

## **Non-Governmental Organizations and Rural Poverty Reduction in Northern Ghana: Perspectives of Beneficiaries on Strategies, Impact and Challenges**

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**Abstract:** This paper draws experiences from 198 heads of rural households benefitting from four operational NGOs to address the extent to which NGOs impact on poverty reduction in the Wa West and Tain districts of northern Ghana. It examines the NGOs poverty reduction strategies and their impact on people's quality of life. The paper reveals that the NGOs adopt the integrated rural development strategy with both basic needs and basic means approaches. The paper identifies improved income, productivity

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levels of beneficiary households and improved utilization of basic social amenities as significant impact of operational NGOs in the study areas. However, low level of participation of beneficiaries in the NGOs strategies' design is a major challenge inhibiting their effectiveness. The paper recommends that, given the necessity of local government support through the creation of an enabling environment, NGOs can effectively combat the multiple manifestations of poverty in the rural communities in northern Ghana.

**Keywords:** NGOs, Poverty, Rural, Livelihoods, Ghana

## Introduction

The period after the 1970's has been marked by rising mass poverty and widening spatial inequalities in a number of developing countries worldwide. With about 18 million deaths each year attributed to poverty-related causes, the multiple faces of poverty remain a major development challenge, not only for Africa, but the world as a whole. Thus, the emphasis on poverty reduction in global development initiatives has been necessitated by the realization and response to the reality of the growing incidence of poverty amidst so-called economic growth in the last few decades (WHO, 2009; Chen and Ravallion, 2008 and World Bank Group, 2009). The World Bank Group (2009) has indicated that, close to 40 million more people were pushed into hunger while 64 million more people were expected to live below US\$1.25 by the end of 2010 due to the global food, fuel and financial slow-down in the last two years. The implication is that an estimated 1.2 million more children under five years stand the risk of dying while 100 million more people may remain without access to safe water by 2015.

A number of studies have documented deepening poverty and social polarization resulting from significant reduction in social spending with limited social protection programmes. This situation presents a

glaring consequence of the reversal of a range of social indicators including life expectancy, malnutrition, unacceptable illiteracy rates, substandard housing and their associated livelihood deprivation in developing countries (Chossudovsky, 2003; Townsend and Gordon, 2002). Ali and Thorbecke (2003) indicate the vast, deep and chronic nature of poverty in the rural African regions requiring alternative strategies for its reduction. Against this background, governments, policy makers, development experts and researchers particularly in developing countries are focusing attention on poverty reduction as means of accelerating sustainable community development.

The necessity of shifting focus from growth-oriented strategies into development oriented strategies with poverty reduction as the central objective is captured in the Millennium Development Goals (MDG's) and Country-level Poverty Reduction Strategy Papers (PRSP's). However, in order to attain the poverty related targets of the MDG's in deprived communities, collective effort of governmental institutions, civil society organizations and the private sector of individual country signatories to the Millennium Declaration is required to bridge the inequality gaps between the rich and poor within and between countries.

In response to the need for a collective effort towards realizing the MDG's in underdeveloped regions, since the beginning of the 21<sup>st</sup> Century, Non-governmental Organizations (NGOs) have risen into prominence as indispensable partners in poverty reduction and community development, hence attracting global recognition in world development literature. Saddled with the challenge of achieving the targets of the Millennium Development Goals (MDG's), it is proposed that the possibility of developing countries to halve the proportion of people suffering from hunger and extreme poverty to meet the MDG's targets by 2015 lies in the recognition that effective collaboration between states' institutions and NGOs is necessary.

### **Research Problem and Objective**

Ghana is one of the countries south of the Sahara making giant strides in its poverty reduction efforts. In response to increasing and deepening poverty, consequent of two decades of structural adjustment programme implementation, between 2001 and 2010, the government adopted the Ghana Poverty Reduction Strategy (GPRS I) and the Growth and Poverty Reduction Strategy (GPRS II) together with other Presidential Special Initiatives (PSI's) and Social Protection Programmes with sound socioeconomic policy initiatives geared towards the elimination of the worst manifestations of poverty and social deprivation (Osei, 2010; National Development Planning Commission, 2009). Ghana Statistical Service's report on poverty trends and situation in Ghana (GSS, 2007) indicates that 28.5 percent of Ghanaians live below the upper poverty line of GHC 370.89 income per annum, showing a reduction from the 1999 figure of 39.5 percent; while 18.2 percent of the population falls below the extreme poverty line of GHC 288.47 income per annum, indicating a reduction from the 1999 figure of 26.4 percent. Significant economic growth supported with sound social and economic policies over the last decade have resulted in a significant decline of national poverty levels.

However, despite the significant decline in national poverty in the last two decades, wide spatial, occupational and gender disparities remain across the country. The experience of the benefits of growth translating into national poverty reduction has been marginal for the three northern regions of Ghana where poverty remains pervasive. In the Upper West Region where this study was undertaken, both extreme and moderate poverty grew worse from 68.3 percent in 1999 to 79.0 percent in 2006 for extreme poverty (percentage below national lower poverty line) and 83.9 percent in 1999 to 88.0 percent in 2006 for moderate poverty (percentage below the national upper poverty line) compared to the 2006 figures of 6.2 percent of extreme poverty level and 11.8 percent of moderate poverty level for Greater Accra Region where poverty levels

by regions is minimal even after recording increasing poverty levels from 1999 figures of 2.4 percent extreme poverty and 5.2 percent moderate poverty levels (GSS, 2007).

In the three northern regions of Ghana in general and Upper West Region (where Wa West District, the study area is located) in particular; institutional inadequacies, limited natural resource endowment coupled with a high rate of out-migration of youth (both skilled and unskilled) from the northern to the southern part of Ghana, keep poverty levels very high in the study area. Significantly too, even though poverty levels by both the upper and lower poverty lines have been reduced in the Brong Ahafo region where the Tain district is located, poverty remains severe in several parts of the district such as Sabiyie, Banda Ahenkro, Kyekyewere and Bepoase. The implication is that even though in general, Ghana appears to be on track towards achieving some targets of the poverty-related MDG's, several predominantly rural districts including Wa West in the Upper West Region and the Tain district in the Brong Ahafo region of northern Ghana continue to experience a very high incidence and severity of poverty with women and children bearing the severest consequences. Thus the possibility to draw the poverty-stricken regions on track towards realizing the MDG's in all geographical regions lies in institutional partnership between both government and non-governmental bodies. Against this backdrop, the northern regions of Ghana have in the last decade attracted the attention of a number of operational and advocacy NGOs hoping to represent the voices of the weak and marginalized, empower the poor and provide the necessary support to improve the livelihood sources and quality of life of vulnerable households. Even though these non-governmental organizations have been operational for several years, little effort has been made to systematically analyze their strategies and examine their impact on the poor and vulnerable groups.

Hence, this study sought to examine the effectiveness of the strategies as well as impact and challenges of four Non-governmental Organizations including *PLAN Ghana and Rural Action Alliance Program (RAAP)* operating in the Wa West District in the Upper West

region together with *Action Aid and Social Development and Improvement Agency (SODIA)* in the Tain District of Brong Ahafo Region. The study unraveled the extent to which the activities of the selected NGOs have improved beneficiary households' productivity and income levels as well as levels of participation in decision making to enable them meet their basic needs.

### **NGOs and Poverty Reduction: Theoretical Review**

Poverty has been variedly conceived and defined due to its multidimensional nature, hence defies a single definition. Osmani (2003) has noted that a major common theme underlying the conceptualization of poverty is diversity; diversity of ways in which people perceive and understand poverty, diversity of how poverty is measured and how people strive to either escape or cope with it, and diversity of policy interventions employed to combat poverty. This notwithstanding, the World Bank sees poverty as 'pronounced deprivation of well-being' with several indicators of well-being including individuals possession of income, right to good quality health and nutrition, education, housing and asset ownership as reference points against which deprivation could be measured (World Bank, 2000). However, for the purpose of this study, poverty was conceptualized as lack of adequate resources, (income and productive capital) to meet the basic needs of life (see May et. al., 1998; Nkum and Ghartey, 2000). Non-governmental Organizations (NGO) cover a range of organizations within civil society; hence its clear definition remains contested. However, NGOs are often referred to as private, voluntary and non-profit organizations that pursue activities to relieve suffering, promote the interest of the poor, protect the environment, provide basic social services or undertake community development based on the principles of altruism and voluntarism (World Bank, 2007). The selection of organizations for this study was informed by the defined attributes and paramount foci of NGOs noted in the

definition of key terms.

The growth of NGOs over the past few decades has given them an increasingly important role in poverty reduction and community development. This has ultimately led them into forming a distinctive sector within civil society. This role has been due in part to the belief that NGOs are efficient and responsive to the problems of the poor, weak and vulnerable groups at the grass-root levels. Notwithstanding the need for scaling-up poverty reduction strategies of NGOs operating in rural African region, there exist empirical evidence to confirm that, within several rural communities, NGOs activities have led to significant increase in health and educational facilities, improved access to potable water sources, provision of employment opportunities and employable skills, which ultimately have lowered poverty levels and improved the quality of lives for the poor and other vulnerable groups, particularly women and children.

Wamani (2007) has indicated that, regarding the provision of affordable health care for the poor, NGOs provide about 14 to 50 percent of both curative and preventive health and medical services in most developing countries, especially in Kenya. In both the health and educational sectors, NGOs such as World Vision and Plan International continue to receive recognition through the application of complementary systems to support the efforts of the government in reaching the underserved in rural marginalized communities (Farrel and Hartwell, 2008). In Ghana for example, the Safe Water Network (SWN) and Water Health International (WHI), community based NGOs have, in conjunction with local government structures, provided safe drinking water and sanitation facilities to help reduce water poverty among rural households in Amasaman in the Greater Accra Region (Okyere, 2010). Through the Smart Water for Green School Project, Green Cross International, an Australian environmental NGO, enabled a number of basic schools in the Volta Region of Ghana to have improved water and sanitation facilities in 2009 (Ghana News Agency, November 9, 2010). Thus notwithstanding the challenges facing NGOs in their quest to reach

the poor in underserved regions of both developed and developing countries, the impact of their strategies has been phenomenal in the last decade.

Across the African region specifically, a number of NGOs including Adventist Relief and Development Agency (ADRA), Centre for Rural Research and Poverty Reduction (CRRPR) and the Hunger Project have been instrumental in facilitating an effective network of micro-enterprises in rural areas. These micro-enterprises enhance rural agriculture and empower women entrepreneurs through various capacity building programmes for poverty reduction (Aboagye et. al., 2007). Nayaran (2005) has explained 'empowerment' to mean the expansion of freedom of choice and action to shape one's life particularly in the areas of resource control and decision making. The implication is that, by advancing the course of women through empowerment strategies, NGOs help them to gain freedom within the socio-cultural milieu to enable them to participate actively in issues which affect them, hence, gradually churning the feminine manifestation of poverty to dissipate.

Realizing the constraints in the provision of adequate basic school facilities to serve rural communities, the Bangladesh government resorted to considerable partnership with NGOs to support informal and primary education in the country. Through this partnership, nearly 43,000 schools and centers are run by NGOs and approved by the State for this purpose; an initiative which has considerably improved literacy and post literacy education among the youth and adults in the country (Chigumira, 2003; UNDP and UNICEF, 2003).

Thus, close collaboration between the State and non-State actors championing the interest of the poor, weak and marginalized remains a necessary framework for the development platform if realizing the MDG's by 2015 is possible for developing countries in general, and Africa in particular. However, such collaboration could be sustained where the views of the poor feature in the entire process of growth and development agenda.

The review thus shows that, restrictive government policies which

do not promote participation of people and altruistic organizations in the battle against poverty and its multi-faceted manifestation are likely to hinder the chances of achieving the MDG's targets. However, even though NGOs may be indispensable in the poverty reduction struggle, their indispensability often lies in their respect for the rule of law, commitment to people centered development agenda, pursuit of their stated goals and a clearer understanding of, and adaption to, the environment in which they operate. Where their activities flout the rules, NGOs have failed; instead of helping the poor, they increase not only the woes of the poor, but of the State in which they operate.

### **Methodology**

This study used a case study design focusing on four operational NGOs including *PLAN Ghana and Rural Action Alliance Program (RAAP)* operating in the Wa West District in the Upper West region together with *Action Aid and Social Development and Improvement Agency (SODIA)* in the Tain District of Brong Ahafo Region in the northern part of Ghana. Twelve villages were involved in this study, eight in the Wa West District serving as project sites for Plan Ghana and RAAP namely: *Chebare, Dalanyiri, Dornye, Tampienni, Buli, Chogsia, Wechiau and Woloyiri*; and four in the Tain District serving as project sites for Action Aid and SODIA, which were *Nassana, Bepoase, Nsuhunu and Kwame Tenten*.

The selection of the NGOs and their beneficiaries to be included in the study was done using a purposive non-probability sampling technique. The approach was appropriate for identifying the target group for the study. The NGOs selection was based on their objectives, number of years of community service and their initiated programs. All selected NGOs were involved in poverty reduction, had operated in the studied villages for a minimum of three years and were focusing on livelihood development with care-givers as target groups, particularly for their

livelihood development strategies. A sample of 198 beneficiary households was selected for this study distributed as follows: *Chebare (13), Dalanyiri (13), Dornye (13), Tampienni (13), Buli (13), Chogsia (13), Wechiau (13) and Woloyiri (13) implying 104 household respondents from the Wa West district in the Upper West Region and 94 respondents from the Tain district of the Brong Ahafo region distributed as follows: Nassana (24), Bepoase (24), Nsuhunu (23) and Kwame Tenten (23)*. The number of respondents selected from each community was dependent on the number of beneficiary households in each of the study villages. The beneficiary care-givers who were predominantly women (about 92 percent) were the units of inquiry.

Data collection techniques included questionnaires with both close and open-ended questions, a structured interview guide, focus group discussions and participant observation. The mixed method approach for data collection allowed for triangulation and authentication of data collected. Both primary and secondary data were collected for this study. Secondary data from journal articles, organizational reports and books were reviewed to develop a strong theoretical foundation for this study to build upon; whereas primary data from respondents in the study villages were relevant to establish a linkage between the interventions of the NGOs and poverty reduction as pertains in the Wa West and Tain Districts of northern Ghana.

Qualitative data were analyzed using direct quotations and transcription of focus group discussions; whereas quantitative data were analyzed using descriptive statistics such as percentages and frequencies, cross-tabulation and Pearson Correlation significant at ( $< 0.01$ ). Assessment of impact of NGOs intervention on beneficiary households' income and productivity levels was done by comparing evidence-based self-reported cases by respondents on the situation before the intervention of the NGOs and the situation after the intervention of the NGOs. The analysis was done using version 16 of the Statistical Product for Service Solution (SPSS) software. Results are discussed and presented in text, figures and tables for clarity of interpretation.

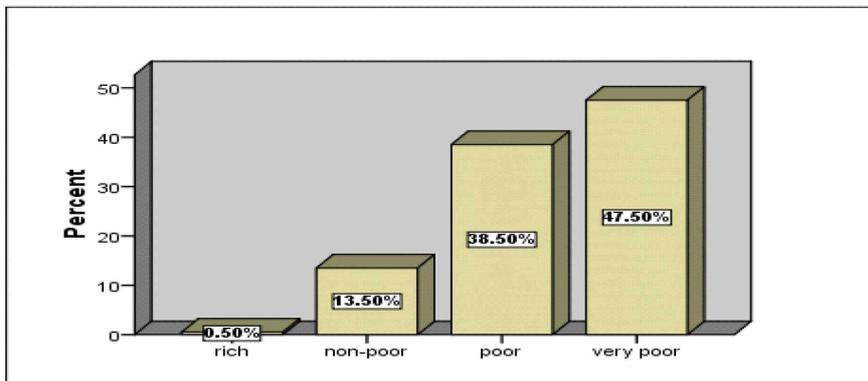
## Results and Discussion

### The Socio-economic Background of Respondents

Respondents for this study were predominantly subsistent farmers with only about 15 percent engaged in other non-farm economic activities. This implies that none of the respondents were unemployed; hence, all were engaged in a specific livelihood activity. Crops cultivated by the farmers included cereals, legumes, roots and tubers, which are sometimes combined with the raising of both large and small ruminants, as well as poultry. In the Wa West District for example, livestock are raised to meet both social and economic needs with production often done using the free-range approach.

Only 5.0 and 2.5 percent of respondent respectively had received education up to the second cycle and tertiary levels. Nearly 50 percent of respondents had received different levels of only basic education; while 8.0 percent had non-formal education through the activities of NGOs. In all, 35.0 percent of respondents had had no formal education. Self reported assessment of socio-economic status of households before the interventions of the NGOs from whom they are benefitting revealed the results shown in Figure 1.

Figure 1: Households Socio-economic Situation before NGOs Interventions



(Field Survey, 2011)

Based on the participatory poverty assessment through a four point Likert scale, 48.5 and 38.5 percent of the respondents described their socio-economic situation as extremely poor and moderately poor respectively; whereas 0.5 and 13.5 percent perceived their situation as rich and non-poor respectively within the studied villages. Respondents' perception of their socio-economic status was based on asset ownership such as land, housing conditions, livestock and savings (monetary and farm produce). The high incidence of poverty in the rural communities is underpinned by the low levels of education of the majority of rural dwellers which limit their opportunity to enter into viable economic activities to improve their living conditions. The poor nature of households' living conditions was characterized by a high rate of illiteracy, low household income and high morbidity rate, especially among children. A female head of household and beneficiary of RAAP in a focus group discussion at Woloyiri, asserted,

'I lost my husband five years ago and my three children (one in Senior High School) had to terminate their education because I could not afford it. Successors of my late husband's properties did not offer a helping hand. My son who dropped out of senior high school had to migrate to the big city in the Ashanti Region in search of greener pasture leaving us in this state. The intervention of RAAP is therefore timely.'

Among the respondents in the Wa West District, female heads of households also associated their low socio-economic status with the lack of a male child. Women appear powerless when they fail to give their husbands male children. Often women do not receive maximum attention from their husbands perhaps due to polygamous marital practices. Thus, in a situation where the women have male children, their sons support them through subsistence farming activities. The implication is that, female headed households are more likely to suffer livelihood inadequacies when they lack male children to support the rest

of the household members, especially where the husband is deceased. A beneficiary of RAAP intervention from Chogsia, one of the study villages in the Wa West District affirmed,

‘ ...until RAAP came to support us, I used to be the poorest among the three wives of my husband because I have no male child to take care of me and the rest of my children.’

In the Tain district however, the majority of the respondents from Bepoase and Nassana associated the high incidence of poverty in their communities with a curse, and defined it as a condition that deprived an individual of a life worthy of emulation.

The high incidence of poverty and vulnerability in the study villages has over the past few years attracted the attention of a number of NGOs including RAAP, Plan Ghana, Action Aid and SODIA, which were the focus of this study. The study was done to ascertain the extent to which their activities have impacted the living conditions of households. The impact assessment was through the use of participatory assessment approach based on beneficiaries’ perspectives.

### **Strategies of the NGOs**

This study observed a two-pronged approach employed by NGOs in their poverty reduction efforts, particularly in northern Ghana namely, strategies towards improving access and utilization of social services and strategies for human and financial capital development towards improved household productivity and income. The livelihood development strategies of the NGOs focus on the provision of the basic means (resources) for the poor to either engage in or expand their economic activities. These interventions include adult literacy, micro-finance and input loan programmes, alternative livelihood training programmes and agricultural extension services. Through these strategies, the NGOs facilitate increased production and expansion of income generating opportunities

for the poor in the studied areas, especially for women, through the provision of productive resources. According to the Project Officer of Action Aid Ghana operating in the Tain district, about 572 vulnerable groups have benefitted from their agro-credit schemes, while there has been an increase of Action Aid's extension service coverage to over 4500 women and 7000 men engaged in farming in the Tain District. Through the provision of business advisory services, micro-credit and input loan schemes to 45 members of the Women in Small Business Association (WISBA), SODIA empowered women entrepreneurs in the Tain District to expand their livelihood activities. SODIA has in addition made it possible for the Nassana Women Group (45 membership) to jointly own a gari processing centre; whilst the Ohiatua Women Group (40 membership) have been supported with credit facilities to engage in palm oil extraction in the Tain District.

In the Wa West District, the introduction of Village Loans and Savings Associations (VLSA) and the Savings and Loans Solutions (SALSO) by RAAP to train women to save and acquire credit when necessary, has made it possible for a significant number of rural women in the study villages to obtain funds, engage in shear butter extraction and sometimes purchase shear nuts and cereals during bumper harvest for storage to be sold later for higher earnings.

NGOs livelihood strategies in the studied villages have made women the predominant beneficiaries in the Wa West and Tain Districts to gain entrepreneurial aptitude with good marketing skills which can lift them out of the trap of endemic poverty. However, poverty reduction is only marginal. Most often the skills that the rural poor acquire yield them very little returns. It was discovered that poverty in the villages transcend households to encompass the entire community where inadequate stock of physical and social infrastructure within the communities provides a weak foundation to support individual households trying to make strides out of endemic poverty. Heads of households may have lorry fare to send their produce to a market centre for good business, but may not have a motorable road to do so; households may have money to pay school fees

or buy books for their children, but schools may not be available in the community; where they are, teachers are untrained and good text books are not available. Figure 2 indicates the livelihood development strategies of the NGOs selected for this study and the number of beneficiary respondents.

Figure 2: Livelihood development Activities of NGOs in the study villages



(Field Survey, 2011)

Strategies to improve community and households' access to social services have taken the forms of scholarships for brilliant but needy children, construction of classroom blocks for pre-school and basic education and community health centres, provision of water and sanitation facilities such as bore-holes, wells and toilet facilities, child and women's rights' advocacy programmes, registration of beneficiaries under national health insurance schemes, health education and counseling for women and children as well as logistical support such as computers for ICT education in the communities.

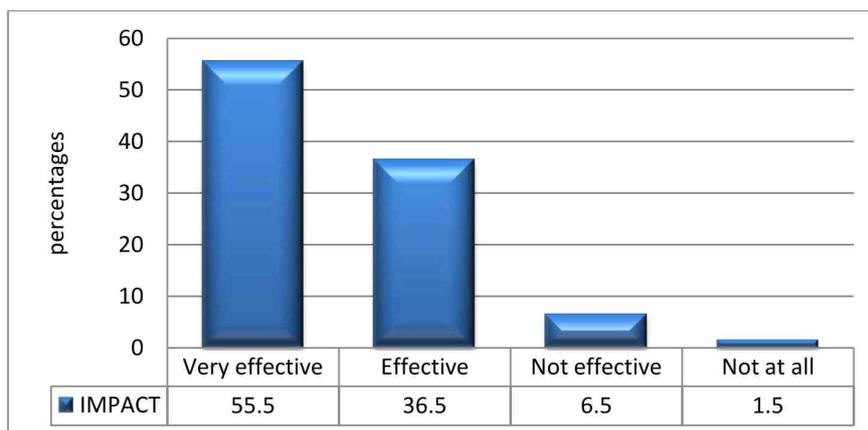
Both Plan Ghana and RAAP have made frantic efforts in the provision of physical infrastructure for pre-school and primary education, an initiative which has improved children's academic performance in the Wa West district of Ghana. This confirms the findings of Kombian (2008) and Farrel and Hartwell (2008) on the contribution of NGOs to finding lasting solutions to the educational needs of rural communities in northern Ghana. Periodically, women and children from Wechiau, Chogsia, and Tampiennie, among other communities, are educated about reproductive health, family planning, appropriate use of insecticide mosquito nets, HIV/AIDS and other sexually transmitted infections (STI's) by RAAP and Plan Ghana aimed at improving the health conditions of the rural inhabitants. In a Focus Group Discussion at Tampienni, a respondent asserted,

'my husband never agreed to have only four children until those people (RAAP officials) organized a durbar on family planning for the community. To him, children are a source of wealth.'

Even though the NGOs are engaged in the provision of social services (basic needs) for the rural communities, the study observed that in the last three years the NGOs have invested much funding into programmes geared towards community empowerment for livelihood development through increased productivity and households' income. The justification is that, households could utilize the basic needs only when they have the means to do so. Where the basic needs abound, but households have inadequate income to utilize them, poverty levels remain high, and efforts towards achieving the MDG's at the community levels remain thwarted. A general assessment of the effectiveness of the strategies of the NGOs operating in the selected districts by their beneficiaries showed that the poverty reduction strategies of the NGOs as perceived by the respondents of this study are effective as indicated in Figures 3 and 4, with only a smaller section of the respondents thinking

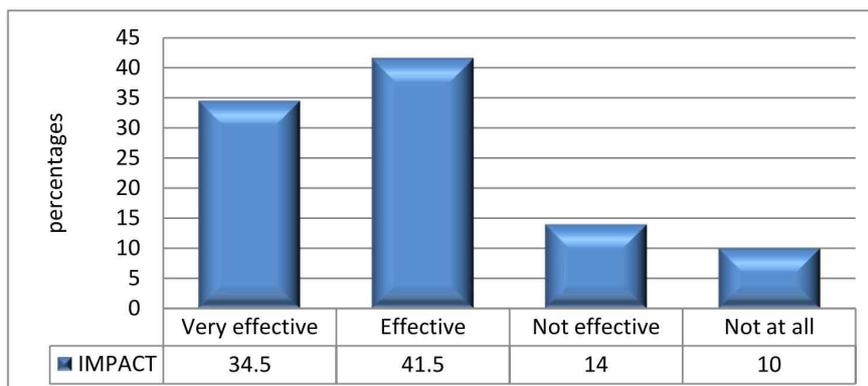
otherwise.

Figure 3: Respondents' Perceptions on the Effectiveness of NGOs Operating in the Wa West District



(Field Survey, 2011)

Figure 4: Respondents' Perceptions on the Effectiveness of NGOs Operating in the Tain District



(Field Survey, 2011)

The effectiveness of the NGOs' strategies was linked to their ability to locate closer to the problem area, human development strategies, mobilization of requisite human and financial resources and proper

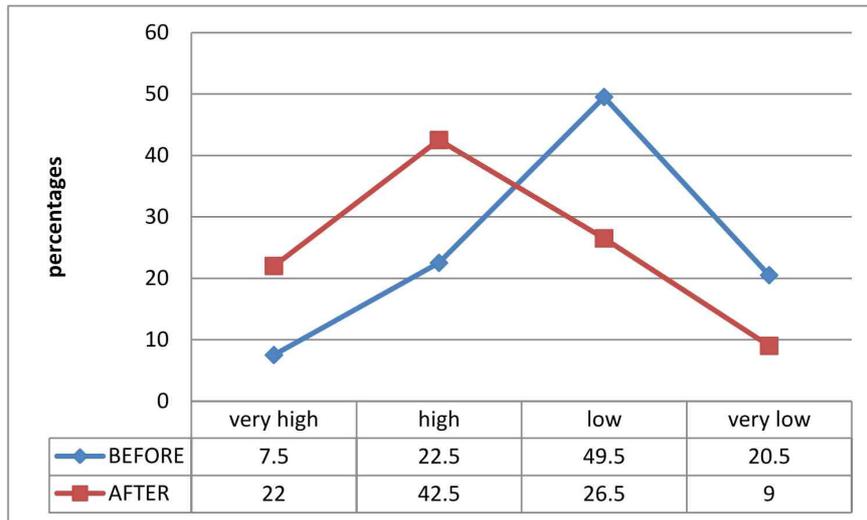
socialization and integration within the project environment with its concomitant inadequacies.

### **Impact of the NGOs on Rural Livelihoods: Views of the Beneficiary Respondents**

#### Households Productivity and Income

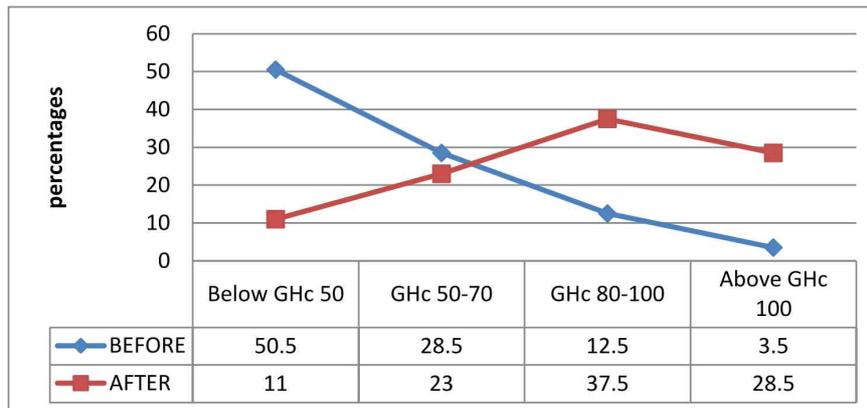
Capacity to increase productivity in the rural communities, where the majority of people engage in farming, has a direct effect on poverty reduction. Rural households' ability to increase their crop yield implies food security within that household and beyond. Even when there is little or no surplus produce to offer for sale for additional income, the ability to increase household agricultural productivity holds prospects for reducing absolute poverty where the food and survival needs of people become the priority. In view of this, it was necessary for this study to investigate the impact of the strategies of the NGOs in the forms of training, micro-finance, input loans, among other services, on productivity and incomes through the NGOs beneficiaries' self-reported and participatory appraisals. Respondents found it difficult recollecting the actual levels of their productivity and incomes before the interventions of the NGOs and the actual levels after benefitting from the NGOs livelihood development interventions, basically due to poor record keeping. However, they were more able to assess the situation before and after using a four point Likert scale ranked from very high (8), high (6), low (4) to very low (2) to ascertain their households productivity and income situation before and after the interventions of the NGOs from whom they are benefitting. Results of the respondents' self-reported assessment of the activities of the NGOs on their productivity and income levels have been summarized in Figures 5 and 6 respectively.

Figure 5: Households' Productivity Levels Before and After NGOs Intervention.



(Field Survey, 2011)

Figure 6: Households' Income levels Before and After NGOs Intervention.



(Field Survey, 2011)

The results indicated in Figure 5 show that considering the productivity and income levels of beneficiary households as of the time of this study when they were benefitting from the interventions of the

NGOs, a significant number of the respondents had experienced improvement in their incomes and productivity levels comparing the situation before the interventions of the NGOs. Regarding respondents' productivity levels, 7.5 and 22 percent; 22.5 and 42.5 percent; 49.5 and 26.5 percent; 20.5 and 9 percent; respectively described their productivity levels as *very high*; *high*; *low*; and *very low* before and after the intervention of the NGOs in the livelihood development processes. Pertaining to respondents' seasonal income, 50.5 and 11.0 percent; 28.5 and 23.0 percent; 12.5 and 37.5 percent; 3.5 percent and 28.5 percent earned below GHC 50; GHC 50-70; GHC 80-100 and above GHC 100 respectively before and after benefitting from the NGOs livelihood development interventions. The results confirm the studies of Muyatwa (2006) and Ansoglenang (2006) on the effects of NGOs on food security and income of rural inhabitants in the northern regions of Ghana. Through the initiatives of the NGOs operating in the rural communities of northern Ghana, significant numbers of households are able to meet their food and other basic needs. The financial support, together with input loans the NGOs give, which are sometimes in the forms of livestock for rearing and fertilizer for crop production to the poor households, enable them to increase profit and their investments after paying back the loans. It was found, however, that limited storage facilities for farm produce lead to reduced returns, especially during bumper harvest when farmers are forced to trade off surpluses at reduced prices. The study established a significant relationship between the focus areas of the NGOs and living conditions of the respondents using the correlation tool of the SPSS software version 16. The results are summarized in Table 1.

Table 1: Relationship Between Respondents' Living Conditions and NGO's Interventions

	Living condition	Education	Health	Water and Sanitation	Productivity and Income	Community participation
<i>Living Condition</i>						
<i>Pearson Correlation</i>	1	.650**	.806**	.840**	.781**	.834**
<i>Sig. (2-tailed)</i>		.000	.000	.000	.000	.000
<i>Frequency (N)</i>	198	198	198	198	198	198
<i>Productivity and income</i>						
<i>Pearson correlation</i>	.781**	.920**	.898**	.819**	1	.875**
<i>Sig. (2-tailed)</i>	.000	.000	.000	.000		.000
<i>Frequency (N)</i>	198	198	198	198	198	198

\*\*Correlation is significant at the 0.01 level (2-tailed)

The results shown in Table 1 indicate a strong and significant positive relationship between health, education, water and sanitation and community participation on the one hand, and households' productivity/income and living conditions on the other. The implication is that where the NGOs have intervened by providing the necessary basic needs, productivity and income levels have improved for significant numbers of their beneficiaries, which have ultimately improved their living conditions. Thus, there is a higher possibility for the scaling up of the interventions of the NGOs to lead to marked poverty reduction, which progresses towards the actualization of the Millennium Development

Goals (MDG's) in underserved communities.

### **NGOs Activities and Community Participation**

Even though the participation of beneficiaries in all phases of program design and implementation is crucial for its success (Nayaran, 2005), the study indicates that significant numbers of respondents are excluded from the decision making process of the NGOs livelihood development programs from which they benefit. Participation, conceptualized as active involvement of beneficiaries in the decision making and implementation processes of NGOs activities, was assessed based on beneficiaries' responses to frequency of community and households' needs assessment by NGOs as well as stakeholders workshops on program design processes where beneficiaries make inputs. About 42 percent of respondents affirmed their active participation in the identification of projects aimed at benefitting their communities. Largely, participation of beneficiaries in the study communities is nominal and sometimes representative since the NGOs operating in the rural communities often work with directives from their headquarters in the regional capitals. At Dornye, Dalanyiri, Chebare and Tampienni, four of the study villages in the Wa West District, respondents expressed misgivings based on the low levels of their participation in the decision making processes regarding programs from which they are to benefit. In a focus group discussion at Dornye, a respondent asserted,

'Plan Ghana renovated our old primary school block without the knowledge of the school management team. All the planning processes were done with only the headmaster who is not a member of our community.'

This low level of community involvement indicated by the respondents was associated with transportation barriers. The poor nature

of roads linking villages to district and regional capitals impede frequent visits to beneficiary communities for their inputs in the decision making processes of the NGOs. Hence, the low levels of transformative participation of the rural households sometimes result in misplaced priorities, which diminish the effectiveness of the NGOs livelihood development initiatives to reduce household poverty in the studied villages.

### **Challenges of NGOs in Poverty Reduction**

The operational challenges saddling the NGOs in the rural areas vary among the different organizations sampled in this study. However, financial constraints associated with inadequacy and delays in the release of donor funds appeared common among them. In an interview with the programs manager of Action Aid operating in the Tain district of Ghana, it was observed that partnership funding from donors such as Ireland Aid, the Italian Government and UNDP for various projects were, sometimes got delayed due to the weighty procedures involved.

Strict adherence of communities to certain cultural practices inimical to community advancement and poverty reduction, such as complex land tenure systems and discriminatory gender role differentiation rooted within the rural milieu, affect community organization and involvement in some NGOs initiatives tailored to promote equity and reduce inequality. Thus, resistance of some community members to change in the socio-cultural systems undermines the effectiveness of NGOs operating in the study villages. Such resistance has often manifested in the forms of low level of co-operation and lack of community spirit and enthusiasm to support project implementation and maintenance. The Program Area Director of Plan Ghana alluded that provision of a borehole to provide potable water for the people of Dalanyiri community was only possible through persuasion due to stiff community opposition as they were unwilling to forfeit the taste developed for their initial water source that was considered unsafe.

However, community members attributed their views, sometimes labeled as resistance, to their low participation in the initial processes of project designs and implementation.

Significantly too, transportation and communication barriers play a major role in inhibiting successful program implementation of the NGOs to benefit the rural communities in the Wa West and Tain districts of Ghana. The poor road and communication network to the rural communities in the districts make access to the project sites laborious and sometimes impossible during rainy seasons. These challenges delay completion of livelihood development initiatives of the NGOs and sometimes lead to complete abandonment of NGOs poverty reduction efforts in the districts. Respondents from Tampienni, at the time of this study, had yet to receive the promise of a bore-hole and a capacity building training in soap making from RAAP, one of the studied NGOs, due to institutional and financial bottlenecks.

### **Conclusion**

The poverty reduction strategies of the NGOs seek to improve both the livelihood sources and beneficiaries' access to social services through basic needs and means approaches of reducing the worst effects of poverty. Within the studied villages, the various forms of interventions by the operational NGOs have led to improved productivity and household incomes for most of the beneficiaries compared to the situation before the NGOs' interventions. As a result of the improved income and productivity levels, most beneficiary households are able to meet their households' nutritional needs, and also utilize basic social services, such as healthcare services represented in the number of beneficiaries who had been able to register with the National Health Insurance Scheme (NHIS) for healthcare services. More importantly, through the activities of the NGOs operating in the rural communities, beneficiaries confirmed their acquisition of basic productive skills in

book keeping, basic accounting literacy skills for their day to day activities, skills in maintaining alternative livelihoods, such as livestock rearing, and village banking strategies, which engender confidence and hope out of chronic poverty.

Thus, the study observed a significant correlation between the interventions of the NGOs and improved socio-economic status of beneficiaries. The implication is that, from the beneficiaries' perspectives, the interventions of the NGOs have led to improved socio-economic status of their households. The effectiveness of the livelihood development strategies of the NGOs are underpinned by their ability to study, locate within and adapt to their project environment. However, these strategies were found to be less participatory in the design processes. Despite the institutional and infrastructural challenges which impede the activities of the NGOs in the underserved communities of the Wa West and Tain districts of northern Ghana, their strategies have improved the living conditions of most of their beneficiaries. It is recommended that local government structures, which are responsible for the total development of their respective districts, ought to create the enabling environment through road rehabilitation and construction, rural community sensitization exercises to open up these underserved regions. Through effective collaboration between local government units and NGOs operating in the district, coupled with transformative participation of all stakeholders in decision making and implementation processes, poverty reduction strategies would make their desired impact in the underserved communities of the Wa West and Tain districts of Ghana.

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