

## **Effect of Rural Enterprises Programme's Business Development Services on Livelihoods and Empowerment of MSEs in Two Districts of the Ashanti Region of Ghana**

Lydia Olanike Oladapo, Master's candidate, University of Ibadan, Nigeria (Corresponding author)

[olayinike@gmail.com](mailto:olayinike@gmail.com)

234-8187167181

Centre for Sustainable Development (CESDEV),

University of Ibadan

Ibadan, Oyo State

Nigeria

Dr Olawale Olayide Ph.D, Sub Dean (CESDEV), University of Ibadan.

Mr. Cletus Kayenwee, Monitoring & Evaluation Manager, Rural Enterprises Programme (REP), Ghana

### **Abstract**

Micro and Small Enterprises (MSEs) are usually the core and key drivers of economic growth, innovation and job creation in an economy. They are the backbone of developing countries and majorly contribute to their gross domestic product. According to the government of Ghana, about 70% of enterprises are micro to small-sized and it is estimated that nearly 40% of Ghana's gross national income is attributable to informal sector activity. The Rural Enterprises Program (REP), sponsored by the International Fund for Agricultural Development (IFAD), Africa Development Bank (AfDB) and the Government of Ghana (GoG) is part of Ghana Government's efforts to reduce poverty and improve living conditions in the rural areas. One of the major components of this program is "Access to Business Development Services" (BDS) which comprises of Training, Counselling, Credit, Marketing Platform and Regularisation of Business.

This study focused on MSE beneficiaries of these Business Development Services in the Atwima Mponua and Kwabre East districts of the Ashanti region of Ghana. The essence of the study is to determine the effect that the Business Development Services (BDS) of the REP has had on the MSEs in terms of their livelihoods as it pertains to income, asset acquisition and other aspects of their livelihood, to determine the level of empowerment of beneficiaries prior to and after the business development interventions and also to examine the challenges faced by them.

Primary data was gathered through the use of structured questionnaires, key informants were interviewed and in-depth interviews and focus group discussions were held. Descriptive and Inferential statistics were used to analyze the data gathered and the five Domains of Empowerment (5DE) sub-index of the Women in Agriculture Index (WEAI) were also employed to determine the level of empowerment of beneficiaries of the BDS .

The study established that the BDS Intervention Improved the livelihoods of the MSE owners, led to job creation, improved businesses of the MSEs, created a source of income for those who had none before the intervention, increased the income of those who had businesses prior to the intervention, led to empowerment of the MSE owners and has also empowered women.

The Government of Ghana, IFAD and AfDB should endeavor to continue this programme and work towards ensuring its sustainability.

**Keywords:** Micro and Small Enterprises, Business Development Services, Rural Livelihoods, Empowerment

## INTRODUCTION

According to the National Board for Small Scale Industries (NBSSI) Ghana, (April 1, 2018), Micro and Small Enterprises are those enterprises employing 29 or fewer workers. Micro enterprises are those that employ between 1-5 people with fixed assets not exceeding USD 10,000 excluding land and building. Small enterprises employ between 6 and 29 employees or have fixed assets not exceeding USD 100,000 excluding land and building<sup>1</sup>.

MSEs augment government efforts to achieve economic growth and poverty reduction in rural and urban areas (African Development Bank 2005). According to Wangwe (1999), MSEs tend to ensure balanced economic growth since they are concentrated in different parts of a country<sup>2</sup>. In Ghana, about 70% of enterprises are micro to small sized and it is estimated that nearly 40% of Ghana's GNI is attributable to informal sector activity (Ghana Government, 2002).

Unfortunately, MSEs usually, due to their size and structure face peculiar challenges which include financial constraints from lack of access to funds, poor access to market, lack of management and technological skill; which makes them inefficient and also lack of basic infrastructure. It is therefore of great importance to ensure that these micro businesses get a firm footing and are well established in order to fulfill the purpose of contributing meaningfully to the GDP of the country.

In 1995, as part of the Government's efforts to reduce poverty and improve livelihoods, it birthed the Rural Enterprises Project phase 1 which was funded by IFAD and Government of Ghana, GOG; and phase two funded by the GOG, IFAD and the African Development Bank (AfDB). The success of Phases I & II of the project in 66 districts led to the transformation into the Rural Enterprises Programme which is now run in 161 rural districts all over the country. REP aims to improve the livelihoods and increase the incomes of the rural poor micro and small entrepreneurs. Its development objective is to increase the number of rural MSEs that generate profit, growth and employment opportunities. It also aims to ensure that at least fifty percent of recipients or beneficiaries are women. It targets rural MSEs to achieve 4 main outcomes;

1. Business Development Services
2. Technology promotion and Skills Development
3. Improved Financial Services
4. Conducive environment and Institutional support for business startup and growth

The Business Development Services of the REP comprises of Training, Counselling, Credit, Marketing platform and Regularisation of Business.

Micro and Small Scale Enterprises (MSEs) in Ghana have not performed creditably well and have not played the expected significant role in economic growth. They equally have not influenced apprentice training so as to accelerate employment and poverty alleviation in order to foster Ghanaian economic development<sup>3</sup>. (European Journal of Accounting Auditing and Finance). As a result of this, the Ghanaian Government with the support of other organisations including the World Bank, AfDB and IFAD have worked hard over the years to put in place and ensure relevant interventions to ensure the sector meets and fulfils its potential in contributing significantly to the

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<sup>1</sup> "Country information" Ghana Web, accessed April 1, 2018, Ghana Web: [https://www.ghanaweb.com/GhanaHomePage/country\\_information/](https://www.ghanaweb.com/GhanaHomePage/country_information/)

<sup>2</sup> Samuel M. Wangwe, "Micro and small enterprises development and employment implications: review for current status and prospects" Economic and Social Research Foundation (ESRF) 1, August 1999

<sup>3</sup> European Journal of Accounting Auditing and Finance Research Vol.2, No.6, pp. 84-97, August 2014

economy of the country. Interventions especially targeted at improving the Technical and Entrepreneurial skills of the business owners ensure they fulfil their potential of being profitable to the extent of driving the economy.

Scholars have focused on different aspects of BDS on MSEs and their development including the effect of processes and strategies employed and the effect on income and wellbeing. However, they have not critically looked at its likely effect in translating to empowerment. This study therefore, assessed the effect of the Business Development Services intervention of the REP (which should round off by 2022) so far on the livelihoods of the MSEs in two districts of the Ashanti region in Ghana especially as it relates to income, asset acquisition and also measured the empowerment levels for both male and female beneficiaries and compared their empowerment level in order to highlight which of the genders have more empowered individuals as a result of the interventions. It also examined the challenges faced by MSEs in the districts in fulfilling their potential for nation building.

### **OBJECTIVES OF THE STUDY**

The main aim of the study is to assess the effects of upgrading or improving the Technical and Entrepreneurial skills of rural MSEs in the Kwabre East and Atwima Mponua districts of the Ashanti Region of Ghana by providing access to business development services.

The specific objectives of the study are:

- I. To determine effect of the Rural Enterprises Programme Business Development Services on the livelihoods of the Micro and Small Enterprises.
- II. To measure the empowerment level of the beneficiaries of the Rural Enterprises Programme.
- III. To assess the challenges faced by the MSEs

### **CONCEPTUAL FRAMEWORK FOR THIS STUDY**

Based on research study on literature reviewed, the following conceptual framework has been developed for the purpose of this study. It is an adaptation from Ashenafi Haile, "The Impact of Business Development Service on Performance of Micro and Small Manufacturing Enterprises in Addis Ababa, Ethiopia"<sup>4</sup>.

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<sup>4</sup> Ashenafi Haile and G.S. Batra, "The Impact of Business Development Service on Performance of Micro and Small Manufacturing Enterprises in Addis Ababa, Ethiopia", *International Journal of Research in IT and Management (IJRIM)*, Vol. 6, Issue 12, December - 2016, pp. 57~72, <http://euroasiapub.org>

## CONCEPTUAL FRAMEWORK

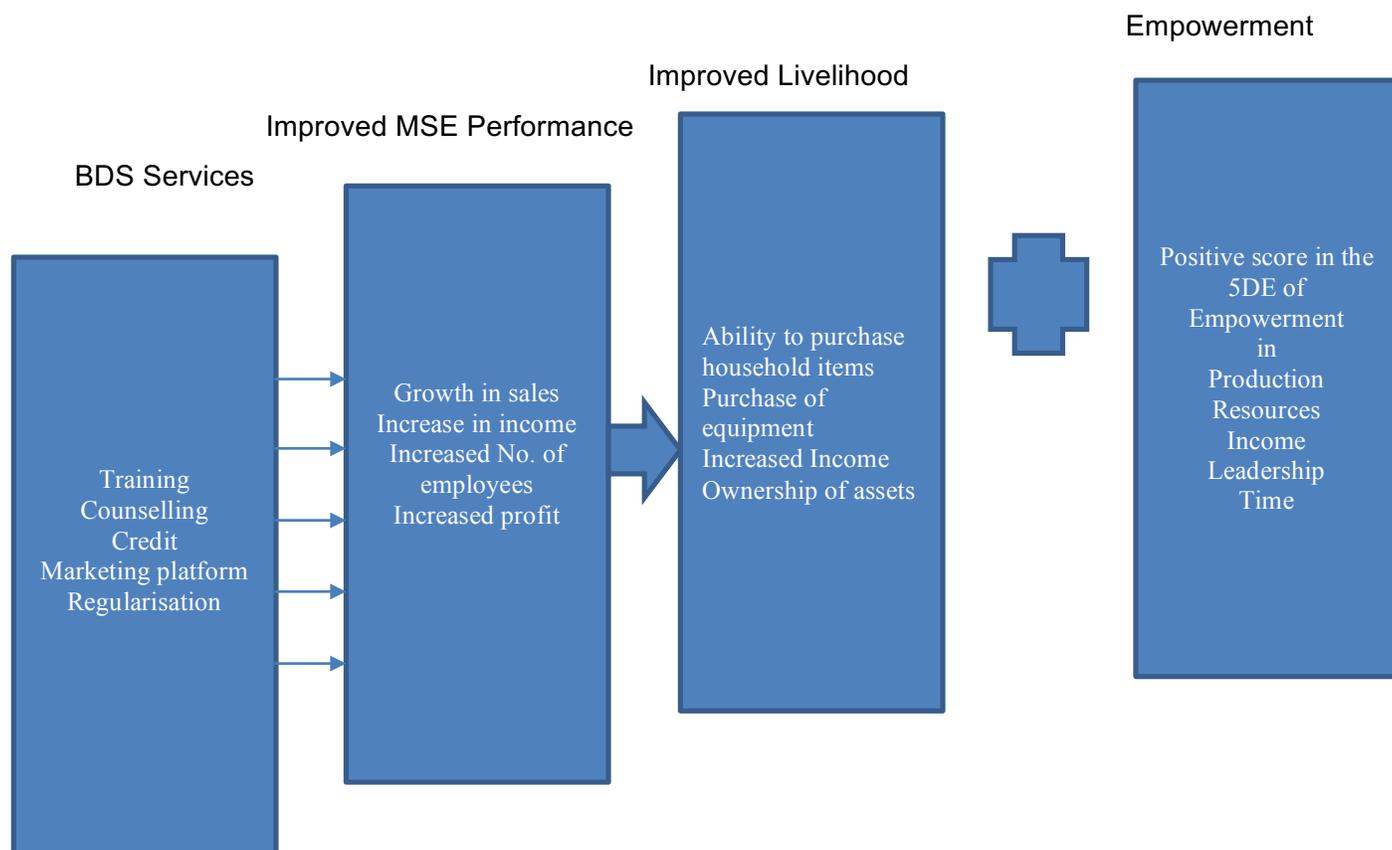


Figure 1: Conceptual Framework. Source : Field 2018

The application of the intervention of REP via providing the BDS services, leads to improved performance in the MSE performance. This improvement leads to Improved livelihood plus empowerment of the MSE owners.

## METHODOLOGY

The Study area are Kwabre East and Atwima Mponua districts of the 27 in Ashanti region of Ghana. These two districts are very rich in the number of MSEs operating in diverse business sectors and business types which include; Hair dressing, Dressmaking, Bee keeping, Kente Weaving, Poultry and Animal Keeping/rearing, Mechanics and many more. As at the time of the study, a total of 764 MSEs were beneficiaries of the Rural Enterprises Programme's (REP's) Business Development Services in the two districts.

Both qualitative and quantitative data was collected during the course of this study. Key informants were selected from the MSE owners and from the staff of both the REP and BAC offices. Purposive and simple random sampling techniques were employed to select about 415 owners from different MSEs, beneficiaries of the BDS from the two districts based on the business type and sample size. A total number of 366 (which is the sample size for this study) questionnaires were recovered and analysed. Key Informants (KII) were selected and interviewed to determine the actual effect that the BDS intervention upgrade has had on the MSEs. Focus group discussions were also held with some beneficiaries of the BDS to further understand the concerns and challenges of the beneficiaries and how the BDS has impacted their lives.

Descriptive analysis which included frequency distribution, computation of mean, mode, median, standard deviation and also inferential statistics whereby cross tabulation and 2 paired T-test was carried out to determine level of income and empowerment before and after the BDS intervention.

Osinde<sup>5</sup>, found out that the Small Scale Enterprises who received business development services recorded an improvement in the growth of sales and growth in market shares on the various businesses they were operating.

Mengstie , also demonstrated that BDS had an impact on the performance of micro and small enterprise in east Amhara region of Ethiopia<sup>6</sup>.

This study therefore measured the difference in income before and after the BDS intervention

The study also adapted the Women's Empowerment in Agriculture Index (WEAI) Alkire <sup>7</sup>, to measure empowerment levels of both men and women in the study area and to measure elements of empowerment as stated in the WEAI in order to compare levels of empowerment between both genders. The Indicators have therefore been adapted as shown below.

## **FIVE DOMAINS OF EMPOWERMENT**

1. Decisions about agricultural production ("Production decision making"): Sole or joint decision making power over food or cash-crop farming, livestock, and fisheries, as well as autonomy in agricultural production. This has been adapted as Production decision making on the MSE business or enterprise.
2. Access to and decision making power over productive resources ("Access to productive resources"): Ownership of, access to, and decision making power over productive resources such as land, livestock, agricultural equipment, consumer durables, and credit. This is adapted as ownership of business premises and decision making over the MSE business or enterprise.
3. Control over use of income: Sole or joint control over income and expenditures.
4. Leadership in the community ("Community leadership"): Membership in economic or social groups and being comfortable speaking in public.
5. Time allocation: Allocation of time to productive and domestic tasks, and satisfaction with the time available for leisure activities (IFPRI, USAID, and OPHI 2012).

These five domains are measured using 10 indicators; their corresponding weights are given in Table 1. Each indicator is given a value of 1 if the respondent has exceeded a given threshold for

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<sup>5</sup> Osinde and Stella Kemunto, "Effect of business development services on the performance of small scale entrepreneurs in Kenya. A survey of small scale enterprises in Kisii municipality", Liverpool University Press,2014) <http://hdl.handle.net/123456789/1216>

<sup>6</sup> Mengstie, "Impact of Business Development Services on Performance of Micro and Small Enterprises in East Amhara Region of Ethiopia", European Journal of Business and Management [www.iiste.org](http://www.iiste.org) ISSN 2222-1905 (Paper) ISSN 2222-2839 (Online) Vol.8, No.4, 2016

<sup>7</sup> Malapit, "Measuring progress toward empowerment: Women's empowerment in agriculture" ,Intl Food Policy Res Inst.2014, PP3-5

the indicator and a value of 0 if the respondent falls below the threshold. The sum of these 10 indices is the empowerment score or 5DE score of the individual. A person is defined as “empowered” if her or his score is 80 percent or higher.

Table 1: The five domains of Empowerment.

<b>Domain</b>	<b>Indicator</b>	<b>Weight</b>
<b>Production decision-making</b>	Input in productive decisions	1/10
	Autonomy in production	1/10
<b>Access to productive resources</b>	Ownership of assets	1/15
	Purchase, sale, or transfer of assets	1/15
	Access to and decisions on credit	1/15
<b>Control over use of income</b>	Control over use of income	1/5
<b>Community leadership</b>	Group member	1/10
	Speaking in public	1/10
<b>Time allocation</b>	Workload	1/10
	Leisure	1/10

Source: Alkire et al. (2013)<sup>8</sup>

<sup>8</sup> Alkire, “The Women’s Empowerment in Agriculture Index, World Development” pp71-91, Volume 52

## DISCUSSION

### EFFECT OF THE RURAL ENTERPRISES PROGRAMME'S BDS ON THE LIVELIHOODS OF THE MICRO AND SMALL ENTERPRISES

The study assessed the effect of the Business Development Services received on some aspects of livelihood of the MSE owners with a major focus on changes in their financial income. These aspects of livelihood include; their ability to have access to land or a business premise from where they carry out business operations, their ability to meet their obligation in paying the mandatory district contributions (referred to here as tax), whether they personally own their businesses or the houses they live in and also if they have access to credit.

Access to credit in this study (except under calculation for Empowerment) is not limited to access to credit from Financial Institutions but includes opportunity to access funds from family, friends and others as well.

#### COMPARISON: BEFORE AND AFTER EFFECT ON LIVELIHOOD

Table 2 is a clear representation of the effect of the BDS on the selected parameters. 97.3% of the beneficiaries attested to the fact that, in terms of finances their lives had changed for the better since the BAC (BDS) intervention. There has been improvement in all the parameters measured as can be seen in Table 4

Table 2: Comparison: Before and After effect on Livelihood

Parameter	Before REP Intervention (%)	After REP Intervention	% Improvement
Access to land or shop	73.2	93.7	20.5
Personally own business premises	36.1	48.9	12.8
Personally own house you live in	13.1	15.3	2.2
Payment of taxes (District collections)	80.6	92.1	11.5
Access to Credit	46.7	93.2	46.5
Decision on credit	51.1	95.4	44.3

#### GROSS INCOME CHANGE BEFORE AND AFTER (BDS) BY BUSINESS SECTOR

Table 3, compares gross income of MSEs (according to business sector) comparing findings from before and after the REP BDS Intervention and also highlights the percentage difference in income before and after the Intervention.

42 of the 366 beneficiaries, representing 11.5% of the total number of beneficiaries had zero income before the BDS skills training because they did not have any business venture before the intervention while 46 (12.5%) had an income of less than 100 GhC per week before the intervention. All the beneficiaries had an increase in income after the intervention. Those who initially had no business ventures, started while those who were initially involved in some business venture saw an increase in sales and therefore income after the intervention while some even went on to start another business after the intervention.

Table 3: Change in gross income before and after the BDS intervention

	Gross monthly income before BDS intervention		Gross monthly income after BDS intervention		%Difference in monthly income before and after BDS intervention	
	Mean	Standard Deviation	Mean	Standard Deviation	Mean	Standard Deviation
Enterprise						
Farm based	1518.18	2128.29	5712.73	10167.43	67.00	35.50
Agro Processing	1158.08	698.14	1914.42	1236.01	34.95	18.91
Agro Industrial	811.37	967.23	1951.92	1242.24	55.11	33.90
Traditional Craft	2260	3358.20	4140.57	5432.24	70.53	36.52
Primary Fabrication &Repairs	974.61	580.12	1397.22	845.43	28.99	8.71
Service	838.03	1216.90	1257.57	1442.77	34.87	23.01

### EMPOWERMENT LEVEL OF THE BENEFICIARIES OF THE BDS

Relevant data that had to do with empowerment levels of the beneficiaries was gathered for the study. These had to do with levels of decision making over production and credit for the business, whether the recipients belonged to economic or social group and their comfort level in speaking in public on different types of issues ranging from speaking on infrastructure in their communities, to speaking on behalf of others concerning proper payment of wages and also confronting or protesting misbehavior of authorities or elected officers.

Table 4: Empowerment level. Source: Field 2018

Parameter	Before REP intervention (%)	After REP intervention	% Improvement
Makes decisions on methods of production or techniques	66.7	95.1	28.4
Goes to the farm or work place every day	51.6	68.6	17
An active member of any economic or social group	33.1	44.0	10.9
Ability to take decisions on credit for their business	51.1	95.4	44.3
Takes decisions concerning use/control of income in their business	98.6	100	1.4
Ability to take decisions on business	66.7	95.1	28.4
Comfortable speaking in public on infrastructure	80.6	91.7	11.1
Comfortable speaking in public to ensure proper payment of wages for public works or other similar programs	81.7	90.8	9.1
Comfortable speaking up in public to protest the misbehavior of authorities or elected officers	79.4	90.2	10.8

#### **EMPOWERMENT ACCORDING TO THE WEAI**

Empowerment was also calculated based on the 10 indicators of the 5 Domains of Empowerment of the WEAI as highlighted in Table 1. Each of the 10 indicators has a value of 1(one), if the respondent scored or exceeded the criteria for the particular indicator and 0 (zero) if the respondent scored below the criteria. The weighted sum of these 10 indices is the empowerment score or 5DE score of the individual. A respondent is defined as “empowered” if his or her score is 80 percent or higher.

## **EMPOWERMENT INDEX BY GENDER AFTER BDS INTERVENTION**

The summary of the empowerment index after the intervention for the different beneficiaries showing the number of men and women in each score category is calculated in this section. A score of 80% and above (highlighted in yellow) means the individuals are empowered as measured by the WEAI while a score below 80% represents respondents termed as disempowered.

### **EMPOWERED INDIVIDUALS**

The analysis of Empowerment data shows that;

1. Total Number of women in the study:218

Percentage of empowered women as derived using the WEAI (Compared to the total number of Women) :  $(35/218) * 100 = 16\%$

2. Total Number of Men in the study: 148

Total Number of empowered Men as derived using the WEAI (Compared to the total number of Men):  $(28/148) * 100 = 19\%$

3. Percentage of empowered Women in the total sample:  $(35/366) * 100 = 9.6\%$

4. Percentage of empowered Men in the total sample:  $(28/366) * 100 = 7.65\%$

### **FACTORS RESPONSIBLE FOR EMPOWERMENT**

Table 5 and Figure 2 clearly show the number of respondents who have attained the Empowered level as well as those who have not after the BDS intervention. Major factors responsible for this are as follows;

1. Access to credit and decision on credit, where it is a requirement that the individual should have been involved in accessing and making decisions on credit within the current year of the assessment. Those who are empowered had a positive score in terms of making decisions as regards to credit while the disempowered respondents mostly had a low or zero score in this indicator.

2. Group membership was also a major area where empowered respondents had positive scores accounting for 44% of the total number of respondents. 56 % of respondents did not belong to any social or economic group which reduced their score towards empowerment.

These groups are usually trade or business sector/type associations and usually contribute to the empowerment of members in various ways, ranging from giving opportunities for expression and speaking in public, access to credit among group members from funds contributed by members or cooperatives instituted by the groups in some cases to emotional support in terms of encouraging group members to attain more in their businesses.

Quite a number, 56% respondents who did not belong to any group gave the fact that they do not have any association in their area of residence as a reason for non-membership.

3. Leisure time - Most of the respondents had much fewer than 6 hours of leisure time as they work so many hours at both at the workplace and also on domestic work at home and hardly have time for leisure or rest. However, 64.2% of the respondents expressed satisfaction with the amount of leisure time that they had. It is however worthy of note that

majority 83% of all the male respondents expressed satisfaction while 16.89% of the men were not satisfied. On the other hand, only slightly over half of the women, 51.38% of all women expressed satisfaction with available leisure time as against 48.63% who were not satisfied. The reason for this is largely due to the fact that a lot of the women engaged in cooking, care of children and the elderly and other domestic work at home after working on their business at work. The satisfaction level therefore increased the score for those empowered while contributing to disempowerment for those who expressed dissatisfaction.

4. Workload - This was another indicator that contributed to the empowerment level of those empowered. These were respondents who had a work load of 10 hours 30 minutes or less. Most of the respondents work well over 10 HRS 30 minutes per day, both on their business and on other domestic chores when they get home leading to a low or zero score for that indicator, contributing to disempowerment.
5. On the average most respondents obtained relatively good scores in the area of decision making on production, resources and income. For the married respondents, majority of them made decisions jointly with their respective spouses which increased their positive scores toward empowerment.

Table 5: Results of Empowerment test after BDS intervention using the WEAI. Source: Field 2018

Empowerment Index (score)	43.33	46.67	50.00	53.33	56.67	60.00	63.33
Male	1	2	1	1	8	0	20
Female	0	1	2	3	14	8	52

Empowerment Index	66.67	70.00	73.33	76.67	80	83.33	86.67
Male	41	1	11	34	2	14	0
Female	48	4	23	28	5	21	1

Empowerment Index	90.00	93.33
Male	0	12
Female	1	7

## EMPOWERED BENEFICIARIES AFTER BDS INTERVENTION

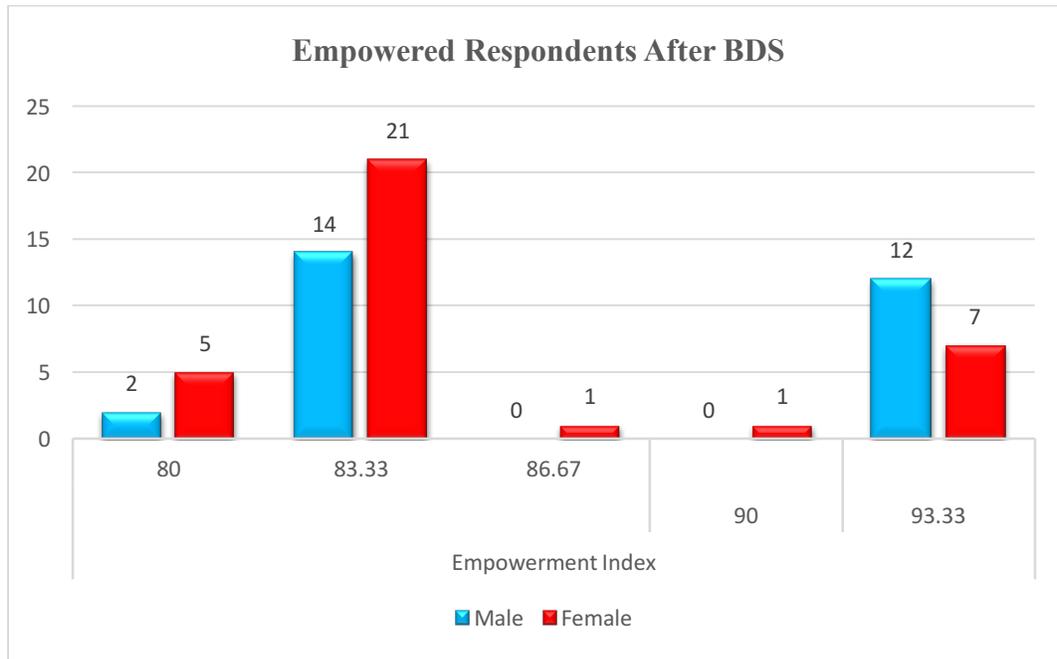


Figure 2: Empowered Beneficiaries after the BDS intervention. Source: Field 2018

### COMPARISON: EMPOWERMENT BEFORE AND AFTER THE INTERVENTION

Using the WEAI, the empowerment levels of the beneficiaries before and after the BDS Intervention was measured to determine if there was a difference.

Table 6 and 7 and Figure 3, show that a total of 53 respondents were empowered before the BDS Intervention as against 63 respondents after the intervention.

It was noted that some of the beneficiaries become more engaged in their businesses after the intervention and scored low on workload and leisure indicators (which reduced their empowerment score) as a result of the long hours they put into the businesses after the intervention. This could be due to increase in production for those who had businesses prior to the intervention and the commencement of business for those who did not have any before the intervention.

Table 6: Empowered beneficiaries before the BDS intervention

Empowerment Index (score)	80.00	83.33	86.67	90.00	93.33	Total
Male	4	13	0	1	6	24
Female	5	14	1	0	10	30
Total	9	27	1	1	16	53

Table 7: Empowered beneficiaries after the intervention

Empowerment Index	80	83.33	86.67	90.00	93.33	Total
Male	2	14	0	0	12	28
Female	5	21	1	1	7	35
Total	7	35	1	1	29	63

**NUMBER OF EMPOWERED BENEFICIARIES BEFORE AND AFTER BDS**

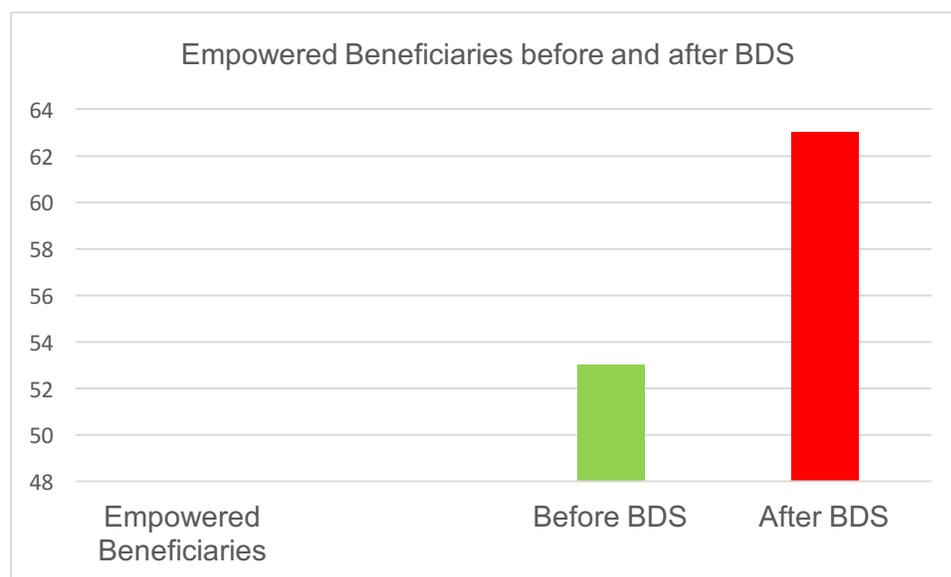


Figure 3: Empowered beneficiaries before and after BDS

## PROFILE OF CHALLENGES FACED BY THE MSEs

The MSEs studied, like other MSEs all over the world are faced with different types of challenges which tend to hinder them from fulfilling their potentials. From data gathered, the means to finance their businesses seem to be the greatest challenge amongst the MSEs accounting for 93.4% of the respondents. For some of them, finance needed to increase their businesses by acquiring a business premise or expanding the current one was the major challenge. Unfortunately, many of the MSEs are yet to grow to the extent of having in place the requirements for credit facilities from the banks. Most of the MSEs are also not yet registered and therefore have not been able to commence a banking relationship with the Community or Rural banks but usually patronize the small and at times unregistered Thrift Collectors, which is at a risk to them.

Staffing and Business premises acquisition are next in line in terms of the frequency of challenges among the MSEs. One of the respondents during an FGD noted that sometimes after acquisition of a business premise, the government decides to pull down the structures. Apparently these structures were not legally erected to start with by the property owner. This usually leaves the MSE owners with the loss of having to acquire another space and at a cost with a lot of inconvenience which leads to loss of time and customers.

Exorbitant taxes and especially the mode of collection of the District mandatory collections was also a major concern. The MSEs are billed a flat rate for the business space or container or shop which they use, irrespective of the sales made or the size, however, this was not highlighted as a problem, rather it was the mode of collection that bothered the MSE owners as they cited how the collectors sometimes do not come to take collections for over two years and suddenly show up when the MSEs least expect them, threatening to close down the business premise unless all outstanding dues were settled. This, the MSEs said is usually unsettling and unhelpful. Other challenges mentioned are specific to some particular sectors. For example, animal diseases by the Rabbit farmers.

Below is a profile of the challenges experienced by the MSEs.

Table 8: Profiles of challenges faced by MSEs. Source: Field 2018

<b>Parameter</b>	<b>(%)</b>
Finances	93.7
Staffing	24.6
Business premises acquisition	23.2
High utility bills	23.8
Equipment and Tools	13.1
Exorbitant taxes	16.4
Packaging	13.1
Competition	3.3
Marketing and Advertisement	2.2
Transport	1.4
Others	2.4

## RESULT OF RESEARCH HYPOTHESIS

### HYPOTHESIS ONE

1. Null Hypothesis (H0): There is No significant difference between Income of the beneficiaries before and after the REP BDS intervention
2. Alternate Hypothesis (Ha): There is Significant difference between Income of the beneficiaries before and after the REP BDS intervention

Table 9: Paired sample test result 1.

		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
					Lower	Upper			
Pair 1	Gmpmthb4 - GmpmthAF	-696.70492	1053.91021	55.08877	-805.03613	-588.37370	-12.647	365	.000

Source: Field 2018

**Where** Gmpmthb4 is Gross monthly income before BDS  
GmpmthAF is Gross monthly income after BDS

From this results,  $t=-12.65$

P is significant at 0.00, which implies that the income of beneficiaries after the intervention is much higher than before the intervention ( $t=-12.65$ ,  $df=365$ ,  $p<0.1$ )

Therefore, the alternate hypothesis holds.

Alternate Hypothesis (Ha): There is Significant difference between Income of the beneficiaries before and after the REP BDS intervention

### HYPOTHESIS TWO

1. Null Hypothesis (H0): There is No significant difference between empowerment of the beneficiaries before and after the REP BDS intervention
2. Alternate Hypothesis (Ha): There is Significant difference between empowerment of the beneficiaries before and after the REP BDS intervention

Table 10: Paired sample test result 2: Source: Field 2018

		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
					Lower	Upper			
Paired 1	Empowerment before- Empowerment After	-4.62628	12.74097	.66598	-5.93593	-3.31664	-6.947	365	.000

From this results,  $t=-6.947$

P is significant at 0.00, which implies that the empowerment of beneficiaries after the intervention is much higher after the intervention than before it ( $t=-6.967$ ,  $df=365$ ,  $p<0.1$ )

Therefore, the alternate hypothesis holds.

Alternate Hypothesis ( $H_a$ ): There is Significant difference between Empowerment of the beneficiaries before and after the REP BDS intervention.

## CONCLUSION

The REP BDS intervention has had a positive effect on the livelihood of the beneficiaries. The income of all the beneficiaries has increased since the intervention and this has led to improved livelihood. The intervention has also translated to the empowerment of both men and women though women have had a higher percentage of those empowered than men albeit a small difference. The project has therefore impacted slightly more on women than men.

There is an obvious need for more intervention of the BDS Services. From the findings, only a negligible number of beneficiaries have been able to access three of the services. i.e., the Credit, Marketing Platforms and Regularisation. It is worthy of note that REP which was the subject of this study is meant to be concluded by 2022. In the light of this it is recommended that the Government of Ghana and the donor agencies, IFAD and the AfDB strive to either commence another phase of the programme after the current one or put in place strategies to ensure the long-term sustainability of its interventions.

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