



**Transforming the Lives of Poor Rural Women  
in the Shea Butter Industry through  
Entrepreneurship;  
A Case of Sagnarigu Shea butter and Soap Centre.**

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## List of Acronyms

AASB	Australian Accounting Standards Board
ASBI	American Shea Butter Institute
A2N	Africa 2000 Network
BDS	Business Development Services
DANIDA	Danish International Development Agency
DCED	Donor Committee for Enterprise Development
EDIF	Export Development Investment Fund
GPRS	Ghana Poverty Reduction Scheme
GEM	Global Entrepreneurship Monitor
GSL	Global Shea Alliance
GSS	Ghana Statistical Service
GEF-SGP	Global Environment Facility Small Grants Programme
ILO	International Labour Organisation
JWDF	Japan Women in Development Fund
JETRO	Japan Trade Organisation
JICA	Japanese International Cooperation Agency
LG	Local Government
MDG	Millennium Development Goals
NGO	Non-Governmental Organisation
OECD	Organisation for Economic Cooperation and Development
PSD	Private Sector Development
PSB	Private Sector Business
PSPPA	Pagsung Shea Pickers Processing
SNV	Netherlands Development Organisation
USAID	United States Agency for International Development
UNOPS	United Nations Office for Project Services
UNDP	United Nations Development Programme
VSLA	Village Savings and Loans Association
WHO	World Health Organisation
WB	World Bank

## **Abstract**

This research paper introduces typologies of entrepreneurs, approaches and conditions to entrepreneurship development among female entrepreneurs. It is argued in this paper that benefits of entrepreneurship among rural entrepreneurs includes income generation, empowerment, improved entrepreneurial skills and gazelle entrepreneurs.

It continues to argue that for entrepreneurs to enjoy these, a 4M framework has to be adopted. This framework analyses entrepreneurship to include access to market, money, management and an enabling Meso/Meta environment. Main focus of analysis dealt in this paper has been entrepreneurship, private sector development, income generation and empowerment.

## **Relevance to Development Studies**

Research has emphasized the need for entrepreneurship in developing countries. These studies have explicitly argued that entrepreneurship leads to economic development and have also shown the gender gap in entrepreneurship which underpins the progress of female entrepreneurs.

This research therefore draws the attention on the promotion of female entrepreneurs in developing countries and provides a case study which illustrates the relevance of promoting female entrepreneurship.

## **Keywords**

Entrepreneurship, female entrepreneurs, income generation, empowerment, private-sector development



# Chapter 1 Introduction

Entrepreneurship is the backbone to economic development (Naudé 2008, Ahmad and Hoffmann 2008). This is evident in the contribution of entrepreneurs in the formal and informal economies (Naudé 2008); making entrepreneurs play such an important role in the economy. Notwithstanding this argument, it is relevant to study who these entrepreneurs are in as much research have proved their influence in the economy. Recent studies on entrepreneurs have shown the categorisation (Berner et al. 2012, Grimm et al. 2012), typologies (Berner et al. 2012, Holmström 1999, Williams and Williams 2014) and how entrepreneurs contribute to the economy (Berner et al. 2012, Naudé 2008). Research has further shown that there are those who become entrepreneurs by necessity driven called survivalists (Berner et al. 2012) and others who are driven by opportunities called growth-oriented (Berner et al. 2012), while there are those who do not belong to either the survivalist category or growth oriented category called gazelles (Grimm et al. 2012). (Henrekson and Johansson 2010) have named them the “superstars” (Henrekson and Johansson 2010:235) as a result to their influence in some developed countries. The efforts and activities of all typologies contribute to the economy but the growth-oriented category contributes most to the economy (Grimm et al. 2012). This is due to the characteristics which growth-oriented entrepreneurs have over survivalist and gazelle’s category (Grimm et al. 2012). Among these three groups, men are dominant in the growth-oriented group and exhibit more entrepreneurial potentials than women (Berner et al. 2012, Vossenber 2013).

In most developing countries where agriculture remains a driving force to the economy survivalists are dominant in rural communities and consists mostly of women who indulge in livelihood activities on the streets, market or in a kiosk.

Just as in most developing countries, Ghana’s agricultural sector is dominated by female entrepreneurs who are active and contribute to the economy. A record by (GSS 2014) shows the 2010 census population of Ghana at 24 million out of which women make up about 52 percent; making women in Ghana account for more than 50 percent of the labour force which in most situations they are self-employed mostly in the informal sector. The role of these female entrepreneurs

in the agriculture sector are more rampant in the Shea butter industry in the northern parts of Ghana where female entrepreneurs demonstrate their capacity and skills in managing the industry on their own; making this sector different from other agricultural sectors. Called women's gold (UNDP 2007), the Shea butter business is found in the northern region of Ghana and it's the only source of income among female entrepreneurs which is inherited from mothers and passed on for generations. Studies on Shea butter among women in Ghana have focused on Shea butter and its benefits (Elias and Carney 2007), Shea butter value chain (Elias and Carney 2007), market reforms (Chalfin 1996), the governance and politics of Shea butter (Chalfin 2004), Shea butter as a livelihood strategy (Yaro 2006) among others. Little research has been done on entrepreneurship development in the Shea butter industry in Ghana. Close to what has been done on entrepreneurship is on market access (Al-hassan 2012) and the adaptation of women entrepreneurs in Shea butter industry (Chalfin 2000). Therefore, this paper addresses the entrepreneurship development in the Shea butter industry among women and shows the role and conditions of entrepreneurship in helping poor entrepreneurs escape poverty, achieve empowerment, and improve income and so on. It also provides information on entrepreneurship in the industry and bridges the gap of entrepreneurship among women in the Shea butter industry. Adding to recent debates on promoting female entrepreneurship, (Hallward-Driemeier and World Bank 2013) has argued that

“Strengthening women’s economic opportunities has both an inherent value—all people should have the same chance to reap the rewards of their efforts and investments and be able to pursue income-generating opportunities—and an instrumental value. Realizing the potential of all people contributes to higher standards of living and productivity, and to a vibrant society” (Hallward-Driemeier and World Bank 2013:30).

Notwithstanding this statement, in 2007, United Nations Development Programme (UNDP) and Japanese International Cooperation Association (JICA) funded a project together with Africa 2000 Network (A2N) with the aim of strengthening the Shea butter industry and bolstering female entrepreneurship in the Shea butter industry. This project gave an opportunity for female entrepreneurs in the Shea butter industry realise their potentials in becoming better entrepreneurs and reaping the rewards of their efforts in this industry.

This paper deals with a special case of a group of female survivalists whose lives and businesses were affected by an intervention in the local Shea butter industry in Sagnarigu community, Northern Ghana. It also further explores the progress of the Shea butter industry since the intervention in 2007 and how this has affected the lives of women and under what conditions. Therefore below are the objectives and questions for this research paper.

## **1.1 Objectives**

1. This research paper seeks to better inform policy makers on the need for entrepreneurship support among rural entrepreneurs and the approaches to entrepreneurship development.
2. This research aims at promoting more growth-oriented entrepreneurs in the Shea butter industry and strengthen this industry in Ghana.
3. This research seeks to find out how female entrepreneurs have escaped poverty and benefited from the entrepreneurship development programme under review.

### **Main question**

Under what conditions have entrepreneurship development programmes affected the lives of female producers in the Shea butter industry?

### **Sub questions:**

1. How did A2N approach entrepreneurship and what has been the outcomes of this approach?
2. How has the income of female producers in the Shea butter industry been affected by developing their enterprises?
3. To what extent did female producers get empowered by developing their enterprises?

## **1.2 Contextual background**

The Northern Region is the largest area of Ghana out of ten regions in the country and has 20 districts. The region's capital is Tamale. The region is bound in the savannah climate and differs in terms of culture, linguistically and in religion. The climate of the region is relatively dry, with a single rainy season with its main

vegetation to include grassland, savannah woodland, and tress of acacia, baobab, Shea nut, dawadawa, mango and neem (Tamale metropolis 2006).

**Figure 1 Map of Tamale Metropolis**



Source: web images of Tamale, Ghana (2014), assessed from <https://knoxshircore.wordpress.com/2010/03/02/a-tour-around-tamale%E2%80%A6/>

Above shows a map of the Tamale metropolis. Within the Tamale metropolis lies Sagnarigu district; the district under review. Ghana is abundant with cultures and one of the cultural prestige is the role of chiefs in the development of a community. Northern region has four paramount chiefs and each represents a major ethnic group and the indigenous languages spoken by the people vary from district to district. More than half of the population of the region (56.2%) are Muslims and the rest belonging to traditional religion (21.3%), Christians (19.3%) and other religious groups (3.3%)". (Tamale metropolis 2006).

The livelihood alternatives of the region include activities of agriculture, hunting and forestry. Together they account for the employment of "71.2% of the economically active population. The private informal sector absorbed 83.4% of the

economically active population. An additional 11.5% are in the private formal sector leaving the public sector with 4.3%.” (Tamale metropolis 2006).

Literacy is high in the region and 22.0% with ages ranging from 15 years and above are classified literate, making males account for literacy rate of 12% higher than females (Tamale metropolis 2006).

“In terms of employment status, nearly 68% of the economically active population are classified as self-employed, while 22.9% are unpaid family workers; only about 6.1% are employees. The bulk of 83.4% of the population of the region are employed in the private informal sector. An additional 11.5% are employed in the private formal sector. The public/semi-public sector accounts for only 4.3% of the working population (Tamale metropolis 2006). Thus the characteristics of the region under review, shows it is a region which has been deprived of resources, infrastructure and of development, as compared to other nine regions in Ghana.

### **1.3 Data Collection and Methodology**

This study examines entrepreneurship development in the Shea butter industry among women found in the Sagnarigu Community in the Northern region of Ghana. The Shea butter industry is bound with clusters of Shea butter cooperatives in the northern part of Ghana and has contributed to the livelihoods of female producers as well as contributed to community development. Nonetheless, there are few cooperatives which have been progressive in the industry of which Sagnarigu Shea butter and Soap centre serves as a better case study since it has characteristics which other cooperatives do not have. The selection of the location was chosen because this is the first Shea butter community where the project under review was undertaken. Sagnarigu community is one of the communities with abundant of Shea tree. Thus, Shea butter processing and its related products is commonly produced by women found in sagnarigu community. This case was chosen because it is a best practice case as previous intervention in the past by JICA was proved to have failed. The success of this case has also been reflected in the lives of female producers in the Shea butter industry at sagnarigu. In relation to the intervention, the local Shea butter industry in Sagnarigu community is the first to have received the intervention under review. Thus, this

makes it appropriate for its selection. Nevertheless, before going to the field for primary data, information and speculations about the industry was scanty leaving me with information on just the UNDP/JICA intervention in Sagnarigu community. Visiting the industry revealed the Shea butter industry operated in clusters of cooperatives, leaving me with little time and budget to research at the cluster level. Thus, primary data was focused on Sagnarigu Shea butter and soap centre.

The methodology approach used for data collection was qualitative approach. Forms of data collection used was primary data and secondary data which lasted for three weeks (21 days) in Sagnarigu community by the help of a research assistant. The research assistant is a relative who is also a qualified researcher and work with a research institute in Ghana. The researcher made use of questionnaires and interviews, which was designed by myself for primary data. Interviews were utilised to seek answers based on my research questions from the women entrepreneurs, the NGO who implemented the project (A2N) and the head of Shea butter association, whilst questionnaires were utilised to find out personal and income details from women entrepreneurs. Secondary data sources were mostly through the internet, employing google scholar, the ISS-library search tool and books. Other sources came from reports and articles from the NGO (A2N).

Since a research assistant undertook the field work, for primary data purposes, scenarios, and all interviews were recorded in the form of audio, pictures and video. Scenarios which were captured included the activities of women making Shea butter, packaging the Shea butter for export and also women's normal daily activities. I also utilised emails and phone calls for conversations with research assistant each of the 21 days on field. Phone calls and emails were used to interview the NGO on five occasions. The sample size was selected based on the number of entrepreneurs working at the centre. The total number of entrepreneurs are 30 and 17 women were interviewed of which selection of interviewees were randomly chosen. The other 13 entrepreneurs were observed whilst questions were being asked and answered by their colleagues and during processing of Shea butter.

Regarding limitations, I will identify the first limitation as my failure to carry out primary data collection on my own. Communications through emails with the NGO delayed for a couple of days; mostly two days before responding to interviews. Less complications were encountered during field work because plans (date, time, number of days) for the field work were arranged and confirmed a month prior to the time of field work. Also the support from NGO was positive leaving little difficulties with field work. Nevertheless, responses from interviews were positive and were found useful in the analysis of impact of intervention on women's lives and business in the Shea butter industry. This research also dwells on literature in chapters 3, 4, 5 and 6 of my analysis and discussions.

## **Chapter 2      Conceptual and Analytical Framework**

### **2.1 Entrepreneurship**

The concept and meaning of entrepreneurship has attracted various definitions and academic contributions. One's first search of the word on google for instance results in about 77,500,000 various meanings. Nevertheless, for the sake of this research paper, emphasis will be on academic contributions to entrepreneurship. According to authors entrepreneurship means self-employed (Naudé 2008), generation of value through expansion of economic activity (Ahmad and Hoffmann 2008), discovering new opportunities (Cuervo et al. 2007) just to mention a few. Nevertheless this research paper familiarises with Schumpeter definition of entrepreneurship as one who is an agent of change (Schumpeter 1949, cited in Ohyama et al. 2009:1).

#### ***2.1.1 Types of Entrepreneurs***

To be possible to identify the types of entrepreneurs in the study under review, theory of the typologies of entrepreneurs is dealt in this subsection. This research paper analysis typologies of survivalists, growth oriented and gazelle entrepreneurs. In the table below, it shows the typologies of survivalists, growth oriented and gazelle entrepreneurs. The portion of gazelles is indicated by a red ink which indicates the contrast difference in its characteristics compared to survivalists and growth oriented typologies. According to (Berner et al. 2012) survival entrepreneurs have characteristics such as female majority, embedded in network of families, engage in necessity driven activities whereas growth-oriented are characterised by male majority, embedded in network of businesses and engage in opportunity driven activities (Berner et al. 2012:387). Between these two entrepreneurs is a middle component called the gazelles whose characteristics looks familiar to that of growth-oriented entrepreneurs (Grimm et al. 2012). According to (Grimm et al. 2012), this group share characteristics with growth-oriented entrepreneurs such as “education, language skills, sector choice and basic management abilities, but who are not yet successful” (Grimm et al. 2012:1352). They are termed as high growth firms (Henrekson and Johansson 2010, Boston and



Boston 2007) who achieve a 20% growth in employment and sales within a three (3) to five (5) years of existence (Henrekson and Johansson 2010). They normally have employees of ten (10) to fifteen (15) and have better management skills, higher returns and higher value added to business than survival entrepreneurs (Grimm et al. 2012, Henrekson and Johansson 2010). According to (Henrekson and Johansson 2010), they are found in all industries especially in large, metropolitan regions, trade, services and high technological fields. They have played significant roles in the economy by creating jobs in most developed countries.

**Table 1 Characteristics of Survivalists, Growth-oriented and Gazelle entrepreneurs**

<b>Survivalist</b>	<b>Growth oriented entrepreneurs</b>	<b>Gazelles</b>
<ul style="list-style-type: none"> <li>• (Street economy, community of the poor, [Microenterprise], necessity-driven, informal own-account proletariat, sub-subsistence)</li> <li>• Ease of entry, low capital requirements, skills and technology</li> <li>• Female majority</li> <li>• Maximizing security, smoothing consumption</li> <li>• Part of diversification strategy, often run by idle Labour, with interruptions, and/or part-time</li> <li>• Embedded in networks of family and kin</li> <li>• Obligation to share income generated</li> </ul>	<ul style="list-style-type: none"> <li>• (Small-scale family enterprise, intermediate sector, [Microenterprise], opportunity-driven, petty bourgeoisie, micro-accumulation)</li> <li>• Barriers to entry</li> <li>• Male majority</li> <li>• Willingness to take risks</li> <li>• Specialization</li> <li>• Embedded in business networks</li> <li>• Ability to accumulate part of the income generated</li> </ul>	<ul style="list-style-type: none"> <li>• Young small size high growth firms; found in all industries</li> <li>• 'A business establishment which has achieved a minimum of 20% sales growth each year over the interval, starting from a base-year revenue of at least \$100,000.</li> <li>• Average employment exceeding 20% p.a over three years</li> <li>• Have employees of 10 to 15 at the start of the period</li> <li>• Employ better management skills than survivalists</li> <li>• Have higher returns and value added to business than survivalist</li> </ul>

Source: Own elaboration based on typologies of entrepreneurs (Berner et al. 2012), characteristics of constrained gazelles (Grimm et al. 2012) and gazelles as job creators (Henrekson and Johansson 2010).

Nonetheless, it is shown that gazelles are constrained in most developing countries even though they are better entrepreneurs than survival entrepreneurs. They are constrained by their external environment which includes lack of capital, insurance and productive infrastructure (Grimm et al. 2012). Therefore, it is proposed with the provision of credit, savings devices and insurance (to cover household risks), it can lead to less constrained gazelles who will be more productive (Grimm et al. 2012).

### ***2.1.2 Inputs and Outputs of Entrepreneurship***

Many studies have given the requirements which should be put in place to enhance the results of entrepreneurship. Results as argued includes income (Hallward-Driemeier and World Bank 2013), employment (Ahmad and Hoffmann 2008), poverty reduction (Ahmad and Hoffmann 2008), economic development (Ahmad and Hoffmann 2008, Naudé 2008), and empowerment (Vossenbergh 2013, Singh and Sharma 2011) among others. According to (Ahmad and Hoffmann 2008) it was argued explicitly that financial support, entrepreneurial capability, regulatory framework, skills are conditions an enterprise needs to put in place to gain results whereas (Boston and Boston 2007) also argue a firm's achievement and performance will require innovation, growth and technology strategies.

It is argued by (Sievers and Vandenberg 2007) that in creating enterprises, it is important to make provision of both BDS and Micro-credit and this should be demand driven (Sievers and Vandenberg 2007). Whereas (Brush et al. 2009) have proposed a 5M framework to explain female entrepreneurship which should be approached with access to market, money, management, motherhood and an enabling environment for Meso/macro policies. It is argued by (Morris et al. 1994) inputs such as resources, environmental opportunities etc. leads to outcomes such as a growing venture, value creation etc. (Morris et al. 1994).

Drawing from all these arguments, research done in some developing countries has proved the results of entrepreneurship in the lives of the poor and argues entrepreneurship has helped the poor become less poor (Sathiabama 2010). A significant research can be drawn from a study by (Kumar 1995). This study was done in areas of Delhi, India which researched the mushroom cultivation enterprises. Studies showed that entrepreneurship has led to income generation and employment opportunities and conditions made possible for these outcomes were through marketing strategies, trainings, access to micro credit, agricultural support services and a conducive socio-cultural environment which allowed women spend little time on household activities (Kumar 1995). Another study done in Banda, Zimbabwe also reveals that entrepreneurship has increased income among women in batik trade (ILO 2014).

This paper however, situates itself with how the results of entrepreneurship have been proved to make a poor entrepreneur less poor. Thus, in the context of this research, one significant way of enterprise creation in most developing countries is through entrepreneurship projects interventions (Hurley et al. 1990). In relation to this paper, more emphasis is placed on the intervention (UNDP/JICA) in the Shea butter industry and how this has an influence in the industry. This paper further takes into account the various entrepreneurship development approaches and conditions used in the development of the enterprise and how this was done and the types of entrepreneurs in the Shea butter industry.

The next sub section discusses one results of entrepreneurship; income remains an important component to the progress of an entrepreneur. This paper argues income an outcome of entrepreneurship and takes into consideration how the poor can increase and maintain their income.

## **2.2 Income Generation via entrepreneurship development**

According to (Hurley et al. 1990), “income generation intervention is only one of many ways of alleviating poverty” (Hurley et al. 1990:130). It is argued by (Grown et al. 2005), “Another avenue for increasing income for poor women is through microenterprise development” (Grown et al. 2005:12). Also, according to (Hurley et al. 1990) “income generation interventions, like other economic development activities, can strengthen social networks and organisation within a community as well as improve the individual circumstances of the participants” (Hurley et al. 1990:37). Income as a result of entrepreneurship has been proofed in many researches to contribute to the welfare of entrepreneurs. According to (Sathiabama 2010) micro enterprises in Tamilnadu, India has led women entrepreneurs improve their income and increase their income generating activities. Notwithstanding these arguments, income is only sustainable when “it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base” (Carney 1998:4, cited in Rakodi 2002:3). Undermining the natural resource base in the context of this research remains important as this paper deals with a natural resource base. Furthermore, it is to be clarified that Shea

trees grows spontaneously and does not fall into the category of natural resource exploitation, making income gotten from Shea butter is sustainable.

Furthermore, one way of sustaining income has been shown through livelihood strategies among entrepreneurs. In rural areas in Africa, women spend their income on households and on their family members and this is worse when heads of households are women. It is shown according to (Pahl 1990) “Wives are likely to pay for food, clothing for themselves, and their children” (Pahl 1990:125).

Thus according to (Scoones 2009) it is argued, it is important diversity remains one way the poor adopt to increase its income and has identified this as a dynamic way of future livelihood pathway (Scoones 2009:189). This livelihood pathway is what (Hurley and Duke 1990) argued as the approach of management of economic activities. It is argued that, for the poor to gain profits from their activities, they need to be managers of their own decisions. As such entrepreneurship interventions which seeks to improve income should have trainings that would improve profits, because argued by (Hurley and Duke 1990) “without profits it will be impossible to maintain incomes” (Hurley and Duke 1990:85).

## **2.3 The Private Sector Development**

### ***2.3.1 What is the PSD?***

According to (Havnevik et al. 2003) Private Sector Development is defined as “the process by which the Private Business Sector (PBS) moves along the path to becoming well-functioning and PSD support as interventions aimed at the development of factors crucial to the development of a well-functioning PBS”(Havnevik et al. 2003:2). Whereas PBS means “a basic organising principle for economic activity where private ownership is an important factor, where markets and competition drive production and where private initiative and risk taking set activities in motion” (Havnevik et al. 2003:2). Actors active in PSD include multilaterals and bilateral donors’ organisations known to contribute greatly to the private sector development by funding projects and programmes (Havnevik et al. 2003). Individual entrepreneurs known as philanthropists also influence the private sector development (Knorringa et al 2008)

### ***2.3.3 PSD in Developing Countries***

The private sector has long been active in developing countries to promote development. The PSD target the rural poor in developing countries and undertake projects such as income generation, enterprise development and empowerment in most of the times to alleviate poverty (Havnevik et al. 2003). The PSD among developing countries is dominant in the sub- Sahara Africa because “majority of bilateral donors concentration countries are found in this region” (Schulpen and Gibbon 2002:4) and this is “characterised by a high mass of business activity and consists of micro and medium enterprises engaged in the provision of trade and services” (Schulpen and Gibbon 2002:4).

In these countries, a significant sector which PSD is concentrated is the non-traditional export sectors (Schulpen and Gibbon 2002:5) which includes agriculture mostly involved in basic local processing (Schulpen and Gibbon 2002). Private Sector Development intervention according to (DCED 2014) “creates new enterprises, improve the chances for survival and prospects for growth of existing enterprises” (DCED 2014). Nevertheless, it is argued that when it comes to entrepreneurship development, women should be given the chance of setting up enterprises and growing their businesses on equal terms with men (DCED 2014).

The intervention in this research deals with the private sector development in the Shea butter industry. Thus it is useful to know what the private sector development in this Shea butter industry has led to.

The next section talks of female entrepreneurs and recent arguments and contributions to gender entrepreneurship.

## **2.4 Gender in Entrepreneurship**

There is a gender gap in entrepreneurship and according to (Vossenbergh 2013), “The gender gap is commonly defined as the difference between men and women in terms of numbers engaged in entrepreneurial activity, motives to start or run a business, industry choice and business performance and growth” (Vossenbergh 2013:3). Meanwhile it is also argued by (Singh and Sharma 2011) “Rural women can play a significant role by their effectual and competent involvement in entrepreneurial activities. They have basic indigenous knowledge,

skill, potential and resources to establish and manage enterprise” (Singh and Sharma 2011:25). According to (Vossenbergh 2013) it is argued “Worldwide, women are much more likely to be driven by necessity than men when starting a business. In developing countries, the vast majority of women are engaged in entrepreneurial activity driven by pure survival out of necessity rather than opportunity because there are no jobs or any other options for income generation” (GEM 2010, cited in Vossenbergh 2013:3). This may be true for most developing countries nevertheless it is argued by (Vossenbergh 2013) it is beyond necessity driven but it is due to lack of “access to financial resources, inadequate training and access to information, lack of society support, legal barriers and procedures” (Vossenbergh 2013:4), to mention a few. Thus is it emphasized if women are given equal opportunities in entrepreneurial activities, they can become better entrepreneurs driven by opportunities. For that matter, the next subsection which talks about empowerment as an outcome of promoting entrepreneurship among women and it provides indicators that will help access empowerment among women entrepreneurs in the Shea butter industry.

## **2.4.2 Empowerment of Women Entrepreneurs**

According to, (Kahlen 2004, cited in ShugufthaYasmeen and Gangaiah 2014) “empowerment is concerned with power, particularly power relations, distribution of power between individuals and groups” (Kahlen 2004, cited in ShugufthaYasmeen and Gangaiah 2014:39). Whereas according to (Kishor 1997, cited in Kabeer 1999);

“empowerment is defined as women's control over key aspects of their lives: here ‘control’ indicators vary between control defined in relation to resources, e.g. earnings and expenditures; control defined in terms of self-reliance (can women support themselves without their husband's support); control as decision-making (who has the final say in making decisions about a variety of issues); and control as choice (choosing own spouse or being consulted in the choice of marriage partner)” (Kishor 1997, cited in Kabeer 1999:445).

As the concept of empowerment is diverse, for the purpose of this research paper, I will employ empowerment according to (Kabeer 1999). She conceptualizes empowerment as the “ability of choice<sup>1</sup>” (Kabeer 1999:442). Using choice in the dimensions of “resources (pre-conditions), agency (process) and achievements (outcomes)” (Kabeer 1999:437). According to (Kabeer 1999) “Resources in this broader sense of the word are acquired through a multiplicity of social relationships conducted in the various institutional domains which make up a society (such as family, market, community)” (Kabeer 1999:437). Agency will serve as the “ability to define one's goals and act upon them. Agency is about more than observable action; it also encompasses the meaning, motivation and purpose which individuals bring to their activity, their sense of agency, or the power within” (Kabeer 1999:438). Whereas resources and agency has been seen as the “overall capability of ‘being and doing’, achievement is described as the particular ways of being and doing which are realized by different individuals”. (Sen 1985b cited in Kabeer 1999:438).

Drawing conclusions from contribution of empowerment, I will analyze empowerment as an outcome of entrepreneurship creation. Thus I will assess women’s ability to run a successful business<sup>2</sup> and their control in the households using dimensions of empowerment by (Kabeer 1999:437) and indicators with reference to (Kishor 1997, cited in Kabeer 1999:437).

**Table 2 Indicators and Dimensions of Empowerment**

		Empowerment as Outcome		
Inputs	Area of Analysis	Resource	Agency	Achievement
<b>Enterprise creation</b>  <u>Empowerment Trainings</u> 1 <sup>st</sup> – literacy class 2 <sup>nd</sup> – exchange programme 3 <sup>rd</sup> – capacity building 4 <sup>th</sup> – management skills	Business	<ul style="list-style-type: none"> <li>•Control of money</li> <li>•Management of resources</li> </ul>	<ul style="list-style-type: none"> <li>•Ability to make business decisions</li> <li>•Self-reliance</li> <li>•Ability to make choice</li> </ul>	<ul style="list-style-type: none"> <li>•Economic empowerment</li> <li>•Community development</li> </ul>
	Households	<ul style="list-style-type: none"> <li>•Contribution to basic household goods. E.g. food, clothes, bills, fees</li> </ul>	<ul style="list-style-type: none"> <li>•Ability to make decisions in household</li> <li>•Self-reliance</li> </ul>	<ul style="list-style-type: none"> <li>•Self-confident</li> <li>•Equality within household</li> <li>•Ownership of property</li> </ul>

Source: own elaboration based on (Kabeer 1999) Resource, Agency, Achievement; Measurement of women’s empowerment and field work (2014).

<sup>1</sup> One way of thinking about power is in terms of the ability to make choices: to be disempowered, therefore, implies to be denied choice (Kabeer 1999:436)

<sup>2</sup> Market, money and management

The above table shows empowerment as an outcome of the enterprise creation and entrepreneurial activities as input<sup>3</sup>. This is reflected in areas of resource use, agency and achievement (Kabeer 1999) within the business and household. Research has found that entrepreneurship leads to empowerment (ShuguftaYasmeen and Gangaiah 2014, Vossenberg 2013). In her research among women entrepreneurs in India, (Sathiabama 2010)found out that micro entrepreneurship led to economic empowerment among women entrepreneurs in areas of “socio economic opportunity, property rights, social equality, personal right, family development, market development and community development” (Sathiabama 2010:5) . As such my analysis of empowerment will focus on control of resources, agency to run business and household and the achievements in women’s lives. Indicators such as decision making, choice, management of resources and self-reliance will guide in analyzing empowerment in areas of business and households under the resource, agency and achievements dimensions of empowerment. Empowerment trainings identified in this paper is an input has been identified to include literacy classes, exchange programmes, capacity building and management skills.

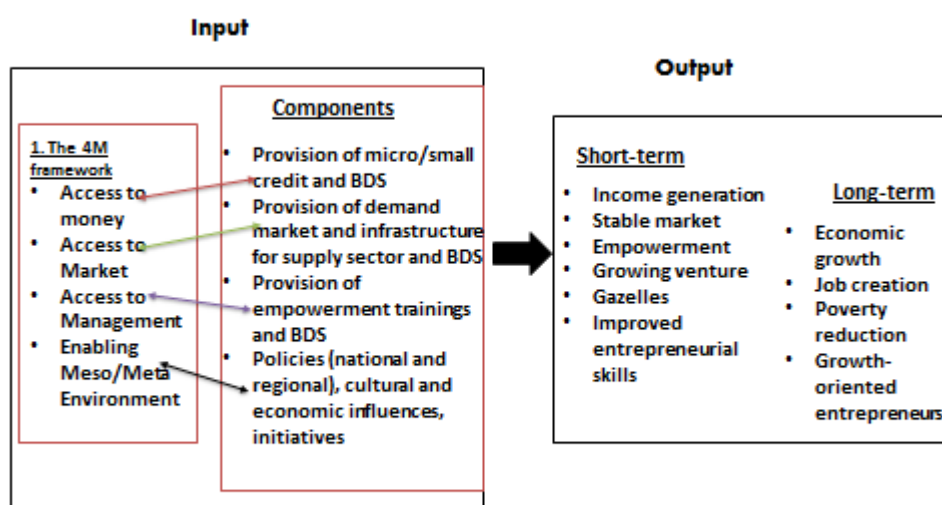
Previous discussions has dealt with entrepreneurship and how entrepreneurship can lead to income generation and, empowerment. It also argues strategies actors in the private sector development adopt to promote entrepreneurship and dwells on the gender gap in entrepreneurship. As a focal point to this chapter, it has argued that entrepreneurship can help improve the situation of a poor entrepreneur by engaging them in certain opportunities and conditions. As such, arguments made above leads to discussions on the analytical framework of entrepreneurship below.

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<sup>3</sup> Various trainings, access to money, market and management



**Figure 2** Analytical Framework to Entrepreneurship Development



Source: own elaboration based on (Morris et al. 1994), (Brush et al. 2009) and field work (2014).

Drawn from the discussions on entrepreneurship, income, empowerment and private sector development, this framework is designed to argue that the output of entrepreneurship which consists of short term and long term results depends on the inputs approached in entrepreneurship development. According to (Brush et al. 2009) it is argued that there is the need for a 5M approach to female entrepreneurship. This 5M approach as explained by (Brush et al. 2009) consists of “access to market, money, management, Meso/macro enabling environment and motherhood” (Brush et al. 2009:9). As a drive to survive in the market, there is the need for money and management (Brush et al. 2009), in order to do this it is needed for female entrepreneurs “acquire more education and training, build her business networks, engage in high-growth business sectors” (Brush et al. 2009:10). According to (Brush et al. 2009) “Motherhood is a metaphor representing the household and emphasising household might have greater impact on women than men” (Jennings and McDougald, 2007 cited in Brush et al. 2009:9) whereas Meso/macro environment “captures considerations beyond the market, including factors such as expectations of society and cultural norms, for example reflected in media representations of female entrepreneurs” (Brush et al. 2009:9).

For the sake of this research paper, a 4M approach has been adopted based on the 5M approach for its analysis. The graph represents 4M approach which consists of access to money, market, management and Meso/macro enabling environment. In this graph, household management is recognised in this framework as embedded in access to management. The components of the 4M framework should consist of provision of BDS, micro/small credit, empowerment trainings, demand market and enabling policies, cultural and economic influences. BDS should be rendered in all sectors of money, market and management whilst trainings on management should consist of both business and household management.

As an output of this framework, it is argued output has both short-term and long-term component. The short-term period may consist of a period of five (5) years, whereas the long term consists of a period of ten (10) years and beyond. Thus the achievable short term results will include income, empowerment, entrepreneurial skills, growing venture, gazelles, and stable market whilst long term results will include employment, economic development, growth-oriented entrepreneurs and poverty reduction.

Therefore, this research paper hypothesis that under certain conditions entrepreneurship will achieve income, empowerment, gazelles and entrepreneurial skills.

## Chapter 3      The Case of Sagnarigu Shea butter Centre

This chapter gives details to Shea butter and its processing as well as the background to the intervention. It also discusses how the Shea butter industry was intervened and the actors involved in its establishment. It further analyses activities and roles played by actors involved in the intervention.

### 3.1 Shea butter Industry

The Shea butter Industry in Ghana, is located in clusters within communities in the northern Ghana. There are a total of 185 Shea butter processes only in Tamale district, of which Sagnarigu community has 47 processing centres. (Jibreel et al. 2013). The Shea tree, *Vitellaria paradoxa*, is a tree that grows spontaneously in the bush in 19 African countries<sup>4</sup> of which Ghana is part. In Ghana, these trees grows in the entire area of Northern Ghana and is considered a valuable asset in the region because of its high yielding edible oil for domestic use and products for cosmetic and pharmaceutical uses(Jibreel et al. 2013). Over the centuries, this tree has become important for the livelihoods of the rural population as almost part of the leaves serves as fodder for storing food and its fruits eaten (Jibreel et al. 2013). This tree serves importantly to women found in the region as it is their only source of income (A2N 2007).

Over the past seven years, the Shea butter industry has contributed to the livelihoods of women but this sector lacks a national board which will address issues<sup>5</sup> of Shea butter, no existence of policies to support the industry and no legal framework to back the production and market regulations of this sector (Jibreel et al. 2013). This sector has also seen government retreatment, which have allowed the private sector develop this area. NGOs found in this region for instance have developed the sector to some extent by forming Shea butter and nuts pickers cooperatives, associations, expanding markets by providing

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<sup>4</sup> Together, these 19 countries produce about 500,000 tonnes of Shea nut of which Ghana is the lead exporter in the region, producing about 55,000 tonnes of Shea nuts and exports about 40,000 tonnes per year (Jibreel et al. 2013)

<sup>5</sup> Most women walk long distances to the bush to pick the nuts, along with fuel wood and water to process the nuts.

market in the demand sector and establishing processing centres for women to work in.

**Figure 3** Process of Shea butter making



Source: own elaboration based on (A2N 2007) and web picture, accessed [www.westafricasheabutter.com/product-overview.htm](http://www.westafricasheabutter.com/product-overview.htm)

The diagram above shows the different stages of how Shea butter is processed. Firstly the nuts are collected from the bush and are crushed by using a traditional means of pounding mostly with a mortar and pestle. After this, the nuts are roasted in a large pan by means of a fuel wood where nuts are stirred continuously until it is ready to be kneaded. Kneading is mostly done with the hands of women into a paste from which they get the butter. Meanwhile better technology has been identified (Jibreel et al. 2013) (A2N 2007) to improve the long procedures<sup>6</sup> of making Shea butter. According to (Jibreel et al. 2013) this technology is “semi mechanized with a nut crusher, an improved roaster, a kneader or a

<sup>6</sup> This raises concerns of high labour in the traditional method of Shea butter production and the use of large amounts of water and fuel wood has led to the evolution of a second method of production at the village level in some areas (Jibreel et al. 2013)

hydraulic screw press introduced to reduce the drudgery associated with the traditional manual process of Shea butter production” (Jibreel et al. 2013:3).

### ***3.1.1 Standard Pricing of Shea butter***

The international standard pricing for Shea butter has been set by American Shea Butter Institute (ASBI). The pricing of Shea butter is done according to the quality of Shea butter processed, thus this is graded and tested in the laboratories before they are being exported. According to (USAID 2000), the grading system consists of classes “ Class A called premium with rating 85+, Class B rated 70-80, Class C rated 60-70 and Class F of poorest quality rated 60 and below” (USAID:3). As at the year 2000, 1 tonne of Shea butter was at the price of 1, 500 USD and a container of Shea butter was at retail price of 8-16 USD (USAID 200).

### ***3.1.2 Sagnarigu Shea butter and soap centre***

Sagnarigu Shea butter and soap centre is an established registered enterprise in the northern region of Ghana. For a women to join this centre, she has to register by signing a contract to abide to the rules and regulations of the centre. The centre used to be operated by 30 entrepreneurs but currently<sup>7</sup> it’s being operated by these 35 entrepreneurs’ (see picture below) in terms of contract seeking, investments into centre and decisions about the business. Most women whom the programme started with haven’t left the centre. This is because women found at the centre explained during interviews that they prefer to work as a cooperative as they benefit from the cooperative more than they would have if they graduated from the centre (Interview with women, field work, 19 July 2014). According to women, they make more profit when they work as a group and they have established permanent clients to their business as a group (Interview with women, field work, 19 July 2014).

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<sup>7</sup> The operations of the centre used to be managed by A2N from 2006 to 2010 and since then, these 30 + 5 new women have managed the business on their own (A2N field work 2014)

**Figure 4 Pictures showing Shea nuts and Members of Sagnarigu Shea butter center**



Source: (Sagnarigu community 17-07-14, field work 2014)

Women entrepreneurs belong to the Pagsung Shea Pickers Processors Association (PSPPA) as well as the Village Savings and Loans Association (VSLA).

PSPPA is the association to Sagnarigu Shea butter and Soap Centre of which women who are registered to the centre become members of this association. The PSPPA was set up in 2007 when the cooperative was formed. The association's aim to is "promote women empowerment and reduce poverty" (Interview with Association, field work, 17 July 2014). Women automatically become members of the association when they register to become members of the Shea butter centre. Three women currently play the roles of Secretary, Financial officer and Organiser within the association. At the same time, the association is managed by a trained professional in the Shea butter industry who organises and runs the official paper work of contracts received in the centre. Along with the manager, there are other workers employed at the association who render training sessions to women when there are new skills.

VSLA is a project which is currently being implemented by A2N in 2011 in the Shea butter communities which it operates. In Sagnarigu community, there are 3 active centres who use the VSLA system and benefit from it. The main benefit of the VSLA is to provide financial support for women who save in the VSLA (Interview with Association, field work, 17 July 2014). VSLA and its benefits among women is discussed more in chapter four.

## **3.2 The Intervention**

### ***3.2.1 The Intervention Rationale***

The rationale for the intervention was in the “promotion of women’s empowerment, poverty reduction and employment generation in Ghana” (UNDP 2007) (A2N 2007). As indicated by UNDP, strengthening Shea butter processing will “directly enhance the economic standard and social standing of rural women engaged in this local industry and generate employment opportunities through an industry-led growth” (A2N 2007:7). Therefore there was the need to improve infrastructure, machines, forming cooperatives, providing entrepreneurial skills, providing funds and the demand market (A2N 2007). In the past (2000-2003), JICA attempted to develop the Shea butter sector but this was done on ad-hoc basis and was unsustainable. According to A2N, prior intervention focussed on the production side and lack of skills rendered to the women (A2N 2007).

As a condition for promoting entrepreneurship (Brush et al. 2009) argues there’s the need for Meso/macro environment which includes national policies, initiatives by organisations etc. In the project under review, initiatives to promote female entrepreneurship and strengthen the Shea butter industry was by A2N, the women and supporting policies<sup>8</sup> of the “Millennium Development Goals (MDGs) 1, 3, 8, Ghana Poverty Reduction Scheme II (GPRS 11) and JICA’s development initiatives. MDG 1: eradicate extreme poverty, MDG 3: promote gender equality and empower women, and MDG 8: develop a global partnership for development” (UNDP 2007:7). It also supported the GPRS 11, which promotes “the importance of export diversification and of private sector as a main engine of growth. In accordance to Japan’s Official Development policy and Japan’s Country Assistance Plan for Ghana this emphasizes industry development as a key area of interventions” (A2N 2007:7).

### ***3.2.2 How it started***

Since 1999 A2N has been working in the Northern region communities with women and youth. It has worked on “capacity development programmes for

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<sup>8</sup> Linking this to the requirement of PSD by multilateral and bilateral donors (Schulpen and Gibbon 2002), the Meso/macro policies was a key requirement for undertaking this project

local women and other rural community members for poverty reduction and sustainable livelihoods in Ghana” (A2N 2007:8). In relation to the Shea butter project, during the earlier period of 2006, the organisation met with women in their operational communities to discuss about women’s livelihoods. The women identified the Shea butter as their main concern. The women indicated problems in the Shea butter industry which led to many leaving the industry to find other sources of income. The major constraints identified during meetings with women included poor infrastructure, lack of capital, lack of market for Shea butter and buying Shea nuts from middle men (A2N 2007).

Prior to the intervention in 2007, proposals were sent to UNDP and JICA in earlier months in the year 2006. Due to the relationship<sup>9</sup> between UNDP and A2N and interests of JICA in the Shea butter industry, the proposal was granted and necessary procedures were scheduled. Meetings and workshops were held in relation to the Shea butter project by JICA, UNDP and A2N. A significant workshop which was held on 2<sup>nd</sup> June, 2006 was organised by JICA in Tamale, addressing the demand market and other constraints in the industry (A2N 2007). Upon arrangements by A2N, during this workshop, JICA and UNDP visited the Sagnarigu and Walewale communities to survey the communities and the proposed operational Shea butter centres locations in these communities (A2N 2007).

After this workshop in Tamale and a few meetings in Accra, the next step was to bring women together in cooperatives. Other significant meetings and consultations were with the district assemblies in their operational areas and the local chiefs. Assistance were given by the local district assemblies, chiefs and local radio stations. This took close to two months for the process of information dissemination and sensitising of the project to be positively received (awareness creation and understanding of project) by the communities. News radio, local television stations etc. were announced from the period of August

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<sup>9</sup> A2N is a grassroots non-government which was launched in 1989 with support from the governments of Japan, Canada, France, Denmark, and Norway as well as UNDP (A2N 2007:8). A2N, came into being from a Canadian initiative during a UN general assembly in 1986 with the aim of giving support to grassroots initiatives (A2N 2009) and has since worked in partnership with UNDP/UNOPS on projects (with funding from UNOPS yearly) that promotes community development (A2N, personal communication by phone, 2014). It works in six other African countries namely Burundi, Uganda, Liberia, Tanzania, Togo and Zimbabwe (A2N 2000).



through September in 2006 (A2N, personal communication by email, 20 August 2014). They took some steps to organise these women in communities (A2N field work 2014).

Through the sensitisation programmes, the community members were informed of the initiatives of A2N and women who worked individually in their homes to produce Shea butter, including women who had stopped producing Shea butter but engaged in other businesses like trade, farming etc., were given the chance to voluntarily come together and join cooperatives (A2N, interview field work, 18 July 2014). Most women heard the messages about the project through their relatives (husband, sister, mother etc.), while others heard the message through their friends, making uniformity of information difficult. Nevertheless, by end of November, the exact number of cooperative members were known. 30 members joined the Sagnarigu community and 20 joined the Walewale community

#### Challenges encountered

Some major challenges were identified by A2N upon the organisation of women in groups. Significant challenges according to A2N, was realised upon their contacts with the Local district assemblies and the chiefs in the two communities to allow the project to be undertaken. There were series of meetings and most of these meetings brought about some misunderstandings on the part of the local district assemblies. This series of meetings took a long time before Local district assemblies, the chiefs and A2N agreed on implementation of the project (A2N, personal communication by email, 2 September 2014).

Another challenge was with organising women into cooperatives. According to A2N, most at times, some women registered and would not come for meetings. Some also joined the group with immediate high expectations but later left the groups. This led to the uncertain number of members of the cooperatives. Nonetheless these challenges were resolved and in the first month of 2007 the intervention in the Local Shea Butter Industry was launched. The project entitled; Empowering Rural Women and Alleviating Poverty by Strengthening the Local Shea Butter Industry, was funded by Japanese International Cooperation Agency (JICA) and United Nations Development Programme (UNDP) with an amount of USD 245,927 which lasted for two years (2007-2009) (UNDP 2007).

### 3.2.3 Entrepreneurship approach to Intervention

The figure below entails the NGO's intervention in the collective entrepreneurs, collective factory and market stages of the project. At each stage of the intervention, what remains important is that, women added value in the sense that they incorporated new skills and trainings on the business, increased productivity by using technology and increasing their chances of business growth by introducing highly value added products.

**Figure 5** Approach and Conditions under Shea butter Entrepreneurship



Source: own elaboration

At the collective Shea entrepreneurs stage, high value added products (oil and soap) were added to increase income whilst at the collective factory stage, value added was through the use of modern machines to increase productivity. At the market stage, products were upgraded to fair trade and market expanded to include international and local market. Strategies in business were implemented throughout the stages of the project. According to (Porter 1998) “modern competition depends on productivity, not access to inputs or the scale of individual enterprises [...] companies can be highly productive if they employ sophisticated methods, use advance technology and offer unique products and services” (Porter 1998:80). Productivity can be traced to the centre with the use of technology, equipments, innovation, machines, upgrade products to fair trade

and add value products and services etc. In establishing a factory for the women, a building which has processing, storage, packaging and administrative rooms were equipped with machines and equipments such as grinding mill, cutting machines etc. In expanding the market for the women, contracts were made with companies in USA, Canada, Japan and Accra where women export Shea butter products. One significant issue which has been addressed through the creating market for women entrepreneurs has been middle men. Women no longer deal with them to sell their products or Shea nuts.

Activities which were put in place for the project implementation included mainly trainings in the form of business development services (management skills, accounting etc.), empowerment trainings (adult education, and literacy education), access to small credit, access to demand market. Other activities included engaging women in a trade fair programme which involves other entrepreneurs coming together to display and sell their products. This display introduced these entrepreneurs to many clients and companies in Accra. Exchange programmes were also organised to sponsor three women to Japan and India. Also a Shea tree plantation is undertaking place which will resolve the issue of middle men. Some women were sent to Japan to exchange knowledge and skills to women involved in other vocational activities in Japan. Most of these women involved in this exchange programme have remained in the enterprise to assist and monitor the business. According to (Vossenbergh 2013) trainings can be integrated to include networking, empowerment, and BDS. Trainings given to women showed how they were integrated to include what Vossenbergh argued.

As argued by (Hurley et al. 1990), one way of entrepreneurship development is through intervention by the private sector development. This project is a typical example of a private sector development, with policy initiatives underlaid by A2N, UNDP and JICA to promote community development. Typical of a private sector development, multilateral, bilateral and NGOs are the most active in this sector (Knorrington and Helmsing 2008, Schulpen and Gibbon 2002). The project involved a number of actors who had influence at the implementation level and currently after the project. Below demonstrates the actors in the project which includes multilaterals, NGOs and development agencies.

### ***3.2.4 Roles played by actors***

Eight actors are found to have been involved in the project from 2007-2009 at each stages. These include A2N, JICA, UNDP, DANIDA, GEF-SGP, JETRO, SNV, and JWDF.

#### Collective entrepreneur's stage

A2N the main implementer of the project, facilitated and implemented the project by rendering trainings from the period 2007-2009. It currently gives trainings to Shea butter cooperatives upon the request of women cooperatives. There were seven other actors involved in this project apart from JICA, UNDP and A2N. When forming the cooperatives and establishing the centres, A2N worked with the local governments in the various districts in contacting the women and providing relevant information about the Shea butter industry

#### Collective factory stage

DANIDA and JWDF provided processing equipment, packing materials, storage tanks and other materials for the processing of Shea butter. DANIDA also contributed in the establishment of the building of the Shea butter centre in Sagnarigu community and walewale community. As such, Global Environment Facility-Small Grant Programme (GEF-SGP), currently is playing a major role in the sustainability of the industry in the various centres (A2N 2007). It is embarking on a tree planting, tree nursery management and forest conservation programme which will tackle the issue of sustainability and availability of Shea nuts.

#### Export stage

Japan Trade Organisation (JETRO) assisted in establishing markets for Shea butter products in Japan thus enabling women to sell their products abroad (A2N 2007).

Currently A2N no longer receive financial support from JICA in connection to the project, they do receive technical assistance from JICA when they bring trainers in Shea butter making from japan to train women on more skills. Women produce to companies of cosmetics, food and beauty salons in Japan, Canada, USA and Accra. Among established markets which women produce and sell fair trade products to include Tree of Life, a company in Japan, Edwin

Kwofie, a private businessman in Japan, Wilmar International Limited, Anu Cosmetics in Canada, Solution Oasis in Accra Ghana and Askima Shea butter in Accra (Interview, personal communication by email, 22 August 2014).

**Figure 6** Equipments, Storage Facilities and Rooms



Source: (Sagnarigu community 17-07-14, field work 2014)

This chapter has therefore shown that the entrepreneurship approach used in the intervention gave access to trainings, small credit, demand market, enabling Meso/macro environment and women have added value in all stages of the intervention which has resulted in high value added products, expanded clients and have been exposed to trainings. The intervention also made use of other players and their influence in the industry stimulated the strategies and conditions used in the intervention.

## **Chapter 4      Income Generation from Shea butter**

This chapter discusses the income generation effects from the Shea butter business among women. Main issues to be dealt with includes, the components of income generation, improvement in income and the shareholdings of the income shared among women.

### **4.1 Introduction of Income Generation in Shea butter**

As argued by (Grown et al. 2005) a way of improving income among women is through microenterprise. Therefore, this section discusses the income generation from the Shea butter enterprise and compares income generated before women joined the centre and currently what they earn. It has long since been a key source of income for local women, it is rated high in its importance to women. Shea butter therefore serves as a livelihood for women in this region. Apart from it being the source of livelihood, it is the cultural norm for a young women in the northern region to grow up knowing the skills of making Shea butter and its related products.

Out of seventeen (17) women interviewed, four (4) women are widows and thirteen (13) are married, four (4) women are between the ages of 30-40 years, one (1) is 29 years, six (6) between the ages of 40-50 years whilst five (5) between the ages of 50-60 and one (1) is between 60-70 years.

### **4.2 Components of income generation at Sagnarigu Shea butter**

Argued by (Hallward-Driemeier and World Bank 2013) “Expanding entrepreneur’s opportunities could mean improving the returns in their current business and helping them move into higher-return businesses” (Hallward-Driemeier and World Bank 2013:30). Therefore this section identifies components of income in the Shea butter business. Such components of income include contracts, soap and oil as value added products, the VLSA and small holders businesses.

### **4.2.1 Contracts**

As mentioned earlier on, women do receive contracts on the basis of weekly to monthly frequency. They receive these contracts from permanent clients (companies and business men), which are exported out of the country. Locally, women also supply to other companies and individual clients as well. At the moment, permanent clients' women process Shea butter to based outside of the country are seven. New contracts received apart from the permanent clients, are arranged by the Shea butter association. Contracts received at the centre is an average of 6 contracts from permanent clients in Japan, Canada and USA.

Recently in June women exported 20 tonnes of Shea butter to Tree of Life, a company in Japan (A2N Field work, 2014). For every 1 container of Shea butter, women collectively receive 30 euros from it, coming to a total of 600 euros from this recent contract. Women work 8 hours every week day and work on weekends when they have large contracts (A2N personal communication email, 3 July 2014). To process six (6) tonnes<sup>10</sup> of Shea butter, women take about eighteen days to be able to process this quantity, six (6) tonnes of Shea butter is an average quantity of Shea butter produced to Accra. For orders from Accra, Shea butter is transported in long vehicles and this take close to 9 hours from Sagnarigu to Accra.

In relation to the contract received, income from these contracts is distributed among the women, association<sup>11</sup> and the rest either saved in the VSLA or used in maintaining or replacing the facilities and equipment used at the centre. Out of the money gotten from the contract, 70% goes to the women; in this case, the women share in equal proportion of money among themselves as per their equal contribution to the Shea butter making. Thus each woman receives 2.3% (among 30 entrepreneurs) of money out of the 70% given to them. 20% is given to the association from which the leader of the association is paid (this is a part time job) and the rest is being used for administrative purposes such as buying logistics for office. The 10% remaining serves purposes of maintenance

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<sup>10</sup> For every 1 tonne of shea butter is 1500 USD, so for 6 tonnes, women receive 9000 USD which is 7210.56 euros and this is shared approximately per the share holdings (70%, 20% and 10%)

<sup>11</sup> This consists of payment to the leader and administrative purposes

when be the need, when there is no need for maintenance, the rest of the money is saved in the VLSA (A2N personal email communication, 3 July 2014).

Apart from the monthly income received from the enterprise, women also earn money from their individual jobs. Meanwhile for the sake of the research, focus has been on the money received from the enterprise. Currently, women's income have increased as compared to the incomes earned seven years ago (see table 3).

#### ***4.2.2 Upgrade of business***

I will identify three areas of upgrade to business which has helped to improve the income generation of women. (Naudé 2008, Berner et al. 2012) spoke of willingness of an entrepreneur to take risk. One way of risk taken by these entrepreneurs at the centre has been in the introduction of value added products and their willingness to expand the business. Among the other Shea butter enterprises found in the community, women found in the Sagnarigu Shea butter centre are the only one to have added value to their business and taking measures to expand their enterprise (A2N, field work 2014).

Firstly, innovation has been introduced into the business, by diversity of Shea butter which includes added products such as soap and Shea oil (see photo below). These products were added to the business recently (2012) and this is sold in the local market in Sagnarigu and some transported to Accra (Interview of Shea women, field work 2014).

Secondly, use of technology and upgrade of facilities such as storage room and Packages for Shea butter products has been upgraded to the standard of fair trade (see photo below). Infrastructure wise, the centre has been developed, equipped with machines and equipment (cutting machine for soap and milling machine for grinding nuts) used to produce Shea butter and its related products.

Thirdly marketing strategies put in place is enhancing the growth of the business. As part of its marketing strategy (seeking clients through proposals), a website is currently being developed to sell Shea products online to customers who are interested in buying Shea butter products (A2N, Interviews field work, 20 July 2014). This website according to A2N, would be available by end of the year 2014 (A2N, Interviews field work, 20 July 2014).



**Figure 7** Fair trade products, Cutting Machine



Source: (Sagnarigu community 17-07-14, field work 2014) and (A2N, 2010)

### **4.2.3 VSLA**

As a component of the Shea entrepreneurship project, VSLA is a small-credit which is to assist women save and serve as a source to finance their business. VSLA is a project which started in 2007 by A2N in their operational communities in the northern region (A2N personal email communication, 1 August 2014). As indicated by (Sievers and Vandenberg 2007) that provision of micro-credit is important to sustain an enterprise, this small credit used at the enterprise also serves purposes of loan and borrowing. Likewise, “A small credit can help micro entrepreneurs to boost up their business” (Nawai and Shariff 2011:1). This works in such a way that, each woman contributes to the fund at the end of every week and this runs through the whole year, upon which the box is opened at the end of the year and money shared among women. There is a saving box where women decide the amount of money to contribute at the end of each week. This savings association has allowed the women to set up their own businesses alongside working collectively. Six (6) women have set up their own businesses through this savings and loan system in the areas of producing groundnut oil, Shea butter, opened retail shops among others (Interviews of Shea women, field work, 19 July 2014).

As argued by (Nawai and Shariff 2011) a small credit serves for many purposes among entrepreneurs. For instance, women in the Shea butter business fall on the VSLA contributions to be able to pay for their children’s fees and cater for their households (ref to section 5.2.1). What they are sure is, at the end of the month they do receive their income and also have a secure fund (VSLA) to rely on when there are emergencies. According to an interview of one women, she explained what she’s been able to acquire from the VSLA.

“I was able to save my daughter’s live when my daughter was admitted to the hospital. I didn’t have enough money to pay for hospital bill, so I consulted the association and I was given money from the VSLA to pay the bills due to my weekly contributions” (Interview of Shea women, field work, 18 July 2014).

As such, this system has introduced most women to savings and the reliance on their money as a form of insurance for their businesses and lives. Most women have said, without this VSLA, they couldn’t have been able to pay children’s fees and cater for themselves (Interviews of women, field work 2014). Thus, they are willing to save more to enable them benefit from the VSLA and also manage their own finances in future.

#### ***4.2.4 Small holders business***

Apart from the income received from the collective business, six (6) women have been able to set up their personal businesses in other areas of businesses and have employed others to work for them. Among these six women, four of them have expanded their personal businesses in groundnut oil, parboiled rice, retailing and trading. Two (2) selling Shea butter products, one into groundnut oil processing, one in the business of parboiled rice, one into retail business and the other has opened a shop where she sells basic food products (Interviews of women, field work 2014). Interviews with the six women indicates they have been able to employ 3 to 4 relatives who are being paid (Interviews of women, field work 2014). One of the women into Shea butter products indicated she started the business three years ago and has relied on income from the business to save and buy a plot of land (Interviews of women, field work, 3 August 2014). The woman who process groundnut oil to sell said “I was already into this groundnut business before joining the cooperative. I expanded my business from the money gotten from the cooperative and currently, I have two nieces working for me”. Both of the women into retail and trading explained “I shut down my business because there was no money to invest into it before I joined the cooperative. Two years ago, I reopened my business and I am proud of myself” (Interviews with women, field work, 30 August 2014).

### 4.3 Income generation among women entrepreneurs

Before women joined the centre seven years ago, they engaged in other survival activities. (Scoones 2009) argues livelihood is “the means of gaining a living or a combination of the resources used and the activities undertaken in order to live” (Chambers 2005, cited in Scoones 2009:172). This argument is therefore taken from the perspective of activities undertaken during the past before women joined the enterprise. Four main survival activities have been identified to include selling food on streets and processing of groundnut oil, parboiled rice, and Shea butter at household level. Below are ten women who were interviewed concerning their past livelihood activities. These women have been categorised per their livelihood.

**Table 3** Livelihood patterns of Survivalists

<b>Livelihood</b>	<b>Amount (daily)</b>
Selling food stuff on streets and in schools	50 cents
Processing Shea butter at household level	1 euro
Processing Groundnut oil	1.5 euro
Processing parboiled rice	1 euro

Source: Own elaboration based on Field work (2014)

In the table above, it shows income from the past livelihood activities hardly made women cater for household’s activities. According to (Pahl 1990)“Wives are likely to pay for food, clothing for themselves, and their children” (Pahl 1990:125). This is true and evident among the Shea women; women admitted their past livelihood could not sustain them or their families (Interviews with women, field work 2014). Meanwhile women made it clear they spent most of their past income on food, education etc. yet their previous income was insufficient to cater for their needs and responsibilities in the households. Women have been categorised as per their type of livelihood activities before joining the centre.

The figure and table below shows the distribution of monthly income earned seven years ago and income earned as at July 2014 among 15 women interviewed. When women were engaged in survival activities, their income was

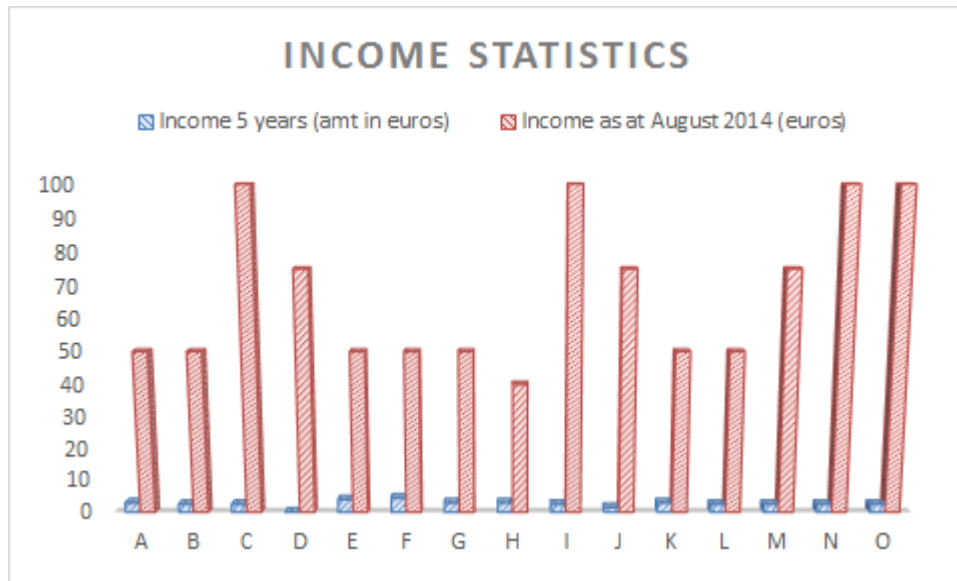
very little. For example, a former street vendor was earning a maximum of 2.5 euros per month but currently, she earns 50 euros per month from only contracts received. Women like the street vendors also had little monthly income ranging from 1.5 euros to 3 euros. Some women with income of 3.5 euros and 4 euros used to engage in selling foods to school children and currently earn 100 cedis and 50 cedis respectively from Shea butter (Interview with women, field work, 23 July 2014). There were others who were widows and had no money to care for their households, but currently earn 75 euros monthly.

**Table 4** Monthly income distribution over seven (7) years

Women	Monthly income five years ago (amount in euros)	Income as at August 2014 (amount in euros)
A	3	50
B	2.5	50
C	2.5	100
D	0	75
E	4	50
F	4.5	50
G	3	50
H	3	40
I	2.5	100
J	1.5	75
K	3	50
L	2.5	50
M	2.5	75
N	2.5	100
O	2.5	100

Source: own elaboration based on field work (2014)

**Figure 8** Monthly income over seven years



Source: own elaboration based on field work (2014)

Argued by (Hurley and Duke 1990) “income generation interventions, like other economic development activities, can strengthen social networks and organisation within a community as well as improve the individual circumstances of the participants” (Hurley et al. 1990:37). This intervention has improved the individual circumstances of female entrepreneurs at the centre. In accordance to what (Hallward-Driemeier and World Bank 2013) argues, micro enterprises leads to improvement of income generations and increases high returns to businesses.

This chapter has therefore analysed the income generated from livelihoods women engaged in before they joined the enterprise and what they currently earn and has deduced that women’s income have improved and women have introduced high value added products and also employed diversity of activities to improve the returns from the business. The components of income generation encompass a range of different activities. Thus reaching an agreement with (Hallward-Driemeier and World Bank 2013), it argues “Running a business encompasses a large range of activities, some of which are more likely to be successful and to earn higher returns” (Hallward-Driemeier and World Bank 2013:41).

## Chapter 5 Empowerment of Shea butter women

This chapter analyses empowerment in the Shea butter industry. It analyses empowerment by measuring empowerment among women using indicators. Indicators have been selected on basis of (Kishor 1997, cited in Kabeer 1999:445) definition of empowerment and the dimensions of empowerment (Kabeer 1999:437). This chapter also discusses the types of empowerment trainings given to the women and how empowerment is reflected in the lives of women.

### 5.1 Empowerment in Sagnarigu Shea butter and Soap Centre

According to (Singh and Sharma 2011)“Rural women can play a significant role by their effectual and competent involvement in entrepreneurial activities. They have basic indigenous knowledge, skill, potential and resources to establish and manage enterprise” (Singh and Sharma 2011:24). This argument is factual in the context of rural women found in the Shea butter industry because they have basic indigenous knowledge and skill in the Shea butter making and have gained resources in managing an enterprise. According to (ShuguftaYasmeen and Gangaiah 2014), empowering women through micro enterprise results in “better living for families” (ShuguftaYasmeen and Gangaiah 2014:40) and leads to “improvement in the involvement of women in household decision-making in male-headed families with regard to credit, disposal of household assets, education of children and healthcare” (Pragathy 2004, cited in ShuguftaYasmeen and Gangaiah 2014:41). As such this chapter aims to find out how empowered women entrepreneurs are in their business and households.

**Figure 9** Women in training sessions



Source: (A2N 2007)

### ***5.1.1 Types of Empowerment Trainings***

Argued by (Vossenbergh 2013) for effective female entrepreneurship, trainings including empowerment should be rendered. Therefore, the entrepreneurship activities in the intervention, incorporated empowerment using four main trainings. Trainings are categorised into four and analysed as follows.

Firstly Adult education classes was one component of the training which women received. Most of these women are in the late forties and early fifties and have little or no educational backgrounds. Literacy and numeracy trainings were given to the women in order to expose them to basic knowledge of English language, accounting etc. (UNDP 2007). This was believed would prepare the women in acquiring better human and business relations to customers, promote brand name and help them in the understanding of the terms and conditions of contracts signed. (UNDP 2007) (A2N interview field work, 29 July 2007).

Secondly, as a way of women understanding and appreciating the value of their skills in the international market, exchange programmes were organised for some women in the group to travel to Japan and India to teach and train on Shea butter making to some women indulging in other vocational skills and to companies in where women would export Shea butter to. Three (3) women went to Japan and India as a result of the exchange programme. At the end of the visit, this exchange exercise established permanent contracts with the Sagnarigu Shea butter centre. These three women still work at the centre and they shared their experience. The women who went to India expressed her experience “I saw how salt was extracted, and learnt about weaving. At the end of it all, I learnt how to do different businesses and also how to work in a group” (Interview with women, field work, 19 July 2014). The other two who went to Japan stated

“I went to make Shea butter and soap to enable them witness Shea butter making and they gave me business ideas and this has improved my confident; I visited a lot of places and I realised differences in life styles of women in Japan and us in Sagnarigu community. This made me want to excel in my business and live comfortably as women in Japan do” (Interview with women, field work, 20 July 2014).

In relation to the visit in Japan and India, women were taught of marketing strategies which they can employ in their business to expand the market (Interview with women, field work, 25 July 2014).

The third training incorporated were capacity building sessions. These sessions bring the women together to discuss and review their roles and responsibilities and how they could work efficiently in a group to maximise profits, produce quality products and increase income and volume of products (A2N Interview, field work, 20 July 2014) (UNDP 2007). These session at the end of the day, teach women how they can work collectively in a group and achieve common goals.

The fourth skill which is management was meant to teach women how to have a balance in their duties in the households and in their businesses. As most of the women are in their late forties and early fifties, these women do not look after children or do house chores. Instead those few in their early thirties have benefited more from these sessions. They are able to play their roles in the households and also in their business. According to these women, they wake up early to perform their house duties before going to work. Since their workplace is not far from their homes, they are able to get home in time to prepare supper for their family (Interview with women, field work, 21 July 2014).

Other BDS training programmes were designed to incorporate empowerment into it. Financial management for instance have made women aware of the importance of saving and how they can invest their money into their businesses.

Drawing from the arguments made by (ShuguftaYasmeen and Gangaiah 2014) that empowering women through microenterprise improves decision making over assets and households, some of the improvements which is reflected in the lives of enterprise women include household management, household assets etc. and the trainings above have incorporated these skills and according to the women belonging to the centre, they have expressed benefits of empowerment trainings in their words as “we are better women” (Interview with women, field work, 21 July 2014). Taking (ShuguftaYasmeen and Gangaiah 2014) argument on enterprise creation leading to “better living for families” (ShuguftaYasmeen and Gangaiah 2014:40), women’s statement such as “we are better women” implicates their lives and that of families are better off currently. How this is being reflected in their lives and families will be discussed further in the next subsection.



## **5.2 Empowerment in the Shea butter Business and Households**

I will analyse empowerment among women as it is reflected in their business and households in areas of resources, agency and achievements. Indicators used to analyse empowerment in the business include control of money, management, ability to make business decisions and self-reliance. That of households include contribution to basic household goods, self-reliance and ability to make households decisions. Empowerment has mostly been argued and measured at the household's level. In this research empowerment is analyzed from the levels of business operation and management, at the household levels and in the lives of women.

### ***5.2.2 Resource use in Business and Households***

#### **Control of money and time**

According to (Kabeer 1999) "The most frequently used concepts of empowerment is that of control, over resource in question" (Kabeer 1999:444). Agreeing with (Kabeer 1999) this has been factual in the control of money and time among women. Women in the Sagnarigu Shea butter centre, have gained access to money and are managing their own account in the VSLA and other personal bank accounts (Interview with women, field work, 18 July 2014). The ability to get access to money is one thing and the ability to control money usage is another (Kabeer 1999). Women have the ability to contribute towards the VLSA from which they buy new machines in processing Shea butter and soap products and Shea nuts from middle men when there is the need, making the control of money in the centre efficient to make run business successfully.

Also according to (Sathar and Kazi 1997, cited in Kabeer 1999) "control over resources in household is measured by who kept household earnings and who had a say in household expenditure" (Sathar and Kazi 1997, cited in Kabeer 1999:445). This argument is reflected among women in their ability to contribute to households. Five women pay fees and electricity bills and all women interviewed arrange for food stuffs to be bought at the end of every month (Ref to section 4.3.2). In relation to time use among women in the business and households, they have utilised their ability to meet both households and business demands for instance by waking up early to perform household's chores and cook

for children as well as husbands before going to work. Alternatively, about five women have hired house maids or a relative to help out with cooking, cleaning and other house chores. One woman described her situation in meeting both business and household demands as “I have two children and making time for my business and meeting house chores is not a problem. I have a maid who comes in the mornings and evenings to take care of my home when I am not around” (Interviews with women, field work 2014). Most of the husbands of these women are farmers, who also work from early mornings to early evenings, thus the men make time to cater for the house when they come home from the farm or work.

### **Management of resources**

According to (Sathar and Kazi 1997, cited in Kabeer 1999) managing resources many depend “on whether women had a say in household expenses, cash to spend on household expenses and freedom to purchase clothes, jewellery and gifts for their relatives” (Sathar and Kazi 1997, cited in Kabeer 1999:445). With reference to (Sathar and Kazi 1997, cited in Kabeer 1999) argument, this is a definition which fits women’s ability to manage resources both in the business and households. For instance, is reflected mostly in the lives of the widows who manage resources in the households; food, clothes, children’s expenses and in their payment of utility bills. Among women who have indicated have purchased assets, two (2) married women have also utilised money for purchases of lands and other personal assets. This also has been effective in the use of money to purchase lands, houses etc. In relation to business, women are able to budget for replacement and purchase of equipments and machines for processing and packaging.

### ***5.2.3 Agency in Business and Households***

According to (Sisask et al. 2001) agency is “the ability to define one’s goals and act upon them [...] agency also encompasses collective, as well as individual, reflection and action” (Sisask et al. 2001:21). I have therefore identified decision making and choice and self-reliance in as indicators for analysis of agency

#### **Ability to make business decisions and choice**

“The form of agency which appears most frequently in measurement efforts, relates to decision-making agency” (Sisask et al. 2001:21). At the sagnarigu Shea

butter and soap enterprise, women have shown their ability to make decisions and choices on their own. For instance they decide together how much they would save every week in the VSLA. They also have the agency to make decisions as to what purpose their money should be used for. Women have shown their ability to make decisions and choices in areas of processing, packaging and marketing areas of their business. For instance women can translate how much they will be earning by weighing Shea butter before packing them into boxes.

### Self-reliance

Women have relied on themselves to provide machines, equipments and money concerning the progress of the business. I will relate self-reliance as to the degree of dependence on A2N. As at July 2014, women were independent and run their own business. Decisions as to the business is made explicitly by women themselves. For example during interviews on filed, women made it known that they want to expand their business and they are making plans towards this (see section 3.3.2). Although women may show independence in their business, I would argue that, they still rely on A2N and the association in terms of technical issues. This is seen in women's zeal to know more skills; in such situation, women tend to consult the association for help, making the degree of self-reliance not fully gained control over.

### Ability to make decisions in household and self-reliance

At the households' level, (Kishor 1997, cited in Kabeer 1999) has argued self-reliance to be "can women support themselves without the support of the husband" (Kishor 1997, cited in Kabeer 1999:445) also the "power within" (Kabeer 1999:438) argued by (Kabeer 1999) expressing agency of women is reflected in their ability to rely on themselves. One intriguing comments from interviews with women drew my attention to the degree of non-dependence on their husbands. Responses from the question; without you can your family survive? Contrary to my assumptions, all women interviewed at the centre admittedly said their family can't survive without them (Interview with women, field work, 21 July 2014). Among 17 women interviewed, only one woman said her husband has helped her once in her business whilst the rest did not receive any support from their spouses. This shows women at the centre, do not depend on their

husbands in the house or in their business. Among the married women for instance, decisions in the household are made solely by women from cooking, to children welfare; generally women make decisions concerning their households. According to (Kishor 1997, cited in Kabeer 1999) she relates decision making to “who has the final say in making decisions about a variety of issues” (Kishor 1997, cited in Kabeer 1999:445). Her arguments supports the situation of decision making process among the 8 widows at the centre. These women are the bread winners of their family and make every decision pertaining to the households and children on their own.

#### ***5.2.4 Achievement***

According to (Kabeer 1999) how empowered women are may be reflected in achievements in their lives. Arguing from the definition of achievement by (Kabeer 1999) as “overall capability of being and doing” (Kabeer 1999:448) I have identified some achievements in women’s lives below.

##### Economic empowerment

Economic empowerment as argued by (Sathiabama 2010) is an achievement of empowerment and this is reflected in women’s contribution towards family issues and in community. Five women have been able to set up their businesses and employed others (Interview with women, field work, 4 August 2014). Interviews with these women entrepreneurs explained that, they are employing family member and close people because they want to create employment for these people (Interview with women, field work 2014). Thus women have gained power to employ others stimulating community development.

##### Community development

(Berner and Phillips 2005) have argued participation is beyond “listening to beneficiaries but their active role in decision making” (Berner and Phillips 2005:18). I will identify participation in community development activities by employment, and promoting of female entrepreneurs and engaging in community meetings. In terms of employment, women have paved a way to the young female entrepreneurs in the industry<sup>12</sup>. The creation of the enterprise has restricted young females from migrating to the capital towns. All women interviewed, admitted

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<sup>12</sup> Other livelihoods in the community is farming and other survival jobs

they participate in community meetings, school meetings and church meetings (Interview with women, field work, 4 August 2014). As such, they are empowered in community by contributing to the development of the community in these areas.

#### Self-confidence

According to (Sathiabama 2010:5) self-confident is one indicators for showing women empowerment and this reflects comments of women such as “I play important role in the house, I feel important in the community, I owe a business and without me my family cannot survive” (Interview with women, field work, 3 August 2014) showing that they were confident in themselves and in their ability to cater for themselves, households and contribute to community development.

#### Equality within households

According to ILO “Promoting women’s entrepreneurship and gender equality helps to empower women in the family and wider community” (ILO 2014:3). This has been shown in the shared responsibilities in the households of women. As already mentioned, five women share utility bills with their husbands at the end of each month. One women from the centre pays electricity bills whilst 3 pay their children’s school fees.

#### Ownership of property

According to (Deere and Doss 2006) ownership of property is important among women as this reflects their assets. Women have ownerships to lands, houses and their living conditions are good. Women in the sagnarigu centre can pass for middle class, due to their living conditions in their homes. Most women have sofas, televisions, rooms for their children, satellite dish, and their capacity to pay school fees and other monthly bills (Interview with women, field work, 18 July 2014). Below is a picture of one of the women’s house with a satellite dish. Currently, 3 women have bought lands and 4 have built houses (Interview with women, field work, 18 July 2014).

This chapter has dealt with empowerment and how the enterprise creation has empowered women. From the analysis above, it is clear women have been empowered and it is reflected in the lives of women, business and in households. Achievements which has been analysed among women supports (Sathia-

bama 2010:5) argument on the importance of empowering women through enterprise creation to include confidence, participation, economic empowerment, and community development among others.

Empowerment in these dimensions has emphasized the resource use in the “multiplicity of social relationships” (Kabeer 1999:438) within family, business and community, the “power within” (Kabeer 1999:438) expressing their motivation and purpose in their business and in their achievements in the community and individual lives.

**Figure 10** A women standing in front of her house and women weighing Shea butter for export



Source: (Sagnarigu community 17-07-14, field work 2014) and (A2N 2010)

## **Chapter 6      The Gold of Shea Butter Women; Discussion and Conclusion**

### **6.1 Discussion**

The main question to this research paper is; under what conditions have entrepreneurship development programmes affected the lives of women entrepreneurs? This was answered with analysis of both data from field and concepts of entrepreneurship, income generation, private sector development and gender and empowerment. In my discussions, firstly I would argue that entrepreneurship can make poor entrepreneurs escape from poverty and then discuss the conditions under which this is possible.

#### ***6.1.1 Improvement of Lives of Entrepreneurs through Entrepreneurship***

Authors such as (Sathiabama 2010, Ahmad and Hoffmann 2008, Vossen-berg 2013) have argued entrepreneurship leads to income, reduced poverty and empowerment among others but these entrepreneurs are mostly growth-oriented entrepreneurs and found in developed countries. Many research has shown survival entrepreneurs do not grow even when targeted with BDS (Berner et al. 2012, Naudé 2008). Notwithstanding these statements, a growing group of gazelles found most in developing countries have also been argued to have little chances of growth and case studies done in developing countries only confirms this argument. A typical research done in five African countries over a period of 15 years only propels the little graduation and success of gazelles let alone survival entrepreneurs (Mead and Liedholm 1998). Adding to these arguments, (Boston and Boston 2007) have also argued growth-oriented entrepreneurs employ strategies which gazelles and survivalists do not employ to grow their business and those who even grow are by chances.

Meanwhile (Brush et al. 2009, Vossen-berg 2013, Sievers and Vandenberg 2007) have all argued if entrepreneurs are given the necessary needs, they will excel in their businesses. Reference to (Kumar 1995) mushroom project explicitly showed the effects of entrepreneurship in the lives of women entrepreneurs and the growth of their business given the necessary provisions to excel. Nevertheless, due to little evidences which proves that poor entrepreneurs can excel

not because of chances, much research has rather shifted to the failures of poor entrepreneurs.

However, this research paper has drawn from the arguments of survival, growth-oriented and gazelle entrepreneurs to distinguish the type of entrepreneurs in the Shea butter enterprise and under what conditions of entrepreneurship have affected their lives and business. Drawing from the characteristics of survivalists, gazelles and growth-oriented entrepreneurs, identification of type of entrepreneurs in this research paper has been familiarised with gazelles. Hampering on the characteristics of gazelles to include young fast growing companies (Henrekson and Johansson 2010, Boston and Boston 2007, Bos and Stam 2011), higher returns to business and management skills better than survivalists (Grimm et al. 2012), there is no agreed definition of gazelles. Few evidences which have shown they exist according to (Bos and Stam 2011) are found in industries such as Silicon Valley and Cambridgeshire. Nevertheless, what remains clear is, gazelles are better entrepreneurs than survival entrepreneurs (Grimm et al. 2012, Boston and Boston 2007). Thus drawing from the characteristics of survival, growth-oriented and gazelles, this research paper identifies entrepreneurs found in the Shea butter industry as gazelles. What has been used to identify them as gazelles in this research paper, has been factors such as level of income generation, strategies employed in business, stage of enterprise, and entrepreneurial skills of entrepreneurs in the Shea butter industry. Conclusions were able to draw by comparing these factors to when women engaged in survival activities and currently how they operate in their business and the situation in their lives.

Entrepreneurs found in the Shea butter enterprise are gazelles because they have acquired better entrepreneurial skills, employed strategies in their business, have expanded and upgraded their business, are able to accumulate income and have employed others, among others as compared to when they were survival entrepreneurs. They have adopted strategies in marketing (website), growth (advertising and technology use) and competitive (value added products) which has made them to excel better than other enterprises found in the community. What remains distinct from them being growth-entrepreneurs is, these group of entrepreneurs have not experienced graduation from the enterprise. I do not



agree with (Boston and Boston 2007)(Mead and Liedholm 1998) that performance of gazelles are due to chance but I will argue that with the right approach<sup>13</sup>and conditions to entrepreneurship, gazelles can excel and grow their business and eventually become growth-oriented entrepreneurs.

To back arguments, from data it was found that when women engaged in necessity driven activities (selling food, processing Shea butter, parboiled rice and groundnut at household level), they had no skill and had no need to save income as money gotten was little. Currently, these women are able to save money from income, they subcontract other Shea butter enterprises, have acquired high entrepreneurial skills, adopted strategies in marketing, growth and innovation.

Currently, income earned from the four components<sup>14</sup> identified, enable women to manage their households and invest back into their business. Women currently, do not live in poor conditions; as they are able to provide the basic necessities such as food, clean water, clean clothes and a clean environment to their households. Five (5) women have personal bank accounts and save money into these accounts. They pay school fees, water bills, hospital bills and electricity bills. According to the GEM indicators to measure the well-being of entrepreneurs, indicators such as “1.In most ways, my life is close to my ideal. 2. The conditions of my life are excellent. 3. I am satisfied with my life. 4. So far I have obtained the important things I want in life. 5. If I could live my life again, I would not change anything” (Amorós and Bosma 2014:63) were used to determine the level of well-being of entrepreneurs. Interview among women entrepreneurs revealed statements such as; my live has changed, without me my family cannot survive, I didn’t imagine myself in the stage of my business, I have achieved a lot in my life and I am proud of myself, I play important roles in my community and family, I don’t regret where I am in my life, my dreams have come true, are statements which conform to the indicators provided by GEM to measure the well-being of entrepreneurs and shows women currently have good well-being. Drawing from the characteristics of when entrepreneurs in the Shea butter industry engaged in survival activities and currently, it is evident that

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<sup>13</sup> The 4M approach

<sup>14</sup> Value added products; soap and oil, contracts, VSLA and small business

these group of survivalists at a point in their lives could not look after themselves or family and remained in poor conditions, yet when given the opportunity they have excelled in their lives and this is reflected in the level of income women currently receive from business, how empowered women are, strategies employed in business growth and entrepreneurial skills utilised in the business among others.

Therefore this research concludes that women's lives have improved and it was possible for survival entrepreneurs in the Shea butter industry become gazelles as a result to the right approach provided in the intervention.

Apart from the lives of women which have improved, women have also seen growth in their enterprise. According to (Schreyer 2000) increase in firm size and job creation determines the success of firms. According to (Naudé 2008) the growth, survival and graduation becomes crucial at the adolescence stage where the business is matured (Naudé 2008) and much of the constraints conditioned for the survival of the firm is the ability to acquire finance and entrepreneurial skills. The Shea butter enterprise is at the adolescence stage where they have expanded the business to include upgrade of machines, facilities, equipments for processing Shea butter and have adopted strategies to expand and upgrade their business. According to (Boston and Boston 2007) emphasis should be placed on strategies and innovation for firm's growth. These strategies were employed in areas of infrastructure upgrade, marketing strategies and innovation. First of all upgrade of machines and equipment which included grinding mill, cutting machines etc. increased productivity which resulted in more supply of Shea butter products and its related products. Marketing strategies such as website creation, customer relationship, and fair trade were put in place to expand the market among women. As studies shows the graduation, growth and survival of a firm depends on firm size (Naudé 2008, Schreyer 2000), entrepreneurial skills (Naudé 2008), strategies (Boston and Boston 2007) and capital (Naudé 2008), it shows this growth of a firm is not experience by gazelles but experience more among growth-oriented entrepreneurs (Boston and Boston 2007, Mead and Liedholm 1998, Grimm et al. 2012). However, evidence from the field showed that the

Shea butter enterprise has been expanded and has experienced growth, with indicators showing the increase of number of entrepreneurs, level of productivity<sup>15</sup> and returns to business. For instance number of entrepreneurs have increased from 30 to 35 and more entrepreneurs have been anticipated to join the enterprise by end of December 2014.

### ***6.1.2 Conditions to Entrepreneurship Development***

In as much as it has been shown that entrepreneurship has improved the lives of poor rural entrepreneurs, little is known on the conditions under which entrepreneurship programmes can affect the lives of entrepreneurs. Take for instance, a study which was done by (Hassan et al. 2014) in Malaysia revealed entrepreneurship has promoted income, empowerment etc. but failed to underlay what has made these entrepreneurs to achieve these results. Others which has shown some evidences only portray the two main popular conditions to be provision of capital and BDS. According to (Hurley et al. 1990) she argued that most entrepreneurship intervention do little to “alleviate the plight of the poor” (Hurley et al. 1990:29) as this is due to the weak approaches used in interventions. Most interventions does not take into consideration the economic, cultural and environmental influences that may affect the improvement of poor entrepreneur’s livelihoods (Hurley et al. 1990).

Before I will discuss the conditions used in the Shea butter intervention, the table below shows a general review of what has been argued in chapter two as conditions to entrepreneurship. Some authors have argued that in order for entrepreneurship to lead to income ((Hallward-Driemeier and World Bank 2013)), job creation (Ahmad and Hoffmann 2008), empowerment (Singh and Sharma 2011, Vossenberg 2013), poverty reduction (Ahmad and Hoffmann

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<sup>15</sup> “Sheabutter sales have increased from just domestic sales to making export sales to Japan, Canada, Germany and the United States for members of the association. Export sales have also increased from an initial 100kg-500kg to1000kg-2000kg per quarter. In terms of impact, there have been significant increases incomes resulting in better nutrition, health and access to education. A key indicator of this impact is the fact that 20% of beneficiary women have gone beyond addressing consumption needs and have purchased lands,” (A2N 2007 ).

2008), economic development (Ahmad and Hoffmann 2008, Naudé 2008) and among others. Entrepreneurship should take into consideration conditions such as access to finance, BDS, information, formation and strengthening of rural women entrepreneurs network, the entrepreneurial intensity (innovative, risk taking, Proactiveness), entrepreneurial characteristics (risk taking, confidence, determination, willingness, initiative, social network), regulatory framework, resource and development technology among others.

**Table 5** Conditions to Entrepreneurship

<b>Various research</b>	<b>Conditions</b>	<b>Results</b>
(Hallward-Driemeier and World Bank 2013)	Expanding women's access to finance and skills	Improve income
Singh and Sharma 2011	Formation and Strengthening of women entrepreneur networks	Job creation and empowerment
(Morris et al. 1994)	Entrepreneurial intensity (innovative, risk taking, proactiveness)	employment, a going venture, profits
(Salleh and Noor Zahirah Mohd Sidek 2011)	Access to information, finance, infrastructure	income, market
(Ahmad and Hoffmann 2008)	Access to finance, regulatory framework, R&D technology	job creation, economic development, poverty reduction

Source: own elaboration based on (Hallward-Driemeier and World Bank 2013), (Singh and Sharma 2011, Morris et al. 1994), (Morris et al. 1994), (Salleh and Noor Zahirah Mohd Sidek 2011), (Ahmad and Hoffmann 2008).

This is true, however most of these conditions only take into account only one aspect of proposed conditions such either provision of credit or BDS among others. In multiple case studies shown by (Hurley et al. 1990) in Addis Ababa and Costa Rica it was shown that even though entrepreneurs had access to finance or Business services, they did not excel as much as it was expected. According to (Vossenberg 2013) many policy makers and NGOs have targeted entrepreneurship using credit or BDS or capacity building but none of these have resulted in substantive growth of enterprises among women. Thus according to (Hurley et al. 1990, Vossenberg 2013) approaches used in entrepreneurship interventions should be encompass a “variety of instruments and methodologies” (Vossenberg 2013:15).

Therefore, this research paper argues a 4M approach to entrepreneurship as a condition to promote achievements of entrepreneurship. It also dwells on additional conditions utilised in the Shea butter entrepreneurship that led to

income generation, empowerment, stable market, improved entrepreneurial skills and gazelle's entrepreneurs and ultimately poverty escape. These included a high value added products, and a high demand market.

The 4M approach is a comprehensive approach which umbrella's the general conditions proposed by some authors. The approach is suitable for addressing if not all, most of the needs of a poor entrepreneur. Access to market, for instance, takes into consideration the provision of BDS, provision of demand market and adopts a marketing strategy. This allows an entrepreneur to maximise its profits and return to business. Whereas access to management encompasses the provision of management trainings in business and household areas. This strengthens the capacity of women to meet household demands and business demand as well. Among the Shea butter entrepreneurs, it was evident women were able to balance their duties in the households and business. Consequently, access to money includes provision to credit and BDS. It is necessary for an entrepreneur to manage its finances, as such providing trainings on money management as well as provision of credit, gives an entrepreneur the capability to control its money usage, savings and investments. Women in the Shea butter industry have witnessed this benefit in their ability to save, investment money into business and in upgrading facilities and machines. Access to an enabling Meso/macro environment is also important. Having policies and influences which supports the objectives of an entrepreneurship programme, paves the way for smooth implementation and support from actors involved and involves the entrepreneur into its decision making etc. This was seen in the initiatives, cultural and economic influences and in the policies of UNDP, the government of Ghana and JICA and most importantly in the initiatives and ideas of women entrepreneurs.

While other conditions concentrate on BDS and credit as the main approaches, this 4M approach identifies BDS and credit as a components of 4M's and encompasses other components such as empowerment. As such in as much as other studies have proved there is an improvement in lives of entrepreneurs through the conditions implemented, information is not provided as to how this

have been applied in the lives and businesses of entrepreneurs. It also fails to acknowledge the duration<sup>16</sup> of trainings which should be rendered.

The 4M approach adopted for this research paper, has shown how women have benefited from the trainings and how this is being utilised in the sectors of money, market and management and provisions made available for its implementation. Overall, the 4M approach has advantages over the other approaches argued in the sense that, it targets both the demand market and strengthens the supply sector of the business, it allows the entrepreneur to be innovative and it prevents the entrepreneur slipping back into poverty.

Below in the tables shows the different BDS trainings rendered in the market, money and management sector. An additional training which is empowerment was also rendered to entrepreneurs.

**Table 6** various trainings in areas of money, market, management and empowerment

<b>Market</b>	<b>Money</b>	<b>Management</b>	<b>Empowerment</b>
<ul style="list-style-type: none"> <li>● Negotiate skills</li> <li>● Basic customer relations management</li> <li>● Networking</li> </ul>	<ul style="list-style-type: none"> <li>● financial management</li> <li>● costing and pricing mechanisms</li> <li>● accounting</li> </ul>	<ul style="list-style-type: none"> <li>● Business management skills</li> <li>● Modern skills on Shea butter processing</li> </ul>	<ul style="list-style-type: none"> <li>● Adult literacy</li> <li>● Exchange programmes</li> <li>● Capacity building</li> </ul>

Source: Own elaboration; (Brush et al. 2009) A gender aware female entrepreneurship and Field work 2014

As parts of the conditions, High value added products and High demand of products were also conditions underlying the success of the intervention. According to (Boston and Boston 2007) innovation characterises a high growth entrepreneur from a no growth entrepreneur. Entrepreneurs found at the enterprise were innovative by added High value added products<sup>17</sup> to their business. These value added products have accelerated the growth of the business and have received market within West African countries. The high demand market

<sup>16</sup> The duration for trainings lasted for two years and currently on monthly basis trainings are rendered upon request of women at the center.

<sup>17</sup> Products include Oil and Soap. Shea oil is used for cooking and cosmetics. Shea butter and its related products have been upgraded to fair trade.

for is argued in this research paper as a condition for entrepreneurship intervention to have affected the lives of women entrepreneurs. Many studies have neglected the demand market to entrepreneurship.

Conditions underlying the entrepreneurship intervention in the Shea butter industry has been explicit to take into consideration who the target group of entrepreneurs are and the needs of these entrepreneurs. This research paper has therefore shown that the implementation of 4M approach, introduction of high value added products and a high demand market for Shea butter has made it possible for the achievements in the lives of poor rural women in the Shea butter industry. Some research by (Hurley et al. 1990) has shown the failure of entrepreneurship interventions among poor rural entrepreneurs and she argues it was a failure because the entrepreneurship programmes did not take into consideration a strong approach to implement.

Contrary to what other studies have shown that entrepreneurship interventions does not necessarily make a poor entrepreneur escape poverty, the case study used in this research paper has shown that the poor rural entrepreneurs escaped poverty via entrepreneurship intervention and this was possible because of conditions and an approach which addressed the barriers to their success.

## **6.2 Conclusion**

The story of this research paper has been told of a group of poor rural women entrepreneurs in the Shea butter industry who have escaped poverty through the conditions of entrepreneurship approached in the intervention. This research paper concludes on the fact that entrepreneurship can make a poor entrepreneur escape poverty by having a concrete approach and conditions in entrepreneurship programmes.

The case study used in this research paper has shown entrepreneurship has led to improvement of income, has empowered women, improved entrepreneurial skills and has led to gazelles in the Shea butter industry. This has been made possible due to the conditions set in place for entrepreneurship development in this intervention. Firstly it had a comprehensive entrepreneurship approaches that was taken at the same time. This comprehensive approach consists of the 4M (Access to money, market, management and an enabling Meso/macro

environment) and components to the 4M as access to BDS, micro/small credit, empowerment trainings and policies, cultural and economic influences. It also introduced highly value added products which currently boosts the business of women, employed strategies in the business, and an important factor still remains that, there is a high demand and market for Shea butter which makes the future of the industry sustainable.

“To escape from poverty, the poor need jobs [...] to help the poor one should not give them fish, but a fishing rod and teach them to fish so that they can ensure their own livelihood”(Klein and Hadjimichael 2003:17).



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# Appendices

## Appendix A

**Table 7:** Overview of Project

Project Title	Empowering Rural Women and Alleviating Poverty by Strengthening the Local Shea Butter Industry in Northern Ghana			
Goal	To Bolster Female Entrepreneurship in the Shea butter Industry in Sagnarigu Community of Northern Ghana.			
	<i>Intervention Logic</i>	<i>Objectives of Project</i>	<i>Objectively verifiable Indicators</i>	<i>Activities and Inputs</i>
Project Purpose	The overall logic of the project has it that, if the demand sector of the Shea butter market is provided, it will bolster female entrepreneurship in the supply sector of the Shea butter industry.	<ul style="list-style-type: none"> <li>To strengthen the Shea butter industry by bolstering female entrepreneurship</li> <li>To empower women entrepreneurs to alleviate poverty and increase income</li> <li>To find equitable market for Shea butter</li> </ul>	<ul style="list-style-type: none"> <li>Stable market</li> <li>Quality Shea products</li> <li>Increase in income among female entrepreneurs</li> <li>Improve livelihoods among women entrepreneurs</li> </ul>	<ul style="list-style-type: none"> <li>Identification of what constitutes marketable Shea butter quality and development of the environment for local women producers to meet the required international quality standards.</li> <li>Exploring new domestic and export Shea butter markets in order to promote sales of locally produced Sheabutter.</li> <li>Providing business development skills and functional literacy for local women producers to promote their entrepreneurship.</li> <li>Transmitting skills and knowledge in Shea butter production among local processors.</li> <li>Sharing lessons learnt with the relevant Government agencies.</li> </ul>

Source: own elaboration based on (UNDP 2007) project overview

## Appendix B

Figure 11 Demand of Shea butter oil and soap

### Demand of Added Value Product from Shea butter

#### **Market Value of Shea butter Oil**

There has been a growing demand for vegetable fat in the western marketplace and shea butter is now commonly used in the production of cocoa butter equivalents or improvers (up to 5% content by weight is allowed under EU regulations on chocolate), other confectionaries and margarines. An estimated 350,000 MT kernel are exported from Africa (with a market value of approximately US\$120 million with prices around US\$450 MT f.o.b. Tema, Ghana) and used for the preparation of ca. 60,000 MT stearin (the solid 'fat' fraction) with an estimated value of US\$120 million. It is unknown what volume is used in the US for edible products, though no non-cocoa vegetable fats are currently permitted in US chocolate.

#### **Market Value of Shea Soap**

In addition to being a commodity traded in the edible vegetable oil and fat market, shea butter is recognised as having important therapeutic properties, particularly for the skin (UV protection, moisturizing, regenerative and anti-wrinkle properties) and is now sought after for personal care products (pomades, soaps, pharmaceuticals, etc). The total used in this market is estimated to be about 5-10% of the total African exports.

Source: own elaboration based on (GSL 2013), accessed on 11 November 2014 at <http://www.globalshea.com/work/14/Industry-overview>

## Appendix C

Figure 12 More Stories of women from Sagnarigu center

### Mama Meimunatu Adam's Story

Meimunatu's life abruptly changed three years ago when she lost her husband. Suddenly left to be the sole provider for her children, she was forced to move from the place she had always called home and devise a strategy for her survival. Money was so tight that she was forced to give her children out to those that could take care of them and one of her daughters was compelled to migrate to Accra to work as a Kayaye, carrying items for market women, in order to earn money for the house. A certain man, Alaji Abraham heard about the struggles Meimunatu was encountering on a daily basis and lent her 30 bowls of Shea nuts so that she might join the Sanarigu Women's group, a Shea butter processing center. Meimunatu worked hard at the Sanarigu center to repay her debts and then started processing for herself with the little profit she had made. Before she knew it, the 10 bowls she had become 20 and Meimunatu began to earn what she needed to run her household. Unexpectedly, Meimunatu says this increased income has allowed "peace to descend upon my home". Meimunatu's daughter who had earlier left for Accra to work as a Kayaye in order to help her mother has returned back home. In addition, Meimunatu has saved her money and has carefully used it to build three rooms on the piece of property she herself owns.

- Meimunatu Adam

### Mama Azara Imoro's Story

Before coming to the Sanarigu center, Mama Azara used to cook and sell local dishes to school children. This was a difficult way to make a living and Mama Azara made hardly any profit with business. She felt helpless when her children would ask her to pay their school fees and she could not. Mama Azara knew the importance of education and with the hope of being able to send her children to school, she joined the Sanarigu center. At the Sanarigu Center, Azara was given the opportunity to work regularly and instead of simply breaking even, Azara now has a working capital equivalent to one jute sack of shea nuts and makes a monthly income of 16GHC, about 16 USD. With this increase in income, she has noticed that the situation in her home has started to change. Not only is she able to provide money for her last born son to attend Secondary School, she is able to provide food for her two married children, when needed and has purchased bicycles for two her sons who travel long distances to work. In fact, Azara financed part of the training that was necessary to enable one of her sons to become a carpenter and the other to become a bicycle mechanic. Her only daughter, a graduate from a technical school, is now employed as a nurse. While Azara's husband is a tailor, he uses his money to purchase large items needed for the house and leaves the smaller purchases for the household up to Mama Azara. Mama Azara prays for a bright future, but feels confident she will have one because of the significant investments she has made in her children and their education. She feels sure that her children will be able to take care of her, her husband and their house in the future.

- Azara Imoro

### Mama Fulera Yakubu's Story

One year ago, Mama Fulera's husband, a father of 20 children, a gong gong beater and a hardworking farmer, passed away. Since then, Mama Fulera and the other three wives have been left to earn what they can to support their children. Mama Fulera who is the first wife, and Mr. Yakubu's last wife both process Shea butter at the Sanarigu center and are able to earn enough income to support the household, including the 8 small children who live in the house. Mama Fulera uses the majority of the money she earns from Shea butter processing to buy maize for her household, to purchase soup ingredients and puts aside the rest for emergencies that may come up. Compared to when she was processing rice, Mama Fulera has found that the quality of food she is able to purchase has increased. Now, she is able to buy fish and vary the content of her meals. While Mama Fulera finds that the hard work she puts in at the center makes her tired, she says that the women are "getting the needed support" through the center. She hopes that in the future the women will continue to work together to build their earnings so that she might buy a plot of land and build her own house.

-Fulera Yakubu

Source: own elaboration based on (A2N 2008) Shea butter stories