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# Community participation in enterprise development programmes for poverty reduction and sustainable development in Ghana

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**ABSTRACT**

To trickle down poverty in rural areas, development partners and national governments have instituted enterprise development programmes which call for the establishment of some participatory frameworks to enable rural entrepreneurs determine for themselves, the exact Business Development Service (BDS) they desire to bring about economic improvement and social change. In ensuring that the concept of participation is not merely a wish list, the article modified Choguill's ladder of community participation as a de facto lens to examine whether "participation" really exists in these programmes by drawing on evidence from the Rural Enterprises Programme (REP) in Ghana. Using qualitative in-depth interviews grounded in a single case study design (REP), the study observed that despite the existence of structures that appear to involve entrepreneurs at all stages of the decision-making process, beneficiaries think otherwise. Notwithstanding, some context and power-induced factors were identified to have accounted for these discrepancies.

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## Introduction

Globally, rural areas are home to about 80% of the world's extremely poor (Mabe et al., 2021). To address their socio-economic needs, many of these rural poor rely largely on various Business Development Services (BDS) led by central and local governments. Nevertheless, due to social, economic, and ecological issues, they frequently face a number of livelihood hazards (Adjei & Adjei, 2016, Ahenkan et al., 2020). Compared to their peers living in towns and cities, rural people are more marginalized and excluded from some social and economic opportunities (De La O Campos et al., 2018). In order to enhance their living conditions while eradicating other forms of social exclusions and livelihood risks, central and local

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government entities have been working to develop various development intervention initiatives in rural areas (Boadu & Ile, 2017, Ile et al., 2018). According to Adjasi and Osei (2007, pg. 451), the increased attention by governments to empower rural residents is justified because in many of these areas, poverty has proven to be "... huge, deep, and almost chronic."

Ghana is one of many countries in the world that continues to experience increasing poverty incidence in rural areas (Cooke et al., 2016). In response, successive governments have had to deliver BDS to rural poor entrepreneurs since introduction of the Rural Enterprises Programme (REP) in 1995. The goal is to provide rural entrepreneurs with alternate sources of income by encouraging diversification from direct dependence on agriculture to asset acquisition and skill-based sources of livelihood (Korri, 2018). Amongst all participating rural districts in the country, an important and cross-cutting aspect of the programme is the use of local governments as agents of enhancing active involvement of entrepreneurs in key areas of the decision-making processes including the service determination, planning and implementation (Kassalu-Coffin et al., 2002). Hence, within the programme design, it is assumed that local governments will take advantage of their close proximity to the rural poor entrepreneurs and encourage their participation in the three (3) areas of BDS decision-making processes to ultimately bring about economic improvement and social change in those rural areas.

In this paper, we argue that running enterprise development programmes on such assumptions require some level of empirical verification; it is important to establish whether (or not) there exist some structures seeking to encourage entrepreneurs' participation in key areas of the decision-making processes, and understand the extent to which these structures are active. Until now, several studies have been conducted on rural entrepreneurs and their involvement in BDS (Adjei & Adjei, 2016, Bonger & Chileshe, 2013, Chun & Watanabe, 2012, Haile & Batra, 2016, Kanbontaa, 2015, Osinde, 2012). However, these studies, mostly in Bhutan, Ethiopia, Ghana, Kenya and Zambia, have only assessed the impact of the various services on livelihoods of rural beneficiaries without recourse to how these entrepreneurs participate in the selection, planning and implementation of their desired services. Thus, there is a dearth of knowledge on the structures put in place to incite effective involvement of entrepreneurs in enterprise development decision-making processes. While this area of research has long been ignored, Fakere et al (2017, 2020) make a strong case regarding the existence of a strong positive relationship between effectiveness of participatory structures of an intervention and the overall impact or satisfaction it brings to beneficiaries. Hence, within the context of a limited knowledge on how rural entrepreneurs participate in BDS decision-making processes, and the possible implications these may have on poverty reduction among these rural poor entrepreneurs, the current study aimed to understand how rural entrepreneurs participate, and their level of involvement in enterprise development programmes.

To assist with this investigation, the Rural Enterprises Programme (REP) in West Akim Municipality of Ghana has been selected as a case study to enquire into some of the existing structures adopted by the local government to solicit for entrepreneurs' involvement in decision-making processes. As the delivery of BDS in Ghana necessitates interaction between the rural entrepreneurs on the demand side, and the local government implementing unit known as the Business Advisory Centre (BAC) on the supply side (Kassalu-Coffin et al., 2002), Choguill's (1996) ladder of community participation is

deemed appropriate to examine how beneficiaries of the programme participate in BDS decision-making processes and their extent of involvement.

## BDS and rural poverty reduction

Within the entrepreneurship discourse, Adenutsi (2009) had argued that the conceptualization of extreme poverty should primarily focus on income. However, recognizing the mass exclusion and incapacities prevalent in rural areas, the issue of poverty is one that goes beyond income. Sen (1999) and Narayan et al. (2002) emphasized the importance of a lack of human development opportunities, economic and social assets, insecurities, vulnerabilities, lack of participation and lack of local voices as significant indicators of poverty which must not be overlooked. Poverty reduction strategies in these areas and in the context of this study were therefore examined according to how those strategies are able to enhance the various dimensions of poverty and sustain the livelihoods of rural people.

De La O Campos et al. (2018) asserted that the first step toward ending poverty and all forms of livelihood vulnerabilities in rural areas is to diversify livelihood sources by encouraging participation in off-farm activities. It is in this advocacy that the role of BDS in rural poverty reduction is mirrored. Since the introduction of the concept of BDS in the 1990s, there has been scholarly attempts to unpack how BDS is delivered, the various services it consists of and their purposes (Bonger & Chileshe, 2013, Haile & Batra, 2016, Lichtenstein et al., 2004, Oladapo, 2018). However, a more comprehensive disaggregation of services which fall under the various BDS categories was provided by Miehlbradt and McVay (2003) to include Market Access, Infrastructure, Policy/Advocacy, Input Supply, Training and Technical Assistance, Technology and Product Development and Alternative Finance Mechanisms. In the current study, Miehlbradt and McVay's (2003, pg. 3) categorization of BDS holds.

Due to the streams of benefits derived from participating in the various BDS, many international organizations and national governments have instituted policies and programmes in rural areas of developing countries with the aim of addressing poverty (Arslan et al., 2018, Bonger & Chileshe, 2013, Chun & Watanabe, 2012): For instance, the International Fund for Agricultural Development (IFAD) as part of its goal of eliminating poverty and sustaining livelihoods in rural areas facilitated access to BDS for about 67070 enterprises globally in 2016 (Arslan et al., 2018). In Africa, for instance, Bonger and Chileshe (2013) recalled that the Government of Zambia introduced a nationwide Micro, Small and Medium Enterprises (MSMEs) policy in 2011 to improve "... access by MSMEs in rural and urban areas to business development support in key areas that facilitates enterprise stability and growth." (pg. 8).

In Ghana, participation in BDS among rural enterprises has been promoted by successive governments since 1995 through introduction of the REP (Adjei & Adjei, 2016, Cooke et al., 2016). According to Adjei and Adjei (2016), this approach to rural poverty reduction was based on the assumption that "... focusing on direct agricultural activities alone cannot produce substantial rural poverty reduction and support the actualization of the sustainable development goals (SDGs) in rural Ghana." (pg. 272). Hence, diversifying the economic streams in these rural communities are essential for long-term socio-economic development. Therefore, in Ghana, a local government agency known as the Business

Advisory Centre (BAC) is entrusted to encourage active participation of rural entrepreneurs in the design and implementation of initiatives meant to improve beneficiaries' social and economic well-being through the REP.

Since the introduction of REP, existing studies have recognized the critical role of BDS in rural poverty reduction in Ghana. Kanbontaa (2015), for instance, assessed the impact of BDS on some 120 rural MSEs in the Ashanti Region and found that beneficiaries improved significantly in how they relate with clients. Korri (2018) sampled 256 rural MSEs in the Eastern Region and found that female beneficiaries who participated in BDS implementation were able to diversify into productive activities, access other productive assets and became financially independent. The role of BDS in rural poverty reduction in Ghana is summarized by the work of Adjei et al. (2020) who compared the impact of REP's BDS interventions and the Livelihood Empowerment against Poverty (LEAP) cash-transfer programme on 240 beneficiaries in six rural communities. The study concluded with the finding that the REP, through its BDS is a better approach to rural livelihood empowerment and sustainability in Ghana.

In contrast, there is emerging evidence that in some parts of the country, participation in BDS does not guarantee access to social and economic empowerment of rural beneficiaries (Adjei et al., 2020, Oladapo, 2018). A case in particular is the study of Adjei et al. (2020, pg. 100) which found that despite the majority of entrepreneurs benefitting from the training interventions in four rural communities, "… some beneficiaries reported experiencing no change in their skills and training and their physical, human, and social asset base …, [and that] … the majority of those respondents were from Apromoase, one of the study communities … ." Beyond Ghana, there is evidence to also support how participation in BDS across the world sometimes benefit only a handful of entrepreneurs at the expense of others (Bonger & Chileshe, 2013, Osinde, 2012).

Fakere et al (2017, 2020) asserted that these discrepancies in participation outcomes raise questions regarding the existence of effective participatory structures, and the extent to which some beneficiaries can freely be involved in the determination, planning and implementation of those services. Until now, it is unclear how entrepreneurs participate in these decision-making processes in the Ghanaian context. However, recognizing the potential role of these structures in supporting/thwarting access to beneficiaries' needs, it becomes more imperative to do so especially among entrepreneurs in rural areas where according to De La O Campos et al. (2018), there exist a multitude of social excludabilities and livelihood vulnerabilities. Such an investigation could provide useful information in the design of BDS to help scale up poverty reduction in those rural areas.

## Participation's place in business development services

Since the mid-80s, participation has proved to be a buzz concept associated with several connotations making it difficult to unpack. Consequently, it has become an issue of concern for development planners. Early proponents attempted to simplify and clarify what participation entails: For instance, as early as the late 1960s, participation was thought to have meant citizen power (Arnstein, 1969). Many years later, it was realized that the power talked about by Arnstein was not evenly distributed and the situation was attributed to how these citizens participate. Pretty (1995) therefore argued for detailed distinction in the forms by which citizens participate. A year later, White (1996) attempted

to make sense of participation based on interests held by stakeholders in the participation arena.

Some scholars later argued for the need to consider participation with much sensitivity to the context within which participation is happening (Choguill, 1996, Swapan, 2016). The crux of their argument is that participation does not mean the same everywhere. In the quest to understand which aspects of participation needs to be given attention to in the delivery of BDS, it is equally imperative to understand the contexts within which such services are mostly delivered. The studies of Ayerakwa (2012), Korri (2018) and Oladapo (2018) seem to suggest that BDS are mostly delivered in rural districts of Ghana in order to provide SMEs who are dependent on direct agriculture with an alternative source of livelihood. As such, participation in BDS has to be analyzed having in mind that the context within which these services are rendered is rural. In such contexts, Cohen and Uphoff (1980) called for "Clarity through Specificity" in participation (pg. 213). Specifically, they sought for deeper investigations into three dimensions of participation: Who are the stakeholders (not) participating, how (if at all) are they participating and in what are they (not) participating? Of much interest in this paper are the first two questions. However, terms such as participation and involvement are used interchangeably to connote the involvement or participation of entrepreneurs in BDS decision-making processes.

Participation in rural interventions may involve several stakeholders among these include one or more of either local resident, local opinion leaders, traditional leaders, local government officials and other external personnel (Boadu et al., 2021; Trivelli & Morel, 2021). It is also important to classify these groups of participants into specific background characteristics such as levels of income, education, location and many others which could be essential for the analysis of their individual participation (Cohen & Uphoff, 1980). While residents or other groups may come together as a community to pursue a common goal, little attempts have been made to analyze the different forms in which participation could manifest (Botes & Van Rensburg, 2000). Cohen and Uphoff (1980) however suggested that in order to understand how participation is occurring within a given context, it is important to have knowledge about whether the intervention requiring participation comes from above or not, requires coercion or is voluntary, requires individual or/and collective involvement, requires direct or indirect involvement, and whether participation is finite or extends over a wide range of activities. Indirect forms of participation may occur in instances where a community is represented by its leaders or local elite gatekeeper (Botes & Van Rensburg, 2000) who may either be elected by the group members, by the institution seeking to promote participation, or by self-appointment (Boadu, 2022, Church et al., 2002).

Deeper insights on how participation could manifest were shared by Pretty (1995) who suggested that communities may participate by; being told what had already been planned (passive participation), being consulted, contributing resources (participation for material incentive), forming groups (functional participation) (Biney, 2023, Osinde, 2012), joining in problem analysis or strengthening of local associations (interactive participation), or taking absolute control over local initiatives and resources (self-mobilization). In support of Pretty's postulation, a study by Bowen (2006), which applied naturalistic method of inquiry found that the nature of participation in a Jamaican social fund programme was mainly through consultation and resource contribution. The study found that limiting participation to consultation and resource contribution meant that the

community were least involved in the planning processes but were active in its implementation where they had to devote their resources in-cash and/or in-kind. Thus, participation is paternalistic with no benefits to the people.

In the context of BDS, little is known about how and what institutions put in place to support active beneficiary involvement in the determination, planning, and implementation stages. As a result, the topic warrants scholarly investigation.

## Theoretical framework

Within a rural context like WAM, Choguill (1996) differentiates between two primary categories of participation. Participatory structures that may highlight a supportive BAC and those that emphasize an unsupportive BAC. Choguill's ladder predicted that three types of participation would emerge where a supportive BAC exists: empowerment, partnership, and conciliation (see Table 1). Entrepreneurs decide and make plans for the kind of service they would need to meet their demands without the BAC's involvement at the empowerment stage. The BAC therefore acts as a facilitator/coordinator in implementing the people's wishes. These may be in the areas of financing and (or) assisting entrepreneurs with service providers. As a result of the strong presence of entrepreneurs in decision-making at this level, some of the participatory structures that could be foreseen are the existence of an entrepreneurial group that meets periodically to discuss their training needs and present them to a decision-making board that is dominated by the entrepreneurs.

Nonetheless, at the partnership stage, entrepreneurs and BAC jointly contribute in the identification, planning and implementation of services. Financial responsibilities may be shared while technical support may be provided by the BAC. It is expected that a joint planning or advisory board is constituted at such level. Participatory structures may depict conciliation where the BAC mostly identifies and prescribes to entrepreneurs on what specific services they need. However, this is not implemented until the entrepreneurs

**Table 1.** Ladder of community participation in underdeveloped communities.

| | Level | Participatory indicators | Government attitude |
|---|---|---|---|
| **1** | Empowerment | ①Association/Group forums ②Association/Group meetings ③Representation on the decision-making body | Support |
| **2** | Partnership | ①Joint planning/advisory body ②Resource contribution | |
| **3** | Conciliation | ①Association/Group forums ② Association/Group meetings ③Representation on the decision-making body | |
| **4** | Dissimulation | ①Joint planning/advisory body ②Association/Group forums ③Association/Group meetings | Manipulation |
| **5** | Diplomacy | ①Public hearing ②Association/Group forums③Public surveys ④Association/Group meetings⑤Consultations | |
| **6** | Informing | ①Association/Group forums ②Association/Group meetings ③Hearing | |
| **7** | Conspiracy | ①Association/Group forums ②Association/Group meetings | Rejection |
| **8** | Self-Management | ①Association/Group forums ②Association/Group meetings ③Association/Group mutual-help | Neglect |

(Choguill, 1996, pg. 442).

ratify it. Although this seems paternalistic, the BAC works in the interest of the entrepreneurs. Therefore, it is predicted that a functional entrepreneurial group that holds meetings will be established, and that these entrepreneurs will have representation on the decision-making board but will unfortunately, have little influence on the identification and planning of the services provided.

Below the level of conciliation comes a not-so-supporting BAC that either manipulates, rejects or neglects entrepreneurs' concerns and involvement in decision-making. At dissimulation, entrepreneurs may be permitted to form groups, hold periodic meetings and present their needs to a joint planning/advisory board. Despite participating in formal decision-making, the entrepreneurs have little influence as their support is contrived due to the BAC's lack of concern for their welfare. At diplomacy, the BAC is unable to support entrepreneurs for (non)-genuine reasons and would therefore expect entrepreneurs to help themselves. However, when entrepreneurs begin to advance on their own, the BAC abruptly changes its stance to appear more democratic and to show empathy for them by making several promises that likely go unfulfilled. Participation at this level is rooted in structures such as public hearings, group forums, public surveys, group meetings, and consultations. The level of informing typifies a top-level decision-making process where services identified, planned, and implemented are only communicated to entrepreneurs without feedback loops or room for negotiations despite the existence of structures such as hearings, group forums, and meetings.

At the conspiracy stage, it is anticipated that because entrepreneurs are not included in formal decision-making processes, their requests will be denied. The implication is that while entrepreneurs may form groups and have meetings, they are not included in the decision-making process regarding the precise interventions that should be implemented. The difference between self management and empowerment is the withdrawal of support by the BAC despite strong local content participatory structures. Therefore, such structures should be anticipated in cases where entrepreneurs identify and plan on the type of service they will need to satisfy their socio-economic needs but are unable to implement due to their financial circumstances, mostly due to a lack of support from the BAC (Biney, 2023). From the above discussions, and in connection with the objectives of the study, Choguill (1996) suggests that the means or nature of entrepreneurs' participation depends on their level of involvement in BDS decision-making processes.

## Methodology

With guidance from the underlying theory and in alignment with the objectives of the study, a single case study design within the qualitative research approach was followed.

### *Case study*

A single case study design was adopted as the strategy of inquiry, based on both internal and constructive validity rather than external validity (that is generalizability) (Flyvbjerg, 2011, Mariotto et al., 2014). In the context of this study, the REP served as a framework within which the issues of participation in BDS among entrepreneurs was investigated. The REP was chosen as a case study because of its prominence in local content and as a sustained activity led by local government institutions for almost 3 decades now (Adjei

et al., 2020; Kassalu-Coffin et al., 2002). The programme began almost 3 decades ago as the Rural Enterprise Project, with some few selected districts who met the project's criteria for enrollment based on their jurisdiction sizes and poverty incidence. Since then, REP has undergone several phases of improvement and has expanded to reach more districts under the goal of improving the "... livelihoods and incomes of rural poor micro and small entrepreneurs" across the country (Ministry of Trade and Industry, 2023). Ahead of the withdrawal of donor supports in 2022, the Government of Ghana (GoG) launched the Ghana Enterprises Agency (GEA) in 2021 with the intention of continuing to deliver "... business development services to the doorstep of MSMEs in every district in Ghana," indicating a renewed commitment of the GoG to empower entrepreneurs in various parts of the country (Ghanaian-German Economic Association, 2021). Currently, REP remains one of the few programmes that targets rural areas of the country as it is implemented in about 95% of rural districts in the country. Although REP's greater reach may be its greatest asset, it is crucial to pay more attention to how beneficiaries engage in the selection, planning, and implementation of these services. Despite the fact that the REP has four main components, available evidence suggests that the delivery of BDS is the most dominant intervention (Korri, 2018). Hence, the current study focused exclusively on participation in the BDS component that is being coordinated nationally by the GEA and run locally by the BAC.

### *Selection of the municipality and towns*

In 1995, when the Rural Enterprise Project was introduced, rural districts were originally prioritized. In 2006, the West Akim District (WAD), now West Akim Municipality (WAM), was accepted into the project because it met the criteria of a district (population of less than 75, 000), had sub-towns which were all rural and largely agrarian with high incidence of poverty. Since then, the WAM (now having a population between 75, 000 and 95, 000) has seen some towns turn urban due to advancement in transport and communication that has eased accessibility and connectivity to major cities, factories, markets, and so on making these previously rural areas more habitable. Hence, inviting the concentration of citizens and social infrastructures in these areas. Although the REP is now being implemented in over 100 districts of the country, WAM was selected because it remains one of the hotspots of BDS delivery in the Eastern Region of Ghana. Since 2006 when the REP was introduced in the district, the BAC has been delivering BDS to rural entrepreneurs in the communities within the district.

The WAM was selected because it has long-experienced implementing officials and programme beneficiaries whose experiences were relevant for the study. Moreover, the WAM and three selected towns (Asamankese [urban], Obotwene [rural] and Kwaku Sae [rural]) were in advanced stages of the programme and has a large volume of beneficiaries as compared to other districts. More importantly, despite the municipality being branded as an agricultural production corridor due to the dominance of rural towns (Ministry of Finance and Economic Planning, 2019), persistent floods have threatened many entrepreneurs' livelihoods, making it one of the economically weakest local contexts in the country (Danso-Wiredu, 2011, Dzotsi et al., 2017). Thus, insight from such a context could help readers understand how entrepreneurs have a stake in

selecting services they deem appropriate as part of efforts to address their social and economic needs.

### Sampling procedures and participants

The study population involved government officials of the Business Advisory Centre (BAC) and BDS beneficiary groups within the WAM. A maximum variation sampling technique was applied to recruit participants with varying characteristics including the type of BDS involved in, type of MSEs, location, level of education, and several other dimensions. This technique was applied because of the potential influence of such factors on varying individual participation experiences (Cohen & Uphoff, 1980).

In all, a total of fourteen (14) participants were recruited. Two (2) were government officials (the BAC) and the remaining twelve (12) were entrepreneurs. In terms of entrepreneurs' business sectors, six (6) were engaged in services while the remaining six were in the agrarian sector; three (3) were into agro-processing and the other three (3) were farm-based entrepreneurs. Years of experience in business among entrepreneurs ranged from six (6) to seventeen (17). Overall, almost all 12 entrepreneurs operated on their own capital which ranged from a minimum of thirty (30) ($3) to a maximum of five hundred (500) ($50) Ghana Cedis. The twelve (12) entrepreneurs were all recruited from five different business associations.

### Semi-structured interviews

The data was obtained through face-to-face in-depth interviews that were conducted utilizing semi-structured interviewing guides, which frequently allowed for two-way conversations (Creswell, 2014). Two (2) government officials and twelve (12) entrepreneurs (beneficiaries) from the three towns were interviewed. Thirteen of the fourteen (14) interviews were conducted in the local Ghanaian dialect (Akuapem Twi); whereas the remaining one (1) was conducted directly in English. Extensive rapport in these languages was used at all phases of the interview process to enable study participants to freely express themselves when sharing their participation experiences.

### Documentary evidence

The study used other existing documentary data relevant to the role of community participation in BDS and rural poverty alleviation services in Ghana to supplement the fieldwork interviews. Utilizing a documentary analysis approach (Bowen, 2009) through thematic analysis, documents such as ministerial reports, policy briefs, articles, newspapers, and unpublished research reports pertinent to the study were also analyzed.

### Participant observations

Using Ciesielska et al.'s (2018) partial participant technique through a direct participant observation approach, the study solicited for other aspects of data. This was done using systematic noting and recording of events during interactions with participants on their

means and extent of participation in BDS decision-making processes in the WAM. Participant observation methods are leaning processes (Sedano et al., 2017) which offer the researcher an opportunity to observe social, political and economic activities within a particular context. The approach permitted the researchers to gather data pertaining to their individual and community level of interaction and engagement within social settings in the case study municipality.

## *Data analysis*

The study employed a content analysis approach (Harwood & Garry, 2003). Thus, following completion of data collection in November 2021, audio interviews were first transcribed into the original language in which the interviews were conducted (mostly Twi-Ghanaian Language) and later into English. The coding process began with a three-stage reading of all transcripts and relating the respective transcripts to the notes taken in the field. This laid a good foundation for manual coding of the data. These codes were grouped and categorized under themes to help achieve the study objective. In ensuring participants' confidentiality, Table 2 describes the pseudo-variables used to report the empirical findings.

## *Transferability*

The data analysis approach used several qualitative techniques, including member checking, where the research themes and categories created in the transcripts were carefully examined using formal or informal validation procedures (Hadi & José-Closs, 2016, Slevin & Sines, 1999). Again, due to the utilization of several different data points, the researchers applied a data triangulation approach, and during the fieldwork, participants were engaged long enough which enhanced rapport between researchers and respondents, and this helped to acquire in-depth information (Hadi & José-Closs, 2016). Moreover, peer debriefing was utilized where peers with different research focuses were engaged with the data, and this helped the researchers to identify possible biases and clarify the interpretations of the data (Hadi & José-Closs, 2016). These approaches were core to ensuring data transferability as well as data dependability, credibility, and confirmability (Lincoln & Guba, 1986). Furthermore, the researchers further resorted to Lincoln and Guba's (1986) "four-dimension criteria" to ensure data robustness and transferability. The study established data saturation, ensured a high level of consistency, and achieved intercoder agreement among different coders. Moreover, other modified strategies used

**Table 2.** Pseudo-variables and their description.

| Pseudo-variable | Description |
|---|---|
| ASBAC1 | First BAC Official interviewed in Asamankese |
| ASBAC2 | Second BAC Official interviewed in Asamankese |
| AS1M | First Management training beneficiary to be interviewed in Asamankese |
| AS2M | Second Management training beneficiary to be interviewed in Asamankese |
| AS2T | Second Technical training beneficiary to be interviewed in Asamankese |
| KW1M | First management training beneficiary to be interviewed in Kwaku Sae |
| OB1T | First technical training beneficiary to be interviewed in Obotwene |

Author's Construct from field work, 2021.

included well-organized data collection procedures, defined participants and participation as well as substantial data reliability through multiple coding of the transcripts (Forero et al., 2018, Morrow, 2005, Stahl & King, 2020).

## Findings

The study was set to examine how entrepreneurs in WAM participate in the delivery of the BDS. Findings of our study suggest that the most dominant services engaged in or demanded by entrepreneurs in the WAM are technical training/assistance, management training, market access, and alternative financing. The BAC has built various structures in each of these services to increase the involvement of entrepreneurs in the identification, planning, and implementation of their desired interventions. These include organizing entrepreneurs into associations for the purposes of service identification, encouraging (in) direct forms of participation and involvement in annual workplan development for planning purposes as well as participation in implementation through cash/kind contributions. Despite the existence of these structures, evidence from entrepreneurs' experiences in services reveal that their involvement is limited to consultation, resource contribution, and individual self-help.

### *Organised and registered associations*

It emerged that BDS in the WAM was only provided to associations and not to individual entrepreneurs. Moreover, it was found that most entrepreneurs in rural areas were previously not organized, and it took a conscious effort by the BAC to group these entrepreneurs through elected representatives, as well as providing support in drawing up a constitution to guide their future operations. In contrast, the study found that entrepreneurs in the urban area were already grouped into associations/unions before the BAC facilitated their formal registration with the Ghana Registrar General Department at the Municipal level to be recognized in the national business registration data. Associations in the urban areas were service-oriented while those in the rural areas were agriculture based. Specifically, the urban associations were into dressmaking and fashion designing while those in the rural areas were into crop farming and oil palm processing. Nonetheless, the need for entrepreneurs to be organized and registered as a group was known to be a pre-condition for entrepreneurs in WAM to benefit from the business development interventions and activities carried out by the BAC. As one of the representatives in an urban association explained;

> They [the BAC] were already in the district visiting the various associations. . . .and our association is also one of the recognized ones in the municipality so it was through those visits our relationship with them started. So, it got to a time the association also registered with them as one of their clients for which if you go into their data now, you'll realize they know our members. So, it was because we were an association that's why they first got in touch with us . . . (AS1M).

The quote is an indication that unionizing entrepreneurs in both rural and urban areas helped ensure members discuss among themselves, issues affecting their businesses and

decide on the services that would be appropriate to deal with such issues. The group demands are then forwarded to the BAC through their representatives. As emphasized by a representative from one of the rural associations;

> . . . I am not the only one who takes that decision [of what the BAC should do for us]. Before you can forward a request to the top there or the assembly, you should have met and discuss that with your members for them to explicitly tell you this is what we want before [you can go] (KWIM).

Thus, with this structure, entrepreneurs do not only have the option to form and register their groups but more importantly, jointly participate in assessing their personal circumstances in order to find multiple perspectives on how to achieve their predetermined social and economic goals.

### *Direct and indirect forms of participation*

As associations, group needs are indirectly communicated to the BAC for redress through representatives, whereas individual business demands and challenges are communicated directly to the BAC during the latter's needs assessment sessions. Besides, individual entrepreneurs also have the opportunity to contact the BAC should there be emerging concerns, suggestions, or inputs for consideration in further service developments. For instance, when asked about what opportunities exist for entrepreneurs to inform the BAC of their individual demands, an official of the BAC responded, saying;

> . . . our offices are open to everyone [of the association members]. You can equally come to the office to discuss with us . . . . (ASBAC1).

Although direct participation is encouraged by the BAC, it was observed that only a few rural entrepreneurs who happen to be representatives reported to have directly engaged with the BAC on issues concerning their individual businesses. Moreover, direct participation was found to be dominant in business counseling and alternative financing mechanisms mostly during the BAC's visits to the enterprises for assessment of their needs. Individual requests for technical training, management training and market access are discouraged because of the cost involved in organizing such services for a single entrepreneur. As one of the BAC officials confirmed;

> . . . we can't organize training for one person because the person must pay a commitment fee and this commitment fee is a bit high. So, if we don't get a few people who also require such service, you may not be able to afford the cost when told to pay. Including the cost for hiring a resourced person . . . you just can't. (ASBAC2).

This finding suggests that demands for technical training/assistance, management training and market access are expected to be held at the group level for full engagement of other members who share in those demands before the BAC can declare its interest in delivering those services. Thus, the need for such services is sent indirectly to the BAC through the association representatives.

### *Participation in workplan development*

Participation of associations in the development of the BAC's workplan is a conscious approach by the agency to involve entrepreneurs in the planning processes of BDS delivery in the WAM. Upon receipt of (in)direct demands from individuals and those from associations through their representatives, participation of entrepreneurs in a stakeholders' forum served as an opportunity to revisit these demands, deliberate on them, and further consider the contextual and financial feasibility of these demands amidst a multitude of BDS stakeholders. Aside from deliberations on requests from individuals and associations, the BAC also presents to the stakeholders, some BDS interventions it plans to carry out for entrepreneurs based on information gathered from the needs assessments carried out by them on entrepreneurs in the various associations.

To achieve the goal of growing rural entrepreneurship, it is essential to involve people and organizations who have interest in the operations of the BAC, such as banks, chiefs, and locally elected officials like assembly members and opinion leaders. The findings of this research demonstrate that it was legal to include political elites as stakeholders who helped enterprises operating within their political domain since they look out for the interests of their constituents. As expressed by one official that;

> . . . as for assembly members, they represent the interest of their community. Because they live with them at the community level. . . . And moreover, these assembly members also double as part of the assembly so they can help us get the needs of their community. So, he is a dual-purpose person. (ASBAC 2).

Notwithstanding, there are variations in opinion regarding how entrepreneurs perceive effectiveness of this planning structure. While some perceive that the forum is where decisions on services are deliberated upon and selected for implementation in the subsequent year, there are those who think that the services that are approved are decided upon before the meeting. A representative from one of the rural communities echoed;

> . . . they have already made the planning. So, if they invite you as a stakeholder, whether you agree to what they want to do or not, they have already decided. (OB1T).

For some entrepreneurs, although this structure exists, they do not consider it as one that is open for view-sharing despite the BAC's insistence that for implementation costs to be fully borne by the agency, they must be deliberated upon at the forum and factored into the Annual Plan and Budget. There seem to be frustration among representatives who participate in the stakeholders' forum as a way of getting their services approved. For this reason, there is increasing request for an alternative process where the registered associations will have to reason among themselves and submit their service requests for the following year as a document without having to be present at the stakeholders' forum. This was emphasized by one of the association representatives from the urban area;

> If they give us the opportunity to for instance, for the coming year, submit our budget or inputs on the things we want to learn or improve upon in our businesses. So, I can have

> meetings at the association level and discuss with my members . . . .so that what we see could help us, we would put it before them. (AS1M).

Thus, some entrepreneurs from both rural and urban areas find it difficult to discuss matters pertaining to their well-being in the current planning structure. Consequently, it was found that most of the market access, managerial, and technical training/assistance services implemented were not what entrepreneurs required. Furthermore, requests made to finance the purchase of assets and equipment were not granted despite being promised several times.

### *Resource contribution*

Contribution of resources is an important approach through which entrepreneurs are involved in service implementation within the WAM. Findings from the field show that in many cases, planned activities would not occur until entrepreneurs have sanctioned those plans by agreeing to contribute either in cash or in kind. Contribution of resources by entrepreneurs was common in services such as management training, technical assistance and market access. However, this is not meant to be surprising as it is deemed a requirement for benefitting from those services. The contribution is, however, shared between the association(s) benefiting from the service and the BAC of which the latter bears 80% of total cost while entrepreneurs pay the remaining 20% either in cash or in kind.

Findings from the field indicate that where services are delivered to entrepreneurs in their local catchment areas, the means of contributing is mostly in kind whereas participation in services implemented outside the Municipality mostly required cash payments toward personal upkeeps like transportation and accommodation. One of the participants of a technical training which took place in Accra confirmed that

> We were made to be aware . . . that we will be responsible for our transportation . . . They made us aware of that . . . . including our feeding too. (AS2T).

Recognizing the context within which participation is taking place, offering clients the chance to make in-kind contributions was a method to relieve enterprises of the financial burden so that more of them can participate in the implementation. One important way business owners contribute in kind is by offering their office space or any space of their own as venue for implementation of the services. One of the BAC officials emphasized this:

> . . . sometimes we find ways and means for them not to pay. As I mentioned earlier, [when] they provide the venue, they don't pay anything so that they do not face any difficulties or hinderances. (ASBAC2)

Although there is less engagement during the planning stage, it is highest throughout the implementation stages of almost all services examined in the study – technical training/assistance, management training, and market access. This suggests that even while business owners might not always be aware of who came up with and planned a service, they nonetheless accept it when it is proposed to them.

### *Consultation*

Despite the existence of structures aiming to enhance entrepreneurs' participation in the identification and planning of BDS, most services, specifically technical training/assistance, management training and market access were identified and planned on behalf of entrepreneurs. With these services, the BAC assumed responsibility for the identification and planning of majority of the services that entrepreneurs consider important. However, in all such cases, the BAC consulted association representatives and their members to seek their approval on those services before implementation could be sanctioned. Depending on the geographical location, there seem to be differences in how entrepreneurs are consulted. In the rural areas, it was established that phone calls to representatives and sometimes to individual entrepreneurs were the most exploited approach, whereas among the associations in the urban areas, the BAC mostly visited these associations during their meeting days and consult them on whether they agree to participate or not.

In some cases, information is passed through the association representatives who later inform, and encourage their members to agree to participate in the implementation. As representatives take on the responsibility to encourage their members to participate, there is an assumption by entrepreneurs that their leaders, together with the BAC collaborated in the identification and planning of those services. A case in particular was a management training programme organized for entrepreneurs in the urban area. When asked whether beneficiaries were involved during its selection and planning, one of them replied:

> Oh no. For the planning they [the BAC] usually plan with the executives [association representatives]. So, when they finalize the plans, they then inform us … If we accept, then the programme will commence. (AS2M).

In such and many other cases, entrepreneurs assumed that their leaders planned the service jointly with the BAC but in this case for instance, when the leader of the association was asked which stakeholders were involved in the identification and planning of the service, he indicated;

> As for me, I have no idea. We were there one day when they [BAC] called that they have some activities in stock for us so they want our input. But the actual team that planned these activities before they were made known to me, I was not part. (AS1M).

Surprisingly, despite being involved only at the implementation stage, all entrepreneurs who benefitted from the market access and management training services expressed satisfaction with their experiences and deemed their involvement in those interventions to have positively impacted their businesses. Specifically, they perceived to have gained mastery and competence over how to separate expenditure from income, be financially disciplined, attract customers through appealing packaging techniques, and they also benefitted from counseling from the BAC on the need to find alternative businesses to complement their main source of income. Below, one of the rural beneficiaries expressed her satisfaction after undergoing a financial literacy training;

> … I think I was okay with the service … [because of] the way they taught us. I also learnt something from it especially how I can market very well. Now when I sell, I know exactly how

> my selling price should be when my cost price is for instance, One Ghana Cedi. I know how to sell it to gain a profit of . . . two Cedis. If they had not taught us all these, we would have been selling for the sake of it. (KW2M).

The above finding points to the likelihood that the BAC uses information from their needs assessments to prescribe services for entrepreneurs. In such case, entrepreneurs may although not be physically involved in a communal meeting or some kind of organized forum, inferences on some questions asked during personal visits of the BAC to the workplaces of entrepreneurs or phone call discussions with representatives might have given sufficient information on what the needs of entrepreneurs are.

### *Individual self-help*

Some entrepreneurs who were into dressmaking and agro-processing businesses were found to be participating from outside the official support structure. Due to the capital-intensive nature of working equipment and supplies required in these economic activities, most entrepreneurs made requests for government financial assistance to secure assets for a variety of reasons, including business startup and expansion. Unfortunately, most of these demands were not addressed by the BAC, leaving entrepreneurs with no option than to depend on themselves to provide corporate assets through leasing and simple supplier credit access. While these alternative financing mechanisms could have been facilitated by the BAC who could have acted as guarantors and advocates for entrepreneurs to negotiate for better repayment terms with suppliers, many were left to deal with such situations on their own. For some entrepreneurs, assistance in this service was one of the key reasons for joining their associations but with the growing neglect of support in those areas, there is gross disappointment. As one of the entrepreneurs in the service sector puts it;

> I thought it was in these areas [of financial support that] they were supposed to help us but these supports are not felt here. When we go for meetings, we truly discuss on things that could bring improvements but they only end there . . .. (AS2T)

Although there are other forms of support including the use of collateral, through which entrepreneurs could secure funding for their business needs, the economic situation of entrepreneurs, coupled with the fear of risking their properties in times of default makes such an option highly difficult to explore. Thus, their association with the BAC was thought to serve as a leverage to accessing needed assets.

## Discussion

Although studies have suggested that BDS may exist in several forms (Bonger & Chileshe, 2013, Miehlbradt & McVay, 2003), four (4) major services were found to be dominant in the WAM. These include technical training/assistance, management training, market access and alternative financing. The BAC recognizes the essence of participation in these services and hence, has established structures to enhance the involvement of entrepreneurs in every stage of the decision-making process including the selection, planning and implementation of the various BDS.

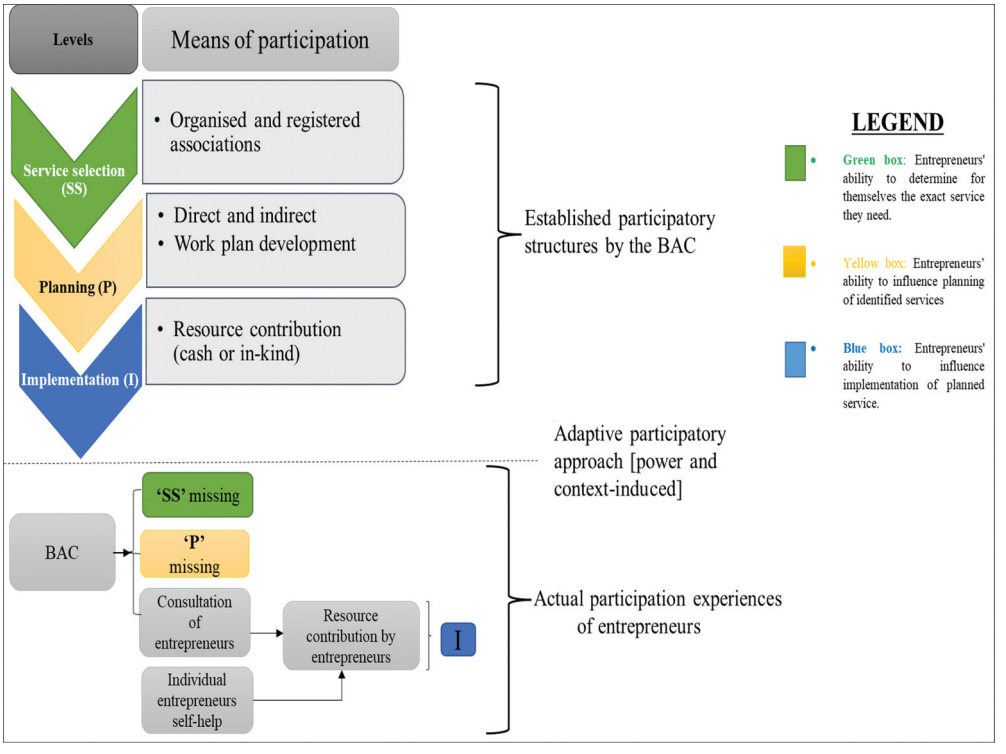


**Figure 1.** Established and actual means of participation in BDS. Authors' Construct, 2023

As summarized in Figure 1, the ability of entrepreneurs to decide for themselves the specific service they need to address their social and economic needs is an essential stage of the decision-making process. To encourage this, the BAC consciously groups and registers entrepreneurs as functional and interactive units who jointly participate in analyzing their life situations as a way of seeking multiple perspectives on the kind of service they will need to meet their collectively identified goals (Lichtenstein et al., 2004, Lyons & Roundy, 2023, Pretty, 1995). This form of participation encouraged by the BAC is in line with findings of Osinde (2012) whose investigation of 96 MSEs in the Kiisi Municipality of Kenya found that BDS are delivered to groups of entrepreneurs trading in identical economic activities. An interesting insight from this level of participation is the role of entrepreneurs' geographical location on the economic activity they engage in as well as the complexity in being organized and registered as a precondition for benefiting from the BAC's interventions. Specifically, the economic activities of the rural entrepreneurs were agriculture based (Ayerakwa, 2012, Korri, 2018, Oladapo, 2018), whereas those in the urban areas were service based. An explanation for this is the natural resource endowment in rural areas and the proximity of urban entrepreneurs to major cities which causes the likelihood of an economic restructuring from agriculture to services in those urban areas. Moreover, it was found that the precondition of organizing and registering entrepreneurs was more complex to be met by rural associations than urban associations. A number of factors may account for this finding, including the higher level of education attainment among

urban entrepreneurs as well as the ease of communication/information flow from entrepreneurs in major cities which must have given these entrepreneurs some exposure on the essence of forming associations. Furthermore, urban associations benefitted from their close proximity to the BAC as both are centered in the municipal capital (Asamankese). Taken together, these variations at the service selection stage point to the existence of peculiar geographical challenges that hinder rural entrepreneurs from fully benefitting from poverty reduction interventions such as the Rural Enterprises Programme (Adjei et al., 2020, Bonger & Chileshe, 2013, Osinde, 2012).

Figure 1 further shows that the BAC desires to get entrepreneurs on board in the planning of their selected service and hence, has established (in)direct forms of participation as well as participation in workplan development to incite their involvement. The findings indicate that the creation of direct and indirect means of engagement between the BAC and the association members was helpful because it gave some entrepreneurs who could not engage directly with the BAC the opportunity to indirectly get in touch with them. Specifically, it was easier for urban entrepreneurs to engage directly with the BAC than it was for the rural entrepreneurs. Two possible reasons may account for this: Urban entrepreneurs enjoy the privilege of closer proximity to the office of the BAC as well as better mobile network connection to contact the officers through phone calls. Rural entrepreneurs mostly have direct contact with the BAC when the latter visits the former for assessment of needs. Rural entrepreneurs face the challenge of poor network connectivity as well as financial challenges to transport themselves to the office of the BAC in the municipal capital. Aside peculiar geographical challenges dictating the nature of participation, further findings revealed that some services also dictate the nature of participation. Particularly, direct engagement with the BAC was preferred when making requests for counseling and alternative financing services, whereas with services such as technical training/assistance, management training and market access, need for such services are made indirectly through representatives of the various associations. The freedom in choosing between direct and indirect forms of participation depending on the situation and kind of service corroborates the proposition of Cohen and Uphoff (1980) who posited that in rural development projects, "... indirect participation through representatives may be quite appropriate and satisfactory in some situations and not in others." (pg. 225). Hence, complementing direct engagement with indirect participation in the planning of BDS in WAM helped meet not only collective needs but also individual needs. While there existed a stakeholders' forum for deliberations on issues, and approval of gathered requests from associations, some entrepreneurs from both rural and urban areas found the arena to be frustrating as their requests are mostly not granted. Hence, their suggestion for an alternative planning structure where they could engage bilaterally with the BAC in their local catchment areas without the involvement of any stakeholder who will not be affected by the final decision. Thus, the coming together of stakeholders with varying educational background, financial prowess and political influence is likely responsible for the potential abuse in the participation arena (White, 1996). This comes to highlight the argument put across by Cohen and Uphoff (1980) that in analyzing participation, not only is it enough to consider how people participate but equally important is the need to understand, who are the stakeholders in the participation arena.

Moreover, participation of entrepreneurs in implementation of approved services is enhanced through their contribution in cash or kind (Bowen, 2006). Notwithstanding, the venue of service implementation tend to determine whether participation should be cash or in kind. Specifically, it was found that in many cases, services that are implemented in entrepreneurs' local catchment areas required kind contributions, whereas those implemented outside entrepreneurs' local areas required that they make financial contributions to cover some of the transportation and(or) accommodation costs. Thus, not only does venue influence the means of participation in implementation but also the financial capacity of the BAC.

Consequently, due to the existence of contextual factors such as long distance to BAC's office, poor communication network, limited financial capacity of entrepreneurs and the BAC, as well as power-induced factors resulting from variations in levels of education, financial capacity and political influence, the established structures are weak to support full participation of all entrepreneurs at the various stages of the decision-making process. Experiences of entrepreneurs suggest that the BAC only involve entrepreneurs during the implementation stages and that they did not participate in the selection and planning of the services delivered to them. However, prior to implementation in services such as technical training or assistance, management training and market access, entrepreneurs were consulted to know if they will be interested or not. Despite not being involved in planning and implementation of these services, entrepreneurs in the rural and urban associations admitted that these services were relevant for their social and economic empowerment. The technical ability of the BAC to know exactly what the needs of entrepreneurs are as a result of assessment of their needs is likely to play an important role in meeting the livelihood needs of the entrepreneur. This comes to demonstrate the level of involvement referred to as "Conciliation" by Choguill (1996) which according to Fakere et al. (2020), is always associated with high satisfaction for stakeholders participating at that level. Notwithstanding, due to lack of funds for the BAC, all entrepreneurs who had requested for alternative financing mechanisms to secure assets for several reasons found their requests not granted (Biney, 2023). Thus, leading entrepreneurs to provide these for themselves and perceived the BAC to be unresponsive to their needs.

Conversely, given that the findings are context-specific and may only be interpreted in a certain way, the study's conclusions should be carefully considered when being transferred. Despite this drawback, placing it within the framework (see Figure 1) provides helpful guidance to local organizations tasked with encouraging local participation in enterprise development programmes on how to scale up delivery to promote active participation, economic advancement, and social change, particularly among rural entrepreneurs. We proposed that the established participatory structures (means of participation) should take the power imbalances among stakeholders into account to ensure that the programme survives. Moreover, by embracing the actual collaborative experience of entrepreneurs, the model is adaptable enough to consider context-specific participation strategies, which have the potential to enhance programme sustainability.

## Conclusion

Using the REP in WAM as a specific case of inquiry, the current study was set to fill gaps in BDS research by following a qualitative approach to understanding how far the concept

of participation is enabled in the delivery of BDS and how this could potentially support or thwart poverty reduction in rural areas. On consideration of these objectives, the study distinguishes between established and actual means of participation in BDS decision-making processes. Particularly, the study reveals that despite the existence of an established structure that appears to involve entrepreneurs in all stages of the decision-making process including service selection, planning and implementation, beneficiaries indicated that in the services delivered to them, active participation was only at the implementation stage. The study highlights the role of some context and power-induced factors in these anomalies in participation which could have significant implications for poverty reduction in rural areas.

Based on the findings of this study, it is recommended that the design of rural enterprise development programmes include structures that enhance active participation in BDS planning, and are reconfigured in ways that could deal with potential abuses in the participation arena. Specifically, bilateral planning between local governments and entrepreneurs should be encouraged in their local catchment areas for a fair-play participation arena. This is to ensure that services are customized to suit community needs, and that stakeholders who are not affected by BDS decisions do not make decisions on behalf of entrepreneurs. Moreover, recognizing the role of contextual factors in supporting and/or thwarting levels and means of participation, it is further recommended that institutions seeking to promote active participation should be well stocked with human personnel and adequate funds. In terms of personnel, this helps deploy staff members to hard-to-reach rural communities to encourage and solicit for entrepreneurs' involvement, inputs and needs in BDS decision-making. In order to not be perceived as shirking their responsibilities or not assisting entrepreneurs with their demands, central governments should provide enough funding support to local governments to secure assets for rural and urban entrepreneurs for long-term investments as these eventually crystallize to improve the local economy.

## Disclosure statement

No potential conflict of interest was reported by the author(s).

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