruing to households so far include income (a portion of output supposed to be ploughed back into the enterprise), an opened window for securing loans from banks to support their activities. Other community members have benefited directly by offering paid services to the beneficiaries of the project. Through this, some have learnt the skill of making alata soap. A few community members get paid for the labor that they provide thereby serving as a source of temporary employment; others supply fuel wood to the soap makers, while others are engaged to sell the product to the general public, which are indirect benefits derived from the enterprise. People who are directly involved get free soap for use while other community members have easy access to the product to buy. The communities are gradually gaining recognition and fame from neighbors for soap making as a result of this new activity. The activity has also become a unifying factor promoting friendship and good neighborliness amongst themselves and especially from people in other communities.

4.6.1.1 Reason for Adoption of Alata Soap

Results from both individual and focus group interviews showed that marketability of products highly influenced the choice of livelihood activities in all the communities, not excluding the choice to adopt alata soap production (see Figure 8). In fact the reasons for choice and reasons for adoption were found to be same for many respondents and it is captured as such under adoption in the column 2 of Table 7 above. In addition to these as stated in the table includes principally the opportunity created by increasing market for local value-added products, short time to realize income and potential of the trade to respond to the changing production and demand forms in the PUI. The communities saw alata soap making as providing a steady source of income. Besides, it requires little space and could be carried out by those who are living in rented houses. In addition, the soap preparation takes quite a smaller time, just like cooking, thus they could combine the soap production with other livelihood and domestic activities without any problem. The soap production is one of the activity in which the project has recorded highest community interest. The list of people on the waiting list for training is very large compared to the other activities, which is also an indication of more people's willingness to go into this activity compared to the others.

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Figure 8: Reasons for Selecting Alata Soap Production



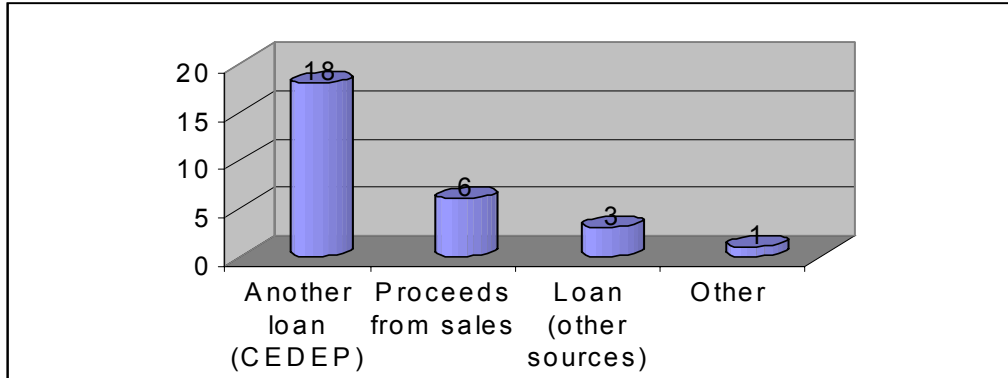
Source: Field Data, 2004

Having gone through the alata soap production for the first time, 34.5% of the beneficiaries found the process difficult and requested for more training. Lessons from the soap production indicate that compared to their old sources of livelihood, alata soap is less profitable at the scale it was being produced. However, the group admitted that the inadequacy of the old sources of livelihood occasioned by reducing land space and changing taste and preferences of the PU inhabitants prompted them to add on the soap production for additional income. Almost everybody spoken to has plans to increase the soap production levels. Only 3.4% of the participants did not want to expand production levels. Those who would like to expand mentioned cash injection into the business as the means by which they could expand.

When asked how they would raise the capital to support the expansion of the alata soap production, the provided possible ways as in Figure 9, but with the majority of them hoping to get this support from CEDEP again. A score of 10 stones out of 20, representing 50% supported another loan from the project, which suggests a possible dependency on the project to sustain the livelihood activities and therefore raising the issue of sustainability when the project comes to an end. This is quite understandable against the background that generally as well as it is demanding in terms of things that one has to fulfill it is also costly (32%- see Table 7) to procure loan or credit for doing such a business. In fact this research found that the banks feel comfortable dealing with farmers and other small businesses located in the rural areas than for individuals in the peri-urban because of the perceived ‘on the go’ nature of the peri-urban inhabitants.

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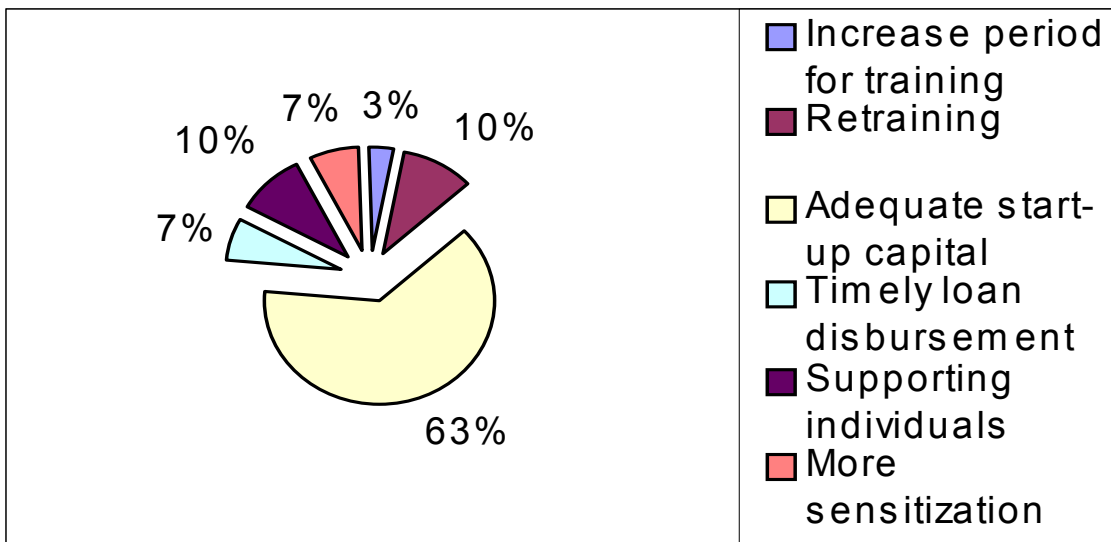
Figure 9: Expansion plan and sources of support for the expansion



Source: Field Data, 2004

A few recommendations were made for improving the soap production. Out of the recommendations, ‘provision of adequate start-up capital’ emerged as the most crucial recommendation that many of the participants were concerned with. The details of this and other suggestions are shown in the Figure 10 below.

Figure 10: Recommendations for improving Alata soap production



Source: Field Data, 2004

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4.6.1.2 Challenges of Alata Soap Production

The few who did not want to continue with the soap production explained that the processes involved were tiresome. Other group members also left the alata soap groups because they embezzled money. In one community, a woman who was keeping custody of the sales from the soap could not be found after several attempts to locate her. Another woman received a temporary contract to carry concrete mixture for construction workers. She said, as long as she had that contract, she could not assist her group members to prepare the soap. Being the only group member who was sharp enough to catch the soap production process, her action discouraged her other counterparts and led to conflict among the others. This interference from other peri-urban, rural urban opportunities was also experienced in other groups. Other reasons that were mentioned as constraints are discussed below.

The issue about having to work initially on a trial and error basis came up in the discussion. The explanation from their perception was that the soap preparation itself is a trial and error kind of work with no approved formula. They cited the failure of even the trainer in one instance to turn out a good Alata soap for sale. While some beneficiaries associated the failure to inability to identify correct potash and oil (i.e. the right formula), others explain it from a mythical/superstitious perspective. The blackening and hardening of soap and big losses, for instance, are believed to be coming from utterances, actions and spells of 'outsiders' who visit their sites. These myths were thought to have serious implications for the intentions/purpose of the project (e.g. training to retrain others) since differentiating between people with genuine intention of coming to learn the trade and those supposedly coming to destroy the work may be very difficult if not impossible. It was found that the unsuccessful beneficiaries spread false and negative impression about the potential of the activity. Specific constraints peculiar to the KPUI associated with alata soap production are unpleasant smoke from the soap making and inability to secure a peripheral production location that will not disturb other members of the household. The majority of households in the KPUI is structured around the extended family, owner-occupied dwelling, with a few on family and tenant basis. These have implications for the type of livelihood activity one can choose to carry out. Most of the beneficiaries mentioned that their work is located right in their house and the smell from the soap making has been the main problem that other members in the house have had to put up with. Ironically, most of the poor whom this project seeks to support are either new entrants or indigenes staying in rented houses. As a result, in almost all the communities, the other group members who are unable to countenance the complaints by the household members of where the manufacturing of the soap is carried out fall out of the group leaving just few members to continue, and sometimes the only member is the one in whose house the activity is being carried out.

The flipside of these constraints are some few opportunities that can be associated with the PUI. An important point that brings people together in the KPUI is membership of an association, often on ethnic, gender, religious basis, with welfare motive being the main underpinning force. Such groups have developed to an appreciable scale to be self-supporting; in some respect in most of the PUI communities. Though the welfare motive is the main point that brings them together, introducing a counterpart motive to take account of their economic well-being has provided a perfect starting point for helping the economic poor. Yet another opportunity that is related to these groups and associations is the potential to provide group collateral for loans from rural banks that mostly demand collateral security. Within the KPUI, another equally important opportunity in livelihood activity promotion is market stability. Alata soap has high demand from lower to middle class people within and without the urban and peri-urban interface. Fortunately, Alata soap making is of shorter production cycle, which makes it possible for producers to meet demand that is important for sustaining the market.

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4.6.2 Mushroom Cultivation

4.6.2.1 Reasons for Adoption

All the Boafo Ye Na communities with the exception of Swedru, Okyerekrom and Apatrapa are involved in mushroom cultivation. In general more women were involved in mushroom cultivation than men (see Figure 12). About 13.6% of the mushroom producers have also adopted other activities being promoted by the project. The cultivation of mushroom by these respondents in their various communities was through the initiative and support given by the Boafo Ye Na project. About 87.5% of the mushroom producers received their start-up capital from the project whilst the rest got their start-up capital from family members and friends. The main reasons mentioned for going into mushroom production were profitability, access to market, seasonality and medicinal. About 95.5% of the respondents found the adoption of this livelihood easy for the above reasons.

4.6.2.2 Benefits from Adopting Mushroom Cultivation

Table 8 below is a summary of the benefits they have derived so far from mushroom production. The network of mushroom producers that has been formed is helping the beneficiaries to develop a united front in sharing ideas and finding possible markets. The network is hindered by lack of funds to visit member communities to learn and share ideas, thereby diminishing interest from group members due to the challenges involved and poor information flow.

Table8: Benefits Derived from Mushroom Cultivation

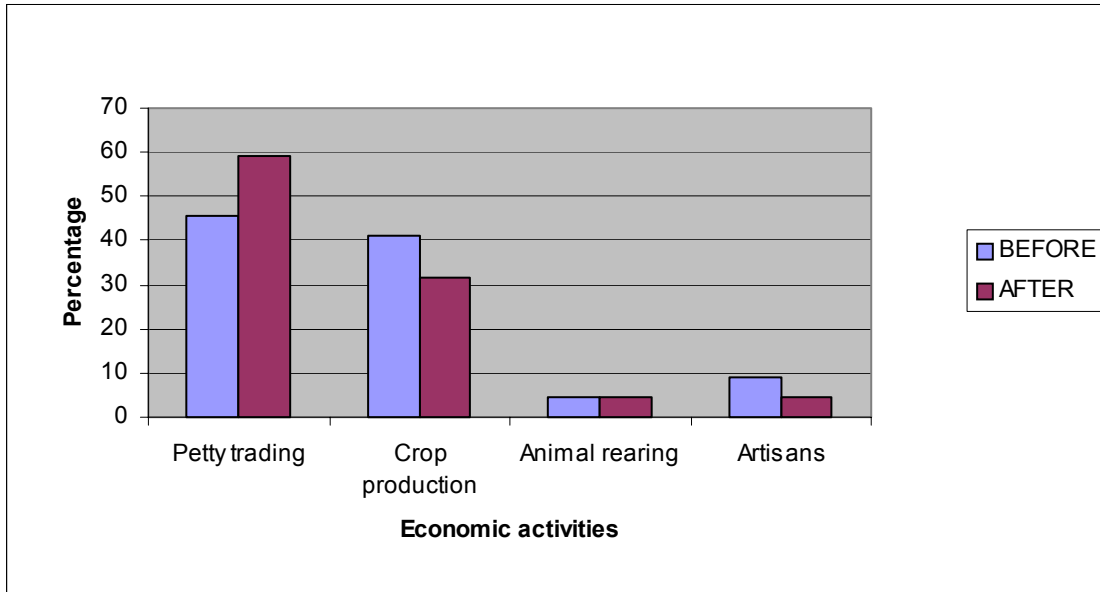
Per in livelihood	Ho	ed	Ent
<ul style="list-style-type: none"> • for the family • Provision of daily bread • food 	<ul style="list-style-type: none"> • basic necessities for the family for the family • Provides employment for some of the members of the household • ents housekeeping money • ome popular in town • Exposure to new technology for livelihood 		<ul style="list-style-type: none"> • of the people in the community • ushroom to the community • le to buy goods on credit • Can also make the town to be popular.

Source: Field Data, 2004

All the respondents are also involved in other economic activities, such as trading, livestock production, farming and even artisans, as shown in Figure 11.

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Figure 11: Involvement of Mushroom Producers in Other Activities before and after the Project



Source: Field Data 2004

A higher proportion of the respondents are involved in trading with the explanation that it is easy to combine mushroom production with trading, not forgetting that many of the respondents adopted the new livelihood activities **for additional income**. According to the communities, it is more difficult to combine farming and artisan's activities with mushroom cultivation. They explained that mixing the sawdust as one of the stages in mushroom farming is quite a laborious and that by the time one is done with the mixing, one is already too exhausted to continue to farm or do other work, as a mason, for instance.

The main point of attraction to mushroom production, which is also seen as a benefit, according to the beneficiaries, was the fact that they could produce all year round. To the farmer, for instance, all year round activities like mushroom cultivation fill the gaps during the lean months in the drier periods in the year. To most petty traders, especially those who act as middle women in the distribution chain for fruits and vegetables that are affected by seasonality, mushroom production offer an alternative and reliable source of income for the family.

4.6.2.3 Challenges for Adoption

Comparing the old livelihood activities that beneficiaries used to have and in several cases are still doing, with the new livelihood systems of the communities, a conclusion was arrived at about the preferred option. About 23% of mushroom producers were of the view that the new livelihood activity (mushroom production) compares equally with the old livelihood activity, while about 64% were of the view that their previous combinations were better and 13.6% see the new livelihood activity as providing the best opportunities. Further evidence of how beneficiaries gauge the new livelihood activities as against their old livelihood activities is looking at the profits from the two.

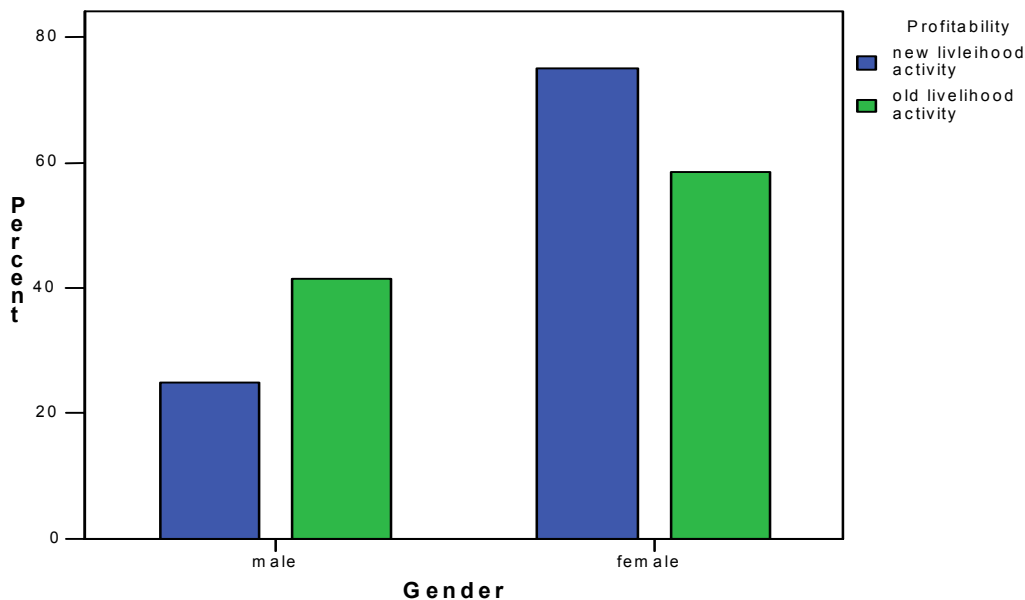
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About 64% of the respondents were of the view that their previous major livelihood activity was more profitable than the mushroom cultivation while the remaining 34.6% saw mushroom cultivation as more profitable. This suggests that even though mushroom production a profitable venture as compared to other new livelihood activities, such as grasscutter, rabbit, snail rearing, etc., it still does not compare well with the beneficiaries’ old activities in terms of the positive economic change the project seeks to bring into the lives of the beneficiaries. The above could be explained by the fact that beneficiaries are still in the learning process and have not fully grasped the new skills.

An interesting lesson learnt from the groups and individuals who are into the mushroom activities after some members have dropped out, as well as individual self-adopters is that this general assertion is only a case for the groups and not individuals who have come out to do the work solely (refer to Appendix 1). The success of the mushroom production according to the group discussion as well as the individual interviews is linked with the saying that ‘the fewer the merrier’. In communities where mushroom cultivation is vibrant, it is only few members, often one or two, who are actively working on it and therefore become committed to what they are doing.

There is also an interesting gender dimension to the basis of choice of mushroom production in the communities. The group discussions and observations made in the communities revealed that prospecting in the wild and sale of mushroom has been designated as women’s work. It is therefore not surprising to find that women seem to find the mushroom cultivation as a profitable venture than men (see Figure 12), especially for the unemployed woman who is desirous to do something to support the family.

Figure 12: Gender and Profitability of Livelihood Activities of Beneficiaries



Source: Field Data, 2004

Both the group and the individual interviews yielded similar findings on the role of an available market in attracting the communities into mushroom cultivation. Initially, communities were skeptical about the market because mushrooms are highly perishable. Mushroom producers observed that

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community members find the mushrooms very delicious and as mushroom production is not a common livelihood activity, it could be a new area to make money. Fortunately, the KPUI offers market opportunities for mushroom production. Interestingly, it came out in the group discussions that the market is very much underserved so any quantity that can be produced will be sold. There are however, variations in the strength of local communities' market, which also has implications for profitability and hence the interest in adopting mushroom production. Prices for fully matured mushrooms and for those that are yet to mature and sold in bags differ from place to place. For instance, half a kilogram of mushroom is sold for 10,000 cedis in the urbanised peri-urban communities, while the same quantity is sold for 500 cedis (which is half the price of how it is sold in urban PUI communities) in the very rural communities like Ampabame II, Asaago and Swedru. A market woman at the Central Market in Kumasi, who has been trying to develop a niche for this product met the Adagya group and has since become a customer. She buys as much as they can produce and retails at the Central Market. This woman is a customer of the Adagya, Esreso and Asaago groups, again indicating that the potential to further develop this livelihood activity to make it more attractive economic activity to the poor is possible.

These opportunities, notwithstanding, other constraints militate against the mushroom production in the KPUI. Seasonality poses a challenge, which affects the production process. This, however, needs further study to determine the extent of effect on the production process. So far, the groups observed a defect, which has to do with greening of mushroom bags whilst waiting for inoculation to take place. On another note, a few communities complained of roof leakages, flooding and damaging of the compost. Whilst the latter problem can be solved technically, the former one needs further investigation, as mentioned earlier. The technical expert explained that the greening of the mushroom was due to contamination. During the raining season in the tropics, spirogyra growth on pavements and cemented courtyards is common. It is possible that spores of spirogyra could find their way into the sterilized compost, if it is not well managed. Another seasonal implication is the need for frequent watering of mushrooms during cropping in the dry season. If the producers do not have access to reliable sources of water, this could be a problem. What came out in the discussions on the problems associated with seasonality was that some group members have dropped out because efforts put in have been seen as wasted. The few who have managed to keep up with the mushroom production are those who have only understood these as part of the challenges, which could be managed. The above is also an indication that technical training requires follow ups to ensure that the who were trained are doing the right things so that the maximum benefit of the investment could be reaped.

Group dynamics have been influenced on a few occasions by group members seeking to pursue individual activities. For the mushroom production across the peri-urban, two of such incidences occurred when a young woman sought permission to leave the group in pursuit of higher career objectives. In her case, she gained admission to go and pursue a secretarial course in a vocational institute. In another community, one of the more experienced group leaders had to travel to assist an uncle in a rural area, to harvest cocoa. For all the time that he was away, the group had to wait and this bothered the other group members who were in a hurry to move ahead with the production. Had this young man not been a critical group member, nobody would have waited for him. He would have been counted among the others who dropped out, and not someone dominating the group, and hence making it impossible to carry on without him.

An important challenge, which is peculiar to the KPUI is inadequate or lack of space for the production of mushroom. The urbanised PU communities are most affected by space constraint. This is not surprising as in most of the communities the smallest available land has been used for building containers and kiosk for petty trading and trade works like sewing and hairdressing. The best option in most communities under the present arrangement is to use hitherto unoccupied room spaces and in

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most of the cases, family houses. The corollary has been that the platforms for composting as well as the incubation and cropping houses have only been built as makeshift structures. In one instance, the only room space in the family house, which the beneficiary has used for her activity, was at a crucial stage demanded by a sister who owns that space in the family house. The unfortunate side of the story was that the two sisters quarreled and the owner of that space decided to eject the beneficiary forcibly.

Lack of good spawns was also mentioned as another critical general constraint that is affecting mushroom production in the KPUI. There have been several incidences of 'bad' spawns purchased and used, which have affected the number of production cycle planned and thus morale of work among beneficiaries. Under the circumstance, most beneficiaries though do not have the technology would want to produce their own spawns. This is not withstanding the fact that the production of the spawns takes some time.

Two other related challenges are the gestation period and cost of obtaining capital for initiation and expansion of the business. For the poor, three months by the nature of the mushroom production was still seen as a huge demand being placed on the time of the producers to the extent that they barely have time to do any other business. It was mentioned in the case studies that for the very poor to be interested in mushroom production it would be better to have an adjunct business like petty trading, which can bring in money on daily basis to sustain interest in the project. Again, as the bulk of the initial 4 million cedis (see table 7) goes into fixed capital like construction of platforms and incubating and cropping houses, the need for supplementary capital to expand and/or resuscitate the project in event of a technical failure, as mentioned above, is met with a cost far more than can reasonably be borne by the poor. Consequently, only a few are willing to venture for bank loans.

It can be summarized that mushroom production in the KPUI is very attractive to the middle-income groups. For the very poor it is naturally a case of opportunity cost, with the majority of those supported under this project placing attention to short-term activities that yield them daily income at the expense of a project that requires a 3-month waiting period. Two recommendations can be made in response to these lessons: providing a supporting 'short-circuit' activity for the very poor who are desirous to produce mushroom and breaking the production-sale cycle into short forms that can fit into the retailing or trading orientation of the people. For instance, bags can be made and sold to people who would only be interested in opening and harvesting the mushrooms who will then sell them to a third group that would sell them in the market.

4.6.3 Grasscutter

4.6.3.1 Reasons for Adoption

The beneficiaries in a focus group discussion gave several reasons for going into grasscutter rearing. Surprisingly, economic reasons were not the main ones. Two main reasons given were (i) to protect the species and (ii) to protect the environment. The groups recognized that rapid environmental degradation and over hunting endanger wild grasscutter. Availability of market and the fact that the grasscutter is a national delicacy was also mentioned as one of the reasons for adoption (see table 7). The group expected that they would get benefits such as employment and meat for their households. Rearing of grasscutter could provide recreation, especially as people in and outside the communities are fascinated by the way the animals eat and are eager to play with them as pets. Again on an individual basis, 15.4 % of the grass cutter rearers said they were attracted by the fact that they thought grasscutter rearing could be combined with other activities as it took less time to manage on

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daily basis. Another 7.7% were attracted to the activity because it required less space, 23.1% mentioned market availability, and 15% cited easiness in the operation while 38.5% gave a number of other reasons

The individual interviews on the other hand revealed a slightly different picture with about 81.1% saying that, given the choice; they would have selected other livelihood activities instead of grasscutter rearing. They were attracted to carry out what was entirely the initiative of CEDEP because of the training offered, and the start-up, which was in a form of loan repayable after a given period. Before the grasscutter rearing started, they were predominantly involved in farming activities, albeit on a small scale. This has not changed. However a greater number of the respondents were of the view that previous livelihood activities favoured them more as they were able to make much more money from them..

Despite the assertion that they were somehow coerced to adopt the livelihood activities, participants unanimously indicated that they would like to expand the size of their activities, with 63.6% calling for another loan from the project to do so. The grasscutter rearers, however, saw Alata soap production as more productive and therefore had a higher potential for adoption. Their reasons lay with the gestation period for the maturation (ready to be sold grasscutters) of the animals as against the alata soap, which could provide income on daily basis.

4.6.3.2 Networking

To help expand their operations, they have formed groups for promoting partnerships at the community level, and networks for promoting exchange of ideas at the peri-urban level. They aspire to have a stronger network for a collective approach to problem solving.. Among the hindrances faced at the network level is the declining interest in attending meetings. They have also not been able to promote cross visits among communities.

4.6.3.3 Gender Roles in Grasscutter and Rabbit Rearing

In Table 10 below the respondents were asked to demonstrate the gender division of labour in grasscutter rearing in the study communities using ranking and scoring. .. In one community, a mother complained that the day-to-day management of the grasscutters has been left to her and the son. An attempt to find out on aggregate, those who (men, women, children) are actually involved in the management yielded the results presented in Table 10 below.

Table 9: Role of men, women and children in Grasscutter Rearing

	Grasscutter (%)	Rabbit (%)
Men	60	50
Women	30	40
Children	10	10
Total	100	100

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Source: Field data 2004

In general the communities find men playing more roles in grasscutter rearing than women and children, which explains the relatively high proportion of men in grasscutter rearing.

4.6.3.4 Challenges

i) Credit

They have also been optimistic that the development of group collateral could improve the chances of securing loans for expansion. While the project facilitated linkages with the rural banks as a step towards increasing the chances to secure additional loans for expansion and sustainability, it has been revealed rather at the latter stages of the project that the banks are interested in supporting short-term livelihood activities like alata soap, vegetable farming, mushroom and trading which could provide returns within three months. The banks were prepared to negotiate on the cost of capital, which could come down below the market rate of between 32-36% for the short gestation livelihood activities but are not prepared to negotiate on the grasscutter, snails and beekeeping citing the reason for that as being the high risk associated with it.

ii) Feeding the grasscutter

During the planning and training phase an important point that was found in favour of grasscutter rearing in the KPUI was availability of feed. The terrain of Kumasi and its adjoining communities is one of undulating topography with several streams and marshy areas in the valleys. Within these valleys, several types of feed for the animals can be found and it only takes few minutes of walking to obtain them for the animals in the morning and evening. In the course of implementing this livelihood activity, beneficiaries mentioned shortage of feed for the animals particularly in the drier periods of the year. While this is a general constraint, it is more acute in the peri-urban interface where most of these hitherto marginal lands are being used for property development. There are, however, variations in the complaints about shortage of feed for the animals. The rural PU communities seem to have a slight edge in food availability for the animals. Most of the foods in Table 9 below are common feeds for these rodents in the wild and these same foods have been used to feed them as they are domesticated and they, are to a large extent, easily found in the rural PU communities like Swedru, Ampabame II, Asaago and Behenase. They have a double advantage because grasscutters eat leaves and some peels of foods. This double advantage largely eludes the urbanised PU communities where most households depend on prepared foods and where most marginal lands are being developed. Latter findings about the feeding have revealed that though the animals would not reject most of the feed they are given, some of them, particularly the peels from household foods affect their growth and reproduction negatively. In fact, these came out at a study tour organised at the behest of the network members, who visited the GTZ grasscutter cooperative farmer groups in Sunyani in the Brong Ahafo region to find answers to such question as to why the young ones die and why some do not litter when they are matured enough to do so.

Table10: Varieties of feed for grasscutters and rabbits

Grass- Cutter	Rabbit
• Elephant grass	• Adanko milk

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<ul style="list-style-type: none"> • Rice plant • Plantain leaves • Sugar cane • Spear grass • Shrubs • <i>Tontos</i> • <i>Ananse Ntrummu Homa (centrocema spp)</i> • Cassava stem • <i>Nankyerene</i> • Maize and other types of grass 	<ul style="list-style-type: none"> • Plantain leaves • Fufu, kenkey (Kitchen left-over) • Groundnut leaves • Wheat bran with concentrates • Malt waste (If you fail to dry, you create problems for the animals) • <i>Ananse Ntrummu Homa</i>
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Source: Field Data, August 2002

iii) Housing and Protecting the Grasscutters

Providing security for grasscutters has been difficult. The pen provided for the animal is a metal cage covered with wires to prevent the animals from escaping. This hutch has several compartments and mechanisms for trapping and separating the animals when the need arises. In addition, the hutch has a device to ensure that the droppings are collected without littering the environment and getting into contact with the animals. The nature of the hutch is such that it needs to be housed. No housing is however provided by the project so some communities tried to find their own housings. The Duase group had a wooden structure where they kept the animals securely under lock. Okyerekrom, Asaago, and Behenase managed to secure uncompleted buildings where they kept the animals under roofs and locks. Asaago, Maase, Swedru, Abrepo, and Apatrapa kept their animals in the open. At the start, some communities attempted to keep the animals in their compound houses. Some other occupants of these compound houses were not supportive due to the offensive smell of the animals. This is so much of a case in houses where the occupants are only tenants. The owners themselves do not care about this smell, as is the case at Behenase and Maase, where the cage is even located in the house, close to the kitchen. In communities where complaints have not been received, the animals are kept in the house owned by a group member. This brings into perspective the project's key targets, the poor, who largely are not house owners and have in most cases dropped out because the house owners who would want to keep their houses attractive to prospective tenants, could not countenance with such an activity. In one community, a conflict emerged, which led to the removal of the hutch from the compound house of one of the CLFs where the hutch was kept. This CLF was not originally part of the group but now the custodian and a stakeholder of the project. It is recommended that in future, for improvement of grasscutter rearing, there is the need for increase in the size of start-up capital, commitment and hard work on the part of both beneficiaries and CLF's. Timely disbursement of credit and regular training, retraining of beneficiaries and follow-ups to sharpen their skills are also necessary to improve upon the project.

In summary it has been found through this research that the gestation period for grasscutter rearing is a big drawback to (i) its adoption as a livelihood activity and (ii) on the support that could be obtained from rural banks. Again the project's key targets- the poor- are most affected by housing and feeding problems and are the most likely to have problems with adopting grasscutter rearing as an alternative livelihood activity.

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4.6.4 Rabbit Rearing

4.6.4.1 Reasons for Adoption

Like grasscutter rearing the focus group discussants gave two reasons for the adoption of rabbit rearing as a livelihood activity; (i) to protect the species and (ii) to protect the environment. Additionally and perhaps more crucially, they adopted rabbit rearing as a livelihood activity because in comparison to other animals they are easily domesticated, multiply faster, have suitable place for breeding rabbits, as well as the monetary reward (see Table 7). The group expected that they would get benefits such as employment and meat for their households and as well be provided with recreational facility, as the animals could fascinate people in and outside the communities as pets. In fact, for children in such communities, rearing rabbits is considered as a hobby.

The project monitoring and group discussions during the special studies have revealed that about 70-80% of those receiving support under this project would prefer to rear rabbit to grasscutter. Though the constraints in the PUI pertaining to adoption of grasscutter are almost the same for rabbits, the people's preference for rabbit come from their prolificacy. They litter more and faster. This also supports the key finding of this research that the poor cannot wait.

4.6.5 Snail rearing

4.6.5.1 Reasons for Adoption

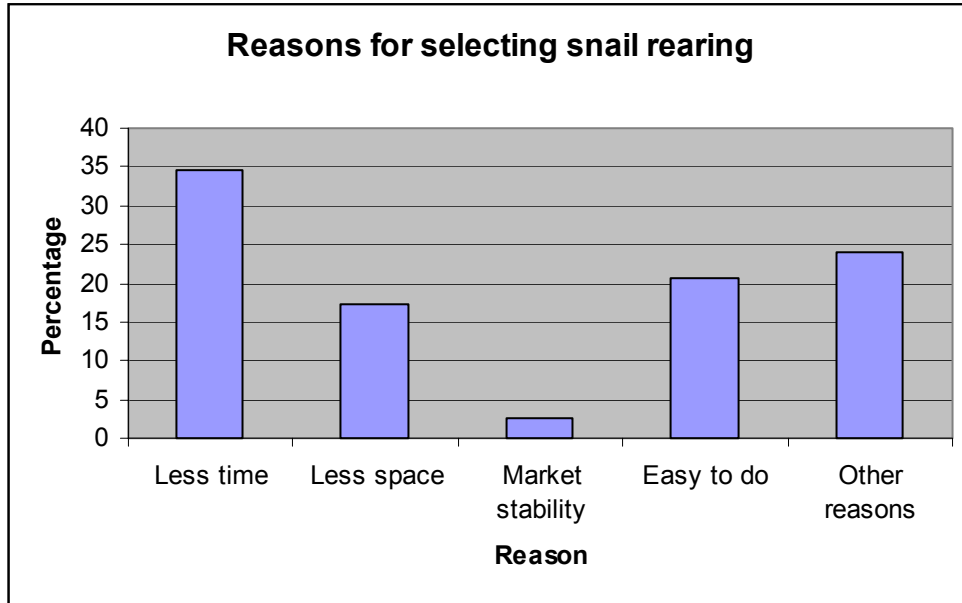
Snail rearing is another non-traditional livelihood activity in which communities receive training. The Centre for Bio-diversity Utilization and Development (CBUD) of the Kwame Nkrumah University of Science and Technology (KNUST) organized the training for the beneficiaries. At the time of the training the beneficiaries gave the following reasons for wanting to learn snail rearing.

- To learn and adopt as a future carrier
- To learn and teach others
- To know the benefits of snail rearing
- To get more income and to change lifestyle for the better

A focused group discussion with snail rearers and the individual interviews conducted to understand the issues relating to the adoption of snail rearing after the communities have taken the training and practised snail rearing for over a year revealed that the major reasons for going into this livelihood activity were the fact that less time is involved, relatively less space is needed and it is easily combined with other livelihood activities of the beneficiaries. The reasons beneficiaries provided for engaging in snail rearing are provided in Figure 13 below.

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Figure 13: Reasons for Selecting Snail Rearing as a Livelihood Activity



Source: Field Data 2004

Further assessment of the extent to which these reasons have been fulfilled revealed that all the above reasons hold, with the exception of market stability at the local market, which they have not yet tried because their snails have not reached a stage where they can be sold in large quantities. The latter case studies revealed other reasons as providing for recreation, and the fact that beneficiaries could transfer skills for a fee for not less than 200,000 cedis a day.

Looking at the gender dimension of labour among the snail rearers, 60% of the work is undertaken by men, 30% by women and 10% by children, signifying that a significant part of the household can take part in the management of snails. Implicitly, time spent by individual household member to attend to the snails can be minimal if this activity is carried out at the household or group level.

Two types of hutches - the semi-paddock and the pit - were introduced to the beneficiaries. The semi-paddock hutch was more expensive than the pit because it consumed many building blocks. The project preferred the pit because of its low cost. Women and old men, however, preferred the semi-paddock to the full pit hutch because they found it difficult to bend whilst watering, feeding or cleaning the hutches. The hutches are hosted on land provided by group members. All communities found sites for the snail projects. So far there has not been any conflict over land concerning snail rearing. There are, however, signs that the beneficiaries preferred to host their own snails.

4.6.5.2 Challenges

Working together in groups has generated much conflict and led to many beneficiaries abandoning the groups. Perhaps that is one area – group dynamics – the project failed to address before introducing the livelihood activities. The sources of conflict have been mainly complaints from the host that the other group members do not regularly bring feed to the snails. This phenomenon has two sides; first, there is the possibility that the host would like all the other group members to leave so that the project becomes solely his/her individual property. In one community, for instance, all the group members have left the snail group as the only person who could work with the host is the wife. The

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second possibility is that the other group members are deterred by the distances they have to walk every morning to the premises of the hosts to attend to the snails. In one community, all the group members provided their own snail hutches and shared the snail consignment provided by the project. In this community, the snail group has been intact.

Other factors deterring people from sustaining the snail project is the gestation period. At the training, the communities were told that the snails lay twice a year. When they bought the first consignment of snails, they had already laid eggs and therefore had reddened tails, a sign that they were about to lay. This was, however, deceptive and misunderstood because the snails never laid until after about 6-7 months. Again, this was considered as a long period to keep on managing the snails and waiting without seeing any positive results. Beneficiaries developed jargons (such as '*whε bua da*' - literary meaning 'watch and sleep without eating') for the long gestation period and some members left the group because of that.

Enthusiasm for the project went up again when the snails finally laid eggs. For all the communities, the snails over-laid; the groups were not prepared for so much and could therefore not manage it. In some communities, the snails never hatched, the beneficiaries were further discouraged. For those communities in which the eggs hatched, the young snails were too many and there was not enough space for them all. Many of the snails died due to over crowding as the communities looked on helplessly. The project tried to strengthen the capacity of the snail network to go to the district assemblies for further assistance. They went but had no help. Even those whom the project thought could erect more hutches on their own did not do so. The project provided a few more hutches to reduce the expansion problem.

Findings from this research have shown that every one matured snail can lay about 350 eggs and it is recommended that every one pit should house about 5 matured snails. The reason being that when they are hatched, there could be about 1750 small snails that technically should be separated into about 50 snaillets per pit. This suggests that after hatching, about 35 pits ought to be constructed for optimal results. Clearly, this is beyond the financial reaches of the peri-urban poor. To add to the above problems, even space to construct these small pits is a problem.

Snail rearing is highly seasonal although one would have to work on the snails all year round in terms of feeding them daily. From the experience gained on the project, the snails lay eggs shortly after the first rains in March, after coming back from hibernation. The dry season is therefore a period of less activity, when feeding and watering is not done intensively. However, beneficiaries complained of shortage of feed, especially during the dry season when everything gets dry in the country. Another difficulty was with trying to imitate the natural habitat of snails, which required dried leaves. The beneficiaries of this livelihood activity were obsessed with the cocoa leaves and some travelled to the rural areas to get these leaves when they could easily have substituted it with mango leaves. In any case whether cocoa or mango leaves it all leads to the question of availability in the PUI, which palpably this research has revealed is a big drawback to the adoption of snail rearing. These and other problems are pointers to the need for refresher training workshops and exchange programmes between communities, which could be possible through the network of snail producers.

As mentioned earlier, the beneficiaries belong to a network through which they hope to enjoy collective use of various productive resources. If the network works effectively they hope to share their problems and find collective solutions to them. In future they also hope to collectively determine prices and to exchange ideas and skills.

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4.6.5.3 Prospects for Snail rearing

Assessing the future prospects, beneficiaries mentioned the supply of protein, employment generation, diversification of livelihoods and the ability to ease off pressure on natural resources emerged as the benefits that could cause people to go into snail production. They think that if people reared snails, they would be readily available on the local market and this would save them from travelling long distances in search of snails. Although money wise, most group members said they earn less than one hundred thousand cedis per annum from snail rearing due to frequent death of the young ones, they considered exposure to the technology as a great benefit. As high as 96.6% of beneficiaries have expressed desire to expand snail rearing despite all the setbacks from this first experience. Out of this proportion, 78.6% hope to obtain a loan from CEDEP for this expansion. A few of them (10.7%) hope to use proceeds from the sales to expand their businesses and another 10.7% wish to obtain loans from other sources (apart from CEDEP) to expand their businesses. The 3.4% that do not wish to expand snail rearing explained that they lack space for expansion.

On suggestions as to how to improve snail rearing, 3.6% recommended that the length of the training should be extended, confirming CEDEP's view of having a follow-up training to share experiences and to improve on what they are currently doing towards achieving better results. Others (10.7%) indicated that there should be a retraining. About 43% wished that adequate start-up capital is provided; some (10.7%) said that loans should be disbursed on time. Notwithstanding the above 7.1% wish to support themselves from their own resources and 14.3% say there should be more sensitization about the project. The remaining 10.7% were other recommendations, which include further disbursement of new loans by CEDEP.

In summary, it has been found through this research that snail rearing as alternative livelihood activity in the PUI is not poor-friendly if the poor do not have the resources and space to built several hutches to contain the snails not to mention having enough feed to sustain them. Even when enough resources is given for good expansionary works, the activity balks to a large extent on feeding and long term financing, which like the grascuter rearing is unattractive to the rural banks because of its long gestation nature (see Table 7). Not to mention specifically and the least the unavailability of dry cocoa and mango leaves which are great drawbacks to the adoption of snail rearing

4.6.6 Trading

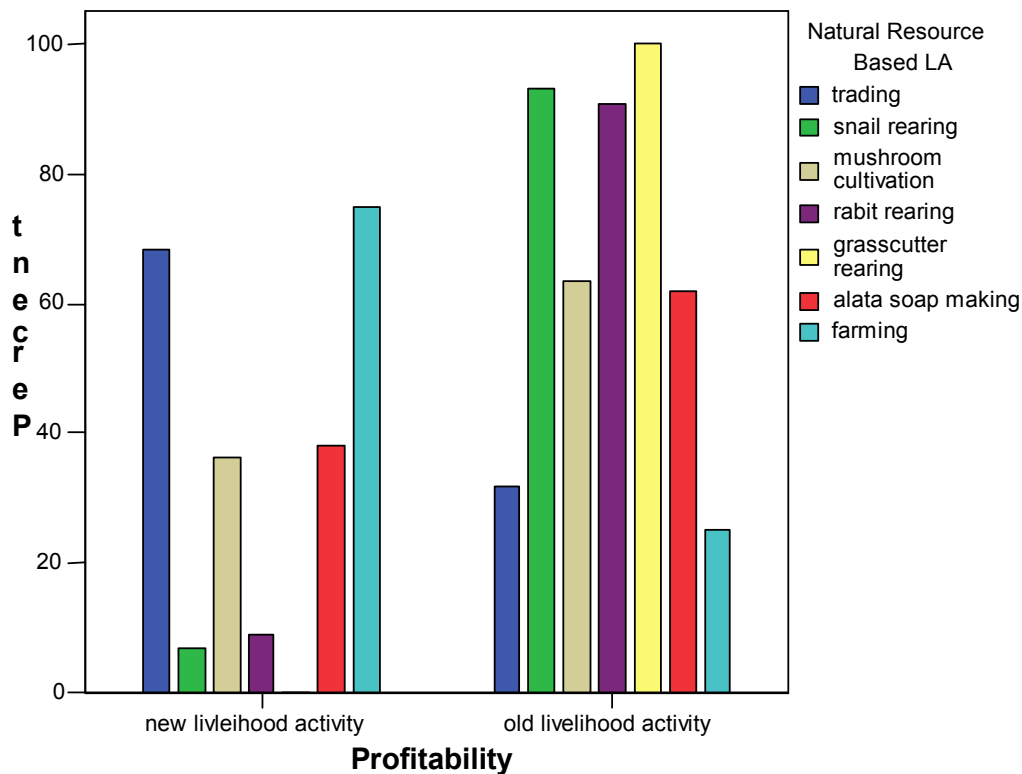
Trading is a gender stereotyped activity associated with women in Ghana generally. An analysis of the distribution of petty trading activity among the gender groups as presented in Figure 16 below reveals that women dominate in this livelihood activity. Until recently when most trading activities are conducted in containers and kiosk, petty trading has been associated with table-top selling, hawking along the streets and from one house to another. As mentioned earlier, women go into petty trading because of their limited financial resources. It therefore follows naturally that women, who form the majority the poor in the KPUI and whose interest this project seems to serve form the bulk of the beneficiaries in trading activities.

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Trading falls within Plan 3 of this project, where outputs from the first two plans are expected to be processed and sold. Prior to this project most of the women who received support were already into trading. The data gathered shows that 92.3% of the respondents were not engaged in any other livelihood activity apart from petty trading. This suggests that for most women within the Kumasi PUI, petty trading is their only source of livelihood. Focus group discussions also revealed that most of them were into trading before they received assistance from CEDEP. Petty trading does not require any specialised skill training before one could start. Individuals are socialized into it from childhood. About 63 % of the respondents started this livelihood activity out of their own personal savings, with 10.5% starting only after receiving funding from the project, which also indicate that a high proportion of women interested in petty trading can start without any external support. The above also goes to confirm the fact that the livelihood activity requires minimal capital to start.

About 75% of the respondents found earnings from petty trading to be attractive, suggesting that it has the potential to generate substantial earnings for households within the Kumasi PUI. About 68.2% of the respondents who have gone into this activity for the first time found it to be profitable as compared to their previous livelihood activities (that is farming) as shown in the Figure 14 below.

Figure 14: Old and new livelihood activities compared



Source: Field Data, 2004

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4.6.6.1 Reasons for Adoption

The basis for the adoption of petty trading as livelihood activity is many and varied. From the group discussions, it came out that most traders could have easy access to loans and other forms of credit if they were into trading. The banks and other credit providers are more willing to support such persons as they are very certain that these forms of credit have low rates of default. More importantly, respondents were of the view that there is stable market for all the goods they deal in both in their communities and in central Kumasi. All the respondents mentioned more income as the main benefit they could derive from this new livelihood activity. The responses at the group level go to buttress this point as the benefits they mentioned had strong linkage with an increase in income. The case studies summarized in Table 7 above also mention quick returns, previous experience and less pressure on the natural resources as reasons for adoption. In summary, trading as a livelihood activity has a high potential of generating additional income for households as well as being able to reduce pressure on the existing natural resources in the Kumasi PUI.

All the respondents had the intention of expanding their businesses. The conclusion drawn from the group discussion was that participants wanted to expand their activities like many of the traders who have stores at the Kumasi Central Market. About 80% of the respondents however indicated that they hope to obtain another loan from the project to expand their business. About 70% of the respondents indicated that for petty trading activity to be improved, adequate capital must be given to project beneficiaries to enable them successfully undertake their livelihood activity. This goes on to demonstrate that for most petty traders in the Kumasi PUI, access to affordable credit facility is a major constraint to expansion of businesses.

4.6.6.2 Challenges

As mentioned above, access to affordable credit is critical to sustain petty trading among the poor in the PUI. The respondents mentioned divisiveness among traders, abuse by customers of credit facility offered them, inadequate record keeping, poor management skills, inadequate capital and untimely financial support as some of the constraints associated with petty trading. Contrary to the other livelihood activities, petty trading is done on individual basis, thus the collapse of the business becomes the problem of an individual.

In summary it can be concluded that petty trading within the Kumasi PUI is dominated by women, most of who started through own initiative and through personal savings. Ownership is crucial for adoption and as beneficiaries have on their own invested something it is therefore not surprising to find trading as thriving and profitable amongst the livelihood activities. More importantly, trading as a livelihood activity holds more promise in reducing pressure on the existing natural resources as well as creating more job opportunities for the peri-urban poor.

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4.6.7 Crop production

Out of the 17 participants that went in for crop production, only 2 (11.8 %) were engaged in other livelihood activities being promoted by the project in their community. It was also observed that most of those who applied for farming were engaged in farming before the project came to assist them.

4.6.7.1 Reasons for Adoption

The main rationale behind choosing food crop production as a means of livelihood is to provide food for the family and raw material for agro-based industries in the urban centers. Others, however, said they took to farming because it is their traditional occupation. Stable market for produce was the main reason why the respondents would want to go into farming. Other reasons include the potential of acquiring loan from a rural bank and other sources of finance. Further, the adoption of crop farming as a livelihood activity was due to the fact that farming is the traditional occupation for the community members.

The survey revealed that out of the 17 participants, 12 (70.6%) started through their own initiative, with 4 (23.5%) starting with the project's initiative. Besides farming, most of them engaged in other economic activities as shown below:

Table11: Other activities of crop producers

	Frequency	%
Petty trading	6	35.3
Crop production	6	35.3
Artisan	1	5.9
Animal rearing	2	11.8
Salaried work	2	11.8
	17	100

Source: Field Data 2004

Approximately 13% of the beneficiaries said the livelihood activity is very attractive, 66.7% said it is fairly attractive while 20% said their livelihood activity is not attractive enough. It was also observed that the majority (approximately 56.3%) found this livelihood activity to be better than the previous one, 25% said the previous livelihood activities was better, while 6.3% said the new activities compares equally with the old one. The majority of the respondents (approximately 75%) considered the new livelihood activity to be more profitable than the previous one (see Figure 14 above).

4.6.7.2 Challenges

Despite it being a traditional livelihood activity, adopting it is still seen as difficult, as reported by 13 (81%) of them. Their reasons include difficulty in securing funds and more crucially land for their operations. The issue of land tenure generally is a problem for farmers in Ghana and even worse for those living in the PUI since they have limited land compared to those in the rural areas. Other issues on the problem list is the changing nature of the traditional market gardening in the urbanized PU communities like Abrepo and Apatrapa where the farmers have lost their plots of land and streams polluted. Some of the farming group members complained about lack of market for such products as

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lettuce, cabbage and carrots, among others, from their communities because middle women and consumers from without generally feel that the products are unwholesome because of the source of water they use for cultivation, which is generally polluted. Some farmers have however adapted to this challenge by focusing on the production of seedlings of some of these crops instead of the end products for the market. Others have switched into horticultural farming, the output of which is gaining market among the elites in the communities who can afford to decorate their compounds. Market opportunities for this come mainly from new settlers who have good backyards within and outside the communities also exist.

A serious constraint that was ironically mentioned as more pronounced in the rural peri-urban communities is land litigation, especially among family members. The explanation is that with land gaining value by the day, family members whose lands are closer to the town have resorted to selling the lands clandestinely for fear losing of them. Later when the chief unknowingly sells the land it sparks off litigation among the various owners, creating standoffs that frustrate farming activities. This is further worsened by the general negative perception about farming and more especially in the urbanized PU communities where there is the general perception that other better opportunities exist. The few who brave their way through are also limited by their inability to constitute themselves into formidable groups for reasons such as the fact that they are dotted around often in isolated places and also the fact that their activities do not permit meetings. It came out of the discussion that the farmers do not have or form networks. This is even worse among the urbanised PU communities. The only window opened to them pertains to those who belong to the project as the 'isolated' farmers in the communities now belong to a PU network of farmers who meet on monthly basis to discuss issues that bother on their work and welfare.

4.6.8 Beekeeping

Beekeeping and mushroom production were two pilot activities that were specifically tried with the CLFs immediately after the predecessor project- R7995. From the early beginnings of the project, systems for implementation were at a developing stage to the extent that vetting of business plans, for instance, was done outside the communities by project staff and what was to be the community finance management committee (now called the vetting committee). Features of the early stages included direct purchasing of materials and disbursement of cash by the project to the beneficiaries, and implementation of activity without a business plan.

4.6.8.1 Reasons for Adoption

The bases for going into beekeeping according to the beneficiaries are as follows:

- Easy to combine with other livelihood activities
- Less laborious
- High income generating activity (i.e. from honey and wax which sells at 7 dollars per kilo)

4.6.8.2 Challenges

Four of the project communities namely; Asaago, Atafoa, Duase and Behenase are doing beekeeping. As an activity in the KPUI, beekeeping faces, on a more pronounced note, the problem of land/space. Except for Duase and Behenase, the site for the remaining communities raises big questions about adoption and sustainability. Asaago and Atafoa beekeepers are palpably confronting with increasing marginalization of land for both sound beekeeping and expansion. The two sites are surrounded by

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built-up areas. The implication is that the bees do not multiply faster though they have colonised the hive a long while ago.

A few people who are still keeping bees are would still want to continue it because it is seen as easy and pliable for inclusion into their existing livelihood portfolios. However, like the grasscutter, snail and rabbit they are seen as having long gestation period and therefore do not fit well into the preferences of the rural banks for financial support. Those who would want to go for additional capital from the rural banks would have to deal with relatively high interest rates, which this research discovered to be unattractive to any of the beneficiaries under this project. Indeed people are not keen about adopting beekeeping because of land and the high cost of capital needed to work with.

4.6.9 Conclusion

The above is a critical review of why people in the PUI adopt certain livelihood activities and the challenges they face during the process of implementation. The challenges actually contribute to the determination of the sustainability of the livelihood activity as an economic activity that can be carried out to sustain the poor in the PUI. Evidence from this research points to a number of critical issues that determine whether after adoption people are willing to remain in that activity. Some of these critical factors are the following:

- The gestation period
- Inaccessibility to credit
- Inaccessibility to land and space
- The high initial capital
- Commitment to the livelihood activity

Much as many of the people in the PUI studied are willing to adopt the new livelihood activities that were introduced to them, the above factors determine their sustainability and profitability. In certain cases, it was observed that the meager initial capital does not support the growth of the livelihood activities, because the little initial capital is so little that it does not translate into a high profit for the people.

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5 THE ROLE OF LIVELIHOOD ACTIVITIES IN IMPROVING THE OVERALL WELFARE OF MEMBERS OF PUI COMMUNITIES

5.1 Introduction

The main thrust of the Boafo Ye Na project is to test the viability of promoting a natural resource based livelihood activity as a strategy to reduce poverty in the Kumasi per-urban interface. This is done against the background of previous researches, which have discovered an increasing poverty and destitution in the peri-urban interface, especially among women, children, the unemployed, etc. (KNRMP, 2000²). The Boafo Ye Na project is designed to put the community preference first based on their knowledge of local situations and aspirations. Consequently, plans that were prepared for support under this project were based on communities' own choices, bearing the opportunities and constraints of the peri-urbanisation of Kumasi in mind. The expressed aspirations of communities where the projects are located are based on the belief that producing products that demand less space and time and that offer strong market opportunities are viable options for the poor to run away from poverty and to conserve the available natural resources in the PUI. This section addresses the question of whether the new livelihood activities have been able to improve the standard of living of the poor in the KPUI.

5.2 Impact of Livelihood Activities on Welfare of Beneficiaries

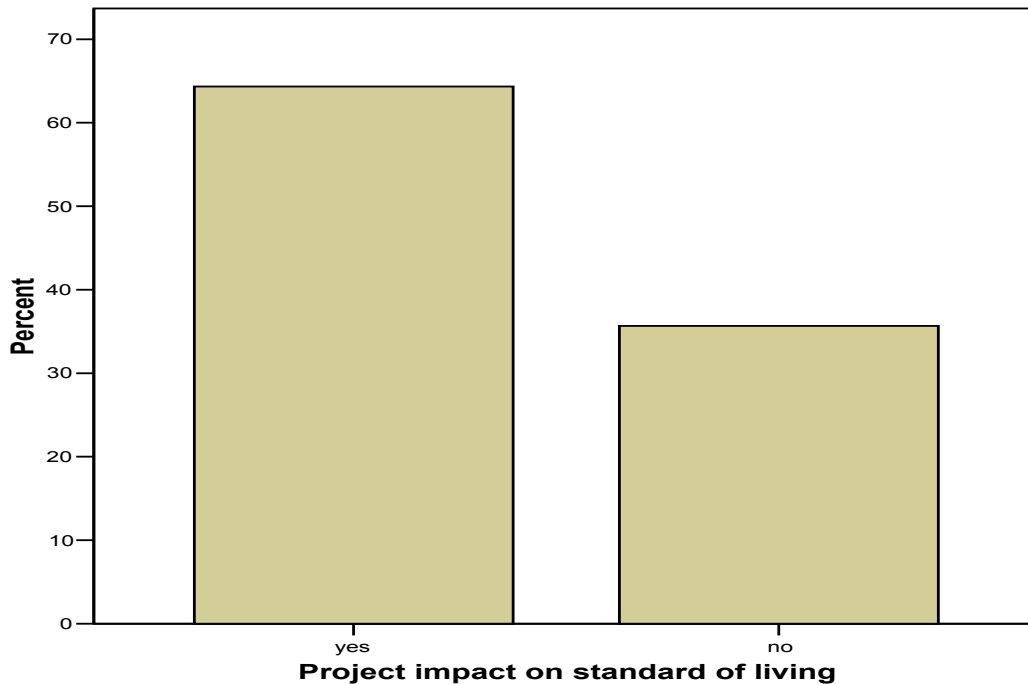
Improving overall welfare means enhancing the ability of the people to meet their basic needs including ability to feed, cloth, educate and provide proper medical care for the members of the family. Essentially, it involves the ability of the majority of the people to meet their basic needs, which also brings into question whether the opportunities are equally perceived and tapped by different members in the communities and the constraints being spread equally among different members of the peri-urban inhabitants. As discussed in the previous section, people choose the various livelihood activities because of their potential to provide good returns while offering them additional time to attend to other livelihood activities. Variations exist in the strength of communities to tap the opportunities and minimise constraints within the KPUI. This has implications for the various livelihood activities and their effects on the welfare of the beneficiaries. The global picture of how the project has affected the welfare of the people is positive, to a large extent.

Figure 12 below shows that about 65% of the respondents interviewed indicated that the project has had a positive impact on their welfare.

² Martin Fowler in Kumasi Natural Resources Management Research Project, Final Workshop Proceedings, February 2000

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Figure 15: Impact of Project on Standard of Living



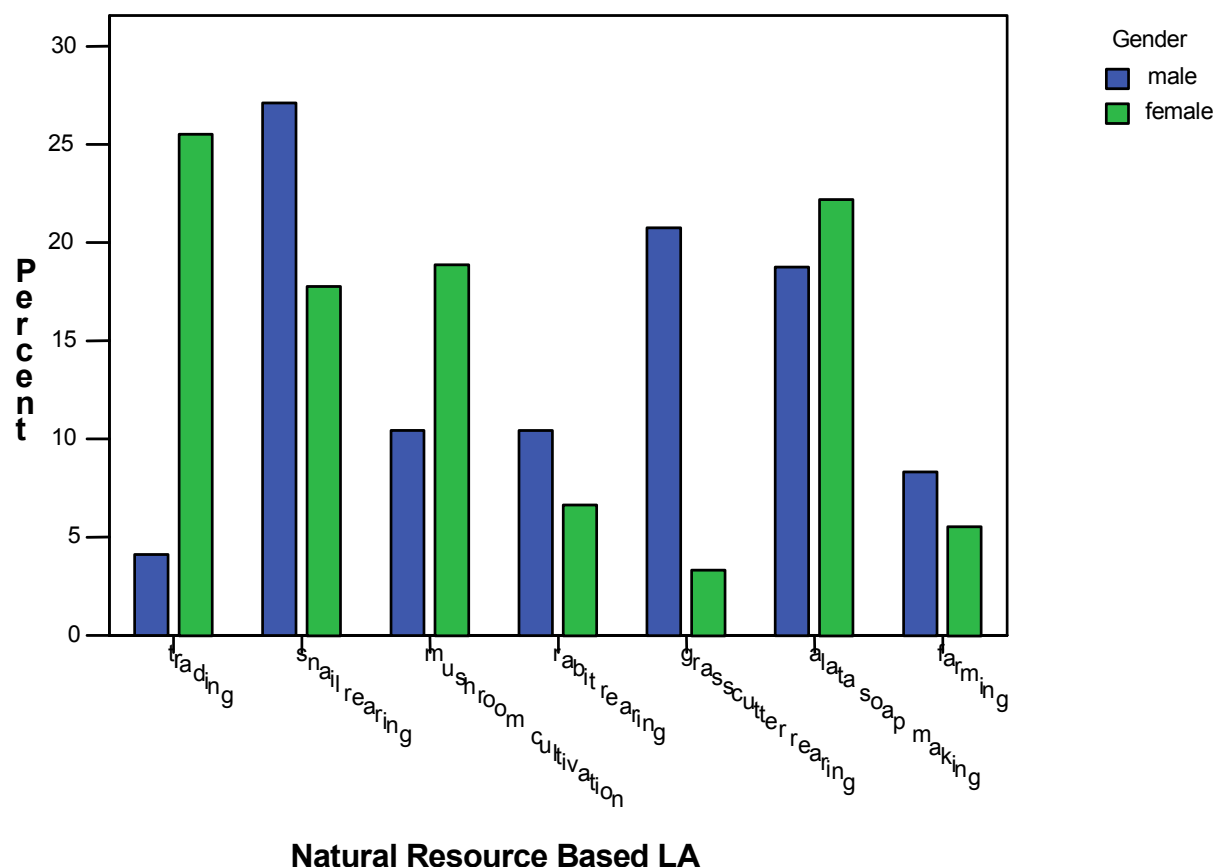
Source: Field Data, 2004

Disaggregated on project basis, most of the group-based livelihood activities in all the communities demonstrated a contrary result. Part of the reason why the group-based livelihood activities have not contributed to the welfare of beneficiaries is connected with the knowledge base of beneficiaries about the livelihood activities. Farming and trading are age-old activities of most people in the KPUI and Alata soap making and mushroom production are new livelihood activities introduced by the project. The latter two have relatively shorter production cycles and make possible several rounds of production cycles in the year (see Figure 15).

More women (than men) see the project as having made a positive impact on their standard of living (see Table 13). The explanation again is linked with the choice of livelihood activity. An examination of gender roles in Ghana shows that petty trading has been designated as women's work and this is supported by the findings in the earlier research that women can work with even the smallest amount of start-up capital. Their preference for trading and Alata soap making is therefore gendered. Fortunately, these activities according to the respondents, require less capital and involve less risk and so they are able to accumulate their earnings and make enough money to support their families.

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Figure 16: Gender and livelihood activities of beneficiaries



Natural Resource Based LA

Source: Field Data, October 2004

Table12: Cross tabulation of Gender and Project Impact on Standard of Living

		Project impact on standard of living		Total
		Yes	No	
Gender	Male	26	22	48
	Female	59	27	86
Total		85	49	134

An analysis of the distribution of petty trading by gender as presented in Figure 17 below revealed that women dominate in this livelihood activity. This was because as stated earlier on, within the traditional setting of most communities in the KPUI, petty trading is seen as an activity for women.

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About 90% of the respondents started the livelihood activities out of their own initiative. 68.8% of the respondents were also engaged in petty trading prior to the inception of the project. The group discussions also revealed that most of them were into trading before they received assistance from CEDEP. This livelihood activity, invariably, did not require any specialized skill training (Grieco *et al*, 1996). About 63 % of the respondents also started the livelihood activity out of their own personal savings. This goes to confirm the fact that the livelihood activities require small capital to start. About 75% of the respondents found earnings from petty trading to be attractive, notwithstanding the associated problems. This implies that this livelihood activity has a great potential to generate substantial earnings for households within the KPUI. Another 68.2% of the respondents also found this new livelihood activity to be profitable as compared to their previous livelihood activities, such as crop farming

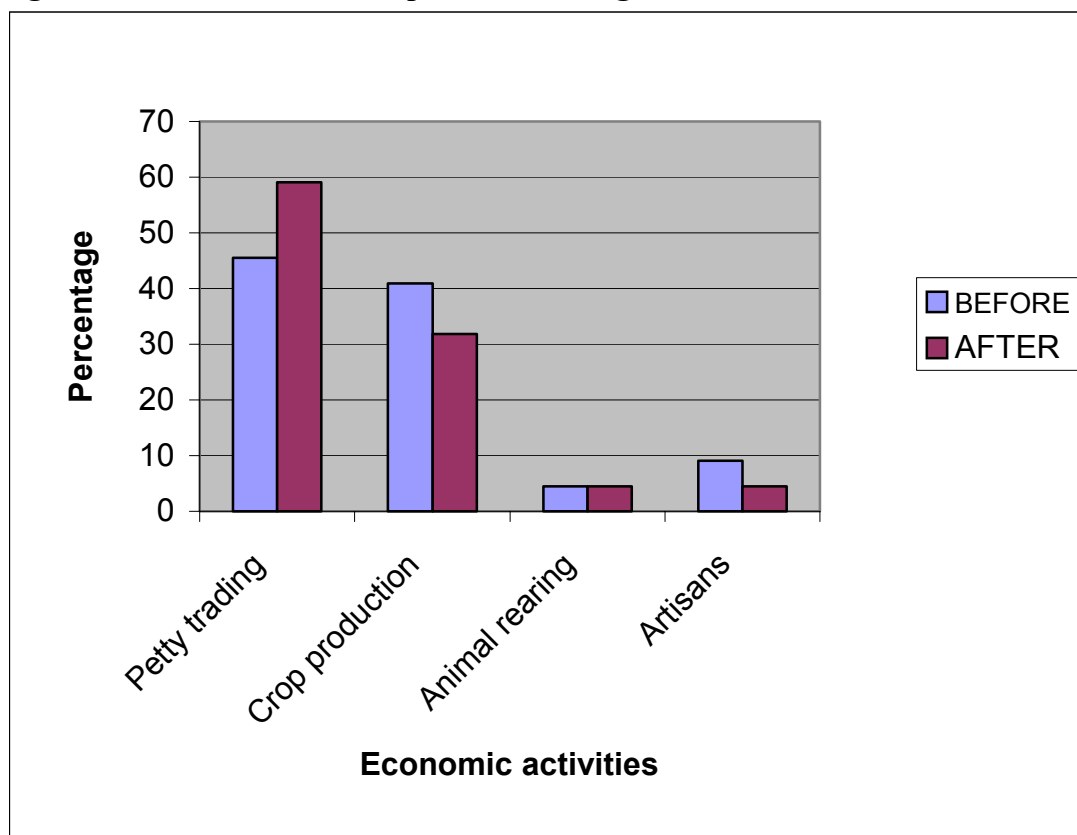
Table13 Cross tabulation of Livelihood Activity and Project impact on standard of living

Natural Resource Based LA	Project impact on standard of living		Total
	yes	no	
Trading	25	0	25
Snail rearing	8	20	28
Mushroom cultivation	18	3	21
Rabbit rearing	2	9	11
Grasscutter rearing	4	9	13
Alata soap making	22	7	29
Farming	13	3	16
Total	92	51	143

Source: Field Data, 2004

As Figure 18 below demonstrates, farming, as a livelihood activity is declining in prominence while trading is increasing both before and after the introduction of the new livelihood activities. This is not surprising when one considers the increasing loss of arable land to property development in the KPUI.

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Figure 17: Distribution of respondents among economic activities

Source: Field Data, October 2004

In conclusion, therefore, the common basis for making a choice (see Table 12) appeared reasonable in the peri-urban context where land is difficult to come by and where market is vibrant. As shown in the cross tabulation above, farming though of minimal level of adoption (because of the problems with land acquisition) is still seen as capable of improving the welfare of beneficiaries, provided they can have access to land. This is however not likely in the PUI, which already has limited land.

Alata soap making, mushroom and trading have been found to contribute positively to the welfare of beneficiaries. In fact, the extent of this positive impact has mainly been demonstrated through the high incomes (financial asset) with less appreciation of its impact on other forms of capital.

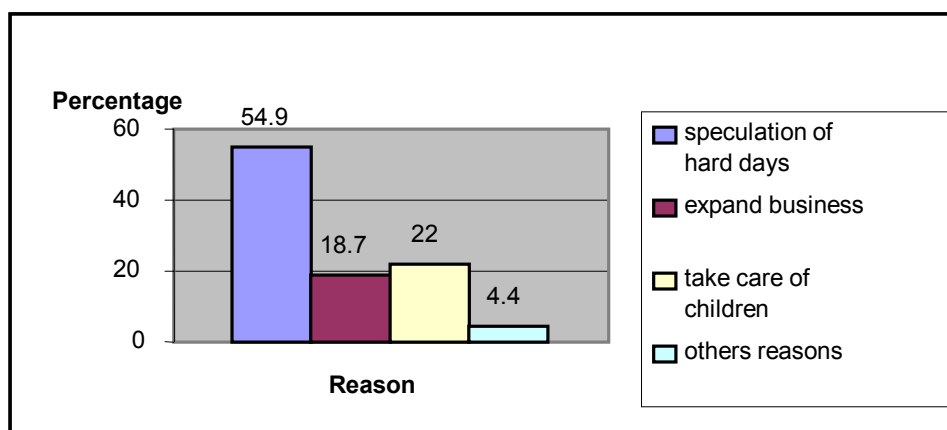
5.3 The Relevance of Credit Provision for the Livelihoods of Peri-Urban Inhabitants

A fair description has been made of the poverty status of the people in the KPUI. The Ghana Living Standards Survey 3 has indicated the growing impoverishment of the majority of people in the urban and peripheral areas of Ghana, particularly in Accra and Kumasi. Poverty in Ghana generally, is a rural issue, with about 81% of the poor living in the rural areas (Kunfaa, 1999). The poor in Ghana are generally food crop farmers and in the KPUI where the majority of the people are farmers, it hardly needs reminding that these subsistence producers with little access to capital assets and little capabilities to tap opportunities associated with the peri-urban processes continue to be impoverished (Brook and Davila, 2001). Limited access to financial capital has been mentioned by all project beneficiaries as a major constraint to the poor in the peri-urban interface.

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Albeit with limited financial assets, the majority of the people in one way or the other do manage to save. Their main reason for saving lie not much with expanding their activities but to take account of future eventualities such as school fees for wards and medical care (see Figure 19), which also explains why they are unable to escape from poverty.

Figure 18: Reasons for saving



Source: Field Data, 2004

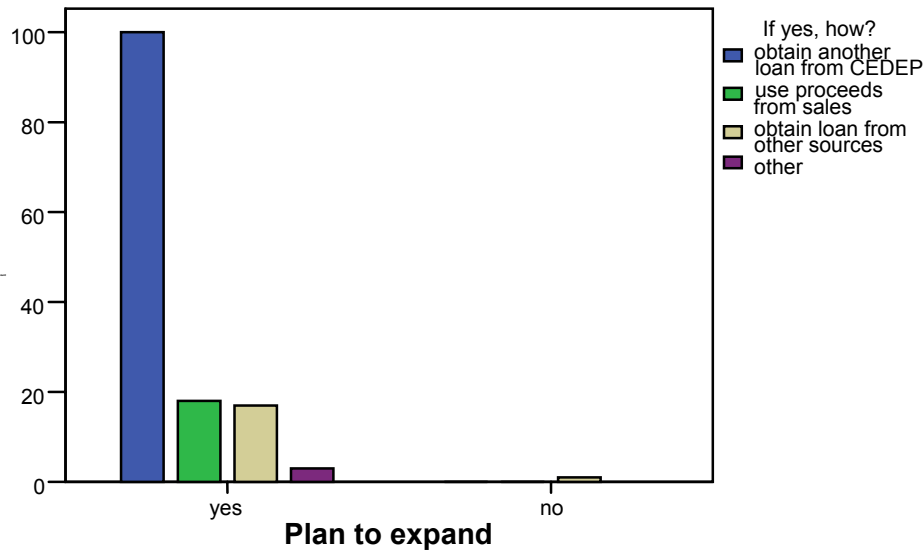
About 77.8% of those involved in the project's livelihood activities saved in a variety of ways while the rest did not save at all. Out of those who saved, 30.9% save with banks, 1% with Credit Unions, another 28.9% with 'Susu' collectors³, 28.9% save at home and the remaining 10.3% save through other means such as the acquisition of properties. Home and other informal saving modes are still popular among the groups, which bring into account the chances for many of them to secure 'cool' loans to expand their activities. The reasons provided for preferring to save at home or with 'Susu'⁴ collectors are convenience (51%), safety (17.5%), inadequate money to save (18.2%) and others reasons (13.3%). These reasons also explain the shortfall in the operations of conventional financial institutions, especially the banks in responding to savings within the KPUI. The project at the mid-term realised this shortcoming and initiated a move to create a business interface between the beneficiaries and the rural banks to the extent that the rural banks could support progressive groups to expand their activities. This has reached a stage whereby all community beneficiaries could access credit from the project through rural banks in their catchments area. The rural banks are yet to start committing their own funds into the project. To a very large extent, majority of those who would want to expand their activities as shown in Figure 18 would want to obtain further credit from the project but this cannot be sustained.

³ Susu collectors are the informal money lenders/banks that the poor often saves with. Evidence has however shown that many of these people are unreliable to the extent that they often run away with people's savings.

⁴ Susu collectors are private individuals who operate under the cooperative decree who move from house to house and from stalls/stores to store to mobilize small savings of monies that the savers normally target to meet a short-term financial commitments such as funeral donations, school fees and sometimes to purchase a cloth etc

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Figure 19 : Plans to Expand and Expected Sources of Money



Source: Field Data, 2004

The reasons given by most of the people why they save or would want to save with the banks were to ensure the safety of their money and to improve their access to loans. Yet as of the time of the study only a few of them have managed to contract loans from the banks to expand their activities. Those who save at home do so for easy access to the money any time they want it. Those who saved with the ‘Susu’ collectors were also of the view that it is convenient as the collectors came to their doorsteps to collect the money everyday, no matter how small. The power of group solidarity as a mechanism to woo banks to provide them with loans seems to be lacking. The study found that though most of them operate as groups, they prefer to share out their monies so that the individual can save on his/her own. The table below clearly supports this. As much as about 93.6% of the respondents prefer individual saving to group savings. This again confirms the traditional individualistic approach to entrepreneurship in Ghana. The main reason for this was that they would want to save independent of others so that their short-term needs, which may not be the needs of the larger groups, could be met.

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Table14: Mode of savings

Mode	Percentage
Individual	93.6
Group	4.2
Others	2.1
Total	100

Source: Field data, 2004

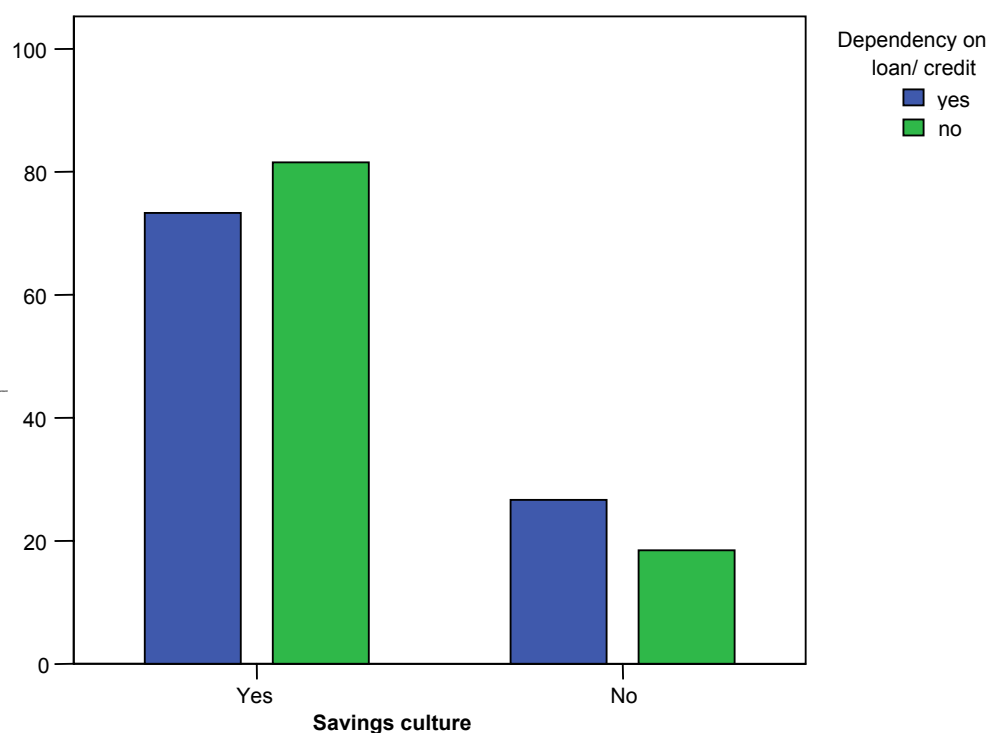
The frequency of savings, according to the respondents, was daily (28.1%), weekly (12.5%), monthly (4.2%), quarterly (3.1%), half yearly (1.0%) yearly (3.1%) and as and when respondents get money (47.9%). Most of the respondents saved as and when they get money because most of their livelihoods have an intermittent flow of income. The implication is that the adoption of the project, which bothers on savings and investments, will be affected and planning for sustainability will be difficult. That poverty is endemic among the people in KPUI is no gainsaying. Both the project's livelihood activities and the counterpart activities do not provide enough money for saving. They can therefore be right as they mentioned that they are demotivated to save because of such reasons as shyness of having small money to send to the bank or elsewhere (59%), old age (5%), irregular sources of income (20%) and other reasons (16%). The other reasons mainly centred on low income levels of respondents. Some of the above de-motivators to saving, like 'shying to send too little money', could be solved if they worked in groups, and they also explain why majority of the poor savers prefer to save at home and with susu collectors.

5.4 Preference for Loan Administration

A good proportion of respondents rely on credit to support their activities (see Figure 21). Interestingly, more of those who said they save are those who do not depend on credit for their activities. The majority of those who do not save are rather those who depend on credit for their businesses (see Figure 21 and Table 14), the nature of which is erratic.

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Figure 20: Savings culture and dependency on credit



Source: Field Data, 2004

Table15 Savings culture (dependency on savings cross tabulation)

		Dependency on loan/credit		Total
		yes	no	
Savings culture	yes	44	53	97
	no	16	12	28
Total		60	65	125

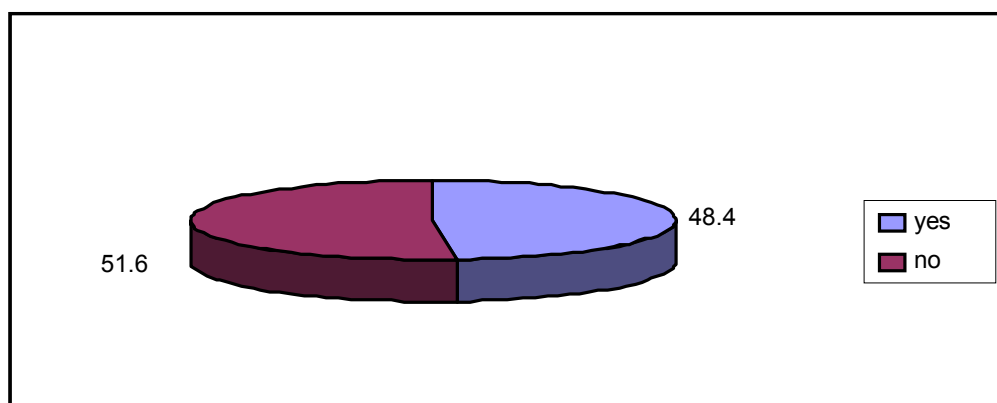
Source: Field Data, 2004

This demonstrates the extent to which the poor who are the least savers rely on loan/credit for their activities. Most of these latter groups (those who do not save) are also those who could not start anything on their own but have to rely on the project support. Again, it is this same group who are least empowered to seek loans from the banks and therefore rely so much on ‘shylock’ money

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lenders⁵ for their credit/loan needs. The study found that most of these groups and individual beneficiaries have been halted in their activities by a little setback, such as crop and market failures, and technical setbacks in production among others. It is therefore an important finding of this research that in groups where there is at least one or two middle-class income earner the activity thrives best.

Figure 21: Dependency on loans



Source: Field Data, 2004

Most respondents indicated that they depended on credit for their business (63.3%). 10% of the respondents depended on credit to pay for the school fees of their wards and for food, while 5% of the respondents depended on it for medical purposes. About 35.%, however, indicated that there was no need for credit. Only 7% indicated that they do not go for loan/credit because of high interest rates. Other reasons, which include fear of borrowing and the need for collateral, constitute only 2%, suggesting that the majority of the beneficiaries do not go in for credit that will require such securities.

Micro-saving and micro-credit are the main tool micro-financial service providers are promoting to reach the poor whose need the Bank of Ghana has mandated the rural banks to serve. From the previous section, it has been discussed that the preference for poor savers does not seem to be in favour of the banks but for the informal saving outlets like ‘Susu’, credit unions and home saving etc. When the data are disaggregated, however, the banks seem to feature prominently (about 30.9 % save with the banks). In line with their mandate the rural banks provide credit to small and medium-scale enterprises in terms of the conventional banking rules where ability to sustain their operations guide their strategies. Several other forms of financial service providers, such as saving and loans companies and credit unions, also support the credit delivery operations of the rural banks. The KPUI has a number of these financial service providers and the projects have engaged the services of some of the rural banks to support its micro-financial services to the poor.

The approach of the Boafo Ye Na project has been to support groups who could at a stage in the project develop further groups and individuals when they reach the completion point for the absorption of the skills and technologies transferred to them. In line with this, credit administration to the poor beneficiaries has been to groups. Only farmers and traders have received individual credit administration. Our major approach and also the rural banks’ approach

⁵ The project had an experience with one of these money lenders, who gave the women ₵400,000 and collected back, in small bits, ₵600,000 within 3 months

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is to promote group solidarity as a way of providing the support to a greater number of people, while at the same time ensuring good repayment rates. This approach, however, may not be the preferred choice of credit administration for the beneficiaries.

Table 16: Preferred option for credit/loan administration

Preference	Percentage
Individual	65.3
Group	33.3
Total	1.4

Source: Field Data, 2004

In Table 16 above, a substantial majority of the respondents preferred credit to be administered to them individually. The implication is that most livelihood activities for now and in the near future will be on small-scale basis with very little partnership. The reasons provided for preferring individual loans are apathy of other members (41.9%), individual's ability to manage own affairs properly (37.8%), lack of trust of other members (12.2%) and other reasons (8.1%). This underscores the fact that for partnerships to be developed in the KPUI, strong mutual trust must be built among people, which other evidence has shown to be a problem in the case of enterprises for the poor. The few who prefer group loans cited reasons as group liability (44.7%), high potential to obtain loan (10.5%), ability to learn from other members (13.2%), ease of payment (26.3%) and other reasons (5.3%). Clearly, the desire to spread the responsibility for loan repayment and to ensure easier repayment of loans is the main reasons underlying preference for group loans.

In the group discussion, the majority of the beneficiaries indicated that the individual credit delivery augur well for focusing and sustaining the project impact as differences in expectations of different members within the groups have been seen as a disintegrating force.

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6 OBSERVATIONS AND CONCLUSIONS

This last chapter highlights some the key findings of this research and draws out some of the conclusions for adoption of livelihood activities in the PUI.

6.1 Key Lessons

6.1.1 The level of adoption and basis of choice for specific livelihood activities,

This research has found that enthusiasm for adopting the livelihood activities is very high among beneficiary communities. However, this is not the same as actual adoption, which is determined by such factors as the number of people involved as individuals or groups, benefits and length of time it takes to enjoy the benefits, income obtained, among others. Three cross cutting factors, which are

- Land/space,
- gestation period,
- availability, and cost of capital

are very critical for adoption.

The above factors run through all the livelihood activities. This seems to suggest that people's choice for and reasons for adopting a particular livelihood activity is highly tied with the length of time it takes to reap benefit, assurance of reliable source of credit and land space to accommodate the expansion of the livelihood activity. Generally, market did not seem to be a problem for all the beneficiaries with the exception of crop farmers. Other factors that are specific to the livelihood activities are summarized below.

Mushrooms

Mushroom production in the KPUI is very attractive to the middle-income groups. For the very poor it is naturally a case of opportunity cost, with the majority of those supported under this project placing premium on short-term activities that yield them daily income at the expense of a project that requires a 3-months waiting period. Two recommendations can be made in response to these lessons: providing a supporting 'short-circuit' activity for the very poor who are desirous to produce mushroom and breaking the production-sale cycle into short forms that can fit into the retailing or trading orientation of the people. For instance, spawning mushroom bags can be prepared and sold to people who would only be interested in opening, watering and harvesting the mushrooms. This people would then sell the mushroom in bulk to a third group to retail sell in the market.

Grasscutter

In the case of grasscutter and rabbit, it has been found through this research that (i) the gestation period for rearing is the main drawback for adoption; and (ii) inaccessibility to and support from rural banks. The project key targets- the poor- are most affected by housing the animals, which is relatively very expensive to them, and feeding the animals, particularly during the dry season. The poor therefore are most likely to have problems with adopting grasscutter and rearing as an alternative livelihood activity. This reinforces the key finding of the research that **the poor cannot wait**. Any livelihood activity that would make them wait for a long period to generate any benefit is therefore considered as unattractive to the poor. It is therefore not surprising that many of them in the PUI

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opted for petty trading which brings in some income on daily basis, though meagre, to sustain them and their families.

Snail Rearing

Snail rearing as alternative livelihood activity in the PUI is not poor-friendly. Even when enough resources is given for good expansionary works, the activity depends to a large extent on feeding and long term financing of the cropping and incubating houses, which, like the grascuter rearing is unattractive to the rural banks because of its long gestation nature (see Table 7). Not to mention the least the unavailability of dry cocoa and mango leaves, which ought to be obtained and later changed as time goes on. There is also the need to research into other forms of forage for the snails so that one would not have to depend solely on cocoa and mango leaves, the absence of which could create problem for the beneficiaries and therefore make the livelihood activity unattractive.

Petty Trading

Petty trading within the Kumasi PUI is dominated by women, most of who started through own initiative and through personal savings. Trading is very much affected by distance. Communities closer to Kumasi seem to be more reliable in the trading business than those farther away. Thus it may not be attractive to recommend it to those very far away from the urban areas.

Beekeeping

In the case of beekeeping and crop production, the main barrier is land/space as they can barely thrive on the PU lands that are constantly being encroached upon by property developers. This means that unless there is any new technology that reduces the reliance of land/space for these activities, long-term investment in them as alternative livelihood activities for the poor is far from reality, although it has been proved (by CBUD) that it is viable and the benefits (such as wax, honey) are numerous. In future it is possible to break the chain of production in this livelihood activity where the beehives are sent to people in other favourable environment to be colonized and the honey is later given to the owner of the hives in the PUI for sale. This is done in other parts of the country and it has been successful. In fact this could apply to some of the livelihood activities that the project was promoting.

Choice of Livelihood Activities

The research showed that the beneficiaries generally made choices for the new livelihood activities based on the training they had, the chances of earning high incomes and the easiness with which they can cope with the new livelihood activities. Thus, the beneficiaries made careful choices of the activities they could cope without adequate knowledge about the challenges associated with each of the livelihood activities. The challenges then became the lessons that this research is highlighting concerning the livelihood activities in the PUI. The project was concerned about the preservation of the natural resource and its management for livelihood activities and therefore facilitated the selection of livelihood activities that promotes the above in the KPUI. This probably narrowed the options that were available to the communities.

6.1.2 The role of livelihood activities in improving the overall welfare of members of PUI communities

Improved standard of living could be seen as a positive increase in the capital assets of the people. In this research, poverty reduction is the central focus, with emphasis on improving the capital assets of

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the poor. What this means is that standard of living should be seen from the lenses of how well or not the project interventions have affected the target group. Indeed, the assessment made in this report indicates that a few of the livelihood activities (alata soap, mushroom, farming and trading) have the potential of improving the standard of living of the people and there was enough evidence in the communities to prove this. However, the beneficiaries have been seeing the extent of the positive impact mainly from the lenses of higher incomes (financial asset) with less appreciation of its impact on other forms of capital, such as social and human capital. Many of the beneficiaries have gained in terms of skills, exposure, knowledge about the environment and networking among themselves but to the people in the PUI, less value is attached to these gains, which are considered as positive impact of the project. Thus, perception about positive impact varies from the beneficiaries and the project staff. Again, it is an indication that for the poor, positive impact must be translated into tangible gains for it to be appreciated.

6.1.3 The relevance of credit provisions for the livelihood of the peri-urban inhabitants

This research has shown that the poor in the KPUI could not start any business on their own without financial support (credit or money from relative of a philanthropist). The poor are the least savers and rely more on loan/credit for their activities. Ironically, it is the poor who are least empowered to seek loans from the banks and therefore at worse rely so much on ‘shylock’ money lenders for their credit/loan needs. The study found that most of these groups and individual beneficiaries have been halted in their activities under this project by any little setback that affects them, such as crop and market failures, and technical setbacks in production among others. It is therefore an important finding of this research that in groups where there is at least one or two middle-class income earners the activity thrives best.

6.1.4 Other general observations

The tension between the positive impact of new livelihoods and the feeling that old livelihood activities were more beneficial

Although the research has shown that introducing new livelihood activities can have a high potential for improving the welfare of PUI communities, it also discovered that, when using income as a measure, the beneficiaries perceived old livelihood activities as more beneficial and less risky than the new ones the project introduced. To them, the old subsistence activities are those they were used to and could be relied upon. Traditional staple crop production and food stuff trading dominated when communities decided to develop and implement action plans. These activities required little knowledge, training, or technical backstopping to implement. However, these activities were not being carried out on a scale which could yield sufficient benefits.

The reason why traditional livelihood activities were favoured over newer ‘non-farm’ natural resource-based livelihood activities was because these communities were understandably risk-averse on account of poverty and insecurity. Therefore they chose livelihood activities which have been traditionally tried and tested and were not prepared to gamble with the start-up capital which the project was offering for pilot experiments but which might entail greater risk. Thus, when the project

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offered training in the non-traditional livelihood activities, they tried them cautiously, making sure that they bore minimum risk.

Finding ways of reducing the risk, or the perception of risk, associated with new livelihood activities was beyond the remit of the research but is worth highlighting as a topic for further research.

Ownership of Livelihood Activities

The key findings of this research are that individual projects were more successful than group projects. Individuals prefer to work alone rather than being in a group because they want to be able to manage their own enterprise and move according to their own pace rather than being dictated to by the group. Although the project had an advantage of working with them as a group and therefore was more attractive for the project to deal with groups, the lesson was that to make the project successful, it would have been better working with individuals. Training, monitoring and giving out start-up capitals was easy to manage with groups rather than individuals and this motivated the project to promote the livelihood activities also on group basis. This could be associated with the culture of Ghanaians where ownership of properties can become a big issue in extended family systems, particularly when key owner expires. This is very common with regards to land issues and physical properties such as houses in Ghana. Thus joint ownership is not easily accepted and promoted in the country. Although one would not have thought that it could apply to such livelihood activities, the research has shown that this was possible even when it applies to micro livelihood activities as was in the case of this project.

Gender dimensions of Livelihood Activities in the PUI

It was observed that trading, soap and mushroom production are considered as traditional economic activities for women. Consequently, it was not surprising to find many of the female beneficiaries of this project going in for the traditional women's activities more than those connoted with men. The waiting period for reaping the benefits for most of these economic activities are short and the returns per unit is low, but goes on for a long period, which makes it attractive to women. It also requires less capital investment. Traditionally, it is also known that women normally go in for activities that require less capital compared to the men and the above activities required less capital. Women could also easily combine them with other economic activities, such as farming, domestic work, etc. Similarly, livelihood activities with longer gestation periods such as grass cutter and snail farming were more of activities that the men went in for. However, evidence from this project has also shown that the female assisted the men in these projects in terms of nurturing the animals. The women had the time and patient to do so unlike the men, Thus without the support of the women some of these projects could also have collapsed irrespective of whether they were men's or women's economic activities.

The project has also shown women were more reliable when it comes to repayment. They were also more determined to see results. Thus, they were more resilient to ensuring the success of what they started unlike the men. Many of the men gave up and quitted the project groups when they were not seeing quick results, whereas the women stayed on. Perhaps natural resource based economic activities are more women-friendly than men.

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Sustainability of Livelihood Activities

It was noted that many of the beneficiaries have indicated expanding their projects provided CEDEP would give them another capital. Perhaps, this issue came up because it was one of the questions that appeared in the questionnaire. However, if the response is taken as genuine, then one would question the ability of the project to create an environment where the beneficiaries could sustain their activities. This has not been carefully taken care of and as a result, many of them may want to continue depending on further sponsorship. It could also be that the project made them to become dependent on continuous sponsorship. This needs further research to prove it.

It was also noted that the start-up capital given to them was inadequate to generate a substantial profit, but the beneficiaries were of the view that their new livelihood activities could yield more income/revenue if they had done it on a slightly larger scale, suggesting that the project was perhaps not able to ensure sustainability of what they have given to the beneficiaries so far through the meagre initial start-up capital given to them.

Financing Livelihood Activities

The research has also shown that the beneficiaries would prefer to have individual loans than group loans yet micro-credit financiers are not prepared to invest in individuals. As mentioned earlier, culturally, people in Ghana do not like working in groups when there are financial implications involved because it has implication for the various of inheritance systems that exist in the country. This applies to the micro-financing of livelihood activities too.

The project has not been able to successfully link beneficiaries to micro-credit institutions and thereby wean them off. Consequently, when talking of expansion of their enterprises, many of the beneficiaries are still looking up to the project for support, which raises the question of sustainability of the livelihood activities when CEDEP pulls out.

The research has revealed that small capital that generally attracts women in rural areas are also attractive to peri-urban women which brings into the picture that poor women in peri-urban interface have similar financial needs as the rural poor women.

Lifespan of Project

One of the findings of this study is that the lifespan of this project is too short for any one to start talking about successful adoption and impact since many of the new livelihood activities are quite new to the beneficiaries and they are yet to master them. Thus, the difficulties they are currently going through as a learning process are not motivating them to see the project from a positive point of view. This could also be that with poor communities, there is a high tendency to expect quick financial results. It could also be that the project was unable to take care of this aspect right from the beginning and therefore raised their hopes and expectations beyond what the project could do.

Training

One of the lessons, though not among the key objectives of the research, is that adaptation of conventional approaches to training to reflect community's own way of delivering knowledge is possible. The study found that one could select any community member to facilitate training for community members if this member is given enough assistance, encouragement and motivation in the

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preparation of training materials and the delivery of information. The implication is that communities easily identify with processes that they can easily communicate with. This to a very large extent means that more time ought to be given to customizing project communication strategies to reflect local languages, knowledge and practices. Related to this is that developing and passing on knowledge ought to be supported by rigorous technical backstopping, whether the training is being delivered by a more formal institution (e.g. CBUD) or an ordinary practitioner. .

6.2 Conclusion

This report presents an account of a dynamic KPUI and its implication on adoption of alternative livelihood activities. Specifically, the study addresses the following key issues:

- the level of adoption and basis of choice for specific livelihood activities,
- the role of livelihood activities in improving the overall welfare of members of PUI communities,
- the relevance of credit provisions for the livelihood of the peri-urban inhabitants.

Using both qualitative and quantitative research methods, including focus group discussions and questionnaire interviews to gather data, the results show that any attempt to improve the lot of the poor in a peri-urban interface requires an integrated approach that can harness the beneficiaries' social, human and physical capitals to their benefit. The research has shown that notwithstanding the difficulties encountered, the adoption of new livelihood activities has a great potential of improving the standard of living of the poor.

The report shows that people's perceptions, attitudes and behaviours permeate all aspects of their lives including decisions they take, such as livelihood decisions. Consequently, introducing a new thing to them should be done gradually over a long period of time. It was observed from the study that three years was a short period for the new livelihood activities that were introduced to the poor in the KPUI for them to acquire and master the new skills and therefore be in a position to appreciate them

There is a saying that the poor cannot wait. Lessons from this study have proved that the poor wants quick results that can get him/her out of poverty for fear of becoming more vulnerable. Thus in introducing any livelihood skills to such people, they should be skills that have short gestation period and that can yield high benefits.

In conclusion, testing the potential of alternative livelihood system of the poor in PUI may not necessarily require giving them alternative livelihood activities in areas where their natural resource base has been destroyed entirely. In fact, this and the long gestation period of some of the activities are the main drawbacks to adoption of the alternative livelihood activities for the poor in the KPUI. The study has therefore provided valuable information that has deepened the understanding of livelihoods in the PUI.

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APPENDICES

Appendix I

A CASE STUDY

THE EXPERIENCES OF A SELF-ADOPTER MUSHROOM PRODUCER:
A CASE STUDY CONDUCTED IN ADAGYA COMMUNITY ON 8TH NOVEMBER, 2004⁶

Name of interviewer: E. Owusu-Ansah

LIVELIHOOD BACKGROUND

A case study conducted at Adagya community revealed that Mr. Victor Akrobor, who is also a new entrant in the community, has adopted mushroom cultivation as his main source of livelihood. Mr. Akrobor has eight dependants made up a wife, two sons, two daughters, and three of his brothers children.

He was a mechanical engineer by profession and worked for the Kumasi Brewery Ltd. He embarked upon mix farming as his main source of livelihood after his retirement. Until he discovered mushroom cultivation, he farmed and did casual jobs on mechanical engineering as his main livelihood activities.

According to him he discovered mushroom cultivation through the activities of the community level facilitators (CLFs) in the community. One of the CLFs who happened to be a friend was already into mushroom cultivation on demonstrational basis. He did not join the Centre for the Development of People (CEDEP) groups because he wanted to make personal investment and to own the entire business. He also feared that the income to be accrued from such joint business might not be enough to take care of him and the family. His main reason for choosing this business is that it has a short gestation period and the fact that it could provide him daily income.

HOW HE STARTED THE BUSINESS

About two years ago CEDEP invited interested groups in the community to attend training workshops on different livelihood activities such as grasscutter production, beekeeping, alata soap making, mushroom production etc. According to Mr. Akrobor he appealed to CEDEP through the CLFs to allow him to take part in the training workshop on mushroom cultivation. When the approval was giving to him he sent his son to attend the training on his behalf. He teamed up with his son at the beginning and it became the main job for him and his son. Today, as the business is fully established, the son has left to further his education in a technical institution and the father is totally in control of the business.

Start-up capital was not a problem for him; he used part of his pension benefits to start the business. He owns the land and the business is in his house. According to him, he was led by one of the CLFs in the purchasing of the variable inputs and other materials.

⁶ Self-adopters have brought an interesting finding to the project. They are largely more successful than most of our beneficiaries. Though they received training from the project, they did not receive start-up capital support from the project because their communities do not fall within the researched communities. Their stories are good for cross-referencing of information obtained from the project beneficiaries.

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MANAGEMENT & SUPPORT

He used to manage the business with his son until the son left to school. According to him, it was better when the son was with him because the son always took care of the business in his absence. He also helped him in the labour-demanding activities.

He is aware of the existing mushroom group in Adagya community. Initially he used to contact them for information to manage his business. He is also part of the peri-urban network of mushroom growing groups which has been nurtured by CEDEP. According to him, through the network, they raise a common voice to solicit for funds from government Departments for expansion of their business. The group is also preparing a proposal to solicit for funds for the expansion of their business.

Asked whether the CLFs have been instrumental to him on his business, he mentioned that the CLFs motivated him a lot. They also help him with the marketing of his products. For example, the CLFs directed somebody who has been buying his mushroom products. They led them to the training workshop at CEDEP

HOW IT FITS INTO HIS LIVELIHOOD SYSTEM.

It was revealed that the mushroom business is the main source of the livelihood for this man and he also proved, during the survey, that it could be the best business for him if he has capital for expansion of the business. He manages the activity with little time, compared to the previous livelihood activities he embarked on. However, it takes the whole day during the bagging and the sterilization stage, depending on the quantity. But he uses two hours on the business during the cropping and harvest periods. The mushroom business does not interrupt with his other livelihood activity in any way in terms of time nor money out rather he channels money from farming to support mushroom business and the vice versa. Comparatively the mushroom business is more profitable; it provides him with daily income.

Already mushroom cultivation has become his main source of livelihood. He is even planing to pay more attention to the mushroom business than any other business. The mushroom business, according to him, has more potential of raising his standard of living. When prompted as to what extent the business has helped him, he said that he uses the income to take care of his children's education. He has 3 main children; 2 at the university level and 1 in the Technical Institutions. His main source of income for their education comes from the mushroom business. He was proud that he has given employment to women in the community by involving her in the selling of the mushrooms. Averagely, daily sales ranges from ₦60,000- 100,000 depending on the quantity if bags produced on the cropping platform and could make between ₦2,500,000-3,000,000 per month. There is always ready market for the mushroom product.

He makes savings from this activity and is current saving with Kumawuman Rural Bank LTD, Ahinsan branch. His main reason for saving to raise capital for expansion of his business since all the pledges from Government and other institutions failed.

FUTURE ASPIRATIONS

He has plans to expand the business. According to him it is one of the challenges he is struggling with to get the business expanded. He also wants to produce his own spawns. The main support he would need for the expansion is financial, in the form of loans. He would also appreciate so much if he could be given the machine used for the spawn production. In addition he needs training on the spawn

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production techniques. According to him a CLF in the community knows how to produce the spawns and has promised to train him. He can provide some of the variable inputs such as the spawns, sawdust etc from his own resources. However, he needs a loan for structural expansion and the purchasing of the machine. He is desirous to venture into snail production and grasscutters production, which are also promoted by the Boafo Ye Na project. According to him, it is cheaper to mange the snails and they also reproduce in large quantities. One of the problems preventing him from adopting other livelihood activities is security. He plans to fence his house to prevent dogs and thieves who could possibly invade the compound. According to him he already has the technical know-how in going into the snail and the Grasscutter as well as the rabbits production

CHALLENGES

Some insects normally infest the bags and reduce the yield. According to him, they do not have any remedy for the problem at lest for now. Also there is problem of bad mushroom seed/spawns sometimes purchased from some producers. This always reduces yielded and income.

FINAL REMARKS

He recommended that whoever goes into mushroom production should produce frequently since that will ensure maximum profit. Seeds should also be collected from a good source – free from infection.