



Using Case Studies to Understand Successful Entrepreneurship Among Ghanaian Women

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The Enhancing Child Nutrition through Animal Source Food Management (ENAM) project identified constraints to availability, accessibility and utilization of animal source foods (ASF) in young Ghanaian children's diets. Based on the identified constraints, an intervention involving micro-enterprise development and nutrition and entrepreneurial education for caregivers of young children was implemented. Using case studies, researchers identified factors leading to 'successful' participation in the ENAM project and helped develop an understanding of how these factors operate to produce success. Twelve 'successful' and six 'less successful' ENAM participants were purposefully selected, using agreed-upon criteria of 'success' from ENAM participant focus groups. In-depth interviews were used with the selected women. Every respondent stated that they had derived some benefit from their participation in ENAM. Common strategies which appeared to play a role in the success of the women were identified, such as joining the Credit and Savings Association (CSA) with an established Income-Generation Activity (IGA) or mentorship in an IGA, having methods to buffer seasonal fluctuations, and being resourceful in loan management. In an example of one case study, Akua's story of success shows how the ENAM project gave her the opportunity and skills to take care of her family trading smoked fish and potatoes, despite many challenges along the way. The findings suggest ways in which the ENAM project, and other similar projects, can be even more beneficial to participants. For example, the project rewarded participants (with higher loans and incentives) based on their performance in the loan scheme and not child nutrition indicators. In the future, periodic feedback to the women about their children's diet and growth progress and an incentive system to reward progress may help reinforce child nutrition issues, making it more salient for the women.

Background

The Enhancing Child Nutrition through Animal Source Food Management (ENAM) project identified constraints to availability, accessibility and utilization of animal source foods (ASF) in the diets of young Ghanaian children. Based on the identified constraints, an intervention involving micro-enterprise development and nutrition and entrepreneurial education for 180 caregivers of young children was implemented in six communities in three agro-ecological zones of Ghana. Participants in each community were organized into a Credit and Savings Association (CSA), which was made up of five to six Solidarity Groups (SG), each of which had four or five members.

The case study methodology was used to ascertain caregivers' perceptions of 'successful' and 'less successful' participation in the ENAM project and their deductions of the factors contributing to 'success' or 'less success'. The goal was to provide a qualitative assessment of how caregivers experienced the ENAM project interventions. The case studies provide context-specific data that can inform similar projects so that they are able to better support participants who can then derive the full benefits of community-based interventions.

Research Methods and Processes. The cases (12 'successful' and six 'less successful') were selected through a participatory process with ENAM participants. In each intervention community, two caregivers from each SG were selected to participate in a focus group discussion to address the question, "What would one expect to see in the life of a woman who is 'doing well' in the ENAM project?"

After discussing the question in general, probing was used to direct the discussion to the ENAM project's three key focus areas: microcredit, entrepreneurship and child nutrition. The responses were collated to establish the women's own criteria for successful ENAM participation. The focus group participants were then put into pairs and each pair independently and confidentially identified the three most and two least 'successful' women in their CSA.

For each CSA, the votes were tallied and the three most and two least 'successful' were chosen as primary respondents (cases) for the study, for a total of 12 most and six least 'successful' women. The data collection included (1) individual in-depth interviews with the



Women from an ENAM Community Savings Association (CSA) on one member's cocoyam farm. Social support from CSA members is an important aspect of the project. Photo by Kimberly Harding.

cases; (2) interviews with household and CSA members, and ENAM project staff; (3) household and business observations; and (4) review of ENAM records on saving and withdrawal patterns and meeting attendance.

Interviews and focus groups were conducted in the local languages and were tape-recorded. The primary respondent interviews were transcribed into English prior to analysis. The field work was carried out from March through May, 2008. Objectives were explained and written informed consent was obtained for all respondents, including permission to record all interviews.

Analysis. The analysis was an iterative process based on grounded theory methodology (Glaser & Strauss, 1967; Strauss & Corbin, 1990, 1994). Relationships between conceptual themes generated from reviewing field notes and interview transcripts were used to generate theoretical explanations of individual and situational factors leading to 'successful' and 'less successful' participation in the ENAM interventions.

There were two stages of analysis. The first involved a systematic review of the focus groups (process and transcripts) to ascertain individual characteristics and factors that caregivers deemed as indicative of success. The concepts developed from this process were verified with the information obtained from the interviews with individual respondents. This analysis provided some indication of what participants valued in the project. The second stage of analysis focused on generating the theoretical explanations of how success was achieved or not achieved. Content analysis of the in-depth interview transcripts and observations was used to develop themes around the diverse experiences of the individual caregivers. These were collated to produce analytical generalizations about successful women. While

the focus was on 'successful' women, the sample of 'less successful' women was used to examine inferences drawn from the data.

Major Findings

In the focus groups, microcredit and entrepreneurial prowess were the most salient concepts defining successful ENAM participation across all intervention sites. Child-related factors that focus group participants linked to success emphasized children's school attendance and appearance.

The two groups of 'successful' and 'less-successful' women were similar in age, parity, and number of years of education completed. The women deemed as 'successful' received more money in loans and save significantly more money than those deemed as 'less successful'. There were no group differences in child growth outcomes.

Successful microcredit performance was a function of being engaged in a profitable income-generation activity (IGA), therefore it is not surprising that entrepreneurial prowess was viewed by all the women as being fundamental to success. Joining the CSA with an established IGA or mentorship in an IGA, having strategies to buffer seasonal fluctuations, and being resourceful in loan management were important components of entrepreneurial capacity.

A characteristic shared by nearly two-thirds of the successful women was that they were engaged in an IGA in which they had gained experience by working for years with a relative. When they joined ENAM, they continued in the same IGA. The advantage these women had was not lost on one 'less successful' caregiver who struggled in establishing herself in a trade: *"Some people were already in gainful businesses before joining the group so they are making a lot of progress...I see they (those with established IGA) had a head start."*

Seasonal fluctuations in supply of inputs and demand for women's IGA products were recognized as important challenges to making timely loan repayments and saving. The key strategy used by the successful women to overcome this was by trading in multiple items. A CSA member reflected on why she thought one of the women selected as successful did so well, saying: *"Ewurama (name changed) sells a lot of things including Koko (porridge), cola, and drinks. She is also a fish monger... Anytime business goes down for one kind, she can make money from one of the others. You cannot compare this with someone with a single business."*

The loan terms, which required weekly repayments and savings, were daunting for all the women. How the women managed their loans determined the ease with which they fulfilled their loan obligations. An important factor was how loan recipients apportioned their loans. Most of the

Akua's Story

Akua¹ is 35 years old with five children. She lives with the father of her youngest child (10 mo). Akua's father had four wives. Her mother, the first wife, almost single-handedly put her children through school with proceeds from her *gari* (grated cassava) business. Akua's mother passed away when she was a little girl, and so she was cared for by relatives who did not send her to school.

She met her husband and moved to a small village with him, where she helped on his tomato farm. Her husband was an abusive man and prevented her from engaging in a trade. About four years ago, he abandoned her and their children. Akua sent her oldest two children (11 and 16 years) to live with her sister in their hometown and continued to care for the two youngest. Working as casual labor on local farms, she was able to just get by. Later, Akua received smoked fish on credit from her aunt. She sold it all within a week, paid her aunt back, and replenished her stock. For the next two years she supported herself and her children with this trade. When her aunt died, she returned to working as casual labor and traded in sweet potatoes, buying from the farmers on credit and making a minimal profit (around US\$20 per month).

Akua attended the initial ENAM 'community entry' meeting and understood the project wanted to "help mothers who didn't have work, so they could take care of their children." She signed up and planned to use her loan money to continue her trade in fish and sweet potatoes. When Akua first joined the group, she was elected as an assistant organizer. Her first loan was \$50, which was the maximum for that loan cycle. Akua said her husband took her first loan,

although it was rumored that Akua gave the loan to her husband in an attempt to win back his affections. Akua resorted to casual labor and to trading on credit to pay back the loan. During this time she also missed several weekly CSA meetings. Akua's poor use of the loan money and irregular attendance to meetings led to the group to decide to expel her from the CSA at the start of the second loan cycle. However, the group agreed to continue with a tearful Akua as a member on the condition that she changed her ways. Subsequently, they supported her next loan request of US\$70. During this second cycle, Akua was able to pay off her loan, pay her rent and provide clothes, food and school fees for her children, and even add to her savings. Her attendance at weekly meetings also improved. By the third loan cycle, she was able to stock more potatoes and pay outright in full, instead of buying on credit, thereby increasing her profit margin.

Akua is now doing well. She thinks her achievements with ENAM are doubly impressive because she has done it on her own: "*Most of [the other group members] are living with their husbands and they also have farms, and their husbands support them and yet, I'm doing as well as they are.*" At an orientation meeting for new members to the project, Akua talked proudly about how she has saved so much that she can take out US\$110 to send to her son, who is living with his aunt and about to enter senior high school. Akua was seen by other members as a good caregiver even before ENAM. What ENAM has added is more knowledge of good child nutrition. At one evening meal, Akua had her children wash their hands before eating and served them groundnut soup with three small pieces of fish.

¹All names have been changed.

successful women reportedly put most or all of their loan into their business and so had better and more consistent returns. Women who struggled with loan repayments used part of their loan for non-business purposes: "*Some people put their money into the kind of business that will help them look after their children. Then there are others... They spend the money on themselves, and then they will go and get some fish by the sea for sale, then use that to repay, and they will do this week by week. If you take that approach, you clearly won't make any progress*" (Comment by a 'successful' caregiver).

Most of the women indicated that the loans they received translated to better nutrition for their children. For some the loan scheme enhanced food security: "*I am not afraid of using my money to buy food for my children because I have enough money. Before, I was uncomfortable spending money on my children's feeding because I was scared I would run out of capital for my business. Now I can feed I can feed my*

children anytime because I have food in the house always... thanks to ENAM project" ('less successful' caregiver)

For others the nutrition education dispelled cultural beliefs that limited children's access to ASF: "*Our grandparents made us believe that giving children meat or eggs would make them grow to become thieves. So any time we cooked meat or eggs we gave more to the adults rather than children. But now I know better. I know giving these foods to children will open their minds and make them to be strong and intelligent in school...*" (Comment by a 'successful' caregiver).

Others had less child illness to contend with: "*I listen to all the lessons that were given during the weekly meetings and try to do what was taught. My first child suffered a lot of illnesses when he was young... It was not very different with my second child, so I took all the lessons seriously because I knew what I was being taught was good, and I did not want my third child to suffer any illness... As a result he hardly falls ill because I*

take very good care of him, his food and hygiene. I practice what I am being taught by the ENAM project it is very helpful to me.”
(Comment by a ‘successful’ caregiver).

Practical Implications

While there were no large demographic differences between women deemed as ‘successful’ and those deemed as ‘less successful’, data from the women’s personal stories and their own assessments of reasons for their success shed light on the factors that underpinned why some women flourished in the ENAM program and others did not do as well. These contextual explanations are useful as we evaluate the program for improvements which would not have been possible without the case studies. The findings of this work may inform the design and implementation of similar programs in other settings.

The ENAM program fostered mentoring relationships to enhance women’s IGA. This has prompted the development of an entrepreneurship peer educator training program to facilitate sharing on better business practices between the women. While their stories suggested improved child feeding and nutrition benefits from their participation in the ENAM project, the findings accentuate the entrepreneurial and economic benefits. This may be a reflection of women viewing improvement in their economic situation as antecedent to their ability to enhance other aspects of their lives (including better care of their children) and so making that aspect of the intervention more alluring for them. This may also be because the project rewarded participants (with higher loans and incentives) based on their performance in the loan scheme and not child nutrition indicators. In the future, periodic feedback to the women about their children’s diet and growth progress and an incentive system to reward progress may help reinforce child nutrition issues.

Further Reading

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The GL-CRSP Enhancing Child Nutrition through Animal Source Food Management (ENAM) project was established in 2003 and, through research, training and outreach, monitors the multiple pathways that might increase availability, accessibility and utilization of animal source foods in the targeted communities of Ghana. The project is led by Dr. Grace Marquis, Iowa State University and McGill University. Email: grace.marquis@mcgill.ca.



The Global Livestock CRSP is comprised of multidisciplinary, collaborative projects focused on human nutrition, economic growth, environment and policy related to animal agriculture and linked by a global theme of risk in a changing environment. The program is active in East and West Africa, Central Asia and Latin America.

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