KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

COLLEGE OF ART AND BUILT ENVIRONMENT

DEPARTMENT OF PLANNING

ASSESSMENT OF EFFECT OF INTERNATIONAL FINANCE FACILITY FOR THE DEVELOPMENT OF RURAL INFRASTRUCTURE AND COMMUNITY SERVICE:

A CASE OF MILLENNIUM DEVELOPMENT AUTHORITY IN THE EJURA-SEKYEDUMASE MUNICIPALITY IN ASHANTI REGION

By

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DECLARATION

I hereby declare that this submission is my own work towards the Msc. in Development Policy and Planning, And that, to the best of my knowledge, it contains neither 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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ABSTRACT

This study was carried out to assess the effects of MiDA's rural infrastructure and community service intervention on rural development in the Ejura-Sekyedumase Municipality. Primary data were obtained through a questionnaire survey of 144 selected household heads from four communities namely Kasei, Kobriti, Aframso and Hiawoanwo. These communities were purposively selected because of the presence of rural infrastructure provided by MiDA. The data were analysed with descriptive statistics tools in SPSS. Analysis of the data revealed that the contributions of MiDA in the communities have been the provision of educational, water and warehouse facilities. As an effect, the respondents indicated an improved school participatory rate and increased access to potable water in the communities. However, it was found that the warehouse facility has not been used frequently as most farmers rate the service charges as expensive. From the analysis, it was found that while majority of the respondents did not participate towards the provision of the facilities, others participated at various levels including project identification and implementation. With regard to the maintenance and repair of the provided facilities, majority of the respondents indicated no knowledge of either a maintenance fund or a locally trained technician for repair works. Furthermore, most of the respondents attributed management of the educational facilities to the local assembly while management of the water and warehouse facilities were attributed to private caretakers. Most respondents raised concerns such as lack of prioritisation of needs, poor siting of facilities, mismanagement and high service cost as issues they believe do not go well with the interventions of MiDA. The study concludes that beneficiaries of such interventions will benefit more from such interventions if they participate fully to ensure that their pressing needs are provided. Therefore, the study recommends for more local participation in rural development interventions.

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CHAPTER ONE

GENERAL INTRODUCTION

1.1 Background of the Study

Globally in recent years rural areas have seen changes and these changes are due to both local and international attention. These changes are shown by more frequent and intense interest of governments and development partners in helping to reduce poverty in order to attain the global Millennium Development goals (MDGs) of reducing to half the poverty level. Despite economic growth for the last decade, rural areas in Ghana continue to lag behind the rest of the country in most development indicators (Ghana Statistical Service, 2000). Studies have revealed that poverty is more intense among the rural people living in rural areas (Abdul-Muyeed, 1982). These changes have largely impacted on the social, economic, infrastructural and environmental systems and shaped prospects for sustainable agricultural and rural development (Fisher et al., 2002). There is a source of corny in terms of disparity in the country and its social implication as well as a hindrance to achieving to halve the poverty level in the country (Ghana Statistical Service, 2000). The World Bank report of 2007 warns that come 2030, Africa will be home to a larger proportion of the world's poorest people than it is today. Poverty can be linked to questions of scarcity and equitable distribution of resources (Kamau1 et al., 2013).

Ghana is considered one of the countries vulnerable to rural poverty with four out of 10 people living in poverty (International Fund for Agricultural Development (IFAD), 2001 & 2005; Ghana Statistical Service Non-Monetary, 2013). According to Human Development Index, Ghana is ranked 131 out of 177 countries listed and based on the threshold of US$1 a day referred to the Millennium Development Goals, 44.8 per cent of the total population of 21.2 million (Ghana Statistical Service, 2003) live in poverty (United Nations Development Programmes (UNDP), 2005). In many developing

countries, there is about two-thirds of the population directly or indirectly dependant on agriculture for their livelihood, most of whom live in the rural areas (Fischer et al., 2002). According to IFAD (2001), majority of these poor people living the rural areas are farmers. It is therefore important to recognize the need to incorporate rural development and agriculture into policy making by channelling greater resources into such sectors. By so doing, the objective of halving the world's poverty rate will be achieved by 2015(International Fund for Agricultural Development, 2001).

Globalisation has brought about an important aspect which is the introduction of international finance to developing countries (El-Said et al., 2006). They continue that these international finance facilities especially from IMF and World Bank are used to support poverty alleviation in the form of rural infrastructure in rural areas. For example, international supports in terms of aid have been on the increase with Ghana receiving more Aid inflows in terms of magnitude and the number of contributors. By 2003, eleven donors including Canada, Denmark, France, and the rest provided a little above US$400 million in support of national budget. In spite of the fact that there have been financial inflows, there seem to be little coordination to enhance greater impact. There is the need for greater collaboration between government and development partners in solving poverty (Båge, 2004; International Development Research Centre (IDRC), 2010; IFAD, 2001; UN Millennium Project, 2005).

1.2 Problem Statement

Ghana is developing country with four out of 10 people living in poverty (Country Briefs 2003; International Fund for Agricultural Development 2005; Ghana Statistical Service, 2013). With the income index measurement of US$1 per day used by the Millennium Development Goals, 44.8 per cent of the total population of 21.2 million (2003) are

regarded poor (United Nations Development Programmes, 2005). Alternatively, the rural areas of Ghana continue to experience high levels of poverty compared to their urban counterparts (International Fund for Agricultural Development, 2001). Whilst the rural savannah area in the north and forest regions in the south recorded relatively higher incidence of poverty, the rural coastal area have somewhat lower poverty incidence (Ghana Statistical Service, 2013; Aryeetey, 2009). Poverty is essentially a rural phenomenon (Ghana Statistical Service (GSS), 2013), with incidence around 75percent in the rural areas out of a total poor population of about 120 million. These regions are rurally populated (World Bank, 1997; World Bank, 2000b; International Fund for Agricultural Development, 2000; Ghana Statistical Service, 2013). About 49.1 percent of

Ghana's population continue to reside in the rural areas (Population and Housing Census, 2010). This is seen in the relatively high level of low incomes and poor infrastructure provision by the individual and government in these rural areas available for the rural household to make choice on access and consumption (GSS, 2013). It should be noted that, Ghana's economic growth rely heavily on the rural areas with agriculture accounting for about 34 percent of gross domestic product and produce about 60per cent of employment for the labour force (International Fund for Agricultural Development, 2005).

Despite these benefits, food crop farmers continue to record as high as about 60 percent poverty level (Ghana Living Standards Survey, 2000). Ghana Living Standard Survey (GLSS) as cited in the Ghana Shared Growth Development Agenda 1 (2010-2013), reveals that while poverty has fall in the forest zones and cocoa producing communities of Ghana, it has increased in the predominantly food crop producing areas such as EjuraSekyedumase Municipality. After farming, poverty is most prevalent in the informal economy. As in many African countries, poverty is concentrated among farmers and those working in the informal economy (IFAD, 2004). About 29 percent of those working as self-employed in

micro and small enterprises live below the poverty line (GLSS, 2000; IFAD, 2004).With the number of labour force working in the informal sector increasing, with 52 per cent in the agriculture and 34.3 per cent in agriculturerelated economy, there is the need to pay serious attention to rural development as most of the people live in the rural areas (GLSS, 2000). It is also argued that, more females dominate these agriculture and agro-based related economies and constitute about 49 to 52 percent of the population, depending on the regional differences, live in the rural side than in the cities (IFAD, 2003).

According to the Ghana Poverty Reduction Strategy, studies show that women experience greater poverty, as they are limited in time, ownership of productive resources as well as in education as a result of reasons known to us as Ghanaians. These factors prevent women from escaping from poverty trap. With the spiral effect of poverty, particularly among female, it has consequences on child hunger and infant mortality as well as incidence of HIV/AIDS (International Fund for Agricultural Development, 2001; World Bank 2000; UNAIDS, 2001). HIV/AIDS prevalence is relatively high among women of childbearing years (15-49) than their male counterpart of the same age group. Life expectancy is some part of Africa; particular Sub-Saharan Africa is reducing from the spread of HIV/AIDS and stood at forty years more than two decades lower than the East Asia (Sachs et al, 2005).

In all these, poverty alleviation will depend on infrastructural capacity of the country, specifically rural infrastructure (World Bank, 1999). Poverty can be defined best as the lack of basic rural infrastructure such as roads, portable drinking water, health facilities, markets, school buildings, electricity, social centres, communication, technology, and banking services etc. These basic infrastructures when lacked have the tendency of making the individual poor (World Bank, 1995; May, 1998; Nayaran, 2000). This can be attested in the Ghana Poverty Reduction Strategy Policy framework 2006-2009, rural infrastructure

are necessary component for developing countries like Ghana in reducing poverty. Emphasis should be placed on the fact that, availability of infrastructure does not always mean access. This could happen when such infrastructures may exist but the poor are denied access due to the 'user fees' which are usually expensive or the few rich uses their strength to control or influence to monopolise access. According to the World Bank (1999) in its paper "Can Anyone Hear Us?", "…lack of infrastructure, roads, transport, and water emerged as a standing block between poor between rich."

A collaborative effort between local, national and international developmental partner involve in infrastructure provision programmes for poverty reduction whether public or private is crucial (Decent Work Pilot Programme, 2005) considering the spiral effect of poverty.

Several efforts towards rural poverty reduction have been sorted via rural infrastructure and community service development. The Government of Ghana, Non-governmental Organisation as well as Developmental Partners has over the last 10 years undertaken various projects and initiatives aimed at reducing poverty among her populace (IFAD, 2003). Notably among them is the World Bank's Poverty Reduction Strategy Papers (PRSP) sponsored by World Bank and the other donor agencies requiring developing countries like Ghana, to develop strategies, for addressing poverty (Ghana Statistical Service (GSS), 2013). The National Policy framework, specifically the Ghana Shared Growth Agenda (2010), attest to the fact that development of rural infrastructure and community service has been part of successive governments of Ghana's priority area in the policy document titled "Ghana: Vision 2020". This was followed by Ghana Poverty Reduction Strategy (2003-2005) and (2006-2009), the Ghana Shared Growth and Development Agenda, 2009-2013 like its predecessors GSGDA I, all emphasize infrastructure development as the best way of minimising poverty especially in the rural

areas (Government of Ghana/ National Development Planning Committee (NDPC), 2002; 2005; 2009). Also, under the Bretton Wood Institution, poverty reduction strategies particularly rural development strategies were instituted as pre-condition for debt relief resource under the Highly Indebted Poor Country HIPC initiatives (Bridsall et al., 2002). District Assemblies under the District Assembly Common Fund have undertaken several rural infrastructure and community service developments such as construction of classroom blocks and auxiliary facilities, healthcare facilities, public places of convenience, markets and provision of street lights at the neglect of rural areas (Aryee, 2003) under the decentralization of the government of Ghana. These developments only take place at the district capitals at the expense of the rural areas (Aryee, 1996). Rural dwellers have significantly lower level of services and infrastructure provisions than their urban counterparts (Csaki *et al*., 2000). Although there have been several reforms, the results have been abysmal (Goldstern, 2000; Stewart, 2000; Catholic Aid Agency (CAFOD), 1998).

Among the International Development interventions are Ghana Strategy Support Program (GSSP) by the International Food Policy Research Institute; Community Based Rural Development Program by the World Bank/ Agence Française de Développement Program; Automation of Rural Banks through a wide area network by the Africa Development Bank (AfDB) and World Bank; Community Water Project and Advancing Girls' Education by United State Agency for International Development (USAID); and Rural water facilities programme via boreholes by Canadian International Development Agency (CIDA).

From all these rural poverty reduction interventions, the Human Poverty Index in Ghana indicates that poverty level has dropped from 51.7 percent in 1999 to 41 percent in 2003,

(Institute of Statistical Social Research, 2004) with some people still living below the poverty line. Poverty level reduced from 51.7% in the 1991/92 to 28.5% in the years 2005/06 (Ministry of Finance and Economic Planning, 2007); and to 39.5 percent by Conlombe*et al.* 2007. *"This has helped to bring a drop in the overall level of poverty"* as cited in Decent Work Pilot Programme Country Brief, 2004.

But, all these programmes fail to indicate specifically, what per cent of poverty level was achieved by each intervention with more of these infrastructure provided but not used or underutilized. Also, most of the few infrastructures in these rural communities have deteriorated resulting from prolong lack of maintenance. It is against this background that this study seeks to assess the effect of Millennium Development Authority (MiDA)'s rural infrastructure and community service project intervention on the poverty level of the residents of the Ejura-Sekyedumase in the Ashanti Region.

1.3 Research Questions

This study aims at answering the following questions.

i. To what extent has MiDA intervention contributed to the provision of rural infrastructure and community service in the Ejura-Sekyedumase Municipality? ii. To what extent has MiDA strengthened the capacity of rural institutions in EjuraSekyedumase Municipality for the sustainability of these community services provided?

iii. What are some of the challenges that have affected the operation of MiDA in Ejura-Sekyedumase Municipality?

iv. What are some of the way forwards if similar intervention is to be instituted in the Municipality?

1.4 Objectives of the Study

The main objective of this study is to assess the effect of the international finance facility on the development of rural infrastructure and community service with reference to Millennium Development Authority.

The study will specifically seek to:

i. Examine the effect of MiDA's contribution to rural infrastructure and community service provision in Ejura-Sekyedumase Municipality.
ii. Ascertain the extent to which MiDA has strengthened the capacity of rural institutions for sustainable development in the Ejura-Sekyedumase district.
iii. Assess some of the challenges that affected the operation of the MiDA intervention in Municipality.
iv. Offer some recommendations for improving similar intervention.

1.5 Scope of the Study

Geographically, Ejura-Sekyedumase Municipality was the focus with study carried on four communities in the municipality due to the present of the intervention. These communities were purposely selected. The study was bounded by the objectives set due to time and budget constraint. Issues covered bordered on rural infrastructure and community services initiatives, Contribution of Millennium Development Authority toward rural infrastructure and community service provision, strategies for financing rural infrastructure and community services among others. The study is bounded by only the rural community service project of MiDA. The study spans within a timeframe between 2000 and 2014.

1.6 Relevance of the Study

Poverty reduction has now become a global development agenda (International Fund for Agricultural Development, 2001). Poverty reduction forms the basis of the Millennium

Development Goals which seek to halve the world's poverty by the year 2020 (International Fund for Agricultural Development, 2001; Millennium Development Goal Steering Group 2008; United Nation 2005). With the global nature of poverty as well as its devastating effect, poverty reduction is reaching out for governmental and international donors support. This led to the introduction of the Millennium Development Authority (MiDA) in 2006 as suggested in the Millennium Summit in 2000 (International Fund for Agricultural Development, 2001). This authority came in existence to help selected countries to achieve the global goals through its poverty reduction projects and programmes of improving rural infrastructure and community service. Lessons learnt from development efforts of the past decades indicated that the major cause of failure of most poverty reduction interventions was weakness in implementing intervention projects and programmes. This weakness can only be discovered when post-analysis of the implemented project is undertaken.

In recent years, efforts of development partners and donors have been redirected towards rural poverty alleviation (IFAD, 2001). As a result, a lot of resources are committed or invested into rural infrastructure and community service to reducing poverty among the rural poor. With the shrinking nature of the world's economy, both donor agencies and beneficiary countries are now thinking of ways of making effective and efficient use of limited resources of development efforts and their results. Hence, there is the need for evaluation in tracking the success or otherwise of development activities so as to take necessary measures in case of shortfalls or deviations (Eghan, 2008).

Another essence of this assessment study to the MiDA project is to reshape the planning, designing and implementation of the next phase of MiDA intervention, which is MiDA Compact II and other similar developmental interventions.

Lessons from this study could be used as basis for further studies from which references could be made. Lessons from this study will add to existing body of knowledge or database both in academics and professional fields of rural development as well as aid effectiveness sectors. Methodology used for this study can be replicated as it is deeply rooted in science although there will be some slight deviation.

1.7 Organization of the Study

The study is organized into five related chapters. The first chapter deals with the background to the study, problem statement, research questions and objectives, justification of the study, and the scope of the study. The second chapter dealt with the review of relevant literature. This included literature on rural infrastructure development as rural development strategy as well as some rural infrastructure and community service initiatives among others. The third chapter is dedicated to the detailed methodology. This shows clearly the methods used in drawing data for this study. The fourth chapter focuses on the study area, analysis and discussion of data collected from field presented on charts, tables and other statistical tools. The summary of major findings, recommendations and conclusions are presented in chapter five.

1.8 Chapter Summary

The chapter looked at the general background to the study. Some of the issues raised in the chapter are the problem, research questions, the objectives, the methodology, how the study will be organized and the relevance of the study. The next chapter discusses the relevant literature on the study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter examines relevant literature on development of rural infrastructure and the role of international development agencies in poverty reduction in Ghana in relation to the Millennium Development Authority (MiDA) financial facility. This is to get in-depth understanding on the different financing strategies could be sort for rural infrastructure and

community services to help developing countries achieve the global goal of reducing to halve poverty, most importantly, among the rural people.

This review is presented in sections covering different issues. The sections are dedicated to the various strategies for financing rural community service-infrastructure, efforts made towards the development of rural community service-infrastructure, constrains and various attempts made to address these shortfalls through government policies and other development agencies' strategies and interventions.

2.1 Rural Infrastructure and Community Service

Infrastructure facilities (including Community Service) refer to those services without which primary, secondary and tertiary productive activities cannot function (Mabogonje, 1976). In a wider sense, it embraces all public services from law and order through education and public health to transportation, communications and water supply. Rural infrastructure and Community Services, according to the Millennium Development Authority (MDA) program among others, referred to services that complement the Agriculture Project by funding educational and auxiliary facilities, rural water and sanitation infrastructure, rural electrification infrastructure, rural institutional support, rural financial Services project to draw a large number of people currently unbanked into the financial system (MDA, 2007) and rural transport infrastructure to reduce cost, time and accessibility to basic social services (including, for instance, hospitals, clinics and schools).

2.2 Some Strategies for Financing Rural infrastructure and Community Service in Ghana

To avoid confusion, Grimsey et al. (2002) made a distinction between 'infrastructure financing' and 'infrastructure investment'. Whereas infrastructure financing can arise from the privatization of existing facilities, infrastructure investment involves the development,

operation and ownership either solely by the private sector or by publicprivate partnership arrangements. Although there is dichotomy, the study will make use of them interchangeably.

Infrastructure and Community service in Africa is largely domestically financed. This domestic financing could be by the government or by the private sector. Annual infrastructure spending is estimated to be US$ 45 billion a year shared between government budget and external financiers. With a little above two thirds (US $29.8 billion) of this overall spending locally sourced by domestic taxpayer and infrastructure user-fee philosophy (Grimsey and Lewis, 2004), private and external sources supported with US$15 billion (UN-HABITAT, 2011). In many low income countries such as Ghana, rural infrastructure and community service development continue to be heavily publically financed which has left a huge backlog of infrastructure needs (Brixiova et al., 2011) with as much as US$29.8billion pumped into infrastructure sector annually in 2008 with 68.5 percent of the amount going into capital expenditure and the remaining 31.5 percent going into operation and maintenance (Briceño-Garmendia et. al, 2008). Ghana already spends close to US$1.2billion per year to meet its infrastructure needs (Foster et. al, 2011). These public spending is usually challenged through State Owned Enterprise who play vital role. Most often than not, public infrastructure financing is skewed towards new investment at the expense of maintenance of existing infrastructures due to government's political interest best known to them. This is not surprising as maintenance is tax-financed unlike new investments which rely heavily on soft international loans (Rioja, 2003; Kalaitzidakis et.al, 2004). Unlike new investment, maintenance has shown slow effect on quality of infrastructure stock (Maskin et.al, 2007; Dewatripont et.al, 2006). It is important to innovate different sources of funding for infrastructure and community service development.

In Africa, according to Jerome in 2009, the private sector also provides formidable source of investment by providing more than a third of capital expenditure in infrastructure. However, its primary focus has been mainly on the ICT and transport sectors at the neglect of water and electricity needs (Jerome, 2009) partly due to the huge funding involve in these social project which have low financial returns (Brixiova, 2011). These two areas are critical for rapid economic development that every developing country desire to achieve, as cited in the UN-HABITAT, 2011. With all these, the results have been discouraging. In many countries, the cost of infrastructure services has not diminished; neither has quantity nor accessibility improved as anticipated (UNHABITAT, 2011). The private sector seems to be helping by providing a fraction of the investment needs but more needs to be done due to the huge funds needed and involved. The Africa Infrastructure Country Diagnostic Study estimates investment requirement for addressing Africa's infrastructure needs to be around US$93 billion a year representing about 15 percent of GDP with low income country spending about 3 percent of the GDP averagely on infrastructure compared to 6 percent spent by middle income African countries (UN-HABITAT, 2011). The huge capital needed for Africa infrastructure backlog has necessitated collaboration between African governments and private sector.

Through New Partnership for African Development (NEPAD) and African Union (AU) Assembly, African governments have realised the need to commit more attention and resources to infrastructure and community service development especially in the rural areas. These include the NEPAD's Short Term Action Plan (STAP) which was established in 2002 to address specific infrastructure development problems and studies required to prepare future projects as well as mobilizing resources through African Development Bank and other development partners to fund these projects. At its 18th

Assembly meeting, the African Union (AU) endorsed the Programme for Infrastructure Development in Africa (PIDA) and agreed to increase public financing on infrastructure and promote public-private partnerships to speed up infrastructure development as well as promote innovative financing mechanisms. This reflects a real commitment by Africa to speed up its infrastructure development (NEPAD, 2003). So far, few projects achieved and underway include African Power pool, integrated Development of the Eastern Nile project, and the Enugu-Abulubeke-Mamfe road project (Trans-African Highway system), 22 water projects under way in seven river basin, COMESA COMTEL

telecommunication project, Basic education and education for all project which saw the implementation of school feeding pilot programme in many countries (e.g. Ghana in 2006 and Nigeria) and introduction of Distance Education and Teacher Training Development project as well as the increased in development partners commitment to increasing developing assistance to facilitate funding of NEPAD projects. Although some progress has been met, implementation and achievement of its objectives has not been without some challenges ranging from structural, political to economic constraints as identified by RCM-Africa 2007. There is therefore the need for more sources of investment to enable Africa to achieve the global goal of getting poverty to the bearer's point, thus, the need for external assistance mostly through International finance facilities like the Millennium Development Account.

One of the key commitments from African governments to rural infrastructure and community service has been through their support of Comprehensive African Agriculture Development Programme (CAADP) which saw African government committing about 10 per cent of the GDP on agricultural development. According to CAADP Report, US$ 36 billion is needed for water supply, US$ 62 billion for building rural roads, US$ 37 billion for operation and maintenance, and US$ 2.8 billion for trade-related capacities over the

period from 2003 to 2015 in order to solve Africa's infrastructural backlog and to promote agricultural productivity.

External source constitute a major financing for infrastructure development in Africa. Development partners' support has not been left out reaching as high as US$ 5.6 billion in 2010, from US$3.2 billion in 2005 as reported in Regional Strategic Analysis and Knowledge Support Study (RESAKSS) in 2012. In the same year, 44 percent of aid went to transport infrastructure and 31 percent was allocated to water and sanitation. The energy sector received 21 percent of the Official Development Aid with the communication sector receiving 2 percent (OECD-DAC, 2012). Financing Infrastructure and community service has not only been by government and the private sector but also by international co-operation and agencies through bilateral and multi-lateral aids and donor supports. In 2010, a total commitment from all source amounted to US$55.9 billion constituting 44 percent increase of the 2008 amount of US$38.9 billion. Contributors of the total commitment comprise ICA members (US$29.1 billion), China (US$9billion), Arab and India (US$ 4 billion) as well as private sector (US$13.8 billion) (Infrastructure Consortium for Africa, 2010). Most of these aids have been of great help by contributing to creation and strengthening of domestic capacity and infrastructure development in Africa. Africa Infrastructure Country Diagnostic, a multi-donor trust fund, pegs an investment requirement of US$93 billion annually to solve African infrastructure deficit. Africa's current spending is US$ 45 billion whilst it's financing gap of US$ 48 billion. Averagely, Sub-Saharan African countries require 56 percent of their GD to address its infrastructure gap.

Infrastructure financing in Africa Sub-Saharan countries remains largely domestic.

Africa's robust economic performance in the last 10 years resulting the commodity boom, has positively affected the potential for domestic resource mobilization in private domestic savings and public revenue generation. It has broadened the tax base in most African countries despite the various tax reforms (IMF, 2010). Unfortunately, many African countries have been unable to harness this potential due to their under-developed financial sectors and under-capacitated tax administration systems as well as the large number of unbanked economically active citizens. There is however the need to develop Africa's capacity to mobilize its domestic resource for its infrastructure development. By so doing, Africa's over reliance on external flows will be minimized and positive signals will be sent to attract potential investors and donors. Gross domestic investment and savings has risen in magnitude and in percentage of GDP in recent times at a current rate of 34 percent of GDP lower than Asia's 47 percent (ADI, 2010). The future seems brighter for the continent and will subsequently affect its economic development and later infrastructure development. The public sector must act as both a financier and catalyst for private financiers. Africa's domestic financial intermediaries must be adequately equipped to channel savings such as these into infrastructure investment and development through private-public partnership ventures using arrangement schemes like the BOT (Build-Operate-Transfer) or the BOO (Build-Own-Operate). A functioning financial system will present an effective and efficient agent for the allocation of more resource to the infrastructure sector to produce the needed productivity hoped for. The financial sector as intermediate between households and firm will provide the needed demand although income level is low in Africa. Africa thus needs a functioning financial system that can mobilize and allocate resources effectively to achieve most productive investment opportunities (Aryeetey, 2004). Governments and public tax collectors must develop diverse and innovative ways of outsourcing tax revenue for tax-payers for infrastructure

development as the continent have the potential to raise more tax revenues (AfDB/OECD, 2010).

Leveraging domestic resources for infrastructure development through the issuance infrastructure bonds (long term) has emerged another way to finance infrastructure projects. These bonds are presented as collateral for bank loans and corporate bond tax incentives. Between 2009 and 2011, the Kenyan government as well as the Standard Bank Group in South African has issued such bonds usually denominated in the local currency. This is to raise funds for financing infrastructure and community services. These initiatives can be used as options for other African countries, such as Ghana, to explore (Brixiova et al., 2012).

Another formidable source of finance for infrastructure development that can be looked at is the pension fund. Though this is not popular in Ghana, it seems to have the capacity to pool a sizeable domestic long-term finance for some specific infrastructure projects. Countries have to design infrastructure financial instruments which are more liquid, less risky and volatile can be developed to attract pension funds (Vives, 2000). In designing such instruments, Pan-African Infrastructure Development Fund could be used as an example for countries to incorporate both the private and civil service pension participation in reducing Africa and countries' infrastructure deficit. With the PanAfrican Infrastructure Development Fund, pension fund provided a pool of investment within a 25 year period by domestic pensioner. Such profitable instrument may attract international pension funds to solve Africa's infrastructure backlog (Manuel, 2006) for infrastructure development at lower cost. This initiative provided a pool of US$120 billion from nine civil service pension funds which was immense as said by South Africa President Mbeki (Loxton et.al, 2005). The clear potential of pension fund is extensive and clear as a long-term infrastructure investment which cannot be overlooked if Ghana is to reduce its rural infrastructure deficit.

Aside these financing strategies, what has been seen emerging is the investment by Nongovernmental agencies and other developmental agencies who are poised to helping less developed country achieve the MGD goals of reducing to halve the poverty level of the world through the infrastructure and community service development. Notably among them include Adventist Development and Relief Agency, World Vision International, German Technical Co-operation, Canadian International Co-operation Agency and many others. This has been through the intervention programmes and projects designed to help less developed countries finding it difficult to meet the global goal by the set date. Examples of such intervention programmes include the Millennium Village Project by the Millennium Steering group, the Agricultural Mechanization Programme and the Rural Enterprises Project by the International Funding for Agriculture (IFAD),Community Water and Sanitation Project by Agence Francaise de Developpement (AFD), Village Infrastructure Project (VIP)[1998-2004: US$ 60.0] jointly financed by IDA, IFAD, G.O.Gs and District Assemblies, Community-Based Rural Development Project (CBRDP)[2004-2008; US$80.0] and many others. CIDA's investments in Ghana resulted in some 2,000 boreholes being redeveloped and contributed to clean water accessibility for some 1.1 million rural residents and the virtual eradication of Guinea worm (CIDA, 2001).

These are some strategies for financing community service-infrastructure in most African country especially Ghana, even though they may not be exhaustive. A study by Garnett et al. (2009) advocate for using a variety of funding mechanisms due to the huge cost nature of the infrastructural sector as well as joint finance mechanism for project sustainability.

2.3 Rural infrastructure and Community Services Initiatives

Infrastructure initiatives in Africa have failed to prioritize rural infrastructure (World Bank, 1994), as the focus of most of these infrastructure development policy has been on mega

project at the neglect of rural minor project which have consequences on the grassroots. Most of projects usually aim at promoting socio-economic development and integration of African countries into a global economy (African Development Bank, 2012). Among some of these continental infrastructure policy documents include Medium to Long Term Strategic Framework and later Programme for Infrastructure Development in Africa. Although the latter was a modification of the previous NEPAD Medium to Long Term Strategic Framework, it was not able to address the need to prioritize rural infrastructure as a recommendation by the Africa Infrastructure Country Diagnostic Study.

Aside these continental policy interventions, government by government of Ghana has tried to design some infrastructure policy interventions. These policy interventions mostly try to address development of rural infrastructure and community service. Among these policy interventions are the National Poverty Reduction Programme, Village Infrastructure Project, Community Based Rural Development Programme and District Assemblies' Common Fund project. These intervention programmes are usually aimed at providing rural areas with the necessary basic infrastructure with the hope of reducing poverty among the rural poor.

2.4 Constraints on Development of Rural Community Service-Infrastructure in Ghana

Rural infrastructure is considered as one of the backbone for economic development and economic growth (Economic Commission for Africa, 2013). Despite the fact that the benefits of infrastructures are extensive, the quantity and quality of infrastructure continues to remain very low and inadequate (Economic Commission for Africa (IEA), 2013). The situation is worse in rural areas in Africa precisely in Ghana, where there are generally lack of good accessible roads, portable drinking water, educational facilities, just to mention a

few (IEA, 2010), stifling socioeconomic development in Sub-Saharan Africa. Even when these basic services exist, they are usually in deplorable state due to lack of regular maintenance. With less than 50 percent rural transport access rate in Africa, Ghana has 40 percent access rate coupled with 44 percent electricity access compared Sub-Sahara's 70 percent population limited to access to electricity. Low levels of energy are problem in developing countries. There is therefore the need for policy action and investment in the energy sector to curtail 650 million people living without electricity in sub-Saharan Africa by 2030 compared to some 500 million in 2006 particularly rural areas (Economic Commission for Africa, 2013) and also in the water and sanitation to avert high incidence of communicable diseases and HIV/AIDS that have the ability to reduce labour force and productivity for economic development.

Constrain to Rural Infrastructure Development are well known and extensive but are generally categorizes into three broad group which are accessibility, mobility and provision (DFID, 2002). The main cause has been poor capital formation in mostly rural areas (Mastefa et al., 1998) coupled with the unwillingness of the few financial institution to support the development of rural infrastructure and community services (Badu et.al, 2013). Also, capacity constraints in planning and inability of linking infrastructure sector and national plans to multi-year budgets/Medium Term Expenditure Framework (MTEF) was identified by Garnett (2009) as another factor which has led to the slow pace of infrastructure development in Africa especially in the most rural areas. Prolong decades of conflict, war, underinvestment, inadequate maintenance practices as well as destruction and dilapidation are also identified as some factors for the huge infrastructure deficit in rural areas (Development Support Monitor, 2012).

2.5 The Need for Rural Infrastructure and Community Service Development in Poverty Reduction in Ghana.

The World Bank Report (1994) has suggested that improved rural infrastructure do not only lead to increase agricultural productivity but also, generates non-farm income opportunities, which are crucial to poverty reduction. Rural development cannot be possible without proper infrastructure development (Gill et al., 1999). Rural infrastructure and community services are integral to the process of development (Wanmali et al., 1995) but little attention has been given to it especially in the rural areas. Investment in infrastructure helps increase accessibility to basic services, agricultural and non-agricultural inputs and the dissemination of technologies (Yassir, 1995; Ahmad et al., 1990; Hazall et al., 1991). By so doing, political and social inequality will curtail.

Planning and execution of development programmes would not be possible without improve rural infrastructure and community services (World Bank, 1994) especially those programmes directed at poverty reduction. Infrastructure and community service is a major pillar of economic transformation and growth (Economic Commission for Africa; World Bank 1994), contributes to building poor peoples' capacities, and also serves as tool for improving communities political access at the local level and reducing vulnerability to risk (World Bank, 1994). Failure to improve rural infrastructure and community service could result in inability to meet human capacity building and the objective of transforming rural communities from poverty to prosperity demanded by the Millennium Development Goals (Gill et al., 1999). Rural transformation through rural infrastructure and community service development: a case of South Korea through the Saemaul Movement championed by President Park Chung Hee (Chung-yum, 2011 cited in Economic Commission for Africa, 2013) can be an evidence of the need for infrastructure and community service development.

Effective rural infrastructure and community service can lead to greater growth in agriculture and can augment improved productivity. Rural Community service needs for rural farming communities include amongst others, transport services, energy, water, market facilities and health care services. However, the provision of rural community services and infrastructure should not been seen as an end in itself, but as a means (OECD, 2007). This is to say, rural infrastructure and community services should facilitate easy delivery of products and service that seek to promote growth and development socially, economically and environmentally. It should ultimately leads to quality of life and the environment the poor live in.

Improved rural infrastructure can led to access to wider markets and facilitate free flow of trade and technology both domestically and internationally aside reducing cost of inputs and transportation of farm products (Fan, 2004). Proper rural infrastructure can spark value addition and therefore opens the local market to other larger markets. It can also attract investment in such areas which has the tendency to improve capital formation.

There is no doubt that growth in agriculture and productivity depends on effective rural infrastructure and basic services (Pinstrup-Andersen et al., 2010). A functioning domestic market as well as access to appropriate technology and institutions depends largely on rural infrastructure and community service.

2.8 Chapter Summary

Having gone through the existing literature, it has been established that there is a relationship between financial facility and the development of rural infrastructure and community service especially by development agencies such as Millennium

Development Authority. There is therefore the need to go to the field to access if there is actually a positive correlation between poverty, rural community service-infrastructure and international finance facility such as the Millennium Development Authority

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.0 Introduction

After successfully reviewing literature on international finance facility as well as rural infrastructure and community service, it was established that, theoretically, there is a relationship between the development of rural infrastructure and community service and the livelihood of the rural resident using international finances provided by Millennium Development Authority. There is a bi-directional relation between financing development of community service-infrastructure and poverty reduction (UN, 2009). There is therefore the need to practically test some of the facts in literature. This involve going to the field to collect information to be analysed and interpreted in chapter four.

This section seeks to describe the procedure for selecting the people concerned from the study area, how information were gathered from primary and secondary sources, where data were collected for the study, what instrument were employed to collect the necessary data as well as analyses of the study. By so doing, some factors which served as hindrance or success to the Millennium Development Authority intervention as a poverty reduction strategy were drawn and benchmarked with the facts in literature.

3.1 Research Approach

A research approach is defined as a plan which guides the investigators in the process of collecting, analysing and interpreting observations, and a logical model of proof that allows

the researcher to draw inferences concerning causal relations among the variables under investigation (Inkoom, 1999). A case study approach was used.

3.1.1 Case Study Research Approach

In order to effectively assess the contribution of the MiDA to the development of rural infrastructure and community service in the study area, the researcher complemented the case study research approach with the comparative research method. Whilst the livelihood of the residents in the Ejura-Sekyedumase Municipality was studied in-depth and in their natural setting (Yin, 1993; Inkoom, 1999), the researcher established whether there has been change and the degree of the change that could be attributed to the MiDA's interventions. The comparative research approach for the study was operationalized by the 'before and after' approach where facilities by MiDA intervention provided will be evaluated in terms of its nature, cost of service and distance. Although it will not answer the research questions completely, it will give some indications and allow further elaboration and hypothesis creation on the subject. This approaches enabled the researcher to learn from practice, as it ensured a better understanding of the underlying theories.

3.2 Unit of Analysis

Despite critical literature on the household as the unit of measurement (Murray, 1981), the household remains the most appropriate unit of measurement for rural livelihood studies as opined by Ardington and Lund (1996). In this regard, the unit of analysis was the household heads. These household heads were deemed capable of answering the question because they have the necessary information, adequate knowledge and experience on issues concerning the rural infrastructure and community service intervention by MiDA. The heads of the households were surveyed based on the unitary household economic model that endorses one person representing the entire household. Where the heads of households

were not available, their spouses or an elderly person were surveyed. In their absence, the next household was surveyed. The household heads selected responded to a set of questions about accessibility, affordability, maintenance and sustainability among others. The unit of analysis (household heads) defined the appropriate research approach (case study approach).A certain number of households were therefore randomly selected from each of the selected communities and their heads interviewed with a structured questionnaire.

3.3 Preliminary Survey

After the selection of the communities, a reconnaissance visit was undertaken to glean firsthand information about the MiDA's intervention in the sampled communities. It was embarked on in November, 2014 and lasted for six days. The rationale was to seek permission from the community leaders and agree on a convenient date for the survey. Discussions were also held with the leaders aimed at collecting general information about the communities. These included history of the communities, age composition, access to basic community services provided by the MiDA, and brief information on the activities of the MiDA. The total population and the identification of total households were also obtained. The rapport established with the community leaders made the data collection easier. These reconnaissance visits began with self-introduction, the name of the school, display of an Identity card and the purpose of the survey. The pieces of information gathered were recorded in a field note book and a voice recorder. This information was vital in the design of the questionnaires. Part of the information gathered was also used to buttress the quantitative analysis.

3.4 Key variables

In this case, the attributes of rural infrastructure and community services, the dependent variable, may include accessibility, affordability, maintenance, sustainability, physical presence, among others whiles the attributes of international finance facility, the independent variable, may include among others source, type, magnitude and many others. International finance facility in this sense was the Millennium Development Authority (MiDA) intervention. A variable is an empirical property that can change either in quantity or quality. In attempt to explaining the relationship between these two variables, the data from the various communities were analysed in different ways. First, the data set was combined on the assumption that they provide a representative picture of the Ejura-Sekyedumase Municipality as a rural community. It was expected that the combined data set will provide a measure of the prevailing condition of the study area. The data were then disaggregated and analysed of which the various rural infrastructure and community services were provided in large quantity and which one of them actually contributed to the social and economic development of the Ejura-Sekyedumase Municipality in reducing poverty.

3.5 Data Sources

The study employed both primary and secondary data. These data were sourced from both primary and secondary sources. While the primary data were information obtained directly from households' heads in its raw state using data collection instruments such as questionnaires for household heads, the secondary data were sourced from existing written, well-documented and referenced, edited and processed materials including reports, journals, internet search, and other publications on the subject matter during the literature review section to give insight into the issues of study and references to supplement the study. Such data helped in giving understanding into information

gathered on the field.

3.6 Sampling and Sampling Techniques

The study employed both probability and non-probability sampling techniques, due to the nature of the study, unit of analysis and the study area.

The district or study area, Ejura-Sekyedumase Municipality, itself was purposively selected in other to make judicious use of limited resources. It was selected because of the researcher's fair acquaintance of the area and the presence of MiDA in the area. Four communities from the Ejura-Sekyedumase Municipality were purposely chosen because of the presence of projects provided by MiDA. These were Kobriti, Aframso, Kasei and Hiawoanwu.

3.7 Determination of Sample Size

The sample size was determined mathematically using this formula:

$n= N/1 +N(a)^2$ where n=sample size, N=sample frame(total number of households in community), and a=Margin of error.

At a margin of error of 5 percent; a Sample frame (Total number of households) of 1040;

The sample size was estimated as:

$n= 1040/ [1 + 1040(0.05)^2]$

$n=1040/ [1+1040(0.0025)]$

$n=1040/ [1+2.6]$

$n=1040/3.6$ $n=288.9$

n which is the sample size is 288.9 household heads and since there is no 0.9 household head, it was rounded to a sample size of 289 household heads.

Using the ratio method, the sample size of 289 household heads drawn to be interviewed was distributed among the selected communities. Respondents from four purposely selected communities namely Aframso, Kobriti, Hiawoanwu and Kasei were selected.

Table 3.2 Sample Distribution

COMMUNITIES	NUMBER OF HOUSEHOLD (frequency)	RATIO (in percentage)	Sample size
Aframso	230	22	50
Kobriti	133	13	17
Hiawoanwu	376	36	135
Kasei	301	29	87
Total	**1040**	**100**	**289**

*Author's construct, 2015

Sampling at the household level was based on the systematic sampling technique. The houses were numbered and one out of first four houses was randomly selected. All the houses in the community were arranged serially and then, a random number was selected from the first four to begin with. This procedure was repeated in all the four communities selected.

3.8 Data Collection Techniques and Instruments

This study combined primary and secondary data collection techniques because of the nature of the problem, the objectives and the unit of analysis. The technique employed was

questionnaires. This ensured a thorough examination and understanding of the phenomenon investigated and dynamics as well as its functional relationship with the MiDA intervention and its effect on development of rural infrastructure and community in the study area from different sources and perspectives. The instrument used in the study process was a structured questionnaire. The questionnaires were structured based on the objectives of the study to avoid deviation.

3.8.1 Use of Questionnaires

The use of the questionnaires as opined by Kumekpor (1993) is useful and appropriate for all categories of the population. To ensure high confidentiality of respondents, and elicit truthful information from them, questionnaires were identified as helpful in that, they standardize data collection (Sarantakos, 1998). The questionnaires included a set of both open and close-ended items and had questions with direct linkage to the research questions raised for the study. The open-ended items allowed the respondents (household heads) to give responses that the researcher did not think of. The open questions provided greater depth of responses and gave freedom to the respondents to reveal their opinions and clarify their responses as stipulated by Lokesh (1997). The questionnaires were designed to be completed by the respondents (household heads) with assistance from the researcher because most of the study populations were illiterates. Respondents were granted anonymity to ensure openness in their responses. The researcher explained to the selected respondents the purpose and relevance of the study for administering the questionnaires.

This was done after paying homage to the Assembly representative of the area instead of the chief to avoid creation of confusion especially in communities where there were chieftaincy disputes. This was again to cease the opportunity to interact with these knowledgeable opinion leaders who were prevailed to some information which may not be available to the household heads.

3.9 Data Interpretation and Analysis Procedures

Data interpretation was done mostly in simple statistical terms using tables, charts and figures among others, derived from processed questionnaires. The data gathered from the in-depth interviews were analysed in a narrative and quantitative forms. This was done using the research questions raised for the study in relation to the main sections of the interview guide and the questionnaires.

The data collected from the questionnaires were checked, edited, coded and processed with the Statistical Package for Social Sciences (SPSS) software programme. Primary data collected using questionnaires are mostly statistically quantifiable and as such using SPSS will be efficient (Twumasi, 2001). SPSS package helped the researcher to analyse the data into relevant statistical tables, charts and the percentages of occurrences. This presented a clear picture of the responses from the respondents for the purpose of visual expression.

3.10 Data Collection Constraints

This study was not devoid of challenges although they were managed well in order to produce realistic information for its outcome. The obvious challenges are underrated below in this section.

a. *Absence of Substantive Assembly representative*

The data collection period unfortunately took place at the time when the tenure of assembly members had expired and election process to elect new assembly member was halted by a supreme court's injunction. The Municipal Chief executives were mandated to oversee the activities and responsibilities of the assembly persons while plans were underway to elect new members by the Electoral Commission. This affected the use of the assembly member as the starting point as some

respondents questioned his authority. This was overcome when respondents were briefed about the purpose of the study.

b. *Inadequate information from the local authority*

There was not enough data on the project as staff at the local assembly claim they are new from transfers. Communities were not captured under their respective Area Councils in the GSS Annual census document given so it was left at the discretion of the researcher to find it out. It was found out that some communities were not even captured under their area council in the reports document issued out.

3.11 Chapter Summary

This chapter revealed the research methodology and techniques employed for undertaking this study. It discussed the research design approach, sample size determination, sampling and sampling techniques, various data collection instruments and techniques among others. The study constraints were presented. All these were for the good of scientific research to be replicative. The outcome and results of the field research are presented and analysed in the next chapter dedicated for it.

CHAPTER FOUR

STUDY AREA PROFILE AND DISCUSSION OF SURVEY DATA RESULTS

4.0 Introduction

The previous chapter examined the research methodology used in carrying out this study. Issues such as research design, types and sources of data as well as data collection techniques were discussed. Also discussed were the techniques of sampling and data analysis. This chapter provides a profile to the Ejura-Sekyedumase Municipality in terms

of the physical, demographic and socio-economic characteristics. This is followed by analysis of the data and discussions of the research findings.

4.1 Profile of the Ejura-Sekyedumase Municipality

The profile of the Ejura-Sekyedumase Municipality has been presented under the subsections of physical, demographic and economic characteristics.

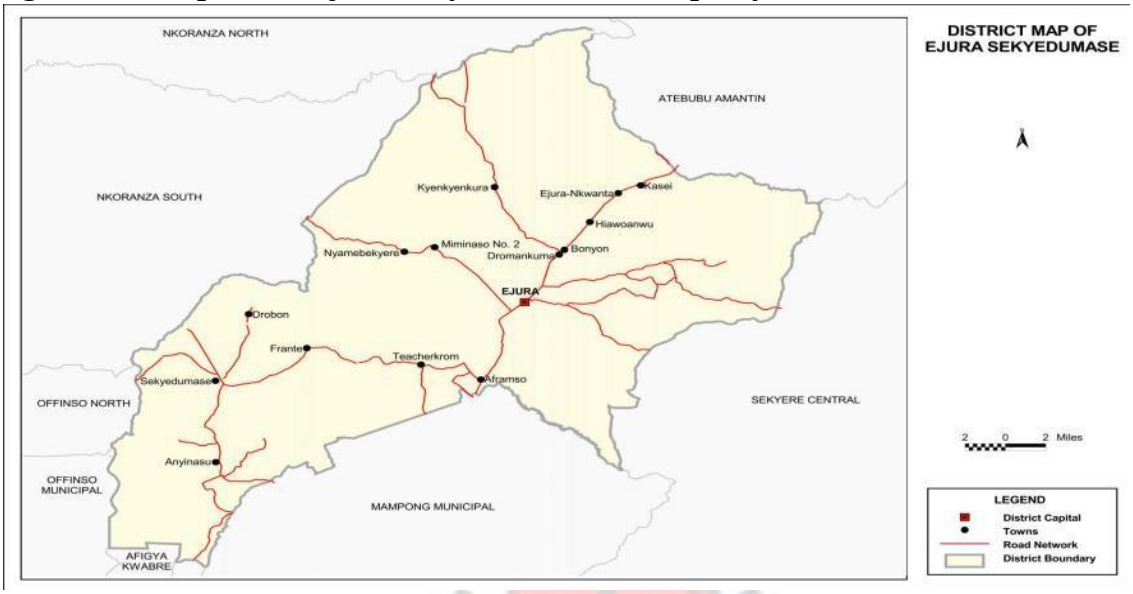
4.1.1 Physical Characteristics

The Ejura-Sekyedumase Municipality is among the 27 administrative districts in the Ashanti Region. It was carved out of the former Sekyere and Offinso districts by a Legislative Instrument (L.I 1400) in 1998. The district was upgraded to a Municipal status by L.I 2098 in 2012 (GSS, 2013).

4.2.1.1 Location and Size

The Ejura-Sekyedumase Municipality is located in the northern part of the Ashanti region within Longitudes 1º5" W and 1º 39" W and Latitudes 7º 9" N and 7º 36" N. The municipality shares boundaries with Atebubu-Amantin District to the Northwest, Mampong Municipality to the East, Sekyere South District to the South and the Offinso Municipality to the West. It has a large land area of about 1340.1 square kilometres and constitutes about 7.3 percent of the region's total land area. Figure 4.1 is a map representing the Ejura-Sekyedumase Municipality.

Figure 4.1: Map of the Ejura-Sekyedumase Municipality



Source: Ejura-Sekyedumase Municipal Assembly, 2012

4.1.1.2 Relief and Drainage

The southern part of the Municipality has a smooth undulating topography with valleys 35 meters deep and peaks 315 meters high above sea level. The northern part is fairly flat and undulating with general altitudes ranging between 150-300 meters (EjuraSekyedumase Municipal Assembly, 2012). The ranges of hills, which run eastwards through Ejura and Mampong, forms part of the Kintampo-Koforidua range. A number of rivers and their tributaries drain the Municipality. The main rivers are Afram, Akobaa, Chirade, Bresua, Subonta, Soko and Borahoho. Minor rivers include

Aberewa, Yaya and Baba. With the exception of Afram, all the others are seasonal (Ejura-Sekyedumase Municipal Assembly, 2012).

4.1.1.3 Vegetation and Climate

The vegetation of the Municipality is to a large extent dictated by the topography and climatic condition of the area. The northern part is covered with sparse derived deciduous forest vegetation. The growth of the savannah vegetation in the northern part of the Municipality is largely attributable to the practice of shifting cultivation and bush fallow system of farming methods (Ejura-Sekyedumase Municipal Assembly, 2012). The climatic

conditions together with the topography offer favourable conditions for the cultivation of food crops.

The Municipality has two rainfall patterns; the bi-modal pattern in the south and the unimodal pattern in the north. The main rainy season is between April and November. Annual rainfall varies between 1,200 mm and 1,500 mm. Relative humidity is very high during the rainy season, recording 90% in its peak in June and 55% in February. Solar radiation is very high in the municipality during the dry season. The northeast trade winds blow dry and dusty winds across the entire municipality during this period (Ejura-Sekyedumase Municipal Assembly, 2012).

4.1.2 Demographic Characteristics

The demographic characteristics cover the population size, structure and composition as well as household compositions.

4.1.2.1 Population Size, Structure and Composition

The population of Ejura-Sekyedumase Municipality according to the 2010 Population and Housing Census is 85,446 representing 1.8 per cent of the Ashanti Region's total population. Males comprise 50.2 per cent and females represent 49.8 per cent (GSS, 2013). About 50 per cent of the population is rural. The Municipality has a sex ratio of 100.8. The population of the Municipality is youthful (41.1%) depicting a broad base population pyramid which tapers off with a small number of elderly persons (4.4%). The total age dependency ratio for the municipality is 83.6, the age dependency ratio for males is higher (88.0) than that of females (79.37) (GSS, 2013).

4.1.2.2 Household Size, Composition and Structure

The Municipality has a total population of 83,941 with a total number of 16,402 households. The average household size in the Municipality is 5. Children constitute the

largest proportion of the households accounting for 45.8%. Spouses form about 10.1%. Nuclear households (head, spouse(s) and children) constitute 27.4% of the total number of households in the Municipality (GSS, 2013).

4.1.3 Economic Characteristics

4.1.3.1 The Agricultural Sector

Agriculture is the leading sector in terms of employment and income generation. The sector employs about 69.7% of the Municipality's population. In view of this, it is important to promote the agricultural sector to spearhead economic growth for the Municipality. It serves as the main source of livelihood for most people in the Municipality. Several types of crops are cultivated in the Municipality. Prominent among them are maize, yam, beans, rice, plantain, cassava and groundnuts, to mention but a few. Crops such as maize, beans and watermelon are cultivated mainly for commercial purpose. The traditional shifting cultivation system known as the "slash and burn" or the

bush fallow system is the main system of farming (Ejura-Sekyedumase Municipal Assembly, 2012).

4.1.3.2 Service Sector

The service sector is the most developed sector of the Municipality in terms of economic activities. The types of services provided in the Municipality include Petty Trading, Hair Dressing/Tailoring, Driving, Communication Services, Clerical Work and Pharmaceutical Services. Petty Trading and Hairdressing/Tailoring outnumber the rest of the service activities in the Municipality (Ejura-Sekyedumase Municipal Assembly, 2012).

4.1.3.3 Industrial Sector

The main reason for the promotion of the Industrial Sector in the Municipality is to transform raw materials into processed goods in order to add value to the produce, create

employment and promote private sector competitiveness in the Municipality. The main types of industries in the Municipality are manufacturing and agro-based industries (Ejura-Sekyedumase Municipal Assembly, 2012). The agro-based industry comprises palm oil production, rice, corn and flour milling, and mushroom cultivation. The manufacturing industries include saw milling, carpentry, bakery, pottery and blacksmithing.

4.2 Results and Discussion of the Survey Data

In this section, the results of the data analysis from the questionnaire survey are provided. As outlined in chapter one, the main objective of this research is to assess the effect of the international finance facility on rural development with reference to Millennium Development Authority (MiDA). The results of the research have been discussed under thematic sub-sections in line with the research objectives.

4.2.1 General Profile of Respondents

The results from the survey on the general profile of the respondents were analysed using descriptive statistics. Respondents for this study were selected from four communities namely Kasei, Kobriti, Aframso and Hiawoanwu in the Ejura-Sekyedumase

Municipality. The general profile of the respondents covered their age, occupation, household size, educational level and number of years they have lived in the community.

The result of the general profile of the respondents is presented in Table 4.1. below.

Table 4.1: General Profile of Respondents

Characteristics	Communities				Total freq. / (%)
	Kasei freq. / (%)	Kobriti freq. / (%)	Aframso freq. / (%)	Hiawoanwu freq. / (%)	
Age cohorts					
18-30	32 (36.8)	0 (0.0)	10 (20.0)	19 (14.1)	61 (21.1)
31-60	55 (63.2)	15 (88.2)	29 (58.0)	116 (85.9)	215 (74.4)
Over 60	0 (0.0)	2 (11.8)	11 (22.0)	0 (0.0)	13 (4.5)
Total	**87 (100.0)**	**17 (100.0)**	**50 (100.0)**	**135 (100.0)**	**289 (100)**
Occupation					

Peasant farming	42 (48.3)	14 (82.4)	44 (88.0)	108 (80.0)	208 (72.0)
Teaching	4 (4.6)	1 (5.9)	5 (10.0)	10 (7.4)	20 (6.9)
Artisan	26 (29.8)	0 (0.0)	0 (0.0)	10 (7.4)	36 (12.5)
Nurse	0 (0.0)	0 (0.0)	1 (2.0)	7 (5.2)	8 (2.8)
Traders	11(12.6)	2 (11.7)	0 (0.0)	0(0.0)	13(4.5)
Unemployed	4 (4.6)	0 (0.0)	0 (0.0)	0 (0.0)	4 (1.4)
Total	**87 (100.0)**	**17 (100.0)**	**50 (100.0)**	**135 (100.0)**	**289 (100)**
Household size of Respondents					
1-2	45 (51.7)	4 (23.5)	13 (26.0)	56 (41.5)	118 (40.8)
3-4	30 (34.5)	3 (17.6)	5 (10.0)	42 (31.1)	80 (27.7)
5 and more	12 (13.8)	10 (58.8)	32 (64.0)	37(27.4)	91 (31.5)
Total	**87 (100.0)**	**17 (100.0)**	**50 (100.0)**	**135 (100.0)**	**289 (100)**
Educational level of Respondents					
No formal education	2 (2.0)	8 (47.1)	19 (38.0)	37 (27.4)	66 (22.8)
Basic	64 (73.6)	6 (35.3)	21 (42.0)	86 (63.7)	177(61.2)
Secondary /Vocational	6 (6.9)	1 (5.9)	6 (12.0)	12 (8.9)	26 (9.0)
Tertiary	15 (17.2)	2 (5.9)	4 (8.0)	0 (0.0)	20 (7.0)
Total	**87 (100.0)**	**17 (100.0)**	**50 (100.0)**	**135 (100.0)**	**289 (100)**
Number of Years Lived in the Community					
1-4	6 (6.9)	1 (5.9)	2 (4.0)	22 (16.3)	31(10.7)
5-8	9 (10.3)	4 (23.5)	5 (10.0)	12 (8.9)	30(10.4)
9-13	6 (6.9)	3 (17.6)	0 (0.0)	12 (8.9)	21(7.3)
Since birth	66 (75.9)	9 (52.9)	43 (86.0)	89 (65.9)	207(71.6)
Total	**87(100.0)**	**17 (100.0)**	**50 (100.0)**	**135 (100.0)**	**289(100)**

Source: Field Survey, 2015

In terms of age, the age group 31-60 years emerges as modal age group containing a total of 74.4% of the respondents. A similar pattern is found in all the four communities with the 31-60 age group containing majority of the respondents. This is followed by the age group 18-30 years which contains 21.1% of the total respondents. Only 4.5% of the total respondents were aged 60 years or over. Analysis of the result shows that over 90% of the total respondents were within the economically active age group.

With regard to occupation, it was found that majority of the respondents are in the informal sector and only 1.4% of the respondents claimed to be unemployed. This is not surprising

as most respondents had either no formal education or low levels of education. Majority of the respondents (72.0%) are peasant farmers. This trend was found in all the communities with peasant farmers outnumbering non-peasant farmers. This is consistent with the situation in rural Ghana. The remainder of the respondents (26.6%) were nonpeasant farmers consisted mainly of teachers, nurses, traders and artisans, with 4.5per cent of the remaining been traders.

Majority of the respondents (40.8%) indicated that their household size was 1-2 persons. Another 31.5% of them claimed having household sizes of 5 or more persons with another 27.7% having household sizes of 3-4 persons. This is not surprising as most of the populace are youthful migrant from the northern part of Ghana to seek greener pasture as farm labours to earn a living.

As evident in Table 4.1, 22.8% of the respondents had no formal education and majority of the respondents (61.2%) had completed basic education. About 9% of the respondents had completed secondary or vocational education with another 7% of the respondents completing tertiary education. This finding implies that the educational levels of most of the respondents were generally low and could account for the large number of peasant farmers.

Majority of the respondents (71.6%) had stayed in their respective communities since birth. This was also the case in each community where respondents who had stayed there since birth were the majority. Another 10.4% of the respondents had lived in the community for as long as between 5 and 8 years. However, only 10.7% of the respondents have lived in their respective communities for less than 5 years. The results imply that generally the respondents have lived in their communities long enough to provide credible responses.

4.2.2 MiDA's Contribution to Rural Infrastructure and Community Service Provision

In the Ejura-Sekyedumase Municipality, MiDA's contribution to the provision of rural infrastructure and community services is very evident. This has been in the areas of funding construction and rehabilitation of educational facilities, rural water system, sanitation infrastructure, rural electrification, storage facility and rural transport infrastructure. In the quest for rural development and poverty reduction, the effects of such infrastructure and community services cannot be overlooked. This research focused on four selected communities namely Kasei, Kobriti, Aframso and Hiawoanwu to assess the effects of MiDA's intervention on their development. In Table 4.2, available facilities in the study communities that were newly constructed or rehabilitated by MIDA have been indicated with an "**X**".

Table 4.2: Available Facilities in Communities Provided by MiDA

Facilities	Communities			
	Kasei	**Kobriti**	**Aframso**	**Hiawoanwu**
Educational facilities	**X**	**X**	**X**	**X**
Water facilities				**X**
Warehouse (storage)			**X**	**X**

Source: Field Survey, 2015

It is clearly seen in Table 4.2 that the Hiawoanwu community had educational facilities, water facilities and a warehouse that were provided by MiDA. This is because the community lagged behind in terms of basic infrastructure and community services although it is the one of the major town aside Ejura, the district capital. Also, the community benefitted from the warehouse facility which was strategically positioned to serve other adjourning communities. The Aframso community had educational facilities and a warehouse. However, the Kasei and Kobriti communities both had only educational facilities that were provided by MiDA. Anecdotal evidence suggests that, the then

Municipal Chief Executive was a native from the Kobriti community and therefore spearheaded the siting of the school. For Kasei, the community already had water and warehouse facilities. The only inadequate facility was the educational facility. Responses from the respondents in the respective communities showed that these facilities were either not present or has seen a major facelift due to the intervention of MiDA. For instance, the warehouses in Hiawoanwu and Aframso were newly constructed with maize dryers and huskers, while most of the educational facilities in the communities were rehabilitated aside the construction of 3-unit classroom blocks with stores, staff common room, and water harvesting tank, mono desks, and toilet and urinal facilities. The following subsections presents information on the educational, water and warehouse facilities in the respective communities.

4.2.2.1 Educational Facilities

In order to assess MiDA's contribution to the development of educational facilities in the communities, the respondents' views were captured under:

- Nature of educational facilities;
- Effects of educational services in the communities;
- Rating of costs of educational facilities.

With regard to the nature of educational facilities, it was revealed that 58.8% of the total respondents indicated that prior to the intervention of MiDA; they had inadequate classrooms, office, and store with no auxiliary facilities (such as urinal, water tanks and inadequate furniture). The remaining 41.2% of the respondents claimed to have inadequate classrooms and auxiliary facilities (see Table 4.3).

Table 4.3: Condition of Educational Facilities before MiDA's Intervention

Condition	Communities				Total
	Kasei freq. / (%)	Kobriti freq. / (%)	Aframso freq. / (%)	Hiawoanwu freq. / (%)	

Inadequate classrooms and no auxiliary facilities	38 (43.7)	17 (100.0)	5 (10.0)	110 (81.5)	170 (58.8)
Inadequate classrooms and auxiliary facilities (urinal, toilet, water storage system and furniture)	49 (56.3)	0 (0.0)	45(90.0)	25 (18.5)	119(41.2)
Total	**87 (100.0)**	**17 (100.0)**	**50 (100.0)**	**135 (100.0)**	**289 (100)**

Source: Field Survey, 2015

A critical examination of Table 4.3 reveals that all the respondents in Kobriti (100%) claimed that there were no auxiliary facilities at all unlike in Aframso where 90.0% claimed that before MiDA's intervention, there were facilities but inadequate. This view was also expressed by 43.7% and 10% of the respondents in Kasei and Aframso respectively. The majority of the respondents in Hiawoanwu (81.5%) claimed that before MiDA's intervention, there were no auxiliary facilities in their community whilst in Kasei, majority representing 56.3% claimed that there were inadequate auxiliary facilities. This is because, these communities have more than one school and therefore auxiliary facilities were present in some school but absence in others.

The community surveys revealed that MiDA's intervention has been the provision of school blocks with office, store and auxiliary educational facilities (urinal, toilet, water storage system and mono desks). This was acknowledged by all the respondents in the respective communities. This view being expressed by all the respondents in the various communities is indicative of the fact that MiDA has given attention to educational facilities. This could be attributed to the popular opinion that education is the key to development and capacity building in order to alleviate poverty.

It was observed from the survey that educational facilities in the district have improve with each of the community having additional 3-unit classroom block, an office, a store, toilet facility and mono desks. Within the four communities, the respondents indicated that the distance to the nearest educational facility was within 5 km from their houses mostly on

the same land where previous educational facility were sited. This falls within the planning standard in Ghana. This implies that the educational facilities were constructed within the reach of the beneficiary population in order to increase access.

Table 4.4 illustrates the respondents' views on the effects of MiDA's intervention in education.

Table 4.4: Effects of MiDA's Intervention in Education

Effects	Communities				Total
	Kasei freq. / (%)	Kobriti freq. / (%)	Aframso freq. / (%)	Hiawoanwu freq. / (%)	
Increased school enrolment	8 (9.2)	11 (64.7)	2(4.0)	7(5.2)	28 (9.7)
Improved school attendance	28(32.2)	4 (23.5)	26(52.0)	27(20.0)	85 (29.4)
Improved teaching and learning materials	51(58.6)	2 (11.8)	22(44.0)	101(74.8)	176 (60.9)
Total	**87(100.0)**	**17(100.0)**	**50(100.0)**	**135(100.0)**	**289(100)**

Source: Field Survey, 2015

The majority of the total respondents (60.9%) indicated that MiDA's intervention has improved teaching and learning materials such as mono desks. For instance, this view was expressed by 74.8% of the respondents in Hiawoanwu. The data shows another 29.4% of the total respondents indicating that MiDA's intervention has improved school attendance. The remaining 9.7% of them indicated an increase in school enrolment. This could be attributed to the MiDA's intervention. School enrolment on district level stood at 36193 in 2011 representing 6.3 percentage changes from 33902 in 2010, a further rise of 3.9 and 1.5 per cents in 2012 and 2013 respectively (Ejura-Sekyedumase Annual Progress Report, 2013). The results clearly reveal an enhancement of enrolment which could further be linked to the fact that there are no charges on accessing the educational services provided by MiDA. This was acknowledged by all the respondents in the four communities.

However, statistics from the Municipal Assembly (Ejura-Sekyedumase, 2012) indicate that for the past three years, the pass trend in basic education certificate examination (BECE) results has declined from 67% to 62% for males and 56% to 48.5% for females respectively. This trend poses a serious challenge to the assembly and other donor agencies to commit more resources for improving education performance as these facilities are not just beautification.

4.2.2.2 Water Facilities

With regard to the water facilities, only respondents from Hiawoanwu indicated MiDA's intervention in the provision of water facilities. In order to assess MiDA's contribution to the development of water facilities in the community, the respondents' views were captured under:

- Nature and sources of water facility;
- Rating of costs of provided water facility
- Distance

Prior to the intervention of MiDA, people in the community typically obtained water from the nearest sources including streams, boreholes, hand dug wells, and collection of rain water. The survey data shows that about 47.4% of respondents indicated a heavy reliance on streams as their main source of water. Another 43.7% of them indicated boreholes and wells as their main source of water (see Table 4.6).

Table 4.6 Sources of Water in Hiawoanwu before MiDA's Intervention

Water Sources	Frequency	Percentage (%)
Stream	64	47.4
Borehole	59	43.7
Rain water	12	8.9

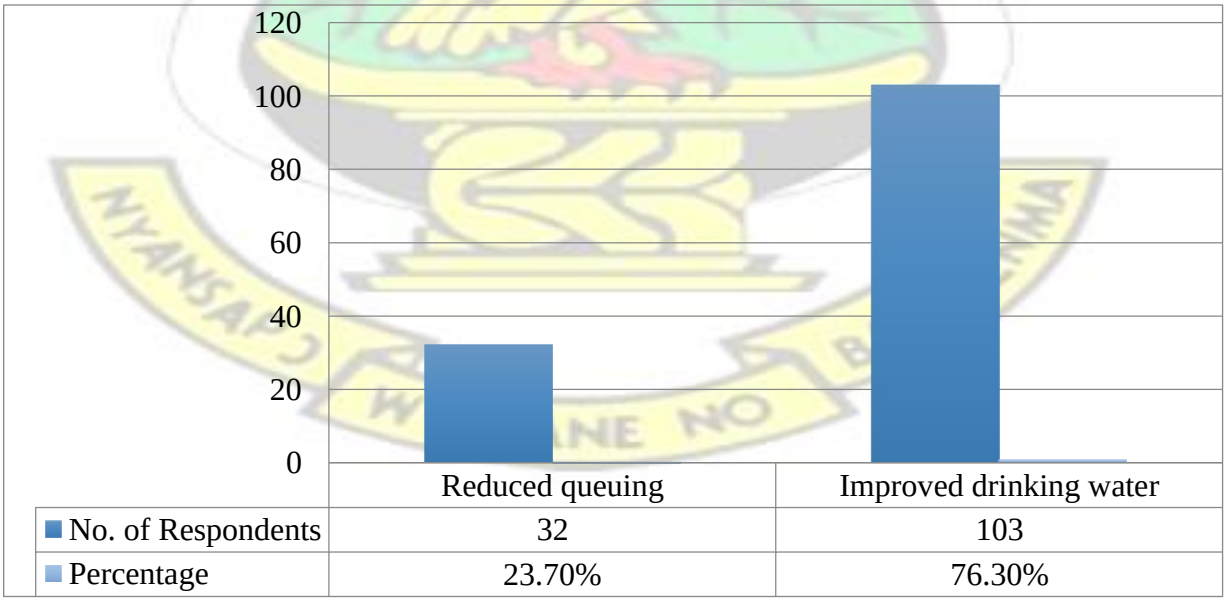
Total	**135**	**100**

Source: Field Survey, 2015

The major sources of this water particularly the streams are often dirty and polluted by farming activities, faecal matter, chemicals from farming activities and other human actions. However, all the respondents acknowledged that MiDA's intervention has been the construction of new potable water facilities particularly new pump system with 5 standing taps in the Hiawoanwu community. The respondents indicated that the distance to the nearest water facility was within 5 km from their houses. This view being expressed by all the respondents in the community is indicative of the fact that MiDA is committed to improving access to potable among the beneficiary population.

All the respondents indicated a very frequent use of the provided water facilities. As an effect of the provision of water facilities by MiDA, 76.4% of the respondents indicated an improvement in access to potable drinking water. About 23.6% of the respondents also indicated a reduction in queuing to access water (see figure 4.2).

Figure 4.2: Effects of MiDA's Provision of Water Facilities in Hiawoanwu

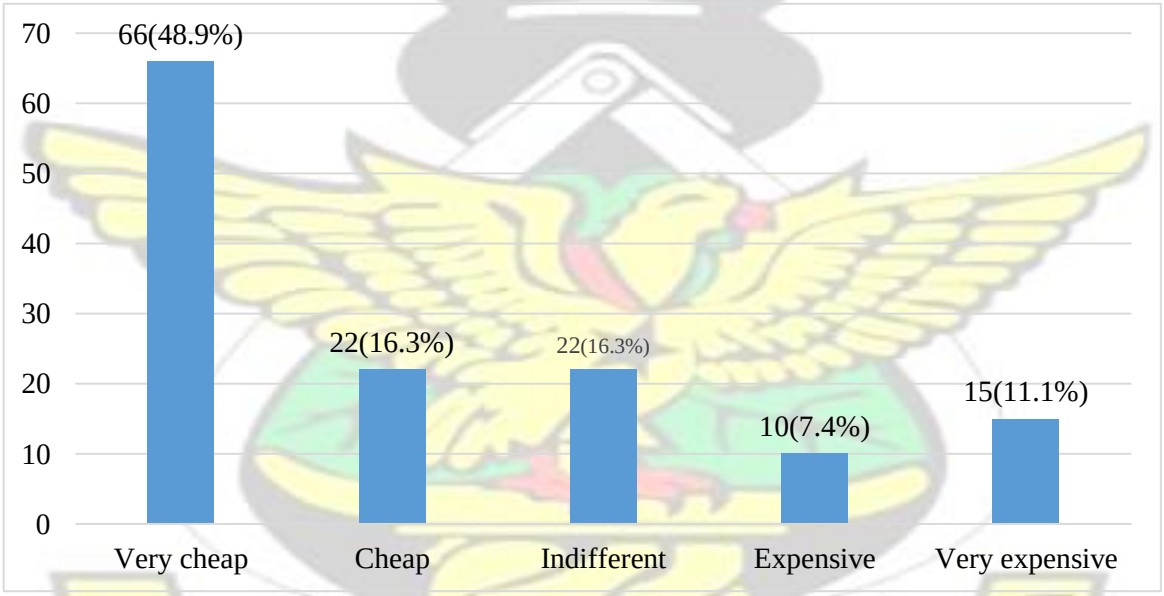


Source: Field Survey, 2015

From the analysis, it is evident that the provision of water facilities in the community has been very beneficial to the populace and the frequent use of it makes water a basic necessity to their livelihood. This is manifested in reduced time spent in accessing potable water for their various activities as well as reducing queuing for water.

From the survey, it was found that people were charged 10 pesewas for every bucket of water they fetch from the MiDA provided water facilities although the project was offered free of charge to the community. This was to help maintain the facility and also pay for the service of the caretaker. However, it was revealed that the respondents rated the charges of the water differently. This is shown in Figure 4.3.

Figure 4.3 Respondents' Rating of Charges on Water

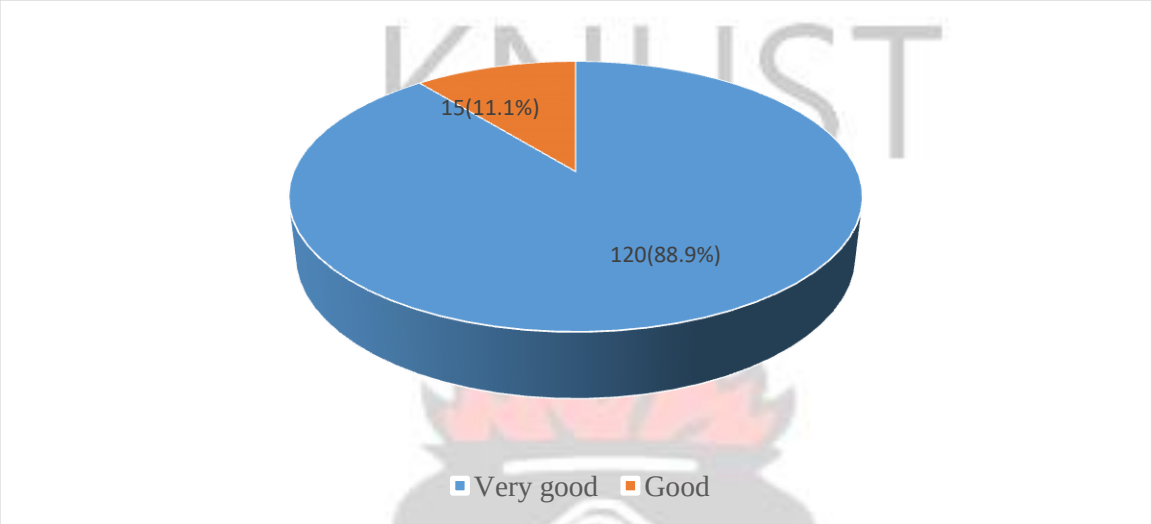


Source: Field Survey, 2015

From the table, majority representing 65.2% of the respondents respectively indicated that service charges on water facilities were cheap. Only 18.5% of the respondents rated the cost as expensive. This people considered water as a common resource and therefore did not see why they should pay for it.

Despite the charges (10 pesewas per bucket) on water in the community, the respondents gave a positive rating of the services rendered by the caretaker. The respondents' rating of services of caretaker of the water facility is illustrated in Figure 4.6.

Figure 4.6: Respondents' Rating of Services by Caretaker



Source: Field Survey, 2015

It is noticeable from Figure 4.6 that all the respondents were satisfied with the service rendered by the caretaker. This included regularity and punctuality of the caretaker. This finding indicates that MiDA has made positive contributions to the community in terms of increasing access to potable water. As a result, the inhabitants have access to affordable potable water for their various activities in the home. There have increase in the number of standpoints from 51 in 2010 to 53 and 59 in 2011 and 2013 respectively (Annual Progress Report, 2013).

4.2.2.3 Warehouse Facility

The survey showed that the warehouse (storage facilities), were found in the communities of Aframso and Hiawoanwu. Within these communities, most inhabitants were found to be peasant farmers who mainly grow maize. In order to assess MiDA's contribution to the

development of warehouses (storage facilities) in the communities, the respondents' (farmers) views were captured under:

- Condition of storage facilities and frequency of usage of facilities;
- Rating of costs
- Rating of services of warehouse facilities.

A total of 152 out of 185 respondents who were farmers in Aframso and Hiawoanwu responded to the questions. This is because 33 respondents indicated that they have never used the facility ever before.

Prior to the intervention of MiDA, respondents in Aframso indicated lack of warehouse in the community. In Hiawoanwu, the respondents indicated inadequate warehouse and claimed that the warehouse available was provided by a provide institution known as the cooperative union with inadequate sheds and high capacity machineries for drying, husking and storing their produce. The respondents in the Aframso and Hiawoanwu communities however acknowledged the intervention of MiDA has been a construction of warehouse with a dryer husker and enough pavilions or space for storing maize. The cost of storing a bag of maize at the pavilion per day was ¢2.2p.

Analysis of the data revealed that majority of the respondents (88.9%) in the Aframso community indicated that the warehouse was within a maximum of 5km distance from their farms. Only 11.1% of the respondents indicated that the warehouse was within a distance of 6-10 km from their farms. All the respondents in Hiawoanwu (100%) indicated that the warehouse was within a maximum of 5km distance from their farms. This implies that the warehouse was constructed to serve the needs of the beneficiaries by siting it within the range of the farmers.

The warehouse was built for the storage of bagged maize. It is equipped with a maize husker, dryer, weighing scales and pavilions for storing bagged maize. However, unlike the educational and water facilities, the warehouse facility has not been used frequently by most farmers. The frequency of usage of the warehouse facilities by the farmers is presented in Table 4.7.

Table 4.7: Respondents' Frequency of Using the Warehouse Facility

Frequency	Communities		Total freq. / (%)
	Aframso freq. / (%)	Hiawoanwu freq. / (%)	
Often	5 (11.4)	10 (9.3)	15 (9.9)
Only once	26 (59.1)	56 (51.8)	82 (53.9)
Not at all	13 (29.5)	42 (38.9)	55 (36.2)
Total	**44 (100.0)**	**108 (100.0)**	**152 (100.0)**

Source: Field Survey, 2015

From Table 4.7, it is noticeable that over half of the total respondents (53.9) have used the warehouse only once since its provision in their communities. This corresponds to 59.1% and 51.8% of the respondents in Aframso and Hiawoanwu respectively. Another 36.2% of the total respondents claimed they do not use the warehouse at all. These respondents comprised 29.5% of the respondents in Aframso and 38.9% of the respondents in Hiawoanwu. However, only 9.9% of the total respondents claimed to use the warehouse often, that is, every maize season and in between maize seasons. These were made of 11.4% and 9.3% of the respondents in Aframso and Hiawoanwu respectively. This finding implies that the warehouse is not fully utilized by the beneficiaries as most peasant farmers (90.1%) indicated non-usage of the warehouse facility.

Table 4.8 illustrates respondents rating of the service charges for using the warehouse facilities.

Table 4.8: Respondents' Rating of Service Charges

Frequency	Communities		Total freq. / (%)
	Aframso freq. / (%)	Hiawoanwu freq. / (%)	
Very expensive	11 (25.1)	42 (38.9)	53 (34.9)
Expensive	13 (29.5)	22 (20.4)	35 (23.0)
Indifferent	10 (22.7)	12 (11.1)	22 (14.5)
No idea	10 (22.7)	32 (29.6)	42 (27.6)
Total	**44 (100.0)**	**108 (100.0)**	**152 (100.0)**

Source: Field Survey, 2015

With regard to service charges on usage of the warehouse, Table 4.8 shows that majority of the total respondents (57.9%) claimed that it is expensive with ¢2.2p as storage cost per bag and ¢8p as drying cost per bag of maize was charged. This corresponds to 54.6% and 59.3% of the respondents in Aframso and Hiawoanwu respectively. However, 14.5% of the total respondents claimed to be indifferent on the charges. These were made of 22.7% and 11.1% of the respondents in Aframso and Hiawoanwu respectively. It is also noticeable that 27.6% of the total respondents had no idea of the charges on usage of the warehouse facility. This could probably be attributed to their non-usage of the facility.

In rating the services of the warehouse facilities, the responses from the respondents indicate deferring views. The responses are presented in Table 4.9

Table 4.9: Respondents' Rating of Warehouse Facilities

Frequency	Communities		Total freq. / (%)
	Aframso freq. / (%)	Hiawoanwu freq. / (%)	
Good	20(45.5)	15(13.9)	35(23.0)
Poor	13(29.5)	59(54.6)	72(47.4)
No idea	11(25.0)	34(31.5)	45(29.6)

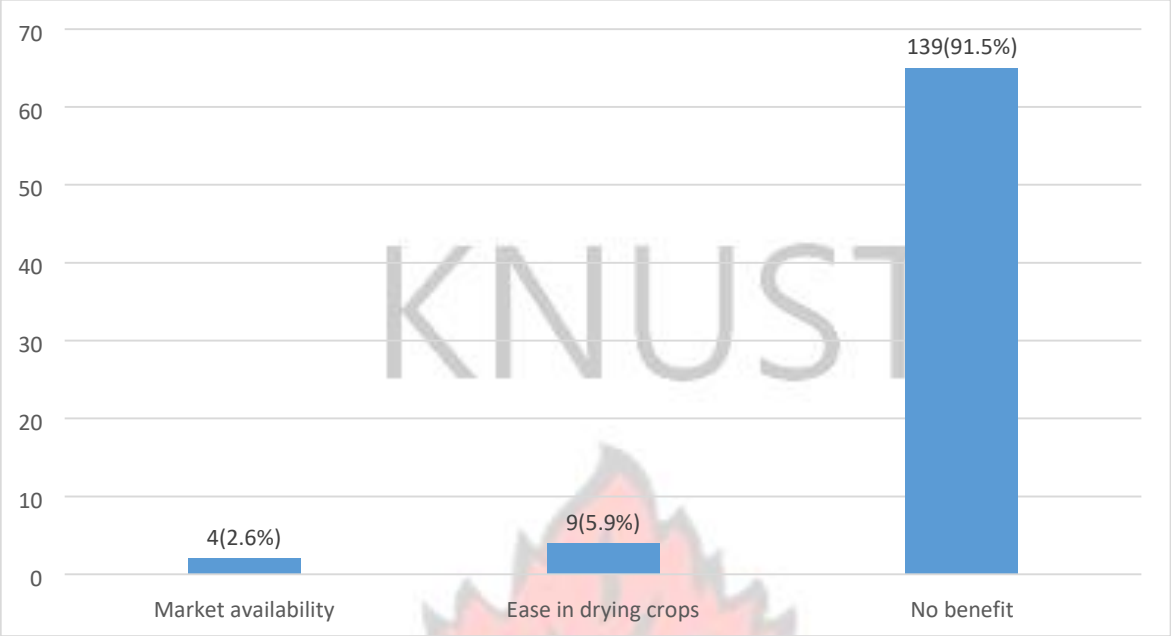
Total	**44(100.0)**	**108(100.0)**	**152(100.0)**

Source: Field Survey, 2015

It is noticeable from Table 4.5 that majority of the total respondents (47.7%) rated the services of the warehouse as poor. Respondents attributed their rating to the long period products has to stay at the centre before drying, husking and bagging which increases the cost of storage. Furthermore, another 23.0% of the total respondents rated the services as good with the remaining 29.6% of the total respondents indicating no idea because they do not use the facility. The rating of the services rendered at good by 23% of the respondent was attributed to having a place to dry and husk farm products without the hustle of spending time to monitor these maize be dried under the sun. Again, they indicated that, they no longer have struggle with domestic animals like goats, sheeps, etc. to avoid destruction of farm produces associated with the traditional methods of drying.

Despite the provision of warehouse facilities by MiDA to serve the farmers, 91.5% of the farmer respondents indicated that the warehouses have not been beneficial to them. Only 5.9% of the respondents indicated an ease in drying their crops because of the warehouse. About 3% of the respondents also indicated that the warehouse helps them in getting buyers for the yield as the facility had a provision for buying from farmers who bring their maize to the facility. Payment could either be in the form of cash or exchange for farm input depending on the discretion of the farmer. This is presented in Figure 4.7.

Figure 4.7: Effects of Warehouse on Beneficiary Farmers



Source: Field Survey, 2015

The survey showed that the warehouse facility has not been frequently used by the farmers. This suggests that the intervention of MiDA to provide warehouses particularly for farmers has not benefited the majority of the farmers. Farmers till use the traditional methods of drying their maize in the sun leading to destruction by domestic animals. This leads to selling maize at cheaper prices for fear of post-harvest losses. Farmer could no longer keep farm product for better prices during the off-seasons.

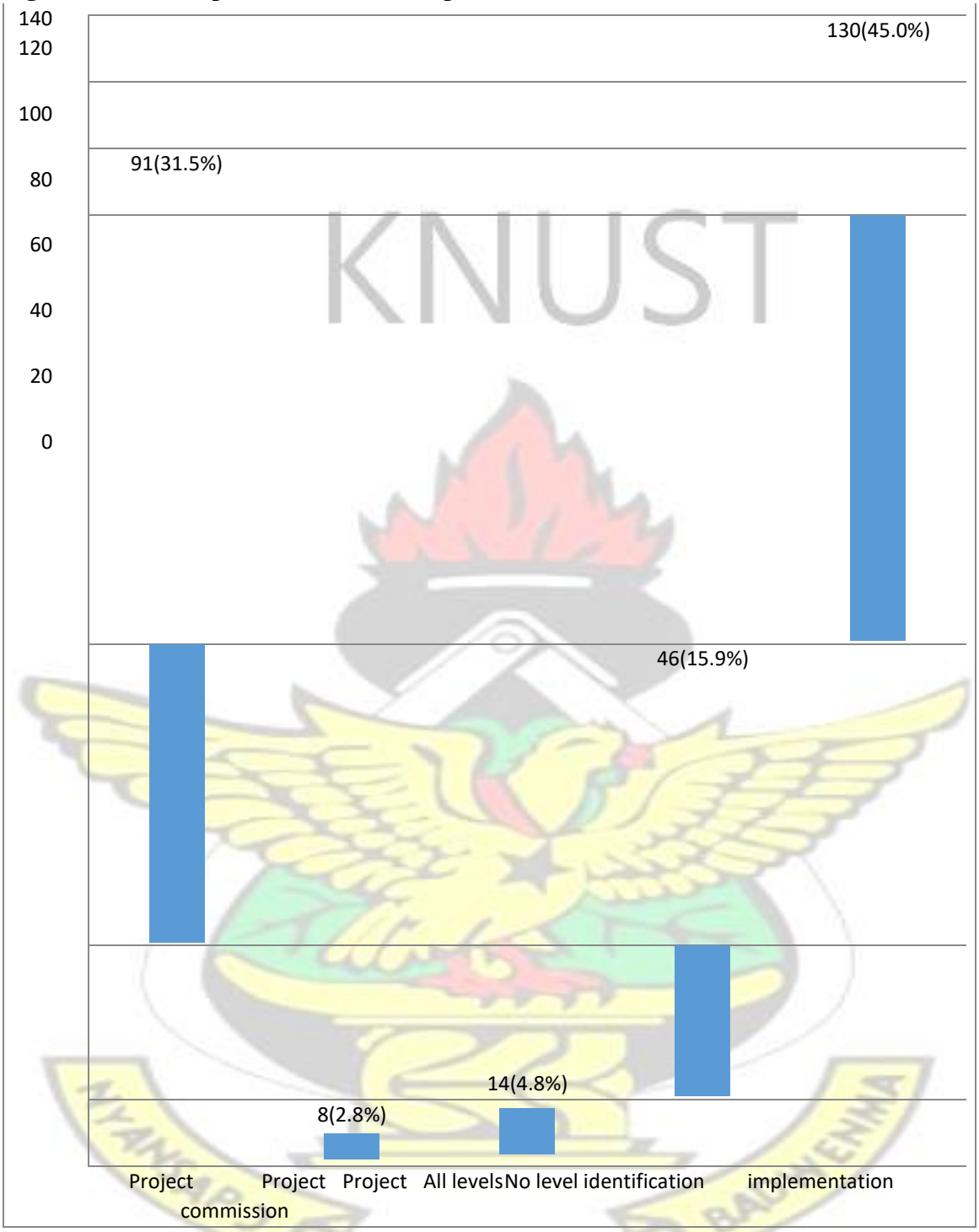
4.2.3 MiDA's Contribution to Strengthening Capacity of Rural Institutions

This section discusses how MiDA has strengthened the capacity of rural institutions in the communities for the sustainability of the facilities provided. Views from the respondents on participation level, maintenance and management of the facilities are captured.

4.2.3.1 Participation Level

Participation typically involves people playing an active role in activities which affect them. From the survey, it was found that the respondents participated at various levels in the provision of the facilities. This is illustrated in Figure 4.8.

Figure 4.8: Participation Levels of Respondent in MiDA's Intervention



Source: Field Survey, 2015

From Figure 4.8, it is observed that majority of the total respondents (45.0 %) did not participate in any level in MiDA's intervention. With those who participated, 31.5% claimed to have participated at the project identification level. This was in a form of information giving where respondent were brief on the intervention. Active participation

goes beyond information for sustainability of the facility. Furthermore, 2.8% of the respondents participated at the project implementation as labourers and 4.8% indicated their involving at the project commission levels respectively. Another 15.9% of the respondents claimed to have participated in all the levels which were project identification, project implementation and project dedication.

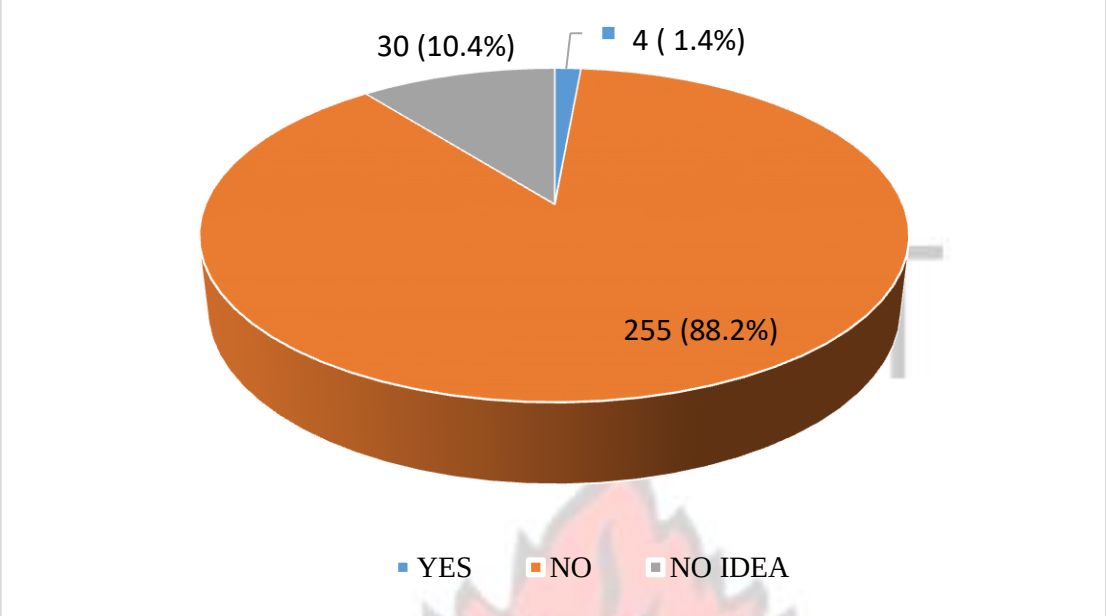
From the discussion, it is quite clear that the respondents did not actively participate in the project. This explains the low patronage of some of the facilities, particularly the storage facility. It is important to get majority of the people to participate in any programme that claims to help them so as to ensure acceptance and sustainability of the projects.

4.2.3.2 Maintenance and Repair

a. Establishment of maintenance and repair fund

With regard to the maintenance and repair of the provided the facilities, issues of funds become very important. Finance is a very important factor that affects the decision to carry out maintenance works. Maintenance work is carried out to maintain the value and quality of the physical assets of the facilities. In line with this, the respondents were asked to indicate their awareness of any established maintenance and repair fund. Their responses are presented in Figure 4.9.

Figure 4.9: Respondents' Awareness of Maintenance and Repair Fund

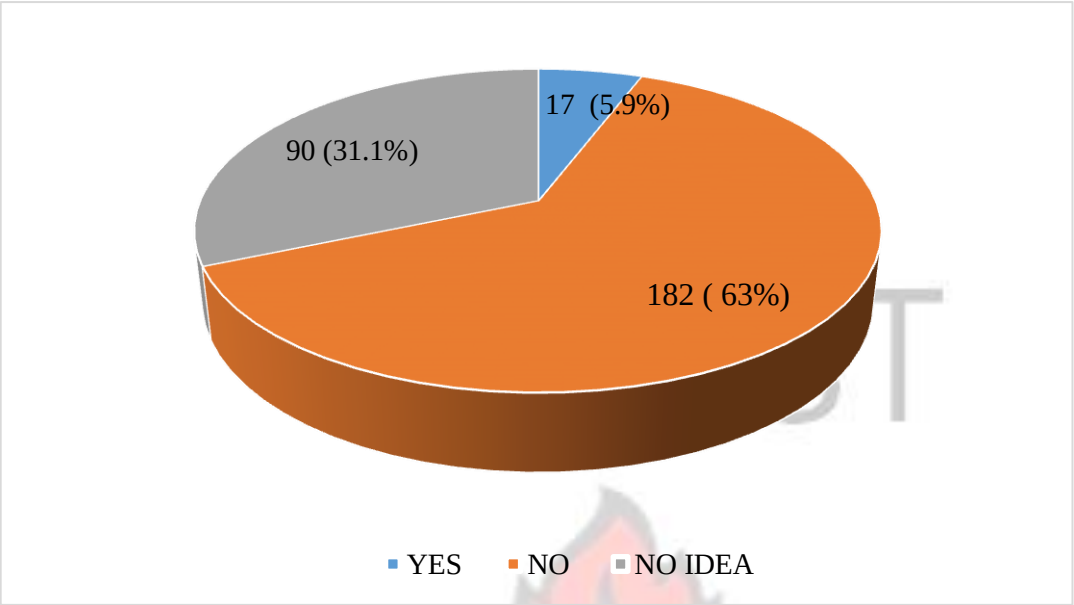


Source: Field Survey, 2015

A large majority of the respondents (88.2%) indicated no existence of any established repair and maintenance fund. Only 1.4% of the respondents indicated knowledge of the existence of a repair and maintenance fund. They attribute this to the fees paid for usage of the water and storage facility provided.

b. Existence of locally trained technician for maintenance and repair works The respondents were asked to indicate their awareness of any locally trained technician responsible for repair and maintenance of the warehouse and water facilities. This was answered by respondents who had the warehouse facility and water facility provided in their communities. These were respondents from Aframso and Hiawoanwo communities. Figure 4.10 presents the responses from the respondents in Aframso and Hiawoanwu on their awareness of a locally trained technician for maintenance and repair of warehouse.

Figure 4.10: Respondents' Awareness of Locally Trained Technician for Maintenance and Repair of Warehouse

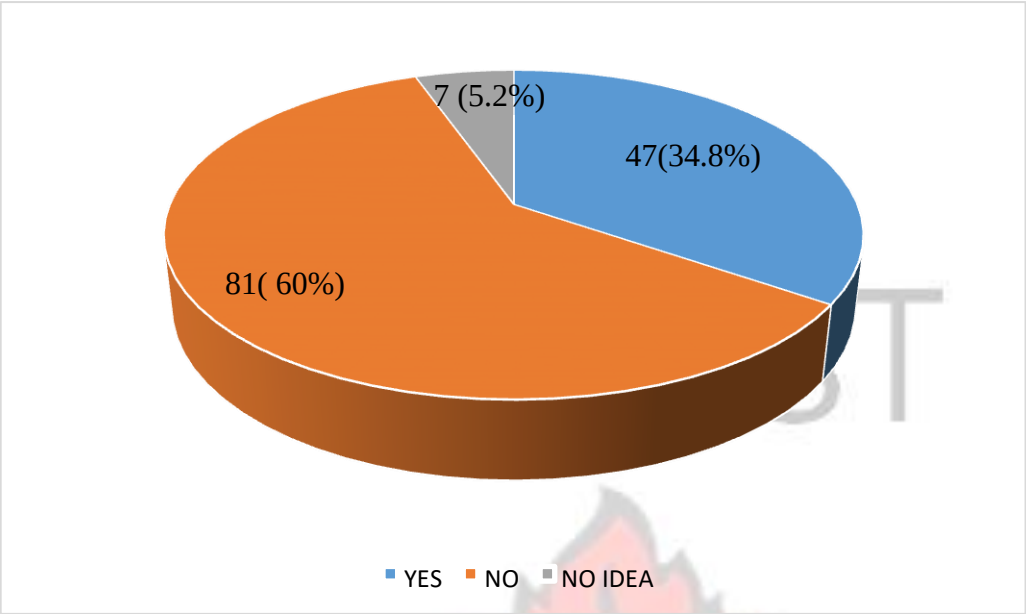


Source: Field Survey, 2015

From Figure 4.6, majority of the respondents (63%) indicated no knowledge of a locally trained technician for maintenance and repair works on the warehouse facility. This is because some of the farm equipment and machineries that have broken down has still not been repaired. They no longer have access to these farm inputs for farm activities. Only 5.9% of the respondents indicated knowledge of a locally trained technician for maintenance and repair works on the warehouse facility. This is attributed to the fees they pay for using the facility.

Responses from the respondents in Hiawoanwu on their awareness of any locally trained technician for repair and maintenance of water facilities are presented in Figure 4.11.

Figure 4.11: Respondents' Awareness of Locally Trained Technician for Maintenance and Repair of Water Facility



Source: Field Survey, 2015

From Figure 4.11, majority of the respondents (60%) indicated no knowledge of a locally trained technician for maintenance and repair works on the water facility. About 34.8% of the respondents indicated knowledge of a locally trained technician for maintenance and repair works on the water facility.

4.2.3.3 Management of facilities

On management of the facilities, most respondents had a fair idea about the authorities responsible managing the provided facilities. With regard to the educational facilities, most of the respondents indicated that the local assembly was responsible for their management. However, analysis of the data showed that most of the respondents attributed the management of the warehouse and water facilities to private caretakers. A survey of the overseers of storage facility indicated that, MiDA provided 70 percent of funding with remaining 30 percent of funding provided by the private managers of the storage facilities.

4.2.4 Challenges Affecting the Operations of MiDA Interventions

The challenges that have affected the operation of MiDA's intervention in developing the Ejura-Sekyedumase municipality are two-fold. Some challenges encountered by beneficiary populations occur during the implementation of the interventions while other challenges occur during the use of the projects. Respondents from the four communities indicated that there were no challenges during implementation of the MiDA projects. However, some respondents indicated challenges that concerned them during usage of the projects. This section presents the challenges and concerns of the beneficiaries in each of the four communities.

4.2.4.1 Kasei

Out of a total of 41 respondents in Kasei, the majority of them (73.2%), had no concerns. However, 26.8 % of them raised certain concerns on issues they believe do not go well with the interventions of MiDA (see Table 4.10).

Table 4.10: Concerns of Beneficiary Population in Kasei on MiDA's Intervention

Concerns	Frequency	Percentage
Misplaced priority	23	26.4
No concern	64	73.6
Total	**87**	**100.0**

Source: Field Survey, 2015

The concerns of the respondents related to improper prioritisation of needs. For them, the most pressing need for the community was toilet facilities instead of education facility. Despite this concern, majority of the respondents indicated that the education facility had been helpful and therefore, they had no challenge or concern.

4.2.4.2 Kobriti

In the Kobriti community, 64.7% of the 17 respondents raised issues they believe do not go well with the interventions of MiDA. About 35% of the respondents in Kobriti gave no response. This is presented in Table 4.11.

Table 4.11: Concerns of Beneficiary Population in Kobriti on MiDA's Intervention

Concerns	Frequency	Percentage
Misplaced priority	11	65.7
No response	6	35.3
Total	**17**	**100.0**

Source: Field Survey, 2015

In the Kobriti community, only educational facilities have been provided by MiDA. In the community, there is no public toilet facility with community member defeating in bushes, along streams just to mention a few. However, MiDA has provided toilet facility as an auxiliary facility to serve the school and not the entire community. This is the source of the concerns to the 65.7 percent of respondents as they believe the toilet facility was a pressing need for the community at large. This situation had compelled most community members to encroach on the schools toilet facility. The respondents indicated that the toilet facility could have been properly located to serve both the community and the school.

4.2.4.3 Aframso

In Aframso, the respondents raised a variety of concerns on issues they believe do not go well with the interventions of MiDA. A total of 52% had concerns while the remaining 48% of the respondents had no response.

Table 4.12: Concerns of Beneficiary Population in Aframso on MiDA's Intervention

Concerns	Frequency	Percentage
High cost of service	6	12
Unfulfilled arrangements	15	30
Hijack of facility by managers	5	10

No response	24	48
Total	**50**	**100.0**

Source: Field Survey, 2015

With the concerns raised by the respondents representing a total of 42% of total respondents, 12% indicated high cost of service provided by water and storage facility, 30% of respondent indicated unfulfilled arrangement initiated by interventionist, with 10% of them indicating hijack of the facility especially the storage facility by the manager as their major concerns. These unfulfilled arrangement involved included users of the facility receiving free sacks; ready market for farm produces at appreciable prices; farm inputs and machineries like tractors for farming; just to mention a few. These arrangements were instituted by MiDA to motivate user and help farmer as the rural community service project was instituted to complement the Agriculture project (MDA, 2000). The survey revealed that, managers now offer for relatively low price than prices offered on the market. Also, the concern of high cost of service expressed by respondents is attributed to the ¢2.2p per bag/day for storing coupled with the long period of days, farm products had to stay at the centres. Farmers have resorted to the traditional method used before the intervention. With the concern of hijack, respondents indicated that, the warehouse facility is locked for more than month by managers curtailing frequent access to the facility.

4.2.4.4 Hiawoanwu

The Hiawoanwu community has educational, warehouse and water facilities that were provided by MiDA. Most respondents raised a variety of concerns relating to the MiDA interventions in the community. The concerns are shown in Table 4.13.

Table 4.13: Concerns of Beneficiary Population in Hiawoanwu on MiDA's Intervention

Concerns	Frequency	Percentage
Mismanagement	15	11.1

Embezzlement	17	12.6
High cost of service	15	11.1
No response	88	65.2
Total	**135**	**100.0**

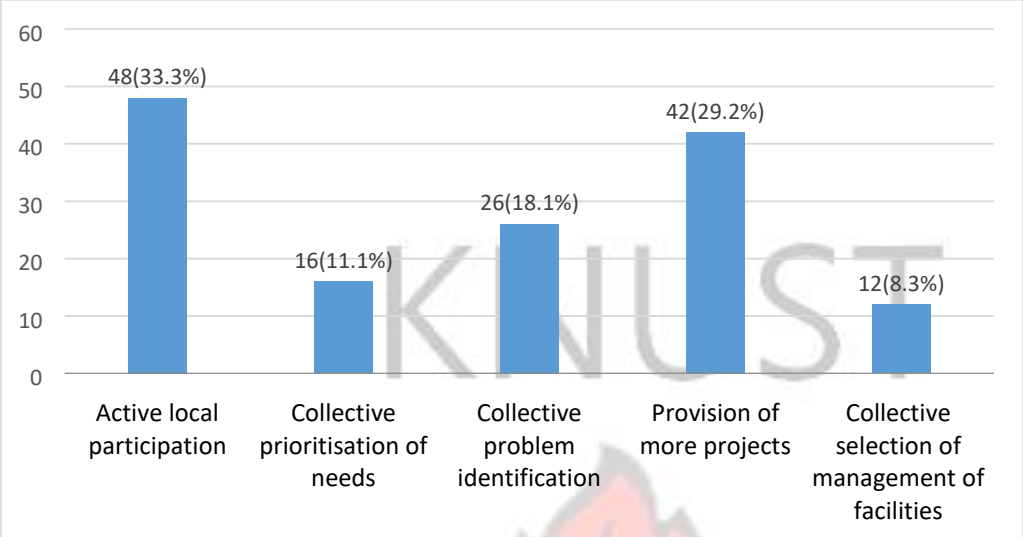
Source: Field Survey, 2015

Respondents indicated no concern with the educational facility. This implies that, they were content with the educational facility. From Table 4.13, it is noticeable that 11.1% of the respondents indicated mismanagement which is no different from the respondents in Aframso expressed on the hijack of storage facility by manager. This was particularly the case for the warehouse facility. Also, 12.6% of the respondents indicated embezzlement of proceeds as their main concerns particular with the water facility provided. Even though the interventionist provided the water facility for free, managers of the facility in consultation with community members decided to charge ¢0.10p per bucket. This proceed will be used maintain the facility and also pay for the services of the caretaker. The proceeds, respondents indicated, had been embezzled by managers. As a result, there have been changed in management of proceed. The management of the facility is currently in the hand of the Assembly. Another 11.1% of the respondents were concerned about the high cost service. This was as particularly the case for the water facilities and warehouse as the educational facilities had no charges.

4.2.4.5 Suggestions from the Respondents to Consider in Future Interventions

Most respondents (144 out of the total 289) provided some suggestions for adoption in future interventions given a response rate of 50%. These are presented in Figure 4.12.

Figure 4.12: Respondents' Suggestions to Guide Future Interventions



Source: Field Survey, 2015

It is noticeable in Figure 4.12 that 33.3% of the 72 respondents suggested more active local participation at all levels in the future interventions. Active participation could be in the form of provision of funds, land, labour etc. This is to say, if the community contributed to the 30% of funding for the construction of the warehouse facility instead of the private partner, some challenge like mismanagement, hijack and unfulfilled arrangement raised by respondent in relation to warehouse facility would had been curtailed. Again, the community would have contributed to the selection of management of the facilities particularly with the storage facility. Active involvement of respondents on identifying needs of the community should not be in the form of information giving but rather allowing respondents to elaborate and come up with the most pressing need for effective impact, ownership and sustainability of the project. This is evident as 18% of the respondents suggested the need for collective problem identification and 11.1% of them suggested the need for collective needs prioritisation. Another 29.2% of them suggested for provision of more projects. This indicates that, the communities still have some needs which need urgent solution.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

The preceding chapter provided the presentation and analysis of the data collected from the respondents on the effect of the international finance facility on rural development with reference to Millennium Development Authority (MiDA). This chapter recaps the major findings from the analysis. This chapter also includes the recommendations which are in consonance with the findings as well as the conclusion of the study. This chapter therefore comprises three main parts; summary of major findings, recommendations and conclusion.

5.1 Summary of Findings

5.1.1 MiDA's Contribution to Rural Infrastructure and Community Service Provision

MiDA's contribution to the provision of rural infrastructure and community services was very evident in the four selected communities namely Kasei, Kobriti, Aframso and Hiawoanwu. The study revealed that MiDA's intervention has been the provision of additional classroom units with office, stores and auxiliary facilities in these communities. As a result, the survey revealed that school enrolment has been very good in the communities although basic education certificate examination has not been much of desired.

The findings also showed that MiDA has helped to increase access to potable water in the Hiawoanwu community. The usage of this facility led to improvement in drinking water. However, 18.2% still saw the cost of water as expensive although distance from homes to facilities was within 0-5 kilometers. This is indicates that these facilities are within reach based on the planning standard.

Furthermore, the survey showed that the warehouse facilities have constructed in Aframso and Hiawoanwu. However, unlike the educational and water facilities, the warehouse

facility has not been used frequently as most farmers rate the service charges as expensive. Also, the initial arrangement enjoyed by users of the facility had been discontinued. Again, the facility was found to be locked by managers and not used by farmers. The survey shows that, patronage at the storage facility has been low with only 9.9 percent of respondent to have been using the facility often whilst about 90.1 per cent of the respondents had not been using the storage facility.

5.1.2 MiDA's Contribution to Strengthening Capacity of Rural Institutions From the survey, it was found that while majority of the respondents representing 45 percent did not participate at any level of decision making, others 55 percent participated in one form or the other including project identification, implementation, commissioning, etc. With regard to the maintenance and repair of the provided the facilities, issues of funds become very important. However, 88 percent of the respondents indicated no knowledge of the existence of any established repair and maintenance fund. Likewise, 63 percent of respondents indicated no knowledge of a locally trained technician for maintenance and repair works on the warehouse and water facility which goes to confirm that there have been large rural infrastructure deficit resulting from lack of maintenance (Development Support Monitor, 2012).

In terms of management of the provided facilities, most of the respondents indicated that the local assembly was responsible for managing the educational facilities. With regard to the warehouse and water facilities, analysis of the data showed that most of the respondents attributed their management to private caretakers resulting in high level of mismanagement and price charges. This situation seems to separate the District Assembly from the activities of the projects. This could lead to hijacking of projects, mismanagement and embezzlement of proceeds from charges on usage of facilities.

5.1.3 Challenges Affecting the Operations of MiDA Interventions

With regard to challenges, 100 percent of respondents indicate no challenges during the project implementation period. After the use of the facilities, majority of the respondents had no concerns of the MiDA's intervention in their communities with 73.6 percent of respondents in Kasei and 65.2 percent of respondents in Hiawoanwo. This implies that, respondents were satisfied with the education facilities provided in these communities. However, some other respondents with 65.7 percent and 52 percent in Kobriti and Aframso respectively indicated some concerns on issues they believe do not go well with the interventions of MiDA. In the Kasei community, the concerns of the respondents related to poor prioritisation of needs as they indicated that the most pressing need for the community was toilet facilities. This concern was expressed by only 26.4 percent of respondents from Kasei. Similarly, respondents in Hiawoanwu raised a variety of concerns relating to mismanagement of the storage facility and embezzlement of proceeds from the water facilities which could have used to provide other facilities (such as public toilet) which are hitherto not available in the community as postulated by a respondent of the community. In the Kobriti community, the concerns related to poor siting of the toilet facility to serve only the school. The respondents indicated that the toilet facility could have been properly located to serve both the community and the school. In Aframso, the respondents raised a variety of concerns including unfulfilled arrangements and high cost of warehouse service.

Most respondents provided suggestions for adoption in future interventions. These suggestions included active local participation, need for proper problem identification, the need for effective needs prioritisation and proper management.

5.2 Recommendation

Based on the findings of the study, the following recommendations are suggested:

It is recommended that the interventionist should look the warehouse facilities provided and review certain policies. These policies include pricing, waiting period before drying and husking and possibly the management of the centre. Municipal shares could be raised by interventionists to sort funding from the community members to pay off 30 percent of funding provided by the private partners. These shares could be limited to only community or residents of the municipal. By so doing, the community will owe the facility. This is help collective involvement of residents in the selection of management of the facility and review of pricing policies to suit the needs the users. Alternatively, the local government authority could raise funds to pay off the private partner, owe the facility and decide on the management and pricing policies. These will help in the sustainability of the project.

Also, whilst the communities has seen the need for a repair and maintenance fund by charging usage of the water facility at ¢0.10pesewas, the local assembly and management of this facility should employ good accounting practices. That is to say, regular auditing, accounting and preparation of account statement should be conducted by local assembly and management. Account statements should be read to community member at general meetings or published in the media for transparency and accountability to avail. This will help minimize embezzlement and mismanagement of proceeds from particular water facilities. These accumulated proceeds, after statutory deduction like caretakers' emoluments, operation cost and taxes, could be used to provide other pressing needs such as public toilets in the communities which hitherto were not provided but are needed.

Again, interventionists should incorporate the establishment of WATSAN or training of some locals who will be responsible for the repair and maintenance of facilities provided particularly the water and storage facilities as lack of maintenance accounted for the 70 percent rural infrastructure deficit in developing such as Ghana (Development Support Survey, 2012)

To achieve active and meaningful participation of the beneficiary communities the study recommends building the capacity of members who participate and contribute to the design and implementation of development projects by interventionist. Training and workshops must be organized by the intervention organisations as well as the local assembly for the community members to discuss new and changing needs to enable members make informed decisions and contributions. These training and workshops could be funded by the intervention

More so, to achieve active participation by all key stakeholders, the study recommends that MiDA should engage in active and regular monitoring and evaluation of their interventions projects and if possible make monitoring and evaluation of provided facilities (esp. warehouse), the responsibility of the local assembly by providing some funds for monitoring and evaluation. This could be achieved by properly and officially handing over provided projects to the District Assembly so that these authorities became part of the project.

5.3 Conclusion

This study was carried out to empirically assess the effects of MiDA's intervention on rural development in the Ejura-Sekyedumase Municipality. The effects of MiDA's intervention on four communities namely Kasei, Kobriti, Aframso and Hiawoanwu were examined. The study revealed that there has been the provision of rural infrastructure and community services in the communities by MiDA. These rural infrastructures included educational, water and warehouse facilities that have significant implications on development of the beneficiary communities.

The study revealed that the provision of educational infrastructure has increased access to a well-furnished classroom blocks and increased school enrolment. Again, the provision of water facilities has made it possible for the beneficiaries to have easy access to potable water. The study therefore concludes that MiDA programme has significant impacts on enhancing the wellbeing of the beneficiaries end ensuring development. Analysis of the data revealed that the warehouse facility has not been frequently used by the farmers due to constraints such as high cost of storage. In this regard, the study concludes that the warehouse facilities provided by MiDA have not significantly benefited majority of the respondents as intended due to some identified problems like mismanagement, unfulfilled arrangement, high cost of storage, etc.

The study further concludes that the interventions of MiDA in the municipality are not without some challenges. These challenges relate to concerns of inhabitants of the beneficiary communities. Notable among these concerns were the need for proper prioritisation of needs. The study therefore concludes that communities will benefit more from such interventions if they participate fully to ensure that their pressing needs are provided.

In short, from the discussion, it could be concluded that, the intervention succeeded in its objective of impacting on the livelihood of residents in the Ejura-Sekyedumase Municipality on their education and water facilities. But, the intervention has failed in their storage facility as this facility is not used by residents.

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APPENDIX

QUESTIONNAIRE FOR HOUSEHOLD HEADS ON ASSESSMENT OF THE EFFECTS OF INTERNATIONAL FINANCE FACILITY ON THE DEVELOPMENT OF RURAL INFRASTRUCTURE AND COMMUNITY SERVICES: A CASE STUDY

OF MILLENNIUM DEVELOMENT AUTHORITYACTIVITIES IN EJURASEKYEDUMASE MUNICIPALITY.

The questionnaire is part of a study being conducted by a student of Kwame Nkrumah University of Science and Technology (KNUST) on the above topic. You are therefore respectfully required to complete the questionnaire by providing honest and objective responses. You are assured that responses will be treated with strict confidentiality.

Administration Section

Name of Administer ……..…… Signature ……

Date……..... Time started ……Time ended ……..……..

Name of community ……...House Number ……

Interview Section

SECTION A

PERSONAL DATA OF RESPONDENT

1.Age : 18- 30 [ ] 31- 60 [ ] Over 60 [ ]

2.Occupation: Peasant farmer [ ] Non peasant farmer(specify)

3.Household size: 1- 2 [ ] 3- 4 [ ] 5 or more [ ]

4.Level of education: None [ ] Basic [ ] Secondary/Voc [] Tertiary [ ]

5.No. of Years lived in the community: 1-4 [ ] 5-8[ ] 9-13 [ ] 14 Since birth [ ]

SECTION B

MiDA's Contribution to Provision of Rural Infrastructure and Community Services

6.Which of these facilities is available in your community? ***Tick as many as are available***

Educational facility [ ]	Water [ ] Toilet [ ]	Warehouse [ ]	Electricity[]	Healthcare facility [ ]	Feeder Road [ ]

7. Do you have any idea about the presence of MiDA in this community?

Yes [ ] No [ ] No idea (skip Que. 8) [ ]

8. Which of these facilities(y) in the question 6 above were (was) provided or have seen a face-lift by MiDA? ***Tick as many as available***

Educational facility [ ]	Water [ ] Toilet [ ]	Warehouse [ ]	Electricity [ ]	Healthcare facility [ ]	Feeder Road [ ]

9. What was the nature of these facilities in question 6 above? ***Tick as many as available***

Educational facility	No school building[ ] Inadequate classroom and auxiliary facilities[ ] inadequate classrooms and no auxiliary facilities[ ] Adequate classrooms with adequate auxiliary facilities[ ] No idea[ ]
Toilet	No toilet [ ] Dilapidated structure [ ] Bush [ ] Along the stream [ ] Refuse dump [ ] KVIP [ ] Latrine [ ] Water closest [ ] Others (specify) ……
Water	No water [ ] Stream [ ] Borehole [ ] Pipe-borne water [ ] Well [ ] Mechanized Pump [ ] Others (specify) …….
Warehouse	No warehouse [ ] Dilapidated stores [ ] Inadequate private store [ ] Adequate store with dryer [ ] Others (specify) ……
Electricity	No electricity [ ] Kerosene [ ] Battery [ ] Solar [ ] Gas [ ] Others (specify) ……..
Healthcare facility	No hospital/clinic [ ] Dilapidated structure [ ] Private maternity home [ ] Structure without needed facilities [ ] Healthcare structure without personnel[ ] Others(specify)…….
Feeder road	Footpath-like [ ] Untarred but deplorable [ ] Untarred but accessible [ ] Tarred but deplorable [ ] Others (specify)……

10. How has the development been like with reference to question 6 above? ***Tick as many as available***

Educational facility	Rehalitation [ ] Provision of classroom block only [ ] Provision of classroom block with auxiliary facilities[ ] Newly constructed educational facility with auxiliary facility [ ] Others (specify)….....
Toilet	Rehabilitation [ ] Newly constructed toilet [ ] Provision of additional seats [ ] Others (specify) …….
Water	Rehabilitated pump/pipe/borehole/well [ ] Newly constructed [ ] Addition to existing [ ] Others (specify) ……

Warehouse	Rehabilitation with dryer and husker [ ] Addition to existing [ ] Newly constructed with dryer and husker [ ] Others (specify) ……..
Electricity	Migration onto national grid [ ] Insulation of solar panels [ ] Distribution of solar lanterns [ ] Distribution of battery lanterns [ ] Others (specify) ……
Healthcare facility	Rehalitation [ ] Newly constructed[ ] Expansion[ ] Provision of needed equipment[ ] Provision of personnel [ ] Others (specify) …….
Feeder road	Rehabilitation [ ] Reconstruction [ ] Others (specify)……

11. How long (far) did you take to access the facility (ies) prior to the MiDA's intervention? ***Tick as many as available***

Educational facility	0-5 kilometres [ ]6-10kilometres [ ] 11 -20kilometres [ ]
Toilet Water	0-5 kilometres [ ]6-10kilometres [ ] 11 -20kilometres [ ] 0-5 kilometres [ ]6-10kilometres [ ] 11 -20kilometres [ ]
Warehouse(From farmland)	0-5 kilometres [ ]6-10kilometres [ ] 11 -20kilometres [ ]
Electricity	0-5 kilometres [ ]6-10kilometres [ ] 11 -20kilometres [ ]
Healthcare facility	0-5 kilometres [ ]6-10kilometres [ ] 11 -20kilometres [ ]
Feeder road	0-5 kilometres [ ]6-10kilometres [ ] 11 -20kilometres [ ]

12. How long do you take to access facilities(y) since the inception of the MiDA's intervention?

Educational facility	0-5 kilometres[ ]6-10kilometres[ ]11 -20kilometres [ ] 31kilometres and above [ ] No idea[ ]
Toilet Water	0-5 kilometres[ ]6-10kilometres[ ]11 -20kilometres [ ] 31kilometres and above [ ]No idea[ ] 0-5 kilometres[ ]6-10kilometres [ ]11 -20kilometres [ ] 31kilometres and above [ ] No idea[ ]
Warehouse(From farmland)	0-5 kilometres[ ]6-10kilometres[ ]11 -20kilometres [ ] 31kilometres and above [ ] No idea[ ]
Electricity	0-5 kilometres[ ]6-10kilometres[ ] 11 -20kilometres [ ] 31kilometres and above [ ]
Healthcare facility	0-5 kilometres[ ]6-10kilometres[ ] 11 -20kilometres [ ] 31kilometres and above [ ] No idea[ ]

Feeder road	0-5 kilometres[ ]6-10kilometres[ ] 11 -20kilometres [ ] 31kilometres and above [ ] No idea[ ]

13. Have you use the provided facility (ies) provided by MiDA before?

Yes [ ] No [ ] Can't tell [ ]

14. How often did you utilize the facility (ies) since inception of MiDA's intervention? Tick from options in table

Educational facility	Very often(once or more time monthly)[ ] Not at all[ ] Often (once quarterly)[ ]Not often(once yearly)[ ] Only once since[ ]Others(specify) ……..
Toilet Water	Very often(once or more time monthly)[ ] Not at all[ ] Often (once quarterly)[ ] Not often(once yearly)[ ] Only once since[ ] Others(specify) …… Very often(once or more time monthly)[ ] Not at all[ ] Often (once quarterly)[ ] Not often(once yearly)[ ] Only once since[ ] Others(specify) ……
Warehouse	Very often(once or more time monthly)[ ] Not at all[ ] Often (once quarterly)[ ] Not often(once yearly)[ ] Only once since[ ] Others(specify) ……
Electricity	Very often(once or more time monthly)[ ] Not at all[ ] Often (once quarterly)[ ] Not often(once yearly)[ ] Only once since[ ] Others(specify) ……
Healthcare facility	Very often(once or more time monthly)[ ] Not at all[ ] Often (once quarterly)[ ] Not often(once yearly)[ ] Only once since[ ] Others(specify) ……
Feeder road	Very often(once or more time monthly)[ ] Not at all[ ] Often (once quarterly)[ ] Not often(once yearly)[ ] Only once since[ ] Others(specify) ……

15. How would you describe service charges at the facilities(y) centre(s)?

Educational facility	No charge[ ] Very cheap[ ] Cheap [ ] Indifferent [ ] Expensive[ ] Very expensive[ ] No idea[ ]
Toilet Water	No charge[ ] Very cheap[ ] Cheap [ ] Indifferent [ ] Expensive[ ] Very expensive[ ] No idea[ ] No charge[ ] Very cheap[ ] Cheap [ ] Indifferent [ ] Expensive[ ] Very expensive[ ] No idea[ ]
Warehouse	No charge[ ] Very cheap[ ] Cheap [ ] Indifferent [ ] Expensive[ ] Very expensive[ ] No idea[ ]
Electricity	No charge[ ] Very cheap[ ] Cheap [ ] Indifferent [ ] Expensive[ ] Very expensive[ ] No idea[ ]

Healthcare facility	No charge[ ] Very cheap[ ] Cheap [ ] Indifferent [ ] Expensive[ ] Very expensive[ ] No idea[ ]
Rural finance facility	No charge[ ] Very cheap[ ] Cheap [ ] Indifferent [ ] Expensive[ ] Very expensive[ ] No idea[ ]

16. How would you rate services rendered by managers at the facility (ies) centre(s)?

Toilet Water	Excellent[ ] Very good[ ] Good [ ] Poor[ ] Very poor[ ] No idea[ ] Excellent[ ] Very good[ ] Good [ ] Poor[ ] Very poor[ ] No idea[ ]
Warehouse	Excellent[ ] Very good[ ] Good [ ] Poor[ ] Very poor[ ] No idea[ ]
Electricity	Excellent[ ] Very good[ ] Good [ ] Poor[ ] Very poor[ ] No idea[ ]
Healthcare facility	Excellent[ ] Very good[ ] Good [ ] Poor[ ] Very poor[ ] No idea[ ]

17. Aside the domestic use of water, do you use the water provided for farming purposes?

Yes [ ] No [ ] No idea [ ]

18. How has the effect of these facilities been for you as a beneficiary?

Educational facility	Increased enrolment[ ] Improved attendance[ ] Beautification of the community[ ] Improved teaching and learning environment[ ] Other (specify) ……..
Toilet Water	Reduced communicable diseases [ ] Reduced cueing [ ] Eradication of open defecation [ ] Others (specify) …….. Reduced water-borne diseases [ ] Reduced cueing [ ] Improved drinking water [ ] others (specify) ……
Warehouse	Increased yield [ ] Increased income [ ] Availability of market [ ] Others(specify) …….
Electricity	Reduced crime [ ] Good academic performance [ ] Increase income [ ] Job creation[ ] Others(specify) ……..
Healthcare facility	Improved health care service [ ] Reduced mortality and maternal death rate [ ] Reduced avoidable death [ ] Others (specify) ……
Feeder road	Expansion of market [ ] Increase income [ ] Reduced avoidable death [ ] Others (specify) ……
Rural finance	Improve saving [ ] Access to credit [ ] Others (specify)……

19. Are you aware that the rural/community bank is automated and interlinked such that you can access your account outside the community in a different branch?

Yes [ ] No [ ] No idea [ ]

SECTION C

20. Sustainability, Maintenance and Management issues of MiDA Intervention

Level of participation	Project identification[ ] Project implementation[ ] Project dedication[ ] All level[ ] Not interested[ ] No level [ ]	
Awareness of any locally trained technician for repair and maintenance	Warehouse	Yes [ ] No [ ] No idea[ ]
	Water facility	Yes [ ] No [ ] No idea[ ]
	Toilet facility	Yes [ ] No [ ] No idea[ ]
Awareness of any established repair and maintenance fund	Warehouse	Yes [ ] No [ ] No idea[ ]
	Water facility	Yes [ ] No [ ] No idea[ ]
	Toilet facility	Yes [ ] No [ ] No idea[ ]
Management	Education facility	Private/caretaker [ ]Local Assembly [] Traditional Authority [ ] No idea [ ] Others (specify)……
	Water and sanitation	Private/caretaker[ ]Local Assembly[ ] Traditional Authority[ ] No idea[ ] Others(specify)……
	Health care facility	Private/caretaker[ ]Local Assembly[ ] Traditional Authority[ ] No idea[ ] Others(specify)……
	Storage facility	Private/caretaker[ ]Local Assembly[ ] Traditional Authority[ ] No idea[ ] Others(specify)……

SECTION D

21. Challenges and Suggested solutions

Encountered challenges during project implementation	Poor location and siting[ ] Inadequate funding[ ] Mismanagement[ ] Embezzlement of funds[ ] Collapse of facility[ ] Poor building materials[ ] No idea [ ]Others (specify) ……

Encountered challenges after use of project	Poor location and siting [ ] Mismanagement [ ] Embezzlement of proceeds [ ] Collapse of facility [] Monopolised facility [ ] Distance [ ] High cost of services [ ] Locked facility [ ] Others (specify) …….....

22. Do you have any suggestion you would recommend for future interventions like this?

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THANK YOU