

**A REVIEW OF THE VILLAGE INFRASTRUCTURE PROJECT (VIP) AS A
RURAL POVERTY ALLEVIATION STRATEGY IN GHANA: A CASE STUDY
OF THE ASANTE-AKIM SOUTH DISTRICT OF THE ASHANTI REGION.**

BY

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DECLARATION

I hereby declare that this submission is my own work towards the award of MA in Geography and 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, except where due acknowledgement has been made in the text.

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DEDICATION

This work is dedicated to my beloved daughter Nana Ekua Esuon Eghan.

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I would like to express my profound gratitude to my supervisors Dr. Peter Ohene Kyei and Mr. Kwadwo Afriyie, who encouraged me to undertake this study. Their ability to understand and work with people from diverse backgrounds is impressive. Working closely with them has given me the chance to appreciate their sharp intellect as well as their warm and helpful nature.

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ABSTRACT

Poverty is the condition of having insufficient resources or income. In its most extreme form, poverty is lack of basic human needs, such as adequate and nutritious food, clothing, housing, clean water, and health services. Extreme poverty can cause terrible suffering and death; and even modest levels of poverty can prevent people from realising many of their desires. The world's poorest people many of whom live in developing areas of Africa, Asia, Latin America, and Eastern Europe struggle daily for food, shelter, and other necessities. They often suffer from severe malnutrition, epidemic disease outbreaks, famine, and war. It is due to the idea of reducing the incidence of poverty that the government of Ghana adopted the Ghana Poverty Reduction Strategy, which represents comprehensive policies to support growth and poverty reduction in the country. With this the Government of Ghana aims to create wealth by transforming the nature of the economy to achieve growth, accelerated poverty reduction and the protection of the vulnerable and excluded within a decentralised democratic environment. In Ghana, like other developing countries, the evidence of poverty is seen mostly in the rural areas. Over 60% of Ghana's population lives in the rural areas, and as such past governments have adopted various programmes and policies aimed at reducing poverty and promoting rural development. The Village Infrastructure Project I (VIP I) has been one of the agents for this fight against poverty in the rural areas. The study was undertaken to investigate the impact of the VIP on poverty alleviation in the Asante-Akim South District. In order to aid the research process, literature was reviewed based on the characteristics of similar efforts by government and other agencies in relation to poverty alleviation and rural development in general. Stakeholders such as the beneficiary communities and individuals of the project as well as the District Assembly

were directly involved in the study. Some of the major findings from the analysis were that, even though the VIP sought to consider other areas other than agriculture, it was realised that all beneficiaries of the ‘private goods’ involved in the project were in agriculture and agro-processing. In addition, it was realised that the existence of co-operatives within the district made it possible for the people to access the ‘private goods’ easily. The concept of participation was relegated to the background. There was however, significant impact recorded among beneficiaries. The analysis identified that the major challenges to rural poverty alleviation included ineffective structures put in place to ensure the monitoring, management and sustenance of projects. The analysis also showed that the most effective and efficient means by which individuals in rural areas can access projects such as this is for such individuals to form co-operative societies. Based on the analysis, and with regards to ensuring success in rural poverty alleviation programmes there is the need to establish effective mechanism for capacity building and supervision and also ensure public participation in the planning and the implementation process. Most importantly, participating institutions, especially the district assemblies should be made to carry out all their duties effectively.

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LIST OF ABBREVIATIONS

IFAD	-	International Fund for Agricultural Development
MDG	-	Millennium Development Goals
VIP	-	Village Infrastructure Project
NDC	-	National Democratic Congress
CBRDP	-	Community Based Rural Development Project
WDR	-	World Development Report
IGF	-	Internally Generated Funds
MOFA	-	Ministry of Food and Agriculture
NGO	-	Non Governmental Organization
CBO	-	Community Based Organization
MSW	-	Ministry of Social Welfare
PAMSCAD	-	Programme of Action to Mitigate the Social Consequence of Adjustment
SAP	-	Structural Adjustment Programme
CWIQ	-	Core Welfare Indices Questionnaire
GLSS	-	Ghana Living Standard Survey
GDP	-	Gross Domestic Product
JSS	-	Junior Secondary School
SSS	-	Senior Secondary School
WHO	-	World Health Organisation
DA	-	District Assembly
CUSO	-	Canadian University Service Organisation

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the Study

Poverty and chronic deprivation have long been a tragic aspect of human society. In the past, this was often accepted with a sense of resignation, a sense of fatality that the poor would always be with us. Indeed poverty often served the interest of dominant social groups by assuring low-cost agriculture labourers and workers for off-farm activities as well as domestic service, to say nothing of supplying an inexhaustible and expendable source of recruits for warfare (IFAD, 2001).

Compassion drove some to offer charity to the poor, particularly through religious institutions. But this was rarely enough to prevent deprivation punctuated by sharp famines. In recent times, perspectives on poverty have been transformed. The sheer scale of mass poverty – over 1200 million absolutely poor human beings condemned to short lives, stunted by malnutrition, ill health, and illiteracy – is no longer acceptable from either a moral or a political standpoint (IFAD, 2001; 2006). This new understanding is incorporated in the declaration made by world leaders at the millennium summit, in which for the first time in history, human society committed itself to reducing substantially – by half – the numbers in absolute poverty by 2015. (UN, 2000; UN, 2005; Simai, 2005)

In modern economies, large-scale poverty imposes an enormous economic loss, wasting the talents and energies of hundreds of millions of men and women, diverted from socially productive activities that could create wealth for society to the struggle for mere survival. Even worse, in a world of interconnection and mobility, poverty poses a growing threat to social stability and civil order and acts as a reservoir for

communicable diseases and a trigger for crime and strife. Nobody, rich or poor, can remain immune from the consequences of poverty. Moreover, with the spread of participatory governance and democracy, the fate of a substantial proportion of the population who are poor, in some cases the majority, cannot be ignored by society as a whole (Hyden, 2007). The poor have to be recognised as individuals with rights and as potential agents of change who can themselves play an increasing role in determining social and economic outcomes. It is not a coincidence that Nobel Laureate A. K. Sen (2001) has emphasised, that famines occur in dictatorships, not in democracies. The latter simply cannot allow mass starvation and are under growing pressure to respond to mass poverty. Mass poverty hurts not only the poor but claims everyone as its victim. Its continuation is in no one's interest. This recognition underpins the will and commitment to end poverty, within nations and across them, reinforced by a growing understanding that poverty is neither natural nor inevitable. The experience of the last 30 years, for example in East Asia, shows what can be done. But there remains considerable uncertainty about what are the best, most effective and rapid ways to end poverty and hunger, particularly in rural areas where the bulk of the poor live (IFAD, 2001).

The main development problems facing the district under study and most districts in the country include low agricultural output resulting from the use of rudimentary farming methods, poor road network, and inadequate supply of basic social services such as education, health, water and sanitation. These factors have resulted in a high incidence of poverty, deprivation, and generally low standards of living among the people.

It was in realisation of the need to effectively alleviate poverty especially in the rural areas that the Village Infrastructural Project (VIP) was introduced in Ghana in

1998 by the Government of the National Democratic Congress (NDC).

1.2 Statement Of The Problem

Recently, development at the district level has become a matter of concern to all development stakeholders in Ghana. This is because decentralisation of government as seen in the district assembly concept has been a major policy direction of the government, World Bank and the International Monetary Fund (IMF) as a means of ensuring development, and for that matter poverty reduction at the local level (World Bank, 1994).

The study area, Asanti-Akim South District, has a very high incidence of poverty (DDP, 2003). The economy is predominantly subsistence, characterised by limited use of complementary inputs such as pesticides, fertilizers, and insecticides, slow growth in agricultural extension services, post harvest losses and inaccessibility to credit. The local agricultural based economy is also saddled with high cost of agricultural inputs, limited access roads and transportation difficulties and marketing problems. Under these conditions, and together with other factors, the district has a high incidence of poverty like many districts in the country.

The government in its effort to alleviate poverty has implemented several programmes through the district assembly, all in the broad policy direction of enhancing the quality of life of the majority of the people who live in the rural areas of the country. The Village Infrastructure Project (VIP) is one such rural poverty alleviation programmes. It was introduced in Ghana in 1998 and ended in 2004, with the district assemblies as the implementing agencies. The VIP had the purpose of enhancing the quality of life of Ghana's rural poor through increased transfer of technical and financial

resources for the development of basic village-level infrastructure that can be sustained by beneficiaries.

However, it has been realised through analysis of the monitoring reports by various district assemblies and key members of the project team that the implementation of the project experienced some difficulties. Was it able to achieve its intended purpose of enhancing the quality of life of Ghana's rural poor through increased transfer of technical and financial resources for the development of basic village-level infrastructure that can be sustained by beneficiaries? It is appropriate to conduct investigation into the project and ascertain the level of performance of the project in the beneficiary communities using Asante -Akim south District as case study.

According to Danida (1996), in analysing issues of poverty, it becomes expedient to appreciate the fact that poverty has many dimensions and as such, the meaning the district attaches to poverty has to be defined; in other words how do the people in the district perceive poverty to be. It must also be emphasised that in any poverty reduction project, the ability to identify the poor, and the extent to which they are involved in the initiation; design and implementation in these projects are some of the key factors that need attention (Carvalho et. al, 1996).

On the basis of these factors, the study seeks to identify how the Assembly involved the rural poor in the initiation, design and the implementation of poverty alleviation projects in the district. It is the level of change in the living conditions of the people that depicts the degree of success of a project. In considering the extent to which the Village Infrastructure Project has contributed to poverty reduction in the rural areas of Ghana, there is the need to research into the degree of contribution of the implemented VIP projects in terms of improvement of the living conditions of the poor

in the area.

Based on the issues raised, the following research questions are deduced:

1. What component (s) of the VIP were implemented in the district?
2. How is the element of participation incorporated in the implementation process?
3. How have these projects benefited the people?
4. Are these benefits sustainable?

In the quest to answer these questions, this study will succeed in detailing out the effects of VIP projects on poverty alleviation at the district level.

1.3 Objectives of the Study

The study seeks to achieve the following objectives:

- i. To identify the various VIP projects that have been implemented by the Asante-Akim South district assembly during the implementation of the Village Infrastructure Project; and the extent of awareness of the people about VIP in the district.
- ii. To assess the various ways through which the VIP projects have contributed to changes in the living conditions of the project beneficiaries;
- iii. To examine the level of involvement in terms project identification, planning and implementation.
- iv. To establish whether the change in living conditions during and after the project is attributable to the Village Infrastructure Project.
- v. To make recommendations for sustaining the initiation, designing and implementation of the Community Based Rural Development Project (VIP II) in the district.

1.4 Research Propositions

- i. When given sufficient funding, assistance, and working through representatives, poor rural communities are capable of setting up their priorities and preparing, executing, operating, and maintaining their investments.
- ii. Provision of village-level infrastructure and physical assets has the high potential of reducing rural poverty.

1.5 Study Methodology

The approach and scope of the study is dictated by the objectives/goals of the Village Infrastructure Project under scrutiny on one hand, and the study area on the other. While the geographical coverage of the study is confined to the Asante Akim South District, content wise its scope is limited to social and economic impact assessment of the VIP components implemented in the district, and also the individual beneficiaries (co-operatives). Therefore the approach in this study involved generation of database from three independent sources of information namely sample survey of individual beneficiaries, household structured interviews of communities and interviews of the District Assembly members and officials of the Rural Infrastructure Co-ordinating Unit (RICU). All the three independent information sources were expected to lead to an authentic primary dataset. Generation of reliable database is an important consideration in this study. The primary database is also supplemented by database emerging from the secondary sources such as published data from records of the implementing agency- RICU.

. Since Individual beneficiaries (co-operatives) and Communities, were subjected to

social and economic impact assessment of the two major components implemented in the district under the VIP, results emerging from the tabular analysis of the primary dataset are presented separately for the two sources.

1.5.1 Data Collection

There were two sources of data for the study, primary and secondary data sources. With the primary data, a structured interview was designed to solicit information regarding the respondent gender, age, highest educational level attained and trade. It was administered at the community and beneficiary levels and were mostly closed ended seeking specific information about the VIP, their awareness of the project, involvement and project impact. This was in a format amenable to computerization at tabulation stage, with few perception questions. Requisite information was collected by trained investigators at all stages of data collection. Seven years from 1998 to 2004 formed the reference period for the study. There was also Focus Group Discussion (FGD) with some individual beneficiaries. Apart from this, personal experiences and observations of the district personnel involved in the implementation/monitoring process were sought.

The secondary data collection involved the collection of official statistics from both the district assembly and RICU, for the reference years on physical allocation of specific projects and achievements. Also, original documentation regarding project description, objectives and development assumptions was sought from RICU officials. Books, journals and the internet were also consulted for the necessary information.

1.5.2 The Sampling Technique

The Sampling technique used in the survey were the simple random technique and the purposive sampling. The simple random involved the selection of a subset of individuals (a sample) chosen from a larger set (a population), while the purposive sampling, subjects are selected because of some characteristic, and in this case their involvement in the Private Goods Component of the Village Infrastructure Project.

The sample survey was organised based on the availability of Village Infrastructure Project. There were 15 beneficiary communities in the district 7 of which have been provided with market structures and the remaining 8 with boreholes under the ‘public goods’ category. Two communities were randomly selected from each of the two categories.

Table 1.1 **Beneficiary Communities of ‘Public goods’**

Market Structures	Water (Boreholes)
Muramura	Kurofa *
Adomfe *	Akim Praso
Ofoase *	Gyadem
Tanokrom	Ahyiresu *
Dadieso	Teshie Praso
Esubua	Bankame
Atwedie	Kokoado Juoso
	Obogu

** selected communities*

Source: Field Survey, 2006

As regards the communities, each community was divided into four clusters. A total of 100 respondents were sampled from the four communities. With 25 respondents from each community, each cluster had an average of 12 respondents.

For the ‘private goods’ (projects for individuals) component, the purposive

sampling method was applied. This method was used because specific known beneficiary groups were the target. A total list of nine individual beneficiaries (co-operatives) was obtained cutting across all the communities in the district. A total of 18 individual members of the nine co-operatives were involved in the study. In all 118 respondents were interviewed for both public and private goods.

1.5.3 Methods of Data Analysis

Both quantitative and qualitative methods were used for the data analysis. Quantitatively, results from the structured questionnaire were analysed using the Statistical Package for the Social Sciences (SPSS). All primary data sets were subjected to tabular and statistical analysis involving simple and easy to understand statistical measures like frequencies and percentages, as per the objectives of the study. Also bar graphs and pie charts were used to represent the result. Analysis of the data is in two sections. Section one deals with the analysis of household survey that sought to identify the impact of 'Public Goods', in this case, Water Facilities (boreholes), and Markets Structures. The second section deals with the responses from individual beneficiaries, in this case nine cooperatives specially formed to assess equipments and facilities known as 'Private Goods'.

The qualitative method dealt with the assessment of the project based on people's perception and also the interviewers' own observation of the communities' reaction on the impact of the project.

1.6 Scope of the Study

Given the multiplicity of components under the VIP, it is only feasible to select the ones that apply to the selected communities. These are community markets and boreholes, termed as ‘Public Goods’, and the provision of productive assets to co-operatives and individuals, also termed as ‘Private Goods’. The scope of this study is to assess the level of development the projects achieved at the micro-economic level – i.e. to identify the change brought about by the VIP in “real life” situations and to learn from both the successes and failures. The study would be limited to the impact of VIP on poverty in the rural areas in Ghana with Asante-Akim South District as case study.

1.7 Significance of the Study

Poverty alleviation is a complex phenomenon and much of it is still done on trial and error basis. Evaluation is now seen as an aid to learning about its dynamics. Secondly, lessons learnt from development efforts of the past decades indicated that the major cause of failure of most poverty alleviation efforts was weakness in implementing the projects and programmes. This weakness can only be discovered when post-analysis of the implemented project is undertaken.

Thirdly, most current rural development projects like the VIP are being undertaken with financial aid from the developed world. With the shrinkage of the worldwide development resources for aid, both donor agencies and recipient countries are now thinking of ways of making optimal use of limited resources with the view to laying greater emphasis on the quality of development efforts and their results. Hence, evaluation plays a vital role in tracking the success or otherwise of development activities so as to take necessary measures in case of shortfalls or deviations.

The relevance of this evaluation exercise to the VIP in particular is that it will serve as an input into the planning, design and implementation of the second phase of the project, which is the Community Based Rural Development Project (CBRDP).

1.8 Limitation of the Study

The major limitation realised in this study was related to the sample size. The sample size determined for the beneficiaries was based on the knowledge and the sense of judgement of the author using the intuitive method of sample determination. This may however affect the true picture of the results from the field survey since it may not represent the generic views of the entire population. Another limitation was the unavailability of some individual members of the co-operatives at the time of data collection. However, the little data that was gathered from the author's field survey was critically analysed with care to minimise the error that may be encountered in using the results to represent the views of the entire population.

CHAPTER TWO

2.0 REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter seeks to review literature on poverty, its definition and characteristics, the concept of poverty alleviation with direct reference to the various poverty alleviation strategies adopted in the country. The chapter also tries to give an overview of poverty in Ghana, the Sub- Region and Africa as a whole. It seeks to establish the relationship between village level infrastructure and poverty alleviation and also examine the concept of poverty reduction both in the general sense and within the context of Ghana.

This has been done to establish the level of relationship that exists between the provision of basic level infrastructure and productive assets and poverty alleviation in rural areas. In effect it is meant to bring into light the importance of basic level infrastructure and productive assets and the key role they play in poverty alleviation especially at the local level.

2.2 The Concept of Poverty

“Poverty is pain; it feels like a disease; it attacks people not only materially but also morally. It eats away one’s dignity and drives into total despair” (cited in George and William, 2004). Poverty is perceptive and those who are poor know best what poverty is.

The definition, measurement and causes of poverty is scattered in a wide range of development literature. As a dynamic concept, its meaning and how it is perceived has undergone several changes with time. This has eventually resulted in different and expanded applications and implications. Therefore, there is no universally accepted definition of poverty.

Townsend (1974) regarded poverty as consisting of subsistence, inequality and externality. He explained that subsistence is concerned with the minimum provision needed to maintain health and working capacity while inequality represents the relative position of income groups to each other, indicating further that poverty is concerned with how the “bottom layers” fare in relation to the rest of the society. The third descriptor, externality, is the social consequences of poverty for the rest of the society. This implies that poverty is a societal problem. This latter viewpoint, however, contrasts sharply with those of Morril, *et al* (1973) who have reasoned that poverty is the outcome of the inability of certain sections of the society (at individual levels), to compete successfully in a competitive world. Chambers’ (1983) notion of poverty centres on the dual clusters of political economy and physical ecology. He views the concept in terms of the deprivation of many at the expense of the affluent few on one hand, and the reduced standards of living resulting from population explosion and poor resource management on the other hand.

Expatiating on some of these notions, Sen (1984) explained the concept through three major approaches. These are the biological approach, the inequality approach, and the relative deprivation approach. Whilst the relative deprivation and inequality approaches are related to the views expounded above by Townsend and Chambers, the third, that is biological approach, provides an additionally useful and expanded insight. Biological considerations, to him, relate to the requirements of survival or work efficiency. They are nutritionally based and have often been used to define the poverty line. According to him, starvation is clearly the most telling aspect of poverty, and malnutrition must have a central place in the conception of poverty.

In the main therefore, this research is tempted to agree with Rowntree (1901, quoted in

Sen, 1984) who is said to have described families in poverty as primarily those whose “total earnings are insufficient to obtain the minimum necessities for the maintenance of mere physical efficiency”. This view is supported by the fact that income is prominent in almost all definitions on the level and extent of poverty.

The World Bank (2002) defines poverty as hunger and lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not being able to go to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom. The World Bank sees poverty as the inability to attain a minimum standard of living, and produced a universal poverty line, which was consumption-based and comprised of two elements: “the expenditure necessary to buy a minimum standard of nutrition and other basic necessities and a further amount that varies from country to country, reflecting the cost of participating in everyday life of society” (Duy Khe *et. al.*, 2003). The World Bank uses this definition largely for inter-country comparisons, and is not necessarily depicting what happens in households.

Amartya Sen (1999, cited in Bloom & Canning, 2003, Simonen, 2005) has characterized poverty as a “capability deprivation”, where a person lacks the “subsistence freedoms” he/she needs to lead the kind of life he or she has reason to value. They further assert that this freedom has two facets: opportunity and security. Opportunity requires education and a range of political and economic freedoms. Security is viewed as a consequence of effective utilization of the opportunities provided to a person and/or the household. The above definition implies that poverty is not only a state of existence but also a process with multiple dimensions and complexities. It is usually

characterized by deprivation, vulnerability (low capacity to cope with risks), and powerlessness (Verner & Alda, 2004). These characteristics combined impair people's sense of well-being.

Deleeck *et al* (1992, cited in Bloom & Canning, 2003, Simonen, 2005)) defines poverty as a relative, multi-dimensional and dynamic phenomenon. Following the gender debate in measuring poverty, Ruspini (2001) asserts that poverty is also a gendered phenomenon. This is because women's causes of poverty are to be found in a peculiar combination of risk factors in labour markets, in domestic circumstances and in welfare systems. Traditional research methodologies that seek to measure poverty have been largely incapable of fully revealing the true picture of female poverty in modern society (Ruspini, 2001). The author further argues that what is needed is the elucidation of the different processes by which both women and men fall into, experience and escape poverty, as opposed to the paradigm we have now, which is an analysis of the way in which households experience poverty.

The above definitions show that at the heart of poverty is an idea of basic needs. Typically, a person is considered poor if he/she does not have the capabilities to meet the basic needs. Poverty is not a paucity of income only, but goes beyond that to consider the social context in which the person lives, that determines the extent of poverty a person or family experience.

Poverty can be chronic and transient, but transient poverty, if acute can trap succeeding generations. The poor adopt all kinds of strategies to mitigate and cope with poverty, hence to understand poverty, it is essential to examine the social and economic context of the households (Verner & Alda, 2004).

Differences in the measurements of poverty have also generated a lot of

attention. Attempts at measuring it in terms of stratification along income lines lead to regarding poverty as an issue of inequality. In this regard, the concept of poverty line, which denotes the extent to which the basic necessities of life, for example, the maintenance of physical health, housing, clothing, can easily and adequately be met (Addo, et.al, 1983), has assumed prominence. However, this approach has been subjected to criticism. Sen (1984), for instance, has underscored the fact that inequality is fundamentally a different issue from poverty and neither concept subsumes the other. Another approach at measuring poverty utilizes the concept of relative deprivation. Poverty illustrates deprivation and the recent shift in focus from absolute to relative deprivation has provided a useful framework of analysis. Other indices for assessing poverty have been based on thoughts such as the concept of nutritional adequacy, the lack of power and the deprivations in the consumption of certain social services.

The above account gives a fair idea of the divergent notions and interpretations that have been associated with the concept of poverty over the years. In fact, the use of the concept has broadened over the years, away from the narrow considerations on income related indicators, to encompass wider societal economic, social, and other concerns, including those on the environment, gender and empowerment.

The consequences of poverty are equally complex as it is often reinforced by the interrelatedness of its causes, thereby exacerbating the problem (World Bank, 1992). In a very elaborate study, the World Bank in 1992 noted that for Africa, the basic causes of poverty are the lack of access to services and opportunities and inadequate endowments. The World Bank, in that report saw poverty as having many faces, changing from place to place and across time. Most often, poverty is a situation people want to escape. So poverty is a call to action -- for the poor and the wealthy alike -- a call to change the

world so that many more may have enough to eat, adequate shelter, access to education and health, protection from violence, and a voice in what happens in their communities.

The persistence of widespread poverty in Africa has very serious social and economic consequences. The World Bank recognizes that the large number of people in poverty implies an inefficient use of resources, which increases the risks of social upheavals. The risks of social upheavals could be further increased by the high and growing inequality in many African countries. The Bank further acknowledges that with improved and expanded communication systems, the growing gap between the rich and the poor is becoming increasingly obvious, and the marginalized sections of the community will invariably become restless, and most probably discontent. This may explain why various institutions, involving the Bretton Woods institutions, national governments, NGO's, and CBOs, have in recent years expanded their development focus towards mitigating the problems of urban and rural poor and avert any possible social and economic upheavals. Available statistics show that growth in the number of these institutions has been very rapid in recent years. In the early 1980's there were about 80 Civil Society institutions (NGO's and CBOs) registered in Ghana. By 1996, the number had reached 652 and in 2000, there were about 1211 of them rendering different types of services to the much marginalized sections of the Ghanaian Society (MSW, 2000).

2.3 Incidence of Poverty and Poverty Alleviation in Ghana

Poverty alleviation is now a global agenda. During the 1980s and 1990s when structural adjustment was in vogue, there was the general belief that if one could endure the short-run social costs the long-run benefits would be enormous. Never was it

reckoned that the long run referred to was a 'Keynes' "long-run", when all may be dead! Nevertheless the call for putting a "human face" on adjustment by some non-governmental organizations and some United Nations agencies was finally heeded to when towards the close of the 1990s consensus was reached between the donor community, the United Nations and the developing countries on the Millenium Development Goals (MDG). The principal objective of the MDG is to reduce by half the proportion of people living in extreme poverty by 2015 (Sowa, 2002).

Ghana was one of the first countries to attempt to put a "human face" to structural adjustment. In 1987, on realizing the social costs that the structural adjustment programme was inflicting on the general populace, the Government of Ghana introduced the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD). Since then, a number of programmes and policies targeted at poverty reduction have been introduced; some with a limited mandate targeted at a specific vulnerable group. The Structural Adjustment Programme (SAP) itself was supposed to lead to economic stabilization and growth with a consequent positive impact on poverty reduction.

Data from various Living Standard Surveys, Demographic and Health Surveys, Core Welfare Indices Questionnaires (CWIQ) and other limited quantitative and qualitative surveys confirm the pervasiveness of poverty in Ghana (Boateng, Ewusi *et al*, 1990). Unfortunately, data inadequacies and definitional and methodological problems prevent comparison of data over time, even within a particular survey class. Nevertheless, the latest Ghana Living Standard Survey (GLSS, 1999) places 39.5 percent of Ghanaians below the poverty line compared to about 51.7 percent in the 1992 survey. The continued pervasiveness of poverty in Ghana raises the question of whether

the structural adjustment programme and other direct and indirect poverty intervention programmes and policies have had the desired impact.

2.4 Spatial Dimension of Poverty in Ghana

Poverty in Ghana is predominantly rural. Seventy percent of the country's poor people live in rural areas where they have limited access to basic social services, safe water, all-year roads, electricity and telephone services (IFAD, 2006b). While poverty has a firm grip on the north, overall there has been a substantial decline in poverty. The disparity has widened the income gap between people in the south, where there are two growing seasons, and those in the drought-prone northern plains, where rainfall amount and duration is low resulting in only one growing season.

2.4.1 Ghana's Rural Poor

IFAD (2006b), assert that poverty is deepest among food crop farmers. Poor food crop farmers are mainly traditional small-scale producers. IFAD contends that about six out of ten small-scale farmers are poor, and many of them are women. Despite the efforts of the government, which works with development partners such as IFAD, USAID, DANIDA, JICA, ODA etc, to reduce poverty in the country, small-scale farmers, herders and other rural people in Ghana remain poor.

In that same report, IFAD finds out that women are among the worst affected. More than half of women who are heads of households in rural areas are among the poorest 20 per cent of the population – the poorest of the poor. Women bear heavy workloads. They are responsible for 55 to 60 per cent of agricultural production. Women work at least twice as many hours as men, spend about three times as many hours

transporting water and goods, and transport about four times as much in volume. Yet they are much less likely than men to receive education or health benefits or have a voice in decisions affecting their lives. For them, poverty means high numbers of infant deaths, undernourished families, lack of education for children and other deprivations (IFAD, 2006).

The aged and the disabled, as well as people with HIV/AIDS and other chronically sick people, are another face of the rural poor. Many have no means of support or have exhausted their resources to pay for medical care (Kyei, 2000). Migrants also are seriously affected by poverty.

2.4.2 Location of Ghana's Rural Poor

The poorest areas of Ghana are the savannah regions of the north, where many rural poor people face chronic food insecurity. In the northern part of Ghana, poverty often has a hold on entire rural communities. Livelihoods are more vulnerable in those regions, and all the members of the community suffer because of food insecurity for most part of the year. The three poorest regions, the North, Upper East and Upper West, occupy the parts of Ghana bordering on Côte d'Ivoire, Burkina Faso and Togo. In the Upper East region almost nine out of ten people live in poverty. More than eight out of ten people in the Upper West region are poor. In the Northern region, poverty affects seven out of ten people, and slightly less than half the population of the Central region is poor (GPRS I, 2003).

The Upper East and Upper West regions are covered by Sahel savannah in the north-east and grassland savannah in the north-west. There is one short rainy season, followed by a long period of dry weather influenced by the dry harmattan wind from the

Sahara Desert. Farmers live generally at the subsistence level, and farming is confined mainly to the short rainy season. In the dry season farmers can cultivate land only under irrigation. Most farmers are idle during this period, and many able-bodied young people migrate to other parts of the country to earn an income (IFAD, 2006).

Throughout Ghana, rural people cope with poverty in various ways, finding individual solutions to the problem. Men take off-farm employment, women carry on small-scale trading, and families reduce cash spending, which may mean taking children out of school.

2.4.3 Causes of Rural Poverty in Ghana

Among the causes of rural poverty, according to the Government's Poverty Reduction Strategy (2003) are low productivity and poorly functioning markets for agricultural outputs. Small-scale farmers rely on rudimentary methods and technology and they lack the skills and inputs such as fertilizer and improved seeds that would increase yields. Because of erosion and shorter fallow periods, soil loses its fertility, posing a long-term threat to farmers' livelihoods and incomes. Increasing population pressure leads to continuous cultivation in the densely inhabited Upper East region and a shorter fallow period in the Upper West region, causing further deterioration of the land.

A negligible number of farms (only about 6,000 out of several million) have access to irrigation. Land ownership and land security are regulated by complex systems that may vary widely. Animals are of insufficiently productive genetic stock. Poor farmers are without market and rural infrastructure they desperately need for storing, processing and marketing their products.

2.5 The Concept of Rural Development

Rural development means sustained improvement in the well-being of rural people. According to the World Bank (1975), rural Development is a strategy designed to improve the economic and social life of a group of people – the rural poor. It involves the extending of benefits of development to the poorest among those seeking livelihood in the rural areas. This group may include small scale farmers, tenants and the landless (Dixon, 1990). Awuah (1966) also sees rural development as primarily being concerned with the improvement of the material and social welfare of the rural population, which includes the poor farmers, landless agricultural labourers and generally others living in rural areas. Ominde *et al*, cited in C.K. Brown (1986), define rural development as a series of quantitative and qualitative changes occurring among a given rural population and whose converging effects indicate in time a rise in the standard of living and favourable changes in the way of life. Shepherd (1998), defines rural development as a set of activities comprising diverse actors – individuals, organisations and groups – which together lead to progress in rural areas.

In a report, Rural Development Framework (1997), the South African Rural Development Task Team (SARDTT), indicated that rural development is the business of everyone in rural areas. This statement captures the multi-sectoral nature of the undertaking and the notion that, because rural development greatly affects the lives of the people, they should have a strong hand in setting the agenda and the priorities. A dynamic process of combined government action, with the participation of people in rural areas, must be set in motion to realise a rapid and sustained reduction in absolute poverty. Rural development can be achieved through helping rural people set the

priorities for development in their own communities, through effective and democratic bodies, by providing access to discretionary funds, by building the local capacity to plan and implement local economic development. It also involves the provision of physical infrastructure and social services (e.g. water and sanitation, transport, health services, and schools). Another important factor is a wider access to productive resources in the rural areas, especially through land tenure reform, land redistribution, and land restitution; extension of water supplies, and the reform of water laws to protect the rights of down-stream users. It also includes rural financial services for investment in rural livelihoods, periodic systems as the organising and coordinating framework for rural activities (spatial and temporal) for investment in trade. Mention can be made of service delivery, transport and information, thus raising incomes for rural men and women by providing opportunities for increasing farm and non-farm production in poor areas; and ensuring the safety and security of the rural population (SARDTT, 1997).

All the definitions above try to incorporate both the quantitative and qualitative aspects of the rural problem and see the rural folk as prime beneficiaries of the rural development effort.

In summary, rural development initiatives should be seen to be addressing the general needs of those communities in the rural areas. The needs of the poor are diverse; therefore, rural development ventures should be designed in such a way that they communicate this diversity of requirements, reaching beyond the level of income generation. This can only be achieved if rural people themselves are part of the initiative group of the project. Any rural development venture that does not attempt to improve the livelihood of the rural majority is a travesty to the idea of development.

2.6 Rural Development Projects

The most current and prominent approach through which sustainable development could be channeled to the rural poor is through rural development projects. Shepherd (1998) reveals that “projects became the universal language of international development by the 1970s, and were also the major means of raising aid funds, whether in the official or NGO sector”. In most developing countries, it is argued that projects were initially used for large capital construction activities, but as the uncertainties and complexities of development have come to be more appreciated over the years, projects have tended to become more and more inclusive and multi-sectoral, especially as regards rural development.

International assistance organisations such as the IMF, World Bank and UNDP have, to a great extent, adhered to the project approach as a policy towards alleviating poverty through rural development. The project approach to rural development, regardless of it being one of the many conceivable approaches, probably became ubiquitous and the preferred line of action, by national and international agencies alike (Cernea, 1989).

Related literature on the topic attests to the fact that there have been financial interventions in various developing countries, in the form of rural development projects. This monetary aid was implemented in the name of alleviating poverty and improving the livelihoods of the rural majority. Yet, it is a common notion, that very few rural development interventions from international agencies have proved beneficial to the intended recipients of the much-needed aid, due to a great number of reasons.

Rondenelli reinforced this statement by saying that “as international agencies assistance strategies become more and more complex, their methods of planning and administration become less effective. Neither the rationalistic technique of planning and management they adopted during the 1960’s and 1970’s to control development activities nor the structural adjustment models they used during the 1980’s and the 1990’s to reform economic policies, encouraged the flexibility, experimentation and social learning that are crucial to implementing successfully complex and uncertain development activities”(Rondenelli, 1993).

2.7 Challenges of Rural Development

In Sub-Saharan Africa, the challenge of development (which, in large measure, involves lifting people out of poverty) is particularly daunting in rural areas, where the bulk of the population earns its livelihood from agriculture, and where poverty has reached alarming proportions. At the close of the 20th century, nearly a half of the population in Sub-Saharan Africa (some 320 million people), lived in absolute poverty (Fields, 2000). In the 1990s, the rural share of the population in Africa averaged 70%, and the mean rural poverty rate was around 60% (Ali and Thorbecke, 2000). Thus, at the close of the last century, the African rural population was at least 450 million, and about 270 million of these people lived in absolute poverty, accounting for nearly 85% of the poor worldwide (Ali and Thorbecke, 2000). The factors responsible for underdevelopment of rural areas in Sub-Saharan Africa (World Bank, 2000; 2001) and for widespread poverty in the region include low agricultural productivity; environmental degradation; unsustainable population growth; poor rural infrastructure;

lack of access to markets and market information; low levels of investment in people; ethnic and tribal conflicts; HIV/AIDS pandemic; inappropriate economic policies; adverse effects of globalization; high disease burdens.

In addition to the above factors, rural development in Africa is constrained by neglect of the rural non-farm sector (Reardon, 1997), urban bias in public and private investments and by unfavourable geographical conditions and social institutions (Ali and Thorbecke, 1997).

Poverty in Sub-Saharan Africa has increased substantially since the 1980s, when most countries in the region were hit by major economic problems. The structural adjustment and liberalisation programmes implemented at the time, did little to stem the growing numbers of the poor on the continent. The numbers of the poor (those below a poverty line of US \$1 per day), increased by nearly a half, from 217 million in 1987 to 290 million in 1998. Ali and Thorbecke (1997), attribute this surge in poverty primarily to inappropriate policies in the continent.

Ali and Thorbecke find serious problem with previous public interventions against poverty in Sub-Saharan Africa. The shortcoming of these interventions, according to them is that their effectiveness was assumed to be the same irrespective of location. However, urban based interventions did not stimulate overall economic growth or reduce rural poverty as expected.

Mwabu and Thorbecke (2001) also argue that rural-based interventions have the potential to reduce poverty and to stimulate overall growth. If successful in raising incomes, these interventions according to them would reduce poverty because poverty in Sub-Saharan Africa is mainly a rural phenomenon. Furthermore, rural development is

likely to have a salutary effect on the whole economy for several reasons. First, rural-based growth is typically accompanied by improvements in income, a situation that reduces risks to domestic and foreign investments arising from social unrest engendered by extreme economic inequalities. Second, where reduction in income inequality comes from land reform and changes in land tenure, it has a tendency to increase agricultural productivity because of the resultant intensification of labor input on land. Third, rural development inevitably involves increased investment in human capital of the poor, which in addition to expanding their economic opportunities, improves their quality of life directly. Fourth, by expanding the tax base for the modern sector, rural development can enable governments to reform distortionary taxes, especially on agriculture, and thus increase overall efficiency in the economy (Mwabu and Thorbecke, 2001).

Even though faced with highly exploitative macro-economic and sectoral policies against the rural areas, previous poverty reduction strategies tended to concentrate on and target the agricultural sector (and largely ignore rural non-agriculture) under the assumption that agriculture is the mainstay of the rural economies in the continent. Although African agriculture remains the principal source of employment and incomes for most rural people, its dynamism depends critically on conditions prevailing in rural non-farm sectors. Growth in non-farm sectors creates opportunities for higher incomes and employment in the agricultural sector by providing finance for farm investment and markets for farm products (Mwabu *et al*, 2001). Expansion in agriculture affects the rural non-farm sector similarly. Thus, agriculture and the rural non-farm sector complement each other to initiate and accelerate rural development. To them attacking rural poverty effectively involves increasing economic

growth in all sectors, not just in one sector.

However, there are sectors that should serve as engines of growth for the whole economy. Mwabu *et al* (2001), identified agriculture and the rural non-farm sector for three reasons. First, the majority of people in Sub-Saharan Africa resides and works in these sectors. Hence development programmes must be designed and implemented in a way that benefits them directly. Second, the two sectors are the principal sources of raw materials, capital and labour both for themselves, and for the rest of the economy (urban sector). Thus, in the long run, locating production and service provision units closer to these sectors should be cost saving. (The observed high cost of manufacturing and service provision in rural areas in Africa is due to decades of strong urban bias in the development of social and physical infrastructure). Third, since the majority of the poor in Africa are in rural areas, a rural-based development strategy would create opportunities for the poor to participate in the development process and to claim ownership of antipoverty programmes, thus increasing the likelihood of their sustainability.

The choice of agriculture and the rural non-farm sector as engines of rural development, and overall economic growth, calls for a complete re-orientation of development priorities on the continent. This is because established patterns of national resource allocation would be abandoned, and economic as well as political mechanisms for greater participation of the populace in national economies would have to be developed.

As already noted, rural development can occur only in the context of an expanding national economy. Sound macroeconomic policies are therefore an important

pre-condition for rural development. However, these are not sufficient to ensure dynamism in agriculture, and in the rural non-farm economy. In addition, rural investments are needed in: social infrastructure (e.g., education, health and sanitation facilities); agricultural infrastructure (e.g., irrigation and extension facilities); exchange infrastructure (e.g., market centers); and non-market institutions (e.g., social networks and safety nets) (Ali et al, 1997).

Mwabu and Thorbecke (2001) again contend that solving the problem of low agricultural productivity in Africa requires taking into account a large constellation of factors, including the roles of technological development and knowledge transfer; land tenure systems; agro-climatic conditions; and informal institutional constraints such as those imposed by cultural norms.

They identified a positive correlation between income diversification, wealth, earnings and consumption. However, they were quick to add that increasing livelihood diversification may not reduce rural poverty. The asset-poor households tend to engage in low return activities that ensure food security without increasing incomes. In some instances, diversification is a strategy for coping with poverty rather than a mechanism for escaping from it. Getting the poor to reduce diversification of their livelihood strategies may be a way of releasing them from poverty traps (Mwabu et al, 2001).

A recurring theme in the literature is that human capital is the most important asset that the poor possess, and that this asset is critical for vibrant growth in the lead sectors (agriculture and the rural non-agriculture). The HIV-AIDS (Acquired Immunodeficiency Syndrome) pandemic in Africa has had a large toll on skilled workers. The infection rates in rural areas are now close to urban rates. And in terms of

absolute numbers, the rural AIDS cases exceed urban cases by a large margin. Programmes to treat and prevent AIDS (including those that mitigate its impact), should be integral components of rural development strategies in Africa (World Bank, 1999).

2.8 Historical Overview of Rural Development in Ghana

Like most developing countries, Ghana has tried in various ways to embark on rural development. This is in recognition of the fact that majority of the people live in the rural areas where poverty and deprivation, lack of social amenities and infrastructure is the order of the day (Boateng, cited in Brown, 1986). It was realised that an improvement in the working and living conditions of the rural population should be the first step toward the achievement of a balanced urban-rural development (Brown, 1986).

C. K. Brown (1986), contended that the need for rural development was very pressing if it were considered that the rural people constituted 71.1 percent of the total population, provided about 70.3 percent of the labour force, produced about 98.0 percent of food crops and 60.0 percent industrial raw materials for agro-based industries, contributed over 96.0 percent of the agricultural export produce, earned over 60.0 percent of the country's foreign exchange, and constituted the main source of the country's income generation. This according to Brown (1986) produced a paradoxical situation in which the rural people produced the bulk of the country's wealth and yet lived and experienced the most abject standard of living in the country.

In her short experience with the idea of rural development, Ghana has had a number of approaches to rural development with mixed results (Kudiabor, 1974). In spite of this early attempt at improving the living conditions of the people of Ghana and

in spite of several other development plans that have been published since the Second World War, for the development of this country, Kudiabor maintains that the general level of development in the rural areas has remained predominantly low.

Ghana's effort towards rural development dates as far back as the colonial era when the idea to establish the Department of Social Welfare and Community Development was first mooted in 1943 (Brown, 1986). From its early beginning, the functions of the department were not only to provide the necessary machinery for undertaking social welfare work in the Gold Coast but also to examine the wider field of social welfare work in relation to health, education and agriculture.

When the Department of Social Welfare was formally created in 1944, most of its effort was concentrated on the construction of community centres, social clubs, and youth centres as the basis of welfare work. In the 1950s, only the social welfare considerations provided the rationale for rural development. However, in the 1960s the basis for rural development had shifted to the material welfare consideration.

In the 1970s, the material and social welfare considerations were merged to evolve the concept of Integrated Rural Development (IRD). IRD has come to be known as the type of rural development that integrates a number of otherwise unrelated components that address different aspects of rural underdevelopment. It is generally agreed there are three main components: agricultural components, infrastructural components, and service components.

The main strategy used for rural development in the early stages was the community development approach. The main objective was to stimulate the local people to undertake self-help projects in an attempt to help them improve their standards

of living.

The renewed attention to the issue of rural development in recent times was the awareness among planners and policy-makers that in spite of the large investments that have been made since the end of the second world war to stimulate economic growth in almost all the developing countries, the results in terms of improved quality of life have been negligible (Kudiabor, 1974). In the attempt, therefore, to correct the situation, a number of approaches were adopted under the general programme of rural development.

The first of these approaches lays emphasis on the provision to the rural communities of social services and amenities in the form of good drinking water, better housing, hospital facilities, health centres and posts, schools, etc. There were two arguments in favour of this approach. The first was that even though the rural areas had contributed greatly in the development of the country they had been neglected in the distribution of good things in life. Another argument in support of this approach is that improvement in the health of the rural population through the provision of good drinking water and health facilities will result in increased productivity of the agriculture labour force in the rural sector of the economy, which should eventually lead to increased agricultural production (Kudiabor, 1974).

The second approach lays emphasis on increased agricultural production. Efforts made at rural development through this approach included improved feeder road network, better organised co-operative movements, improved seeds and live-stock, availability of farm machinery, better storage, marketing and processing facilities in the rural areas and the availability of credit on easy terms to the farmer. Kudiabor (1974) mentioned that cardinal to this approach was the argument that with increased

agricultural production will come rising rural income that will enable the rural population to provide itself with some of the basic social amenities and services in the communities.

The third approach according to Kudiabor was the accelerated project implementation approach. It was realised that since most central governments invest substantial amounts of resources in the improvement of the rural areas in annual development budget, it would be necessary to ensure that an effective machinery exist at the regional and district levels for the prompt and efficient implementation of the various projects and programmes outlined in the annual development budget. This culminated in the establishment of Regional Planning Committees in each region to create among other things, the framework within which the execution of development projects could be effectively monitored in each region (Ghana Government, 1970). The basic function of these Planning Committees was to identify new opportunities for development, strengthening existing economic activities of the government, reporting on progress being made on the execution of government development projects, and forging a link between the central government and private enterprise.

2.9 Poverty in Sub-Saharan Africa from an Assets-based Perspective

The pervasiveness of poverty in the developing world, especially sub-Saharan Africa has increasingly become an issue of concern. Of the estimated 20 per cent of the world's population (i.e., 1.2 billion people) trapped in severe poverty in 1998 with less than US\$1 per day, 26 per cent were in sub-Saharan Africa (World Bank, 2000). For the Ghanaian economy, with a poverty incidence of about 38 per cent, the need for

government to step up efforts at improving the standards of living of the population has culminated in the formulation of policies to support growth and poverty reduction. These policies, with accompanying strategies, programmes and projects, are spelt out in the Ghana Poverty Reduction Strategy (GPRS) which was finalized in February 2003 and which has a three-year implementation period (2003– 2005). The GPRS is currently serving as the guiding framework not only for government policies, but also for donor support (Ghana Government, 2003). It is also the springboard for claiming debt reduction and resource usage under the enhanced Highly Indebted Poor Countries (HIPC) initiative. It has been mentioned that scarce job opportunities, limited productive assets and inaccessible markets all lock people in material poverty. In a sense, poverty is seen as the result of the interaction of economic, political and social processes in an unfavourable way to generate deprivation and reductions in people's standard of living. Though economic growth is essential to reduce the incidence of poverty, it has been recognized that the presence of massive inequality could affect its effectiveness in reducing the extent of deprivation (World Bank, 2000).

A rich information based on poverty figures and facts on sub-Saharan Africa has been provided under the policy framework paper initiative of the African Economic Research Consortium (AERC). Authors like Ali and Thorbecke (2000), have touched on the state of rural poverty, income distribution and rural development; Killick (1998) on a research guide to adjustment, income distribution and poverty in Africa; Bigsten and Horton (1998) on labour markets and poverty considerations, and Ravallion (1998) on theory and practice of poverty lines construction. Along similar lines, Mwabu and Thorbecke (2001) have addressed some issues on rural development, economic growth and poverty reduction, while Sahn and Younger (2001) have dwelt on macroeconomic

adjustment, growth and poverty. Bigsten and Horton (1998) observed that because the operations of the labour market determine employment and wage outcomes, the market is crucial for growth, income distribution and poverty alleviation. A major conclusion drawn was that to reduce poverty, Africa needs to pursue an employment-intensive growth strategy. In a similar spirit, Mwabu and Thorbecke (2001) point out that poverty in Africa is predominantly a rural phenomenon, accounting for nearly all of the overall poverty. Thus, the extent to which rural households can participate in grain, labour and credit markets is a major determinant of poverty rates among households. Killick (1998) notes that pieces of evidence suggest there may be a tendency for inequalities to be worsening in Africa. Assuming this assertion holds, then it implies structural adjustment programmes (SAPs) have either been associated with, or have been unable to prevent, inequalities from growing. He observes that though it is difficult to generalize on the overall effects of SAPs, by virtue of their differential impacts on various groups, there is consensus that the urban poor are at risk. However, the position of the rural poor is much harder to generalize about. At any rate it is believed that women may be particularly hit by virtue of differential access to productive resources.

On the state of poverty in Africa, Ali and Thorbecke (2000) found widespread incidence of poverty in rural sub-Saharan Africa in 1993 with a per capita monthly poverty line of about \$26. Headcount poverty gap and squared poverty gap¹ ratios of 59 per cent, 27 per cent, and 16 per cent respectively were obtained. The poverty portrait is quite alarming when one considers the fact that average monthly per capita income of the rural poor amounted to only \$14. Urban sub-Saharan Africa was found not to be

¹ Headcount Poverty gap is the proportion of the population whose welfare falls below the poverty line. Squared poverty gap measures the severity of poverty of each area by squaring the poverty gap for each household/individual. This measure gives greater weight to those that fall below the poverty line than those that are closer to it.

free from the grips of poverty with a poverty incidence of 43 per cent. The estimated poverty gap and squared poverty gap ratios for urban dwellers were 16 per cent and 9 per cent respectively with urban average monthly per capita income of the poor being \$27. It, therefore, appears that urban poverty is a reality and that the current portrait of poverty as being a rural phenomenon could be associated with the low rate of urbanization in sub-Saharan Africa.

Writing on the relevance of asset inequality and implications for poverty reduction, Birdsall and Londono (1997) noted that the World Bank in the early 1990s had a three-faceted approach to the issue of poverty reduction. These three-facets were acceleration of economic growth, provision of basic social services targeted to the poor, and creation of social safety nets. In applying this approach to the developing world, particularly in Latin America, the authors contend that this approach has been insufficient in making a real dent in high levels of poverty. Inequality in income appears to have worsened over time. The rising human capital and asset inequalities have translated into low growth and impaired poverty reduction. The authors conclude that the new World Bank emphasis on decentralization and participation of the poor with 'voice and choice' could be effective in poverty reduction by virtue of the fact that in democratic societies, political access and economic freedom wield great potentialities in ensuring more equal access to the assets that raise income. Dasgupta (1995) points out the issue of property rights to land in the context of poor countries. Though chance events have played a role in the existing patterns of land tenure, economic, demographic and ecological circumstances have equally been important. It is observed that though communal ownership of land has been a typical feature of African economies there are current waves of transformation. The average value of land as a resource increases with

investment and technological improvements. Arguably, such improvements could work towards reducing the depth of poverty.

2.10 African Poverty in Comparative Perspective

Poverty in Africa is a rural phenomenon, a situation that is also true of other world regions (Bigsten, 1987; Ravallion, 1994; World Bank, 2000; International Fund for Agricultural Development, 2001). Rural poverty accounts for nearly all of the overall poverty in most countries. In Africa, the share of rural areas in overall poverty is around 90 per cent in many countries (IFAD, 2001). This exceptional poverty burden is due to *large* rural populations shares in national populations, characterized by *high* incidences of poverty.

However, because of its smaller population relative to the world population, Africa accounts for only 24percent of poverty in the world despite its high poverty rate (International Fund for Agriculture Development, 2001). In contrast, South Asia which has only a slightly lower poverty incidence than Africa accounts for 44 percent of global poverty because of its large share in world population. Moreover, East Asia and Pacific (including China), which in 1998 had a poverty rate of only 11percent accounted for 23 percent of global poverty because of its large share in the world population (IFAD, 2001).

In general, large populations in low income countries tend to be concentrated in rural areas and account for a large share of global poverty. Rural-urban migration is a major contributor to a recent phenomenon of increasing urban poverty in Sub-Saharan Africa because fertility rates are lower in urban areas than in rural areas (Ali and Thorbecke, 2000). Since, immigration into Africa from other world regions is minimal;

the net increase in African urban population must come from rural-urban migration. Thus rural development would not only reduce rural poverty but would also curtail urban poverty by stemming rural-urban migration.

In 1998, nearly 1.2 billion people (one-fourth of the world population) lived in absolute poverty. Furthermore, 90 percent of the poor are in Asia and Africa, with Asia accounting for two thirds of global poverty. Approximately, 80 percent of the poor people (1 billion) earn a livelihood in rural areas (International Fund for Agricultural Development, 2001). National household surveys show that the poor tend to be concentrated in few geographic areas, e.g., remote irrigated zones, dry-lands, mountainous terrain, forests, and areas of low agricultural potential. The poor in these areas differ greatly by occupational and social characteristics. In Sub-Saharan Africa, the bulk of the rural poor comprise smallholder farmers, artisans, fishermen, wage labourers, and the landless. (Nafziger, 1996; Ghai, 2000).

2.12 Dimensions of Poverty in Sub-Saharan Africa

Numerous reports and articles have been published, not only highlighting the fact that poverty in SSA is profound and warrants serious attention but they also identify the areas where assistance should be focused to reduce poverty in the region. A more recent report to the UN Secretary General (UN Millennium Project 2005) provides a comprehensive review of the progress made towards the Millennium Development Goals so far and identifies challenges in meeting these goals. In its general remarks on sub-Saharan Africa, it concludes: “The region is off track to meet every Millennium Development Goal. It has the highest rate of undernourishment, with one-third of the

population below the minimum level of dietary energy consumption....” The report acknowledges that Sub-Saharan Africa is burdened by poor geographical endowments. The region has the highest risks associated with agriculture, transport, and malaria.

In this context, the report stresses several structural factors that have made the region most vulnerable in the world with a persistent poverty trap. Some of these factors include: □ high transport costs; low agricultural productivity and heavy disease burden;

Key features of rural poverty in Africa include inadequacies of income generating opportunities for rural dwellers and inadequate access to economic and social services. In many instances, the extent and character of these inadequacies are very much a function of the inadequate provision of rural transport infrastructure and services. Rural travel and transport (RTT), as part of poverty alleviation strategies of the World Bank, has led to considerable increase in interest in designing policy and physical interventions relating to RTT. Low access to services and mobility is found in the rural areas with a high level of dependence on the foot as the means of travel.

The Sahara separates SSA and its major trading partner Europe and this fact raises the costs of transport. The region needs an extensive road system to reduce higher transport costs, which have a direct bearing on economic activities, agricultural productivity and poverty (UN Millennium Project 2005). Therefore, making core investments in infrastructure together with investment in human capital are vital measures for achieving the developmental goals in the region. When the individuals and businesses have access to infrastructure and human capital, the private sector can grow and contribute more significantly to development.

It has been established in many reports on poverty that larger percentages of the world’s poor live in rural areas. According to estimates made by International Fund for

Agricultural Development (IFAD, 2001), the rural poor accounted for almost 75 per cent of world's poor people. A greater percentage of the poor in SSA live in rural areas. Consequently, being the largest part of the rural economy in most developing countries, agriculture can have an important role to play in pro-poor growth policies. Improvements in agricultural productivity lead directly to increases in food production. In addition to economic benefits of producing more food and therefore having greater access to consumption of food, higher agricultural productivity contributes directly to improved nutrition for the poor. Improved nutrition means better health. Therefore, the importance of agricultural productivity in SSA cannot be overstated. Any successful development strategy must target raising the agricultural productivity in rural areas, a Green Revolution to raise food output. Most development experiences have been based on a Green Revolution at an early stage.

2.12 The Role of Infrastructure in Poverty Alleviation

The impact of growth on poverty reduction varies both by nation and across regions and households within countries. Research work by Cord *et al* (2002), indicates that the impact of *rural* sector growth (both from the farm and non-farm sectors) on poverty reduction depends upon initial conditions, such as the distribution of assets, access to social and physical goods and services, and geographic factors. Consequently, growth alone is not sufficient to successfully attack the high rates of rural poverty; strategies that redress the weak initial conditions facing many poor households are critical. Ravallion *et al* (2002), suggests that raising agricultural productivity, especially for smallholders, and expanding infrastructure and social spending in poor rural areas, can help to overcome weak initial conditions and improve the likelihood of pro-poor

growth. Thus, designing interventions to promote pro-poor growth in rural areas means providing opportunities for the rural poor to increase not only their ownership of assets but also the productivity of assets already owned (Cord et al, 2002).

Providing reliable and affordable access to rural infrastructure services dramatically increases rural people's access to markets and social services and is essential for rural growth and poverty reduction (Ahmed and Donovan 1992; World Bank 1994).

Infrastructure services stimulate economic growth, contribute to building poor peoples' capabilities, and facilitate their connection to political processes, markets and social relations. In addition, infrastructure services can be a tool for improving governance, engendering participatory decision-making at the local level and reducing vulnerability to risk (World Bank, 1994).

Provision of essential infrastructure increases both agricultural and non-farm opportunities in rural areas. According to Binswanger *et al*, (1989), the provision of reliable energy supply and serviceable roads not only increases agricultural productivity, reduce costs of inputs and outputs, and encourage greater use of efficiency-generating technologies, but also supports the emergence of small businesses in rural areas. Likewise, transport and telecommunication services promote communication and information flow between communities and with urban centers, fixing information asymmetries and linking farmers to markets for goods and input supply as well as agricultural extension advice (Fan *et al*, 1999).

Equally critical, infrastructure services enhance opportunities by building human and natural assets. The most well known link is perhaps the impact of safe water and sanitation on improved health through reduced incidence of diarrhea-related sicknesses

and death (Klees, Godinho, and Lawson-Doe 1999).

2.13 The Importance of Market Infrastructure for Rural Poor People

Rural households have diverse livelihood strategies, encompassing a range of activities. For most, agriculture is a key element of their strategy; however, many are also engaged in non-agricultural activities, including micro enterprises (agro-processing, trading and other off-farm occupations) (IFAD, 2003). Through these various activities, households seek both to ensure their food requirements and to generate the income they require to satisfy their immediate consumption needs, social purposes and investments.

Interacting with agricultural markets is thus an important aspect of the livelihood strategies of many rural households, rich and poor alike. Markets are where, as producers, they buy their agricultural inputs and sell their products; and where, as consumers, they use their income from the sale of crops, or from their non-agricultural activities, to buy their food requirements and consumption goods. Virtually all households in rural areas are, by preference, both producers and consumers, buyers and sellers; and many sell agricultural produce and buy their food at different times of year. However, rural households that, for one reason or another, is unable to interact with these markets are prevented from adopting these diverse livelihood strategies; and indeed, in many parts of the world, rural poor people often say that one reason they cannot improve their living standards is that they face difficulties in accessing markets.

For these reasons, improved market access is not an issue of consequence only to better-off producers, and it is not relevant only to cash crop, rather than food crop, production. It is of importance to all rural households, and assisting rural poor people in improving their access to markets must be a critical element of any strategy to enable

them to enhance their food security and increase their incomes (IFAD, 2006).

If it is true that markets, and improved market access, are of critical and immediate importance to rural poor households, it is also evident that they are a prerequisite for enhancing agriculture-based economic growth and increasing rural incomes in the medium term (IMF, World Bank, 2002). According to Lankes (2002), rural incomes will not be substantially increased by exclusive emphasis on subsistence food crop production; rather, more market-oriented production systems are needed. These require the intensification of agricultural production systems, increased commercialization and specialization in higher-value crops. And these must be built upon the establishment of efficient and well-functioning markets and trade systems – ones that keep transaction costs low, minimize risk and extend information to all players, and that do not either exclude, or work contrary to the interests of, the poor – particularly those living in areas of marginal productivity and weak infrastructure.

2.14 The Importance of Water to the Rural Poor

Water is essential for the survival of all living beings. Water fulfils fundamental human needs, being used not only for drinking but also for a wide range of other uses, including food production and cooking, hygiene, sanitation, individual livelihoods, industry and development. Water also has global spiritual significance and plays an important part in cultural practices. It has been estimated that in order to ensure our basic needs, every individual needs 20 to 50 litres of water free from harmful contaminants each and every day (UN World Water Development Report, 2003). Despite water's necessity to life, the reality is that billions of people worldwide are

denied access to adequate clean water (IFAD, 2001).

According to United Nations/World Water Assessment Programme(2003), access to sufficient, safe and affordable water is vital for human development. In addition to immediate domestic use, many poor households use water to earn an income through, for example, preparing and cooking food, laundry work, cleaning car windows or turning water into ice blocks for sale. In rural areas, water is also used for livestock, for growing vegetables and for making bricks (UN/WWAP, 2003).

Water is central to meeting all but foremost the first Millennium Development Goal (MDG) target of reducing by half the proportion of people living in extreme poverty and hunger by the year 2015. Global attention is mostly focused on the MDG regarding safe drinking water and sanitation. Given that approximately 70 per cent of the world's mobilized water resources are used for agriculture, and that about half the world's population will be suffering water scarcity by 2025, it is surprising that the international community has hitherto spent relatively little time or energy on these issues (Rural Poverty Portal, 2007).

The IFAD Rural Poverty Report 2001 recognizes the importance of water assets for the poor. Accessible domestic water supplies, even if shared by a large number of households, can make more and better-quality water available for family needs, reduce female drudgery and reduce the incidence of debilitating water-borne diseases. In fact, studies have found that water supplies are often at the top of the list of what the rural poor ask for themselves. But many villages in the developing world still lack even a communal well with a hand pump. In others, the well may be there, but the hand pump has broken for years, and people have returned to their original and often remote water

sources. Lack of access to adequate clean water is one of the most devastating effects of poverty. Whilst lack of water and exposure to water-borne diseases affect men and boys as well as women and girls, the latter's disadvantaged health status and their traditional role in water collection in many societies, leave them particularly vulnerable (Häusermann, 2002).

It was identified by IFAD (2001) that remote water sources increase women's workload. It is a well-known fact that in many countries, women and sometimes children spend two hours a day or more just collecting water from rivers or springs. This time could be put to use in farming, performing off-farm activities or, simply, resting.

Furthermore, disease is a threat at open water sources. Women sometimes risk bacterial and parasitic infections by having to collect water at polluted sources or where insects or other vectors abound. Water collection may disadvantage girls, in that excessive time demands of water collection are a factor in the drop-out and frequent absences of girls from school. Some studies have found that girls in female-headed households are particularly at risk.

The issue of water quality is also an important one. Water-borne diseases associated with unimproved water sources affect the health of the whole family. Without associated non-formal hygiene education, even water from "clean" water sources can become polluted during transport or storage in the home. Children of the poor are often ill from diarrhoeal diseases. Women in all cultures carry most of the burden in caring for the sick, which further increases their workload. Women's lives could be considerably

easier and the health of their families better if the women had reasonably easy access to domestic water supplies (IFAD, 2001).

2.15 Conclusion

Poverty undermines the individual in his/her capacity to partake in all the endeavours of life. In all the definitions of poverty, the underlying principle that runs through is the inability of the individual or the poor person to participate fully in social, economic and political life of the community due to the lack of income, absence of certain basic infrastructure, powerlessness and low self esteem.

Ghana, through several interventions has sought to alleviate poverty which is prevalent in the rural areas of the country. In Ghana there is evidence of spatial dimension of poverty. Poverty is high in the northern parts of the country and is attributable to prevailing climatic conditions. Poverty alleviation must be seen in the whole integrated concept of rural development defined generally as the extension of benefits of development to the poorest among those seeking livelihood in the rural areas. There are however some challenges in most African countries' effort at rural development including low agricultural productivity, environmental degradation, unsustainable population growth, poor rural infrastructure etc.

It has been established that there is the need for the provision of basic infrastructure, equipping and building the capacity of the rural poor through the provision of productive assets which will go a long way to improve the livelihood sources of the rural poor which will then lead to a better standard of living.

CHAPTER THREE

3.0 BACKGROUND TO THE STUDY AREA

3.1 Introduction

This chapter looks at the brief description of the geophysical characteristics, the demographic characteristics (with emphasis on the population size, the growth rate and population density), the social characteristics regarding the educational status and health situation, the economic development and the current political structure within the district. These have been discussed with reference to their role in the Village Infrastructure Projects and their related effects on poverty alleviation.

3.2 Physical Characteristics of the Area

3.2.1 Location And Size

The Asante Akim South District is one of the newly created districts in the Ashanti Region. It is located at the eastern part of the region with its eastern boarder forming part of the boundary dividing the Ashanti and Eastern Region. The District also shares common boundaries on the North and North-West with Asante Akim North District and Kwahu South District on the West. On the South-West lies Amansie East District and on the South-East is Birim North District in the Eastern Region. (see Fig. 1.1)

The total surface area of the district is about 1217.7km^2 (472.4 sq miles) and it forms about five per cent (5%) of the total area of the Ashanti Region, and 0.5 per cent of the total area of the country (Dist. Dev. Plan, 2003).

3.2.2 Relief And Drainage

The Kwahu-Mampong-Kintampo ridge passes through the district, rising to about 450metres above sea level in some places. The low-lying areas adjacent to the hills, on the other hand, have a general elevation of between 200 and 300metres above sea level (Dickson and Benneh, 1980)

There are three main rivers, which drain the district, namely Pra, Kume and Subin Rivers. Additionally, there are a number of seasonal streams in the district. River Pra flows along the eastern boarder and also forms the boundary between the Ashanti Region and the Eastern Region.

3.2.3 Climate and Vegetation

In conformity with other parts of the region, the district has uniformly high temperature throughout the year. Maximum temperature is usually recorded between March and April and the minimum temperature is in August, the coolest month of the year. The mean monthly temperature is, about 26⁰C. A double-maximum rainfall is experienced in the district. The main *rainy* season usually occurs between April and July, reaching its climax in June. The minor season occurs between September and mid November. The mean annual rainfall ranges between 1500mm and 1700mm (DDP, 2003).

The entire district falls within the Moist Semi-Deciduous Forest zone where different species of tropical hard woods with high economic value can be found. Trees species found in the district include; Wawa, Onyina, Mahogany, Asanfena and Dahoma. In certain parts of the district, however, the original forest cover has been turned into secondary forest and grassland through indiscriminate exploitation of timber and

inappropriate farming practices such as the slash and burn system. Currently the district has forest reserves covering a total of about 109.6 sq km (DDP, 2003).

Fig. 1.0 Study Area in National and Regional Context

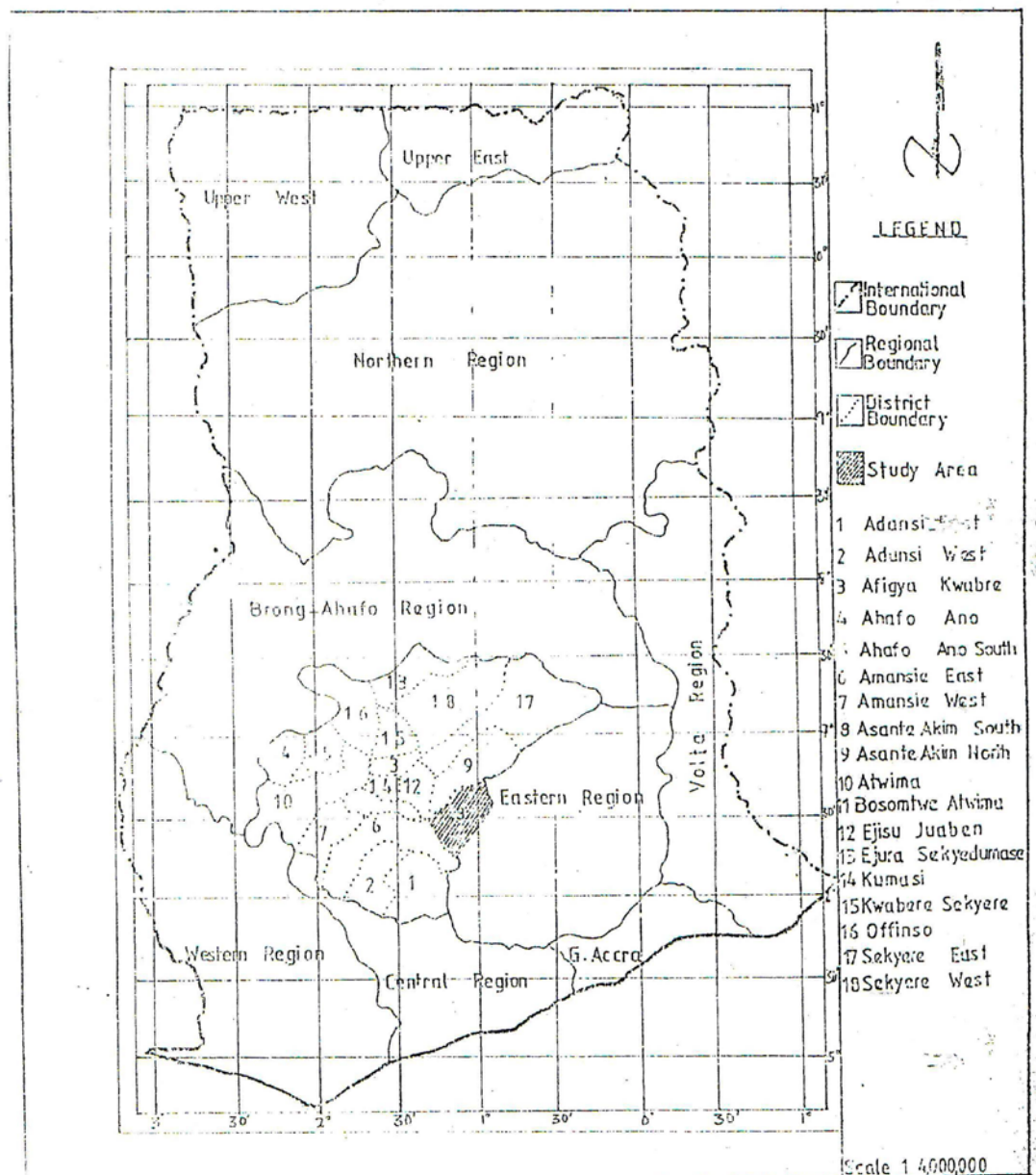
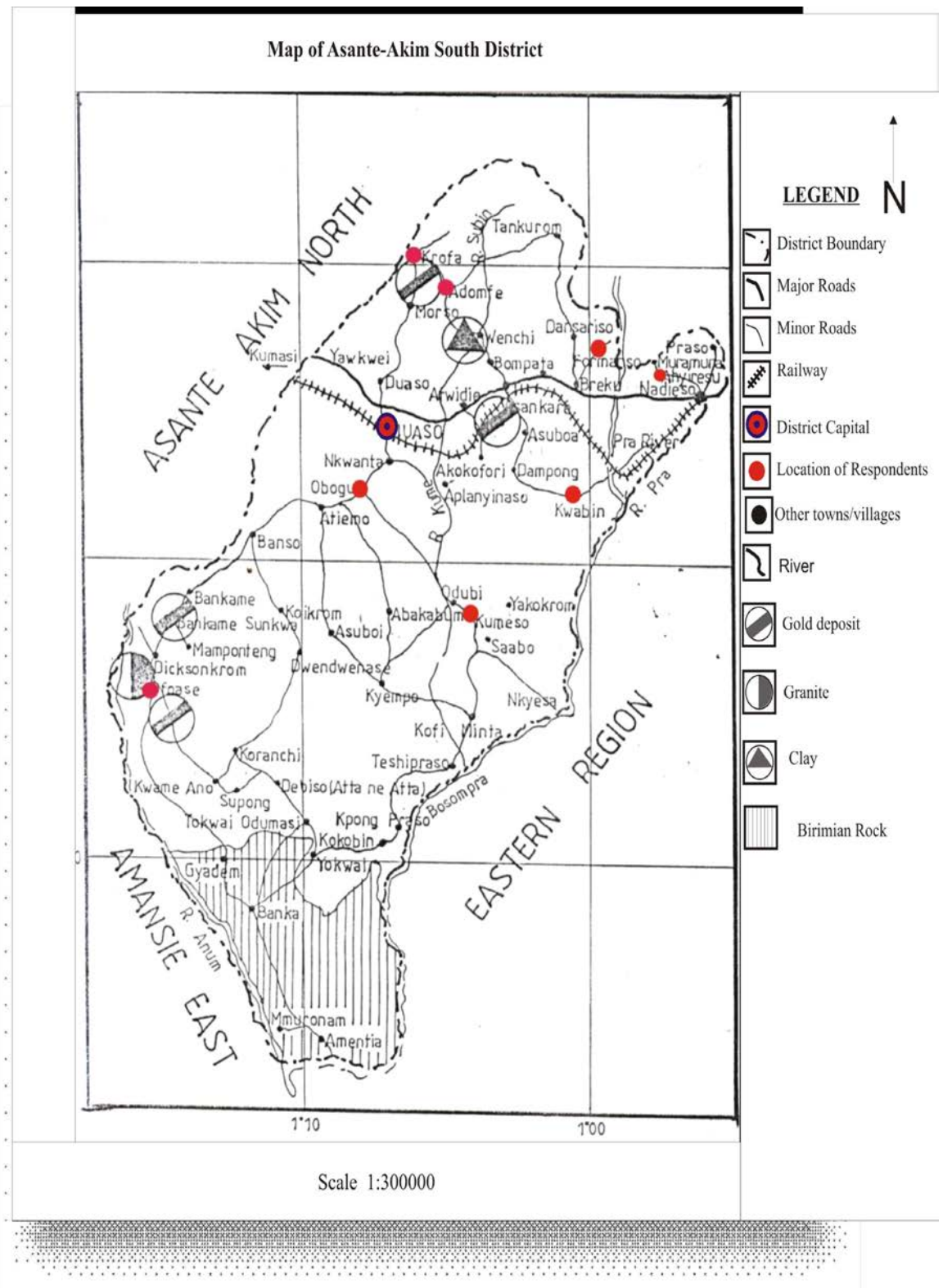


Fig. 1.1



3.3 Population Characteristics

The Asanti-Akim South District is one of the 23 districts in the Ashanti Region with Juaso as its capital. The district, which as stated earlier has a land area of about 1217.7 km² (472.4 sq miles), was carved out of the then Asanti-Akim District in 1988 as a result of the Government's decentralisation policy. According to figures of the 2000 *Population and Housing Census* the population of the district was 96,868 with an annual growth rate of 2.3 percent. This is significantly lower than the regional and national rates of 3.4% and 2.7% per annum respectively.

The district had a population density of 80 persons per sq km in 2000 as against 148.1 for Ashanti Region, thus making the district one of the least populated in the region. The low density implies that land is relatively abundant in the district when compared with other parts of the region. This, together with the high agronomic value of soils in the district, is a great potential for sustainable agricultural development and natural resource management.

Males represent the dominant sex in the district, constituting 50.4 per cent of the population whilst females make up 49.6 per cent. This gives a sex ratio of 101.7 males to 100 females, as against the regional ratio of 101.3 females to 100 males (DDP, 2003). The age distribution shows that the district is considerably youthful, with a median age of 19.1 years, which is above the national average of 19.4. Over half of the population (51.6%) are below 20 years of age while children below 15 years constitute as much as 42.0%. Those aged 15 – 64 years, who form the potential labour force, constitute about 52%, giving an age dependency ratio of 1:0.9 (Table 3.1).

Table 3.1: Population Distribution by Age and Sex (2002)

AGE (YEARS)	MALES		FEMALES		TOTAL	
	No.	%	No.	%	No.	%
0-4	7495	7.7	7283	7.5	14778	15.3
5-9	7140	7.4	6996	7.2	14136	14.6
10-14	5868	6.1	5887	6.1	11755	12.1
15-19	4642	4.8	4716	4.9	9359	9.7
20-24	3913	4.0	4337	4.5	8250	8.5
25-29	3514	3.6	3911	4.0	7425	7.7
30-34	2916	3.0	3138	3.2	6054	6.3
35-39	2507	2.6	2648	2.7	5155	5.3
40-44	2238	2.3	2114	2.2	4352	4.5
45-49	1906	2.0	1562	1.6	3467	3.6
50-54	1386	1.4	1295	1.3	2681	2.8
55-59	998	1.0	779	0.8	1778	1.8
60-64	920	1.0	850	0.9	1770	1.8
65-69	753	0.8	589	0.6	1342	1.4
70-74	601	0.6	588	0.6	1189	1.2
75-79	510	0.5	359	0.4	869	0.9
80-84	470	0.5	381	0.4	850	0.9
85+	1066	1.1	592	0.6	1658	1.7
Total	48843	50.4	48025	49.6	96868	100.0

Source: 2000 population and housing census

The youthful nature of the population is a potential for the development of the district so far as labour supply is concerned. However, it calls for increasing investments in education, skills development, and interventions that are geared towards human resource development. It also calls for conscious efforts to expand avenues for gainful employment.

The Asante Akim South District is mainly rural. Results of the 2000 Population and Housing Census indicate that the district has only two urban settlements, namely Juaso and Obogu, with a combined population of 15,986. This means that the proportion of urban population is only 16.5% with the remaining 83.5% of the population living in rural areas. The rural nature of the district implies that poverty reduction interventions in

the district have to focus on rural development strategies, especially the promotion of agriculture, agro-processing, marketing, feeder road improvements, the provision of basic social and economic infrastructure as well as group and community empowerment.

3.4 Structure of The Local Economy

3.4.1 Production Sectors

Over two thirds of this population live in rural areas. Crop farming is the predominant economic activity and thus serves as the source of livelihood for over 72 percent of the population, and contributes about 80 percent of the internally generated funds (IGF) of the district (DDP, 2003).

The economy of the Asante Akim South District can be divided into three main economic sectors. These are agriculture, industry, and service. The agricultural sector is mainly crop farming with only minimal livestock rearing activities. The industrial sector, which is the most under developed in the district, involves mainly wood-based industries, block factories and agro-based industries. Lumbering is also carried out in many parts of the district. The service sector involves mainly sale of farm produce, sale of some manufactured goods, tailoring and some public and civil servants including teachers in the relatively big communities.

3.4.2 Agriculture

Farmers in the District are predominantly peasants cultivating food crops and few cash crops. The food crops include cassava, plantain, cocoyam, yam, rice and maize. The cash crops are cocoa and oil palm, coffee, cola and oranges. Out of the total output of 315,177 metric tonnes of major crops grown in the district in 2000, cassava

constituted 34.9%, Cocoyam 31.1%, Plantain 28.3%, Maize 4.9%, Yam (0.6% and rice 0.01(MOFA, 2000). It is estimated that 80% of the internally generated funds to the district come from agriculture and its related activities. About 95% of farmers finance their farming activities from their own sources. Credit facilities from Banks for agriculture activities are very minimal. Another major problem of agriculture in the district is poor storage facilities resulting in high post-harvest losses.

3.4.3 Industry

Industry is the least developed sector of the local economy. About 22.2% industrialists are in wood-based industry, 61.1% in ago-based industry, 5% in clay-based industry and 11.1% in metal-based industry and 0.69 in others (Dist. Dev. Plan (DDP), 2003). The Agro based industries include gari processing, oil palm extraction and akpeteshie distilling. The metal-based ones are mostly blacksmithing. The carpenters as well as sawmill workers dominate wood-based industry. Pottery is the main clay-based industrial activity.

3.4.4 Service

The service sector is dominated by the commerce sub-sector, which includes the “buying and selling” of both agricultural and manufactured products. It is estimated that 55% of traded items, consisting of manufactured goods and fish, are brought from outside the district notably Kumasi, Konongo and Nkawkaw. The remaining 45% basically farm produce which include plantain, cocoyam, oranges, cassava, maize and yam are produced within the District (DDP, 2003). Other activities under this sector include banking, postal and communication services, transport, police service,

education, health care, tailoring and dressmaking, beauty care and other personal services.

3.5 Environmental Situation

3.5.1 The Natural Environment

Forestry is one of the important sectors of the district. The district has six major forest reserves, which are all rich in wildlife and lumber. They include the North and South Formansu Forest Reserves, Domi River Reserve, Prakaw Forest Reserve, Bobiri Forest Reserve and Bandai Hills Forest Reserve. They consist of different species of tropical hardwood of high economic-value trees like *Odum*, *Mahogany*, *Edinam* and *Wawa*. Lumbering has therefore been an important economic activity in the district. However, this has been creating environmental problems, as there is no proper management of the forest reserves. The reserves have been encroached upon by illegal chainsaw operators whose activities, if not checked, will deprive the district of the needed forest resources for development. Already, the North and South Formansu Forest Reserves have been depleted of tree species of commercial importance. Efforts to control these operators has not been successful

Frequent outbreak of bushfires has also contributed to the depletion of forests and other forms of environmental degradation in the district. Most of the known wildlife such as the black ducker, the deer and monkeys, which were mostly found in the forests, now face extinction. The Forestry Service Commission has therefore drawn up a re-forestation programme under which areas affected by bushfires are given to farmers for farming while the Service plants trees in the farms. The Service is also implementing a community afforestation programme at Bansa. It has also begun supplying teak seedlings to individual farmers who have gone into teak plantations.

It is, however, important that the Forestry Service Commission and the District Assembly initiate a more intensive afforestation programme to preserve some of the important economic tree species to ensure ecological balance in the district. Sustainable harnessing of existing forest resources is also to be encouraged.

3.6 The Village Infrastructure Project

Agriculture, the dominant sector of Ghana's economy, accounts for nearly 50 percent of GDP, about 60 percent of foreign exchange earnings, and provides livelihood for an estimated 70 percent of the population (VIP, 1998). It is also the most important component of the private sector, with millions of smallholder producers and processors being predominant. Ghanaian agriculture is also well diversified and supports production of various food and export crops under a broad range of agro-ecological conditions. With only 29 percent of the total area of 23.9 million hectares under cultivation and a production system characterized by low technology, there is significant untapped potential for intensification of existing farming systems using improved on-the-shelf technologies, and from environmentally-benign expansion into new areas (VIP, 1998). These features of Ghanaian agriculture – high employment, a large contribution to economic production dominated by low-income smallholders, and high untapped potential -- make it a desirable vehicle for inducing higher growth leading to poverty reduction.

However, agriculture's contribution to overall economic growth and poverty alleviation has been well below expectations during the last decade. The slow growth in agriculture is due firstly to its subsistence nature and secondly to factors that perpetuate this state. Subsistence production is largely characterized by millions of small producers

using low-input, low-output technologies on rain-fed crops. With increasing population pressure, the traditional bush-fallow system which, under conditions of low rural population density, naturally regenerated soil productive capacity has been dangerously shortened in many places, resulting in soil fertility decline. Significant growth in agriculture has also been constrained by non-agronomic factors, such as the limited scope and poor conditions of rural infrastructure which has led to the relative isolation of rural communities from markets and high post-harvest losses.

3.6.1 Project Rationale

The Extended Poverty Study (EPS), undertaken by the World Bank in 1996² estimates that one-fifth of Ghana's population of 16.5 million still live below the poverty line (defined as one-half of mean per capita household expenditures). Poverty in Ghana is predominantly rural and agricultural: 54% of those classified as poor are food crop producers who depend on farming as primary source of income; 39% of them live below the poverty line (VIP, 1998). The main constraints to improving rural living standards have been identified as the poor state or nonexistence of infrastructure for rural water, village post-harvest and rural transport on which the poor depend for their livelihood. The Village Infrastructure Project represents a core part of International Development Assistance (IDA) Country Assistance Strategy. It was meant to achieve its objectives by improving access of the poor to technical and financial resources for village infrastructure and enhancing rural communities' capacity to manage and sustain poverty reducing interventions.

² The report updates previous profiles by utilizing the third round of the Ghana Living Standard Survey (GLSS), conducted in 1991/92. It also summarizes the results of a Participatory Poverty Assessment conducted in 1994.

3.6.2 Project Objectives

The primary objective of the Village Infrastructure Project was to improve the quality of life of Ghana's rural poor by increasing the transfer of technical and financial resources to improve basic village-level infrastructure. Specific project objectives were to: (i) empower local communities and beneficiary groups through technical assistance and other measures to identify, plan, implement and maintain small, village-level infrastructure investments; (ii) increase rural communities' access to development resources through small grants; (iii) strengthen community and district-level institutions to improve the efficiency of rural resource transfer and ensure the sustainability of poverty-reducing interventions.

3.6.3 Project Description And Components

Under the VIP, four components have been identified: (i) Rural Transport Infrastructure, comprising small access roads, village tracks and trails and small bridges over village streams; (ii) Rural Water Infrastructure: comprising hand dug wells, boreholes, hand pumps and small reservoirs (for livestock) and peri-urban agriculture; (iii) Village Post-Harvest Infrastructure: comprising threshing and drying floors, and basic village storage, including cold storage for coastal fishermen and women, Village markets, Cottage industries and other targeted income-generating activities, and Related Technical Assistance and Training for sustainable use of these facilities, and; (iv) Institutional Strengthening: comprising technical assistance for strengthening beneficiary communities in project implementation, management and for carrying out basic monitoring and evaluation.

3.6.4 Mobilisation and capacity building

As a requirement before any facility is provided, groups formed or individuals are required to undergo training organised by the District Assembly. The training takes them through the dynamics of co-operative formation, business management, Book keeping, etc. In addition, the participating financial institutions (PFI) assist the groups to open Account/Savings with a Bank. After Project appraisal by the PFI together with the groups, the PFI would purchase the equipment on behalf of the group. The Group is again given training on how to use, operate, and maintain the equipment.

The financing mechanism includes a loan component from rural financial institutions (RFI) such as rural banks. The loan/grant under the ‘private goods’ window was made up of:

- i. 10 % co-financing from the recipients or beneficiaries
- ii. 18 % loan from the RFI’s own funds (i.e. 20% of grant/loan)
- iii. 72 % mix grant/loan from VIP funds held in the Central Bank of Ghana, accessible to the RFI(i.e. 80% of grant/loan)

The resulting interest rate (repayment rate) to the recipient /beneficiary, taking into consideration the grant element, comes to approximately 20% per annum of the loan portion by itself. The grant element was introduced to make repayment more affordable to farmers without interfering with market interest rates.

3.7 International Involvement in Ghana’s Rural Development

Various international institutions have involved themselves in the process of rural development and are still involved; they include the World Bank, the FAO, the UNDP, and various regional banks like the African Development Bank. Again, there is

the involvement of international agencies and organizations from the developed world like Swiss International Development Assistance (SIDA), the Canadian International Development Agency (CIDA), Overseas Development Assistance (ODA), International Fund for Agriculture Development (IFAD), and United States Agency for International Development (USAID), etc. In addition, there are many Non-Governmental Organisations (NGOs) like the Rockefeller Foundation and CUSO (a Canadian NGO) and Japan International Co-operation Agency (JICA).

CHAPTER FOUR

4.0 THE VILLAGE INFRASTRUCTURE PROJECT (VIP) AS A RURAL POVERTY ALLEVIATION STRATEGY

4.1 Introduction

This chapter deals with the results of the analysis of data gathered from the field survey. Hence, the chapter highlights two selected major components under the VIP implemented within the district and the related effects. To bring out the true impact of the Project, analysis of the situation before the introduction of the VIP in the district is done. This chapter also looks at the extent to which the beneficiaries were involved in the designing of the projects and the extent of supervision and monitoring by the district assembly.

The economy of the Asante Akim-South district is predominantly dominated by subsistence agriculture. Ravallion and Datt (2002), suggests that raising agricultural productivity, especially for smallholders, and expanding infrastructure and social spending in poor rural areas, can help to overcome weak initial conditions and improve the likelihood of pro-poor growth. Thus, designing interventions to promote pro-poor growth in rural areas becomes a sure way of providing opportunities for the rural poor to increase not only their ownership of assets but also the productivity of assets already owned (Cord *et al*, 2002). Moreover, as indicated by Ahmed *et al* (1992), and the World Bank (1994), providing reliable and affordable access to rural infrastructure services dramatically increases rural people's access to markets and social services and is essential for rural growth and poverty reduction.

It was in this light that the VIP was introduced with the major objective of enhancing the quality of life of Ghana's rural poor through increased transfer of

technical and financial resources for the development of basic village-level infrastructure that can be sustained by beneficiaries.

Data collected has been analysed in line with the set objectives which as already shown in section 1.3 are to : (1) Identify the various VIP projects that have been implemented by the district assembly during the implementation of the Village Infrastructure Project and the extent of awareness of the people about the VIP in the district; (2) to indicate the various ways through which the VIP projects have contributed to changes in the living conditions of the project beneficiaries; (3) to establish whether the change in living conditions during and after the project is attributable to the Village Infrastructure Project.; and finally (4) to make recommendations for sustaining the initiation, designing and implementation of the Community Based Rural Development Project (VIP II) in the District.

4.2 Situation Before Project

To most people in the district, poverty has been their bedfellow for a long time. They see poverty as not being able to provide for their needs, not being able to feed themselves and their families and lack of money. Even though there were other definitions, the people placed more emphasis on the above as characterizing their poverty. The levels of poverty were attributed to the high levels of subsistence farming in the district. Farmers in the district are predominantly peasants. The service sector is dominated by petty trading of surplus food crops and other commodities brought from outside the district. According to a report detailed in the 2002 – 2004 district development plan, and also confirmed by field survey, the district has a very high dependency ratio (see section 3.3). Ninety-four per cent of respondents have 3 and

above dependents. This is indicated in Table 4.1.

Table 4.1
Number of Dependants

No. of Dependants	Frequency	Percent
None	12	12.0
1	4	4.0
2	6	6.0
3	18	18.0
4	19	19.0
above 5	40	40.0
Total	100	100.0

Source: *Field survey, 2006*

This situation has a negative impact on savings. Savings among the populace is limited to only 35% of the population. This number is even limited to some public sector employees and those in petty trading, especially those who have taken small loans from the banks (DDP 2002).

Most people in farming, cultivate an acre or two each to provide themselves food in order not to be labeled as lazy but not as a form of employment to generate income. It is only during bumper harvest that surpluses are sold. Even for those in farming they have to grapple with low agricultural output resulting from the use of rudimentary farming methods, poor road network, and inadequate supply of basic social services such as education, health, water, and sanitation. These factors have resulted in a high incidence of poverty, deprivation, and generally low standards of living among the people.

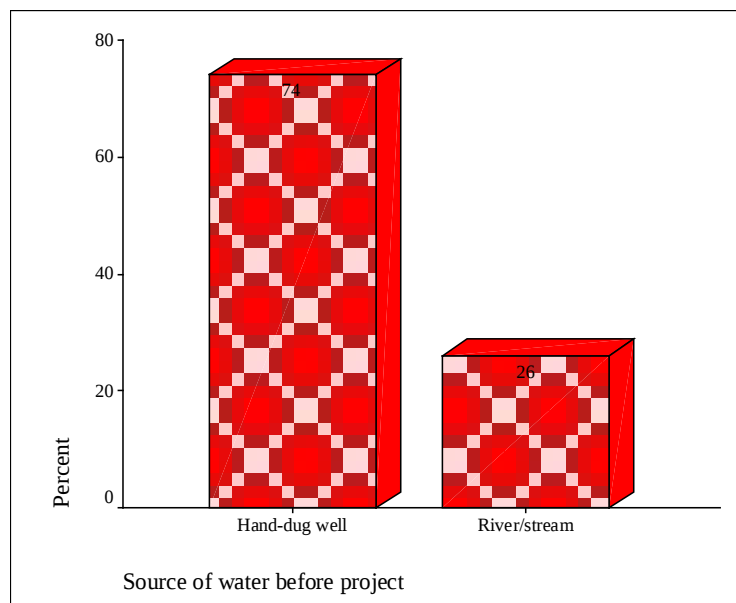
Apart from farming, avenues for off-farm employment opportunities were very limited. Industry is the least developed sector of the local economy. About 22.2% industrialists are in wood-based industry, 61.1% in agro-based industry, 5% in clay-based

industry and 11.1% in metal-based industry and 0.69 in others (DDP, 2003). The Agro based industries include gari processing, oil palm extraction and akpeteshie distilling. The metal-based ones are mostly blacksmithing. The carpenters as well as sawmill workers dominate wood-based industry. Pottery is the main clay-based industrial activity. The major problem with those in industry is lack of capital for expansion and the use of very crude methods of operation. Output is therefore very low.

At the community level there was lack of basic social infrastructure especially water and market structures. For many people in the district, water was a real problem. They resorted to sources like streams and hand-dug wells, which were not hygienic enough. The Pra, Kumi and Subin rivers and other perennial and seasonal streams drain through the district and therefore were important sources of water for domestic use. Figure 4.1 shows the graph of the sources of water in the district.

Fig. 4.1

SOURCES OF WATER BEFORE PROJECT



Source: *Field survey, 2006*

The people had to grapple with problems such as long distance to streams, poor hygiene, intermittent flow, and sometimes complete dry-ups during the dry seasons. This greatly affected productivity since women and children would have to walk long distances to fetch water. Women and children spent about three hours a day on water collection chores. This is productive time lost which could have been spent on a host of more productive activities such as childcare and the farm. Children's education was also affected because after several rounds of fetching water, they either go to school late, or do not go at all due to fatigue. In addition, the District Medium-Term Development Plan (2003) reported of water-borne diseases such as buruli ulcer, bilharzia, and guinea worm (see Table 4.2). The study revealed that about 44 percent of the sample population of 100 have had history of infection from the diseases mentioned above. The incidence of diseases such as those listed above affects productivity greatly. This is because the people being subsistence farmers, artisans, traders etc rely solely on their personal efforts and strength and therefore any disruption such as illness went a long way to affect their output. This was collaborated by the 44 percent of the sample population who contended that they could not work during the time of the illness. The lack of access to safe water, basic sanitation and good hygiene practices is the third most significant risk factor for poor health in developing countries. (WHO, 2004)

Table 4.2 **Incidence of Water-borne Diseases before VIP Project**

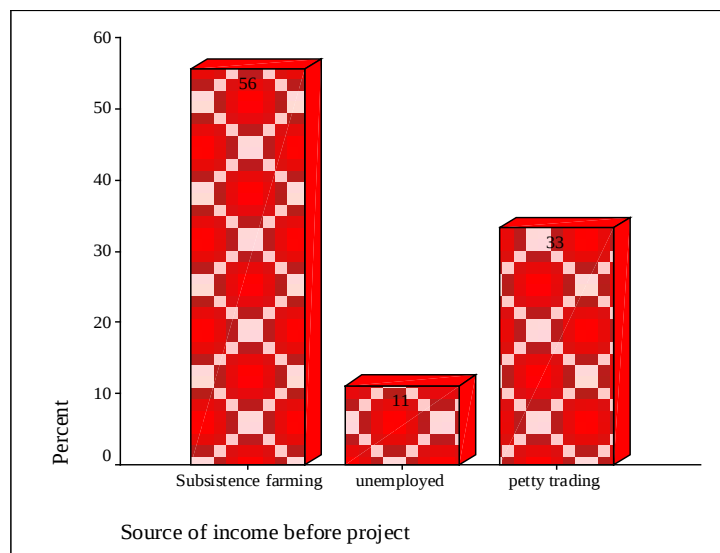
Disease	Frequency	Percent	Cumulative Percent
Guinea worm	18	41	41.0
Bilharzia	14	32	73.0
Buruli ulcer	12	27	100.0
Total	44	100	

Source: Field Survey, 2006

4.3 Economic Activities of Respondents Before Project

Sources of income of respondents before the VIP for those who benefited from the Private Goods were subsistence farming and petty trading, with those involved in subsistence constituting 56 percent as against 33 percent of those engaged in petty trading. 11 percent of the respondents were unemployed who relied on remittances and support from relatives within the community (Fig. 4.2).

Fig. 4.2 **Sources of Income of Beneficiaries before VIP**

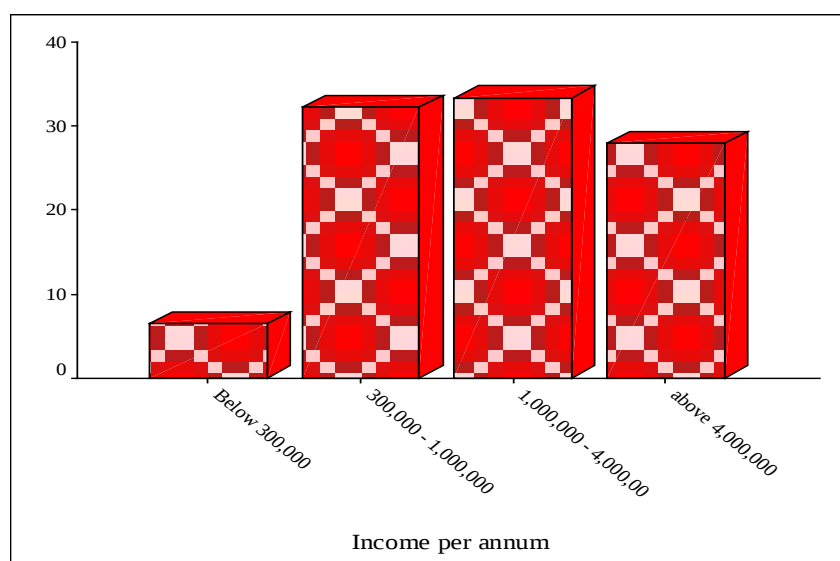


Source: *Field survey, 2006*

Income levels for these people before the project were very low (Fig. 4.3). This resulted in about 60 percent of the beneficiaries claiming that they could not afford the fees of their wards in school. Apart from fees, housing and clothing were mentioned as problems persisting before the project.

Fig. 4.3

Income Levels before Project



Source: Field Survey, 2006

Their farm and trading incomes were barely enough to allow the household to live what they consider to be a “good life” (defined by them as their ability to acquire the basic necessities of life). They rarely were able to make savings in cash, as much of the profit was re-invested in inputs and labour for the next year’s farm activity. Forty percent (40 %) said they were indebted to friends, neighbours or relatives for at least one or two months per a year. This resulted in people forming co-operatives instead of applying on individual basis. Individuals could not raise the 10% matching fund required of applicants.

4.4 Awareness of the Project

The Village Infrastructure Project was a demand-driven Project. The effectiveness of such programme depends on the responses of the intended beneficiaries. It was based primarily on the application or request that the community, co-operative or the individual made at the district assembly. There was therefore, the need for effective

publicity and marketing of the project to create awareness among the populace.

However, despite the fact that the district benefited nonetheless, there was very little knowledge of the Village Infrastructure Project as a programme to help alleviate poverty in the district. From data gathered, only 35% professed knowledge of the Project. As a result of the low awareness, therefore only nine co-operatives were formed in the district to benefit from the ‘private goods’ component in the entire district. Despite the numerous felt needs of the district, boreholes and markets were the only public goods provided under the project. These Projects were however captured in the District Assembly’s Development Plan, they were not provided because the communities had applied for them under the Village Infrastructure Project. As a result of this, participation or involvement of the beneficiaries in the identification, planning, implementation and monitoring of projects, especially in relation to the ‘public goods’ was very minimal, the only contributions made were by assembly members during the design of the Development Plan. Lack of awareness and participation explains why in other parts of the country, completed projects are still not used by the people. Also, these projects were sited at places contrary to where the people would want them to be.

4.5 Implementation of Village Infrastructure Projects in the District

There were two major components under the Village Infrastructure Project (VIP). These were the ‘Public Goods’, which were sub-projects that were owned by the local government though they benefited the entire community or the general public, examples of which were dams, roads, markets, water facilities, etc, and also ‘Private Goods’, which were productive assets or facilities that individuals or co-operatives could apply for to enhance productivity or start new businesses.

Under the ‘public goods’ component, there were fifteen beneficiary communities. In total, eight boreholes and seven markets were provided throughout the district. The criteria for allocation of projects were based on the needs of the people as captured in the District Development Plan.

For the purpose of accessing ‘private goods’, nine co-operatives were formed in various communities. Table 4.3 indicates the names and location, and the types of facility the various co-operatives benefited from.

Table 4.3 CO-OPERATIVES FORMED TO ACCESS ‘PRIVATE GOODS’

Co-operative	Location	Facility	Activity
Atotosu Mobisquard Co-op Society	Adomfe	Power Tiller, Tricycle, Rice Processing Machine	Rice Production and Processing
Nyame Do Yen Co-operative Farmers Society	Obogu/ Kumesu	Corn Mill, Power Tiller	Rice Production and Food Processing
Nyame Women in Agric	Juaso	Corn Mill	Food Processing
Water Works Farmers Co-operative	Juaso	Corn Mill	Food Processing
Krofa Islamic Youth Co-operative Society	Krofa	Spraying Machine, Water Pumping Machine	Vegetable Production
God First Food Processing Co-op.	Adomfe	Gari Processing Equipment, Power Tiller, Water Pumping Machine	Food Production and Processing
Ofoase Oil Palm Growers Co-operative	Ofoase	Oil Palm Processing Equipment	Palm Oil processing
Kwaben Food Growers Co-operative	Kwaben/Kadjo Fomanso	Power Tiller	Rice Production
Zongo Women’s Co-op.	Obogu	Palm Kernel Processing Equipment	Palm kernel oil processing

Source: *Field survey, 2006*

4.6 Criteria and Qualification for Accessing Project

In the VIP project description document (1998), members of the community could meet at the unit committee level to discuss their needs in relation to the various

components under the VIP. They then would forward their request through the assembly member to the District Assembly. Upon receipt, the Assembly would forward it to the Rural Infrastructure Co-ordinating Unit (RICU) for the release of funds and subsequent implementation by the Assembly. The communities were supposed to indicate the location and also provide labour for the implementation. Theoretically, the VIP was supposed to be highly participatory, involving the local people in the identification, planning, and implementation of the project.

However, due to very poor publicity and low awareness among the rural poor for whom the programme was designed, there was very low patronage of the project. The Assembly, therefore, provided those facilities to the communities based on needs of communities captured in the district development plan.

Under the ‘private goods’ component, the rural poor, people engaged in food crop, livestock and fish farming, and self-employed women in the informal sector and rural entrepreneurs were qualified to apply for the loan to acquire private goods. Application could be sent on individual basis or as a group to the accredited participating financial institutions (PFI). The groups should be formally registered as a body or recognised by the District Assembly, District Agricultural Development Unit, or the Department of Co-operatives. Afterwards, the group should mobilise savings, open an account with a Bank or Savings and Loans Company, and operate the account for at least six (6) months. Any Group without previous training must apply for training to the District Assembly.

Based on these criteria and requirements, nine (9) groups applied for various equipments from the Rural Infrastructure Co-ordinating Unit through the District Assembly (refer to section 4.6). Each of the co-operatives had between five (5) and ten

(10) members. Even though individuals could apply for these facilities those who benefited were mainly members of co-operatives. Individuals could not raise the 10% matching fund required of applicants.

4.7 Impact of Implemented VIP on the Livelihood of the People

4.7.1 Public Goods

Under the ‘public goods’, eight boreholes (under the rural water infrastructure) were constructed for eight communities. Seven other communities had village market (under the Village Post-Harvest Infrastructure).

4.7.2 Rural Water Infrastructure

Water has for a long time, been a problem in the district (see section 4.3 i.e. pre-project period). There are currently only two communities, Juaso and Obogu, the major settlements in the district, which have pipe-borne water. Water had always been a felt need of the people in the communities. The problem of water has over the years been captured in the district development plan, and therefore, when the VIP was launched, the DA took advantage of it to meet the water needs of the district.

From the perspective of the World Health Organisation (2004), health condition of the people is seen as a major factor in enabling poor people take charge of their own destinies, their own future, and their own economic development. Without good health, a whole series of burdens adversely affect those populations. With better health conditions they are empowered to undertake their various livelihood activities to improve their living conditions. The health dimension of safe drinking water and sanitation is so self evident.

From the data gathered from both the respondents and the district health directorate infection rate of waterborne diseases has drastically reduced. (see Table 4.4) Thirty-eight percent (38%) out of 44 percent of the respondents with previous infection history had not reported of any infection after the facility was provided.

Table 4.4 **Waterborne disease infection before and after Project**

	Persons with infection before the project	Persons with infection after the project
No.	44	6
Percent	44	6

Source: *Field survey, 2006*

The District Health Report (2002) gives a similar picture of decline in infection after 2001 (See Table 4.5).

Table 4.5 **Other Endemic Diseases Reported, 1998 - 2002**

DISEASE	1998	1999	2000	2001	2002
Bilhazia	45	33	54	25	11
Guinea Worm	-	45	-	6	-
Buruli Ulcer	-	-	24	6	2

Source: *District Health Report, June 2002*

What this means is that the provision of the borehole has reduced significantly the incidence of water-borne diseases in the district. In addition, there is now easy access to water. Women and children do not walk for long distances to fetch water anymore due to the central location of boreholes in the communities. According to the district

education directorate, and from parents, and also confirmed by field survey (Table 4.6), the attendance of children to school has improved considerably, in terms of punctuality and regular attendance.

Table 4.6

Distance and Time Spent in collecting water and School attendance Before Project				
Distance to water source	No.	Time spent	Children who Do not go to school	Children who Go to school
100m-300m	38	1-1½ hrs	10	28
300m-600m	35	1½hrs-2½ hrs	12	23
Beyond 600m	27	2½hrs-3½ hrs	14	13
Distance and Time Spent in collecting water and School attendance After Project				
10m-30m	20	30min-45min	-	20
30m-50m	45	45min-1hr	5	40
50-100	18	1hr-1½hrs	4	14
100m-150m	17	1½ -2hrs	3	14

Source: *Field survey, 2006*

The provision of water has improved their health status, which has a direct and positive effect on their productivity. The local capacity of communities to manage water resources was also greatly increased as witnessed by the fact that facilities were adequately maintained, which had been problematic in the past. Furthermore, the sense of ownership of the facilities by the communities has been improved. The capacity of Area Councils (ACs), to operate and maintain water-related infrastructure was greatly improved. This was made possible by the training given them by the Rural Infrastructure Co-ordinating Unit (RICU) officials in the use and maintenance of the facilities. These

results have led to significant increases in the quality of life of beneficiaries, through a reduction in water-borne diseases, improved nutrition and reduced effort at carrying water. Farmers have better access to safe water both for humans and for domestic animals. Supplementary income improved food security for 40 percent of the respondents, half of the respondents declared that they now enjoyed a better quality of life since they could now afford what they could not previously afford.

4.7.3 Village Post-Harvest Infrastructure

Rural dwellers' interaction at agricultural markets is an important aspect of the livelihood strategies of many rural households, rich, and poor alike. Markets are where, as producers, they buy their agricultural inputs and sell their products; and where, as consumers, they use their income from the sale of crops, or from their non-agricultural activities, to buy their food requirements and other consumption goods. Virtually all households in rural areas are, by preference, both producers and consumers, buyers and sellers; and many sell agricultural produce and buy their food at different times of the year. Markets are important to all rural households, and assisting rural poor people in improving their access to markets must be a critical element of any strategy to enable them to enhance their food security and increase their incomes (IFAD, 2001).

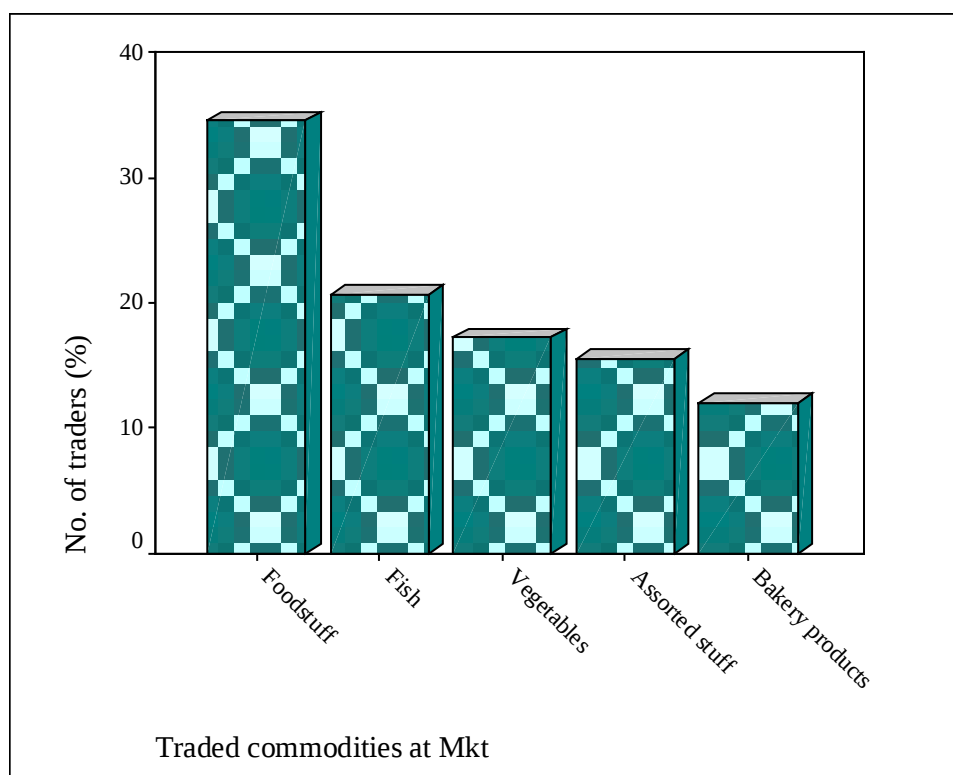
For the markets, Ofoase and Adomfe were the selected communities (ref. to map). Before the market structures were constructed, trading was haphazard and unregulated. People were selling in front of their houses and by roadsides. What seemed like market place was characterised by weak structures that leaked anytime it rained. The location of the old market at Adomfe for instance was such that debris and run-offs got deposited at the market place during rainfall, making the place filthy especially

during the rainy season. It was more than welcome when the new market was built with toilet and drainage facilities. The new market had enough shed spaces for the display of goods especially foodstuffs during periodic markets days.

Despite the weekly market at Juaso, the district capital on Sundays, the various communities have their own market from Monday to Saturday where traders sell products bought from Juaso. Figure Fig. 4.4 shows the various items that the people trade in at the markets.

Fig. 4.4

Traded Commodities by Traders



Source: *Field survey, 2006*

These markets contributed to more hygienic display of food, improvement in storage facilities and improved standard of living of farmers and traders.

Apart from benefits accruing to individuals, there was also a significant rise in revenue generated from the markets as rate. This is as a result of the fact that activities

in the various markets put up by VIP increased tremendously. Table 4.7 shows the revenue from rates between 1998 and 2001.

Table 4.7 Revenue from rates of Asante Akim-South District for 1998 – 2001

Year	Amount	% of annual Total
1998	33,781,813	2.7
1999	37,639,979	3.4
2000	47,787,824	2.9
2001	56,455,398	2.2

Source: Trial Balance 2000-2001 District Finance office, Asante Akim South District

4.8 Private Goods

Under the ‘private goods’ component, nine co-operatives were formed. They were in food production and processing. Some of the crops produced included rice, maize, cowpea, and vegetables. Those into food processing, processed rice, palm oil and palm kernel oil, grain, gari. They were provided with power tillers, rice and gari processing machines, corn mills, spraying machines, water pumping machines, oil palm processing machine and palm kernel processing machines.

There was significant rise in production and income levels of beneficiaries. Both on-farm and off-farm employment opportunities were created for many people who were previously unemployed. The overall effect was the fact that beneficiaries were able to increase their household assets during the implementation of the project.

4.8.1 Production

Farmers who went into rice and maize production increased the acreage cultivated because of the power tillers and the spraying machines that were acquired (see section 4.6). Five rice farmers, who were cultivating between two and four acres,

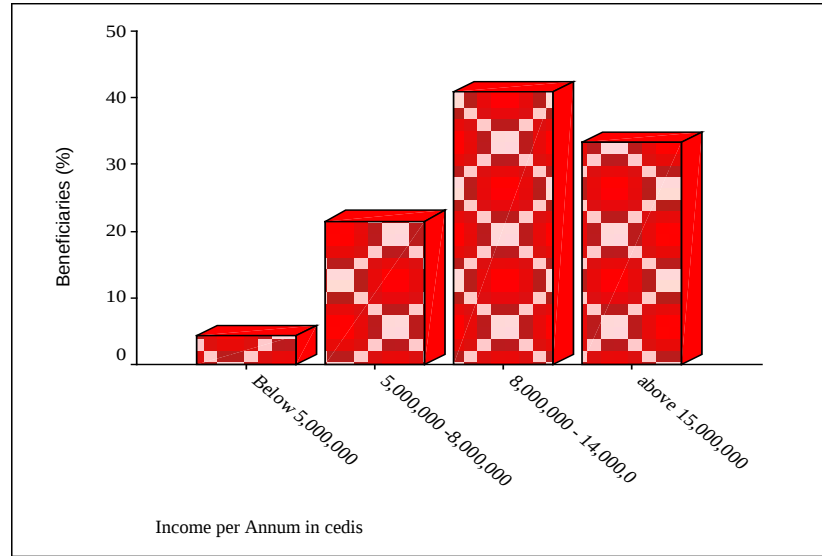
increased acres to between five and eight acres in each farming season. Also, the availability of the spraying machines ensured pest free season thereby reducing drastically crop infection. This further boosted production. There was also easy access to processing machines that further reduced post-harvest losses through pest and fungi infestations.

Six women who were in palm oil extraction had their drudgery reduced by the oil palm extraction machines. They could process more oil with the machines than they did manually. According to these women, the use of the palm oil extracting machines helped to reduce the man-hours for processing by about 65%. A woman declared, “the machine was very effective in extracting 20% more than we were doing manually. It resulted in increased production and consequently more income” (FGD).

4.8.2 Income

There was a significant rise in income of all beneficiaries during the operation of the project. Apart from using the equipment on their own projects, those who benefited from Power Tillers, Pumping machines, oil extractors, spraying machines rented them out to others at a fee. This further boosted their incomes in a very significant way. Figure 4.5 shows the levels of income during the project’s active cycle.

Fig. 4.5 **INCOME LEVELS AFTER PROJECT**



Source: *Field survey, 2006*

Eighty-three percent (83%) of the total beneficiaries had other alternative sources of income. The information presented here represents the first three years of operation. It must be emphasized here again that currently only 33% of these are still in operation. Table (4.8) shows the alternative income generating activities of the said beneficiaries.

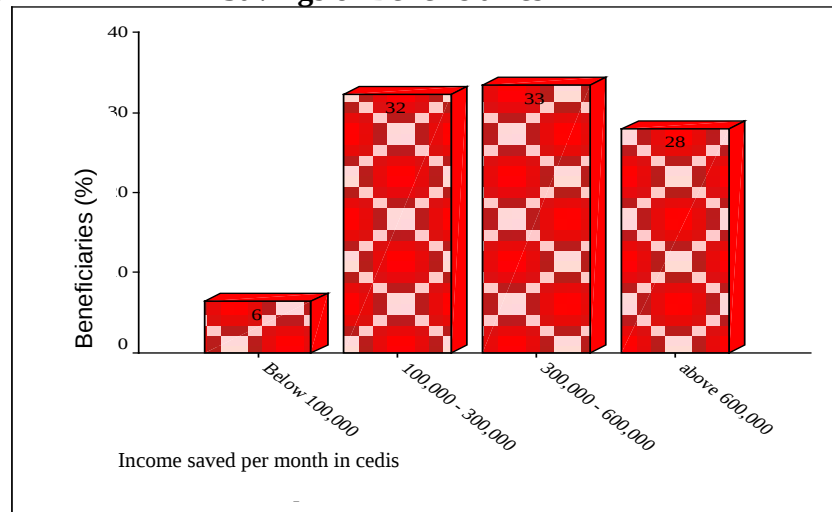
Table 4.8 **Sources of alternative Income**

Alternative Source income	Frequency	Percent	Cumulative Percent
subsistence farming	3	20.0	20.0
petty trading	5	33.0	53.0
sale of labour	3	20.0	73.0
Artisanship	4	27.0	100.0
Total	15	100.0	

Source: *Field survey, 2006*

The project also improved the savings of the beneficiaries. Because of their association with the banks, they were able to save. Figure 4.6 shows the levels of savings of project beneficiaries.

Fig. 4.6

Savings of Beneficiaries

Source: Field survey, 2006

It should also be noted here that, the amount saved here represents strictly the amount saved from the operations of their respective projects.

Asked if they had ever remitted to any member of the family before, 85 percent of them respondents said they had on several occasions and on regular basis remitted to relatives outside the district. Thirty-five percent said the remittances sent were to pay the school fees of cousins, nephews, and nieces. Others also remitted to support the personal needs of relatives who asked for such help. Apart from the regular remittances, 89.9 percent of the beneficiaries said they had other dependants in addition to their own children. Table 4.9 shows the number of dependents of respondents.

Table 4.9 Number of Dependents

Number of Dependants	Frequency	Percent	Cumulative Percent
None	2	11.1	11.1
1	3	16.6	27.7
2	3	16.6	44.3
3	5	28.0	72.3
4	2	11.1	83.4
above 5	3	16.6	100.0
Total	18	100.0	

Source: Field survey, 2006

The significant thing about this dependency levels is that 65 percent of the respondents had the dependents after starting the project, with the 35 percent having these dependents even before applying for the facility. The significance of this high dependency rate after the project is that it attests to the assertion that their living conditions had improved and they could now afford to cater for more people.

4.8.3 Employment

Notwithstanding the small nature of the projects undertaken by the Groups, some forms of employment were created. Those in rice production and palm oil extraction were able to employ some people as farm hands. Those who acquired corn mills also employed people to operate the facility. In all thirty-five people were employed full time. This information is presented in Table 4.10. There were also people who were employed on casual basis during the rice and maize planting seasons. Even though the level of employment was low in general terms, it could still pass as a significant impact since after all only nine co-operatives were involved. The situation would have been better if there were more co-operatives and individual beneficiaries.

Table 4.10 **FULL-TIME EMPLOYMENT GENERATED**

Activity	No. of People Employed
Rice and Maize production	9
Oil Palm Extraction	10
Corn Mill operation	6
Gari Processing	5
Palm Kernel oil processing	5
Total	35

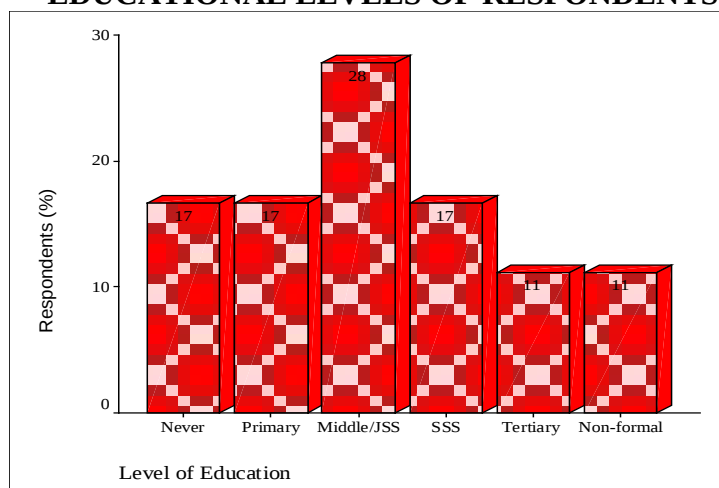
Source: *Field survey, 2006*

4.9 Monitoring and Supervision

Monitoring and supervision of project is a very important component of any development project or programme. For pro-poor projects under review, the importance lies with the fact that the educational levels and technical expertise of project beneficiaries is generally very low. From Fig. 4.7 below, about 17% of the respondents had never been to school, 41% had been to the primary and JSS level, 17%, SHS level, 14% tertiary and 14% had attained some form of non-formal education.

Fig. 4.7

EDUCATIONAL LEVELS OF RESPONDENTS



Source: *Field survey, 2006*

There is therefore the need for regular interaction with project managers to identify and correct problems that may arise during project implementation. Monitoring enables feedback to be sent to project planners and managers to correct inconsistencies in the project plan. With the District Assembly as the implementing agency at the district, there was the need for close monitoring and supervision.

Almost all the Groups responded in the affirmative when questioned whether officials of the District Assembly ever came to the project site to check progress on the use of the facility. All the groups said that there was only a one-off visit. According to them, the relationship with the beneficiaries ended after the DA had handed over the

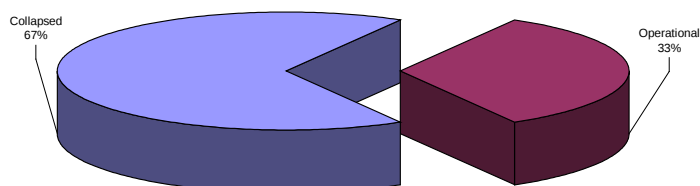
facility to them. The beneficiaries, however, visited the Bank from time to time to make deposit according to the repayment plan. It became clear from the interaction with the leaders of the Groups that supervision and monitoring was virtually non-existent after the handing over of the project. The officials at the DA in response to a question on this issue mentioned that since the beneficiaries had not come to make any request or complaint, the assumption was that everything was okay.

4.10 Sustainability of Project Under The ‘Private Goods’ Component

The VIP was started in 1998 and ended in 2004, covering a period of six (6) years. It would not be out of place to expect all projects undertaken by beneficiaries to be still operational. One of the development objectives behind the VIP was to create a sustainable village level infrastructure and cottage industries that would enhance the livelihoods of Ghana’s rural communities. However, to date only 33.3 percent of the facility is operational (Fig. 4.8). This because of the lack of both supervision and monitoring the project encountered. Even though, the beneficiaries were initially given training regarding the management and use of the facility, regular supervision would have enhanced the sustainability of the projects and facilities.

Figure 4.8

Current Status of Facilities



Source: *Field survey, 2006*

Even though lack of effective monitoring could be the reason for the collapse of most of the facilities, other reasons given included normal wear and tear and poor management. Even of the 33.3 percent that were supposed to be operational, only 60 percent were in good shape during the survey.

4.11 Assessment of The Village Infrastructure Project (VIP) as Rural Poverty Alleviation Strategy

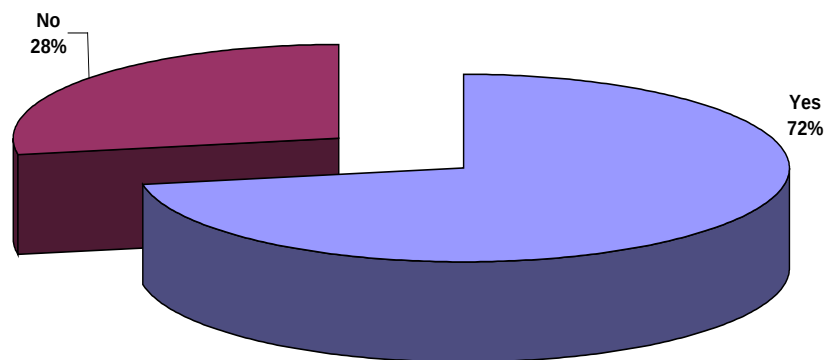
The essence of every poverty alleviation programme is to record a marked change in the livelihoods of the rural poor for whom the programme is designed. With lack of infrastructure identified as a major contributing factor to poverty in the rural areas, any programme that seeks to address this situation goes a long way to alleviate poverty in that community.

In the case of the VIP, economic infrastructure micro-projects such as community markets were created. There was also a social infrastructure micro-project,

in the area of the provision of small-scale water supply (boreholes). Under income generation micro-project, there was great production activity in small scale crop farming, food processing and small scale enterprises. This was ensured by the provision of productive assets in the form of equipments to beneficiaries to enhance productivity.

From the data presented it is evident that there was a marked improvement in the lives of the people served by the project. As a result of the increase in income levels 72% of the beneficiaries could acquire certain household equipment and other items that they didn't have before (Figure 4.9)

Fig. 4.9 Acquisition of property with income during project lifespan



Source: *Field survey, 2006*

The equipment and other property acquired are presented in Table 4.11.

Table 4.11 **Net worth of Beneficiaries during and after Project**

ITEM	QUANTITY	No. of beneficiaries
1. Cattle	10	1
2. Sheep	5 - 20	3
3. Goat	5 -20	2
4. Fowls	4-10	5
5. Bicycle	1	10
6. Motor bikes	1	5
7. Radio	1	18
8. TV	1	10
9. VCD player	1	4
10. Mobile phone	1	4
11. Vehicle	1	1
12. Kerosene stove	-	
13. Gas stove	-	
14. House	1	5

Source: Field Survey, 2006

Access to basic level infrastructure that hitherto was a problem was greatly enhanced. Those in productions who had access to the productive assets recorded increase in production and consequently rise in income (see section 4.9.2). With the introduction of the programme beneficiaries were able to save (Fig. 4.6), remit relatives and also take care of dependents. Their sources of income became diversified (Table 4.8). There was thus a marked change in the livelihood pattern of project beneficiaries, from a situation of indebtedness, difficulties in taking care of families and abject poverty.

Projects which are effective in alleviating poverty in the rural setting are those which are promoted and implemented by the community itself or with their full involvement. Even though, this cannot be said entirely of the VIP, especially with the ‘Public goods’ component’, its impact was nonetheless very significant. However, in the ‘private goods’ component there was full involvement of the beneficiaries in terms of project identification, planning and implementation, thereby recording the successes

that it did. Perhaps much more could have been achieved if there was greater monitoring and supervision which would have ensured a better sustainability of projects. Wider coverage, in terms of beneficiaries, could have been achieved if greater awareness was created for more people to benefit which would in turn have maximized the impact in the district. The limited coverage stems from the fact that there were only nine co-operatives that benefited. The situation would have been better if more co-operatives were formed to access the project. This even becomes significant when one considers the fact that large amount of project fund remained untapped even after the completion of the project. This became evident at the launch of Phase II of the VIP-Community Based Rural Development Project (CBRDP), at Cape Coast, in 2004, when the national programme director of the project, Mr B. M. Oppong entreated communities to apply for facilities under the phase II of the project.

Despite the social benefits that accrued to the beneficiary communities in the area of public goods, the people rather preferred the ‘private goods’ component, especially in the area of easy and prompt access to credit facilities during farming season. These concerns were expressed by those interviewed on the impacts of the ‘public goods’, those who did not benefit from the ‘private goods’, which in any case was limited to only nine co-operatives that had memberships between five and nine.

When the respondents were asked if there had been improvement in their standard of living, a beneficiary responded “there was a marked improvement in our standard of living, we could buy for ourselves what we could not buy some time ago”(Table 4.11). They mentioned their ability to cater for their dependents (Table 4.9), and remit to relatives (see section 4.9.2). When asked if the positive change in living standard could be attributed to the Village Infrastructure Project, over 90 per cent

answered in the affirmative (Table 4.12).

Table 4.12 Factors responsible for improved Standard of living

	Frequency	Percent
Village Infrastructure Project	17	94.4
General Economic Improvement	1	5.6
Other	-	-
Total	18	100

Source: *Field survey, 2006*

Those who were out of operation during the survey did also confirm that life was good during the years of the operation of their facilities; they did experience an improved standard of living. The Ghana Statistical Service in its recent Ghana Living Standard Survey (2007) mentioned ₵3,708,000 cedis per annum as the figure below which people are considered poor. However, with their income levels during the project implementation ranging between ₵5,000,000 and ₵15,000,000 per annum one can say that poverty levels reduced tremendously in the area (See section 4.9.2).

It was a general feeling among the people that even though they could access the facility under the VIP, most of them knew very little or nothing at all about the Project. Majority of them said that they would prefer a scheme that would resource them by granting them credit or loans, in addition to markets and other infrastructure that would generally enhance their livelihood in the rural community. They commended the District Assembly for the provision of the ‘public goods’ especially but added that they could have done more especially from the backdrop of the existence of the ‘Private

Goods' which majority of the people would have loved to access, but knew nothing about.

CHAPTER FIVE

5.0 GENERAL FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The final chapter of the study looks at the research findings as well as the lessons that can be learnt and recommendations to be considered in the designing and implementation of future poverty alleviation projects in the country.

5.2 Findings

Against the backdrop of the completion of the Village Infrastructure Project, seen as a rural poverty alleviation strategy, the study sought to review the impact of the project on the livelihood of the affected communities. As indicated in section 1.4 in chapter one, the study was conducted on the propositions that:

- i. When given sufficient funding, assistance, and working through representatives, poor rural communities are capable of setting up their priorities and preparing, executing, operating, and maintaining their investments.
- ii. Provision of village-level infrastructure and physical assets has the high potential of reducing rural poverty.

From this perspective therefore, the study sought to achieve the following objectives, also outlined in the introduction (section 1.3).

- i. To identify the various VIP projects that have been implemented by the district assembly during the implementation of the Village Infrastructure Project; and the extent of awareness of the people about VIP in the district.
- ii. To assess the various ways through which the VIP projects have contributed to changes in the living conditions of the project beneficiaries;

- iii. To examine the level of local involvement in terms project identification, planning and implementation.
- iv. To establish whether the change in living conditions during and after the project is attributable to the Village Infrastructure Project.

After analysing the data collected, for the study the following findings were made:

1. The district benefited from rural markets and water facilities. Eight boreholes and seven markets were constructed in fifteen communities. These were provided under the ‘public goods’ component of the project. There was also the ‘private goods’ component under which productive assets were provided to some co-operatives formed purposely for that.
2. Even though the VIP sought to consider areas other than agriculture, it was realised that all beneficiaries of the ‘private goods’ involved in the project were in agriculture and agro-food processing. This gives a clear indication of the right strategy for the government to adopt in reducing poverty in the rural areas. In other words, pro-poor programmes by both the government and NGOs should emphasize much on agriculture. This also does affirm that agriculture dominated economy serves as one of the major characteristics of rural areas.
3. The formation of co-operatives enabled members of the communities within the district have access to the private goods. It was realised that despite the fact that individuals could apply for these facilities or equipment, the people in the district came together in groups to access the VIP. According to them, they could not have been able to raise the 10 percent matching grant individually and therefore had to pull

resources together as a group. The situation created here reveals the role that co-operatives and associations play in rural poverty reduction.

4. One of the major challenges of pro-poor programmes is the element of unsustainability. Effective capacity and intensive supervision serves as a means of ensuring sustainability of projects, but it was realised from the study that these elements were missing, in that supervision by the District Assembly officials was very poor. It became known that capacity building was the responsibility of the District Assembly but it lacked the ability to effectively play that role. This situation limited the impact the VIP would have had in creating sustainable village level infrastructure and cottage industries that could enhance the livelihoods of Ghana's rural communities.
5. The VIP had many prospects in the area of poverty reduction in rural areas. This could be seen in the initial enormous benefits that accrued to beneficiaries of the private goods. However, it must be emphasised here that these prospects can only be sustained when all stakeholders perform their duties effectively especially in the area of capacity building and supervision. The absence of these two elements in the implementation process of the projects led to its failure in achieving all of its aims.
6. Another major finding was the absence of participation especially in the provision of 'public goods' component during the implementation of the VIP. The beneficiary communities were not directly involved in the planning and provision of the 'public goods' even though these projects yielded many benefits. The selection of projects for implementation was done by the District Assembly without consulting the communities. The absence of participation in decision making in projects such as the VIP has resulted in many of them not being patronised by the intended

beneficiaries leading to the wastage of limited resources. A classic examples are markets that were completed over six years ago but have not been used by the beneficiaries to date, at Pakyi No 2, Ankamu (Apam Junction), and many other areas.

7. Another finding was that the ‘public goods’ made wider impact in terms of coverage on the beneficiary communities than that of the private goods. In other words, whereas the provision of the boreholes and the markets served whole communities only few people benefited from the ‘private goods’.
8. It was also evident that, the people indeed preferred the ‘private good’ aspect of the VIP even though they affirmed to the social benefits that were accrued from markets and the boreholes. They were much interested in areas where they could access credit facilities to facilitate their economic activities which they believed could increase their income levels and thereby their standard of living.
9. The study also found that the people viewed poverty as low income to satisfy their basic needs. They therefore saw any programme that enhanced their livelihood sources and consequently increased their income levels as positive way to pull them out of poverty.
10. The element of sensitisation and awareness creation, which is a basic prerequisite for the implementation of any pro-poor project, was missing in the implementation of the VIP in the district. It was a general feeling among the beneficiary communities that even though they could access the facility under the VIP (especially the ‘public goods’), they knew very little or nothing at all about the Village Infrastructure Project. They felt that they would prefer a scheme that would resource them by granting them credit facilities, in addition to markets and other infrastructure that

will generally enhance their livelihood in the rural community. The input of the District Assembly in realising the objectives of the VIP was also questionable since as stated earlier, they failed to play their supervisory role effectively.

11. From the analysis of impact, the proposition that provision of village-level infrastructure and physical assets has the high potential of reducing rural poverty holds. It could be concluded from the findings that, the continuous relevance of the original planning assumptions of the VIP phase I only holds if the various loopholes are filled especially in the area of sensitisation, supervision, and participation.

5.3 Conclusion

Poverty is undoubtedly very pervasive in Ghana. The cure for poverty is not solely dependent on the kind of strategy that is adopted, but also the implementation and management of such strategy or intervention. It has become very clear that for poverty to be eradicated there is the need to increase the village-level infrastructure and assets of the poor. This should be in line with policies that would alter institutions which will in turn change the structure that promote and perpetuate poverty.

Over the years, various governments through several interventions and strategies have tried to eradicate poverty but were faced with serious setbacks. Millions of dollars have been sunk into such programmes without commensurate reduction in poverty across the country. Even though, mention could be made of some successes in certain areas, there is also, undoubtedly pervasive feeling of helplessness on the part of the rural poor. The major problems of such interventions have been their implementation plan. There seems to be problems with the way such projects/interventions are marketed to the poor or the intended beneficiaries. The few, who benefit, however are also faced with

problems of management and supervision. This is due partly to the lack of effective monitoring and supervision mechanism on the part of the project implementation agencies. Another reason is attributable to the lack of linkages of project components to achieve an integrated poverty alleviation and rural development.

The Village Infrastructure Project (VIP) was an effective poverty alleviation intervention, taking into consideration its objectives and development assumptions. It addressed the structural defects of many poverty alleviation programmes that have been implemented over the years. It sought to increase village-level infrastructure much needed to enhance the quality of life in the rural areas. It also sought to increase the productive asset of rural farmers and entrepreneurs; an intervention that Ali *et al*, (1997), Birdsall and Londono (1997), Cord *et al* (2002), Ravallion *et al* (2002), Ahmed and Donovan (1992), World Bank (1994), Fan *et al*, (1999), IFAD, (2003, 2006) agree is the best solution to rural poverty.

Notwithstanding these, project implementation was not the best. As a demand-driven intervention that thrives first on people's knowledge and acceptance, not enough sensitisation was done. This reduced its accessibility to most people who could have taken advantage of such great opportunity to increase production and or start business of their own. There was also the issue of monitoring which was non-existent. With the introduction of the phase two of the VIP, known as Community Based Rural Development Project (CBRDP) which is in full force, the defects noted, if rightly taken care of would make the CBRDP one sure tool of reducing poverty in the rural areas of, Ghana.

5.4 Recommendations

1. Formation of Co-operatives in the implementation process of Projects:

Realising the importance of co-operatives in the implementation of pro-poor programmes such as the VIP especially in the area of accessing the ‘private goods’, it becomes expedient to encourage the formation of more co-operatives and associations in the rural communities as part of the implementation process. The inclusion of such groups as part of the implementation process would go a long way to help the individual poor to access such facilities. This becomes more evident when one asserts to the fact that the individual rural poor cannot raise matching fund to access such facilities.

2. Establish effective mechanism for capacity building and supervision:

Considering the importance of capacity building and supervision in ensuring the sustainability of development projects, there should be capacity building and supervision. This will call for proper mechanisms for monitoring procedures to be put in place to ensure that all stakeholders perform their functions effectively as required.

3. Public participation in the planning and the implementation process:

Public participation plays an important role in development planning and management, especially in pro-poor projects. The absence of it or its insufficiency can be a big setback to development efforts such as this. Participation reveals the priorities of the people and it creates room for maximum support for any intended project. Based on this, it is recommended that district assemblies involve the various beneficiary communities especially in the area of selecting their development priorities. It is only through this that any development effort such as the VIP can be meaningful as

far as reducing the poverty in the rural areas is concerned.

4. Effective sensitisation programme for the proposed beneficiary communities:

It was very clear that, the people were not given the opportunity to know in detail what the VIP was all about. It was also clear that even though the district was a beneficiary district, most people were not sensitised of the importance of the VIP and the means by which they could access it. It is therefore recommended that, the implementing agency in its future operation should ensure that the district assemblies undertake enough sensitisation campaigns to ensure that the people become acquainted with the various components of the VIP. It could be realised from the study that if this had been done, many people would have accessed the facility in the district and with effective monitoring procedures, an immense impact would have been made.

5. District assemblies should be charged to carry out all their duties:

To avoid the element of nonchalance on the part of the district assemblies in their programmes, the implementing agency together with the required ministry should ensure that the assemblies play their part effectively. This can be achieved if these lead implementing agencies devise effective mechanism to that effect.

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APPENDIX A

A REVIEW OF THE VILLAGE INFRASTRUCTURE PROJECT AS A RURAL POVERTY ALLEVIATION STRATEGY IN GHANA: A CASE STUDY OF THE ASANTE AKIM SOUTH DISTRICT.

HOUSEHOLD QUESTIONNAIRE

Demography and Education

1. Name.....
.....
2. Gender: (1) Male [] (2) Female []
3. Age: (1) 18 – 22 [] (2) 23 – 45 [] (3) Above 65 []
4. Marital Status: (1) Single [] (2) Married [] (3) Widowed [] (4) Separated []
5. If married, how many children do you have? (1) 1 – 3 [] (2) 4 – 6 [] (3) above 6 []
6. Where do you come from? (1) Indigene [] (2) Settler []
7. What is your level of education? (1) Never [] (2) Primary [] (3) Middle/JSS [] (4) SSS [] (5) Tertiary [] (6) Non Formal []
8. Are you employed? (1) Yes [] (2) No []
9. (a) Do you have any child/children currently in school? (1) Yes [] (2) No []
(b) If yes,

Sex of Children F = Female M = Male	Level of Education 1=Primary 2= JSS 3= Secondary 4=Tertiary	Location		Ownership		Cost Per Term	Distance to School
		Within town (1)	Outside town (2)	Public (1)	Private (2)		

	Condition	
Component	Good (1)	Bad (2)
Roof		
Foundation		
Wall		

HOUSING CHARACTERISTICS

10. In what type of dwelling does the household live? (1) Single room [] (2) flat [] (3) Compound house [] (4) Self-contained house []
11. (a) **ROOFING MATERIALS:** (1) Aluminium [] (2) Bamboo [] (3) Roofing tiles []
12. (b) **WALL:** (1) Mud/Mud bricks [] (2) cement block/concrete [] (3) Palm/ Raffia []
13. Condition of building

Roof:

Good - without leakage

Bad - Leaking

Wall:

Good – Painted and without cracks

Bad – Cracked walls, no

painting

Foundation:

Good – not exposed

14. Have you done any renovation on the house during the past 5 years? (1) Yes [] (2) No []
15. What is your occupation? (1) Farming [] (2) Service [] (3) Industry [] (4) Commerce []

SITUATION BEFORE PROJECT

WATER

16. What was the source of water before the project? (a) hand-dug well [] (2) river/stream [] (3) Other (specify).....

17. What were the problems associated with that source of water (1) long distance [☐]
(2) not hygienic [☐] (3) not adequate [☐] (4) intermittent flow [☐]
18. What is the distance from your house to the water source?
19. What time does it take to collect water each day?.....
20. Have you ever been diagnosed of any waterborne disease before the borehole was provided? (1) Yes [☐] (2) No [☐]
21. What was the disease?
.....
22. Have you suffered from this disease lately after the water was provided? (1) Yes [☐] (2) No [☐]
23. Compare to the previous source of water, which of them is farther away from your house? (1) old source [☐] (2) New source [☐]
24. Which members of the household fetch water every morning? (1) Boys [☐] (2) Girls [☐] (3) Both [☐]
25. How was their work/school affected before the water facility was provided?
26. How has their work/school been affected by the provision of the borehole?
.....
.....
.....
.....
.....
27. What have you benefited from the provision of the borehole?
.....
.....
.....
.....
28. In which area of your life have you experienced change after the project?
- a. Economic
.....
.....

b. Social

.....
.....

29. Has the provision of the water helped you in undertaking an economic, social, or agricultural activity that otherwise you could not undertake before the project? (1)

Yes [] (2) No []

Explain.....

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

MARKET

30. Where were you trading before the project?

.....

31. What were the problems associated with the old market? (1) Congestion [] (2)

Distance [] (3) Weak structure [] (4) Others

(specify).....

32. Have you been living here for the past ten years? (1) Yes [] (2) No []

33. If no since when have you been living here?.....

34. Have you heard about the Village Infrastructure Project? (1) Yes [] (2) No []

35. Do you know of any project in the community undertaken by the District

Assembly in the past five years? (1) Yes [] (2) No []

36. If yes, what project?

PROJECT	YEAR STARTED	YEAR COMPLETED	OPERATIONAL	
			YES	NO
Borehole				
Market				
Road rehabilitation				
Storage facility				
Processing of agric produce				
Provision of basic equipment for entrepreneurs				
Training				

37. Did the community request for the project? (1) Yes [] (2) No []

38. Did you as a community make any input in the planning and implementation of the project? (1) Yes [] (2) No []

39. If no why did you not make any input?

.....

Impact of VIP projects (Market)

40. Do you do any business in the market? (1) Yes [] (2) No []

41. What do you trade in at the market?

.....

42. How has the provision of the market facilitated your business?

.....

43. What have you benefited so far from the provision of the market?

.....

44. Have you experienced any positive change in your life after the project? (1) Yes [] (2) No []
45. Has the provision of the market helped you in undertaking an economic, social, or agricultural activity that otherwise you could not undertake before the project? (1) Yes [] (2) No []

PERCEPTION

46. What do you think generally about the project, has it benefited you in any way?
How?.....
.....
.....
47. Did you in any way prefer something else to the water/ market? (1) Yes [] (2) No []
48. If yes, what was
that?.....

APPENDIX B

A REVIEW OF THE VILLAGE INFRASTRUCTURE PROJECT AS A RURAL POVERTY ALLEVIATION STRATEGY IN GHANA: A CASE STUDY OF THE

ASANTE AKIM SOUTH DISTRICT.

PRIVATE GOODS BENEFICIARY QUESTIONNAIRE

Demography and Education

1. Name.....
.....
2. Gender: (1) Male [] (2) Female []
3. Age: (1) 18 – 22 [] (2) 23 – 45 [] (3) Above 65 []
4. Marital Status: (1) Single [] (2) Married [] (3) Widowed [] (4) Separated []
5. If married, how many children do you have? (1) 1 – 3 [] (2) 4 – 6 [] (3) above 6 []
6. Where do you come from? (1) Indigene [] (2) Settler []
7. What is your level of education? (1) Never [] (2) Primary [] (3) Middle/JSS [] (4) SSS [] (5) Tertiary [] (6) Non Formal []
8. Are you employed? (1) Yes [] (2) No []
9. (a) Do you have any child/children currently in school? (1) Yes [] (2) No []
(b) If yes,

Sex of Children F = Female M = Male	Level of Education 1=Primary 2= JSS 3= Secondary 4=Tertiary	Location		Ownership		Cost Per Term	Distance to School
		Within town (1)	Outside town (2)	Public (1)	Private (2)		

HOUSING CHARACTERISTICS

Component	Condition	
	Good (1)	Bad (2)
Roof		
Foundation		
Wall		

- 10 In what type of dwelling does the household live? (1) Single room [] (2) flat [] (3) Compound house [] (4) Self-contained house []
11. (a) **ROOFING MATERIALS:** (1) Aluminium [] (2) Bamboo [] (3) Roofing tiles []
12. (b) **WALL:** (1) Mud/Mud bricks [] (2) cement block/concrete [] (3) Palm/ Raffia []

(c) Condition of building

Roof:

Good - without leakage

Bad - Leaking

Wall:

Good – Painted and without cracks

Bad – Cracked walls, no painting

Foundation:

Good – not exposed

13. Have you done any renovation on the house during the past 5 years? (1) Yes [] (2) No []

14. What is the name of your co-operative?
.....

15. How many members are in the group?.....

- 16 Couldn't you have afforded the matching fund on your own? (1) Yes [] (2) No []

17. What did you benefit from the VIP?.....

18. What activity are you into?.....

19. What was the size of your farm before the project?.....

20. What was your source of income before Project? (1) Farming [] (2) Petty trading [] (3) Unemployed []

21. How much were you earning with your occupation before the Project?
 (1) Below ₦300,000 [] (2) ₦300,000 – 1,000,000 [] (3) 1,000,000 – 4,000,000 [] (4) above 4,000,000

22. What was the problem associated with your previous source of income?

23. How much do you spend on your children's education?

24. Were you able to afford this with your previous income?
 (1) Yes [] (2) No []

25. What other problems did you experience before the Project?

IMPACT OF VIP

26. Were you able to increase the size of your farm/production after the project?
 (1) Yes [] (2) No []

27. What was your income per annum during the course of the project?
 (1) Below 5,000,000 [] (2) 5,000,000-8,000,000 [] (3) 8,000,000 – 14,000,000 (4) above 15,000,000 []

28. Apart from the VIP was there other alternative source income? (1) Yes []
 (2) No []

29. If yes, what was this alternative source? (1) Subsistence farming []
 (2) petty trading [] (3) sale of labour [] (4) Artisanship []

30. How much of your income are able to save per month? (1) Below 100,000 []
 (2) 100,000 – 300,000 [] (3) 300,000 – 600,000 [] (4) above 600,000 []

31. Was there anytime that you remitted a relative? (1) Yes [] (2) No []

32. What was the money meant for?.....
33. How many dependents more have you after the project? (1) 1 [] (2) 2 []
(3) 3 [] (4) 4 [] (5) 5 []
34. Apart from other members of the co-operative, were able to employ people?
(1) Yes [] (2) No
35. How many people did you employ?.....
36. Was it casual or permanent? (1) Casual [] (2) Permanent []
37. Was the project visited by the DA? (1) Yes [] (2) No []
38. How regular were these visits?

SUSTAINABILITY OF PROJECT

39. Is your facility still operational? (1) Yes [] (2) No []
40. If no, what was responsible for the collapse of the project?
.....
.....
41. Have you experienced any positive change in your life after the project?
(1) Yes [] (2) No []