

**THE ROLE OF THE DISTRICT ASSEMBLY IN POVERTY
ALLEVIATION
A CASE STUDY OF AHAFO ANO NORTH DISTRICT**

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**A THESIS SUBMITTED TO THE DEPARTMENT OF GEOGRAPHY &
RURAL DEVELOPMENT,
KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY
IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE
AWARD OF**

**MASTER OF ARTS (GEOGRAPHY & RURAL DEVELOPMENT)
COLLEGE OF ART AND SOCIAL SCIENCES
FACULTY OF SOCIAL SCIENCES
DEPARTMENT OF GEOGRAPHY & RURAL DEVELOPMENT**

FEBRUARY, 2008

DECLARATION

I Anarfi-Mensah Peter hereby declare that this submission is my own work towards the award of MA (Geography & Rural Development) 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 work which is intended to help in the fight against poverty, especially in the rural areas, is dedicated to the people of Ahafo Ano North District of Ghana in particular and the poor in rural Ghana generally.

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ACKNOWLEDGEMENT

I would like to acknowledge, with many thanks, the support, assistance and encouragement of all those who helped to see this project through.

Special mention should however, be made of Messrs Prince Osei-Wusu and Matthew Eghan, all colleagues who helped in the reshaping of the draft to the required standard. The support of Dr. P.O. Kyei, Senior Lecturer, KNUST, who happened to be my supervisor for this study, cannot be overemphasized. I very much appreciate his patience, guidance, useful suggestions and encouragement throughout the project period. The Staff of Ahafo Ano North District Assembly, especially the Planning Unit, the Heads of Departments, Assembly members and communities where this project was carried out also need special mention. The Staff of National Commission on Civic Education (NCCE), Tepa, who helped in the administration of the questionnaire on the field, also deserve commendation.

My appreciation also goes to my immediate family, my wife Mrs. Mary Anarfi-Mensah and my two daughters, Phillipa Anarfi-Boakye and Martina Anarfi Addai who did the typing of the script.

Finally, to all authors whose works have been cited in this project, I owe you great gratitude.

ABSTRACT

Poverty, a situation generally defined as having insufficient resources to meet basic human needs, has been a concern of society especially the developing countries, over the years. The multiplicity in its definition has resulted in citing several reasons for its causes. However, two basic causes have been given as lack of basic social human needs such as food, clothing, housing, potable water and health services delivery, and lack of income to access one's basic needs. Such situation, be it at the communal level or individual level, could be temporal or permanent. Whatever it is, its undesirability has resulted in the adoption of several strategies to combat it. It has been accepted that poverty can well be reduced if people who are experiencing it are involved in its solution. Participation in decision-making by the poor has been accepted as one of the effective strategies for the reduction of poverty. This concept, embedded in the decentralization process is the cornerstone of the District Assembly system in Ghana given cognisance to the fact that development is a shared responsibility between the people and the government. The District Assembly which is made up of the representatives of people in a particular locality is tasked with the responsibility of ensuring the development of its area of jurisdiction including poverty reduction. Based on the study carried out in the Ahafo Ano North district, it has been observed that in its effort to execute its mandate holistically, the Assembly has adopted two main strategies which are first, the provision of social services and infrastructure such as roads, school buildings, health facilities and secondly employment generation mainly through the administration of the Poverty Alleviation Fund. The study has established that poverty can effectively be reduced through individual empowerment to earn sustainable income. This can effectively be done through equipping the individual with employable skills. The study, in

recommending a paradigm shift from the over concentration on the provision of social services and infrastructure to employment generation, proposes the restructuring of the Poverty Alleviation Fund into a Micro Credit Unit, independent of the Assembly to help enhance and improve on the objectives of setting up the Fund since it has the potential to reduce poverty in the rural areas. The study concludes that there is greater emphasis on the provision of social services and infrastructure, which has not positively impacted greatly on the poverty status of the people though the people expect the Assembly to pay greater attention to employment generation. The study notes with concern the gap between policy makers at the local level and the local people both in design and implementation of programmes towards poverty alleviation and therefore recommends further research into how to strengthen, accelerate and remove all the bottlenecks in the decentralization process since it can serve as the wheel to propel the development of the rural areas.

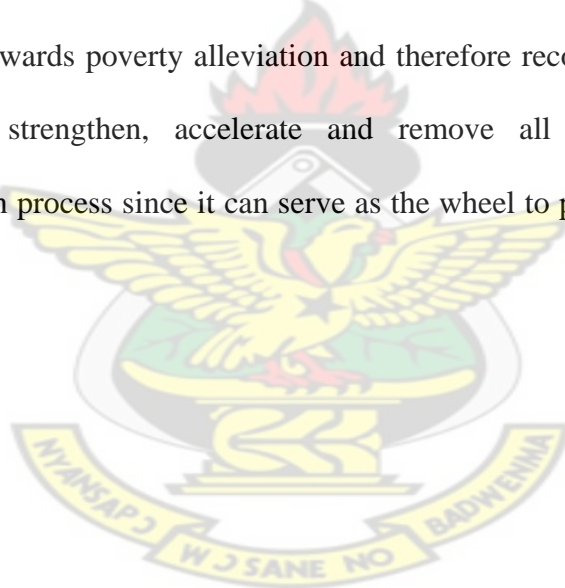
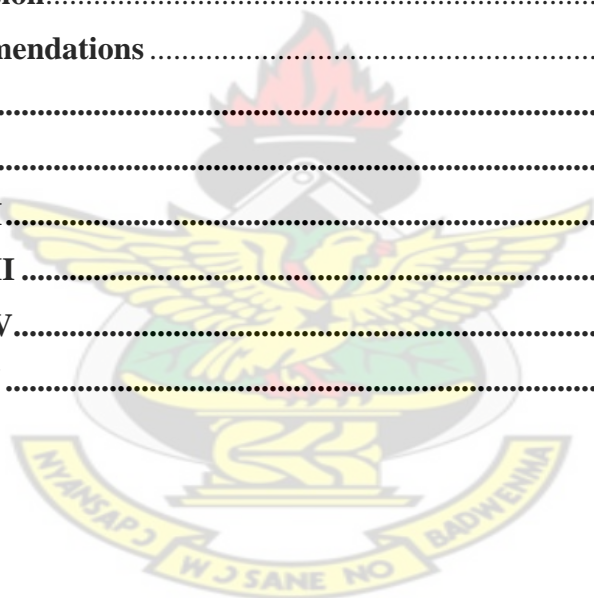


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LIST OF ACROYNMS

A.A.N.D.A	Ahafo Ano North District Assembly
A.A.N.D.E	Ahafo Ano North District Education
A.A.N.D.D.P	Ahafo Ano North District Development Plan
AIDS	Acquired Immune Deficiency Syndrome
CHRAJ	Commission on Human Rights and Administrative Justice
C.L.P	Communal Level Poverty
D.A.C.F	District Assembly Common Fund
D.C.I.P	District Community Initiative Programme
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
I.L.P	Individual Level Poverty
I.M.F	International Monetary Fund
I.SODEC	Integrated Social Development Centre
K.V.I.P	Kumasi Ventilated Improved Pit latrine
N.D.P.C	National Development Planning Commission
P.A.F	Poverty Alleviation Fund
PAMSCAD	Programme of Action to Mitigate the Social Cost of Adjustment
P.P.F	Participatory Poverty Assessment
PNDC	Provisional National Defence Council
R.C.C	Regional Co-ordinating Council
S.A.P	Structural Adjustment Programme
S.H.E.P	Self-Help Electricity Programme
S.P.S.S	Statistical Package for Social Scientists
UNICEF	United Nations International Children's Education Fund
UNDP	United Nation Development Programme

CHAPTER ONE

THE DISTRICT ASSEMBLY AND POVERTY ALLEVIATION

1.1 Introduction

The rapid decline in the global economy in the 1970s and earlier 1980s worsened the economy of the 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 the earlier 1980s, poverty had become so prevalent especially in the rural areas that something needed to be done to arrest the situation. The Structural Adjustment Programme (SAP) was therefore adopted by the government under the Economic Recovery Programme in 1983. A comprehensive structural adjustment which included the restructuring of institutions was undertaken to reverse the economic decline that had characterized the country's economy. This restructuring affected the local government system and the District Council as it used to be before 1988 was changed to District Assembly, tasked with the responsibility of the development of the districts, especially the rural areas (Ahwoi, 1998).

The local government system, introduced in 1988, has been structured on the principles of decentralization which is to render government more flexible, democratic and efficient by bringing it closer to the people through the granting of greater authority of self-governance. It is to change the previous focus of local government which was limited to the provision of municipal services such as the 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.

The main thrust of the system is to effect decentralisation in a more comprehensive manner and as such the decentralisation policy, among other things, seeks to:

- Devolve part of the administration of the central government authority to the districts;
- Assign functions and responsibilities such as being responsible for the implementation of development policies, monitoring and delivering services that go to improve the living conditions of the people.
- Promote popular grassroots participation in the administration of the various areas, which respond to people's problems and represent their goals, objectives and priorities (GoG, 1996).

The local government administration (District Assembly) is made up of people's representatives who are elected from within an area through the democratic process. In addition, and for the first time in the history of local government, formal government structures have been erected below the district level. These are the Area/Town Councils, and Unit Committees (GoG, 1996). The composition and functions of these structures are to create an organic and harmonious system that emphasizes the real participation of the people in decision-making. They are basically to manage and supervise the implementation of the policies and decisions of the District Assembly. Secondly and for the first time, the local government administration (District Assembly) has power to ratify whatever decision it takes and executes without reference to any superior authority. However, that decision should be in

consonance with national programme and in the interest of the local people. Thirdly and more importantly, the District Assembly has also been assigned development planning functions. It therefore constitutes a planning authority and no development project can be carried out in district without the prior approval of the Assembly, acting in its capacity as the District Planning Authority. In addition, the Assembly constitutes the basic socio-economic unit within the national development planning framework. The District Assembly, as it is constituted and expected to function, plays a crucial role in the socio-economic development of the nation. It therefore has an important role to play in the alleviation of poverty, especially in the rural areas of Ghana. The functions of the Assembly can therefore be grouped under three main perspectives. These are social, economic and political perspectives.

Under the Social perspective, the Assembly is empowered to discuss social issues concerning education, security, sanitation, road construction, and others mainly in the provision of basic social amenities and issue 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 resources; human, material and finance for its development. The Assembly is also required to promote and support economic productive activities of the individual or group of persons. The assembly is eventually responsible for the overall development of the district and includes development of human resources, which invariably should be towards the financial empowerment of the individual

(GoG, 1996). The main focus of the 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 in 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 since issues are of their concern and they are also involved in their implementation.

The local government structure in Ghana is now a comprehensive 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 system which started primarily within the framework of the Structural Adjustment Programme. This aspect tagged “Decentralized Community Initiative Programme” (D.C.I.P) formed the bedrock of the decentralization that gave birth to the District Assemblies concept (PAMSCAD, 1989). It is premised on the concept that development is a shared responsibility between central government and local government and therefore all current development programmes focus on improving the capacities of the Assembly to play its role effectively (GPRS 2002). The 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 pragmatic programmes towards poverty alleviation, especially in the rural areas where poverty is perceived to be endemic.

1.2.Problem Statement

Ghana is a country, with relatively poor infrastructural base and low national per capita income. Most of the people are experiencing low standard of living, and the economy of the country is predominantly agricultural with over 60% of its population found in the rural areas (National Population & 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 centers directly and indirectly, and the inability of the socio-economic development of the urban areas to trickle down to the rural areas. 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, isolation and high level of vulnerability of the people. It is in the light of this that all efforts to rectify this imbalance is being pursued vigorously.

Ahafo Ano North District, with its five hundred and fifteen (515) communities, is characterized by 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 90% of the communities having population of less than 1000 (National Population & Housing Census, 2000). In the area of education, the district has two Senior High Schools located at Tepa and Maabang, with most of the communities having basic schools up to the Junior High School level. Most of the basic schools are accommodated in permanent, well conditioned buildings made of sandcrete blocks. However, large number of school going children is outside the school (A.A.N.D., 1999). Cottage and Small-Scale industries are

almost non existent in the area. Infact 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 prevalent in rural areas, several strategies are being evolved to reverse the situation by enhancing the capacity of the District Assembly to be able to deliver on its mandate. A number of far reaching interventions have been put in place to ensure that the Assembly is well resourced financially. One significant intervention is the institution of the District Assembly Common Fund which is supposed to make funds easily available to the Assembly for its development programmes (Government of Ghana, 1992).

However, since the inception of this current dispensation of decentralization, the Assembly is very much engrossed in the provision of social services and infrastructure. This study therefore, sets itself the task of assessing the role of the Assembly in the socio-economic development of the rural area and the strategies being adopted to reduce poverty within the context of decentralization. In addition, the study is to assess the effects of availability of social services and infrastructure as means of reducing poverty, especially in the Ahafo Ano North District.

1.3 Objectives

The aim of this study is to bring to the fore the role of the District Assembly in the development of Ahafo Ano North with emphasis on poverty alleviation in the rural areas.

Specific objectives include the following:

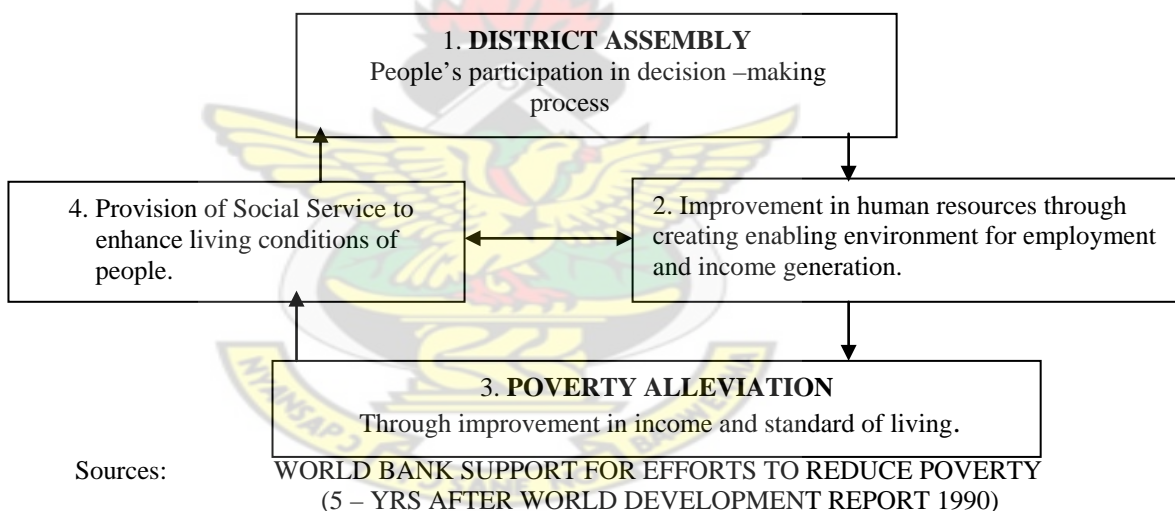
- i. To examine the structure of the District Assembly, in relation to the performance of its statutory functions that can lead to poverty alleviation;

- ii. To examine the perception of the people of Ahafo Ano North on poverty;
- iii. To examine the effectiveness of poverty alleviation strategies of the District Assembly;
- iv. To examine the extent of involvement of the people in poverty alleviation strategies of the District Assembly.

1.4 Conceptual Framework

The concept of this study is being adopted from the report of the World Bank in 1990 which indicates that poverty can well be reduced if people are gainfully employed to earn income on sustainable basis presented as Figure 1.

Figure 1. **CONCEPTUAL FRAMEWORK OF POVERTY ALLEVIATION**



The conceptual framework indicates that the District Assembly serves as the platform for the people to participate in the decision-making process in issues affecting their welfare. Through the participation of the people, they are able to identify the areas which can help them to earn income thereby leading to improvement in their living standard which leads to improvement in the human resources. With improvement in income guaranteeing improvement in the standard of living, people would be able to pay their taxes; the Assembly would improve on

its revenue to provide the necessary basic social services which would enhance the living conditions of the people. There is therefore a linkage between the availability of social services and improvement in living conditions of the people.

The effect of this will be the availability of 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 any of the social services to live as a normal human being.

1.5 Propositions

1. The involvement of the people in the participation of governance will enhance poverty reduction.
2. An increased investment in the provision of projects and services by District Assembly will lead to the alleviation of poverty especially in the rural areas.
3. District Assemblies are the most dynamic institutions for the elimination of poverty in the rural areas through evolving pragmatic and practical strategies.
4. Poverty could be reduced when people are gainfully employed in sustainable employment.

1.6.0 METHODOLOGY

1.6.1 Types of Data

Data for this study was obtained from two major sources. These are primary and secondary sources of data. The primary sources were obtained from respondents in the Ahafo Ano North District, who were selected through combination of methods. Structured questionnaire was designed for the core personnel of the District Assembly staff; Planning Officer, Budget Officer, and others who have fair

knowledge on the nature of poverty in the district. They also provided information as to the importance and effects of such social facilities on their individual living as far as their poverty status is concerned.

Another set of questionnaire was designed for the people of the District. This was to enable the study obtain the needed information pertaining to the poverty status in the district. Other information was also elicited through interviews based on the questionnaire and observations.

Secondary sources of data were obtained from journals, documented rural development policies, reports from the Assembly, seminar and workshop documents and other relevant documents on poverty.

1.6.2 Collection of Data

The relevant methods used in the data collection (i) interviews which were conducted among the people to solicit their views on their perception on poverty and to know their poverty status;, (ii) questionnaire also administered among the local people and the District Assembly core personnel and (iii) participant-observation which was based principally on the personal experience of the researcher and observations made during the period. Secondly, the experience of the researcher who does not only hail from the area but has lived there consistently, and has once be at the helm of affairs as the District Chief Executive of the Assembly was another source of information for the study. Focus group discussions were also employed which involved the rural communities and decentralized departments selected for this study and solicited their views on poverty.

1.6.3 Sampling Technique

The study was conducted in the Ahafo Ano North district of the Ashanti region. The sample size of 185 (180 from communities and 5 from decentralized departments) was used for the study. The district was divided into three (3) zones of two Area Councils each for zones A and B with zone C having three (3) Area Councils. The area councils are Betiako (zone A), Subriso (zone B) and Tepa (zone C). From each Area Council so selected; three (3) communities were also selected through random sampling. Thus nine (9) communities were selected for the survey.

In addition, five (5) decentralized departments were selected through purposive sampling from among the fifteen in the district. These departments which were Ghana Education Service, Social Welfare and Community Development, Ministry of Agriculture, District Health Directorate and the District Assembly are seen to be directly involved in the socio-economic development of the district. The heads of the selected departments were used for both the administration of the questionnaire and focus group discussions. The number of respondents selected was a fair representation of the people in the district since respondents were drawn from all the area councils in the district.

1.6.4 Analysis of Data

Quantitative and qualitative methods have been employed in analyzing the data collected from the field. In the quantitative analysis, the Statistical Package for Social Sciences (SPSS) was used to derive percentages and frequencies. It also provided data for bar graphs and pie charts. In the qualitative analysis, discussions and observations made during the study period have been used to support results obtained quantitatively.

1.6.5 Limitations to Study

A number of problems were encountered in the course of the study. However the pertinent ones are being highlighted. These included finance which was extremely difficult to come by and the researcher has to depend solely on his own source and this has contributed to the undue delay in the submission of the final work.

In addition was the uncooperative attitude of the personnel of the District Assembly who were very reluctant in releasing vital information necessary for the study such as projects and their cost, list of Poverty Alleviation Fund beneficiaries, despite the fact that they have been made sufficiently aware that this study is for academic purpose and that the information will be treated as confidential.

The unwillingness of the rural people to give correct information readily in respect of their economic standing was another problem encountered.

Notwithstanding the above problems the researcher has managed to finance the study from his own source and timely intervention of some high profile personalities also helped in getting some of the necessary information from source. The cooperation of some of the heads of departments especially during discussions helped to unearth some of the vital information which could otherwise be difficult to obtain, helped in the collection of data.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The literature review seeks to provide a clear picture on issues of poverty and the role that decentralization, through its agency, the District Assembly is playing to alleviate poverty in rural areas. Thus the review enabled 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 put the research into an academic context by reviewing some of the main contributions made by other renowned scholars on the concept of decentralization and poverty alleviation and their linkages. It tries to throw light on some of the ideas expressed on the issue of poverty alleviation and the role of 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 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, International Monetary Fund and the United Nations

Organization as the economic condition in which people lack sufficient income to obtain certain minimal levels of health services, food, housing, clothing and education generally recognized as necessary to ensure an adequate standard of living (World Bank, 2000). It should be noted that what is considered adequate, depends on the average standard of living in a particular society and the perception of the individual. Ahwoi (1998) supports this view and defines poverty as a form of deprivation characterized by lack of access to basic human needs. 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 it can best describe what poverty is. This is quite relative since no one is ever satisfied with his level of living in economic sense.

Poverty is also defined as either 'relative' or 'absolute'. Relative poverty refers to the situation whereby the minimum basic needs for human survival such as food, shelter and clothing are barely met. It is a standard measure of deprivation by which people at the bottom of society are classified to be disadvantaged in comparison with 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 both instances, there is a common underlining issue pointing to poverty. This is the basic minimum needs for human survival, which 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 a multi-dimensional construct which has been briefly summarized into three main concepts as captured by the Ghana Poverty Reductions Strategy (GPRS I, 2002). These are:

1. Income Index Approach
2. Basic Needs Approach
3. Participatory Approach

The Income Index Approach is based on the concept of how much one earns to enable him/her access the basic necessities of life such as food, shelter and cloth. It is expressed as the economic condition in which people lack sufficient income to obtain certain minimal levels 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 (1990) consider “any person who receives less than one dollar a day” as living in poverty. By this exposition, and according to the World Bank (2000), about 1.2 billion people are living in absolute poverty in the developing countries of which Ghana finds itself.

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 earning up to GH¢90.00 per annum or GH¢7.50 a month or GH¢1.90 a day (GLSS, 1989). 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. In Ghana, about 25% of the population falls within those who earn less than one US dollar a day (GLSS, 2006). The use of the World Bank (1990) standard to measure poverty

has attracted some criticism. It has been criticized on the grounds that this measure does not take into account the consumption pattern in different societies and countries. What \$1 can buy in one society will be different both in quality and quantity from the other. Secondly, estimating poverty on income basis may not measure the essential elements that contribute to good living standard. In most cases people grow food and rear animals for their own consumption.

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, 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. Cecilia Johnson, a Deputy Minister of Local Government and Rural Development, Ghana in 1998, agrees and defines poverty to be a situation where people have limited access to basic social services such as education and health. According to her, people without access to these services are considered to be poor. According to the Ghana Living Standard Survey (1989), the poor have less access to social services particularly, education and health services than the non-poor. The availability of such social services shows the level of socio-economic development achieved by the country. 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. The absence of basic social services should however, be seen as the manifestation of the level of poverty in a society. 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 services should also be seen as facilitating agents to attract the needed support like investors into an area 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 be not be realised. In the area of education, the provision of educational infrastructure such as classrooms, 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 services and infrastructure (Ref. to Conceptual Framework at page 7).

Presenting a critique on Poverty Alleviation under Structural Adjustment Programme, Appiah (1999) indicated that most programmes towards poverty alleviation are over reliance 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. Poverty Alleviation programme is said to be on course in the Akwapim North District of Ghana because within a period of four years, i.e. from 2001 to 2004, the district has been able to execute seven hundred (700) projects in the area of health, education, water and sanitation and road maintenance (Daily Graphic, June 2005,). While there is no dispute over the need for these projects, they are in the main, not income generating. According to Appiah (1999), social services and infrastructure have the potential of overburdening communities with the sustainability through 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. It is presumed that such a system makes it 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 process, they become powerless, isolated and have a bleak future. Participation therefore enables the people especially 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. It is perceived that poor communities are very apathetic and do not participate in decision-making since

programmes do not address the individual problems. To the poor, they are usually neglected by authorities in assisting them to find solutions to their individual problems. Under such exclusive tactics, the poor adopt unorthodox means to be heard through illegal activities such as illegal timber extraction, prostitution and petty stealing (King, 2000). Therefore the exclusion of the poor from participatory process not only makes them isolated and powerless, but also problematic for the country as whole. In most cases authorities have limited the participation of local communities in programmes and projects designs and implementation to sensitization which is normally held after project initiatives have been designed and approved of by authorities. Such practice has contributed to the lack of sustainability in the implementation of programmes including poverty reduction (Dinye and Offei Aboagye 2002).

Participatory process therefore should be a structure which emphasizes the active and sustained involvement of people in decision-making, a system which brings decision-making closer to the people, most especially the poor with due respect to the views expressed by them. This will help place the issue of poverty reduction at the core of development at any level.

The above submissions show that it is difficult to define poverty to capture the multidimensional nature, but income could be a commonly used measure. Infact the overriding factor that determines the level of poverty both from the individual and community perspective is income. Its effect is absolute, in that it can easily be recognized. Without funds (i.e. income) both the individual and the society (nation) cannot provide the needed conditions for people to live normally. 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 will be poor. This therefore makes the use of the National Income per capita to assess poverty level of a country fraught with inconsistencies and problems. The capacity for greater number of people to earn considerable level of income is therefore a major factor in the reduction of poverty (Dinye, 2002).

The other dimensions, basic needs and participatory are rather the indicators of poverty. Where poverty is endemic, basic needs provided are grossly underutilized, participation of people 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).

Research has shown that some people may be suffering from poverty from time to time, while others are permanently poor (Encarta 2006). This means poverty is not static 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 the lack or absence of a 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. They should therefore have the capacity to perform as such (Ref. to the Conceptual Framework at page 7).

2.3 Poverty Situation in Ghana

Poverty has been known to exist in the country since time immemorial. All development programmes are geared towards 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 Educational 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 and 1980s. The report continued to indicate that absolute poverty in the country rose from 60% -65% to 70% -75% in the rural areas in the same period. In the urban areas, the level was from 30%-35% to 45%-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, Poverty Profile for Ghana was published from the first ever Ghana Living Standard Survey (GLSS), which 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 have been carried out and the fifth (5th) 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. Rural poverty is said to constitute about 75% of the national poverty incidence. By 1991/92 however, it had declined to 34%;
- iii. That spatial variation in the incidence of poverty is also evident. Five (5) out of the ten (10) regions in the country had more than 40% of their population living in poverty in 1999. These poor regions were found at the northern part of the country. These were Northern region, Upper East, Upper West and Central and Eastern regions. Ashanti region, where the district under survey is located, is among the non- poor areas. However, this general classification

tends to mask the incidence of the pockets of poverty that exists in the region of which Ahafo Ano North District is one.

- iv. That the socio-economic groups affected by poverty include food crop farmers, the non- farm self-employed and non-formal sector employees. This is the characteristic of the socio- economic group found in the district where 73% of the labour force is found in agriculture (AANDA, 2006).
- v. That the poor have limited access to social services and infrastructure. 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. In Ahafo Ano it is one (1) doctor to over 30,000 people (AANDA, 2004). Educational facilities were woefully inadequate, especially in the Northern part of the country.

However, using the provision of social services as indicator of poverty, there is clear evidence of some reduction in the poverty incidence in the country. At least provision of social facilities has increased tremendously since 1988 across the country. For example, the provision of electricity to the rural areas rose from 8.7% in 1992 to 17.6% 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. This has contributed to the decline in the national poverty level from 53.7% to 44% (GPRS I 2002-2004). Ahafo Ano North district 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 be 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 crops. 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 Ahafo Ano North 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 (AANDDP, 1999). 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.

2.4 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.

Decentralization has been defined by many as the transfer of responsibility for planning and decision-making from Central government to the lower structures.

Terms such as devolution, deconcentration and delegation are used to give the form of decentralization desired for development.

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 by 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 & 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 bring government and decision-making closer to the people and to quicken the process of development. Maxwell (1999), agreeing to this adds that for the pace of development to be quickened as a result of participation in decision-making, the 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 the Central government machinery than a reform of governance to empower the people to influence decision-making. Ahwoi (1998) therefore puts it bluntly that the purpose of decentralization in Ghana is towards the devolution of power and responsibilities to the people for the delivery of their developmental needs with the ultimate objective of improving the quality of life of the people.

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 (World Bank, 1990). 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 result has been a considerable reduction in the poverty levels of these countries. The success of decentralization in poverty alleviation should go beyond political and administrative structures and include fiscal decentralization (GPRS II, 2005). The fiscal decentralization will ensure regular availability of funds for the local authority to be able to implement whatever programme it comes up with towards its development agenda. Besides, the legal framework for the 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.

2.5 Decentralisation and Poverty Alleviation

Decentralization is acknowledged to hold the prospects of alleviating poverty depending on the strategy being adopted. In Ghana, decentralization is being implemented through the District Assembly concept. by it political, administrative and fiscal power has devolved on the District Assembly (GOG, 1996).

Decentralization process can effectively have positive influence on poverty alleviation through several ways. According to Karijn, Loquai and Soiri (1999), one of such ways is through an empowerment strategy which will create enough space for the people to effectively factor in their 'felt-needs' into the programmes and policies of the District Assembly. It should not end with the inclusion of their 'felt-

needs 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 through due recognition that their destiny is in their own hands. Secondly, decentralization can also encourage the mobilization, allocation and distribution of resources to address the needs and aspirations of the people. Their involvement in decision-making will ensure transparency and accountability in the utilization of resources. This will eventually lead to addressing issues that impact positively on poverty (Offei-Aboagye, 2003). However, decentralization may not help to alleviate poverty in the rural areas when policy makers and bureaucrats exercise control and dominate the development agenda (Kyei, 2006).

The implementation of the decentralisation process in 1988 saw the creation of 110 District Assemblies. This number has now increased to 168, with the objective of bringing development to the doorsteps of the people through their involvement in decision-making. One significant intervention which makes the decentralization process vitalized is the institution of the District Assembly Common Fund into which 5% of the National Revenue is paid and disbursed to the Assemblies according to a set formula. This has made funds readily available to the Assemblies for the implementation of their development programmes. Infact, about 70% of Districts' revenue is from the fund (Daily Graphic, August 2000). From 1994 to 2002, District Assemblies in Ashanti Region received more than ₵100 billion from the Common Fund (Regional Co-ordinating Council, Ashanti, 2003). The availability of funds has put the Assemblies in good position to address the issue of development of the rural areas. The development programme of the District Assembly is envisaged to make progress towards desirable goals and outcomes which improves on the human conditions. It should be seen as a process that will bring about positive

changes in human conditions (Fik, 2002). Empirical evidence indicates that there has been a tremendous increase in the provision of social services and infrastructure aimed at alleviating poverty, especially in the rural areas. However the quality of the life of the individual does not reflect much reduction in their poverty status (GPRS II, 2005).

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CHAPTER THREE

GENERAL DESCRIPTION AND PROFILE OF THE AHAFO ANO NORTH DISTRICT

3.1 Introduction

Ahafo Ano North District has existed at different times in the local government administration of the country since independence. It existed as part of the Ahafo District with its headquarters then at Goaso, prior to independence. At the creation of the Brong Ahafo Region, the area fell under Ashanti Region with a district as Ahafo Ano and its headquarters was at Tapa. In 1961, the Local Government Act (Act 54 of 1961) was passed dividing the country into local councils. This led to the emergence of Tapa and Ahafo Ano Local Councils with their headquarters at Tapa and Mankranso respectively. In 1979, upon the recommendation of the then Constituent Assembly, the two local councils were merged to become Ahafo Ano District with headquarters at Tapa. The situation existed until 1988, when the current decentralization programme was launched and the number of districts nationwide increased from 68 in 1988 to 168 in 2007. Out of this came the Ahafo Ano North District Assembly also with its capital at Tapa. It is one of the more than twenty-three (23) districts in the Ashanti Region and the highest political and administrative authority responsible for the formulation of plans and strategies for the development of the area.

3.2.1 Location and size

The Ahafo Ano North District is located on the northwestern part of the Ashanti Region with its western and northern boundaries coinciding with the regional boundaries, which separate the Brong Ahafo Region from the Ashanti

Region. It is bounded in the south and east by the Ahafo Ano South District (Fig 2b). It falls within latitudes 5° 24' N and 7° 02' N and longitudes 2° 04' W and 1° 45' W. (see Figures 2a and 2b).

The District has an area of 576km² (573. ha). It is one of the smallest districts in the country and in the Ashanti Region in terms of land coverage. It is about 2.3% of the total land area of Ashanti Region. The district has six (6) Area Councils and one Town Council. These are presented in table 3.1 below.

Table 3.1 **District Area Councils and Headquarters**

Town / area council	Headquarters
1. Tepa Town Council	Tepa
2. Kwasu- Abu Area Council	Akwasiase
3. Abu Bone Area Council	Manfo
4. Susponso Area Council	Susponso
5. Biakoye Area Council	Betiako
6. Subriso Area Council	Subriso
7. Anyinasuso Area Council	Anyinasuso

Source: Field Survey, 2006

The district has about 515 settlements, out of which only six (6) are indigenous- i.e. Tepa, Dwaaho, Manfo, Akwasiase, Maabang and Asuhyiae. One factor considered when the current decentralization programme was being initiated was based on the principle that small is not only beautiful but can be well managed and developed. The size should therefore play major role in terms of planning and its development (A.A.N.D.A, 2005).

3.3 Physical Characteristics of Ahafo Ano North District

3.3.1 Relief and Drainage

The area is situated on an arm of the Southern Voltaian Plateau that is heavily dissected. It has undulating topography, rising up to about 500meters above sea level (E.P.A 2002). The highest point of the district is found around Suponso and Betiako. The soil is of deep-weathered, well-drained forest orchrosols, which is the most important soil in the forest zones of Ghana suitable for the cultivation of tree crops. It is therefore suitable for the cultivation of variety of crops such as cocoa, oil palm and others in the study area. The District has comparative advantage in agriculture over other economic undertakings, where the people can conveniently make their living. The major rivers draining the area are Abu, Kwasu, Katabo, Anyinasu and Tano. Beside these, are numerous streams, most of which get dried up during the dry season. Example is the Asuwa and Takubonsua.

3.3.2 Climate

The area experiences the wet semi- equatorial type of climate. The mean annual temperature is about 26° C. The area is marked by two-rainfall regime with the major one in May-July and the minor in August-September. Mean rainfall is between 125cm and 175cm per annum (E.P.A, 2002). The dry season begins in October through to the early part of March.

3.3.3 Vegetation

The Ahafo Ano North district is found in the high forest zone of the country. The type of vegetation found here is the moist semi-deciduous forest. Due to the once vibrant cocoa industry in the area, coupled with intensive activities of timber

merchants, the original forest has almost been replaced by secondary forest. This is found around Maabang, Manfo and Asuhyiae area. However, in most parts vegetation similar to the interior Wooded Savanna termed as derived savanna has taken over, especially around Tapa, notably Tapa- Anyinasuso, Tapa- Akwasiase. At the southern part of the District are the Desiri forest, and the Tinte Bepo Forest Reserve at the extreme north- eastern section of the area. The forest of the area, which once contained most of the country's valuable timber trees such as Sapele, Odum, Wawa, Mahogany and many others, are almost extinct. It is therefore not surprising that the once flourishing timber industry is also gradually dying out. The district is found in the agro-ecological zone of the country where the livelihood of the people depends on agriculture as the main income generating activity for a number of households. (EPA, 2002). The district is endowed with natural resources such as mineral deposits of gold at Asuhyiae, diamond at Manfo, clay and sand timber and other forest products. The soils are of high agronomic value with abundant water resources for irrigation purposes with abundant resources for agro-based industries. In addition is the large labour force (AANDDP, 2006).

3.4. Socio-Economic Characteristics of the Ahafo Ano North District

3.4.1 Demographic Characteristics

The population of the district, its composition, sex age structure and distribution, has a very crucial effect for the purposes of planning, especially for the provision and the spatial distribution of essential basic social services. The population and its characteristics also help in the assessment of the type of labour force to be able to analyze their poverty levels.

The district has a population of 71,952, representing 2% of the Ashanti region figure of 3,612,950. It is the district with the lowest population size in the region (National Population & Housing Census, 2000). The district has a population density of 125/km² greater than the national average of 79/km². The population density indicated high pressure on available services and other resources. Out of the total population, 48% are females (i.e. 34,322) and 52% being males (i.e. 37,360). The district is therefore among the few where males dominate the female, which is also contrary to the national situation where females form about 51% of the total population. The district population growth rate of 3% is relatively lower than the national average rate of 5% (National Population & Housing Census, 2000). The 0-15 age cohort constitutes about 40% of the total population of the district whereas the age group of 65 + makes only 25%.

The working group represents only 35% of the population showing that dependency ratio is high. Though this may be considered to be on the lower side as compared to the region's dependency ratio of 1:10; the high rate of unemployment coupled with rural - urban drift make the situation quite significant. The average size of a household in the Ahafo Ano North District is relatively larger, about 6 people per household. Population in the district is evenly distributed. Out of the 71,952 people in the district, 58,126 representing 81% of the population, is rural, whilst only 13,826 which is just 19% is urban. In fact, apart from Tapa, the district capital, where the population is 13,826 there is no settlement in the district with a population of up to 5000. The next populous settlement is Asuhyiae which has a population of 3011. The sparsely distributed nature of the population and the small population size of settlements, pose great challenge to the Assembly in terms of the distribution of services (National Population & Housing Census, 2000).

It is worthy to note that only 32% of the population is indigenous, the rest are settlers who have adopted the area as their place of abode. They are people or descendants of migrant farmers from all over the country who settled in the area during the cocoa boom period of the 1950s and 1960s. Most of these people still have strong ties with their places of origin. It is not uncommon to find some communities carrying names depicting the ethnic group that the settlers belong to such as Fante and Akwapim. They incidentally control most of the resources, especially farmlands, indicating a strong case for capital flight from the district (AANDDP, 2001).

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3.4.2 Some Implications of the Population Structure

1. The District has the potential for higher population growth.
2. The youthful nature of the population could be a potential source of active and productive labour force for economic growth and development if well tapped and given the resources and the requisite skills.
3. The dependency ratio is relatively higher, therefore impacting negatively on savings for investment.
4. The population density is also high, impacting negatively on development since land is becoming smaller and smaller.
5. The issue of settlers is also affecting the development of the area through capital flight since most of the people have the tendency of transferring greater part of their earnings to their home areas.

3.4.3 Occupational Distribution

The main occupation of the people is agriculture. It employs about 73% of the total labour force, both direct and indirect. The people who were previously engaged in cocoa production have now shifted to the production of foodstuffs on small scale level. The over-reliance on farming, which has been reduced to the subsistence level, seems to be a major contributing factor deepening poverty in the area. The commerce sector employs 13% with manufacturing industry employing 4% of the labour force whilst services engage 10% of the employable people. The industrial base of the district is quite weak and limited to employ people to earn any meaningful living to help fight the poverty menace (AANDDP, 2005).

3.4.4. Social Services and Infrastructure

The Assembly, since its inception, has been concentrating on the provision of social services and infrastructure. In 2003, education had 23%, health had 7% and Water and Sanitation also had 10% of the total revenue of the Assembly allocated to them. Not much significant effort is being made in the area of employment generation as should be expected when just 1% of the total revenue was devoted to this area in 2003 (AANDA, 2004). Some of the facilities available district-wide have been shown in Appendix II.

3.4.5 Education

In education, almost every community has basic school up to the Junior Secondary School level. There are 320 Junior Secondary schools and 410 Primary Schools with two Senior Secondary School located at Tepa and Maabang, found within a distance of four kilometers apart. The Anyinasuso Skill Training Institute

was built by the District Assembly to train the youth in employable skills. The Assembly has provided decent classrooms for more than 80% of the school in the district. This has led to a tremendous increase in the enrolment of pupils in the district. However, due to the poor financial standing of parents some of the school-going children are out of school. For examples, there are boarding facilities in the Secondary Schools, but parents are unable to afford the boarding fees. Patronage of the second cycle institutions is low. In fact 65% of the total number of students in all the three second cycle institutions including the skill training institute is from outside the district. (AANDA Education Directorate, 2005).

3.4.6 Water Supply

In the area of water supply, the Assembly has assisted over 70% of the communities with boreholes. It is only the district capital, Tapa, which is enjoying pipe-borne water - system. The rest of the communities rely on streams and rivers as their sources of water supply (see Appendix III).

3.4.7 Health

Health facilities in the district are classified into two: These are:-

- (a) Government facility: - These are those run by the Central Government and the Assembly. There are seven (7) of such facilities in the district. These are the District Hospital at Tapa, and Health Centres at Manfo, Subriso, Anyinasuso, Suponso, Akwasiase and Betiako.
- (b) Private facility: - These are those run by private individuals. There are four (4) of such facilities at Anyinasuso, Maternity Home at Akwasiase, Maabang and Suponso Clinics. These facilities are located in the major centres with sizeable sphere of

influence and are evenly spread in the district. Irrespective of the services being rendered by these facilities, their distribution throughout the district makes them easily accessible. Despite the availability of health services in the district, morbidity and mortality are high because people delay in seeking help from a health facility when sick. In 2002, Tapa hospital alone recorded 65 deaths of which 30 were males and 35 were females (A.A.N.D.A Annual Report, 2003). This was attributed to the inability of the sick to report early to hospital because they could not afford hospital bills. Some patients resort to self medication which most of the time result in fatalities. Others also abscond from hospitals without paying their bills leaving a huge debt in the facilities (AAND Health Directorate Report, 2005). It is however expected that the National Health Insurance Scheme may help solve this problem of inability to settle hospital bills. Diseases which are associated with poverty and are very common in the district are malaria, yaws, buruli ulcer, tuberculosis and Acquired Immune Deficiency Syndrome (AIDS).

3.4.8 Electricity

Electricity supply is very much limited with only 30% of the district population having access to. Only five communities are linked to the national grid. These are Tapa, Maabang, Akwasiase, Manfo and Dwaaho which are concentrated in the same area, with a radius of three kilometers. The Central Government and the various communities have been working together for the supply of electricity to various part of the district. The slow pace at the extension of electricity to other parts of the district is mainly due to the inability of the people to contribute financially towards the self-help programme known as Self-Help Electrification Programme (S.H.E.P) being pursued by the Government and the Assembly.

3.4.9 Banking

There are four (4) banks in the district which are all located at Tepa and Manfo, making it difficult for a greater part of the district to have access to banking facilities. These are Ghana commercial Bank, SG-SSB, Ahafo Premier Rural Bank and Bomaa rural Bank. The major services provided by these banks are the payment of workers' salaries and the redemption of Ahafo Cocoa cheques. Savings from individuals at the Banks are extremely on the lower side. Due to the private and commercial nature of the institution, the only location factor is profit.

3.4.10 Markets

There are six (6) weekly markets in the district besides the Tepa market which operates daily. These are:

Table 3.2

Markets in the District

Location of Market	Period of Market day
(a) Tepa Market	daily
(b) Betiako market	weekly
(c) Abonsuaso market	weekly
(d) Tawbidi market	weekly
(e) Maabang market	weekly
(f) Anyinasuso	weekly

Source: Field Survey, 2006

All these markets are located along the key roads and in food production centres in the district. Road network and food production seem to be the key determinants of markets in the district. This has resulted in low accessibility due to the remoteness of most communities, where farm produce usually goes to waste and deepens poverty. These markets were built sometime ago and are now being operated by the Assembly to generate revenue.

3.4.11 Road Network

There is a total of 266km road network in the district, out of which only 25km are first class. This is the road from Kumasi through Tepa to the Brong Ahafo Region (A.A.N.D.A, 2004). The other 241km are feeder roads which become unmotorable during the rainy season, thus hampering movement of people and goods. The maintenance of the feeder roads is mainly the responsibility of the Assembly.

3.4.12 The Built Environment

A recent reconnaissance survey conducted in the district revealed that landcrete/sandcrete blocks, mud, wattle and daub are the major building material used for house construction. Table 3.3 shows the housing stock of the district as at 2000 (National Population & Housing Census, 2000). Block houses are found mostly in the big towns such as Tepa, Akwasiase, Maabang, Manfo and Dwaaho. They constitute about 21% of the buildings in the district. Those made of mud and wattle and daub are found in the small communities. In some cases, houses built of landcrete and mud have their outer walls widely finished with cement plastering. This is very typical in communities such as Twabidi, Anyinasuso, Betiako, Subriso, Suponso and Mmeredane, forming about 46% of buildings in the district. Mud and wattle, and daub built houses are found in the small communities and constitute about 32%. Even at the Zongo sections of the big towns structures built with such materials are common. About 80% of the buildings are roofed with iron sheets. The other 20% are roofed with raffia palm fronds. Thus most of the buildings are of poor quality, characterized by leaking roofs and dilapidated walls, reflecting the inability of the people to maintain their buildings well. The most predominant housing unit

type is the compound house with more than two households living in them. Detached and semi-detached houses are found in the few towns such as Tepa, Akwasiase, Maabang, Manfo, and Dwaaho and they constitute about 15% of the house stock in the district (A.A.N.D.A, 2006). It is significant to note that generally most of the houses have in built kitchen and bathrooms. Toilet facilities are rarely found in the compound houses. Apart from the detached houses and, especially the few government bungalows at Tepa which use water closet lavatories, the people rely on public places of convenience mainly Kumasi Ventilated Improved Pitlatrine (K.V.I.P) and pit latrine.

The average household size in the district is about 8 and the room occupancy rate is about 3 persons, slightly higher than the United Nations' standard of 2.5 persons per room. Apart from the acute housing problem in the district, the quality of buildings easily gives the district out as one of the poorest in the country. Maintenance culture also seems not to be part of the people. The absence of the habit could be attributed to the weak economic status of the people. However, most of the community buildings such as schools are well built and regularly maintained. In most communities such as Betiako, Anyinasuso, Amakrom, Subriso and Manfo, the foundations of most houses have been exposed due to excessive erosion. Apart from Akwasiase and Maabang, no other community has well built drains, even not Tepa, the district capital. The total stock of houses in the district is presented in table 3.3.

Table 3.3 **HOUSING STOCK**

Type of Housing	Number	%
Landcrete/sandcrete	3,906	46.20
Mud/Daub & Wattle	2,813	33.27
Block houses	<u>1,735</u>	<u>20.52</u>
TOTAL:	8,454	100

Source: *Population & Housing Census, 2000*

3.5 The District Economy

The economy of the district is categorized into four main sectors which are agriculture, manufacturing, services and commerce.

i. **Agriculture**: This is the principal source of employment in the district, absorbing 73% of the district's labour force (A.A.N.D.A, 2006). However it is limited mainly to small holder farming producing only foodstuffs despite the fact that the district has an extensive fertile land and favourable climate ideal for large scale farming. The major food crops cultivated are plantain, cocoyam, rice, cowpeas and vegetables. Cocoa, the cultivation of which was once the economic backbone of the district but now collapsing and oil palm are the main cash crops. Livestock and poultry are reared but on small scale. The subsistence nature of agricultural practice has resulted in the marketing of farm produce within the settlements with little or none for the 'external' market (MOFA, Tepa, 2006).

ii. **Manufacturing**: The district has a very low manufacturing base primarily in the areas of agro-based, wood based and metal based industries, employing only 4% of the district's labour force. The total number of manufacturing industries and their types are shown in table 3.4.

Table: 3.4 **TYPES OF MANUFACTURING INDUSTRIES**

TYPE OF INDUSTRY	TOTAL NO.	CATEGORIES
1. Agro-based industry	19	Garri producing, palm oil, alata samina, etc
2. Wood-based industry	39	Sawmills, carpentry shops
3. Metal- based industry	3	Blacksmithing
TOTAL	61	

Source: District Socio-Economic Survey, 2006

There are two registered Timber Sawmills in the district which are Tepa Sawmill Ltd. (T.S.L) and Anarfi Sawmill. Unfortunately none is now operational due to lack of finance and raw materials. Meanwhile there are five (5) table sawmills

(Forest mills), operating on small scale. They supply sawn lumber for the local market and the over twenty-nine carpentry shops in the district for the manufacturing of furniture and for constructional purposes.

iii. Services and Commerce: Activities within these sectors are mainly concentrated in the district capital, Tepa with few in some of the key towns such as Anyinasuso, Manfo, Akwasiase, Maabang and Betiako. These two sectors employ a total of 23% of the district labour force i.e. services, 10% and commerce 13%. The types of activities in these two sectors are shown in table 35.

Table 3.5 TYPES OF SEVRCIAS AND COMMERCE ACTIVITIES IN THE DISTRICT

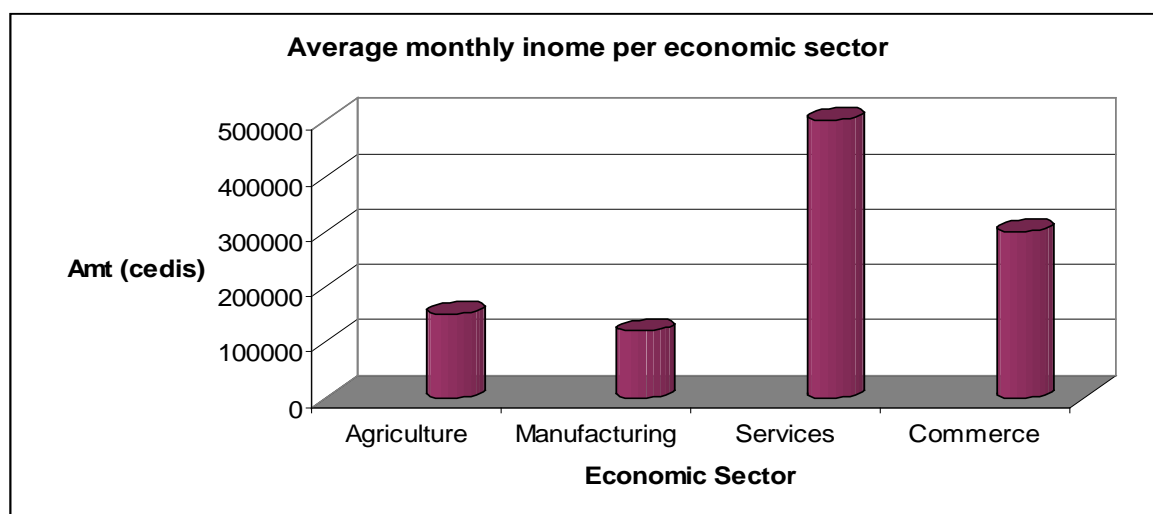
NO	TYPE OF ACTIVITY	TOTAL NO. IN DISTRICT
1.	Seamstress/Tailors	160
2.	Hairdressers	117
3.	Chop bar Operators	78
4.	Barbers	44
5.	Shoemakers	6
6.	Kiosk operators/ Store Operators	150
7.	Lotto operators	50
8.	Bakers	11
9.	Pito Sellers	4
10.	Chemical Sellers (Druggists)	10
11.	GPRTU (Transport Operators)	150
12.	Drinking Bar Operators	80
13.	Traders (Market)	900
14.	Carpenters	127
	TOTAL NUMBER OF LABOUR	1,887

Source: District Socio-Economic Survey, 2006

Table 3.5 indicates that only about 1,900 of the district's labour force of 25,000 are engaged in these two sectors (National Population & Housing Census, 2000).

Income earned from the economic sector is very low therefore making it highly difficult for the people to save. Agriculture which employs more than 60% of the labour force has an average monthly income of GH¢150,000.00 with the manufacturing sector having the least as shown in Fig. 3.

Fig. 3



Source: District Socio-Economic Survey, 2006

3.6 Household Income and Expenditure

The average monthly income of the district is ₦150,000.00 whilst the average monthly expenditure is put at ₦180,000.00 making a deficit of ₦30,000.00. Meanwhile it is expressed that 46% of the income is spent on food. The low income coupled with high expenditure is obviously a great disincentive for savings. This scenario confirms the existence of poverty in the area and therefore justifies the urgent need for poverty reduction interventions (A.A.N.D. Poverty Survey, 2006).

3.7 The District Assembly

3.6.1 Structure of the District Assembly

There are three types of Assemblies in the country. These are Metropolitan, Municipal and District (see Figure 4) and Ahafo Ano North falls under the 'District Assembly' column. However, they all have the same characteristics, assign the same functions and derive authority from the same source. The difference has to do with size of the settlement. The District Assembly is made up of two sets of people tasked with the management of the area. These are:

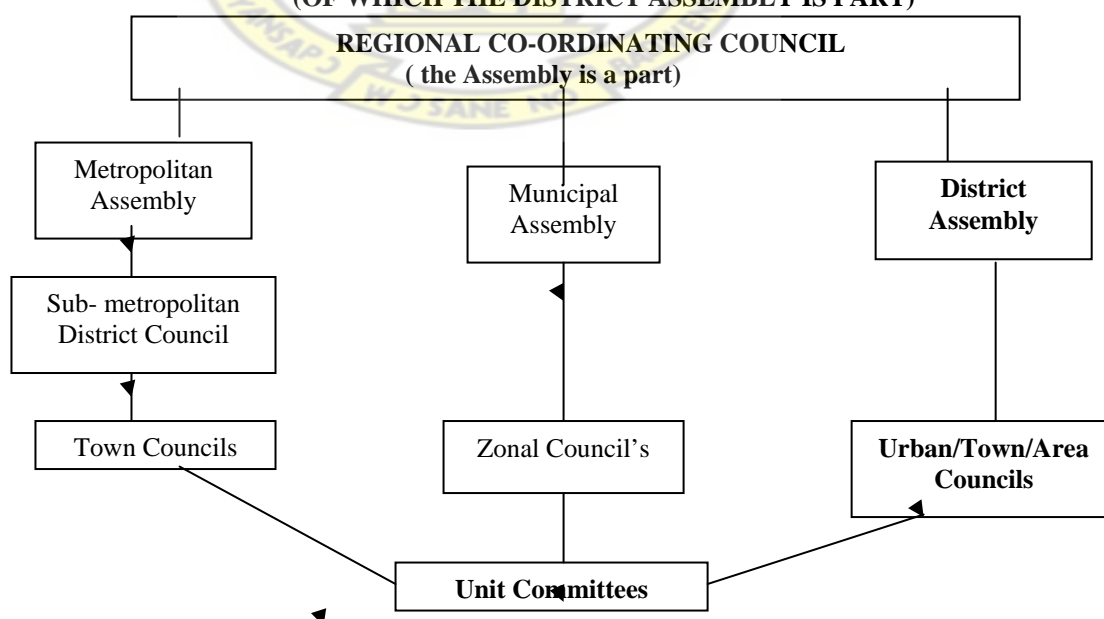
- (a) The people's representatives (b) The staff of the Assembly.

(a) The People's representatives: They consist of the following:

- i. District Chief Executive (who is nominated by the president and approved by the assembly)
- ii. The Member(s) of Parliament in the District (without voting power during Assembly meetings).
- iii. Two – third (2/3) of the members are directly elected by universal adult suffrage from their respective electoral areas.
- iv. One-third (1/3) are appointees of the President in consultation with chiefs and interest groups in the district.

The Assembly has a Presiding Member who presides over their meetings. He/she is elected from among the members, be it an elected or appointed. The Ahafo-Ano North District Assembly is made up of forty-nine (49) Assembly members; thirty-six (36) elected and twelve (12) nominated. The Member of Parliament for the area is a co-opted member of the Assembly.

**Figure 4: STRUCTURE OF THE REGIONAL CO-ORDINATING COUNCIL
(OF WHICH THE DISTRICT ASSEMBLY IS PART)**



Source: GHANA- THE NEW LOCAL GOVERNMENT SYSTEM (1996)

Area council, the second tier of the District Assembly is created for a number of settlements or villages that are grouped together but whose individual settlement have a population of less than 5,000 each. It essentially covers area which is predominately rural and can commonly be identified, for example under one traditional authority. The Area Council is created within a district and its boundaries cannot cross over into another district. In the performance of its duties and functions, not less than fifteen (15) and not more than twenty (20) persons represent the Area /Town Council. Members to the council are chosen from three main groupings which are:

- i. The District Assembly:-five (5) members are elected from the District Assembly onto the council. These are Assembly members in the Council area. They are usually appointed by the District Chief Executive acting on behalf of the President.
- ii. Unit committees: ten (10) members from the various unit committees in the area of the council are also appointed to the Council;
- iii. Five (5) persons ordinarily resident in the area are selected to join the council.

Unit committees, the third tier of the Assembly structure, form the base of the District Assembly system. A Unit Committee is defined as a settlement or a group of settlements with a population of between 500 and 1,000 in the rural areas. In the urban area the population for a Unit Committee could be higher, up to 1,500. The Assembly has been structured in such a way as to involve as many people as possible in the decision-making process. The number of people involved in decision-making at any level of the structure is proportional to the population of the respective area.

(b) The Staff of the Assembly

The staff of the Assembly consists of the civil servant and public officers who are employees of departments and organizations classified as the Departments. They are the government employees, who are responsible for the day-to-day administration, performance, appraisal and technical guidance of the Assembly. In all eleven (11) departments are operating under District Assembly as the Decentralized bodies. These are departments whose functions are related directly to the welfare of the local people and to the development of the local area (Appendix 1). These departments constitute the Decentralized Departments of the district Assembly and together, they form the office of the District Assembly, and headed by the District Co-ordinating Director. They are to provide technical and managerial support to the assembly in terms of the formulation, planning and execution of policies and programmes for the development of the district.

3.7.2 Functions of the Assembly

The mandate given to the Assembly in the performance of its functions is derived from section 10(3) of Act 462 of the 1992 Constitution. The functions and objectives of the Assemblies are development oriented. These include the formulation and execution of plans, programmes and strategies for the effective mobilization of resources necessary for the overall development for the district, promotion of social development activity in the districts and removal of obstacles to initiative and development. This Act subscribes three main functions to the Assembly which are deliberative, legislative and executive.

The Assembly performs its deliberative function through the regular general meetings of the Assembly. During such meetings, presided over by the Presiding

Member, policies, plans and programmes are brought up from the Executive Committee of the Assembly for discussions and adoption. In addition, Assembly members are expected to present issues of concern from their respective electoral areas for the attention of the General District Assembly. This implies that Assembly members are obliged to meet their electorates regularly before and after general meetings of the Assembly to solicit their views and also to inform and educate them on the policies, plans and programmes of the Assembly. Member(s) of parliament from the district who is /are co-opted member(s) of the Assembly is/are also expected to use such meetings to brief members on activities of the National Assembly (i.e. Parliament) on areas of concern to national programmes and also solicit their views. The deliberative function is intended to enhance the broad participation of the people in governance. This implies that the Assemblies have been given all the necessary powers to enable them function effectively. They have the authority to deliberate on issues pertaining to the development of their areas and implement such decisions arrived at and also have insight of whatever goes on in parliament.

The legislative function of the Assembly is found expression in the fixing of fees and rates, passing of bye-laws to regulate physical development, and control of activities of people. It is the responsibility of the Assembly to collaborate and co-operate with the appropriate national and local security agencies for the maintenance of security and public safety. Bye-laws passed by the Assembly are however sent to the Ministry of local government and Rural Development for assessment to ensure that such laws are within the limit of the Assemblies and also within the confines of the country's laws.

The Executive function, which is mainly the development authority of the Assembly, is the main source of plans and programmes of the district. These functions are performed by the Executive Committee of the Assembly, which is presided by the District Chief Executive, and consists of not more than a third of the total number of the general Assembly, excluding the Presiding Members. All Heads of Departments of the decentralized departments have to attend meetings of the Executive Committee and other relevant sub-committees as ex-officio members. However, they are not only to advise the sub-committee, but to submit their plans and programmes to the Executive Committee for deliberation and adoption to be implemented for the development of the district. Amongst the functions to be performed by the Executive Committee, are to co-ordinate plans and programmes of all the sub-committees and submit these as comprehensive plans of action to the District Assembly General Meeting and implement resolutions of the District Assembly. It is also the responsibility of the Executive Committee to identify the resources and potentials of the district by developing an information base on the resources and potentials for eventual exploitation towards the development of the district. It has the utmost responsibility to promote all-round development of the district. This is by far the most extensive, involving and challenging aspect of the Assembly's functions. The execution of these functions, calls for the resourcefulness, initiative, drive and acumen of the core personnel of the Assembly.

Specifically the Assemblies have been tasked with the responsibility of ensuring the total development of their areas. This implies the mobilization of all available resources, be they human and or material, for the development of the area. The cumulative empirical evidence in the performance of its functions is seen in the area of socio-economic development. The Assembly exists principally to improve the

living conditions of the people by mobilizing the human and material resources to provide social infrastructural facilities and services for a balanced development (AANDA, 2005). The focus of the Assembly in this direction has been the provision of projects that have been classified as Social and Economic Development. Under Social Development, the area of concentration has been the provision of educational facilities, principally classroom blocks, potable water through the construction of hand dug wells, clinics and health centers and other social services. In the Economic Development area, main attention has been rural electrification, construction of markets, maintenance of feeder roads and support for the private sector aimed at productivity improvement and employment generation (AANDA 2000 Budget). There are three principal sources of finance where the Assembly has been raising funds to finance its projects and programmes. The sources of funding are:

- i. The Internally Generated Funds (I.G.F). This source is made up of local taxation such as rates, market tolls and levies paid by people from the district.
- ii. Fund from the central government. This is also made up of District Assembly Common Fund which currently forms more than 70% of the Assembly's total revenue and ceded revenue;
- iii. Donations and other assistance from organizations such as Integrated Social Development Center (ISODEC), Danish International Development Agency (DANIDA), and others, in the forms of scholarships and physical projects such as hand pumps to supply water.

CHAPTER FOUR

THE ROLE OF THE DISTRICT ASSEMBLY IN POVERTY ALLEVIATION IN RURAL AREAS

4.1 Introduction

This chapter deals with the analysis of data collected from the field and is based on the empirical study of the area. It discusses the impact of the provision of social services and infrastructure on poverty alleviation. In addition, it examines the structure of the District Assembly and its role in poverty alleviation in the rural areas. Again, the chapter examines the extent of the involvement of the people in the decentralization process as a means of reducing poverty.

4.1.1 The People's Perception of Poverty

The people of the study area defined poverty from their own perspective and experiences. Their definitions make poverty have a multiplicity in dimension. Whilst some perceive poverty as lack of social services and infrastructure such as school buildings, potable water, health facilities, markets, toilet facility, good motorable roads, electricity etc., others see monetary deprivation of an individual to have a decent living as poverty.

Respondents were grouped into two which were:

- (a) The rural people
- (b) The District Administration Officials

4.1.2 Communal Level Poverty (C.L.P)

Respondents of the rural communities were made up of farmers, artisans and public servants. The people in the rural communities categorize poverty into two in

their definition of poverty. These are: Communal Level Poverty and Individual Level Poverty (Household).

The people define Communal Level Poverty as a situation where the community generally lacks access to basic social facilities such as potable water, electricity, good motorable roads, market, toilet facility, good school building, and health facility of any standard.

During focus group discussion at Suponso, the people indicated that though the presence of these 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 made life comfortable. They accepted the fact that they were equally responsible for the provision of these facilities in their communities, 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. They were quick to point out that where Assembly members were forceful, hardworking and co-operating well with other influential people, the community is likely to come by such facilities. They attributed the Communal Poverty to three main causes which were:

- i. Lack of competent leadership to mobilize resources, both human and material, for a common course at the community level;
- ii. Lack of commitment on the part of leadership at the District Assembly to provide the communities with such facilities;
- iii. Political consideration. According to the people, where the community was seen to be supporting the political party in power, such community tended to have more projects.

4.1.3 Individual Level Poverty (I.L.P)

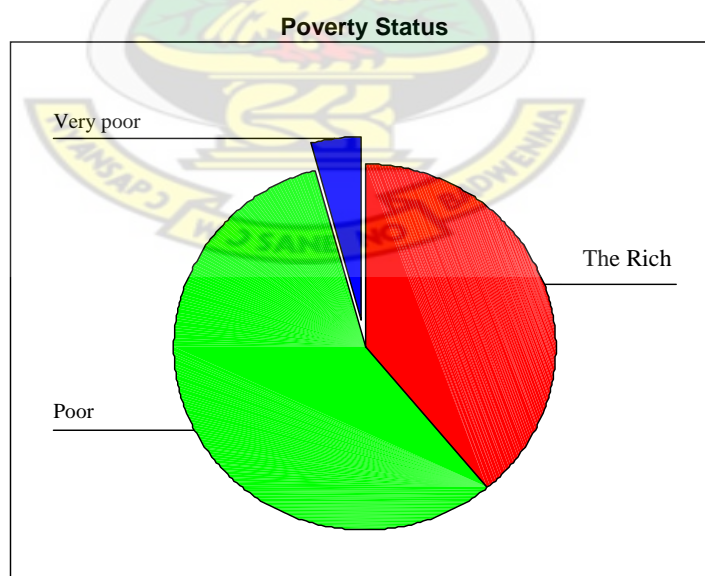
The people define individual level poverty to be the inability of the individual to cater for his family, clothe himself and his dependants, and his lack of access to education, health and shelter. The people categorize this type of poverty into three. These are: (a) The Very Poor; (b) The Poor; (c) The Rich. This has been represented in table 4.1 and figure 5 below.

TABLE 4.1 CHARACTERISTICS OF POVERTY IN THE DISTRICT

CHARACTERISTIC	FRQUENCY	VALID %
Very Poor	7	4
The Poor	103	57
The Rich	70	39
TOTAL	180	

Source: *Field Survey, 2006*

Figure. 5 CHARACTERISTICS OF POVERTY IN THE DISTRICT



Source: *Field survey, 2006*

(a). The Very Poor: Those who fall within this category 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 and they form 4% of the respondents. They are considered as destitute who depend on others for survival.

(b) The Poor: They 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. They lack the capacity to save anything. They have no assets such as land, house except the strength and energy to work. Where they have some assets such as land, they are so small that only subsistence farming could be carried out. People found in this group are either unemployed, semi-skilled labour or unskilled labourers. They live by providing casual labour and are known as ‘by-day’ workers to those who will need their services. For providing services, they earn from Gh¢20,000.00 to Gh¢60,000.00 a day depending on the type of work each one is employed to do.. For instance, a mason will earn Gh¢60,000.00 a day whilst a labourer who assists the mason earns Gh¢40,000.00. A farm labourer earns Gh¢20,000.00 a day for working on the farm from morning till noon. Such jobs are very irregular and therefore people who provide them find it difficult to save, though they are able to meet the barest basic needs of food, clothing and shelter. Fifty-seven (57%) percent of the respondents fall within this bracket. Within this category are those who are working hard to get out of poverty in the face of limited resources but are energetic and willing to work. Those found in this category are mainly artisans, carpenter, fitters, masons electricians, radio repairers, shoemakers and other engaged in menial jobs. Those who are willing to take to farming but have no access to land, do enter into contractual agreement with landowners on ‘abunu’ or abusa’ terms. The rationale is

that at the end of the agreed period, the proceeds from the farm are shared between the tenant and the landowner on either 1:1 (*abunu*) or 1:2 (*abusa*) ratio respectively. In “*abunu*” the proceeds are divided into two; the labourer takes one and the landlord takes one; in “*abusa*” the proceeds are divided into three: the labourer takes one and the landlord takes two. The shared-cropping system observed to be very common at Subriso and Betiako where it was revealed that a youngman through the system was able to purchase a commercial vehicle and build a house where he lives with his wife and two children.

(c) Not Poor: This group is made up of people who are capable of taking care of themselves and their family. They are perceived to be gainfully employed, have money and are therefore ‘rich’. They are capable of providing for themselves whatever they may need. People found in this category are either government workers such as public and civil servants and ‘self-made’ business people such as traders, those found in the timber industry and wealthy farmers. They are able to save, feed and clothe their families and live in good houses. Thirty-nine percent of the respondents also fall under this category.

Table 4.2 GROUPS’ PERCEPTION OF POVERTY

NO	Group	Understanding of Poverty
1	Farmers	Those who cannot access the basic necessities of life such as food, clothing, shelter, cannot take care of the family; have no means of improving on his farm
2	Traders	Poverty is the state of finding it difficult to meet the day’s living expenses and to improve on one’s life.
3	Artisans	Poverty is a situation where one has no money to meet basic needs such as food, clothing etc.
4	Public Servants	It is the inability to work for money to feed the family and to undertake development activities that can help turn one’s vision into reality.

Source: Group Discussions on the field, 2006

From table 4.2, it can be seen that the people in the district agree that lack of income to meet one’s needs and the inability for one to work to earn income as a

result of lack of resources, are the causes of poverty; therefore any attempt to reduce individual level poverty should aim at equipping the individual to earn income. This has validated the conceptual framework of the study (refer to page 7).

4.1.4 Causes of Individual Level Poverty

The people identified the following as the major causes of individual level poverty:

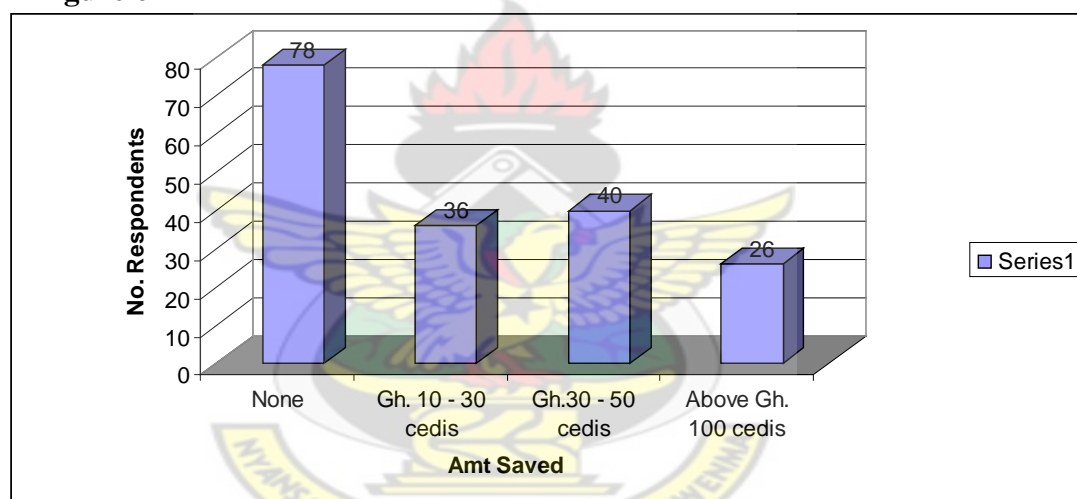
- i. Unemployment; when the individual has no permanent or regular source of employment, it becomes difficult for one to earn regular income to sustain oneself.
- ii. Lack of education (formal or informal) and marketable skills; Illiteracy and lack of employable skill to enable one to secure a permanent job to earn regular income render one to be poor.
- iii. Lack of access to credit to either undertake or expand business; The people find it extremely difficult to attract funds to go into business and or to expand one's business to enable them move out of subsistence. Those who manage to secure loans do so at very high interest rates from money lenders.
- iv. Large family sizes leading to increased dependency ratio and pressure on land; When one has large family with little or no regular source of income it becomes extremely difficult to provide them with the basic necessities of life, and also to save and expand one's business. Poverty has a rippling effect, affecting the children of the poor in future. Data from the field through the administration of questionnaire shows the following:

Table 4.3: NUMBER OF DEPENDANTS AND SAVINGS BY RESPONDENTS PER ANNUM

No. of dependant per respondent	Amount saved per Annum by Respondent (¢)				Total
	Saved None	100,000.00 to 300,000.00	300,000.00 to 500,000.00	Above 1,000,000.00	
None	7	13	5	9	34
1	5	6	7	-	18
2	7	6	12	-	25
3	7	5	8	-	20
4	22	6	2	8	38
5 or more	30	-	6	9	45
Total	78	36	40	26	180

Source: Field Survey, 2006

Figure 6 Amount saved from Income per annum by respondents



Source: Field Survey, 2006

Table 4.3 shows that forty-eight respondents with four or more children each, out of the one hundred and eighty, are unable to save anything in a year (refer Fig. 6). Only thirty-one respondents who are mainly government employees with four or more children are, however, able to save over thirty Ghana new cedis (GH¢30.00) a year.

v. Low or poor remuneration for labour, especially the self-employed people who are engaged by others to work on their projects and low prices for farm products make it extremely difficult for the people to meet the basic necessities of life.

According to the people, anybody suffering from one or more of the above incidence is likely to be poor. However, the people agreed that poverty could be a temporal setback and one can get out of it with determination, support and assistance in the form of productive assets such as land, loans and inputs. One interesting thing observed was that most of the people did not agree to attribute poverty to laziness. According to them people are only seen to be lazy just because they do not have access to resources they will need to be productive.

4.1.5. Manifestation of Individual Level Poverty

The people were quick to point out that poverty manifest itself through the following ways:

- i. Poor shelter or housing: Poor people are normally found houses which lack all the modern facilities that make them comfortable to live in such as toilet facilities, water supply system and electricity. The buildings are also susceptible to the wind and rainstorm.
- ii.. Subsistence farming: Poor people cannot expand their farms to increase their product. Therefore whatever they produce is meant for home consumption and hardly do they have some for the market.
- iii. The large numbers of people seek financial assistance from the Assembly and other sources not only to undertake businesses but also to pay their children's school fees. In 2002 as many as 230 people out of the 700 who had applied for financial assistance from the Assembly's Poverty Alleviation Fund indicated that they needed

the money to pay for their wards' fees at different levels of education, notwithstanding the scholarship scheme which is being operated by the Assembly and the Tepa Traditional Council. They were, however, rejected.

iv. Inability to pay taxes dues and high bills: As a result of their inability to earn enough income, it is extremely difficult for the poor to pay even development rate of 20p. a year. In 1999 ninety-eight (98) people from Abonsuaso were arraigned before the court for failing to pay the rate towards the rehabilitation of community borehole (Ahafo Ano North District Annual Financial Report, 2004). This has also validated the conceptual framework which says that when one is gainfully employed and earns income regularly, it is easier for the person to pay his taxes (refer to page 7).

v. Inability to give their children good education: With the Free Compulsory Basic Education (FCUBE) in place, where parents are not expected to pay any fee, most people still find it difficult to provide even school uniform for their children to be in school. This was attested to by the number of children still outside the classroom despite the FCUBE. It is estimated that 1,800 children of school going age are outside the classroom in the district (A.A.N.D E. Report, 2004). At Bredi, four parents indicated their inability to provide school uniform for their children to attend school. This came out during focus group discussions held with households in the course of the survey.

vi. Teenage pregnancy is also on ascendancy in the district: Most parents, finding it difficult to provide for their children, especially the females look on unconcerned when they engage in pre-marital sex which eventually ends up in pregnancy. They indirectly encourage their daughters to indulge in such activities. This issue came out prominently during focus group discussion in all the areas visited during the study period. At Manfo Clinic, it was observed that the number of teenage parents

were on the increase. In fact as many as fifteen (15) girls between the ages of 15 years to 17 years were seen among 52 patients on a day during the survey at Manfo. They had gone to the local clinic for maternal care (Clinic Attendance Record, 2006).

vii. Low self-esteem: This came out strongly during the focus group discussions at Subriso when the people were asked whether they have brought their plight to the notice of the officials at the District Assembly, they retorted “*who are we to go to the Assembly? In these filthy clothes? No, we can't! After all if even you manage to go, whatever you tell them will not be accepted. Our Assembly member has been going there, talking on our behalf but nothing is coming out of that. We will like to keep our problems to ourselves. One day, God will provide*”.

viii. Marital problems due to the people's inability to take care of their family: In 2006, thirty-five (35) complaints concerning spouse maintenance and 140 cases concerning child maintenance were recorded in the district (CHRAJ, A.A.N.D, 2006).

4.1.6. Coping Mechanisms of Communal Level Poverty

The people indicated that the communities tried to cope with poverty situations through the following ways:

i. Assistance from non-governmental organizations (N.G.O) and Donor Agencies: Such organizations have been assisting communities with tangible projects such as school buildings, hand pumps and clinics. They mentioned some of the donor agencies as United State Agency for International Development (USAID), Danish International Development Agency (DANIDA) and the N.G.O, Adventist Relief Agency (ADRA), and other funding agencies such as the European Commission

which has assisted some communities with hand pumps, and some individuals who have established clinics in some parts of the district to provide healthcare to the people and scholarship for their wards in schools. In 2003, USAID constructed three (3) classroom blocks in three communities which are Maabang, Odumasi and Kojobetiaiko at the total cost of twenty thousand Ghana new cedis (Gh¢20,000.00). DANIDA also constructed crepes and storage faculties for maize at Anyinasuso and Dwaaho at the total cost of twenty-five Ghana new cedis (Gh¢25,000.00) and at the same time provided four communities (Nsakasu, Suponso, Katapei II and Bonkrom with boreholes at the total cost of nine thousand Ghana new cedis (Gh¢9,000.00) whilst ADRA also offered two thousand Ghana new cedis (Gh¢2,000.00) scholarships for forty (40) girls in the District in 2000. The programme of awarding scholarships by the agencies has been ongoing.

ii. Institution of “community court” to try cases and raise funds for their projects: The communities set up ‘courts’ to try people who go against ‘by-laws’ of the communities and impose fines ranging from one Ghana new cedi (Gh¢1.00) to ten Ghana new cedis (Gh¢10.00). Some of the activities that attract fines at the ‘community court’ are the issue of stray animals, failure to attend communal labour and illegal chainsaw operation. The people agreed that such offenders should be reported to the appropriate law agencies such as the Police and the Courts to deal with them, but since the communities do not benefit from fines impose on them by the traditional courts, and secondly as a result of the inability of the District Assembly to respond to their request for facilities, they find it appropriate to arrogate such powers to themselves though illegal. According to the people, since proceeds from such activities are used for community projects, they do not see anything wrong with that. The Mmeredane community, in 2004, through such

activities was able to raise an amount of four hundred and thirty Ghana new cedis (Gh¢430.00) to rehabilitate their school building and a hand pump which had broken down since 2000. This illegal act on the part of the community shows the extent of the relationship between the community and the Assembly. If the Assembly has been responding effectively to the request of the people and interaction has been going on such an issue could have been addressed and the community would not have indulged in illegal acts.

1.7 Coping Mechanisms of Individual Level Poverty

The people of Ahafo Ano North district have been adopting the following mechanisms to cope with poverty. The coping mechanisms identified are the following:

- i. Majority of the people do rely on loans from the District Assembly and other money lenders at times at a very high lending interest rate.
- ii. Involvement in illegal activities mainly chainsaw operations and stealing of farm produce. There have been several court cases on such activities as reported by the people during group discussions at both Nyameadom and Bonkrom.
- iii. Parents do encourage their children to undertake some menial jobs such as the selling of sweets and iced water, especially during market days to earn money to supplement the family's income.
- iv. The poor, in order to make a living, do serve as farm labourers on the cocoa farms.
- v. Reliance on herbalist and spiritualist and self medication instead of seeking orthodox medical treatment for their ailments. They claim even with the

National Health Insurance Scheme being operational, they find it difficult to raise money to pay the premium.

- vi. Some subsistence farmers also engage in off-farm activities such as petty trading to supplement their income.

4.1.8 The Perception of District Officials on Poverty

The District Officials are the technocrats, bureaucrats and politicians who interact within the total framework of the Assembly for the realization of developmental objectives. They have been entrusted to ensure the development of the area. Respondents under this category are the District Chief Executive, District Coordinating Director, Planning and Budget Officers, other District Officers such as District Director of Education, District Agriculture Officer and Head of the District Department of Health Services.

Poverty is generally perceived by these officials as lack of basic social services and infrastructure which are necessities of life. In one vein they agreed that the inability for one to earn income to enable the one to take care of oneself and the family, inability to pay taxes bills and provide logistics for one's school going children constitute poverty. However, the officials lay much emphasis on lack of social services and infrastructure as the core of poverty in the rural areas since the facilities impact positively on the livelihood of the people. Table 4.4 shows the perceptions of officials of the District Assembly who are involved in policy making at the district level.

Table 4.4 **DISTRICT OFFICIALS' PERCEPTION OF POVERTY**

No.	District official	Reception of poverty
1.	District Assembly Core officials	People who lack basic necessities of life: Shelter, food, clothes, clean water, health, education etc. they also include people cannot pay their basics rates to the Assembly
2.	District Director of Health Services	One who lacks basic necessities of life: Shelter, foods, good drinking water, health facilities. One who is unable to make ends meet, resulting in limited choices.
3.	District Director of Social Welfare & Community Development	Lack of ability of parents to provide basic necessities of life. These include food, housing, clothing, basic health and basic education for their children.
4.	District Director of Education	Lack of ability of parents to provide basic necessities of life. These include food, housing, clothing, basic health and basic education for their children.
5.	District Director or Agriculture	People who cannot make ends meet e.g. provision of their basic needs such as food, health and good shelter.

Source: *Focus Group discussion and in-depth interview, 2006*

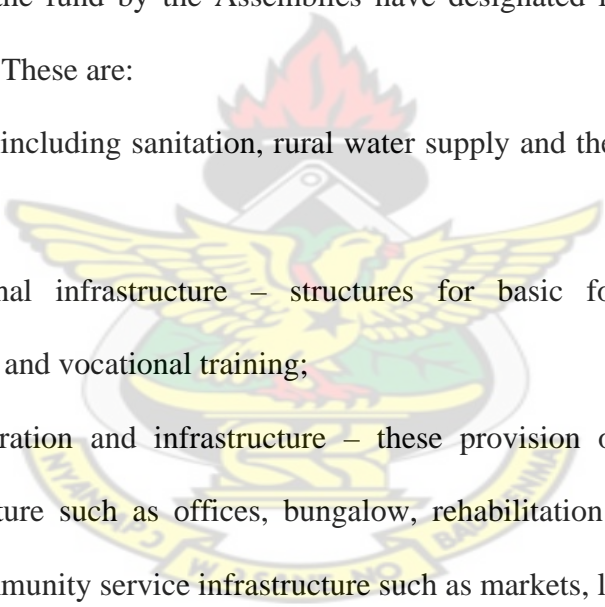
It must be noted from Table 4.4 that inasmuch as the District Officials regard the lack of access to the basic necessities of life as the core of poverty, their emphasis on the alleviation of poverty is mainly through the provision of social services and infrastructure with little regard to employment creation which can make the people earn income. This is demonstrated by their eagerness to provide communities with such facilities in all development programmes drawn for the district. The difference between the rural people and the officials about the perception of poverty therefore is mainly on the strategies being adopted towards its alleviation and not necessarily on the definition of poverty.

4.2 Strategies of the District Assembly in Poverty Alleviation

The function and objectives of the District Assemblies as spelt out under Section 10 of the Local Government Act 1993 Act 462 prescribe that “....a District Assembly shall be responsible for the overall development of the district and shall

ensure the preparation of the development plans of the district'. This gives powers to the Assemblies for the total development of their areas of jurisdiction. This total development, by implication, includes human development which invariably is poverty alleviation so far as the rural area is concerned.

To enable the Assemblies to carry on successfully their mandate as far as the development agenda is concerned, the District Assembly Common Fund was established to which 5% of the total national revenue is to be disbursed to the District Assemblies. This is a means of making funds readily available for the Assemblies to undertake their respective development programmes. The Guidelines for the utilization of the fund by the Assemblies have designated four (4) major areas of concentration. These are:

- 
- i. Health – including sanitation, rural water supply and the construction of health centers;
 - ii. Educational infrastructure – structures for basic formal and non-formal education and vocational training;
 - iii. Administration and infrastructure – these provision of basic administrative infrastructure such as offices, bungalow, rehabilitation of existing structures, basic community service infrastructure such as markets, lorry park, access roads, and community initiated development projects, electrification etc.;
 - iv. Productivity and Employment Generation. This is to assist individuals with job training and provide fund to undertake productive economic ventures such as farming, trading carpentry, fitting and tailoring.

The Assembly has summarized these into two main areas as the strategies for its development. These areas are: (i) Provision of Social Services and infrastructure and (ii.) Productivity and Employment Generation.

4.2.1 Provision of Social Services and Infrastructure

The Ahafo Ano North District Assembly has as its main poverty alleviation strategy, the provision of social services and infrastructure. These services includes the construction and maintenance of feeder roads, classroom blocks, and clinics, provision of potable water, electricity toilet facilities, and markets. On the whole, the District Assembly is doing well in the provision of these facilities (Table 4.4).

Table 4.5: SOCIAL SERVICES AND INFRASTRUCTURE PROVIDED BY THE ASSEMBLY (1997 TO 2006)

PROJECT DESCRIPTION	LOCATION	COST (Ghc)	YEAR COMPLETED
A. EDUCATION SECTOR			
1. Construction of 6 unit classroom block	Dwaaho	14,500.00	1998
2. Construction of 6 unit classroom block	Mmeredane	12,900.00	1999
“ “ “	Achinakrom	12,900.00	1999
3. Construction of 3 unit classroom block	Mfanibu	13,400.00	2000
4. “ “ “	Pobiso	13,400.00	2000
5. “ “ “	Abonsuaso	13,400.00	2000
6. Construction of 6 unit classroom with library	Mabang	16,500.00	2000
7. “ “ “	Manfo	16,500.00	2000
8. Construction of I.C.C.E Hostel	Anyinasuso	13,000.00	2000
9. Construction of Education Office Block	Tepa	14,800.00	2000
10. Construction of 6 unit Classroom with library	Tepa	20,000.00	2001
11. Construction of 12 unit classroom with office & library	(Anglican), Tepa	65,800.00	2004
12. Construction of 6 unit classroom with library & office	Subriso	45,000.00	2005
B. Water and sanitation			
1. Construction of 15 hand dug wells with pumps	District wide	50,000.00	1999
2. Construction of 20 hand dug well with pumps	(Ref. Appendix II)	13,000.00	2000
3. Construction of drainage system	Akwasiase	13,400.00	2000
4. Construction of 20 hand dug wells with pumps	District wide	48,120.00	2005
C. HEALTH SECTOR			
1. Construction of 2 seater K.V.I.P toilet	Manfo Clinic	2,000.00	1999
2. “ “ “	Subriso Clinic	2,000.00	1999
3. Rehabilitation of Clinic	Akwasiase	1,800.00	1998
4. Rehabilitation of Clinic	Betiako	3,500.00	2002
5. Construction of 4 seater K.V.I.P toilet	Betiako Clinic	1,500.00	2002
D. MARKET (ECONOMIC SECTOR)			
1. Construction of Model market	Twabidi	8,500.00	2000
2. Extension of market	Tepa	40,200.00	2001/2002
3. Anyinasuso market project	Anyinasuso	2,800.00	1998
4. Rehabilitation of Maabang market	Maabang	12,500.00	2003
5. Market rehabilitation	District wide	20,900.00	2004
E. ELECTRIFICATION PROJECT			
Work on the extension of electricity to various	- Tepa	1,148.50	1997
	- Manfo	4,719.00	2000

communities in the district has been on-going since 1997. These are some of the communities supplied with poles, bulbs and other materials.	- Dwaaho	3,508.50	2002
	- Maabang	6,795.00	2000
	- Akwasiase	8,050.00	2000/2001
	- Anyinasuso	24,600.00	2003/2004
	DISTRICT WIDE	30,000.00	2006
PURCHASE OF ELECTRIC POLES			

Source: Ahafo-Ano North District Assembly: Estimate for the Utilization of Common Fund, 2006

Table 4.5 shows the principal areas of concentration in the provision of social services and infrastructure in the district. In education, 85% of communities have well built classroom blocks for the basic schools (District Education Annual, 2001). From 2000 to 2004, over eighteen (18) communities have been provided with one unit six classroom blocks with office, store and six seater K.V.I.P toilet facility each. In addition, fifteen (15) communities had their classroom blocks rehabilitated by the Assembly (A.A.N.D. Annual Report, 2006). At the Senior Secondary School level, classrooms are of standard but there are acute shortages of tutors' bungalows. The Vocational Centre at Anyinasuso meant to train the youth in employable skills, is grossly underutilized. It has been being in operation for just four months in a year. This is due to the inability of the people to sponsor themselves for its programmes.

In the area of the provision of potable water, 65% of communities are provided with boreholes and hand pumps. Tepa is the only town with pipe-borne water system. As at 2005, one hundred and seventy-five communities had been provided with potable water (A.A.N.A. Annual Report, 2006). However, communities find it difficult to maintain them. In one community, Anyinasuso, there are six hand pumps but only two were functioning at the time of the survey. Investigations conducted during the study period indicated that the last of the four broken down ones got damaged about a year ago, but the community finds difficult to raise enough funds to repair them.

The Assembly has established markets at vantage locations to assist the people to market their produce. They also help the Assembly to raise revenue for its developments. The markets are well patronized but revenue accruing to the Assembly as market tolls is very low due to the subsistence nature of business being conducted in the area especially agriculture. In 2002, out of the estimated market revenue of seven thousand Ghana new cedis (Gh¢7,000.00) the Assembly was able to collect only one thousand Ghana new cedis (Gh¢1,000.00) (Assembly's Annual Trial Balance, 2002). The markets are also grossly underutilized due to the inability of the people to increase their production level and to add value to their products to attract the needed patronage from other parts of the country. An example is the Twabidi market which stands out as one of the most modern markets that befit the status of a commercial town; but unfortunately it is located in a community where trading is not as brisk as expected.

Health facilities such as health post, maternity homes and clinic are fairly provided and distributed all over the district. There is a District Hospital at Tepa. In addition, the Assembly runs six other health facilities located at Betiako, Anyinasuso, Suponso, Subriso, Manfo and Akwasiase. However patronage is quite poor due to the poor financial standing of the people and the resort to herbal treatment.

Roads in the district, which are mainly untarred, are at a certain period of the year, motorable, making accessibility to other parts of the country and within the district quite easy. As indicated in Section 3.4.11, only 25km out of the total length 266km of the district roads are tarred. The Assembly has been carrying out routine maintenance on the untarred roads, termed as feeder roads.

The Assembly is doing quite well in the provision of social amenities in the district which can be seen from the number of projects that have been executed since 1993. However, there is no evidence of these facilities impacting positively on the lives of the people as far as their poverty status is concerned. Despite these efforts by the Assembly, there is a general dissatisfaction with their impact on poverty alleviation and rural development in the district. Table 4.6 below shows the frequency of the satisfaction level of the people in the district in respect of the District Assembly performance.

Table 4.6 SATISFACTION LEVEL OF THE PERFORMANCE OF THE ASSEMBLY BY THE PEOPLE

	Frequency	Percent
Yes	84	46.7
No	96	53.3
Total	180	100.00

Source: Field Survey, 2006

From table 4.6, about forty-seven percent (47%) of respondents who are satisfied with the efforts that the assembly is making in the provision of social amenities in the district see this as very crucial to the eventual development of the district. According to them, the facilities help to raise the living standard of the area. The disaffection of the people about the performance of the assembly as expressed by about fifty-three percent (53%) of the respondents shows that the assembly is not performing to their expectation. According to majority of the respondents, the assembly is not doing what they think is necessary for the development of the district. They mention in particular the intensive provision of more basic amenities like roads, health facilities and school buildings, but the Assembly is unable to create employment opportunities. When asked if they knew the reasons why the Assembly had not been able to create employment and help with their livelihoods in the district as they expect, the reaction was that the assembly lacked effective planning, and

also, not sympathetic to the plight of the people. This validates the proposition that the Assembly is one of the most dynamic institutions to alleviate poverty in the rural areas if it can evolve pragmatic and practical strategies in its developmental efforts. Even though some mentioned limited funding on the part of the Assembly as another reason, they were quick to add that corruption was another factor that prevented them from using the limited funds judiciously. From the interaction with the people one could easily identify that the attitude of the people towards the district assembly is quite unfavourable.

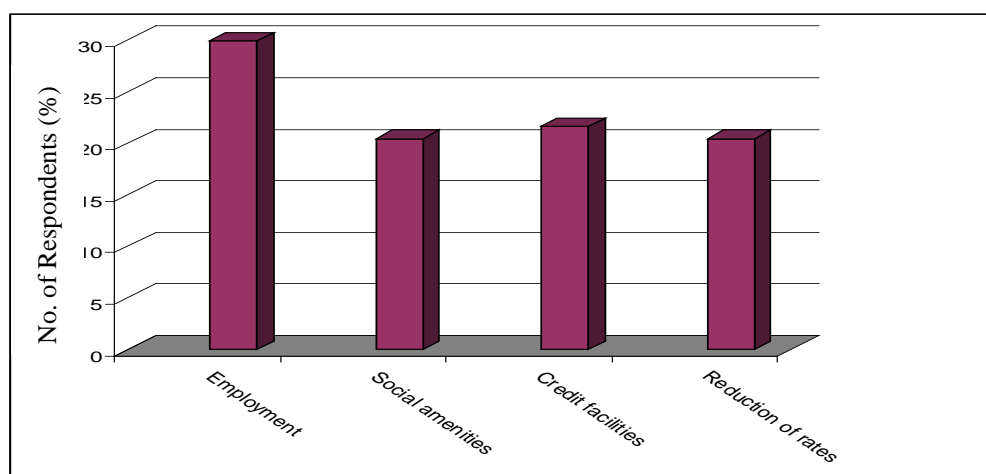
Table 4.6 **DEVELOPMENT PREFERENCES OF THE PEOPLE IN THE AHAFO ANO NORTH DISTRICT**

Areas of Preference by Respondents	Frequency	Percentage	Cumulative Percentage
1.Creating employment opportunities by Assembly	54	30	30
2.Granting of credit facilities	45	25	55
3.Provisions of Social Services	41	23	78
4. Reduction in rates	40	22	100
	180		

In table 4.6, thirty percent (30%) of respondents want the Assembly to create employment opportunities to enable them earn a living, whilst about twenty-three percent (23%) are in favour of the provision of social facilities. The table also indicates that about fifty-five percent (55%) of respondents want the Assembly to create the enabling environment through employment creation and granting of credit facilities for the people to enter into productive ventures where they can earn their living and also improve existing farm and businesses. Contrary to the expectations of the respondents the Assembly commits greater part of its resources into the provision of social services and infrastructure.

Fig 7 below shows the graphical representation of the development preference of the people indicating where they expect the Assembly to concentrate.

Fig. 7 DEVELOPMENT PREFERENCES OF THE PEOPLE IN THE AHAFO ANO NORTH DISTRICT



Source: Field Survey, 2006

In 2004, the Assembly spent more than 48% of its revenue on the provision and maintenance of social services and infrastructure (Utilization of The Common Fund, 2005). The breakdown of the Assembly's allocation to its various development programmes in 2004 is in the table 4.7 below:

Table 4.7: ALLOCATION OF RESOURCE PER SECTOR IN PERCENTAGE

SECTOR	% OF REVENUE ALLOCATED
1. Education	25
2. Water & Sanitation	5.4
3. Rural Electrification	3.5
4. Markets	8.8
5. Feeder Roads Maintenance	4.4
6. Productivity & Employment Generation	0.9

Source: Ahafo Ano North District Assembly Supplementary Estimate for the Utilization of the Common Fund, 2004

Table 4.7 shows that in 2004, the Assembly spent twenty-five percent (25%) of its allocation of the District Assembly Common Fund on the provision of educational facilities mainly in the area of classroom blocks. More than five percent (5.4%) of the Fund was also meant for the provision of portable water and sanitary facilities such as toilets; the extension of electricity to other parts of the district took about

four percent (4%) whilst market construction and rehabilitation was allocated more than eight percent (8.8%). Poverty Alleviation Fund which was meant for the creation of employment opportunities in the district also had less than one percent (1%). On the whole only 48% of the Assembly's revenue for the period was used in these areas with the rest of the revenue which was 52% going into recurrent expenditure such as the payment of sitting allowances and payment of traveling expenses.

One issue which seems to compromise the autonomy of the Assemblies in the formulation and implementation of their programmes and projects to give meaning to decentralization is the role of the central government in deducting funds at source from funds which are supposed to come to the Assembly, to finance projects that might not be the priority of the Assemblies. In 2000, three percent (3%) of the District's share of the Common Funds was deducted at source by the central government to finance the extension of electricity in the district whilst in 2005 and 2007 as much as forty percent (40%), was deducted at source by the Central government (AANDA Common Fund Estimates, 2007). In 2007, forty-nine percent (49%) representing forty-four million Ghana new cedis (Gh¢44,000,000.00) of Ejisu-Juaben District's share of the Common Fund was deducted at source to finance central government project in the District (Daily Graphic, June, 2007). What is intriguing about these deductions is that they are done without the prior consent or the agreement of the Assembly thereby rendering the Assembly incapable of meeting its commitment in the period.

4.2.2. Productivity and Employment Generation

Another strategy for poverty alleviation in the district is by creating enabling environment for the people to be gainfully employed. To create employment, the Assembly is required to set aside twenty percent (20%) of its share of the District Assembly Common Fund to support, promote and improve employment avenues and income generation, especially of the unemployed (Nyarko & Eghan, 1998). The Policy objectives of this arrangement are:

- i. to remove the obstacle of lack of access to credit for self employed, micro small and medium scale entrepreneurs
- ii. to promote on – the – job training and granting of credit facilities which have the potential to enhance productivity,
- iii. to create employment and improve incomes of the people. It is also aimed at training people to acquire skills, help agricultural development and agro processing industry.

To make the amount set aside more purposeful and to have a direct impact on poverty control, it has been named as Poverty Alleviation Funds (P. A. F).

4.3 The Poverty Alleviation Fund Scheme in the AAN District

This financial intervention was instituted to serve as revolving funds from which the micro and small-scale enterprises could easily borrow FROM. The Scheme was operationlised in the district in 1997 targeting the small scale producers and the self-employed who found it difficult to access loans to expand or establish economic ventures in the district. The economic activities in the district have been aggregated into the following major occupational sectors by the Assembly:

- i. Commerce – wholesale traders, retail traders, petty traders, market women.

- ii. Services – transporter, food vendors, fitters, bakers, artisans, hairdressers.
- iii. Manufacturing – carpenters, tailors, seamstress and people in agro processing, local soap producers (*alata samina*), palm kernel oil producers (*adwengo*) and palm oil producers (*ngo*).
- iv. Agriculture – farmers of all kinds such as those engaged in food crop production, both traditional and non-traditional export crops, etc.

In the implementation of the scheme, the various sectors were allocated funds as indicated in the Table 4.8.

Table 4.8. **POVERTY ALLEVIATION FUND DISBURSED TO BENEFICIARIES ACCORDING TO OCCUPATION FROM 1997 TO 2004**

OCCUPATIONAL SECTOR	AMOUNT DISBURSED TO SECTORS	% OF FUNDS ALLOCATED	% OF INTEREST RATE CHARGED ON LOAN
I. Commerce	GH¢20,575.00	25	20
ii. Services	GH¢19,325.00	20	15
iii. Manufacturing	GH¢19,320.00	20	15
iv. Agriculture	GH¢25,850.00	35	10

Source: *Ahafo-Ano North District Assembly Poverty Allocation Fund Committee, 2004*

Table 4.8 shows that the Assembly is very much committed in releasing more funds to commercial activities than manufacturing where the people can add value to their products thereby assisting in the setting up of cottage and small-scale industries which more people to reduce unemployment in the area. However agriculture seems to be given maximum support as far as the allocation (Table 4.8).

Table 4.9 shows the amount of funds received by the District from the Administrator of the District Assembly Common Fund from 1997 to 2004:

Table 4.9 THE DISTRICT SHARE OF DISTRICT ASSEMBLY COMMON FUND AND AMOUNT DISBURSED TO BENEFICIARIES OF POVERTY ALLEVIATION FUND FROM 1997 TO 2004

YEAR	AMOUNT RECEIVED	ESTIMATED 20% TO POVERTY ALLEVIATION FUND	AMOUNT RELEASED TO POVERTY ALLEVIATION FUND	ACTUAL AMOUNT DISBURSED TO BENEFICIARIES
1997	GH¢127,903.00	GH¢25,580.00	GH¢12,000.00	GH ¢5,000.00
1998	GH¢207,254..00	GH¢41,450.00	GH¢22,500,00	GH¢6,000.00
1999	GH¢241,357..00	GH¢48,272.00	GH¢13,000,.00	GH¢10,800.00
2000	GH¢226,500.00	GH¢45,300.00	GH¢20,000.00	GH¢15,500.00
2001	GH¢350,000.00	GH ¢70,000.00	GH¢30,000.00	GH¢15,000.00
2002	GH¢500,000.00	GH¢100,000 00	GH¢20,000.00	GH¢10,000.00
2003	GH¢450,000.00	GH¢90,000.00	GH¢20,000.00	GH¢12,000.00
2004	GH¢470,000.00	GH¢94,000.00	GH¢20,000.00	GH¢10,000.00

Source: Ahafo Ano North District Assembly Estimates for the Utilization of common Fund, 2005

Since the inception of the programme, the Assembly has received over two million Ghana new cedis cedi (GH¢2,000,000.00) of which over five hundred thousand Ghana new cedis (GH¢500,000.00) should have been paid into the Poverty Alleviation Funds (PAF) of the district. As at 2004, out of the expected accumulated amount of five hundred and fourteen thousand, six hundred and two Ghana new cedis (GH¢514,602.00) which represented the 20% of the amount received as District Assembly Common Fund for the district. However, only one hundred and fifty-seven thousand, five hundred Ghana new cedis (GH¢157,500.00) had been approved and allocated to the fund by the Assembly as shown in table 4.8. Unfortunately out of this amount, only eighty-four thousand, three hundred Ghana new cedis (GH¢84,300.00) was given out as loans to over 2000 beneficiaries of the Poverty Alleviation Fund. The inability of the Assembly to allocate enough funds to the Poverty Alleviation Fund is also attributed to instructions usually issued by the central government as to where and how the funds should be utilized, and the deduction from the District allocation at source to finance central government

projects in the district thus reducing the district's capacity to allocate enough funds to other essential areas by the Assembly.

4.3.1 Disbursement of Poverty Alleviation Fund

The Poverty Alleviation Fund (P.A.F) is administered by a Committee made up of the Presiding Member of the Assembly who acts as the Chairman, Chairman of Finance & Administration sub-committee of the Assembly as a member, one resident of the district, one person from the Women's groups in the district and the District Chief Executive or his representative. The District Co-ordinating Director is the Secretary to the committee.

Application for loan, which does not necessarily need to be supported by a project proposal or any collateral, is vetted by the committee. However, applicants are expected to give enough information about themselves and the location of their businesses. They are also expected to attach their passport size pictures to their applications and should not be less than eighteen (18) years. The shortlisted names of applicants, who could be individuals or groups of persons engaged in similar occupation, are submitted to a designated Bank acting on behalf of the Assembly as its agent for the disbursement. They are made to open accounts at the Bank where the disbursement is to be made. The Bank then gives out the loan to those people in cash and they are expected to pay back within twelve calendar months through the same bank. The loans are given out according to the four economic activities which are Services, Commerce, Manufacturing and Agriculture.

- i. **Commerce sector:** Beneficiaries of the Fund for this sector are made up of wholesalers, retailers and petty traders in the distribution and sales of building materials, consumable goods and foodstuffs. This sector received a total of twenty thousand five hundred and five Ghana cedis (GH¢20,575.00)

from 1999 to 2002, two hundred and twenty (320) people benefited (see table 4.10).

Table 4.10: **ALLOCATION OF POVERTY ALLEVIATION FUND FOR COMMERCE FROM 1999 TO 2002**

YEAR	NO. OF BENEFICIARIES	BENEFICIARIES AND AMOUNT RECEIVED
1999	50	30 recipients @GH¢30.00 each = Gh¢300.00 20 “ “ GH¢25.00 each = Gh¢500.00 800.00
2000	50	20 recipients @GH¢15.00 each = 300.00 10 “ “ GH¢30.00 each = 300.00 20 “ “ GH¢50.00 each = 1,000.00 1,600.00
2001	60	50 recipients @ GH¢40.00 each = 2,000.00 10 “ “ GH¢100.00 each = 1,000.00 3,000.00
2002	60	20 recipients @ GH¢20.00 each = 400.00 20 “ “ GH¢50.00 each = 1,000.00 20 “ “ GH¢100.00 each = 2,000.00 3,400.00
Total	320	3,400.00

Source: Ahafo-Ano North District Assembly Poverty Alleviation Fund Committee Report, 2003

Table 4.10 shows the number of beneficiaries of the Fund from 1999 to 2002 and the amount each received. In 1999 beneficiaries were given GH¢10.00 and GH¢25.00. This increased to GH¢100 in 2002 with the number of beneficiaries also increasing to 60. Ten (10) beneficiaries were identified during the study period, with seven (7) located at Tepa, 2 at Akwasiase and 1 at Betiako.

- ii. **Service Sector:** Those found in this sector as defined by the District Allocation Committee of the Fund are transporters, food vendors, hairdressers, mechanics, bakers and artisans. From 1997 to 2004, more than 535 people benefited under this sector and they received a total of nineteen thousand three hundred and twenty-five Ghana new cedis within the same period (see table 4.11)

Table 4.11 **ALLOCATION OF POVERTY ALLEVIATION FUND FOR SERVICES SECTOR FROM 1997 TO 2003**

YEAR	NO. OF BENEFICIARIES	BENFICIARIES AND AMOUNT RECEIVED
1997	20	30 recipients @ GH¢20.00 each = GH¢200.00 10 “ “ GH¢30.00 each = GH ¢300.00 GH 500.00
1998	30	5 recipients @ GH¢20.00 each = GH100.00 10 “ “ GH¢30.00 each = GH300.00 15 “ “ GH¢50.00 each = <u>GH750.00</u> GH 1,150.00
1999	60	10 recipients @ GH¢20.00 each = 200.00 20 “ “ GH¢30.00 each = 600.00 30 “ “ GH¢50.00 each = <u>1,500.00</u> 2,300.00
2000	60	40 recipients @ ¢GH40.00 each = 1,600.00 20 “ “ ¢100.00 each = <u>2,000.00</u> 3,600.00
2003	365 Women	District wide 18,250.00

Source: Ahafo-Ano North District Assembly Poverty Alleviation Fund Committee Report, 2004

Table 4.11 shows a progressive increase in both the number of beneficiaries and the quantum of money given out from 1997 to 2003. This amount was between GH¢20.00 and ¢GH30.00 to GH¢40.00 and ¢GH100. From 1997 to 2000, one hundred and seventy (170) people had benefited from the Fund under this sector to the tune of GH¢75,500.00 while in 2003, as many as 365 women were assisted in trading with an amount of ¢GH18, 250.00.

- iii. **Manufacturing Sector:** Those found in this sector as defined by the District Allocation Committee of the Fund are Carpenters, tailors, seamstress, agro processing such as palm kernel oil and palm oil producers, local soap (*alata samina*) producers. From 1997 to 2004, more than 270 people benefited under this sector and they received a total of GH¢19,325.00 within the period. The amount received ranges from GH¢20.00 in 1997 to GH¢100.00 in 2003 and the number of recipients also increased from 15 in 1997 to 60 in 2003.

Table 4.12: **ALLOCATION OF POVERTY ALLEVIATION FUND FOR MANUFACTURING SECTOR FROM 2000 TO 2003**

YEAR	NO. OF BENEFICIARIES	BENFICIARIES AND AMOUNT RECEIVED
2000	15	8 recipients @GH¢20.00 each = GH¢100.00 6 “ “ GH ¢35.00, each = GH¢210.00 1 “ “ GH¢50.00 each = <u>GH50.00</u> TOTAL 420.00
2001	30	10 recipients @ GH¢20.00 each = 200.00 8 “ “ GH¢35.00 each = 300.00 12 “ “ GH¢50.00 each = <u>600.00</u> TOTAL 1,800.00
2002	60	20 recipients @ ¢GH20.00 each = GH ¢400.00 30 “ “ GH¢30.00 each = GH¢900.00 10 “ “ GH¢70.00 each = <u>GH¢700.00</u> TOTAL GH¢2,000.00
2003	60	40 recipients @ GH¢50.00 each = GH¢2,000.00 20 “ “ GH¢100.00 each = <u>GH¢2,000.00</u> TOTAL GH¢4,000.00

Source: Ahafo-Ano North District Assembly Poverty Alleviation Fund Committee Report, 2004

During the study period, ten (10) out of the 165 beneficiaries were identified. Six (6) of the beneficiaries were tailors; 2 were seamstresses and 2 were carpenters all located at Tapa

- iv. **Agriculture Sector:** beneficiaries in this category are involved in the cultivation of various crops such as cassava, maize, pepper, tomatoes, rice and vegetables. Only few were in the production of perennial crops such as cocoa and oil palm plantation. From 1997 to 2003, six hundred and sixty-five (685) representing 45 farming groups, benefited from the Fund to the tune of about GH¢70,000.00.

Table 4.13: **ALLOCATION OF POVERTY ALLEVIATION FUND TO AGRICULTURE
SECTOR FROM 1997 TO 2003**

YEAR	NO. OF RECIPIENTS	AMOUNT RECEIVED PER GROUP (GH¢)	TYPE OF CROP ENGAGED IN BY BENEFICIARIES
1997	80 recipients representing 4 groups -Aswuyiae-20persons -Tepa - 20 “ -Mabang - 20 “ -Suponso - 20 “	1,000.00 1,000.00 800.00 <u>600.00</u> <u>3,400.00</u>	Tomatoes, cassava, vegetables Cassava, maize Vegetables, maize, rice Maize, cassava, vegetables.
1998	120 recipients representing 4 groups -Manfo – 30 persons -Tepa – 30 “ -Dwaaho – 30 “ - Subriso - 30 “	1,000.00 1,000.00 600.00 <u>600.00</u> <u>3,200.00</u>	Maize, cassava, plantain Maize, rice, vegetables Tomatoes, maize, rice Maize, rice, vegetables
1999	145 recipients representing 4 groups -Bredi - 30 persons - Kramokrom - 30 “ -Anyinasuso - 45 “ -Nkrankrom - 20 “ - Achiakrom - 20 “	500.00 500.00 1,200.00 400.00 <u>400.00</u> <u>3,000.00</u>	*At Bredi, 5 persons applied for the rehabilitation of their oil palm plantations. Maize, cassava, vegetables Maize, rice Vegetables, tomatoes, maize Maize, cassava Vegetables
2000	130 recipient representing 4 group -Achina - 40 persons -Mfante – 30 “ -Betinko - 30 “ -Bonkrom – 30 “	1,500.00 1,000.00 1,000.00 <u>1,000.00</u> <u>4,500.00</u>	*4 persons applied for the rehabilitation of their cocoa farms at Mfante. Cassava, cocoyam, plantain Vegetables, maize, rice Plantain, cassava, maize Maize, rice, vegetables
2003	207 persons in 25 farming groups District wide	<u>21,482.00</u>	

Source: Ahafo-Ano North District Assembly Poverty Alleviation Fund committee Report, 2004.

At the time of study, almost all the farming groups had disintegrated. However the fifty-five persons identified to have benefited from the Funds as once members of such groups are still in the farming business. As individuals they are being sustained by the farming projects. At Anyinasuso, two members of the defunct group have been able to establish themselves as a traders and Drinking Bar operator respectively, all from the proceeds of their farming activities. At Subriso, a member

of one of the defunct groups is running a commercial transport, also with proceeds from his farming activities as he claims.

4.3.3. Performance of the Poverty Alleviation Fund

Majority of beneficiaries of the Fund could not be reached during the study period, however from the few beneficiaries that were identified, there were indications that the Fund, if properly managed, could impact positively on the livelihood of the people and help to reduce poverty considerably. This was seen through the following:

- i. Increasing number of beneficiaries. The number of people who have been applying for loans and the number that benefit, keep on increasing annually. By 2005, the number of beneficiaries has increased from 165 in 1997 to over 2,000. Under manufacturing sector, 15 beneficiaries in 1997 had increased to over 80 in 2005, just as in the agricultural sector, the number increased from 80 in 1997 to about 700 in 2004.
- ii. Expansion in businesses. Beneficiaries have been able to expand their businesses from subsistence to economically viable ventures. A carpenter at Tepa who was assisted through the fund, had been able to expand his business and has become a leading supplier of furniture to schools and other organizations in the district. He now attracts contracts from other agencies.
- iii. The Fund has helped to serve as a start-up capital for some beneficiaries who are still in businesses. Three (3) beneficiaries who were being trained as bakers have been able to establish themselves as bakers at Tepa from a loan facility they had in 2000.

iv. As source of employment. Beneficiaries who have been able to expand their businesses have employed additional hands whilst those who had credit facility as start-up capital have all been employed. This is indicated in table 4.14 which shows the number of beneficiaries and those still in business at the time of this study.

Table 4.14: POVERTY ALLEVIATION FUND BENEFICIARIES AND THEIR EMPLOYMENT STATUS

SECTOR	NO. OF BENEFICIARIES IDENTIFIED	NO. OF BENEFICIARIES STILL IN BUSINESS	TYPE OF BUSINESSES OF BENEFICIARIES
COMMERCE	10	10	4 beneficiaries in wholesaling 3 ' ' ' retailing 3 ' ' ' petty trading
SERVICES	15	9	3 beneficiaries in baking 4 ' ' ' as transporters 2 ' ' ' as Food vendors
MANUFACTURING	10	10	6 beneficiaries in tailoring 2 ' ' ' as Seamstresses 2 beneficiaries in carpentry
AGRICULTURE	55	55	All engaged in the production of cash crops such as vegetables, plantain, and palm oil.
TOTAL	90	84	

Source: Field Survey, 2006

Table 4.14 clearly shows that 93% of beneficiaries identified during the study period are still in employment as a result of the assistance offered them through the Poverty Alleviation Fund.

4.3.4 Process of Loan Recovery

Beneficiaries of the loan facility are to pay back the loan through the bank which disbursed the funds to them. Defaulters are to be prosecuted at the Law Courts. As at 2004, defaulters of the facility were yet to be prosecuted. The table 4.15 shows the rate of recovery of the loans given to beneficiaries.

Table 4.15: RATE OF RECOVERY OF POVERTY ALLEVIATION FUND AS AT 2005

OCCUPATIONAL SECTOR	TOTAL AMOUNT RECEIVED FROM 1997 TO 2005 GH¢	NO. OF BENEFICIARIES FROM 1997 TO 2005	AMOUNT RECOVERED PER SECTOR GH¢	% OF AMOUNT RECOVERED PER SECTOR
i. Commerce	GH¢20,575.00	320	3,380.00	17.9
ii. Services	GH¢19,325.00	470	3,200.00	18.0
iii. Manufacturing	GH¢17,525.00	265	3,100.00	17.7
iv. Agriculture	<u>GH¢25,850.00</u>	<u>675</u>	<u>3,200.00</u>	13.3
TOTAL	GH¢85,075.00	1,730	12,880.00	

Source: Ahafo-Ano North District Assembly Poverty Alleviation Fund Committee Report 2006.

Table 4.15 shows a very unsatisfactory recovery rate which has the potential of rendering the scheme unsustainable. Out of more than GH¢85,000.00 given out from the Fund only about GH¢12,880.00 which is about 17% of the total amount, had been recovered as at 2005.

4.3.5. Causes for the poor loan recovery rate

The poor recovery rate of the fund is attributed to the following reasons:

- i. Non enforcement of conditions attached to the disbursement of the fund by the Assembly. As at the time of this study, the Assembly was yet to have any of the defaulters since 1997 to be prosecuted as indicated in the condition attached to the disbursement of the fund.
- ii. Inadequate information on beneficiaries. It was observed during the study that the Assembly did not have accurate and adequate information on beneficiaries therefore making it highly impossible to locate defaulters. At the District Assembly' office, it was quite difficult to trace records of beneficiaries during the study period. Officers also collaborated this by indicating that they were unable to trace the beneficiaries from the addresses given by them.

- iii. Unpreparedness of beneficiaries to repay the loans. It was also observed that most of the beneficiaries were very reluctant to repay the loan considering it as a 'thank you' offer to them as a result of their "loyalty" to the party in power that administered the disbursement of the loan. This attitude came out clearly during the field study in some communities, such as Asuhylae and Manfo where some of the beneficiaries indicated that "after all it is government money".

4.3.6 Challenges facing the Implementation of the Poverty Alleviation Fund

The inability of the Assembly to implement the Poverty Alleviation Fund which has the potential of meeting the aspiration of the people due to the following challenges which need to be addressed seriously to help the people reduce their levels of poverty in the rural areas of the district:

- i. Late and irregular release of the District Assembly Common Fund by the Administrator of the District Assembly Common Fund. It has been observed that the funds are usually not released at the appropriate and convenient period to enable the recipients to put it into use to yield the required impact. In 2000, the last installment of the fund was not released till February 2001 when the farming season was almost over. At times the farmers who apply for the poverty Alleviation Fund get the money too late for them to invest in their farm projects.
- ii. Funds given out as loans to prospective investors are inadequate. It was been observed that the amount of money given out to individuals as loans was such that they could not be put it into any meaningful use. The Assembly was unable to give out the full amount of money requested by applicants. It was

observed that the highest amount given out as loan by the P.A.F was GH¢100.00 of which few people could get. A beneficiary at Mfante indicated that he applied for a loan of GH¢200.00 and was given GH¢50.00 for his farming project in 2003 and by the next day, he was left with only GH¢15.00. He had used greater part of the money on other pressing domestic needs such as paying for hospital bills and purchasing school uniform for the daughter. The rest could not be put to any meaningful use other than use it to manage the home.

- iii. Inability of beneficiaries to pay back loan contracted. As at 2003, youth groups at Asuhyiae who were engaged in the cultivation of cassava and maize had not been able to pay back the thousand Ghana new cedis (GH¢1,000.00) loan facility at an interest rate of 10% per annum in 1997. However, similar group at Anyinasuso, engaged in the cultivation of tomatoes had by then, not been able to pay back the one thousand, two hundred Ghana new cedis (GH¢1,200.00) facility with interest and had been earmarked for another assistance in 2004. Some of the beneficiaries also considered the loan as a “gift” for their “loyalty” to the political party in power whilst others, especially farmers at Betinko also complained of poor and fluctuating market price for their products most especially the perishable ones such as tomatoes. They claimed the Assembly was neither assisting them to market their produce nor providing them with storage facilities for their produce such as maize. This scenario is not peculiar only to the District, but cuts across the length and breadth of country. Beneficiaries of similar credit facilities in the Zabzugu/Tatale District in the Northern Region were reported to have defaulted in paying back loans granted to them over the years. Their inability was attributed to the fact that majority of

them did not channel the funds into caused the government to scrap the Poverty Alleviation Fund as from the year, 2007 (Daily Graphic, May, 2007).

- iv. There is no mechanism put in place to monitor the activities of beneficiaries to ensure that the projects for which the loans were applied, are viable or not. No project proposal is submitted by applicants to enable the Credit Committee to assess the viability or otherwise of the project. Therefore, at the end of the period the beneficiary who has either misapplied the loan or invested in an unviable project finds it difficult to pay back. Due diligence is not conducted on the background of applicants and the economic ventures they intend applying the money to, before the loans are given out to applicants.

Empirical evidence from the study therefore shows that the Assembly has been demonstrating its capabilities in the development process of the district, through the provision of social amenities such as health delivery facilities, school facilities, roads, and provision of portable water which have been the main focus of the Assembly. One critical area that needs to be addressed seriously is the inability of the Assembly to work towards improving the income levels of the people through the creation of employment opportunities. This aspect seems to be a big challenge to the Assembly therefore bringing its resourcefulness and ingenuity into question.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

The study has tried to examine the strategies being used by the Assembly in its effort to execute its mandate in the development of the district, especially in the area of poverty alleviation.

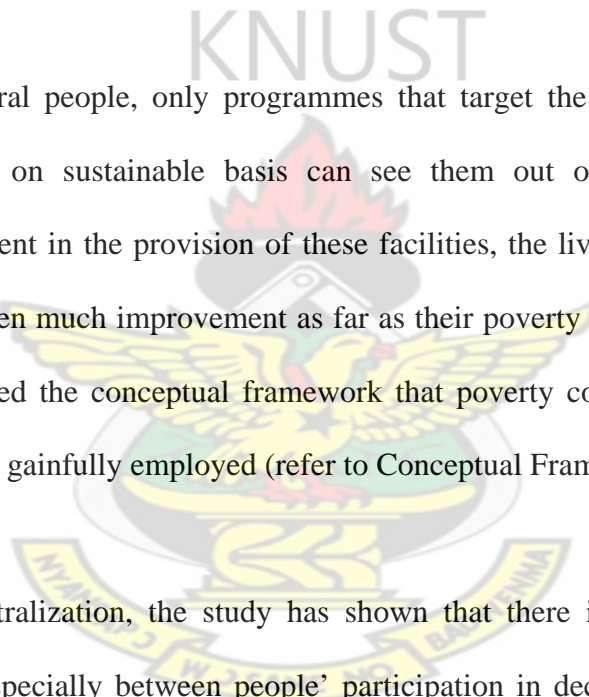
The propositions of the study have been validated as has been demonstrated adequately in the analysis. It is confirmed that the involvement of the people in governance will enhance poverty alleviation only when the people have the capacity to have their felt-needs and opinions duly considered into the mainstream of the planning programme of the Assembly.

It has also been validated that the District Assembly, through effective and pragmatic planning can alleviate poverty in the rural areas since it has resources through the District Assembly Common Fund to meet most of its commitment. Unfortunately whilst the people are expecting the Assembly to facilitate the creation of employment, the Assembly is deeply concerned about the provision of social services and infrastructure with greater part of its resources.

5.1 Summary and Significance of the Study Findings

1. The study has revealed that the people in the district have clear perception of poverty and are very convinced that it can be alleviated mainly through meaningful and sustainable employment of the individual. The rural community has demonstrated enough knowledge about poverty by differentiating between Communal and Individual poverty. One issue that came up clearly is the common definition given by respondents, both rural people and personnel of the

District Assembly, but very much divided on the strategies of its alleviation. Whereas the rural people believe poverty can be effectively alleviated through employment, the District Assembly regards its alleviation through the availability of social services and infrastructure. The rural people are rendered very anonymous in the design of poverty alleviation programmes. This brings into question whether the felt-needs of the people are factored into the planning programmes of the Assembly. The people are also deficient in influencing decision to meet their needs and aspirations.

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2. To the rural people, only programmes that target the people to be gainfully employed on sustainable basis can see them out of poverty. Despite the improvement in the provision of these facilities, the living status of the people has not seen much improvement as far as their poverty level is concerned. This has justified the conceptual framework that poverty could be alleviated when people are gainfully employed (refer to Conceptual Framework at page 7).
 3. On decentralization, the study has shown that there is a gap created in the process especially between people' participation in decision-making and local governance in the district. The decentralization process is generally seen to have a positive link to poverty alleviation through an empowerment strategy that creates opportunity for the local people to effectively participate in decision-making processes to enable them have their priorities incorporated in the overall planning and programming policy of the Assembly. Unfortunately, officials of the Assembly have completely dominated the decision-making process without due cognizance to the needs and aspirations of people. Policy makers exercise a

virtual control over development programmes without due consideration to the needs of the people. Assembly members are virtually 'dictated to' at the Assembly meetings since they have no means of ensuring that the needs of their people are taken care of in the formulation and implementation of development programmes which have direct effect on the people. The top-down process which the decentralized process seeks to reverse still persisting. The sub-structures of the Assembly, which are the Area Councils and Units Committees, which deal directly with the people are almost non-existent. Where they exist, they are very ineffective and their presence not felt. People are not enthused to offer themselves to serve on the unit committees because their services are purely voluntary and attract no remuneration.

All the seven (7) Area Councils are housed in permanent offices but poorly staffed making their presence also not felt. There is one way flow of information, that is, from the office of District Assembly to the people without the same from the people. This makes the essence of participation in decision-making which is the core of the decentralization process incomplete. Meetings at Assembly level are constantly held to meet the status-quo of the standing orders of the Assembly. Assembly members do not have the opportunity to present issues from their communities to such meetings they are therefore rendered ineffective. Principal issues discussed at Assembly's general meetings are mainly centered on the execution of physical projects such as the construction of school buildings, provision of water and other usually presented to members by authorities. Community meetings, where issues concerning the society in general are supposed to be discussed and brought up for the concern of the Assembly through the Assembly members are poorly patronized. One of

the reasons assigned to such poor patronage is that issues discussed do not address the problems of the individual, most especially on their survival. They, therefore, prefer to attend to their individual business from which they can earn some income rather than attending community meetings and programmes. This has justified the proposition that the participation of the people in governance will have positive effect on poverty alleviation. The rate of poverty in the area is therefore attributable to the neglect of the involvement of the people in governance. This validates the proposition that the involvement of the people in the participation of governance will enhance poverty alleviation

4. This study has also shown that though the Assembly has resources to help it plan effectively for the alleviation of poverty in the rural areas through empowering the individual to be in gainful employment, meaningful and pragmatic planning is eluding them from performing this role effectively. This has also validated the proposition that the Assembly is a dynamic institution to alleviate poverty in the rural area through pragmatic and practical strategies. This is being demonstrated by how the Poverty Alleviation Fund is being managed. There is no monitoring mechanism to assess how the Fund is being administered resulting in huge losses through unrecovered loans given out. The Assembly is also not committed in allocating enough funds to the Poverty Alleviation Fund therefore resulting in a situation where the amount given out to prospective applicants is so meager to be put into any meaningful use, contributing to the poor recovery rate of the Poverty Alleviation Fund meant to assist the individuals to either improve on their farms and businesses or help them to be in some form of employment.

5. One of the most significant observations made by the study which has serious effect on the performance of the District Assembly is the role of the Central Government. The relationship between the District Assembly and the Central Government is not well defined therefore the government does “interfere” in the activities of the Assembly. One area of concern is the statutory deduction of funds meant for the District Assembly by the Central Government without reference to the developmental needs of the District. This has the potential of making the decentralization process dysfunctional.
6. Another significant observation made is the management of the Poverty Alleviation Fund. Applicants for the loan are not made to submit any project proposal to enable an assessment to be made as to whether the purpose of applying for the loan is viable or not. In addition, beneficiaries are not given any technical back-up support to ensure that the loan applied for is being put into useful ventures. The absence of such mechanism is contributing greatly to the misapplication of loans by beneficiaries.
7. The role of the technocrats and bureaucrats at the District Assembly as far as the decentralization programme is concerned also leaves much to be desired. Their interaction with the communities commences and ends at the level of advocacy and sensitization of the people when a community is being provided with a project without recourse to the involvement of the people in the formulation and at times, the execution of such projects. The relegation of the people from decision-making has resulted in the adoption of unorthodox and illegal means by communities to raise funds for their projects.

8. Another observation made was the absence of mechanism to evaluate the effect of the continuous provision of social services and infrastructure as far as the poverty status of the people is concerned. This came out when the District Planning Officer was asked as to the mechanism being used to assess the effect of these services on the poverty status of the people and the response was negative.

5.3. Conclusion

The District Assembly is not very much committed to ensure that the people are gainfully employed and to be self reliant. The reluctance of the Assembly to release funds meant for the Poverty Alleviation Fund and how the Fund is being managed are clear indications of the Assembly's attitude towards employment and productivity to ensure that the people meaningful jobs to ensure their survival. The people are therefore likely to remain poor if efforts are not made to ensure that they are gainfully employed and are capable of earning income on sustainable basis.

There is a serious relapse in the decentralization process as a result of central government interference in the activities of the Assembly demonstrated by the regular deductions from funds meant for the Assembly coupled with the imposition of projects on the Assembly. The role of the central government as far as its relationship with the District Assembly is concerned should be well defined to make the latter more resourceful and autonomous as far as the development of the district. The people are very apathetic towards community programmes which are clear indication that they do not have any means of being heard and therefore their needs are not factored into the programmes of the Assembly. The people are only seen to

be participating in decision-making when it is sensitization period on projects and programmes.

The Assembly's strong adherence to the provision of social services and infrastructure without any strategic mechanism to assess the effect of these facilities on the individual poverty level marks a serious defect in the developmental strategies of the Assembly. It is very necessary to undertake auditing on every project and programme by the Assembly to ascertain their positive effect on the targeted constituents.

The Assembly, although has resources to help it plan effectively to generate gainful employment to reduce poverty, poor planning is an impediment. A much more commitment from the District Assembly towards poverty alleviation is therefore required.

5.4. Recommendations

In the light of the analysis, 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. The Poverty Alleviation Fund has the potential to empower the people economically and therefore should be well structured into a Micro Credit Finance Unit distinct from the Assembly. Such a unit should assist prospective applicant to come up with Project Proposal as a condition to attract assistance. There should be a back-up service not only to assess the viability of a project which the fund is being applied for, but a technical support from project planning through monitoring and evaluation to its implementation to ensure its success. This will curtail the incidence of misapplication and misuse of funds by beneficiaries. The Fund should therefore be well structured to perform along the lines of business management with project management techniques being adopted.
3. Decentralization obviously has the potential to assist in alleviating poverty in the rural areas. However the role of local policy makers and the bureaucrats especially the practitioner of the decentralization process and their influence over development programmes as far as poverty alleviation programmes in rural areas are concerned, should be pursued vigorously to accelerate the decentralization process. The process should be reviewed to define clearly the roles of each level - Central government, District Assembly and the citizenry. There should be a shared conceptual understanding across government and civil society regarding the direction of the process. The issue of fiscal

decentralization to insulate the Assembly from government imposition of projects should also be re-examined with a clear cut commitment of all parties concerned. The rate of statutory deduction from the District Assembly's Common fund meant for the Assembly by the Central government should also be reviewed. Such a review should aim at giving the Assembly more autonomy over its funds so that it can execute its programmes and plans effectively. The Central Government should wean itself off the District's share of the District Assembly Common Fund in order to make enough funds available to the Districts to enable them execute their programmes more effectively.

4. The decentralization which is the core of the District Assembly concept based on participation in decision-making 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.
5. 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).

6. In addition, 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 under take 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). Meanwhile it is recommended that further research be conducted into the agriculture potentials of the area to promote the introduction of agro - based small-scale industries into the area.

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.

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APPENDIX I

COMPOSITION OF DISTRICT DECENTRALIZED DEPARTMENTS

DEPARTMENT	CONSTITUENTS
1. District Education, Youth & Sport	<ol style="list-style-type: none"> 1. Education 2. Youth 3. Sport 4. Ghana Library Board
2. District Social Welfare & Community Development	<ol style="list-style-type: none"> 1. Social Welfare 2. Community Development
3. District Health	<ol style="list-style-type: none"> 1. Office of District Medical Officer of Health 2. Environment Division of MLG
4. District Works	<ol style="list-style-type: none"> 1. Public Works Department 2. Department of Feeder Roads 3. Rural Housing
5. District Agriculture Department	<ol style="list-style-type: none"> 1. Department of Animal Health & Production 2. Department of Fisheries 3. Department of Agricultural Engineering 4. Department of Agricultural Extension Services 5. Department of Crops
6. District Physical Planning	<ol style="list-style-type: none"> 1. Department of Town Planning 2. Department of Parks & Gardens
7. District Finance	<ol style="list-style-type: none"> 1. Controller & Accountant General
8. District Natural Resources Conservation	<ol style="list-style-type: none"> 1. Forestry 2. Games & Wildlife
9. District Disaster Prevention Department	<ol style="list-style-type: none"> 1. Fire Service Department 2. National Disaster Management Organisation
10. District Trade & Industries	<ol style="list-style-type: none"> 1. Trade 2. Cottage Industry 3. Co-operatives
11. Central Administration	<ol style="list-style-type: none"> 1. General Administration 2. District Planning Co-ordinating Unit 3. Births & Deaths Registry 4. Information Services 5. Statistical Services

Source: GHANA – New Local Government System (1996).

APPENDIX II

Table 4: SOME SOCIAL SERVICES AND FACILITIES IN THE DISTRICT

DISTRICT																		
		EDUCATION				WATER SUPPLY			HEALTH			INDUS		COMMERCE			SECURITY	
TOWNS	POPULATION	P/S	JHS	SHS	VOC.	PIPE	B/HOLE	STREAM (OTHERS)	HOSPITAL	CLINIC	H/CENTER	SAWMILL	OTHERS	C/BANKS	R/BANKS	MARKET	POLICE STATION	POLICE HEADQUARTERS
TEPA *	13,826	x	x	x		x		x	x			x		x	x	x	x	x
Gyakona	N.A	X						X										
AKWASIASE *	2,909	X	X				X	X		X		X						
Maabang	2,760	X	X	X			X	X									X	
Kaniago	N.A	X						X										
MANFO *	2,014	X	X				X	X		X					X		X	
Asuhyiae	3,011	X	X				X	X			X							
Dwaaho	1,013	X	X				X	X										
SUBRISO *	1,260	X	X				X	X		X	X							
Timbaabi	N.A	X						X										
Achinakrom	658	X	X				X	X										
BETIAKO *	1,781	X	X				X	X		X	X					X	X	
Nyamedom	477	X					X	X										
Benimso	N.A	X						X										
SUPONSO *	603	X	X				X	X										
Katapei II	617	X	X				X	X										
Onyinaase	N.A	X						X										
ANYINASUSO*	2,942	X	X		X		X	X			X					X		
Bonkrom	481	X	X				X	X										
Kyekyewere	860	X					X	X										

- * Town/Area Council Headquarters
- B.H = Bore Hole
- N.A = Not Available
- X = Facility available

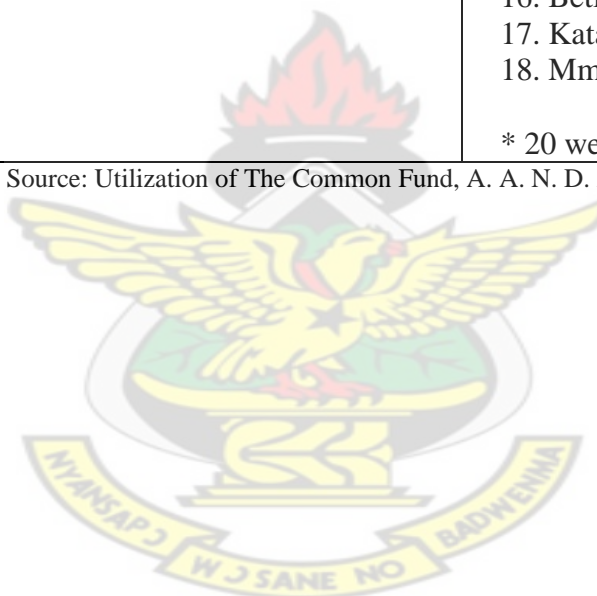
Source: *Ahafo Ano North District Profile (2004)*

APPENDIX III

Communities provided with hand dug wells with pumps in 1999 & 2000

1999	2000
<ol style="list-style-type: none"> 1. Anyinasuo I.C.C. E (2 stand) 2. Kobekwanta 3. Achiampongkrom (2 stands) 4. Amanfrom 5. Gambia 6. Pobiso (2 stands) 7. Sawiatadieso 8. Mfantoame 9. Karimkrom (2 tands) 10. Boakyekrom <p>* 14 wells were constructed</p>	<ol style="list-style-type: none"> 1. Bredi (near Kruboa) 2. Kwame Nyanakrom 3. Bredi (near Manfo) 4. Kramokrom 5. Adjeikrom 6. Badukrom 7. Mmeredane 8. Kwamemensakrom 9. Banko 10. Amantuokrom 11. Asuhyiae (2 stands) 12. Kyekyewere 13. Dwaaho (2 stands) 14. Tetekrom 15. Betinko 16. Betiako Clinic 17. Katapei No.1 18. Mmoframfadwene <p>* 20 wells were constructed.</p>

Source: Utilization of The Common Fund, A. A. N. D. A (2003).



APPENDIX IV

THE ROLE OF THE DISTRICT ASSEMBLY IN POVERTY ALLEVIATION IN RURAL AREAS (A CASE STUDY OF AHAFO ANO NORTH 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

(I) Town of respondent:.....
.....

(II) Area council of the respondent.....

SEX: 1. F 2. M

2. Marital Status: 1. Married
2. Single
3. Divorced
4. Widowed
5. Others

3. If married, number of children 1. None 2. 2 3. 4 5. above 6

4. Level of education: 1. Basic level
2. J.S.S level
3. Senior secondary school level
4. Tertiary level

B. OCCUPATIONAL CHARACTERISTICS

5. Main occupation 1. Farming 2. Trading 3. Gov't employee 4. Others
5. None

6. Minor / Subsidiary occupation 1. Farming 2. Trading 3. Gov't employee
4. Others 5. None

7. Employment status: 1 Government employee (specify)
.....
2. Self – employed (specify)
3. Apprentice
4. Unemployed

8. How many dependants do you have? 1. None 2. three 3. four 4. above 5
9. Do you earn enough to cater for your dependants? I. YES 2. NO
10. How much do you earn per annum? (Estimate)
1. Below ₦100,000
 2. ₦ 100,000 to ₦ 1,000,000.00
 3. ₦ 1,000,000.00 to ₦3,000,000.00
 4. ₦3,000,000.00 above
11. How much do you save per annum?
1. None
 2. ₦100,000.00 to ₦300,000.00
 3. ₦300,000.00 to ₦1,000,000.00
 4. above ₦ 1,000,000.00
12. Do you find the income you receive from all your occupations adequate?
- i. Yes
 - ii. No
13. If No, what are you doing to improve your situation?
1. borrowing
 2. farming
 3. petty trading
 4. nothing
14. Have you ever borrowed i. YES ii. No
15. If NO, why? (Give reason)
1. no source to borrow from
 2. afraid of not being able to pay back the loan.
 3. no guarantee to support me to borrow
 4. because of high interest.
16. If YES, state the source from which you borrowed.
1. Friends
 2. Relatives
 3. Bank
 4. Money lender
 5. Institution (specify).....

C. POVERTY ALLEVIATION FUND

17. Have you heard of the Poverty Alleviation Fund? 1. YES 2. NO.
18. If YES, have you benefited from the scheme? 1. YES 2. NO
19. If YES, why did you take the loan? (Give reason)
1. to undertake business
 2. to meet pressing needs of my family
 3. to build a house
 4. others

20. Were you able to go by the terms of condition pertaining to the loan 1. YES
2. NO
21. Was the loan sufficient to meet the purpose? 1. YES 2. NO
22. Were you asked how and what you are going to use the loan for? 1. YES
2. NO
23. If YES, what did you use the money for? 1. to start a business
2. to invest in my business
3. To settle a pressing need
24. Have you ever been given any technical assistance as to the utilization of the loan?
1. YES 2. NO
25. If YES, from which institution? (specify)
1. Government
2. N.G. O
3. Others (specify).....
26. Has the loan helped to transform your living standard? 1. YES 2. NO
27. Was the money given to you enough to meet the purpose you applied for?
1. YES 2. NO
28. If YES, state how it has transformed your life.
1. I am able to pay my children's school fees.
2. I am able to provide my household with their needs.
3. I am able to save for future use
4. Others
29. Have you been able to pay back? 1. YES 2. NO
30. If NO, why? 1. there is no pressure on me to pay back
2. the business I invested in failed
3. I am not earning enough to enable me settle the debt.
31. If you have not benefited from the scheme before, why?
1. I don't know how to apply
2. I applied but was refused
3. I don't need the loan because I am okay
4. nothing

C POVERTY SURVEY

32. What do you understand by the term poverty? (State definition)
1. When you don't have money in your pocket
2. When you cannot feed your self and family

3. When you don't have a place to sleep.
 4. When you cannot provide yourself with what you need
 5. All above
33. To your understanding, what are some of the characteristics of a poor person?
1. One who cannot provide himself with what he wants.
 2. One who is not working
 3. One who has no property of his own
 4. one who owes people and cannot pay.
 5. All the above
34. According to your understanding where do you place yourself?
1. Not poor
 2. Average
 3. Very poor
35. Suggest ways by which one can get out of poverty.
1. One has to work to earn an income
 2. The government has to give work to the people
 3. The government has to provide good roads and school for the people
 4. Others
36. Do you know of any institution helping people to get out of poverty?
1. YES
 2. NO
37. If YES, name the institution (Specify)
1. District Assembly
 2. Non Government Organization
 3. Individual money lenders
 4. Other private businessmen
38. Name some of the things that the institution is doing to eradicate poverty in your district / area.
1. Given out loans to the people to undertake business
 2. Building of schools, providing good water and health.
 3. Construction of roads.
 4. Employing people to work to earn income.

D. PARTICIPATION AND DECISION – MAKING PROCESS

39. Have you ever voted in any election? 1. YES. 2. NO
40. If YES, what election
1. District Assembly Election
 2. Presidential / Parliamentary election
 3. Others (specify)
 4. All above

41. If NO, state reason
1. not interested
 2. do not see the need to vote
 3. people who contest for positions are selfish
 4. I don't belong to any political party.
42. Are you satisfied with the performance of your Assembly member?
1. YES
 2. NO
43. If YES, state reason(s)
1. he has helped the community to undertake projects
 2. he is kind to people by given them financial help
 3. he is free with everybody
 4. he is a member of my political party
44. If NO, state reason.
1. he has not helped the community to undertake any project
 2. he is not kind and is not free with the people
 3. he is not a member of my political party
 4. he lacks foresight.
45. How many times do you meet your Assembly Member for a meeting in a year?
1. Once
 2. Twice
 3. Thrice
 4. None
46. Do officials from the Assembly visit your area?
1. YES
 2. No
 3. Once a while
47. What do they come to do?
1. they usually come to inform us of the projects they have for us
 2. they come to discuss issues affecting our livelihood
 3. they only come to collect rates
48. Are you satisfied with the performance of the District Assembly?
1. YES
 2. NO
49. If YES, give reason(s):
1. it has provided the community with projects such as school, water.
 2. it gives loans to people to undertake business
 3. the workers are kind and do not trouble us with the payment of rates etc.
 4. it meets the people regularly to discuss issues.
50. What do you think the Assembly should have done but has not done?
1. it should have built schools, hospitals, roads etc.
 2. it should have employed more people to work to earn income.
 3. it should have given money to people to undertake business
 4. 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?
1. because it has not enough money
 2. because it lacks effective planning

3. because of politics
4. because the officials are not sympathetic to the people

52. If NO to question 46, give reasons:

1. because the Assembly has not provided the community with projects
2. because the Assembly has not created any job for the people to do
3. because the officials are corrupt
4. because of the partisan political the Assembly is involved in

53. Do you have easy access to your Assembly Member? 1. YES 2. NO

54. If NO, give reasons

1. I don't know him
2. He does not stay in my community
3. I am not a member of his / her party
4. Nothing

55. Do you have general meeting at your community level?

1. YES
2. NO

56. If YES, are they regular or not ?

- 1, regular
2. irregular

57. Does your Assembly Member attend your community meeting?

1. YES
2. NO.

58. Do you attend community meetings? 1. YES 2. NO

59. If NO, give reason.

1. Issues discuss do not interest me
2. I cannot stop my business to attend meetings
3. nothing
4. people are not allowed to speak their minds at meetings

60. How does your community get its views/request to the District Assembly?

1. Through the Assembly Member
2. Through the Chief
3. Through the Unit Committee Chairman
4. Through Opinion Leaders in the community
5. Through other officials of the Assembly

61. How do you get information from the District Assembly?

1. Through the Assembly Member
2. Through the Chief
3. Through the Assembly Officials
4. Through the Unit Committee

62. Do you have a Unit Committee in your community?

1. YES
2. NO

63. If NO, why?

1. we are not aware of such committee.
2. we don't know who should create it for us
3. the chief and elders don't want such a committee
4. because of the apathy and divisions in the town

64. If YES, are you satisfied with its performance?

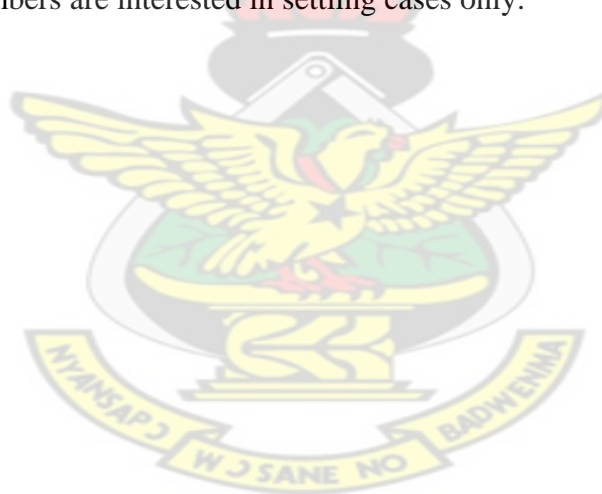
1. YES
2. NO

65. If YES, what has it done to your satisfaction? Give reason.

1. the committee has been mobilizing the people to undertake communal projects
2. has helped to bring peace to the community
3. it has been able to organize the political party in the community
4. 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?

1. the committee members are corrupt
2. it has not helped the community to develop
3. members are inactive and do not call meetings
4. members are interested in settling cases only.



APPENDIX V

THE ROLE OF THE DISTRICT ASSEMBLY IN POVERTY ALLEVIATION IN RURAL AREAS (A CASE STUDY OF AHAFO ANO NORTH DISTRICT)

QUESTIONNAIRE

This exercise is to study the role of the District Assembly 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.

INSTITUTIONS

1. Name of

Institution:.....

2. Is your institution a decentralised one?

1. Yes

2. No.

3. What role is the district Assembly performing in the development of the district?

.....
.....
.....

4. Is the role having positive effect on the livelihood of the people?

1. Yes

2. No

5. Does poverty exist in your district?

1. Yes

2. No

6. If YES, what are the characteristics to show that poverty exist in the district?

.....
.....
.....

7. If NO, What characteristics show that poverty does not exist in the district?

.....

.....

.....

8. What is poverty?.....

.....

9. What form of assistance is the Assembly offering to the poor in the district?

.....

.....

.....

10. What is the main occupation of the people in the district?

.....

.....

.....

11. Do you have Poverty Alleviation Fund operational in the district?

1. YES

2. NO

12. Who are the target group of the Fund?.....

.....

.....

13. If YES how has it helped to alleviate poverty in the district?

.....

.....

.....

14. What is the Recovery Rate of the Fund?

1. 100% 2. 90% 3. 50% 4. 40% and below

If the recovery rate is 50% and below, what are the reasons for the non – payment?

.....

.....

.....

.....

15. Do you have any monitoring process in place to assist beneficiaries in the utilization of loans given out? 1. YES 2. NO

16. If YES, what is the form of the monitoring process?

.....

.....

.....

.....

.....

17. Who qualifies to access the loan the Fund?

.....

.....

.....

18. What are the conditions attached to the loan?

.....

.....

.....

.....

19. What other programmes does the Assembly have to alleviate poverty in the district?

.....

.....

.....

20. Has the Fund help to transform the socio-economic standing of the people in the district? 1. YES 2. NO

21. If YES, state how it has help with empirical evidence. (Mention 3 examples)

1.....

.....

2.....

.....

3.....

.....

22. If No what is/ are some of the possible reason(s) for the failure of the programme to transform the socio – economic standing of the people in the district?

(1).....

.....

(2).....

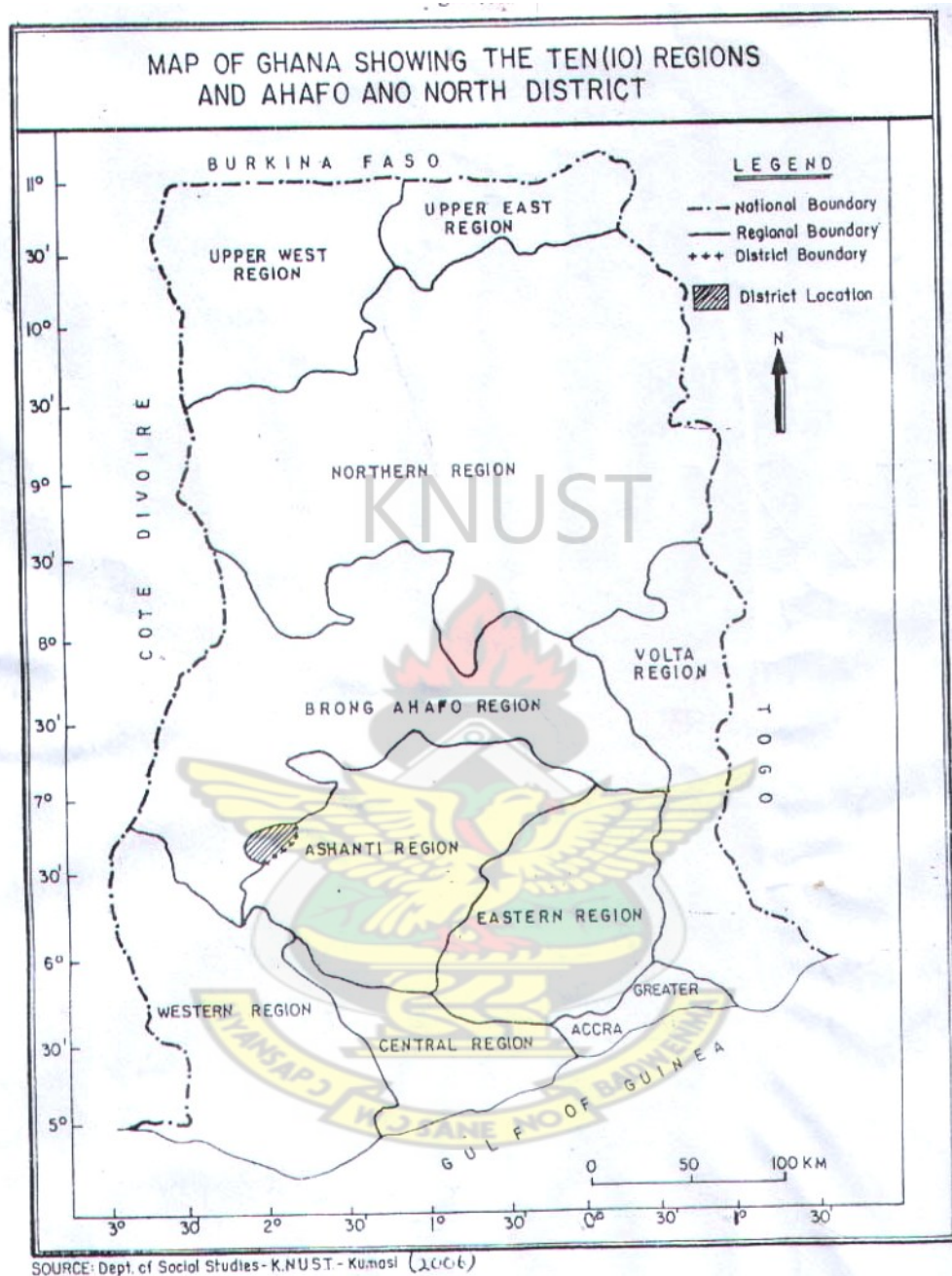
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(3).....

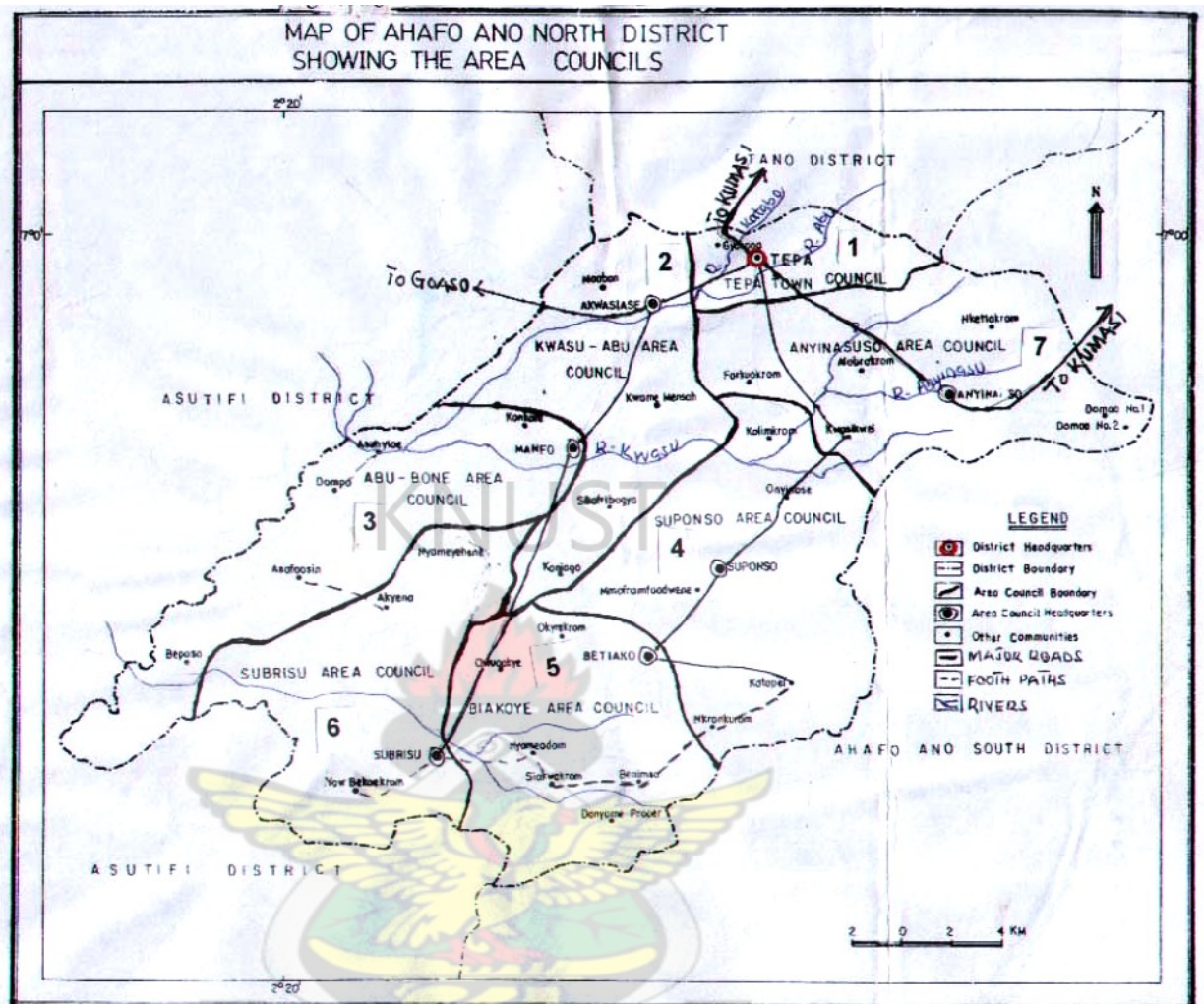
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APPENDIX VI



APPENDIX VII



SOURCE: Dept of Social Studies, KNUST – Kumasi (2006)