

**The Role of the District Assembly in Poverty Alleviation;  
A Case Study of Pru District**

**BY**

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## Declaration

I Anane Daniel Ogyedjator, hereby declare that this submission is my own work towards the award of CEMPA (Commonwealth Executive Masters in Public Administration) and that, to the best of my knowledge, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the University or elsewhere except where due acknowledgement has been made in the text.

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## DEDICATION

This research work is dedicated first and foremost to the ALMIGHTY GOD for seeing me through my two years of Post-Graduate education. It is also dedicated to my parents, wife and children, my siblings, and to all friends and loved ones. This Enormous work which is intended to help in the fight against poverty, especially in the rural areas, is also dedicated to the people of Pru District of Ghana in particular and the poor in the rural Ghana generally.



## ACKNOWLEDGEMENT

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## ABSTRACT

Poverty is seen at two level by the Development Economists and other Social Scientists (International Community).First, it is lack of innovation,creativity,skills,experiencing technology and ability to provide basic human needs such as adequate food, clothing,shelter,portable water and health care. Second, it is viewed as lack of or inadequate income to enable humanbeings have access to basic human and social needs. By the two classifications about 65% to 70% of the population of Ghana is poor.In the case of Pru District, about 80% of the people do not have access to adequate food, water, education, health, shelter and so on. From the level of income distribution, 75% of the people earn less than GH¢200.00 per year. The people live dejected life because they do not have the financial means nor the technological knowhow to overcome their plight. Under Ghana's decentralization policy, the Pru District Assembly has a big role to play to alleviate poverty of the people.The study was done to determine what the Assembly and the people are doing to alleviate or even reduce poverty. This is a descriptive study in which the researcher used various data collection instruments to collect data.The sample size of this study was made up of 170 respondents with the use of questionnaires and interviews to collect data from the respondents. The study found that respondents have different perception of poverty and what causes it. They also enumerated how poverty manifested itself in the district. As a result the Pru district holds poverty reduction high on its agenda by embarking on a series of programmes to reduce it. The study, recommended a shift from the over concentration on the provision of social services and infrastructure to employment generation, by structuring the Assembly to help enhance and improve on the objectives of setting up a Fund since it has the potential to reduce poverty in the rural areas.

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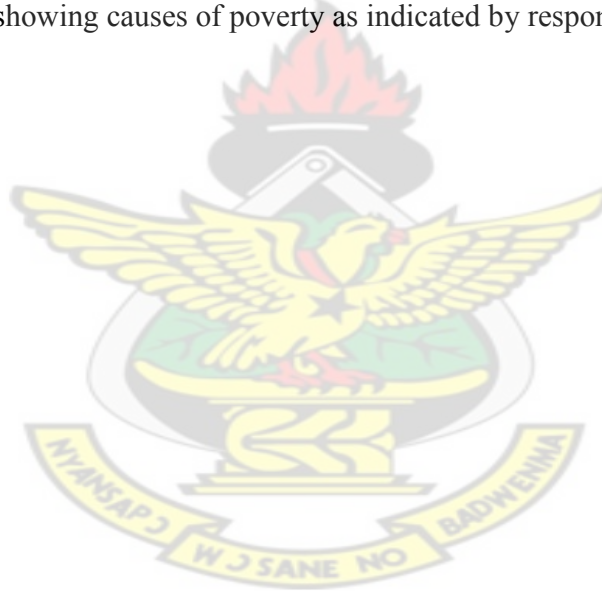
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### **Acronyms used in the Research**

CBOs	Community Based Organizations
CSOs	Community Society Organizations
DA	District Assembly
DACF	District Assembly Common Fund
DCE	District Chief Executive
D.C.I.P	District Community Initiative Programme
DPCU	District Planning Co-ordinating Unit
FBO	Foreign Based Organizations
FCUBE	Free Compulsory Universal Basic Education
G.P.R.S. I	Ghana Poverty Reduction Strategy I (2002 – 2004)
G.P.R.S. II	Growth and Poverty Reduction Strategy II (2006 – 2008)
G.L.S.S	Ghana Living Standard Survey
GOG	Government of Ghana
HRD	Human Resource Development
IGF	Internally Generated Fund
ILO	International Labour Organization
I.M.F	International Monetary Fund
MDG	Millennium Development Goals
MMDAs	Metropolitan, Municipal and District Assemblies
NGO	Non-Government al Organization
NYEP	National Youth Employment Programme

PDA	Pru District Assembly
PHC	Population and Housing Census
R.C.C	Regional Co-ordinating Council
SAP	Structural Adjustment Programme
S.P.S.S	Statistical Package for Social Scientists
UN	United Nations
UNDP	United Nation Development Programme
UNICEF	United Nations International Children's Education Fund
WB	World Bank
WSSD	World Summit on Sustainable Development



# CHAPTER ONE

## INTRODUCTION

### 1.1 Background to the study

The United Nations Millennium Declaration (UNMD) and the consensus reached at the World Summit on Sustainable Development (WSSD) place poverty reduction at the top of the international development agenda. Both UNMD and WSSD present a challenge to all development partners to define how they can contribute to the eradication of poverty. It was in the year 2000 when the United Nations General Assembly noted with concern the high level inequalities in human development worldwide and recognised “the whole world’s collective responsibility to uphold the principle of human dignity, equality and equity at the global level.

The General Assembly on its part has set eight goals for achieving development and poverty eradication in the whole world by the year 2015. These are popularly called Millennium Development Goals (MDGs), which include eradication of poverty and hunger. In the light of this goal the United Nations Development Programme (UNDP) has come out with the targets reducing the proportion of people living on less than one dollar by 50% and the proportion of people suffering from hunger by 50%.

Poverty is now recognized to be complex, multidimensional, and varied in both its causes, effects and forms. Conventional symptoms of poverty, such as low level of nutrition and low daily income usually expressed in dollar terms, are important indicators but offer few insights into the real nature of poverty or the potentials that exist to lift people out of lives of misery.

The rapid decline in the global economy in the 1970s and early 1980s worsened the economy of developing countries especially those whose economies were donor-supported. Mexico in 1982, announced that she could not service her short-term international debt (Encarta, 2003). Ghana’s

economy was also at the brink of collapse. The country's infrastructure had almost collapsed and 'hunger stood at the neck of every Ghanaian' as the economy was in tatters (Amoah, 1995).

By early 1980s, poverty became so prevalent especially in the rural areas of Ghana and many developing countries so much so that something needed to be done to arrest the situation. The Structural Adjustment Programme (SAP) was therefore adopted by government of Ghana under the Economic Recovery Programme (ERP) in 1983. A comprehensive structural adjustment which included the restructuring of institutions was undertaken to reverse the economic decline that had characterised the country's economy and had seriously affected rural Ghana. The socio-economic restructuring affected the local government system whereby the District Council structure before 1988 was changed to District Assembly, tasked with the responsibility for poverty alleviation and the development of peripheries of Ghana, especially the rural areas

The local government system, introduced in Ghana in 1988 deepened decentralization to make local governance more flexible, democratic and efficient, closer to the people while granting them greater authority of self-governance. The new decentralisation was to change the previous focus of local government which was limited to the provision of municipal services to provision of sanitary facilities, maintenance of school buildings, markets, and others to meet the challenges of current developmental strategies aimed at making human development the centre stage of planning and programmes towards poverty alleviation.

Under Ghana's new decentralisation policy, a District Assembly is to play a crucial role in the socio-economic development of the nation. The role includes the alleviation of poverty in Ghana especially in the rural areas. The functions of an Assembly are therefore grouped under three main perspectives. These are social, economic and political perspectives. Under the Social

perspective, an Assembly is empowered to discuss social issues concerning education, security, sanitation, road construction, and others mainly in the provision of basic social amenities and issues bye-laws to ensure proper maintenance of these facilities. In the course of performance, the issue of participation is expected to be brought into play.

Under the Economic perspective, the Assembly is responsible for raising enough revenue for the overall development of the district through the fixing of taxes and fees to be imposed and collected locally. It therefore has the responsibility to mobilize the needed human, material and financial resources for development. An Assembly is also required to promote and support economic productive activities of individuals or groups of persons. An assembly eventually is responsible for the overall development of the district and includes development of human resources.

The main focus of an Assembly is to speed up development especially in the rural areas through the reduction of poverty (GPRS, 2002). Under the political perspective, people should be seen to be actively involved in the participation of decision-making especially issues affecting their welfare. It is expected that through participation in decision-making by the people at the grass root level, their felt needs could not only be identified, but strategies for implementation and execution of such plans and programmes can be effective.

The current local government structure in Ghana is a comprehensive decentralisation system, designed to accelerate the development of the country with the active participation of the citizenry. The concept of participation is deeply rooted in the District Assembly concept which started primarily within the framework of the Structural Adjustment Programme. This aspect tagged “Decentralization Community Initiative Programme” (D.C.I.P) the bedrock of the decentralization that gave birth to the District Assemblies concept .It is premised on the concept



that development is a shared responsibility between central government and local government . Since Assemblies are expected to play a unique role in the socio-economic development of the country, they therefore have the onerous responsibility of coming out with programmes towards poverty alleviation, especially in the rural areas where poverty is perceived to be endemic.

## **1.2 Statement of Problem**

Ghana is a country with relatively low per capita income. Most of the people experience low standard of living The economy of the country is predominantly agricultural with over 60% of its population fond in the rural area (National Population and Housing Census, 2000). The sharp difference between rural and urban Ghana reflects the imbalance in the development framework of the country which has been tilted in favour of the urban areas. There is a huge flight of resources from the rural areas to the urban centres directly and indirectly. All characteristics associated with poverty generally are identified in rural areas of Ghana. These include poor housing, poor water supply, low level of education, poor health delivery system, and high level of vulnerability of the people. It is in the light of this that all efforts rectify to this imbalance are being pursued vigorously.

Pru District, with one hundred and forty-six (146) communities, is characterised by low level of education, poor infrastructure, poor housing facilities, high level of unemployment, poor road network and limited access to good health delivery system. The District is basically rural with over 85% of the communities having population of less than 1000 (National Population & Housing Census, 2000). In the area of education, the district has three Senior High School located at Yeji and Prang, with most of the communities having basic schools up to the Junior High School level. Large number of school going children is outside the school as a result of poverty. In fact the district lacks economic activities of any significance, from which the people

could earn income on a sustainable basis. With the realization that poverty is acute in rural areas, several strategies are being evolved by the District Assembly to correct this. A number of far reaching interventions have been put in place to ensure that the Assembly is well resourced financially, to overcome poverty.

However, since its establishment the Assembly has not done much to overcome poverty. This study therefore, sets itself the task of assessing the role and strategies adopted by the Assembly to reduce poverty within the context of decentralization. In addition, the study is to assess the effects of availability of social service and infrastructure as means of reducing poverty, especially in the Pru District.

### **1.3 Objective of the Study**

The primary objective of this study is to determine how best Pru District Assembly can alleviate poverty to raise the standard of living of the people of the district. The secondary objectives are the following:

- i. to determine the level of poverty in the Pru District;
- ii. to examine the causes, extent and effects of poverty in the District
- iii. to determine what the Assembly and the people are doing and can do to alleviate poverty.

### **1.4 Research Questions**

To be able to achieve the above objectives, the study was guided by the following research questions;

1. What is the level of poverty in the Pru District?
2. What are the causes of poverty in the Pru District?
3. What are the effects of poverty on the people of Pru District?

#### 4. What role is the Assembly playing in poverty alleviation in the District?

### 1.5 Conceptual Framework

The 1990 World Bank Report indicates that poverty can well be reduced if people are gainfully employed to earn income on sustainable basis. The report indicates if people are economically empowered to participate in the socio-economic decision-making process and other issues affecting their development and welfare, poverty among them can be alleviated. Through participation, people will be able to identify the areas which can help them to earn income and thereby improve their living standards. With improvement in income that guarantees improvement in the standard of living, people would be able to pay their taxes; the Assembly would improve on its revenue, provide the necessary basic social services and this in turn will enhance the living conditions of the people.

There is therefore a linkage between the provision of social amenities and improvement in living conditions of the people. Increased people's income leads to increase funds as a result of the ability of the people to pay their taxes. With funds available, any facility of importance could be provided for the people and by the people. In addition, the individuals would be able to access social services to live as a normal human being.

This study conceptualises poverty as a situation where people in a locality lack productive capacity to increase their production, production levels, add value to their products, increase their incomes and improve upon their well-fare and wellbeing.

## 1.6 Propositions

For the purpose of this research, the following propositions are stated:

1. if of people living in rural areas are more socio-economically empowered, and participate fully in economic production and decision-making, the more income they can earn and the more they will eradicate poverty.
2. the more a District Assembly investments in public goods and services, the more the people will increase their productive capacities and the more they will alleviate poverty so as to improve upon on their standard of living.
3. the more dynamic an Assembly is in poverty alleviation the more revenue it can mobilise for development;
4. poverty in Ghana can be alleviated when people are socio-economically empowered in sustainable manner.

### 1.7.0 Research Methodology

The sources of materials for the study were both primary and secondary. Primary data were collected through the use of a structured questionnaires and interviews designed and administered to respondents consisting of Management staff of Pru District Assembly, Administrators, Heads of Decentralised Department, politicians, farmers, fishermen, fishmongers, traders, Non-Governmental Organization, Civil Society Organizations etc. for information on the level of poverty , causes of poverty, the impact of poverty on the people and the role the Pru District Assembly is playing in poverty alleviation. Secondary data were extracted from relevant textbooks, newspapers, reports, articles, journals, bulletins, records and documents

Probability and non probability sampling techniques were used. The non probability sampling technique used a purposive sampling method where politicians, Heads of Decentralised

Department, Non-Governmental Organization and Civil Society Organization were selected as respondents. The second category of respondents was selected through a probability sampling technique where respondents were randomly selected. These category of respondents include farmers, fishermen/fishmongers, and traders. This approach was adopted because it ensured that there is a balance of views and makes the results of the study representative.

### **1.8 Scope and limitations of the Study**

This study covers the Pru District and its inhabitants. The study also covers issues of poverty and strategies in poverty reduction. The Local Government Act and issues of decentralisation were also among the scope of this study. The research identified the following limitations:

1. The unwillingness of management of Pru District Assembly to release information to enrich the study and also establish a strong validity and reliability.
2. Moreover, costs in terms of printing, photocopying, binding as well as opportunity cost would be incurred without the requisite bursary from government which would be provided at a much later date.

### **1.9 Importance of the Study**

Metropolitan, Municipal and District Assemblies (MMDAs) are tasked under the Local Government Act 1993 to alleviate poverty. There is the need to assess the performance of the MMDAs towards this agenda. The topic is therefore relevant and timely as the outcome from the MMDAs to strategize their policies and programmers' towards poverty reduction. The study is important because it will assist policy makers to understand poverty situation at hand. It will help them to find appropriate methods of dealing with poverty. It will benefit the Assembly and Non-

Governmental Organisations (NGOs) to be more aware of the nature and level of poverty in the Pru District and therefore be able to devise appropriate strategies in poverty alleviation. It will also serve as a source of reference material for students who will be conducting similar studies.

### **1.10 Organization of the Study**

The study contains five chapters which are summarized as follows. Chapter one introduced the topic under investigation which contained background to the study, the problem statement, objectives of the study, the scope and limitations of the study as well as the significance of the study. Chapter two was made up of the literature review where issues like the concept of poverty, the poverty situation in Ghana, the concept of decentralisation and its features, the relationship between decentralisation and poverty reduction. Chapter three described the Profile of the study area as well as the methodology that was implemented to make the study authentic and valid. Chapter four analysed and interpreted data collected from respondents in categories or themes that were indentified under the sub headings based on the objectives of the study. Chapter five provides a summary of the findings of the research, conclusions and recommendations.



## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

The literature review of the study seeks to provide authoritative materials on poverty and the role that Metropolitan, Municipal and District Assemblies (MMDAs) are playing to alleviate poverty in rural areas and for that matter, the Pru District. The review will enable the right perspective to be established between poverty alleviation and the provision of basic social services and infrastructure in the rural area, which have been the main focus of the District Assembly concept. This chapter, therefore, seeks to review some of the main contributions made by other renowned scholars on the concepts of decentralization and poverty alleviation and their linkages. It tries to throw light on some publications on decentralization within the context of the District Assembly. The Literature review has three main sections. The first section deals with the definition of poverty, its dimensions and trends in Ghana within the last decade. The second section deals with the concept of decentralization, its definition and approaches. The third section focuses on the relationship between decentralization and poverty alleviation in the country.

#### **2.2 The Concept and Definition of Poverty**

Poverty has always been a part of the world, even in the developed world where it is assumed that everyone is well to do; some of the people find themselves living on the streets because of poverty. The under-developed countries, which find themselves in all kinds of economic crisis, have nothing to write home about on the issue of poverty, as many people live on less than one dollar a day. The vision of ending poverty worldwide by the year 2015 by the Millennium Development Goal (MDG) seems to be a mirage, as there is only four years to the deadline, but poverty still has great grip on many countries in the world. From the look of things, the vision of

the MDG has a long way to go, as the economy of the world, day in day out, falls into crisis due to one reason or the other.

Poverty is an age-long phenomenon that continues to plague mankind and therefore continues to receive the necessary attention in all development programmes globally. Poverty has been variously defined by development and cooperate bodies such as the World Bank (WB), International Monetary Fund (IMF) and the United Nations (UN). In the view of the World Bank (2000) poverty is the economic condition in which people lack sufficient income to obtain certain minimum levels of health services, food, housing, clothing and education which are generally recognized as necessary to ensure an adequate standard of living. According to Ahwoi (1998), what is considered adequate, depends on the average standard of living in a particular society and the perception of the individual. He defines poverty as a form of deprivation characterized by lack of access to basic human needs. To him these basic needs are clothing, food, shelter, healthcare and education.

Dzradosi (2000) recognizing the complexity in the definition of poverty, simply puts it as a condition or state of livelihood that can best be described by the accounts of those who are experiencing it. It presupposes that only those who feel what it means to be poor can best describe what poverty is. This makes definition of poverty quite relative since no one is every satisfied with this level of living in economic sense. Poverty is described as either 'relative' or 'absolute'. Relative poverty refers to the situation whereby minimum basic needs for human survival such as food, shelter and clothing are barely met. It is a standard measure of deprivation by people and the nation as a whole. Relative poverty is that experienced by those whose income falls considerably below the average for that particular society. Absolute poverty however, is the inability to secure the minimum basic needs for human survival. This is described as extreme



poverty characterized as destitution (Encarta, 2006). Absolute poverty, according to Seregeldin (1989), is that experienced by those who do not have enough food to remain healthy.

In relative and absolute poverty, there is a common underlining issue pointing standard of living. Basic minimum needs for human survival, is quite relative in the sense that it is quite difficult to put a measure on what 'the basic minimum needs' are from society to society. Secondly, both relative and absolute poverty use income as the base line. It should, however, be realized that it is not the amount of income that one earns that can be the major determinant of one's poverty level but how that income meets one's needs. These viewpoints have given the definition of poverty a multi-dimensional construct which has been briefly summarized into three main concepts: These are: income index approach, basic needs approach and participatory approach.

The Income Index Approach is based on the concept of how much one earns is expressed as the economic condition in which people lack sufficient income to obtain certain minimal level of the essentials of life such as health services, education, shelter and clothing to ensure adequate standard of living. Using this concept, the International Monetary Fund and the World Bank say that there are about 1.2 billion people living in absolute poverty in the developing countries of which Ghana finds itself (IMF and World Bank Economic Bulletin, 2000). Using the income approach, Ghana has delineated two poverty levels. These are the Upper Poverty and the lower Poverty lines. The Upper level line refers to those people earning up to GH¢90.00 per annum or GH¢7.50 a month or GH¢1.90 a day (IMF and World Bank Economic Bulletin, 2000). Those whose incomes fall considerably below the average of their society are described as poor. However estimating poverty on income basis may not measure the essential elements that contribute to good living standard. Poverty in Ghana is prevalent as more than 45% of the population live on less than a dollar a day. The government formulated the first Ghana Poverty

Reduction Strategy (GPRS 1, 2003-2005) with the main goal of wealth creation by restructuring the economy to achieve accelerated growth, poverty reduction and protection of the vulnerable, marginalised and the excluded within a decentralised democratic environment.

To make up for the limitations in the Income Approach method, the Basic Needs Approach was adopted. This approach places emphasis on the availability of essential basic services such as safe drinking water, good sanitation and health services, road, education, communication and others. Ewusi (1978) describes a community to be living in poverty if it lacks social services such as good education, health, sanitation and others. Johnson (1998) is a proponent of the Needs Approach and defines poverty to be a situation where people have limited access to basic social services such as education and health. According to the Ghana Living Standard Survey of 1989, the poor have less access to social services particularly, education and health than the non-poor.

The availability of such social services in any community shows the level of socio-economic development achieved by that community. However, the benefit to be derived from such services by the people they are intended for depends mainly on the economic power of the people to access such facilities. They are not essentially the means to end poverty, but an indication of development. The availability of these services and their quality, though have the potential to assist in facilitating and enhancing the rapid eradication of poverty, they instead show the level of development and growth that have taken place in the society. The importance of the availability of basic social infrastructure attract investors into a locality to help create jobs to enable people earn income. The presences of good drinking water, decent housing, easy access to good health-care delivery would obviously lead to improvement in the health status of the people to enable them work to earn a living. However, without the people working to earn a living, the importance of such facility will not be realised. In the area of education, the provision of

educational infrastructure such as classroom and teachers' quarters cannot in any way be a means of reducing poverty, unless the educational system has the capacity to equip the people with the necessary skills to make them employable so as to earn sustainable income.

When people acquire skills, they can undertake productive ventures to earn income thereby empowering themselves to access their needs. Individuals who have a lower-than-average ability to earn income, for whatever reasons, are likely to be poor. When one is poor, he cannot provide himself with the adequate food, cannot provide good education for his children and cannot access good health because he cannot pay the hospital bills. However, the provision of these services has a direct correlation with the levels of income of the society. Where income is high, the propensity to save is also high; people are able to invest to access such social services and at the same time, government is able to raise enough revenue through taxation, to provide and maintain such infrastructure and provide social services.

Presenting a critique on poverty alleviation under Structural Adjustment Programme, Appiah (1999) indicated that most programmes towards poverty alleviation have over-relied on the application of the "basic needs" approach. This assertion is justified by the over reliance of the Assemblies on the provision of these facilities. According to Appiah (1999), social services and infrastructure have the potential of overburdening communities with maintenance. He also indicated that by not raising rural standards and incomes through employment generation, whatever is provided in the form of social services and infrastructure will amount to 'surface dressing'. This therefore brings the provision of such facilities in the rural areas as means of reducing poverty into conflicting focus of the strategies of the District Assembly.

The third approach is the Participatory Approach which seeks to create a congenial platform for people in the society to participate in the decision-making process of governance. According to the approach it is easier for problems to be identified and solution to them becomes also easier since everybody will be committed towards that course. According to Chambers (1995), when people are excluded from participation in decision making and implementation processes, they become powerless, isolated and have a bleak future. Participation in the economic and political processes therefore enables the poor to express, analyse and share realities. This means their voices, especially the poor feature prominently in the dialogue.

The strategy to be evolved to ensure participation should be such that the problems of the individuals would be addressed effectively. The participatory approach states that poor communities are very apathetic and do not participate in decision-making since programmes do not address the individuals problems. To the poor, they are usually neglected by both the central government and their authorities in assisting them to find solutions to their individual problems. Realising their plight, King (2000) maintains that the poor adopt unorthodox means to be heard and recognised by engaging in illegal activities such as illegal timber extraction, prostitution and petty stealing.

The exclusion of the poor from participating in decision making process not only makes them isolated and powerless, but also problematic for the country as a whole. Dinye and Offei Aboagye (2002) say that where local and central government have sidelined the local people in participation of local programmes and projects designs and implementation the local people reject those projects and programmes even though they stand to benefit. Such is how poor people view poverty alleviation or reduction programmes and projects. Participating process therefore should design a structure which emphasizes on the active and sustained involvement of people in

decision-making. It should be a system which brings decision-making closer to the people, most especially the poor. This will help place the issue of poverty reduction at the core of development at any level.

The above submissions of Dinye et al (2002) show that with local and poor participation in poverty reduction projects difficult to define poverty to capture its multidimensional nature, even though income could be a common criterion. In fact the overriding factor that determines the level of poverty both from the individual and community perspective is money and therefore income its effect on human life is absolute, in that it determines whether or not people or a nation is poor. Without money the individual, the society and government cannot provide the needed conditions for normal human life. Income, especially its distribution, is an important determinant of the rate of poverty in a society. Where the distribution of income is skewed towards few and wealth is concentrated in the hands of few majorities of the people, poverty is described as endemic. This therefore makes Dinye et al (2002) states that the use of the National Income per capita to assess poverty level of a country is fraught with inconsistencies and problems. These authorities say that the capacity for greater number of people to earn considerable level of income is therefore a major factor in the reduction of poverty.

The other dimensions, basic needs and participatory are rather the indicators of poverty. When poverty is endemic, basic needs provided are inadequate and over utilised. Peoples' participation in programme is almost non-existent due to inferiority complex of the poor. It should be appreciated that some people need health, energy and education in order to be gainfully employed to earn income. In the same vein, one feels slighted when he has no money to live on and therefore finds it difficult to come out to confidently participate in whatever programme being undertaken by the society. Poor people are known to lack self-confidence and therefore do



not participate effectively in governance (Appiah, 1999). According to Encarta (2006) people may be suffering from poverty from time to time, while others are permanently poor. This means poverty is dynamic and therefore conscious efforts can be made to reduce its impact on society. Poverty should therefore be defined, considering the various dimensions, as a situation where one lacks capacity to access the basic social needs as a result of limited income, rendering him incapable of taking part in decision-making process. His continuous stay as a human being is dented through deprivation. This is characterized by the inability of the individual to acquire the resources needed to satisfy his basic needs.

From the above argument, it could be seen that there is no specific definition of poverty. The definition therefore depends on what one is looking for and how one wants to make life worth living for. To the individual, it is lack of money to access the basic needs of life; to the community, it is that lack or absence of the basic facility such as potable water, school facility, health delivery system. However, there is a common ground to the definition of poverty which is “lack of” something. Any programme that aims at the emancipation of people from poverty should be seen to be addressing that issue of ‘lack of’. The programme should aim at improving the income levels of the individual through the provision of much needed jobs. District Assemblies, which are the institution closer to the people, should be seen to be creating the needed environment to enable people earn enough income. This will automatically provide them with the impetus to participate in local governance which can also lead to the provision of the basic social service aimed at raising the social status of the people from their contributions through payment of taxes and levies.

### 2.3 The concept of poverty as perceived by rural communities

Rural people in the study villages in Pru district brought to the fore the differences in wealth, well-being and poverty. They were not obsessed with monetary deprivation alone, but also referred to social factors which are equal important and relevant to understanding poverty in rural Ghana. In Pru district, rural communities perceive poverty as an individual's inability to obtain gainful employment in order to secure enough income to care for the family, having very small or no land, laziness, ill-health, disability to clothe oneself or contributing to community needs and being ignored and not listened to. The concepts of wealth and well-being were described by the people in terms of individual employment status (economic activity), income, health, physical assets, such as land, sheep cattle, bicycle, cars etc., ability to save, help community development and other people, adequately care for the family in terms of provision of food, shelter, clothing, access to social services – water, education, health and sanitation etc.

It is important to note that in the Pru District, all the village communities identified various categories of poverty:

1. Very poor –those who are unable to work and earn income and therefore cannot afford basic necessities and services and have to depend on others for their livelihood that is the disabled, chronically sick and aged. Those in hardship -unemployed or underemployed in low paid casual labour.
2. Those with productive assets, able to manage and afford basic necessities, such as shelter, clothing and at least two meals a day. People in this area hold the view that if they do not fall within the first category they are capable coming out of their hardships with perseverance.

The disabled, chronically ill, and the aged in this poor category are cared for by their relatives, without any help from the Government's Social Welfare Department. These include the disabled,

the mentally retarded, the unhealthy, old women and women, widows without sources of income and orphans. They have to be fed, clothed and medically provided for by their relatives. A middle aged man explained with sorrow: ‘do you want to know what poverty is, do you hope to see one? Then I represent poverty. Leprosy has made me dependent on other people throughout my life I am lazy or weak but I cannot do anything now, I represent poverty.

The very poor, may also include the landless, especially migrant farmers who do not own land. Many people have only a small parcel of land for their farming activities, the youth migrate to the district capital and the employment opportunities, and others travel outside the country. Those within the hardship category are the subsistence farmers who are not able to expand their farms for financial reasons. They may also have very little land for farming activities. Such people do not have access to agricultural extension assistance, which local people perceive to be an important aspect in agricultural development. The older people in the focus group discussion stated they had had access in the past. Most people in this hardship category are underemployed and live on low paid casual labour -‘by-day’ labour –which provides a wage of about a pound sterling a day if available. They are, therefore, unable to save but are able to meet their barest basic needs of food, clothing and shelter. These category of people are also referred to as “from hand to mouth”, meaning that they consume whatever they earn without any ability to save.

Between the rich (those able to manage and afford basic necessities such as shelter, clothing and two meals a day) and those in hardship, another category was identified by the people as the hardworking. These are men and women who, in the face of limited resources, work hard to get themselves out of the poverty trap. They could be regarded as ‘innovative’ because they undertake many jobs and are able to move into areas of opportunity in both farm and non-farm



activities not easily perceived by others. By dint of hard work, they crawl out of poverty. Such people are ahead of suffering hardship but are yet to move into the rich bracket.

In Pru District, lazy people were perceived to be poor people. They idle about even if they have access to productive assets. Others in this category of the lazy include the alcoholics and drug addicts who become a burden on their families. People in the villages don't seem to have patience with such people but a woman noted, 'there is nothing we can do; we have to care for all such people- they are also human beings'. Rural people, especially relatives, friends and neighbours, are prepared to take responsibility for those they consider very poor. It is important to note though the distinction between the poor and the lazy. Not all poor people are lazy but the villagers maintain that there are people who should have moved out of poverty, considering the resources at their disposal. But because of laziness they are not able to make it and they are known in the community, even though their attitude is not openly discussed.

Afenyadu et al (1996); Korboe, (1998); Norton et al, (1995) states that, there are others in the communities who have been able to accumulate or inherit landed property (wealth). They are perceived by the people as gainfully employed, with money, and are able to care for their family and therefore, rich. They are used as a reference point for wealth and well-being. These well-off people have well educated children and some of the children are supported to do business in the commercial sector. Many men in this category have more than one wife. They are able to give freely towards community development projects in the town or village, give much to church harvest and to the needy in the village. This category of people are generally described as being able to feed and clothe their children properly, and live in good houses likely to be bequeathed to their dependants. Very few in this category of village could be rich people in the study villages.

It is important to note that poverty was perceived by men, women and the youth. What was significant was that there was a general consensus that poverty affected women more than men. According to Kyei (2006) women are disadvantaged and suffer from both poverty and gender-based exclusion, making it difficult for them to rise out poverty. And they transmit the disadvantages more readily to children, thus perpetuating the poverty cycle. Nonetheless women are considered better able than men to protect children from the consequences of poverty.

## **2.4 Poverty Situation in Ghana**

Poverty has been known to exist in the country since time immemorial. All development programmes are geared toward its eradication. However, pragmatic effort towards its alleviation was seriously started in the 1980s. it was within this period that the Ghana Living Standard Survey (G.L.S.S) was commissioned and since then five (5) surveys have been conducted, all aimed at assessing the level of poverty in the country. A report published by the United Nations International Children's Education Fund (UNICEF) in 1986 on the poverty situation in the country brought to the fore the level of deterioration of the key sectors of the social indicators such as roads, educational facilities, healthcare delivery and others between the period of 1970s. The report continued to indicate that absolute poverty in Ghana rose from 60% to 65% and 70% to 75% in the rural areas in the same period. In the urban areas, the level of poverty was from 30% to 35% and 45% to 50%. Since then several studies have been conducted on the poverty situation in the country indicating reduction through the provision of social services and infrastructure.

In 1988, the Poverty Profile for Ghana published from the first ever Ghana Living Standard Survey (GLSS), was conducted in 1987/88. The survey estimated that in 1988 some 36% of the total population lived in poverty. To date, four (4) GLSS surveys have been carried out and the

fifth which has just been released, estimate the national poverty level at 25%, (GLSS, 2007). These surveys expressed poverty in terms of the locality, socio-economic groups and basic needs such as education, health, water and sanitation, nutrition and housing.

From the various reports on Poverty in Ghana, the following observations have been made:-

- i. that incidence of poverty in Ghana declining consistently from about 37% in 1987/88 to 32% in 1991/92 and 25% in 2006;
- ii. That poverty in Ghana is essentially a rural phenomenon in which rural Ghana is said to constitute about 75% of the national poverty incidence. By the 1991/ 92 survey however, it had declined to 34%;
- iii. That the socio-economic groups affected by poverty include food crop farmers, the non-farm self-employed and non-formal sector employees.
- iv. That the poor have limited access to social services and infrastructure and between the periods of 1987/88 to 1991/92, only 3% of the rural households had access to a medical doctor and only about 50% lived in communities with a modern health care facility.

With the Social Amenity Approach, lack of social services has been used as indicator of poverty. If that is the case, there is clear evidence of some reduction in the poverty incidence in the country. At least provision of social facilities has increased tremendously across the country since 1988. For example, the provision of electricity to the rural areas rose from 8.7% in 1992 to 12.6% in 1999, a period of seven years. By 2000, it has increased to almost 40%. The supply of potable water also improved as did the availability of health facilities. According to Ghana Poverty Reduction Strategy (GPRS I report, 2002 -2004), provision of social amenities has contributed to the declined in the national poverty level from 53.7% to 44%. Pru district for example, has had its fair share of these services, but what is the poverty situation in the area?

Can the reduction in poverty level nationwide be attributed to the increase in the provision of social services and infrastructure? These statistics, according to Beck (1994), tend to hide the real face of poverty and that policies formulated to alleviate poverty do not have positive impact. According to Kyei (2006), poverty has a woman face. Gender activists claim that women, who form about 51% of the country's population, are the most vulnerable. This is premised on fact established from some research conducted on the status of women as far as poverty issue is concerned. Women are said to hard working, feeding the families and supplementing household income through small holder agricultural production and petty trading (Kasente, 2003). Women in Ghana form an estimated 52% of agricultural labour force and produce 70% of subsistence corps. To the labour force engaged in marketing of farm produce, women perform 90% of that activity (NDPC, 1994). According to Kyei (2006) women are disadvantaged and suffer from both poverty and gender-based exclusion, making it difficult for them to rise out poverty. The Pru District could be an exception in that the male population not only outnumbers the females; they (females) also own property such as land and other productive assets This shows that poverty does not affect one sex only; any of the sexes or all sexes are at disadvantage and can suffer poverty. There is therefore no gender inequality as far as the issue of poverty is concerned.

## **2.5 Concept, Purpose and Objectives of Decentralisation**

Decentralization has been globally acknowledged as one of the potent strategies for effective development. Several literatures have been produced on decentralization, but for the purpose of this study, few of them would be cited. Decentralisation is an 'omnibus' word widely used by practising politicians, administrators and academics with many different meanings. Much ambiguity, therefore, surrounds the concept (Turner and Hulme, 1997:152; Wittenhall, 1996:24) and it is not easily defined (Conyers, 1983b; Mawhood, 1983; Rondinelli et al., 1984; Litvac et al., 1998). However Rondinelli, Nellis and Cheema (1984:9) provide one widely accepted

definition of decentralisation as the transfer of the responsibility for planning, decision-making, or administrative authority from central government to its field organisations. Koehn (1995:72) maintains that 'fundamentally genuine decentralisation involves the process of transferring power'.

Decentralisation takes many forms: several dimensions and several variants may be operating at the same time within a country, or even within a sector (Litvac et al., 1998:4). Rondinelli et al., (1984:10) have distinguished four major forms of decentralisation. These are primarily determined by the extent to which the authority to plan, decide and manage is transferred from the central government to other organisations and the amount of autonomy the 'decentralised organisations' achieve in carrying out their tasks. The four forms of decentralisation identified are deconcentration, delegation to semi-autonomous or parastatal agencies, transfer of functions from public to non-governmental institutions and devolution. In Ghana, political authority has been devolved to the District Assemblies with management, decision-making responsibilities, formulation of policies and the enactment of by-laws for the area.

Devolution, an aspect of decentralization, is explained to be 'granting of power by a superior authority to a subordinate agency, without the latter becoming autonomous, either generally or in terms of a specific function' (Encarta, 2006). The superior authority is the Central government and the subordinate authority here, is the local authority, the District Assembly. The 'power' to be granted the superior authority is quite relative since there seems to be no limitation to the extent of such 'power' as it is used here. The boundaries of such 'power' should be well defined and delineated.

Deconcentration as a concept of decentralization, is also interpreted to mean mere delegation of political and administrative powers from the Central government to the local authority, operating



within the command hierarchy of the Central government. Decisions taken are normally tentative (Encarta, 2006). The problem also arises as to the limit of the political and the administrative powers to be exercised by the local authority. Decisions taken at the local level by the local people should seek the approval of the central government and the centre, (i.e. Central Government) has the right to either accept or reject those decisions arrived. This makes the participatory process of decentralization a cosmetic arrangement since the centre can influence those decisions to suit it and not the people.

According to Bossuyt and Gould (2000), decentralization is to render the process of governance more flexible, democratic, participatory and efficient by bringing it closer to the people. This cannot be meaningful unless it ensures the participation of the people in the process of government. To them, decentralization is not only a process of governance aimed at bringing government closer to the people but it is a form of government that allows as many people as possible at the local level to participate in the conduct of affairs including planning and implementation of programmes intended to improve on the living standard of the people. Offei-Aboagye (2000) also indicates that decentralization should be undertaken to provide more responsive, equitable and participatory development, to process of development. Maxwell (1999), agreeing to this adds that for the pace of people involved should understand and be abreast with local issues so that their welfare can be factored into whatever programme envisaged. This brings into focus the nature and quality of participation from the people.

Akwetey (2000) therefore sums it up by indicating that in the absence of a meaningful and quality participation of the people in decision-making, decentralization appears more of an internal reform of central government machinery than a reform of governance to empower the people in decision-making. Ahwoi (1998) therefore puts it bluntly that the purpose of decentralization in Ghana is to devolve power and responsibilities to the people for the delivery

of their development needs with the ultimate objective of improving the quality of life of the people. According to the World Bank (1990), decentralization should therefore provide ways to give the people, especially the poor, a voice to enable them express and analyse their problems and priorities. When used well, it can generate important policies better fitted to serve the needs of the people, especially the poor. It also has the potential of mobilization available resources for development.

The effectiveness of decentralization is seen in the clear understanding of the concept and how it is practiced and what it is aimed at achieving. In Ghana, the main focus of the concept is for development through the participatory approach. This concept, according to Sunits (2003), has been applied effectively in countries such as Uganda, Kenya, The Gambia, Senegal, Honduras and Mexico towards poverty alleviation and the results has been a considerable reduction in the poverty levels of these counties. According to GPRS II Report (2005), the success of decentralization in poverty alleviation should go beyond political and administrative structures and include fiscal decentralization. The fiscal decentralization will ensure regular availability of funds for the local authority to be able to implement whatever programme it comes up with implementation of the concept should be couched in such a way as to give the Assembly enough room to operate and be resourceful in policy making and implementation of decisions arrived at.

## **2.6 Decentralization in Ghana**

After over a decade of stabilisation and adjustment programmes in the low income countries of sub-Saharan Africa, poverty continues to be of critical concern and a formidable challenge. The harsh impact of these programmes has prompted a new emphasis on popular participation through decentralisation in recent years. The growing apparent shift from top-down to bottom-up approaches to development in Ghana, (as in other low income countries) has been occasioned by

a number of features: centralisation of state apparatus and the failure of development projects, increasing rural poverty and political changes (particularly the demands of international organisations for good governance as a conditionality for loans). Decentralisation is perceived as a means of limiting the functions of central government and strengthening service provision at the sub national level (OECD, 1997:23). The demands of structural adjustment for reductions in state expenditure have also encouraged the devolution of authority and functions to local governments with consequent opportunities for empowerment of local groups. There is a growing emphasis on the role of indigenous, grassroots, and Non-Governmental Organisations (NGOs) in Ghana (as elsewhere in Africa) in addition to local government.

Decentralization as a government policy in Ghana has a chequered history with its roots dating back to the late 1940s during the colonial rule. Decentralisation during the colonial period in Ghana was characterised by mere deconcentration of central administrative, structure. In this way the colonial government consolidated its control over the entire nation. There was no conscious effort at devolution of power and involvement of the rural people in the decision-making process. Post-independence governments have never deviated from the practice of central control and use of local government for their political advantage. It would appear that poverty alleviation in rural Ghana through the local government structure has not been rural poor never seem to have occupied central position in the development programmes of governments in Ghana.

The 1988 decentralization programme of the Rawlings regime was received with enthusiasm and it awakened the spirit of self-help and 'awareness' among communities. The District Assemblies are physically closer to the people and their development problems than Central government so that the assembly members should, theoretically, routinely identify their problems and attempt to



solve them. It was initiated ‘to promote popular grassroots participation in the administration of the various areas concerned from the stand points of planning, implementation, monitoring and delivery of those services which go to improve the living conditions of the people and the orderly, fair and balanced development of the whole country’ (Ghana, 1996:7). In order to effectively undertake poverty alleviation activities, District Assemblies will be required to co-ordinate district level sector programmes/projects directed towards poverty alleviation, with support of donors, Non-governmental Organizations and Community-Based Organizations and private sector enterprises (Ghana, 1996:77)

Ghana’s decentralization process is backed by a number of legal instruments. These include the following:

- i. the Fourth Republic Constitution of 1992
- ii. the Local Government Law, PNDCL 207(1983)
- iii. the Local Government Act, Act 462 (1993)
- iv. the District Assemblies Common Fund Act, Act 455 (1993)
- v. the National Development Planning System Act, Act 9 (1993)

## **2.7 Structure of an Assembly**

The specific structures of Ghana’s decentralisation under PNDC Law 207(1983) are as follows:

- a. a three-tier structure, consisting of Regional Co-ordinating Councils (RCC), District Assemblies and Town/Area Councils and Unit Committee.
- b. an Assembly is the basic unit of government as well as the statutory, deliberative and legislative body for the determination of broad policy objectives and a change agent in development progress. It is the highest political authority in the district.
- c. Each Assembly consists of the following members

- i. 70% elected members;
  - ii. 30% central government appointees;
  - iii. Member of Parliament (MP) of the constituency area.
  - iv. the District Chief Executive (DCE) appointed by the President in consultation with chiefs and approved by Assembly.
- d. Each Assembly is to elect one of its members as the Presiding Member (PM) who presides over meetings of the District Assembly.
  - e. An Assembly functions through an Executive Committee and its subsidiary committees. Each Assembly member must belong to at least one committee.
  - f. Twenty-two(22) departments and organizations are also decentralised in an Assembly to provide technical and managerial support services to the Assembly and its constituents.

Under fiscal decentralisation an Assembly is empowered by PNDC Law 207(1983) and Local Government Act, Act 462(1983) to collect taxes, rates, licenses and so on, for development and alleviation of poverty. There is no doubt, therefore that the current local government system in Ghana is a comprehensive administrative system in which functions, power, responsibilities and resources could be transferred to the Central government units, that is the District Assemblies. Furthermore, it provides an elaborate framework for the enhancement of popular participation at the local level and also provides machinery for economic and social development.

## **2.8 Decentralisation and Poverty Alleviation**

Decentralisation is acknowledged to hold the prospects of alleviating poverty depending on the strategy being adopted. In Ghana, decentralisation is being implemented through the District Assembly concept. By it, political, administrative and fiscal power is vested in the District Assembly (Government Of Ghana, 1996). Decentralisation process can effectively have positive influence on poverty alleviation through several ways. According to Karijin, Loquai and Soiri

(1999), one of such ways is that decentralisation empowers local people to identify and prioritise their development needs, legislate to that effect and mobilise resources to execute development projects. It should not end with the inclusion of their 'felt-need in the Assembly programmes, but to ensure their execution as well. This empowerment is seen at the level of participation of the people in the governance of the area. Offei-Aboagye,(2003), states that, decentralization encourages the mobilization, allocation and distribution of resources to address the needs and aspirations of the people. The local people's involvement in decision-making ensures transparency and accountability in the utilisation of resources and eventually leads to addressing issues that impact negatively on standard of living of the people. However, Kyei (2006) notes that decentralization may not help to alleviate poverty in the rural areas when policy makers and bureaucrats exercise control and dominate the development agenda from the centre.

Availability of funds from central government and the Assemblies is quite critical for development and poverty reduction in the rural Ghana. Aryee(2003) mentions that one significant intervention which makes the Ghana's decentralization process meaningful is the institution of the District Assembly Common Fund(DACF) into which 5% of the total National Revenue is paid and disbursed to the Assemblies according to a set formula. The Common Fund made funds readily available to the Assemblies for the implementation of their development programmes. Korkor(2003),points out that about 70% of total revenue of Metropolitan, Municipal and District Assemblies(MMDAs), is from the DACF. Aryee(2003) however, mentions that most Metropolitan, Municipal and District Assemblies(MMDAs),have tendered to over-rely on the DACF for development to the neglect of mobilising enough Internally Generated Funds(IGFs) The availability of funds has put the Assemblies in good position to address the issue of development of the rural areas.

## CHAPTER THREE

### RESEARCH METHODOLOGY AND PROFILE OF STUDY AREA

#### 3.1 Introduction

This chapter focus on the methods that were used in conducting this study. According to Mouton (2002:29) a scientific inquiry is driven by the search for the “truth” or at least “truthful knowledge”. The prominent purpose of all research is to arrive at results that are as close to the truth as possible i.e. the most valid findings (Mouton, 2002:29). Therefore the aim of this chapter is to clarify the methods and techniques that were used to collect the data. This chapter also presented a brief profile of the study area.

#### 3.2 The research design

A research design specifies the methods and procedures for acquiring the information needed to structure and solve the research problem and stipulates what information is to be collected, from what sources, and by what procedures. A good research design ensures that the information obtained is relevant to the research problem, and that it is collected by objective and economical procedures (Smith and Gerald, 2010). There is no single best research design. Instead, different designs offer an array of choices, each with certain advantages and disadvantages.

The research design adopted for this study was a survey. Survey is considered a common and popular strategy in scientific finding for poverty and business related research. This assumption is justified because this strategy permits the collection of a large data from a sizeable population in a highly economical way. Using a survey approach give more control over the research process as this method is perceived as authoritative by people in general. Survey method based most often on questionnaire; however questionnaire is not the only data collection device for

survey. Structured observations and structured interviews may be used as well (Saunders et al., 2000). Looking on the importance and relevancy this study survey will be the appropriate.

### **3.3 Sampling technique**

Sampling is the process of selecting units from a population of interest so that by studying the sample one may fairly generalize results back to the population from which they were chosen (Trochim, 2006). Similarly Fink (1995) admits that sample a portion or subset of the population, the size of which is determined by the type and objective of the study, as well as time and financial constraints. Sampling therefore is the method of drawing the sample and it is a vital part of a research as it allows findings to be generalised, as it is impossible to examine the whole population (Frankfort-Nachmias and Nachmias, 1996).

This adopted probability and non probability sampling techniques. The non probability sampling technique used a purposive sampling method where Politicians, Heads of Decentralised Department, Non-Governmental Organization and Civil Society Organization were selected. The second category of respondents was selected through a probability sampling technique where respondents were randomly selected. These category of respondents include farmers, fishermen/fishmongers, and traders. This approach was adopted because it ensured that there is a balance of views and makes the results of the study representative.

### **3.4 Sample size**

The sample size of this study was made up of 170 respondents. Out of the 170 respondents, 25 of them were selected and interviewed on issues related to the nature, dimensions, causes, and effects of poverty as well as intervention programmes and projects intended to alleviate poverty. In all one hundred and forty-five (145) questionnaires were prepared and administered. Out of

the 145 questionnaires, 138 were received from respondents and out of the number, 8 were rejected because they were not properly answered. These include administrators, Heads of Decentralised Department, politicians, farmers, fishermen/fishmongers, traders, Non-Governmental Organization, Civil Society Organizations. This is presented in the table below.

**Table 3.1 Category of Respondents**

Category	Number
Heads of Department(Management)	10
Other Staff	10
Politicians	5
Farmers	35
Fishermen/Fishmongers	35
Traders	25
Non Governmental Organisation members.	5
Civil Society Organization members	5
<b>Total</b>	<b>130</b>

Source: Field Survey, May 2011

### 3.5 Sources of Data

The main sources of data are primary and secondary. Primary data entails collecting information by administering structured questionnaire, interviews and use of focus group discussion and observations. These provided responses from respondents on their fair knowledge on the nature of poverty in the district. This also allowed respondents to provide information as to the importance and effects of social facilities on individual lives as far as their poverty status in the district is concerned. Secondary data include those which have already been published by other people, such as dissertations, journals, books, available documents from government



departments, commercial and professional bodies and others publications on poverty alleviation would be consulted.

### **3.6 Data collection instrument/ Methods**

An instrument is a tool or device that is used to perform a task. This section describes the research instrument and procedures for data collection in the field. This study used multiple sources of instrument for the data collection. The instruments include questionnaire, interviews, observations, and focus group discussions with key actors and stakeholders in poverty alleviation programmes and projects in the district. Twenty-five (25) respondents were interviewed in Asante Twi, Hausa, Gonja and Chumburu. Questionnaire was structured to consist mainly closed ended type of questions with few open ended questions for respondents to freely express their views. A total of 145 respondents were given questionnaires. Face-to-face discussion with focus groups of 12 and 15 people was held. Members were Chiefs/ Headmen, household heads, church leaders, Unit committee and Assembly members, Fishing and farming group. The purpose was to determine the impact of poverty and what can be done to alleviate poverty.

On the part of observation, respondent's economic activities and how they were executed to earn incomes were observed by the researcher. Household food served, water used, toilet and lifestyles of the people were observed and inspected to also determine their poverty statuses. Observations made among others included the following, some of the people in the district lived on only one meal a day, their income level is very low, no toilet facilities and so adopted to using the bush as their places of convenience.

### **3.7 Ethical Considerations**

Ethical matters or considerations are very important for every research adventure or study. Therefore, respondents were assured of confidentiality as their consent was appropriately sought



in respect of all information that they provided. Respondents were informed that the work is purely for academic purposes and not for other reasons either than that. The privacy and confidentiality of all respondents was assured. All documents used and sites visited have also been properly acknowledged and documented to avoid issues of plagiarism.

### **3.8 Data handling and analysis**

Completed questionnaire from the field were edited and coded appropriately to make meaning out of them. Editing was done to correct errors, check for non responses, accuracy and corrects answers. Coding was done to facilitate a comprehensive analysis of the data. Processing and analysis of the data was done through the application of the S.P.S.S 16.0 software (statistical package for social sciences) from which frequency tables, percentages, pie charts and bar graphs were generated and their interpretations thoroughly explained.

### **3.9 Profile of Pru District**

This section of the study provided a brief description of the study area. The Pru District is one of the twenty two (22) districts in Brong-Ahafo Region. It is located between latitudes  $7^{\circ}50'$  N and  $8^{\circ}22'$  N and longitudes  $0^{\circ}30'$  W and  $1^{\circ}26'$  W. Pru District has a land size of  $2,195\text{km}^2$ . It shares boundaries with six other districts in the country namely, East-Gonja in the North (Northern Region), Sene in the East, Nkoranza and Atebubu-Amanten in the South, and Kintampo-North and Kintampo South in the West, all in Brong-Ahafo Region. The district capital, Yeji, is located 223km North-East of Kumasi the Ashanti Regional capital and about 310km (via Nkoranza/Techiman) North-East of Sunyani the Brong-Ahafo Regional capital. Yeji is located 493km North of Accra the national capital.

### 3.10 Demographic Characteristics

According to the 2000 Population and Housing Census (PHC), Pru District has a population of 93,589. The distribution shows that females account for 58,200 with 59,069 males, representing 49% and 51% respectively. The population of the district has a growth rate of 3.6% per annum and male dominated. Another significant feature of the district population is its large labour force. The cohort that falls within the active labour force constitutes 55.8% of the district population. This large active labour force could be harness and maximise the vast agricultural potentials of the district. The district is ethnically diverse with “Northern’s” forming about 65% of the population; among the Northern tribes includes Mamprusis, Dagaaba’s, Frafra’s, Kusasi’s Moshi’s and Gonja’s. This is followed by the Ewes Ga-Adangbe and a few Akans. The natives are the Chumurus and they constitute minority of the population. In terms of religion, the district is dominated by Christians who are 62.8%, followed by Muslims who are 11% and the remaining 8.2% practice traditional religion. **(District Planning & Coordinating Unit, 2010).**

### 3.11 Topography, Drainage, Vegetation and Climate

The district is characterized by rocks which are part of the Voltaian formation which covers two-fifth of the surface of Ghana. In terms of relief, the district has a plain landscape with rolling and undulating land surface, a general elevation of between 60-30 meters above sea level. The district is not associated with any significant highlands or hills. The water table in the district is very low resulting in the drying of the water bodies including wells and boreholes especially during the dry season. The district experiences the tropical continental or interior savannah type of climate, which is a modified form of the wet semi-equatorial type of climate. The total annual rainfall is between 1,400 mm to 1,800 mm and occurs in two seasons. The first rainy season begins in May or June whilst the second begins in September or October. The mean annual temperature ranges between 26.5°C to 27.2°C, whereas the mean monthly temperature ranges

between 30°C to 24°C, with the hottest month falling between March and April (30°C to 40°C). There is prolong dry season between November and March/ April and sunny conditions occur for most parts of the year. **(District Planning & Coordinating Unit, 2010).**

### **3.12 Human Settlement**

There are seven urban settlements with population of 5,000 and above. These are Parembo-Sawaba, Yeji, Prang, Zamarama, Komfourkrom, Abease and Ajaraja-Beposo. There are also pockets of concentration of settlements along the main Kumasi trunk road and this is attributed to the availability of economic opportunities and social services in the major towns of the district. The people in these urban settlements constitute about 45% of the total population of the District while 55% are rural dwellers. Since all the major social and economic infrastructure and services are located in the urban areas, majority of the people are either deprived totally of utilising these facilities or have limited access to them. **(District Planning & Coordinating Unit, 2010).**

### **3.13 Economic activities**

Agriculture with its related activities is the main economic activity in the District and employs about 58 % of the economically active labour force. Farming in the district is largely carried out on small-scale basis. Agricultural production activities in the district are labour-intensive carried out by both males and females, although females are known to hold only 2% of all acreage under cultivation. Most crop farmers (82%) are small-scale holder (cultivating up to 4 acres), while only 3% of farmers have large scale holdings. Despite its importance in the district economy, much of the agricultural potentials in the district remain unutilized. For instance, out of a total of 22,261 hectares of arable land, only 3,167.6 hectares is currently utilized (DADU, 2006). Most of the people are either self-employed or work for their family. The main agricultural produce in

the district include Yam, Maize, Millet, Cassava, groundnut, Rice, Beans and to a larger extent fish. The income levels in the district vary widely. A general overview of the level of income deduced from interview conducted with a cross-section of respondents is shown on the table below

**Income Levels Per Year**

CATEGORY	HIGH GH¢	LOW GH¢
Farmers	500.00	250.00
Fishermen/Fishmongers	700.00	300.00
Traders	800.00	150.00
White Colour Employees	900.00	250.00
Others	300.00	50.00

**Source: Interview conducted with a cross-section of respondents 2011**

Industry in Pru District is at a basic stage which is dominated by small-scale industries such as small scale vehicle repairs, metal based industries, chemical shops, household consumables, electrical shops and the manufacturing of farm inputs and employs only about 8% of the active labour force. The service sector on the other hand is dominated by small scale operators in activities such as hairdressing, telecommunication services, barbering, electronic repairs and footwear repairs. Financial services in the district are provided by one Bank (Ghana Commercial Bank) and two rural banks (Yapra Rural Bank, Amantin-Kasei Community Bank and several credit unions and Susu groups. ( **District Planning & Coordinating Unit, 2010**).

### 3.14 The Role of Civil Society Organizations in the District

There are few Non Governmental Organisations (NGOs), Community Based Organisations ((CBOs) and Food Based Organisations (FBOs) in the district that play important socio-economic roles in the district development process. Some of the NGOs in the district include: World Vision International, APPLE, Technoserve, Friends for Human Development, Challenging Heights, Mission of Hope Foundation and most of them do not have offices in the district but operate from other districts. The CBOs and FBOs include Community Initiative Foundation, Yam Farmers Association, Maize Farmers Association, among others. These NGOs, CBOs and FBOs provide support in socio-economic areas as Agriculture, Water and Sanitation, Health, Education, Rural Development among others. While some provide funds for such activities, others directly provide services such as materials, training and development of community groups, provision of extension services and farm inputs.



## **CHAPTER FOUR**

### **DATA PRESENTATION AND ANALYSIS**

#### **4.1 Introduction**

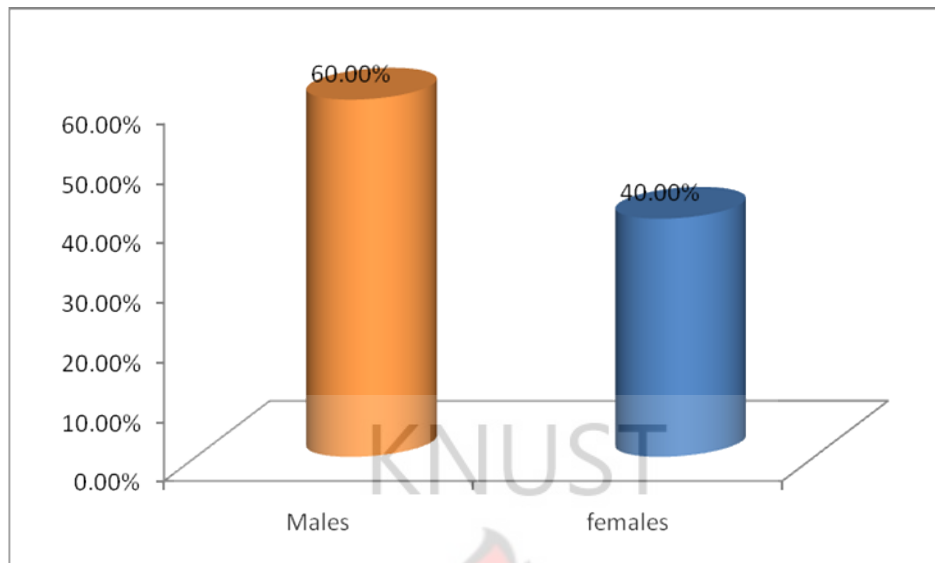
This chapter presents and analyses data collected from the field. Descriptive statistics was used in presenting the data. Frequency, percentage and charts were employed to explain certain variables where necessary. The chapter presents respondent's views whether or not provision of social services and infrastructure alleviate poverty. In addition, it exhibits the structure of the District Assembly and portrays its role in poverty alleviation in the rural areas. The chapter finally presents the extent to which in the view of respondents decentralisation helps in reducing poverty.

#### **4.2 Demographic Characteristics of Respondents**

The study observed that the demographic characteristics of respondents were relevant in determining the nature, dimensions, causes and effects of poverty and programmes and activities intended to alleviate poverty. The researcher felt these characteristics will influence the type of responses respondents would give to support the research data. Of particular importance in the demographic characteristics were age, sex, marital status, family size, incomes, expenditures, life styles and standard of living that correlate poverty and poverty alleviation. The study selected 130 respondents of which 78 were males and 52 were females. Males and females were thus fairly represented and their responses were considered representative of the entire population of the district. Figure 4 and 5 show the sexes of respondents.



**Figure 4.1 A Table showing sexes**

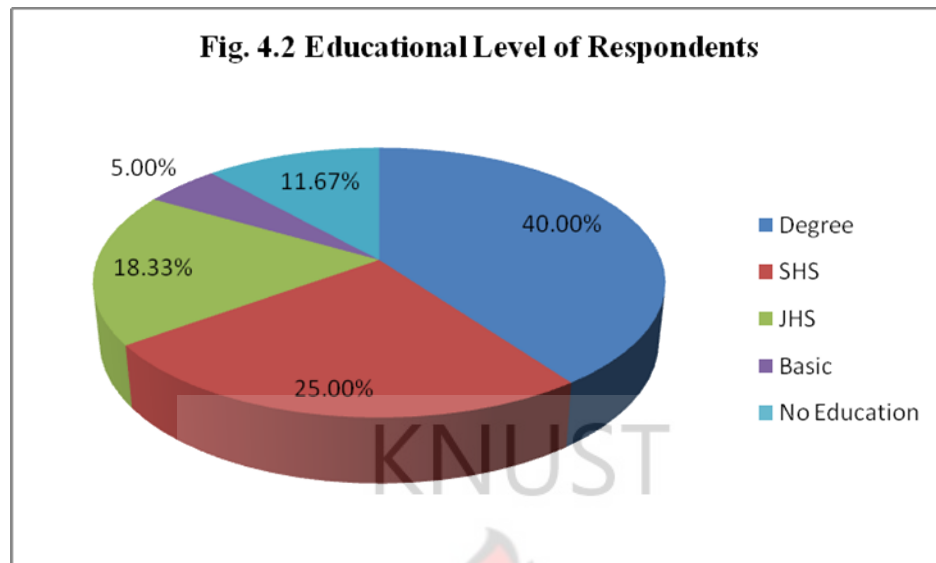


**Source: Researcher's Field Survey, May 2011**

Notwithstanding the male dominance of the respondents, figure 4.2 shows that out of the same sample size of one hundred and thirty (130), 40.0% of respondent's educational level is up to the tertiary, 25.00% comprising Senior Secondary School level, 18.33% Junior High School graduates and 5.00% of who have basic education. As low as 11.67% of the respondents had no any level of education. The respondent's educational level is a factor to determine their understanding of poverty and also for the fact that, low level of education is identified as one of the causes of poverty in the district.



**Figure 4.2. A pie graph showing educational Levels of respondents**



**Source: Researcher's Field Survey, May 2011**

The data also shows that 47.69% of the respondents are single while 31.53% of them are married. It is also interesting to note from the data that, 14.61% and 6.15% of the respondents are divorced and widowed respectively as their status. Of importance is the fact that, the singles who form the majority of the respondents have children. This therefore means, they are single parents which can also contribute to poverty in the area. Respondents who are married even have more children. Large family size leads to an increase in dependency ratio and pressure on land. Where one has a large family with little or no regular source of income, it becomes extremely difficult to provide them with the basic necessities of life.

#### **4.2.1 Levels or Dimensions of Poverty**

The levels or dimensions of poverty in the Pru District were central to the study. All respondents agreed that economic and social development in the district is necessary for achieving poverty

reduction. They suggested the creation of an institutional framework that is conducive to economic and social development and for poverty alleviation

Respondents in a focus-group discussion agreed that Increases in employment and labour productivity will provide the main link between economic growth and poverty reduction in the district. In order to reduce poverty, they added that it is essential both to enhance the capacity of the district assembly to generate productive employment and decent working conditions, and to strengthen the poor peoples' access to income earning opportunities. 95% of the study respondents were of the view that existence of small and medium scale enterprises as well as equitable access to appropriate technologies, markets, extension services and credits in the district will play a key role in this regard

### **Iii.Political Considerations**

In the view of 65% of respondents who are Heads of Department and 80% who are Assembly Members and politicians, a well designed human rights' framework provides basis for poverty reduction, while democracy organizes political and social life to this end. According to them respect for human rights is first and foremost the responsibility of the State, and is dependent on political will and resources.

The DCE and the Presiding Member in particular stated that three political issues stand out as principles which call for development. These are:

1. all human beings are born free and equal in dignity and rights
2. transparency, accountability and rule of law
3. peoples 'participation and representation in public decision making

These respondents add that capacity of the state and the Assembly to guarantee human rights and freedoms for all inhabitants are of central importance for poverty alleviation and development.

The others mentioned by them are civil right, especially economic and social rights, such as right to gainful employment and financial credits

#### 4.2.2 Income level

Table 4.1 shows forty-two (42) respondents with no dependents out of the one hundred and thirty (130) responses, are able to save monies below GH¢ 50.00 per annum, followed by those with only two dependents. Data available indicates that those with large dependents (three and above) are not able to save and in situations where they do, it is minimal below GH¢ 50.00. Out of the one hundred and thirty (130) responses, as many as eighty-four (84) save below GH¢ 50.00 per month, indicating the low level of savings in the district. This would be as a result of low level of income, high dependency ratio and lack of employment which are all characteristics of poverty in the District. Only eighteen (18) out of the respondents could save above GH¢ 20.00. Their income levels reflect the income levels of the entire population of the district

**Table 4.1 Number of dependents and savings by respondents per annum**

No. of dependent per respondent	How much do you save per annum				
	Below GH¢ 50.00	GH¢50.00 to GH¢100.00	GH¢ 101.0 to GH¢ 200.00	Above GH¢200.00	Total
None	42	0	10	9	61
Two	17	4	3	4	28
Three	15	6	3	3	27
Four and above	10	1	1	2	14
<b>Total</b>	<b>84</b>	<b>11</b>	<b>17</b>	<b>18</b>	<b>130</b>

**Source: Researcher's Field Survey, May 2011**

### 4.3 Concept and awareness of Poverty

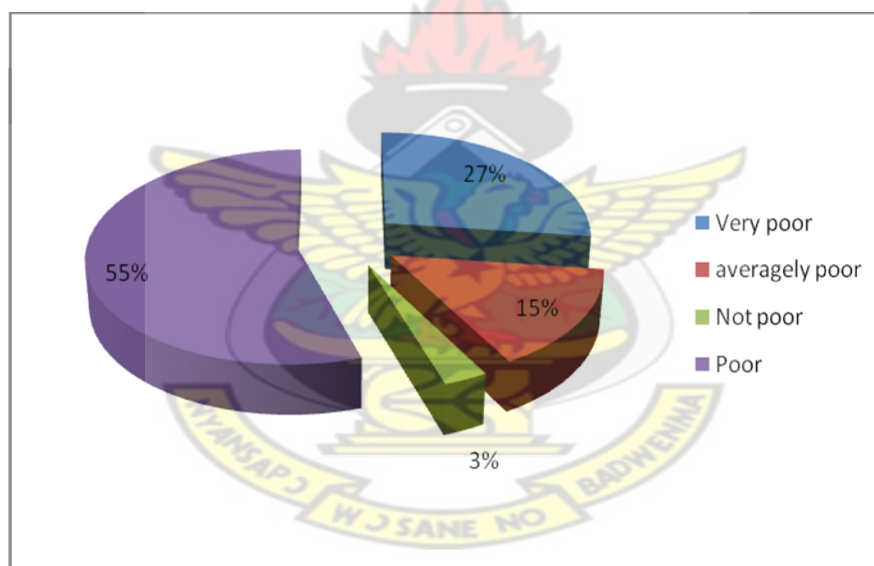
Respondents of the study area view poverty from their own perspectives and experiences. According to respondents poverty has a multiplicity of dimension. 20% of respondents perceive poverty from communal point of view and therefore state that it is lack of social services and infrastructure such as school buildings, potable water, health facilities, markets, toilet facility, good motorable roads, electricity among others. As many as 50% of them see monetary deprivation of an individual and his inability to have a decent living as constituting poverty, where as 15% of the respondents also define poverty as a situation where the community generally lacks access to basic social amenities such as potable water, electricity, good roads, market, toilet facility, good school building, and a health facility of any standard.

Respondents who were members of the focus groups at Kadue, Adjaraja Beposo, Kamanpa and Agentriwa mentioned in a discussion that though the presence of infrastructural facilities did not put money in the pocket of individuals, nor food on one's table, the facilities enhance the living standard of the people in general and make life comfortable. In this way 70% of the respondents accepted the fact that even though they were equally responsible for the provision of these facilities in the community, the prime responsibility however lies on the District Assembly and the government. According to them the lack of these facilities in this area was due to the inability, insensitivity and unconcerned attitude of the District Assembly. In the view of the respondents where Assembly members were forceful, hardworking and co-operate well with other influential people, the communities are likely to enjoy high standard of living.

#### 4.4 Respondents categorisation of poverty status of the people

This section describes respondents understanding or how they rate people in the district concerning their poverty level. Respondents classified the people in the district into poor, not poor, very poor and averagely poor. Respondents' categorisation of poverty statuses of the people in the Pru District are shown in the pie graph below.

**Figure 4.3: A Pie Graph showing respondent's categorization of the statuses of the people in the Pru District**



**Source: Researcher's FieldWork, May 2011**

The not-poor group is made up of people who are capable of taking care of themselves and their families. They are perceived to be gainfully employed, earn higher incomes and are therefore 'rich'. People found in this category are public and civil servants and self employed business people such as big time traders, wealthy farmers, contractors and those in timber industry. They

are able to save, feed and clothe their families and live in good houses. Their income level per year is between GH¢850.00 to GH¢1,500.00

According to respondents the averagely poor people are those with no regular source of income and therefore cannot adequately cater for themselves and family in terms of food, shelter and clothing, have limited or no access to education, healthcare and other social services. In their view such people lack the capacity to save anything. They have no productive assets such as land, equipment and machinery to go into production. Where they have some productive assets such as land, they are so small and useful for only subsistence farming. People found in this group are semi-skilled labourers and unskilled labourers. They live by providing casual labour to those who will need their services. Seventy three percent (73.33%) of working population fall within this bracket. According to respondent's artisans, carpenter, fitters, masons electricians, radio repairers, shoemakers and others engaged in menial jobs are part of the averagely poor group.

All respondents mentioned that those who fall within the category of very poor are those who do not work to earn income. They cannot access education, health, good drinking water and electricity for their families. According to respondents people who fall in the 'very poor' group earn between GH¢15.00 and GH¢ 20.00 per year.

#### **4.5 Characteristics of Poverty in the district**

According to respondents who are mainly public and civil servants, poverty manifests itself in about 75% of the population of the people in the following ways:

- i. people in houses which lack modern facilities such as toilet, water supply system, electricity and so on
- ii. income as low as Gh¢40.00 per annum



- iii. poor sanitation exemplified in careless disposal of polythene bags, open defecation and indiscriminate disposal of refuse and waste water.
- iv. inability to expand their farms to increase their production, consumption and income levels.
- v. inability to access financial credits from the Assembly and other financial institutions .
- vi. Inability to pay basic and property rates, taxes, electricity and water tariffs
- vi. Inability to give their children good education that is many children of school going age

Are not in school because they cannot afford to be there:

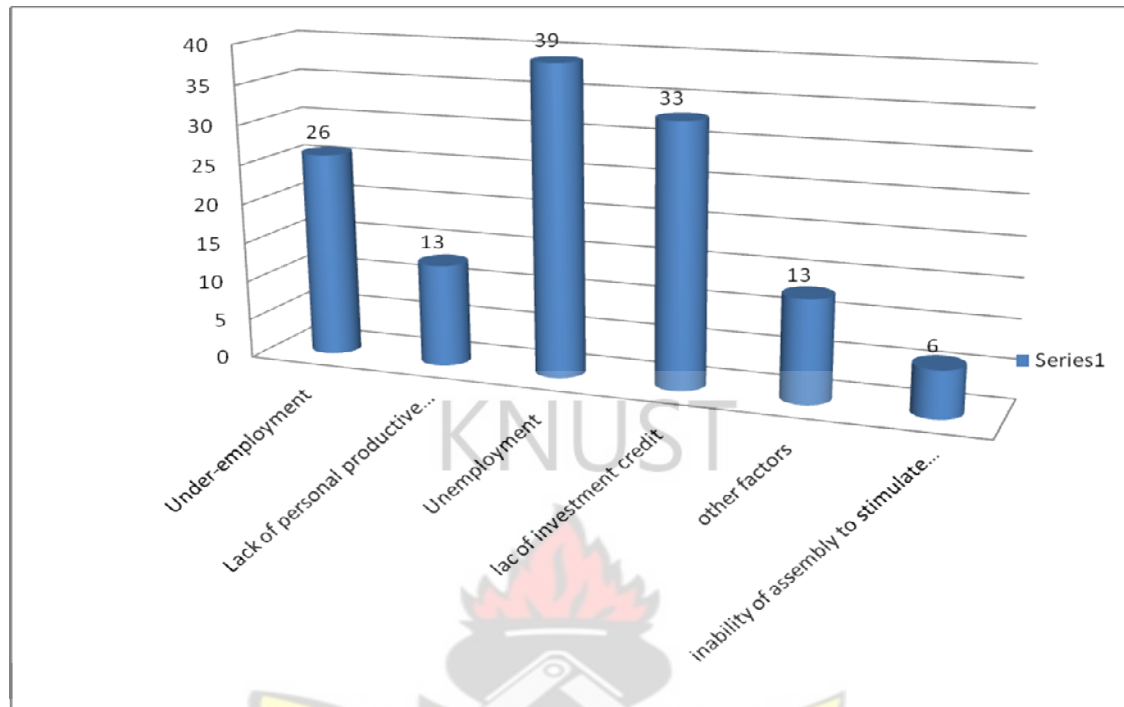
- viii. increase in teenage pregnancy within families
- ix. Low self-esteem among individual family members
- x. Marital problems due to the people's inability to take care of their families

#### **4.6 Causes of Poverty in the Pru District**

According to 60% of respondents the causes of poverty in the district are;

1. Unemployment or joblessness,
2. under-employment
3. lack of personal productive resources
4. lack of investment credits
5. inability of the Assembly to stimulate development

**Figure 4:4: A bar graph showing causes of poverty as indicated by respondents**



**Source: Researcher's FieldWork, May 2011**

Forty percent (40%) of the respondents stated that poverty in the district is caused by unemployment, illiteracy, low level of education and lack of employable skills.

#### **4.7 Impact of Poverty on the life of people in Pru District**

According to respondents, poor people need to be resourceful because they often live in hostile physical environments completely lacking amenities. The poor usually live in the most undesirable houses of cardboard or discarded wood or dilapidated thatched houses with earth floors and so on. For much of the year they may be underemployed or completely unemployed. When they can find work it is low- paid one. Many survive on diets that are less nutritious for

at least part of the year. They have very little money for other necessities such as education, family planning, medical care and transport.

About 85% of respondents stated that where a poor farm family has six members living in a dilapidated thatched house with earth floors drinking water from a well shared with about 150 other people with no sewage disposals and where families share pit latrines, or use the waterways are symptoms of poverty, They also described poverty as a situation where nearly 90% of the people's spending goes into food and very little goes into clothing, health care and children's education. They added that, children die before reaching their second birthdays. In times of crisis such as famine the poor people would first sell household possessions, tools and finally their land to become landless

#### **4.8 Effects of poverty on the people in the Pru District**

The effects of poverty are most often interrelated so that one problem hardly ever occurs alone. For instance, bad sanitation makes it easier to spread around old and new diseases, and hunger and lack of water make people more vulnerable to them.

- i. Impoverished communities often suffer from discrimination and end up caught in cycles of poverty. This creates long lasting handicaps and troubles that are passed on from one generation to another: no school education, child labour to help the parents, lack of basic hygiene, transmission of diseases, etc.
- ii. The high level of poverty among women go to the extent of generating maternal mortality as going for antenatal care always tends to be a problem. Every now and then women die during child birth all in the name of poverty

- iii. People living on low incomes report poor health and the incidence of illness at much higher rates than people on high incomes. This can be due to stress, crowded housing and poor nutrition.
- iv. Poverty in the district has also led to homelessness. Both the shortage of low-cost private rental accommodation and continuing high levels of unemployment affect people's ability to pay the rent. Members of families with low incomes often have limited educational opportunities, leading to much narrower employment options.
- v. Poverty in Pru District is driving children into prostitution. Without money or a job most of the children are eventually forced into prostitution. With no education, no money and no protection from violence, most girls and a growing number of boys, are left no choice but to 'sell' themselves.
- vi. Poverty in the district has also contributed to poor self-esteem and less participation in society. In this way poverty and social exclusion can affect successive generations.

#### **4.9 The Assembly's Poverty Alleviation Programmes and Projects**

According to the District Chief Executive (DCE), who is a key respondent of the study the design and ultimate implementation of poverty alleviation intervention programmes are shaped and directed by the understanding among those designing and implementing the programmes and the beneficiaries of the programmes. The District Assembly is the foremost decentralized political institution responsible for identifying poverty problems at the local level and implementing policies and strategies that address the problems. The Pru District Assembly has as its main poverty alleviation strategy, the provision of social services and infrastructure.

#### **4.9.1 Provision of Infrastructural development as a way of reducing poverty**

According to respondents who are in the Management of the Assembly, the provision of infrastructural services such as in the construction and maintenance of feeder roads, classroom blocks, clinics, provision of potable water, electricity, toilet facilities and markets is paramount to reduce poverty in the district. On the whole, the respondents stated that the DA is doing well in the provision of these facilities and cited examples like the grading of the district lorry park, construction of three CHIPS Compounds at Nchamba, Avorkope and Kamampa, the rehabilitation of twenty classroom blocks, assistance to eighty-eight landlords to construct latrines, rehabilitation of existing 63km feeder roads, extension of electricity to forty-five communities and many others.

In the view of respondents who are honourable Assembly Members, the implication of these infrastructure investments and development is that they can lead to higher farm and non-farm productivity, employment and income thereby reducing poverty. Investment in infrastructure is important to establish the conditions necessary for the development of the rural economy and to improve human development. They were quick to suggest to the Assembly that much of these infrastructure should focus on issues relating to the potentials of the area especially irrigation, farm related machinery and small processing equipment which are likely to have direct impact on the local residents.

#### **4.9.2 Poverty reduction through Human Resource Development**

The District Chief Executive who is a key respondent mentioned that, Human resources are the most valuable assets of any organization. It is therefore not surprising that another strategy for poverty reduction in the district is Human Resource Development (HRD).

The Chief Executive further stated that, it is the role of the Assembly to reduce the unemployment situation in the district as a means of reducing poverty. For this reason, one hundred and fifty(150) people have been trained in grass cutter rearing, fifty(50) SMEs have been trained on various programmes of business management, three hundred(300) people have been trained in modern techniques of storing maize and two hundred (200)farmers have been trained on the application of fertilizer and organic manure. In the formal HRD, the assembly has sponsored two hundred and eighty nine (289) students at the tertiary level. The BAC since its establishment in 2009 has undertaken a series of training for the inhabitants of the district which are considered as crucial for poverty reduction. For instance the BAC has provided training on Batik, tie and dye to thirty people (30), trained one hundred (100) fisher folks on aquaculture projects. It has also provided series of training to seventy five (75) people in soap making. These training programmes are very important as they can turn the lives of redundant individuals around by empowering them to engage in profitable economic ventures. These training programmes are also seen as a way of encouraging and strengthening entrepreneurship in the district.

The District Coordinating Director, a key respondent in the study stated that skills training has the potential to provide the skills, knowledge and attitudes necessary to establish productive jobs, ensure efficiency in production, marketing and sales. It also avoids, misuse of machines and reduces physical risks. In his view training and development will not only help the beneficiaries to be efficient but also help them to identify new opportunities in their locality. The aim for undertaking stakeholder training is to develop the technical competences of the farmers, fisherman, traders, etc so well as the management and use of irrigation facilities



#### **4.9.3 Poverty Reduction through Financial and credit facilities**

Respondents who are members of decentralised agencies such as Town and Country Planning, Food and Agriculture, Ghana Education Service, Ghana Health Service, Social Welfare and Community Development mentioned that the Pru district has embarked on micro financing as a strategy to support the inhabitants of the district and thereby reduce poverty. These respondent revealed that one hundred and fifty grass cutter farmers and eighty livestock farmers were supported financially by the Assembly Whereas fifty small and medium scale enterprises were supported to access micro credits from the YAPRA rural bank, a few other fishermen were supported to start aquaculture projects while sixty people have acquired funds to start Batik, tie and dye production. In addition, micro credits have been extended to twenty FBOs.

About 28% of respondents stated that the provision of infrastructural facilities does not put money in the pocket of individuals, nor food on their tables, In their view however facilities enhance the living standard of the people in general and make life comfortable. Notwithstanding, the respondents suggested credit facilities are important in whatever economic activities they engage in. They suggested the establishment of a Poverty Alleviation Fund as a scheme in the District to serve as revolving funds from which they could easily access financial assistance to expand or establish economic ventures. In their view this will reduce or alleviate their poverty status. They mentioned beneficiaries of this fund as petty traders, food vendors, farmers, fitters, bakers, artisans, hairdressers, carpenters, tailors, seamstress and people in agro processing such as local soap producers, palm kernel oil producers and palm oil producers..

#### **4.9.4 Reducing poverty through employment creation**

Another strategy for poverty alleviation in the district is by creating enabling environment for the people to be gainfully employed. It was in the light of this that, 25% of respondents who are civil society members such as traditional authorities, Pastors, Political Party activists and benevolent

associations stated that the only way to reduce poverty is to increase the income of the poor and to do that, the poor need productive jobs that lead to higher income earning, economic growth and poverty reduction. According to them employment generation should be a top priority for local planners, managers and decision-makers. The respondents were of the view that, even though the National Youth and Employment Programme (NYEP) was not the original idea of the Pru district, it has now embraced the programme and the district is currently operating eight modules of the programme. These modules are the Community Education Teaching Assistants, Community Health Assistantship, Youth in Paid Internship, Sanitation, Eco-brigade, Malaria Spraying, Afforestation and Community Protection Unit. Some of the respondents add that, the NYEP should not be the only strategy adopted by the Assembly. Other poverty alleviation projects should be initiated to create more employment for the people.

The District Coordinator for the NYEP, who is one of the key respondent stated that, the Pru District, has so far employed nine hundred and thirty eight (938) youths. The specifics are as follows; one hundred and forty seven (147) in Community Education Teaching Assistants module, one hundred and thirty (130) in the Community Health Assistantship, one hundred (100) in the Youth in Paid Internship module, one hundred and forty nine (149) in the Sanitation module, forty (40) in the Eco-brigade, twenty (20) in the Malaria Spraying programme, three hundred and fifty (350) in the Afforestation module while two (2) Youths are employed in the Community Protection Unit. **(Researcher's FieldWork, May 2011).**

## CHAPTER FIVE

### . FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

The previous chapter examined the data from the field in relation to the objectives. Issues such as the perception of the people about poverty, causes of poverty, what the Pru District is doing to alleviate poverty among others. The purpose of this chapter, however, is to summarise the main findings of the study, draw conclusions and make recommendations for adoption by the District Assembly and other relevant stakeholders.

#### 5.2 Summary of findings

The study has tried to examine the strategies being used by the Assembly in poverty alleviation and has come out with some findings

Respondents view poverty from their own perspective and experiences showing the multiplicity nature of poverty. These include lack of social services and infrastructure such as school buildings, potable water, health facilities, markets, toilet facility, good roads, electricity among others while others see monetary deprivation of an individual to have a decent living as poverty. Again, some define poverty as a situation where the community generally lacks access to basic social facilities such as potable water, electricity, good roads, market, toilet facility, good school building, and health facility of any standard.

It was found that the status of the people categorise poverty in the district into not poor, very poor, averagely poor and poor. The not poor group is made up of people who are capable of

taking care of themselves and their family. The average group are classified as those with no regular source of income and therefore cannot adequately cater for themselves and family in terms of food, shelter and clothing, have limited or no access to education, healthcare and other social services. The very poor are those who are unable to work to earn income. They are therefore unable to afford the basic necessities and services of life such as education. People who fall within this category are the aged, those without any source of income, the chronically sick and mentally retarded

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It was realised from the study that poverty manifests itself through the following ways:

- i. Many residential accommodation lack toilet facilities, water supply system, electricity and so on;
- ii. income is low as Gh¢40.00 per annum;
- iii. poor sanitation prevails in many communities
- iv. people do not have the ability to expand farms to increase production and consumption levels coupled with inability to earn enough income from sale of from produce Therefore whatever they produce is meant for home consumption and hardly do they have some for the market; inability to access financial credits from the Assembly and other financial institutions such as credit unions, banks, susu and savings and so on not only to undertake businesses but also to pay their children's school fees; inability to pay rates, taxes, and electricity as well as water tariffs; inability to give their children good education; increase in teenage pregnancy in the district; low self-esteem and marital problems due to the people's inability to take care of their families.

The study also found that poverty in the district is caused by several factors and principal among them are; lack of access to credits, large family size, gender disparity, unemployment, illiteracy and low level of education and lack of employable skills. The Pru District is however embarking on a number of programmes to reduce the poverty in the area. One of them is infrastructural services such as the construction and maintenance of feeder roads, classroom blocks, clinics, provision of potable water, electricity, toilet facilities and markets. On HRD, one hundred and fifty people have been trained in grass cutter rearing, fifty SMEs have been trained on various programmes of business management, three hundred people have been trained in modern techniques of storing maize and two hundred farmers have been trained on the application of fertilizer and organic manure. For instance the BAC has provided training on Batik, tie and dye to thirty people, trained one hundred fisher folks on aquaculture projects.

The Pru district is embarking on micro finance as a strategy to support the inhabitants of the district with credits to harness the potentials in the district so as to reduce poverty. It was discovered that one hundred and fifty grass cutter farmers and eighty livestock farmers were supported financially. Whereas fifty SME's were supported to access micro credits from the YAPRA rural bank, two fishermen were supported to start aquaculture projects while sixty people have acquired funds to start Batik, tie and dye production. Even though the National Youth and Employment Programme (NYEP) was not the original idea of the two districts, they have embraced the programme. In the Pru District, the programme has so far employed nine hundred and thirty eight (938) youths.

### 5.3. Conclusion

The Pru District is very much committed to ensure that the people are gainfully employed and to be self reliant. The activities that the Assembly has embarked on are clear indications of the Assembly's attitude towards employment and productivity to ensure that the people get meaningful jobs to ensure their survival. Poverty has manifested itself differently in the district with different perceptions as to the causes and effects. It manifest itself in areas like lack of social services and infrastructure such as school buildings, potable water, health facilities, markets, toilet facility, good roads and electricity. Programmes such as the NYEP, HRD, micro finance as well as infrastructure development have been undertaken by the Assembly as a way of reducing the poverty of the people..

### 5.4. Recommendations

In the light of the analyses, findings and conclusion drawn from the study, the following recommendations are made;

1. There should be a paradigm shift from the over concentration of provision of social facilities which is the hall mark of the Assembly, to the development of human resource by equipping the people with sustainable livelihood. The development of the human resources especially the unemployed and unskilled labour should be done through skill training and supporting such trainees with capital for investment. When the people are gainfully employed in sustainable employment, they will be able to pay their taxes to the Assembly. This will improve the revenue base of the Assembly to enable it to provide social facilities for the communities. In addition, people will have enough income to cater for themselves and their family which will enhance the living conditions of the people.



2. Decentralization should be so structured to incorporate well the participation of people in the decision-making process for it to yield the desired result. An enabling environment should be created for the people to be involved in the development process, using the participatory approach. Further research is, therefore, being recommended to unravel the difficulties and shortcomings that have emerge since its introduction with the aim of improving and strengthening the concept in the areas of administration, citizen participation in local governance which is necessary in accelerating the devolution of power to the people that can guarantee poverty reduction and fiscal decentralization.

3. The District Assembly's efforts towards the attainment of the middle income status by the year 2015 should be stepped up through accelerated development and poverty reduction. Since the District has comparative advantage in agriculture as a result of good geographical condition, there should be policy by the Assembly to assist the private individuals and groups to go into agriculture. The role of agriculture as basis for economic growth has been re-emphasized in the GPRS II document and therefore the District needs to take advantage of this to reduce poverty in the area (GPRS II, 2005).

4. Since there are several interventions that seek to make the individual acquire the necessary skills to become self-reliant; it is being recommended that those programmes should be re-examined, since they have the potential to reduce poverty through equipping the individual with productive skills. Advice should be sought from agencies such as the National Board of Small Scale Industries (NBSSI) and Rural Enterprise Project which aim at offering skill training and supporting trainees with start up capital to undertake micro and small scale enterprises. It is reported that there has been a marginal reduction in the incidence of poverty in the northern

regions of Ghana from 68.3% in 2000 to 64.8% in 2007 attributed to equipping people with employable skills (Daily Graphic, May, 2007).

On the whole any programme on poverty alleviation in the rural areas should aim at facilitating the empowerment of the people not only to be involved in decision making but their felt-needs and aspiration would be factored into whatever intervention programme put in place. In addition, such programmes should help in the acquisition of skills that can put one in a sustainable employment. It should also be noted that poverty reduction programmes should aim at promoting the development and growth of micro and small enterprises with the objective of creation wealth by the people and for the people.

The District Assembly together with its stakeholders must sensitize the public on the public – Private Partnership policies of the government for active private sector participation in the development management of facilities like stores, public toilets, guesthouses, water supply systems and possibly property rate revenue collection. Also, proposals need to be developed or prepared and presented to development partners and other potential funding sources to solicit their intervention in district development. Again the District must strengthen and expand its links with the Assembly's developments partners.

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## APPENDIX I

### THE ROLE OF THE DISTRICT ASSEMBLY IN POVERTY ALLEVIATION ( A CASE STUDY OF PRU DISTRICT )

#### QUESTIONNAIRE

This exercise is to study the role the Assembly is playing in the reduction of poverty in the district. The research is an academic exercise and the information given will be used for that purpose only. Your co-operation is therefore essential for the success of the study and will be treated as confidential. Please read the questions carefully and answer them as you can. Thank you.

#### 1. A. CHARACTERISTIC OF RESPONDENTS

a. Town/Village of respondent:.....

b. Area/ Town council of the respondent:.....

**SEX** a. F b. M

2. Marital Status: a. Single  
b. Married  
c. Divorced  
d. Widowed  
e. Others(specify).....

3. If married, number of children a. None b. 1 c. 2 d. 3 and above

4. Level of education: a. None  
b. Basic level  
c. J. S. S. level  
d. Senior secondary school level  
e. Tertiary level

#### B OCCUPATIONAL CHARACTERISTICS

5. Main occupation a. Farming b. Trading c. Gov't employee d. Unemployed e. Others

6. Minor / Subsidiary occupation a. Farming b. Trading c. Gov't d. None e. Others

7. Employment status: a. Government employee ( specify ).....  
b. Self – employed (specify).....  
c. Apprentice  
d. Unemployed

8. How many dependants do you have? a. None b. Two c. Three d. four and above

9. Do you earn enough to cater for your dependants? a. YES b. NO

10. How much do you save per month? a. Below Gh¢ 50.00

b. Gh¢50.00 to Gh¢100.00 c. GH¢100.00 to GH¢200.00 d. Above GH¢200.00

11. How much do you save per annum? a. Below Gh¢ 50.00  
b. Gh¢50.00 to Gh¢100.00 c. Gh¢100.00 to Gh¢200.00 d. Above GH¢200.00
12. Do you find the income you receive from all your occupations adequate?  
a. YES b. NO
13. If No, what are you doing to improve your situation?  
a. Borrowing  
b. Farming  
c. Petty trading  
d. Nothing
14. Have you ever borrowed a. YES B. NO
15. If No, why? (Give reason)  
a. No sources to borrow from  
b. Afraid of not being able to pay back the loan  
c. No guarantee to support me to borrow  
d. Because of high interest.
16. If YES, state the source from which you borrowed.  
a. Friends  
b. Relatives  
c. Bank  
d. Money lender  
e. Institution (specify).....

### **C PORVERTY ALLEVIATION FUND**

17. Have you heard of the Poverty Alleviation Fund? a. YES b. NO
18. If YES, have you benefited from the scheme? a. YES c. NO
19. If YES, why did you take the loan? (Give reason)  
a. to undertake business  
b. to meet pressing needs of my family  
c. to build a house  
d. others
20. Were you able to go by the terms of condition pertaining to the loan a. YES b. NO
21. Was the loan sufficient to meet the purpose? a. YES b. No.
22. Were you asked how and what you are going to use the loan for? a. YES b. NO
23. If YES, what did you use the money for?  
a. to start a business

- b. to invest in my business
  - c. to settle a pressing need
- 24. Have you ever been given any technical assistance as to the utilization of the loan?
  - a. YES
  - b. NO
- 25. If YES, from which institution? (specify)
  - a. Government
  - b. N. G. O
  - c. Others (specify).....
- 26. Has the loan helped to transform your living standard?
  - a. YES
  - b. NO
- 27. Was the money given to you enough to meet the purpose you applied for?
  - a. YES
  - b. NO
- 28. If YES, state how it has transformed your life.
  - a. I am able to pay my children's school fees.
  - b. I am able to provide my household with their needs
  - c. I am able to save for future use
  - d. others
- 29. Have you been able to pay back?
  - a. YES
  - b. NO
- 30. If NO, why?
  - a. there is no pressure on me to pay back
  - b. the business I invested in failed
  - c. I am not earning enough to enable me settle the debt.
- 31. If you have not benefited from the scheme before, why?
  - a. I don't know how to apply
  - b. I applied but was refused
  - c. I don't need the loan because I am okay
  - d. Nothing

### **C POVERTY SURVEY**

- 32. What do you understand by the term poverty? (State definition)
  - a. When you don't have money in your pocket
  - b. When you cannot feed your self and family
  - c. When you don't have a place to sleep
  - d. When you cannot provide yourself with what you need
  - e. All above
- 33. To your understanding, what are some of the characteristics of a poor person?
  - a. One who cannot provide himself with what he wants
  - b. One who is not working
  - c. One who has no property of his own
  - d. One who owes people and cannot pay
  - e. All the above.
- 34. According to your understanding where do you place yourself?
  - a. Not poor
  - b. Average
  - c. Very poor

35. Suggest ways by which one can get out of poverty
- One has to work to earn an income
  - The government has to give work to the people
  - The government has to provide good roads and school for the people
  - Others
36. Do you know of any institution helping people to get out of poverty?
- YES
  - NO
37. If YES, name the institution (Specify)
- District Assembly
  - Non Government Organization
  - Individual money lenders
  - Other private businessmen
38. Name some of the things that the institution is doing to eradicate poverty in your district / area
- Given out loans to the people to undertake business
  - Building of schools, providing good water and health
  - Construction of roads
  - Employing people to work to earn income.

#### **D. PARTICIPATION AND DECISION – MAKING PROCESS**

39. Have you ever voted in any election?
- YES
  - NO
40. If YES, what election
- District Assembly Election
  - Presidential / Parliamentary election
  - Others ( specify )
  - All above
41. If No, state reason
- not interested
  - do not see the need to vote
  - people who contest for positions are selfish
  - I don't belong to any political party.
42. Are you satisfied with the performance of your Assembly member?
- YES
  - NO
43. If YES, state reason(s)
- he has helped the community to undertake projects
  - he is kind to people by given them financial help
  - he is free with everybody
  - he is a member of my political part
44. If NO, state reason.
- he has not helped the community to undertake any project
  - he is not kind and is not free with the people

- c. he is not a member of my political party
  - d. he lacks foresight.
45. How many times do you meet your Assembly Member for a meeting in a year?
- a. Once                      b. Twice                      c. Thrice                      d. None
46. Do officials from the Assembly visit your area?
- a. YES                      b. No                      c. Once a while
47. What do they come to do?
- a. they usually come to inform us of the projects they have for us
  - b. they come to discuss issues affecting our livelihood
  - c. they only come to collect rates
48. Are you satisfied with the performance of District Assembly?
- a. YES                      b. NO
49. If YES, give reason(s):
- a. it has provided the community with projects such as school, water.
  - b. it gives loans to people to undertake business
  - c. the workers are kind and do not trouble us with the payment of rates etc.
  - d. it meets the people regularly to discuss issues.
50. What do you think the Assembly should have done but has not done?
- a. it should have built schools, hospitals, roads etc.
  - b. it should have employed more people to work to earn income.
  - c. it should have given money to people to undertake business
  - d. it should have reduced its rate to the barest minimum.
51. Why do you think the Assembly has not done those things you want it to do?
- a. because it has not enough money
  - b. because it lacks effective planning
  - c. because of politics
  - d. because the officials are not sympathetic to the people.
52. If No to question 46, give reasons:
- a. because the Assembly has not provided the community with projects
  - b. because the Assembly has not created any job for the people to do
  - c. because the officials are corrupt
  - d. because the partisan political the Assembly is involved in.
53. Do you have easy access to your Assembly member?                      a. YES                      b. NO
54. If NO, give reasons
- a. I don't know him
  - b. He does not stay in my community
  - c. I am not a member of his / her party
  - d. Nothing
55. Do you have general meeting at your community level?
- a. YES                      b. NO
56. If YES, are they regular or not?
- a. regular                      b. Irregular

57. Does your Assembly Member attend your community meeting?  
a. YES      b. NO
58. Do you attend community meetings?      a. YES      b. NO
59. If No, give reason.      a. Issues discuss do not interest me  
b. I cannot stop my business to attend meetings  
c. nothing  
d. people are not allowed to speak their minds at meetings
60. How does your community get its views/request to the District Assembly?  
a. Through the Assembly Member  
b. Through the Chief  
c. Through the unit Committee Chairman  
d. Through Opinion Leaders in the community  
e. Through other officials of the Assembly
61. How do you get information from the District Assembly?  
a. Through the Assembly Member  
b. Through the Chief  
c. Through the Assembly officials  
d. Through the Unit Committee
62. Do you have a Unit Committee in your community?  
a. YES      b. NO
63. If NO, why?  
a. We are not aware of such committee  
b. We don't know who should create it for us  
c. The Chief and Elders don't want such a committee  
d. Because of the apathy and divisions in the town
64. If YES, are you satisfied with its performance?  
a. YES      b. NO
65. If YES, what has it done to your satisfaction? Give reason.  
a. The committee has been mobilizing the people to undertake communal projects  
b. Has helped to bring peace to the community  
c. It has been able to organize the political party in the community  
d. It has been able to challenge the chief and his elders and check them from corruption.
66. If NO, what has it failed to do which is not to your satisfaction? Give reasons?  
a. The committee members are corrupt  
b. It has not helped the community to develop  
c. Members are inactive and do not call meetings  
d. Members are interested in settling cases only.