UNIVERSITY OF EDUCATION, WINNEBA

THE ROLE OF NON-GOVERNMENTAL ORGANISATIONS (NGOs) IN POVERTY

ALLEVIATION AND EDUCATION: A CASE STUDY IN SEFWI-WIAWSO

MUNICIPALITY

REBECCA TETTEH

A Dissertation in the Department of Educational Leadership, Faculty of Education

and Communication Sciences, submitted to the School of Graduate Studies,

University of Education, Winneba, in partial fulfilment for award of the Master of

Philosophy (Educational Leadership) degree

MAY, 2018

DECLARATION

STUDENT'S DECLARATION

I, REBECCA TETTEH, declare that this dissertation, with the exception of quotation and references contained in the published works which have all been identified and acknowledged, is entirely my own original work, and it has not been submitted, either in part or whole for another degree elsewhere.

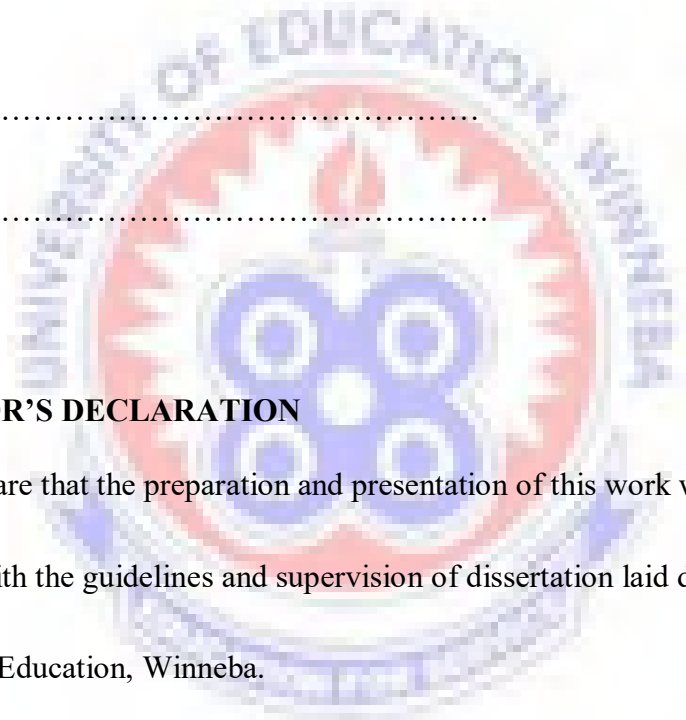SIGNATURE……….…………………………….

DATE……….….…………………………………..

SUPERVISOR'S DECLARATION

I, hereby declare that the preparation and presentation of this work was supervised in accordance with the guidelines and supervision of dissertation laid down by the University of Education, Winneba.

SUPERVISOR'S NAME: REV. DR. ALEXANDER K. EDWARDS

SIGNATURE…………………………………..

DATE……………………………………….......

ACKNOWLEDGEMENTS

DEDICATION

To my mother, the late Mrs. Beatrice Dede Tetteh whose immense support and contribution has brought me this far.

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

ACRONYMS

31ST DWM	31ST December Women's Movement
AIDS	Acquired Immune Deficiency Syndrome
BINGO	Business Oriented International NGO
CRS	Catholic Relief Service
ENGO	Environmental NGO
GLSS	Ghana Living Standard Survey
GONGO	Government Operated NGO
HDI	Human Development Index
HIV	Human Immune Virus
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
INGO	International NGO
LDC'S	Less Developed Countries
MDG	Millennium Development Goals
MMDA	Metropolitan, Municipal and District Assemblies
NGO	Non-Governmental Organization
NPO	Non-Profit Organization
OECD	Organization for Economic Co-operation and Development
PHC	Population and Housing Census
PQL	Physical Quality Life
PROMAG	Projects Planning and Management
PTA	Parent-Teacher Association
PVO	Private Voluntary Organization
QUANGO	Quasi-Autonomous NGO

RINGO	Religious International NGO
SDG	Sustainable Development Goals
UNDP	United Nations Development Programmers
UNGO	Universal NGO

ABSTRACT

The study examined the roles of NGOs in poverty alleviation and education in the Sefwi-Wiawso Municipality in the Western Region of Ghana. The work was guided by development theories notably modernization theory, dependency theory, community development theory, neo-liberalism and underpinned by three main philosophical components to wit; ontological, epistemological and methodological approaches. The exploratory mixed method design was employed for the study. Primary data were sourced from questionnaires and interviews. Two out of 20 communities were randomly selected from the Municipality. A sample size of 199 respondents participated in the study representing 99.5% response rate. Out of the number, one official from an NGO and ten other respondents were purposively selected to answer interview questions. Quantitative data were analyzed with SPSS version 20, and the results were presented in the form of charts and tables whilst qualitative data were transcribed and analyzed thematically to support the quantitative data. The results revealed that the NGOs provide educational support, financial assistance, advisory counseling and advocacy, employment opportunities and provision of basic social amenities such as potable water. These activities of NGOs have brought great impact, which have led to improvement in education, a reduction in household and community poverty levels in the Municipality. Also, it was found that, NGOs face problems in the form of cumbersome nature of registration process, land acquisition and the repayment of loans by beneficiaries in the communities among others.

CHAPTER ONE

INTRODUCTION

1.1   Background to the Study

A succinct and conventional definition of poverty even till this time is elusive based on the multidimensionality of the concept. There are diverse measures and indices of poverty and these have made the concept difficult to conceptualize. For some, poverty is a result of the inadequacy of income for basic goods and services. Other people also see poverty as partially emanating from education, health, life expectancy, child mortality among others. For instance, Blackwood and Lynch (1994), identified the poor, using the criteria of the levels of consumption and expenditure. Also, Sen (1999) relates poverty to entitlements which are taken to be the various bundles of goods and services over which one has command, taking into recognition the means by which such goods are acquired and the availability of the needed goods. Other scholars evince poverty as the inability to meet basic needs, be it physical or non-physical. The physical includes such as food, shelter, education and healthcare while the non-physical comprises identity, participation, equality and other requirements for a meaningful life (World Bank, 1996).

Since the Second World War, the dominant Western world has defined poverty in monetary terms, using levels of income or consumption to measure poverty (Grusky & Kanbur, 2006: 11) and defining the poor by a headcount of those who fall below a given income or consumption level or 'poverty line' (Lipton & Ravallion, 1993: 1). Nonetheless, there had been additions to this classical economic definition by other approaches that define poverty in a more multidimensional way (Subramanian, 1997:35). These approaches

include the basic needs approach (Streeten et al., 1981), the capabilities approach (Sen, 1999) and the human development approach (UNDP, 1990).

Currently, there is a widespread use of the United Nations Development Programmer's (UNDP) Human Development Index (HDI), which is a composite measure of three dimensions of human development: (i) life expectancy, (ii) educational attainment and (iii) standard of living, measured by income in terms of its purchasing power parity (UNDP, 2006: 263). Also, the Organisation for Economic Co-operation and Development's (OECD) conceptualizes the multidimensional nature of poverty and defines it as interlinked forms of deprivation in the economic, human, political, socio-cultural and protective spheres (OECD, 2006).

Less agreement appears to exist on what poverty actually is and how it should be measured. Different understandings of poverty, different approaches and ways of thinking about poverty lead to different ways to tackle it. Due to the pervasiveness of poverty worldwide there have been calls by the international body towards poverty alleviation. Poverty reduction has been unanimously endorsed by the international community as the overarching goal of development.

Africa has always been to an extent synonymous to poverty on the global front. Africa has had a long standing history of entrenched poverty which is mainly rural (Dorward et al., 2004). As noted before poor people are disproportionately concentrated in rural areas, which mean that agricultural growth and rural development are key to growth and poverty reduction (Wiggins, 2005). In the Sub-Saharan Africa, over 218 million people live in extreme poverty. The issue of poverty, in these parts of Africa, used to be rapidly

on the increase, more than that of the population growth rate. Fortunately, this pace of poverty in the most regions of Africa has reduced since the late 1970s.

According to the International Fund for Agricultural Development (IFAD, 2016), rural poverty in many areas of Africa has its roots in the colonial system and the policy and institutional restraints that they imposed on poor people. In recent decades, economic policies and institutional structures have been modified to close the income gap. Structural adjustments have dismantled existing rural systems, but have not always built new ones. IFAD also found evidence that in many transitional economies, the rural situation is marked by continuing stagnation, poor production, low incomes and the rising vulnerability of poor people. Also, it observed that the rural population is poorly organized and often isolated, beyond the reach of social safety nets and poverty programmes. Increasingly, government policies and investments in poverty reduction tend to favour urban over rural areas.

In the quest to alleviate poverty on the continent, there have been numerous policies in the past three decades which starts with the Structural Adjustment Programmes (SAPs) to Poverty Reduction Strategies (PRSs), Millennium Development Goals (MDGs) and the current Sustainable Development Goals (SDGs) from 2015-2030 (IMF, 2012). According to UNDP report on MDG in Ghana, Ghana is the first country, in Sub-Saharan Africa, to meet the MDG 1 target of halting extreme poverty by 2015. However, poverty is quite endemic in the three northern regions to the extent that it would be a difficult hurdle for these regions to reduce extreme poverty by a range between 11.7 percentage points in the Northern Region and 41.8 percentage points in the Upper West Region to reach the target of halting extreme poverty by 2015.

The Millennium Development Goals (MDGs), adopted in 2000, are the world's quantitative targets for addressing extreme human deprivation in its many dimensions, which should be accomplished by 2015. Education is part of this MDG framework as goal number two. The fact that education is listed as one of the measures to alleviate poverty indicates the weight that can be placed on formal education. Therefore, there is clear linkage between education and poverty reduction. Education can contribute to sustainable management to improve livelihoods, increase economic security and create income opportunities for the poor (Krantz, 2001). Education that is relevant and purposeful has the power to transform people's lives.

Again, the MDG reports that in 2007, only 53 out of 171 countries with available data had achieved quality in both primary and secondary education. However, at the higher level of education, the situation was different. There was still gender inequality, as more women in the developed region had a higher enrollment in the tertiary institutions than men. The report of the MDG indicates that the ratio of the girls to boys' enrollment at the tertiary level worldwide rose from 96 in 1999 to 108 in 2007 (needs more explanation), which shows signs of closing the gap of gender inequality. However, in as much as gender disparity in education is gradually falling, as not all girls get the opportunity of being educated, especially those from rural and poor communities' and households.

Similarly, the SDGs was adopted by the world body in 2015 and it is supposed to last till 2030. The Sustainable Development Goals (SDGs) are intended to be a shared common global vision of progress towards a safe, just and sustainable space for all human beings to thrive on the planet (www.sustainabledeveloment.un.org, 2016). They reflect the moral principles that no one and no country should be left behind, and that everyone and

every country should be regarded as having a common responsibility for playing their part in delivering the global vision. In general terms, all of the goals have therefore been conceived as applying both as ambitions and as challenges to all countries. All of the goals and targets contain important messages and challenges for developed and developing countries alike. The different goals and targets will however represent different degrees of challenge and ambition for different countries depending on their present state of development and other national circumstances. The first goal is to end poverty in all forms everywhere and indicates quest of the global community to combat poverty and make living more humane.

Gender disparity is a great contributing factor when it comes to the issue of poverty in the rural areas of Ghana. Gender disparity refers to a political situation where access to goods, services, power, and so on, are predominantly based on one's sex. In many developing countries around the world, females are usually discriminated against when it comes to access to education. Whereas many nations are trying their best to eradicate the issue of gender inequality, some nations concentrate on power sharing, as they deem it more important, than giving women a mouthpiece to speak for themselves and the nation as a whole. Gender disparity is evident in the primary and secondary levels of education in some parts of the world, as boys always tend to out-number girls. Even though, some countries in the world are on the verge of closing up that gap in education, others still lag behind.

In the traditional communities in Ghana, there is the notion that girls are better off in marriage, in the kitchen and in child-bearing. This wrong impression makes many parents turn their attention to the education of boys rather than girls. This kind of gender

disparity, coupled with poverty, always renders parents not being able to take care of the educational charges of their female children. Parents prefer to use their little income on the education of boys, and rather give the girl-child off to marriage, sometimes with the notion of getting a bride price to pay the boys' fees in school. It is for this reason that SDG 4 seeks to ensure inclusive and equitable quality education and promote life-long learning opportunities for all (Sudarkasa, 1986).

Education for sustainable development has the potential to equip people with skills needed to improve their livelihoods and by building a skilled workforce, education can promote a country from one economic bracket to the next. If all students in low income countries left school with basic reading skills, we could eradicate 12% of world poverty (UNESCO, 2013) and as such, it is an essential investment.

Non-governmental organizations (NGOs) have become important partners in the development process of the Third World countries with Ghana as a typical example. Activities of NGOs serve to mitigate the cost of developing countries institutional weaknesses, which often include administrative shortcomings and an inability to efficiently carry out essential development tasks, such as providing social services or protecting the environment. In the past years, NGOs have grown rapidly both in numbers and in the volume of resources they mobilize. In 1987, international NGOs transferred about $5.5 billion from the industrial to the developing countries - nearly $1 billion more than the International Development Association (UNDP, 1990:136).

Therefore, in order to fully achieve the first goal of SDGs, it is broadly assumed that NGOS have important roles and potential impact. The role of NGOS in reducing poverty is not a new issue. Especially since the post-World War II, NGOS involvement in

poverty reduction has become a mainstream. They have been engaged in relief, emergency or longer-term development work or the mixture of all three. Although the evidence on NGOs performance in poverty alleviation is mixed, up to now, it is generally assumed that NGOs have the institutional capacity to reduce poverty. It is also frequently argued that compared to the government, NGOs have comparative advantages (Korten, D. C. (1990). As stated by van der Heijden, their comparative advantages are: "their ability to deliver emergency relief or development services at lower costs, to many people, in remote areas; their rapid, innovative and flexible responses to emerging financial and technical assistance needs at the grass roots level; their long-standing familiarity with social sector development and poverty alleviation; their experience with small-scale development projects as well as with those requiring a high degree of involvement by, and familiarity with, the concerned target groups" (as quoted by Riddell & Robison, 1995: 36). As part of their commitment to realize the targets of SDGs in 2030, the NGOs have greater opportunity to increase their roles in reducing poverty especially in the rural areas of developing countries such as Sefwi-Wiawso, in Ghana.

1.2 Statement of the Problem

A rural community is likely to fall behind development, if education is not promoted. Poverty tends to reflect that kind of community. Businesses, being large or small, are unlikely to choose to invest in rural areas if skilled or trainable human resources are unavailable. Similarly, a community cannot retain educated people without an attractive economic environment (Atchoarena & Gasperini, 2003). Formal education in rural development can support and uphold local culture, tradition, knowledge and skill, and

create pride in community heritage (Lacy, Battig, Moore & Noakes, 2002). The paper stresses that education in rural areas is the foundation for both rural development and poverty reduction. Although, education has economic and non-economic benefits to educated individuals and to the society as a whole, this research intends to focus on the different benefits of education to rural areas for poverty reduction.

Furthermore, acquisitions of skills are the key way in which education reduces poverty. Education makes it more likely for men and women not just to be employed, but to hold jobs that are more secure and provide good working conditions and receive decent pay. In so doing, education can not only help lift households out of poverty, but also guard them against falling back into poverty. Just as education plays key role in helping alleviate poverty, progress in fighting poverty is inextricably linked with progress in achieving education for all. The direct costs of sending children to school, as well as the indirect costs of losing them as a source of labour, can be formidable for poor parents. As a consequence, not only poor children are less likely to enroll in primary school, but those who do so are more likely to drop out. This disadvantage results in children from poor households being over three times more likely to be out of school than children from rich households. Low quality education reinforces this problem, as parents are less willing to bear those costs if they cannot see the benefits of education. And there is no better moment to realize education's role in helping households escape poverty than today (Porter, 2003).

Although the activities of the foreign NGOs in the developing countries have received extensive treatment in the literature, contributions of indigenous or local NGOs in economic development have gone largely unnoticed. The fact is that there are hundreds of such NGOs making positive contributions within their respective countries, but are not

known beyond their borders. One unique aspect of these local NGOs is their capacity to tap local human and physical resources to respond to problems rapidly and creatively. These NGOs are able to maintain the flexibility needed under changing circumstances (Durning, 1989:82). Therefore, in rural areas in Ghana, how have the impact and roles of these NGOs been measured and rated with respect to the part played in education and poverty alleviation.

The literature has focused on either using qualitative method or purely quantitative method to look at the role of NGOs in poverty alleviation and education. For instance, Peter, (2012) adopted purely quantitative approach to study the role of NGOs in poverty reduction in rural communities in Ghana and Effuse, B., (2018) adopted purely qualitative approach to study the role of NGOs in poverty reduction in Sissala North and Prince, (2011) adopted purely mixed method approach in Tamale Central respectively. However, the use of mixed method to study the role of NGOs in poverty alleviation and education is ill explored especially in t. The literature on issue of the role on poverty alleviation in Ghana has been extensively investigated. For instance, studies by Twene, (2011) focused on the role of MMDAs in poverty alleviation in Amansie Central District but did not pay attention to the role of NGOs in poverty alleviation and education in Sefwi-Wiawso Municipality. Also, Charles, (2011) explored impact of micro finance on poverty alleviation in Jaman North District but did not focus on the role of NGOs in poverty alleviation and education.

Therefore in the study area, little work has been done on the role of NGOs in poverty alleviation and education. Therefore, there is the need to improve on literature on the role of NGOs in poverty alleviation and education in the country and the study area in

particular. The study seeks to fill gaps in knowledge by gathering information on the role of NGOs in poverty alleviation and education using the exploratory mixed method to approach the issues with both quantitative and qualitative procedure.

1.3 Research Objectives

The purpose of this research is to examine the roles of Non-Governmental Organisations (NGOs) in poverty alleviation and education in the Sefwi-Wiawso municipality.

For the realization of the main objective, the following specific objectives must be addressed.

The specific objectives of this study are as follows; to

1. Examine some of the roles, activities and programmes being initiated by NGOs in Sefwi-Wiawso municipality.
2. Explore the effects of programmes and activities of NGOs on education and poverty alleviation in Sefwi-Wiawso municipality.
3. Find out some of the challenges facing NGOs and those in charge of maintaining programmes.
4. Discuss measures to help NGOs improve its poverty alleviation and education contributions.

1.4 Research Questions

In order to fully achieve the objective of this research, the following research questions were framed;

1. What are some of the activities being initiated by NGOs in the municipality under study?

2. In what ways do NGOs activities improve education and reduce poverty in the municipality?

3. What are some of the challenges NGOs face in its rural development efforts and who takes charge of maintaining the programmes?

4. How best can NGOs improve its measures for poverty alleviation and education contribution?

1.5 Significance of the Study

Just like every other research, this study will add to the literature on poverty alleviation and NGOs activities. There is a dearth of literature on this topic especially on the Ghanaian situation. This study will serve as the basis for future studies. Subsequent studies can build on this study. Its significance lies with the evidence provided from the field.

Also, this study will inform policy makers and governmental machinery on the right steps to take to alleviate rural poverty which is pervasive in farming communities in the study area. It will also bring to light some challenges facing NGO activities and to suggest ways to ameliorate the challenges. Again the study is a contribution to the voice of the rural folks who many NGOs are claiming to help but remain voiceless in scholarly activities. It is believed that the qualitative responses will serve as evidences of the rural voices.

1.6 Delimitations of the Study

The study would have wished to examine all the activities of all NGOs in all the 10 regions of Ghana in terms of their poverty alleviation and education contributions. However as a result of the impossibility of undertaking this complete survey due to time and financial constraints, a sample has been used to study the roles of NGOs in the towns of Nyameagyeso and Aseikrom, suburbs of Sefwi-Wiawso Municipality in the Western Region of Ghana. It is believed that findings would be useful for making generalizations.

1.7 Limitation of the Study

The major limitations to this study were, getting the opportunity to interview other members of the NGOs who are in charge of maintaining their activities, who were very busy and difficult to reach to get some of the relevant information. Some other personalities targeted were not resident in the towns and the country and contacting them was quite challenging. This study was therefore challenged by delays in responding to the enquiries, which affected the gathering of most of the relevant data for its completion.

Also getting respondents was quite difficult. Residents of the towns were mostly farmers who spent most of their time on the farm. Scheduled meetings had to be postponed severally because of time constraints. Also, the study was fraught by financial challenges.

Despite all these challenges, the researcher was able to get all the information, needed and the outcome of the study could not be affected negatively by the above listed limitations.

1.8   Organisation of the Study

The research is segmented into five main chapters and described in details as follows.

Chapter one, which is the introductory chapter, comprises of the background to the study, problem statement, research objective and questions. Other components of this chapter are the scope of the study, brief overview of the research methodology, limitations of the study and finally the organization of the research.

Chapter two consists of an extensive and thorough review of the relevant literature aimed at obtaining detailed knowledge of the subject matter being studied.

Chapter three details the methodology employed for the study. All approaches and methodological framework relevant for the completion of this research is discussed in this chapter

In chapter four, the data obtained from the field were compiled, analyzed and presented with the use of appropriate descriptive and inferential statistics. The results of the data were examined in the context of the study objectives and the literature reviewed in chapter two. Chapter five contained a summary of the main findings; recommendations from the findings, the conclusions as well as suggestions for further studies.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews literature and concepts related to the role of non-governmental organisations in poverty alleviation and education. In view of this, the concepts of Poverty, education, and NGOs are examined. Theories of modernization, neo-liberalism, dependency, community development and the principle of subsidiarity are also examined.

2.1 Conceptualizing Poverty and the Poor

Poverty continues to receive global attention especially in all programmes that concern the efforts of man towards development. In developmental studies, there exist a plethora of attempts by social scientists and economists to conceptualize the age long canker of poverty. The definition of poverty is very complex in nature because it is a social phenomenon that is multidimensional in nature. Poverty goes beyond the economic spheres and includes one's inability to participate in political and social life. As an ever changing concept, its meaning and how it is understood have undergone several changes with time. As a result, there is no general definition of it which is accepted. However, certain obvious features appear to characterise most of the existing definitions, measurements and causes. The concept of poverty and definitions of the poor differ with respect to the perspective and objective of those who do the defining.

The first major thinker in economics to discuss poverty was Adam Smith, the 18th century proponent of a wealth-creating capitalism. He defined poverty as the inability to purchase necessities required by nature or custom. Poverty may also mean a state or

condition in which a person or community lacks the financial resources and essentials to enjoy a minimum standard of life and well-being that is considered acceptable in society. According to Townsend (1974) poverty consists of subsistence, inequality and externality. He postulated that subsistence is concerned with the least provision needed to maintain health and working capacity while inequality highlights the relative position of income groups to each other, showing further that poverty is related with how the bottom layers fare in relation to the rest of the society. The externality is the social consequences of poverty for the rest of the society. This summarizes that poverty is a societal problem. This latter viewpoint however, contrasts sharply with those of Morril et.al. (1973) who have reasoned that poverty is the outcome of the inability of certain sections of the society (at individual levels) to compete successfully in a competitive world.

Chamber's (1983) notion of poverty centers on the dual clusters of political economy and physical ecology. He views the concept in terms of the deprivation of many at the expense of the affluent few on one hand, and the reduced standards of living resulting from population explosion and poor resource management on the other hand. Chamber's conceptualization of the poverty can be seen a more political approach.

Expatiating on some of these notions, Sen (1984) explained the concept through three major approaches. These are the biological approach, the inequality approach and the relative deprivation approach. Whilst the relative deprivation and inequality approaches are linked to the features explored above by Townsend and Chambers, the third, that is biological approach, gives an additionally important and expanded insight. Biological considerations, in the perceptive view of Sen relates to the needs of survival or work efficiency. They are nutritionally based and have mostly been used to identify the poverty

line. According to Sen (1984), starvation is clearly the most delicate characteristic of poverty and malnutrition must have a key place in the conception of poverty. Some researchers also agree with Rowntree (1901), quoted in Sen (1984) who is understood to have identified families in poverty as primarily those whose total earnings are insufficient to acquire the least importance for the sustainability of mere physical efficiency. This conclusion is backed by the fact that income is prominent in almost all definitions on the level and extent of poverty. However, to define poverty in traditional consumption and expenditure terms is insufficient to tackle the needs of the poor themselves as it has comprised human and social welfare indicators in development indices and poverty alleviation programmes.

Generally, poverty can be idealized in four ways which are; lack of access to basic needs/goods; a result of lack of or impaired access to productive resources; outcome of inefficient use of common resources; and result of "exclusive mechanisms (Olowa, 2012). When poverty is conceptualized as the lack of access to basic goods or needs it is a consumptive or an economic description which focuses on depicting poverty in a materialistic term and uses competitive categories to identify the breadth and depth of poverty so as to distinguish between the pauper and the rich. The poor are thus seen as people or families in a community which is incapable of buying a specified basket of goods and services (Olowa, 2012). According to Streeten and Burki (1978) basic needs include nutrition, housing, water, healthcare, access to productive resources including skills, education, tools and political and civil rights to participate in decisions concerning socio-economic conditions. The first three are the basic needs/goods necessary for survival. Impaired access to productive resources (agricultural land, physical capital and financial

assets) leads to absolute low income, unemployment, undernourishment among others. Inadequate endowment of human capital is also a major cause of poverty. Basically impaired access to resources shifts the focus on poverty and it curtails the capability of individual to convert available productive resources to a higher quality of life.

Poverty can also be idealized as the inefficient use of common resources which may result from weak policy environment, inadequate infrastructure, and weak access to technology, credit among others. Also, it can be seen as the exclusion of certain people what Olowa (2012) calls the "problem groups" from partaking in economic growth even in light of democratic regimes. The 2000 World Development Report (WDR) and Edwards (2006) conceptualized poverty as the deprivation in wellbeing. (Kakwani & Hyun, 2006) sees wellbeing; as including basic needs, economic growth and quality of life and welfare. In societies, some people obviously enjoy higher levels of wellbeing than others. Poverty is as the lowest level of wellbeing, which is experienced by those people in society who are highly deprived that they are unable to function with dignity.

Kakwani and Hyun (2006) conceptualized as the lack of capabilities and achievements. Poverty is present when basic capability failure arises because a person has inadequate command over resources, whether through market or non-market sources (Ibid, 2006). They further reiterated that "poverty encompasses not only material deprivation (measured by income or consumption) but also many other forms of deprivations in different aspects of life such as unemployment, ill health, lack of education, vulnerability, powerlessness, social exclusion and so on.

The Ghana Living Standards Survey (GLSS) defines poverty using an economic index, characterizing the poor as those subsisting on a per capita income of less than two

thirds of the national average. The hard core poverty line is defined as income below one third of the mean. An analysis of the 1998-99 GLSS data found that half of the rural households in Ghana are poor (Ghana Statistical Service, 1999). According to the GLSS, the majority of the poor are engaged in food crop cultivation as their main economic activity, in contrast to those engaged in private formal and public sector employment who are the wealthiest.

Extreme poverty is concentrated in certain rural areas (rural savannah and most parts of forest belts) whereas the wealthiest sector of the population are located in the larger urban centres, particularly in Accra and Kumasi. The above account gives a fair idea of the divergent notions and interpretations that have been associated with the concept of poverty over the years. In fact, the use of the concept has broadened over the years, away from the narrow considerations on income related indicators, to encompass wider social and other concerns, including those on the environment, gender and empowerment.

2.1.1 Types of Poverty

Throughout the discussions on poverty and development, poverty has been evinced to be either absolute or relative (DFID, 2001). These two broad typologies of poverty are being utilized today by statistical agencies and researchers throughout the world, responding to different concerns. These typologies have been linked to the region one finds himself. Relative poverty has been associated with developed countries while absolute has been synonymous to developing ones (Larderchi, Saith & Stewart, 2006Australia and others (UNDP, 1999)). The measurement of absolute poverty is typical of less developed countries in Latin America, Africa and Asia, while the measurement of relative poverty is

more typical of highly industrialized and developed countries, such as the United States,

United Kingdom, Germany, Canada,

At the World Summit on Social Development in Copenhagen 1995, the international

community defined the level of poverty which was determined as absolute and must be

eradicated. According to the Assembly,

"Absolute poverty is a condition characterized by severe deprivation of basic

human needs, including food, safe drinking water, sanitation facilities, health, shelter,

education and information. It depends not only on income but also on access to social

services." (UN, 1995). Absolute poverty refers to the set of resources a person must acquire

in order to maintain a minimum standard of living. Schwartzman (1998) reiterated that

absolute poverty refers to the minimum set of resources needed to survive. Absolute

poverty refers to the basic needs a person has to meet in order to survive adequately in

modern society. A person living in absolute poverty is not able to satisfy his or her

minimum requirements for food, clothing or shelter. The dollar a day poverty line is

accepted internationally as an absolute poverty line (DFID 2001:174–186).

Absolute is a temporary static construct. Absolute poverty is a fixed real value over

space and time and can be measured in seven different ways (Olowa, 2012). They are the

headcount ratios/incidence of poverty, the poverty gap/income shortfall, composite poverty

measures, the physical quality of life index (PQLI), the augmented physical quality of life

index (PAQLI), and the human development index (HDI) (Olowa, 2012). Absolute

poverty, is therefore a level below which existence becomes threatened. It is an intolerable

situation characterized by acute deprivation, hunger, premature death and suffering

(Schwartzman, 1998).

Relative poverty refers to an individual's life situation in relation to others in the population. It is concerned with how well off an individual is with respect to others in the same society (Schwartzman, 1998). Olowa (2012) evinced relative poverty as a measurement of the resources and living conditions of parts of the population in relation to others. The measurement of relative poverty is clearly a matter of social equity, and is associated with the development of policies for the reduction of social inequalities and the creation of mechanisms to compensate for the more extreme differences in wealth, living conditions and opportunities (Olowa, 2012). Relative poverty is defined by referring to an unacceptable distance from the average or median.

Poverty is relative if it is defined in relation to the social norms and standard of living in a particular society. It can therefore include the individual's ability to take part in activities that society values even if they are not necessary for survival. Relative poverty can also refer to the nature of the overall distribution of resources (DFID, 2001:184).

Relative poverty rises with average expenditure. Relative poverty identifies the segment of the population that is poor in relation to the set income of the general population. It is usually set at one-half of the mean income, or at the 40th percentile of the distribution. There are two main kinds of relative measures. Average income, this is the average in-come of the poorest 40 percent of the population and/or the average income of the poorest 10 or 20 percent of the population. The second is the number or population of people whose incomes are less than or equal to predetermined percentage of the mean income say 50% or less of the mean income (Olowa, 2012).

2.1.2 Measures of Poverty

The conceptual debate on poverty is carried over to its measurement. Different models of poverty imply different indicators. In recent times, the literature is replete with many indicators of poverty. In their classical studies in medieval England scholars such as Booth whose study was based in London and Rowntree whose study was based in York pioneered efforts to measure poverty (Maxwell, 1999). Rowntree's study, published in 1901, was the first to develop a poverty standard for individual families, based on estimates of nutritional and other requirements. Since the pioneering efforts of Booth and Rowntree, there has been series of writings by scholars, writers and international bodies on the indicators of poverty.

A major indicator of poverty according to the literature is the standard of living (Olowa, 2012). This is generally measured using current consumer spending or income. A measure of current consumer spending is generally preferred to income as a measure of current living standards for two reasons. This measure is related to the income levels of people. People with low incomes are usually described as poor as they have low standard of living.

Income level was the first measure of poverty (Maxwell, 1999). Money metric indicators require information on income or consumption; vulnerability models use indicators of wealth and exposure to risk, as well as income. This measure focused on the monetary aspects of living with no regard for non-monetary aspects.

Another indicator focused on capabilities (Sen, 1999). Poverty models concerned with capability and functioning present indicators of life expectancy or educational achievement; models of well-being or social exclusion will include measures like the

degree of social support. Infrastructural development measures poverty among countries. The provision of energy, water and sanitation, transportation and communications are crucial to development and reduction of poverty. In most cases the poorest people have least access to infrastructure services (Briceño & Klytchnikova, 2006; Romp & de Haan, 2005). There have been highlights in the MDG's and SDG's on the importance of water and telecommunications and energy for growth and development. There is also the vulnerability index (Maxwell, 1999) which use indicators of wealth and exposure to risk, as well as income. This index measure the extent to which is exposed to inequality, risks and other associated security related issues.

The UNDP measure of poverty is by far that which has attracted most attention. This is quite comprehensive and takes into account lots of social, political, economic and capabilities models in measuring poverty (Maxwell, 1999; UNDP, 2006). There is the Human Development Index which measure components such as Life expectancy at birth, adult literacy, educational enrolment and GDP per capita. There is also the Gender-related development index which measures the adjustments of life expectancy at birth, adult literacy, educational enrolment and GDP per capita for gender issues. The Gender Empowerment Measure focuses on seats in parliament held by women, female administrators and managers, female professional and technical workers and women's share of earned income. It is a measure of gender and poverty. The Human Poverty Index (developing countries) (HPI -1) looks at People not expected to survive to 40, illiteracy, access to safe water, access to health services, underweight children. The final measure is the Human Poverty Index (developed countries) (HPI - 2) with components such as People

not expected to survive to 60, functional illiteracy, population below mean income, long term unemployment (Maxwell, 1999).

2.1.3 Theories of Poverty

Scholars have argue that poverty largely results from social and behavioral defects in individuals which make them less economically productive within society. However, due to the pervasiveness of poverty in certain areas, the behavioral perspective is reinforced by the culture of poverty thesis, which suggests that individuals create, sustain, and transmit to future generations a culture that reinforces the various social and behavioral deficiencies (Rodgers, 2000). The "culture of poverty" thesis, which emanated from the anthropological arguments of Oscar Lewis (1970), later came to be associated poverty with either on the poor themselves or on a government that keeps them dependent (Patterson, 2000). This is an orthodox Western views of poverty and reflects a vicious cycle assumption stating that a poor person is poor because he is poor, and may remain poor, unless the person's income level increases significantly enough to pull the person in question out of the poverty trap (Lewis, 1970; Nayaran & Petesch, 2007; OECD, 2010). This is a cultural, individualistic as well as the pathological theory (blame the victim) which explains poverty as a result of the attributes that are inherent in the individual which includes the character of the person as well as his or her personal abilities in life such as intelligence. That is to say people are poor in life because of their inabilities to compete with others for resources. As a result of this, they end up being caught up in poverty and its associated effects. The belief that poverty stems from individual deficiencies is old. Religious doctrine that equated wealth with the favor of God was central to the Protestant

reformation (Weber, 2001) and blind, crippled, or deformed people were believed to be punished by God for either their or their parents' sins. Rainwater (1970) critically discusses individualistic theories of poverty as a "moralizing perspective" and notes that the poor are "afflicted with the mark of Cain. They are meant to suffer, indeed must suffer, because of their moral failings. They live in a deserved hell on earth."

The cultural theory of poverty explains the persistence of poverty as a product of the culture of poverty. The culture of poverty finds credence in the writings of Oscar Lewis and Oliver La Farge in 1959 on their study of poor Latin American families in an effort to explain the similarities between lower class families in Mexico and Puerto Rico. This theory presupposes that the poor has unique patterns of behaviour and priorities of values that distinguish them and these unique characteristics always cause them to be trapped by poverty. They have a set of values which are transmitted intergenerational through the process of socialization and have become the sub-cultural determinants of the lower socio-economic status of the poor and this leads to a vicious cycle of poverty and is only a few who are able to get out of the poverty cycle.

This theory presents poverty as a chronic endemic which plague the poor. Chronic poverty is usually transferred across generations. A lack of access to assets prevents households from accumulating sufficient surpluses to move out of poverty over time. Living in precarious circumstances also of itself acts as a brake on people's ability to use their resources to move out of poverty. People often choose to use what assets they have in a cautious manner to prevent boom or bust situations, but low risk ventures result in low risk returns. Poor people also have limited access to insurance of any type. When crisis does strike, the most prevalent way of coping is to sell off what assets exist, to reduce levels

of food intake, and to take children out of school both to save school fees and to provide for extra labour (Dercon, 2005).

According to the structural theory on poverty, the poor manifest certain patterns of behaviour which are not internally generated as a result of their unique values but their actions are influenced by external factors as a result of their occupying an unfavourable position in a restrictive social structure (Massey & Denton, 1993). That is to say that the poor behave differently not because they have internalized the dominant values but they do not have the opportunity to realize these values through the socially sanctioned avenues. The life courses and chances of people are usually determined by the social forces and circumstances that surround them. Economic growth, labour market opportunities, educational facilities in a country provides a framework in which the standards of living as well as the social relations of people are always created and recreated. The structures that are inherent in the society including the organisation of social relations such as race, gender, class and power determines the fate of people (Hines, Hoynes & Krueger, 2001). In other words, it is the failure of the structures in the society that causes poverty among people. Poverty is also seen as resulting from the biases in the structure of the society in the form of social exclusion and disadvantage (Edgerton, 2000). These biases usually tend to work against people such as those with learning disabilities, the disabled as well as those older people making them to be vulnerable in the society. That is to say, vulnerability is as a result of discrimination. In explaining poverty by the use of the structural approach, it helps to address factors in the society that perpetuates poverty by not changing the poor themselves but rather changing the situation of the poor by way of correcting the restrictive social structures that perpetuates poverty.

2.2 Symptoms or Signs of Poverty

According to Shinns (2003), the symptoms of poverty include;

a. Low levels of income: Here the income levels of the people are very low and unreliable.

b. Low levels of economic wealth: Economic wealth derives from assets that can generate income, capital gains or liquidity. Assets such as cattle and farm lands play an insurance role in the event of adverse shocks such as drought or the loss of a wage worker or pensioner, helping to smooth consumption in areas where households do not have access to efficient insurance and credit markets (Little, 2002).

c. Low levels of health: High levels of morbidity and infant mortality are often the result of poor nutrition and inadequate health care.

d. Poor standards of housing: Inadequate housing in urban townships and rural settlements. However, it is not only the type of dwelling that is important, but also the density of occupation, what the dwelling is constructed of, and whether or not sanitation is hygienic and water is safe to drink (May, *et al*, 1995) as cited by Shinns (2003).

2.3 Poverty Trends in Ghana

Trends in poverty across Ghana have been measured both through formal survey mechanisms used to calculate household consumption and expenditure levels. Thus establish nutrition-based income measured poverty lines, and also through qualitative

consultations, such as the 'voices of the poor' exercise. The establishment of an absolute poverty line by the Ghana Statistical Service (1999) represents a departure from previous quantitative poverty analyses, traditionally based on ratios of mean household consumption per capita. Two poverty lines have been calculated, based on data from the Ghana Living Standards Survey (GLSS, 1998/99). In monetary terms, these two poverty lines translate as GH¢70.00 per adult per year (approximately US$100) and GH¢90.00 (approximately US$129) in 1998/99. The lowest or hard core poverty line represents food poverty, meaning that those whose incomes fall below this are unable to meet their calorific requirements. The higher poverty line makes room for some basic non-food items. In the 1990s, according to the upper poverty line, the percentage of Ghanaians defined as poor (poverty incidence) fell from almost 52% in 1991/1992 to a little under 40% in 1998/1999. During the same period, the lower poverty line records a fall from 37% to 27%. Whilst this is a positive trend, the impact was not uniformly spread across the country.

Whereas Accra and the rural forest ecological zones recorded a substantial decrease in poverty, the rural savannah areas experienced a rise in poverty when measured against the lower poverty line (Ghana Statistical Service, 1999). The pattern of poverty recorded in GLSS IV (1998/99) revealed sharp differences in poverty levels between geographically adjacent regions. Generally, poverty is lowest in Accra and the urban centres.

2.4 Dimensions of Poverty

The multi-dimensionality of poverty clarified by the Nkum and Ghartey (2000) reflects the broader work carried out by the broader 'Voices of the Poor' exercise across several countries, where poverty was identified as being complex and interwoven,

including a material lack and need for shelter, assets, money are often characterised by hunger, pain, discomfort, exhaustion, social exclusion, vulnerability, powerlessness and low self-esteem (Narayan et al, 2000). In this context, and as reflected through other Ghana-specific literature (Batse et al., 1999) poverty is identified as a composite of both personal and community life situations where on the personal level, poverty is reflected in an inability to gain access to basic community services. Likewise, qualitative assessments of poverty in periurban Kumasi revealed that the poor are characterised both in terms of their occupation and their lack of access to assets and social services (Nunan et al, 2001). According to Nkum and Ghatey et.al, (2000) perceptions of well-being and poverty in Ghana vary between rural and urban areas and between men, women and youth. Whereas the rural poor identify issues such as food insecurity, inability to have children, disability and ownership of property, urban dwellers emphasise lack of employment, the availability and adequacy of social services, skills training, capital and so on as being linked to poverty and well-being levels.

2.5 Causes of Poverty

There have been numerous studies on the drivers of poverty in sub Saharan Africa. These studies differentiate between socio-economic factors and the politico-economic factors which drives and perpetuate poverty. Though Sub-Saharan Africa is blessed with a lot of resources, the region remains largely poor. This is what scholars term the resource curse. Resource endowments – such as oil, gas, diamonds, gold, hardwoods – can become a 'curse' in the face of the political incentives and policy failures (Robinson et al., 2006). Lal and Myint (1996) identified ineffective policing is the prime cause of the underperformance of resource abundant countries. Since these resources are state owned,

the government decides the extraction level, timeframe and expenditure of the rents. Some governments seek to benefit economically and politically from the resource as quickly as possible. This may lead to over-extraction and short-term policy-making. Furthermore, the wealth these resources produce intensifies political competition, and the ruling party may well be driven to use resource rents to maintain and expand its influence. Offering public-sector contracts and employment is one of the key patronage mechanisms available in such states, and there is evidence that resource-rich countries with stagnant economies have an over expanded state (Auty, 2001).

A major political driver of poverty in Africa is what is termed as non-developmental politics. Most aspect of African politics seems to promote poverty. This is because deep social forces create power relations, often referred to as a 'neopatrimonial' or 'hybrid' state (Bratton & Van de Walle, 1999) that share a number of characteristics such as ; a weak separation of the public and private spheres; corruption; nepotism, clientelism; the zero-sum (winner-take-all) nature of politics; a concentration of power in an individual (presidentialism) who seem to be above the law; an absence of issue-based politics and political parties among others. Such countries are generally economically 'poorly performing' partly because the 'logic' the elite follows tends to further their short-term interests of staying in power and diversion of state funds rather than focusing on long term national developmental plans and goals.

Such states are characterised by high levels of 'informality' - where rulers operate under the auspices of informal norms and practices to distribute patronage and state resources, in combination with exploiting vertical ties of ethnicity, regional origin, religious sentiment and personal charisma to secure control and hold onto their power. This

has created a political culture where political contests and parties are centred on personalities not issues, and shifting party coalitions are the norm (Cammack, et al., 2006).Decisions on development are often made by informal networks of influential people according to their highly personalised logic. Bureaucracies in such states are the reserve of loyal bootlickers rather than appointment and retention based on merit. Policies which run counter to the interest of elites are usually encumbered and forestalled. In such an environment it is difficult for the voices of the poor to be heard, or their interests to be considered fairly.

Discriminatory practices based on religion, regionalism or tribalism may help the elite retain support but hurt whole groups of people and impede their climb out of poverty. Such behaviour is most obvious at election times when incumbents use these 'informal' practices to win support even when they haven't created a state capable of delivering goods and services or of producing an environment where economic 'winners' can emerge. So, while this system rarely works to raise the poor from poverty, they have very few other ways to access opportunities – especially in poorly performing states (Kurer, 2007). They stay 'connected' to patrons, hoping that eventually some benefit might arise from the relationship. This strategy, then, affects the way the population relates to formal state institutions.

Some major causes of poverty include;

i.   Energy Crises: In Ghana, the increase in the price of crude oil brings down the value of the incomes of the people, while transportation fares, food prices utility bills and even health and educational bills increase. In situation of price upsurge cost of living increases and low income people would be affected most.

ii.   Unemployment: Apart from energy crises which also generate poverty, the high rate of unemployment contributes a lot to poverty. Most rural people are unemployed or under-employed. Most of the youth always graduate from school without jobs. Some stay at home so long that they give up on their job hunting process, and concentrate on menial occupations, which may be below their qualification, or outside their profession to earn very little incomes. Unemployment is the greatest canker in Africa which impoverishes the pauper (ILO, 2007).

According to the ILO, in 2006 80% of Africans did not earn enough to lift themselves and their families above the US$2/day poverty line and one-half lived in extreme poverty (less than $US1 a day) (ILO, 2007: 3). In other words, people remain poor because they haven't sufficient productive and profitable work to do. This is especially true in rural areas. A range of factors contribute to limited livelihood opportunities in rural areas, including distance from markets, poor agro-ecology and sub-marginal land, low levels of public investment in service delivery and infrastructure, and conflict. These constrain market development and hinder savings and private sector investment, which limit the potential for productivity gains, increases in real wages and expanded job opportunities. This has significant poverty implications.

Studies in Nigeria have revealed a strong association has been noted between living in a rural area and being poor (Hillhorst & Ogwumike, 2003). There are also limited, or at least inadequately productive, livelihood opportunities in the

agriculture sector, resulting in rural households migrating to urban centres as part of their livelihood strategies (DFID, 2004 in Bird, 200).

iii. Corruption: Corruption often accompanies centralization of power, when leaders are not accountable to those they serve. Most directly, corruption inhibits development when leaders help themselves with money that would otherwise be used for development projects. Bribery and kickbacks for public procurement and for escaping taxes and custom charges are prevalent in Sub-Saharan Africa. The embezzlement of government funds, and the sale or misuse of government property is seen frequently. Largely, there is the issuing of public licenses to political cronies to monopolize key sectors of the economy (ARTICLE 19, 1998). Privatisation of state companies in the last decade or so has benefited insiders everywhere, sometimes at the expense of more equitable growth and poverty reduction (Smith, 2007)

iv. Social Inequality: Another source of poverty throughout the world is social inequality that stems from cultural ideas about the relative worth of different genders, races, ethnics groups and social classes. Inequality works by placing individuals in different social categories at birth, often based on religious, ethnic or racial characteristics. Inequality plays out in a number of sub-Saharan African countries.

Because ethnicity is a key defining characteristic in Africa, it drives discrimination, conflict, state formation, political alliances, economic choices and others (Mamdani, 1996 in Hickey & Du Toit, 2007). It also plays a central role in determining wealth and poverty as well as access to resources and political power

and creates poverty traps for entire peoples and regions (Hickey & Du Toit, 2007: 9-10).

Inequality also plays out in relation to gender in Sub Saharan Africa. Basically, African women have far fewer political positions and senior business posts, a direct result of gender discrimination. Not only do aspiring women not reach their full potential, but gender discrimination ensures that women – particularly elderly women and female-household heads – bear the brunt of the shocks and costs that emanate from social inequality (du Toit & Neves, 2007 in Hickey & Du Toit, 2007).

v.   Structural Adjustment: The cutbacks in health, education and other vital social services around the world as a resulted of structural adjustment policies prescribed by the International Monetary Fund (IMF) and the World Bank as conditions for loans and repayment bring economic hardship to governments and people. The open up of the economies of developing nation to compete with more powerful and established industrialized nations leads to poverty.

To attract investment, poor countries enter an increasing race to the bottom to see who can provide lower standards, reduced wages and cheaper resources. This has increased poverty and inequality for most people. It also forms a backbone to what we today call globalization. As a result, it maintains the historic unequal rules of trade.

vi.   Food Dumping in a form of Aids: According to Anup (2011), food aid can actually be very destructive on the economy of the recipient nation and contribute to more hunger and poverty in the long term. Free, subsidized, or cheap food, below market

prices undercuts local farmers, who cannot compete and are driven out of jobs and into poverty, further slanting the market share of the larger producers such as those from the US and Europe. Many poor nations are dependent on farming, and so such food aid amounts to food dumping. In the past few decades, more powerful nations have used this as a foreign policy tool for dominance rather than for real aid.

vii.   Conflict: There has been strong association between conflict and multidimensional poverty. Studies reveal that between 1997 and 2006, about 40% of low human-development states in the world were found to be affected by armed conflict, compared with less than 2% of high and a third of medium human development states (Ploughshares, 2007). This evidence is particularly significant to Africa because the continent is often plague with conflicts and civil unrest. In 2006 Africa, with 13% of the global population, had over 40% of the world's violent conflicts; eleven countries were affected directly (Ploughshares, 2007).

Violent conflict has direct, immediate and devastating impacts, including injury, battlefield and civilian deaths, the destruction of household assets and displacement. It has indirect and long-term poverty impacts by increasing dependency ratios, resulting from an absence of men and an increase in the proportion of disabled and elderly, as well as women and children. It destroys public infrastructure and assets, disrupts livelihoods and reduces savings, undermines law and order and political processes, and causes social and cultural erosion and dislocation (Ploughshares, 2007). It has generated millions of African refugees (over 3 million in 2006), which are costly for host countries as they put

pressure on domestic resources, jobs, and services (Stewart & Fitzgerald, 2000; Goodhand, 2001).

viii.   Health shocks: Sudden or prolonged ill health often results in a downward spiral of asset loss and impoverishment as people are forced to abandon productive activities. The relationship between ill health and poverty is complex and works and are independent as illness can cause poverty and poverty can contribute to poor health (Grant, 2005). Life expectancy in SSA is today lower than it was three decades ago, with an average life expectancy of about 50 years in 2000-05 (UNDP, 2007: 265). Untreated sickness contributes significantly to low life expectancy. Seasonal conditions such as diarrhea, water- and mosquito-borne diseases result in poor health outcomes, and given that they commonly coincide with the rainy season and therefore the most highly labour-demanding agricultural season, such illnesses can have broader poverty implications.

Ill health has an impact on households' livelihoods and labour productivity and on the ability of households and communities to cope (Van de Waal & Whiteside, 2003). Households affected by chronic diseases have less income, reduced food security and are more vulnerable to other shocks, such as drought (Harvey, 2004). Dependency ratios (dependents as a proportion of the working population) in SSA are the highest in the world, with the dependency ratio 0.8 (young) and 0.1 (old) in 2004 (World Bank, 2006a).

ix.   Low capabilities: A major cause of poverty is linked to capabilities. Capabilities in the words of Sen (1999) reflects a person's freedom or ability to choose the way (s) he wishes to live. These include the capacity to be free from hunger, to become

educated, and to earn a decent living and as such, they are interconnected and mutually reinforcing. People trapped in persistent poverty tend to experience multiple 'capability deprivations' concurrently. That is, they are illiterate, have inadequate nutrition, poor human rights, and insufficient income and livelihood opportunities, which taken together drive and maintain their poverty and ensure it passes across generations (CPRC, 2004).

People in SSA suffer from capability deprivations in a range of dimensions. Their living conditions in these are cramped; water and sanitation facilities are inadequate. These poor living conditions, accompanied by the inadequate provision of public services lead to poor health, which affects, among other things, educational outcomes. Poor health and education levels, combined with insecurity and weak governance, make it difficult to enact change (United Nations, 2006a; Brown, 2006; Boas & Hatloy, 2006). This multidimensional deprivation is ubiquitous in sub-Saharan Africa and reduces people's capacities to improve their lives.

2.6 Effects of Poverty

The consequences of poverty are equally complex as it is often reinforced by the interrelatedness of its causes, thereby exacerbating the problem (World Bank Report, 1992). The persistence of widespread poverty in developing countries like Ghana has very serious social and economic consequences. The World Bank recognises that the large number of people in poverty implies an inefficient use of resources which increases the risks of social upheavals. The effects of poverty are numerous. It results in low

participation in economic activities, low productivity or output, low income, consumption, investment and creativity. Additionally, poverty has negative effect on food, housing, health and education.

2.6.1 Food and Housing

Almost all people who live in what the World Bank defines as absolute poverty are affected by hunger and starvation. In fact, child malnutrition results in 15 million children deaths across the world every year. A significant portion of cases of people succumbing to poverty related health conditions every year are traced to the continents of Asia and Africa. As in case of hunger, poverty and homelessness are also associated with each other. The statistics reveal that a significant portion of people below the poverty line cannot afford to have a proper dwelling, and thus have no option but to resort to 'rough sleeping'.(World Bank Report,1992)

2.6.2 Health

According to (World Bank Report, 1992), around one-third of the total number of deaths in the world which roughly amounts to 18 million people every year) are attributed to the diseases of poverty. This and other factor highlights the relationship between poverty and poor health. A newly coined term, the 'diseases of poverty' refers to various diseases which are more likely to affect poor people as compared to their affluent counterparts. It also includes those diseases which can result in poverty for people. Some of the most prominent examples of diseases which are more likely to affect people below the poverty line include AIDS, malaria, tuberculosis, measles, pneumonia etc. Most of these diseases are attributed to lack of basic health care facilities. On the other hand, those diseases which

can result in poverty for the individual include a range of mental illnesses which tend to hinder the ability of a person to work.

2.6.3 Education

The children living in absolute poverty cannot afford basic education those in relative poverty are forced to dropout half way into their elementary or middle schooling. There may be many reasons for dropout, ranging from inability to pay fees for further education to shouldering family responsibilities. The relationship between poverty and education also works the other way round, with lack of education being one of the most important factors in the world. The effects of poverty on child development are also seen in the classroom, (Bennet, 2008).

2.7 Functional Nature of Education: A life Long Process.

Historically, education, for most of the population in Ghana, took place through social cultivation. Family, community and the whole society played important roles in educating the masses. The school, as a specialised agency for education, was available only for a small number of people just in recent centuries. Currently, the broad sense of education includes both formal schooling and the non-formal learning forms. With the widespread popularity of notions such as lifelong education, education for all and the learning society, the value of non-formal learning has been reemphasised in Ghana.

According to Antwi (1992), education embraces every activity outside the family, which is consciously organised to achieve educational and training objectives. It is conceded that education is a lifelong process. Where the innate abilities and talents of

people both young and old are brought out and developed. Education does influence people's knowledge, attitudes, perceptions, skills and personalities and moreover has potential to influence society.

2.7.1 Gender and Education in Ghana.

In Ghana, as in many developing countries across the globe, fewer girls than boys are enrolled in primary schools. The World Bank (2006), reports that the average Ghanaian boy receives five years of schooling, while the average girl receives just 2.5 years. Therefore girls' access to educational resources remains inadequate and gender remains the major factor in children being left out and pushed out of school Research suggests that low participation in education is directly correlated with gender. Girls are less likely to go to school based on the distance from school and the wealth and educational attainment of the child's parents. (Holmes, 2003; Lloyd, Mete & Sathar, 2005; Alderman et al., 2001). The gender disparity exists in enrollment, retention and completion rates with regards to income levels and rural or urban status. In addition to the obstacles posed by poverty and demographic pressures, the tendency to devalue women remains a major threat to improved access to and participation of girls in education (Burnett, 2005).

The rewards of educating girls are numerous. The benefits of educating girls are directly linked with reduced birth rates and improved uptake of immunizations (Aikman & Unterhalter, 2005). Education, particularly for girls, is related to lower death rates and longer life expectancies (The World Bank, 2006). Girls that are more educated would command greater autonomy and marry into higher socioeconomic groups (Das et al. 2006). Women with some schooling are employed twice as often as those who never attend school

(Maletta, 2003). Maletta, in a study of women employment in rural Afghanistan, finds that even though female literacy boosts labor participation and reduces unemployment this relationship however is, affected by wealth. In order for girls' education to bring about the positive outcomes, listed above, the quality of education available is extremely important. In addition, consistent and ongoing support to provide opportunities for higher education is also essential.

2.8 Rural Education

According to a study by United Nations Educational, Scientific and Cultural Organization (UNESCO) about 70 percent of the world's people live in rural areas (Grown et al. 2005). In Ghana, fewer schools exist for rural than for urban students and the quality of instruction in urban schools, on average, is better than rural schools (Warwick & Reimers, 1995). Demand for schooling in rural areas can be low, particularly because the cost of attending the schools is viewed locally in terms of lost income and/or labor. Children could be working in the fields or working at home (Burnett, 2005). Since the largest proportions of those receiving insufficient schooling live in rural areas, it is important to focus attention on the needs of rural children. The children in urban areas are by no means universally better off educationally than their rural counterparts. Rural areas can vary dramatically since the population densities, micro- economies and circumstances vary considerably. All of this has important cost implications for rural schools. In remote regions, access to villages (where the school might be located) is difficult. As a result, per student costs are high either because class sizes are small or because transport costs to consolidate children in rural schools are high (Burnett, 2005).

2.9 The Education Reforms in Ghana

The public sector is the main provider of education at the primary and tertiary level. At the secondary level, although most of the senior secondary schools are public schools, the vocational schools sub-sector is dominated by the private sector. The structure of the education system before the reforms was such that to complete pre- university education could take between 13 and 15 years. This variation in the number of minimum years was because there was essentially a three -track system in place. Children who managed to complete primary schooling could take the middle school track and end their education after completing four years of middle school.

It was possible to skip middle school and enter secondary school after sitting the common entrance examination in primary 6. The alternative was to do one or two years at middle school before sitting for the entrance examination to secondary school. The reforms replaced the three-track system with a one-track system. All children are expected to go through a minimum of nine years of education, i.e. six years of primary and three years of junior secondary education. They can either enter the world of work or continue to the secondary level.

Ghana presently has a 6-3-3-4 education system. Pre-school is not compulsory. Children are expected to enter the first year of primary school at age 6. The first nine years that make up basic education consists of primary education of 6 years and 3 years of junior secondary school. Basic education is supposed to be compulsory for all children of the relevant age group. Unfortunately, as this study will show universal primary education has still to be achieved in Ghana. An official selection process occurs at the end of the ninth

year of basic education when all pupils take the Basic Education Certificate Examination (BECE). Individuals who want to continue their formal education have the option of attending senior high schools, technical schools or vocational schools (Figure 2). The reforms began in 1987 with the intake of the first set of Junior Secondary School entrants.

The senior secondary school system began in 1990 and the first examination was taken in 1993. The middle school system was phased out in 1989 when the last set took the middle school leaving certificate. The 'O' and 'A' level systems were phased out in 1994 and 1996 respectively. Prior to the reforms some teacher training took place at the secondary level. Graduates from the middle schools were able to enter teacher training colleges and obtain a Certificate A. Specialist courses were available at the post-secondary level for secondary school graduates. The technical institutes also had placements for middle school certificate holders. The secondary school system has changed with the reforms. It has two components. The first is the senior secondary schools that provide 3 years of general academic education after which an external examination is taken. Passing this examination with the necessary grades qualifies entry into the tertiary level institutions. The second component is made up of the vocational and technical schools. Graduates of the technical and vocational institutions usually terminate their formal education at this level and enter the world of work or can continue at the polytechnics.

The tertiary level education comprises of the training colleges, polytechnics, universities and specialised institutes of journalism and of professional studies. The 1991 White Paper on tertiary reforms had as one of its objectives the establishment of an integrated tertiary education system comprising all post-secondary pre-service training institutions under the general supervision, direction and control of the Ministry of

Education. This has not happened. The National Council for Tertiary Education was established in 1993 to be responsible for the tertiary level education. The polytechnics were upgraded to tertiary status in 1992. They still however continue to provide non-tertiary programmes.

2.10 Non-governmental organisations

The World Bank (1995) defined NGOs as private organisations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services and undertake community development. Wikipedia (1998) notes that an NGO is an organisation that is not part of a government and was not founded by states, and is therefore typically independent of government.

The United Nations Department of Public Information (2008) defines NGOs as a non- profit citizen's voluntary entity organized nationally or internationally. NGOs are generally registered organisations, community groups, professional associations, trade unions, charity organisations whose aim is to improve the wellbeing of people in areas in which they operate (Turner & Hulme, 1997).

Rahman (2003) defined NGO as any organization provided that they only have to be independent from government control, not seeking to challenge governments either as a political party or by a narrow focus on human rights, non-profitmaking and non-criminal. The non-profit-making qualifier is an important attribute of NGOs. The nature of NGOs is reflections of the five basic characteristics: nongovernmental, voluntary, non-commercial, accountable and non-political.

According to Wikipedia (1998), the phrase "non-governmental organisation" came into use with the establishment of the United Nations in 1945 with the provisions in Article 71 of chapter 10 of the United Nations Charter [1] for a consultative role for organisations that are neither governments nor member states. NGOs are generally perceived to have come into existence in the industrialized European countries and in the US around the mid-nineteenth century (Wango, 2008; Willetts, 2002). The term came into use in 1945 by UN to differentiate in its Charter between participation rights for intergovernmental specialized agencies and those for international private organizations (Willetts, 2002; Mostashari, 2005). Wikipedia (1998) points out that a United Nations report on global governance estimates that there are nearly 29,000 international NGOs. The United States has approximately 2,000,000, Russia has 65,000 and in Kenya alone 240 NGOs are created every year.

Rahman (2003) identified about 40 similar terminologies used in the literature to refer to NGOs. NGOs come in many shapes and sizes, and the definition of an NGO and the choice of terminology is itself the subject of much debate and limited agreement. NGO, non-profit organization (NPO) and private voluntary organization (PVO) are the most used terms which are often used interchangeably despite of the difference in definition (Wikipedia, 2011). An NPO, also known as a not-for-profit organization is an organization that does not distribute its surplus funds to owners or shareholders but instead uses them to help pursue its goals (Grobman, 2008). Some of the acronyms used in reference to NGOs and this includes BINGO that stands for Business Oriented International NGOs, INGO that stands for International NGO. RINGO means Religious International NGO. ENGO stands for Environmental NGO. GONGO means Government Operated NGO whilst QUANGO

stands for Quasi –Autonomous NGO. Wikipedia (1998) also indicates that many NGOs now prefer the term "Private Voluntary Organisation (PVO) as the label "NGO" may cover anything that is non-governmental.

Literature reveals that NGOs categorization is still under developing and every researcher has his/her own category. It is difficult to categorize NGOs by their specific activities; many NGOs perform a variety of activities and often shift the balance of the activities they pursue. However, in broader terms, most NGOs can be classified into two groups: operational and advocacy NGOs (Willetts, 2002; Mostashari, 2005). Wikipedia (1998) indicates that the types of NGOs according to the topology of the World Bank include operational and advocacy. Operational entails the designing and implementation of development-related projects. Advocacy aims at defending or promoting a specific cause and awareness creation.

Willetts (2002) distinguished NGOs as operational and advocacy NGOs. NGOs or NPOs are regarded as a force for good by virtually all nations in the world. They are components of social movements within a civil society. Operational NGOs have to mobilize resources, in the form of financial donations, materials or volunteer labor in order to sustain their projects and programs. Advocacy NGOs will carry out much the same functions but with a different balance between them (Willetts, 2002; Mostashari, 2005).

Rahman (2003) also identified three specific types of NGOs. They include: grass-roots organizations, support organizations and intermediary or mid-level organizations (Rahman, 2003). With the improved communications, more locally-based groups referred to as grass-roots organizations or community based organizations have become active at

the national or even the global level. Increasingly this occurs through the formation of coalitions with other NGOs for particular goals (Mostashari, 2005).

Fowler (1993) identified two key distinctive characteristics of NGOs. First, the relationship of NGOs with intended beneficiaries is based upon principles of voluntarism rather than those of control which is typical of government. This means that intended beneficiaries are involved in programme design and management and if this happens, the programmes stand a better chance of success as they are more likely to be relevant and attractive. Secondly, NGOs have a task oriented approach that permits them to achieve appropriate organisational development which encourages change and diversity rather than control and uniformity which may hamper progress.

Korten (1990) points out three stages of NGO evolution. First of all he mentions the fact that a typical development NGO focuses on relief and welfare. The second generation realizes the orientation of the NGO towards small-scale, self-reliant local development. Korten (1990) calls the third stage "Sustainable Systems Development" where the NGO tries to advance changes in policy and institutions at the local, national and international level when they move away from their operational service providing role towards a catalytic development NGO.

As a whole, NGOs are considered as the "third sector," while the government and the private sector are the first and second sectors, respectively (Korten, 1990; Mostashari, 2005). Therefore, the role of the NGO in the developing world is not always as effective as possible (Lewis & Kanji, 2009). The emergence and growth of NGOs in Ghana was very slow at the beginning and by 1930 only three had been officially registered. The number of NGOs increased steadily in the 1960s and 1970s and by December 1996, more

than 320 NGOs; both foreign and local were operating in Ghana. Today, NGOs are springing up all over the place and it is impossible to say how many NGOs are operating in the country because the literature on NGOs in Ghana is inadequate. This handicap notwithstanding the number of NGOs both local and foreign currently operating in Ghana is in the region of 900 to 1500 (Bob-Milliar, 2005).

2.11 Activities of NGOs

Some of the activities of NGOs are discussed here. A large number of NGOs have being working in Bangladesh since the last three decades with the aim of alleviating poverty of the mass population of rural Bangladesh. The largest NGOs in Bangladesh have been able to cover only a fraction of population under its programmes. It is estimated that the big NGOs reach only 10-20 per cent of the landless households (Zaman, 1996).

According to Yeboah (2007), the extent of poverty and the importance of the rural sector to the economy make it a pivotal for microfinance interventions and some NGOs run microfinance programmes in this regard. According to Gugerty (2007), non-governmental organizations play an increasingly important role in public service provision and policy making in Sub-Saharan Africa giving rise to needs for new forms of regulatory oversight of such entities.

Many NGOs are undertaking a number of activities in agriculture, health, education, science and technology, research and most importantly women's development. In some deprived rural areas, the only important and very common names known to the dwellers is either 31st December Women's movement (DWM), World Vision, Action Aid, Catholic Relief Services (CRS), Adventist Development and Relief Agency because it was

the NGO that provided them with clean drinking water, the clinic in the village centre, the afforestation project, credit facilities, school building or extension services (Bob-Milliar, 2005).

The activities of some of the local and foreign NGOs operating in Ghana have transformed whole communities and have been beneficial to a lot of the rural dwellers. Some NGOs by virtue of their activities have replaced perpetual misery with some smiles to those poverty-stricken and almost forgotten groups of rural dwellers. Had it not being for that health post in the village many women might have died through child bearing; and for the numerous boreholes in many rural areas a lot of rural dwellers would still be suffering from preventable guinea worm disease (Bob-Milliar, 2005).

NGOs have the capacity to experiment and learn from experience, linking processes to outcomes and are also able to enlist the energies and commitment of intended beneficiaries. According to Littlefield, Morduch and Hashemi (2003), few recent innovations have held so much hope for reducing poverty in developing countries as microfinance has become one of the crucial driving mechanisms towards achieving the Millennium Development Goals (MDGs).

The more specific claimed advantages of NGOs or not for profit organisations over governments include some of the following; achieving the correct relationship between development processes and outcomes, reaching the poor and targeting their assistance on chosen groups, obtaining true meaningful participation of the intended beneficiaries and working with the people and then choosing the correct form of assistance for them (Tredt, 1998).

2.11.1 NGOs roles in Poverty Alleviation

Historically, Non-governmental Organizations (NGOs) provide an array of services and projects aimed towards poverty alleviation (Suharko, 2007). However, this assertion is a contested one. Generally, the roles of NGOs are still debatable as many see their roles positive and others see these roles as not proper. While some scholars hold entrenched positions on the limited roles of NGOs in the 1980's and 90's in poverty alleviation (Edwards & Hulme, 1999; Riddell & Robinson 1995). To these scholars, NGO contributions in poverty reduction are limited.

For instance, Edwards and Hulme (1995) asserted that it is difficult to find general evidence that NGOs are close to the poor. Rather evidence seem to point to the fact that in terms of poverty alleviation, NGOs are not as effective as had been usually assumed by many agencies. Specifically, Riddell and Robinson (1995) conducted case study on sixteen NGOs in four countries in Asia and Africa and evinced that while NGO projects reach the poor people, they tend not to trickle down to the very poorest and NGO projects are limited to certain activities or areas. Furthermore, it is also rare for NGO projects to be financially self-sufficient. Hence, the roles of NGOs in alleviating poverty cannot be exaggerated. Suharko (2007) point the immense contribution of NGOs in poverty alleviation especially in developing economies. NGOs have always performed lots of roles to improve the livelihood of poor people in developing countries.

Notwithstanding the debates, NGOs have increased the scale on the type of roles they play. In this contemporary time, NGOs are helping government, institutions, and the rural poor in the fight against poverty in developing world especially in Sub-Saharan African. In Sub-Saharan Africa for instance where survival for daily bread is a major

hurdle, NGOs have been seen as liberators of human sufferings. Some of the roles they perform have been outlined by some scholars. NGOs are developmental organisations which represent numerous programmes, activities and orientations towards poverty alleviation. There are several issues linked and justified with poverty and these NGOs provide services to reduce poverty.

Desai (2005) also affirmed that NGOs contribute a lot to support women, men and households, community groups, civil society groups and expected that they can meet the welfare. Some roles and functions for NGOs she identified included awareness creation and advocacy, counseling and supportive service, legal aid and microfinance. According to her, these services help the people to obtain their ability, skill and knowledge, and take control over their own lives and finally become empowered and self-reliant. It increases the capabilities of the people.

Closely related to the issue of building capabilities is the educational role NGOs play. To reduce poverty, education has been stressed as a key hallmark. In performing their educational roles, NGOs provide in areas where governments have failed to provide equitable access to quality education. According to the SARA project (2003), some educational roles performed by NGOs include;

NGOs supply educational materials to underserved areas and communities where government does not reach. NGOs supply communities and their leaders with resources in the form of leadership, governance, and management skills for improving education, and supply materials and equipment for school infrastructure and maintenance. NGOs help to establish school management committees and build their capacity so that communities can gain control of their own schools. NGOs support school teachers by providing learning

materials and pre-service and in-service training. They also provide recreational facilities to lure children to school. In addition to this (SARA, 2003) also identified how NGOs function to provide health needs of people especially those in rural and deprived areas. Some NGOs work with the government to implement programs that are required to curb the spread of malaria, HIV/AIDS, pneumonia, tuberculosis, and to reduce the maternal and infant mortality rates. Others deal with procuring and distributing vaccines or medicines from foreign sources (Jivani, 2010).

Stromquist (2002) also noted that NGOs essentially serve three major functions; service delivery (relief, welfare, basic skills); educational provision (basic skills and often critical analysis of social environments); and public policy advocacy in Sub-Saharan Africa. Public advocacy among NGOs can be seen as a lobbying role of NGOs (Stromquits, 2002). NGOs are seen as lobbyist as well as advocators for many purposes all geared towards poverty alleviation. Many NGOs advocates for government to respond to people's needs, challenging multilateral organizations operate more transparently and accountably, and charging western based NGOs delegate their services to locally based NGOs who are abreast with the perils and needs of people in developing countries. Furthermore, Baccaro (2001), in his writing depicted how NGOs can empowerment of the poor, particularly poor women, through a combination of micro-credit, awareness-raising, training for group members, which is capacity building, and other social services, with an aim to reduce poverty among societies.

Capacity building is role that NGOs play bridge a gap the rich and poor in society. Capacity building is an approach to development that builds independence. UNDP (1997-2009) has introduced capacity building as the process by which individuals, groups, and

organizations increase their abilities to first, perform core functions, solve problems, define and achieve objectives; and second, understand and deal with their development needs in a broad context and in a sustainable manner. Langran (2002) conceptualized capacity building as the ability of one group to strengthen the development abilities of another group through education, skill training and organizational support. In light of this NGOs take it upon themselves to develop the abilities of communities. It can be a 'means to an end', where the purpose is for others to take on programs (NSW Health, 2001). Capacity building is used to develop not a set of pre-determined activities. There is no single way to the build capacity of an individual or groups of individuals. Frankish (2003) has counted a number of dimensions for community capacity including financial capacity (resources, opportunities and knowledge), human resources (skills, motivations, confidence, and relational abilities and trust) and social resources (networks, participation structures, shared trust and bonding).

NGOs, through the provision of education, skills and knowledge, develop the capacity of community towards achieving sustainable development. In fact, NGOs act as a capacity builder to help the communities to develop the resources, building awareness, motivating to participation in project and finally improving the quality of community's lives (Langran, 2002). Ulleberg (2009) has supported the view that NGOs play important role through the provision of skills for the rural poor. He has maintained that through capacity building, NGOs have been able to reach the poor, and has contributed to the development of the beneficiaries through skills training, the given of technical advice, exchange of experiences, research and policy advice which is key to today's development.

On capacity building of the poor as a role of NGOs, Langran (2002) has mentioned that NGOs through capacity building help to sustain community development and assist government in the provision of basic social amenities. NGOs are often created in order to expand the capacities of people and government there by breaching the gap of poverty (Korten, 1990). These capacity building programmes promote individual and community self-reliance and empowerment through supporting community-based groups and relying on participatory processes (Fowler 1993; Edwards & Hulme, 1994).

Micro financing is also a key role played by NGOs in their quest to reduce poverty. Micro financing according to Shreiner (2001) refers to efforts to improve the access to loans and to saving services for poor people. UNCDF (2001) states that studies have shown that microfinance plays key roles in development. It is potent in effectively addressing material poverty, the physical deprivation of goods and services and the income to attain them by granting financial services to households who are not supported by the formal banking sector (Sheraton, 2004). Mayoux (2000) and Cheston and Khun (2002) have pointed out that microfinance is an important tool in empowerment, particularly women empowerment.

As a development inclusion strategy the provision of funds to both locally established groups and government and private institutions, microfinance programs emphasize women's economic contribution as a way to increase overall financial efficiency within national economies. Microcredit programs provide small loans and savings opportunities to those who have traditionally been excluded from commercial financial services. It should be noted that women are always at mercy regarding social mishaps. According to Cheston and Khan (2002), one of the most popular forms of economic

empowerment for women is microfinance, which provides credit for poor women who are usually excluded from formal credit institutions. This issue of gender discrimination in the microfinance sector has been researched and debated by donor agencies, NGOs, feminists, and activists (Mayoux, 2001; Mahmud, 2003).

The microfinance empowers women by putting capital in their hands and allowing them to earn an independent income and contribute financially to their households and communities (Mayoux, 2000). Some evidence show that microfinance would empower women in some domains such as increased participation in decision making, more equitable status of women in the family and community, increased political power and rights, and increased self-esteem (Cheston & Kuhn 2002). This economic empowerment increases self-esteem, respect, and other forms of empowerment for women beneficiaries and reduce their poverty levels.

In the case of rural poverty, NGOs play crucial roles in marketing their goods. NGOs can develop direct or indirect marketing interventions (Coote & Wandschneider, 2001). In direct marketing, NGOs perform an active role within the marketing chain by directly involved in input supply, trading, and storage and/or processing activities. When intervening indirectly, NGOs merely play a facilitatory and advisory role, which can include training delivery, provision of information, and promotion of market linkages between different sub-sector players. While an indirect role may prove particularly appropriate in areas where markets are relatively more developed, the scope for such type of interventions in very remote areas may be constrained by poor trading activity and interest (Coote & Wandschneider, 2001). NGOs growing engagement in the commercial activity arena has implications regarding their technical and socio-economic capability

needs, including those directly related to marketing (Morton et al, 2000; Coote & Wandschneider, 2001).

2.11.2 NGOs Approaches in Poverty alleviation

NGOs adopt different strategies to alleviate poverty in societies. These strategies can be at a macro or micro-level. The macro-level strategies involves attempts to promote pro-poverty policies while micro-level strategies look at growth within societies. Sach (2005) propositioned that attempts to alleviate poverty is salient and must first tackle what he calls the poverty trap. According to him, the poor want to come out of their circumstances but they are not able to use their own resources to do so. This is as a result of the inadequate or lack of access to those resources such as education, employment, voice among others. There are so many factors which traps and to an extent condemns them to a state of perpetual penury till they are in powerless conditions of diseases, climate stress, environmental degradation, physical isolation, and also extreme poverty itself. According to Sachs, "the world's poor know about the development ladder: they are tantalized by images of affluence from halfway around the world, but they are not able to get a first foothold on the ladder, and so cannot even begin the climb out of poverty" (Sachs, 2005: 19-20).

According to the literature, NGOs adopt two major approaches to combatting poverty. They are what Fowler (1993) calls the macro-tasks and micro-tasks. Similarly, Clark (1995) also identified that NGOs use two strategies to alleviate poverty to wit the demand-sided approach and supply-sided approach. In helping the poor to climb out of

poverty, NGOs use two approaches: supply-side' and demand-side (Clark, 1995). These approaches can also be termed as direct or indirect (Suharko, 2007).

The macro-task approach is more of an indirect one. With this approach NGOs mobilize and clarify the demand for services. They seek to improve citizens' access to state provided services through policy advocacy to improve the circumstances of the poor (Fowler, 1993). They develop numerous approaches through lobbying to influence policy making and also the execution of projects (Hulme, 2001). This has been the approach used by NGOs since the 1990's.

From the supply-side or micro-tasks approach, NGOs provide various basic public services to the poor. It is argued that especially in countries where government lack public services, NGOs play a significant role in the direct provision of social and economic services. In general, NGOs emerge and play the roles as service providers (Clark, 1995). Clark (1995) identifies some potential NGOs contributions by employing the demand-side approach. According to him, NGOs assist citizens in finding out about governmental activities and or in activities which might have an effect on the people. They utilize advocacy and political influence to hold local officials accountable for activities or otherwise which adversely affects the poor in society. They also aid societies to seek redress to their economic and social grievances and help guard against reprisals. Also, they organize fora with officials to afford the people the opportunity to consult on development plans and provide alternatives from the people to the officials. At times they ensure that people who have been disadvantaged by governmental decisions and policies are duly compensated (Clark, 1995: 345).

They two approaches are not independent as recent trends promote an amalgam of the two approaches for increased efficacy in poverty alleviation (Suharko, 2007). This is emphasized by Fowler (1997) by arguing that it is necessary for NGOs to make a linkage between micro-tasks consisting of provision of goods, of social and of financial services, capacity building, process facilitation, and fostering linkages, and macro-tasks consisting of policy advocacy, lobbying and public education.

2.12 Challenges facing NGOs

The challenges NGOs face in various developing countries may differ but some challenges cut across most developing countries. Bromideh (2011) in his study on the challenges faced by NGOs in Iran identified three dimensions of NGO challenges. The first challenge was what he called the NGO level challenges thus challenges originating from the organizations themselves. These challenges could be what Mukasa (2002) calls the internal challenges- governance of the organizations and the internal relations between board members and staffs.

Bromideh (2011) also realized that NGOs generally suffer from lack of resources (in particular administration and expertise), to gain trust of others, fundraising, and not being recognized among the donors. In contrast, there is no shortage of enthusiasm and very good internal communication and teamwork. Also, Rahman (2003) identified the absence of well-defined objectives and goals, vision, mission and even values is another issue facing NGOs. Some goals they set are unrealistic if unachievable and it impedes their effectiveness. This could be attributed to a lack of managerial and leadership skills which deprive NGOs from strategic planning (Mukasa, 2002).

Most NGOs in developing countries lack clearly defined structures in terms of organisational charts, buildings, facilities, equipment and human resources (Lekorwe, 1999). As noted by Molomo and Somolekae (1999), a key weakness of NGOs in Africa is the inappropriate organisational structures which impact upon NGOs carrying out their core business. Most if not all NGOs depend on voluntary staffs to run their activities and programmes. Lack of well 'trained and experienced human resources affects the extent to which NGOs manage their daily affairs and capacity to effectively plan, appraise, implement and monitor their projects and programmes (Lekorwe, 1999).

These are some of the internal or organizational challenges most NGOs face. Governmental issues and interference with NGOs activities seem to be a recurring challenge in the literature. Having and maintaining a good relationship with governmental functionaries both at national and local levels in order to have their support is very necessary to the success of NGO activities, however most NGOs face a problem in keeping healthy relationship with them (Bromideh, 2011). Bromideh (2011) also found out that in most instances getting governmental support in form of financial assistance or in obtaining some statistical figures for the purpose of development is quite burdensome. In some countries, governments desire to control all activities of NGOs (Rahman, 2003).Therefore, it is not surprising that there are many quasigovernmental NGO in some developing countries, based on the governing regime. Another worth noting challenge is associated with registration and renewal of NGO registration (Bromideh, 2011). It is sometimes a cumbersome process which tires most NGOs. The registration of NGOs is quite bureaucratic and not flexible and this also serves as a major impediment to their work.

There are some limitations confronting the operations of some NGOs and in this regard Henderson (1997) argues that some NGOs in the south are not carefully structured in organizational terms and have the features of social or political movements. Owing to the nature of their funding, hardly any NGO projects in Afghanistan have been long term or geared to the future development of the country. "Donor fatigue" and the fact that much of the previous aid was politically motivated, has led NGOs to begin to question the value of their existing work and to consider how they might do more to promote peace and long-term reconstruction and development (Barakat et al., 1994).

The recent Indian Ocean tsunami crisis has also elevated the issues of accountability and transparency faced by NGOs through the intense public interest and scrutiny over how aid efforts have been directed and distributed to those in need (Overseas Development Institute, 2005). Molomo and Somolekae (1999) give an example of undemocratic practices of some NGOs in Botswana where periodic elections are a rare occurrence. Issues of lack of accountability have been exposed by the media recently. For example, some NGOs dealing with the HIV/AIDS in Botswana have been accused of mal-administration, financial mismanagement and misuse of donor and public funds channeled through them. They also continue that, there has been criticism on the use of the funding and other monies that NGOs have received or raised. Criticisms range from pointing out that only small percentages go to people in need and some are even used to pay very high salaries to the staff.

Other challenges NGOs face according to Twigg (2004), include the lack of clear dialogue and communication between different organizations (including governments, NGOs and the UN) and a culture of competitiveness and professional jealously often

fuelled by competition for donor funds. Despite the fact that there are more than 20,000 NGOs operating in Bangladesh with aims such as alleviating rural poverty and empowerment of the women, the incidence of poverty in Bangladesh is much higher compared to the East Asian countries and the South Asian neighbours (Siddiqui, 2000). In the view of Bob-Milliar (2005), the benefits that communities are deriving from NGOs cannot be said to be a general phenomenon regarding all NGOs operating in the country and further argues that some NGOs have lost focus on their main objectives being the desire to help. Some NGOs focus on making money out of the Ghanaian poor. They are being turned into money making organisations with profit making being their main objective. Besides the profit making NGOs, the other prominent category of NGOs emerging are the political NGOs. These NGOs are either directly or indirectly linked to some political parties in Ghana (Bob-Milliar, 2005).

According to Lewis and Wallace (2000), NGOs are inadvertently doing more harm than good and cited instances where many food aid groups in non-emergency situations having in their stock food delivered from rich countries for either free or virtually free and may end up under-cutting local producers and hence have a negative effect on local farmers and the economy. NGOs have limited capacities for agricultural technology development and on how to create effective demand-pull on government services (Shah, 2005)

According to Bob-Milliar (2005), with a typical profit making NGO in Ghana, the founder of such an NGO is the executive director and president as well. The composition of such an NGO takes the form of bogus board members drawn from family members or in some cases church members. The difficulties of managing NGOs with operations in several countries also raised concerns. The difficulties came from the inability to define

proper lines of autonomy on policy issues (Biddle, 1984; Billis & MacKeith, 1992; Butler & Wilson, 1990). Field staff often felt isolated, unsupported and felt there was a lack of understanding of the issues they were dealing with at field level (Brooke, 1984). The theme at the heart of these difficulties is that of centralisation juxtaposed in some way with other concepts such as autonomy or participation. Balancing the needs of the different stakeholders who each feel they have an equal right to the decision-making process has created a number of management problems for these organisations (Rochester, 1995).

Governments and international organisations at times find NGOs a nuisance or even threatening to their interests but officials nonetheless look to NGOs for innovative ideas and information. Officials also grudgingly recognize that consultation with and support from NGOs gives their public decisions more credibility (Bob-Milliar, 2005).

According to Schiavo-Campo (2001), some NGOs do not have the time and expertise to manage all of the funded programmes, or even to ensure full involvement by all of the communities as is normally claimed. In some cases, where there are many departments trying to deal with the NGOs, the problems may be created by the governments themselves. Also, staff at the local level may not be familiar with government policies and this affects efficiency of the NGOs because of tensions which may arise.

2.13 Towards a more efficient role for NGOs

There is a need for a thorough review and establishment of criteria for NGOs to secure required standards of management skills and quality in their project implementation. NGOs that do not meet the agreed standards should not receive funds for emergency, rehabilitation and development work in Afghanistan (Barakat, Ehsan & Strand, 1994).

There is the need to empower NGOs ability to source funds and help them realize their goals. Alternative sources of funding will assist particularly small NGOs which are not well established but work closely with the needy such as the poor, orphans, children and the marginalized (Lekorwe, 1999). Training and development in areas of organisational, project and financial management as well as capacity building are some of the measures to improve NGO management (Lekorwe, 1999).

Lekorwe (1999) further suggests that NGOs should also play their role in practicing good governance through transparency, equity and timely reporting regarding their achievements and areas where they need assistance. In the opinion of Bob-Milliar (2005) a regulatory body is needed to monitor the activities of all NGOs both local and foreign operating in the country. He also called for annual auditing of the accounts of all NGOs operating in Ghana.

2.14 A Perspective of NGOs in Basic Education

In developing countries including Ghana, Non-Governmental Organisations play a very important role in the development process. In sub-Saharan Africa, their contributions are particularly significant in supporting literacy, community schools, health education, early childhood care, skills training and other forms of learning, thus helping people to improve their living conditions. Although the activities of the foreign NGOs in the Third World have received extensive treatment in the literature, the contributions of indigenous or local NGOs in socioeconomic development have gone largely unnoticed.

The fact is that there are hundreds of such NGOs making positive contributions within their respective countries, but are not known beyond their borders (Badu & Parker,

1994). Local NGOs and their proximity to a community serve as a conduit through which resources from donor/international NGO supported programmes can flow to the community (Yolande, Welmond & Wolf, 2002). NGOs also assist in creating or training school committees and/or parent-teacher associations (PTAs). The study brought to light the common assumption held by donors and international NGOs that stronger local NGOs strengthen civil society; that supporting local NGOs involvement in education will increase the relevance and sustainability of sector programmes (ibid). The World Bank's assessment of its role in improving educational access and quality in Ghana through its support to both 1987 and 1995 reforms is generally positive. It concluded that its contributions have led to reversing the deterioration of the educational system, the number of schools increased, from 12,997 in 1980 to 18,374 in 2000, the basic school enrolment rate increased since the beginning of the reforms by over 10 percentage points, the Ghana Living Standards Survey (GLSS) data showed improving attendance rates in primary and public schools" (World Bank, 2004).

In Ghana and Northern Region in particular, School for Life, a local NGO as at 2001 operated in eight districts and supported 767 communities out of a total of 2,889 communities (representing 26.5%) in these districts. From 1996 to 2003, School for Life enrolled 50,000 children, of whom 50 percent were girls. The annual enrollment by 2000 was just over 9,000 pupils. The 9,000 students in school for Life each year, if simply added to the 131,000 in public schools, raises the enrolment rate in the Region from 69 percent to 83.3 percent. School for Life targets those locations where there is no public school or where there is very low enrollment in the public primary school (Hartwell, 2004).

2.15 Millennium Development Goals

Alarmed at growing poverty in the midst of plenty, the international community, on September 8, 2000 made what is now referred to as the Millennium compact which was aimed at reducing poverty by one half within fifteen (15) years, ending 2015. The compact involves the attainment of specified poverty reduction objectives through the combined efforts of rich and poor countries within a specified time period. Several global commitments had been made in the past with limited results. The Millennium Development Goals (MDGs) included poverty reduction targets for employment, maternal and child health, education, water and sanitation, gender and aid. Africa remains the only continent in which most of these targets are predicted to be unattainable by 2015. One report estimates that only 10 African countries would meet the MDGs targets, (www.undp.org, 2015).

2.15.1 From Millennium Development Goals (MDG's) to Sustainable Development Goals (SDG's) for Poverty Eradication

In 2015, the World shifted from the MDG'S TO SDG's. Just like the former, SDG refers to policy framework which seeks global development. There are 16 goals in all. The Sustainable Development Goals (SDGs) are intended to be universal in the sense of embodying a universally shared common global vision of progress towards a safe, just and sustainable space for all human beings to thrive on the planet (SDG, 2015).The SDGs replaces the MDGs and it is one of the main outcomes from the UN Conference on Sustainable Development (Rio+20) in 2010. It was an international agreement to negotiate a new set of global Sustainable Development Goals (SDGs) to guide the path of sustainable

development in the world after 2015. The Rio+20 Outcome Document1 Indicates that the goals are intended to be "action-oriented, concise and easy to communicate, limited in number, aspirational, global in nature and universally applicable to all countries, while taking into account different national realities, capacities and levels of development and respecting national policies and priorities." They should be "focused on priority areas for the achievement of sustainable development (SDG, 2015).

The SDGs reinforces renewed international co-operation and which can help build on the achievements of the Millennium Development Goals (MDGs) to make progress more rapidly towards the goals and targets. These issues feature strongly in the set of SDGs and targets proposed by the UN's Open Working Group in August 2014 as the basis for further discussion and negotiation in the General Assembly. The SDGs have however always been intended to go beyond the MDGs and to provide a comprehensive vision and framework for the evolution of all countries in the years ahead (UNCSD, 2012).

Sustainable development has emerged over the past few decades as an important paradigm for poverty alleviation. Bradshaw and Winn (2000) have noted, sustainability is rooted largely in an environmental approach, particularly in the industrialized countries. But, the goal of sustainable development is to find a balance between three pillars - society, economy and environment - of communities (Sneddon, 2000). Poverty alleviation is process-oriented, and it requires extensive community participation and relies on network to share resources, knowledge and expertise. From the literatures, it could be summarized that NGOs play an important function in fighting poverty via promoting sustainable community development.

2.16 Theoretical Framework

This work is guided by some development theories, notably modernisation theory, dependency theory, community development theory, neo-liberalism and the principle of subsidiarity. They have accordingly been examined in the following section.

2.16.1 Theories of Development and Poverty

In the development literature, there exist lots of scholarly, empirical and theoretical postulations on poverty and development. Most of these theories blame poverty and underdevelopment on structural components of societies while others see it as a result of foreign interventions. These theories include the modernization, dependency, liberalism, and community development and subsidiary theories.

2.16.1.1 Modernisation theory

Modernisation theorists argue that capitalism was historically responsible for the growth of the developed countries and that it is potentially capable of impelling the third world to higher standards of living and the only problem the modernisation theorists suggest here is that it has not really been tried in the third world (Giddens, 1991). Giddens (1991) shows that a modern society is characterized by time-space distantiation and disembedding mechanisms. Traditional society is based on direct interaction between people living close to each other. Modern societies stretch further and further across space and time using mass media and interactive media.

Modernisation calls for the need for transformation in the contemporary ways of doing things and it is believed that development can be promoted when there is dynamism

in all that happens in countries in contrast to static societies. From the discussion on the need to modernize, the next section explores some of the issues involved in community development that has some affinity to rural development.

2.16.1.2 Dependency theory

Dependency can be defined as an explanation of the economic development of a state in terms of the external influences-political, economic, and cultural on national development policies (Sunkel, 1969). Dos Santos (1971) argues that dependency is a historical condition which shapes a certain structure of the world economy such that it favors some countries to the detriment of others and limits the development possibilities of the subordinate economies; a situation in which the economy of a certain group of countries is conditioned by the development and expansion of another economy to which their own is subjected.

Frank (1972) indicates that research suggests that contemporary underdevelopment is in large part the historical product of past and continuing economic and other relations between the satellite underdeveloped and the now developed metropolitan countries. Ferraro (1996) opines that dependency theory attempts to explain the present underdeveloped state of many nations in the world by examining the patterns of interactions among nations and by arguing that inequality among nations is an intrinsic part of those interactions.

The premises of dependency theory according to Wikipedia (2008) are as follows:

- Poor nations provide market access to wealthy nations (e.g., by allowing their people to buy manufactured goods and obsolete or used goods from

wealthy nations), permitting the wealthy nations to enjoy a higher standard of living.

- Wealthy nations actively perpetuate a state of dependency by various means. This influence may be multifaceted, involving economics, media control, politics, banking and finance, education, culture, sport, and all aspects of human resource development (including recruitment and training of workers).

- Wealthy nations actively counter attempts by dependent nations to resist their influences by means of economic sanctions and/or the use of military force.

- From the dependency theory that suggests that the under-development of third world countries have been conditioned by their interactions with the developed worlds, it is worth discussing modernisation theory that holds a different view to the understanding of under-development with the call for the transformation of the economies of LDCs.

2.16.1.3 Community development

According to Sanders (1958), there are two main theories on which community development can be examined namely the practitioner level and social scientist level. Practitioner level focuses upon getting the job done and upon what works and does not work. The practitioner's theory comprises list of principles which prove to be a mixture of policy statement, objectives, and procedures as well as empirically validated

generalizations. Social scientist level deals with various social science disciplines related to important aspects of community development.

Sanders (1958) further opines that community development may be seen as a process, a method or a movement. As a process it focuses on sequences of interaction to examine how the community moves from one predetermined condition to another and involves a progression of change. The people decide how to achieve desired results for their own development. The participation of the people is very important here. The local people mostly make the decision on how to achieve desired results for their own development.

Mayo (1975) suggests that the British colonial administrators concocted the term "Community Development" out of their attempts to develop basic education and social welfare in the UK colonies. Community development was defined in one UK government publication as active participation, and if possible on the initiative of the community, but if this initiative is not forthcoming spontaneously, by the use of techniques for arousing and stimulating it in order to achieve its active and enthusiastic response to the movement (Colonial Office, 1958). The next section examines the theory of neo-liberalism and how it is related to the present study.

2.16.1.4 Neo-liberalism

Neo-liberalism seeks to expand governmental power, effectiveness and authority by actually divesting the centre of its grip on direct control (Foucault, 1991). Salamon (1993) notes that neo-liberalism seeks to minimize the role of the state in areas such as health and education. Harvey (2000) observes that neo-liberalism has become hegemonic

world-wide, sometimes by coercion and also that neo-liberalism is the implementation of global capitalism through government/military interventionism to protect the interests of multi-national corporations. Neo-liberalism, he explains, is a theory of political-economic practices that dedicates the state to championing private property rights, free markets, and free trade, while deregulating business and privatizing collective assets.

Harvey (2006) argues that governments have increasingly adopted neo-liberal inspired policy solutions to pressing challenges. The association between risk and neo-liberalism comes about because, as a policy response, it prioritizes private property rights, free markets and free trade. The state has a role in creating and preserving supporting institutions, structures and functions but should otherwise keep intervention to a minimum and allow the workings of markets to provide solutions to social and economic problems. This effectively disperses risk from being the responsibility of government to local communities and individuals within those communities.

According to Pick, Dayaram and Butler (2008), neo-liberal policy has had a profound and largely negative effect on communities. Rather than reaping the benefits of the wealth being generated in the region, there is social breakdown and un-met social needs, and the local democratic institutions are weak and ineffective. From the discussion on neo-liberalism that argues for the retreating of the state and the minimization of intervention and the need to allow local units and markets to determine the way forward in terms of development; the next section looks at another theory namely that of subsidiarity.

2.16.1.5 Subsidiarity

Subsidiarity, according to Wikipedia (2008), is an organizing principle that argues that matters ought to be handled by the smallest, lowest or least centralized competent authority and that the concept is applicable in a host fields such as government, political science, cybernetics and management. This principle is presently known as the fundamental principle of European Union law. According to this principle, the EU may only act (i.e. make laws) where member states agree that the action of individual countries is insufficient.

Sinnott (2002) indicates that the principle of subsidiarity regulates the use of authority within a political order where there is no unitary sovereign. The principle holds the view that powers or tasks are to rest with the sub-units unless a central unit is more effective in achieving certain specified goals. The principle of subsidiarity reduces the risks for members of being overruled in common decisions, by limiting the common agenda. McIlroy (2003) argues that over-centralization of power degrades the dignity of the human being and that this justifies the need for subsidiarity as a principle.

Aroney (2007) notes that the supreme authority of the state ought, therefore, to let subordinate groups handle matters and concerns of lesser importance, which would otherwise dissipate its efforts greatly so that the state will more freely, powerfully, and effectively do all those things that belong to it alone because it can alone do them namely directing, watching, urging, restraining, as occasion requires and necessity demands. Therefore, those in power should be sure that the more perfectly a graduated order is kept among the various associations, in observance of the principle of "subsidiary function," the

stronger social authority and effectiveness will be the happier and more prosperous the condition of the state.

2.17 Summary of Literature Review

The reviewed literature shows that the contributions of NGOs in poverty alleviation in Sefwi-Wiawso Municipality through education is positive. The study of Suharko (2007) Shows that Non-governmental Organizations (NGOs) provide an array of services and projects aimed at poverty alleviation. NGOs through the provision of education, skills and knowledge, develop the capacity of community towards achieving sustainable development. Langran (2002) has it that NGOs act as a capacity builder to help the communities to develop the resources, building awareness, motivating to participation in project and finally improving the quality of community's lives. This is supported by Ulleberg (2009) that NGOs play important role through the provision of skills for the rural poor.

The study by United Nations Educational, Scientific and Cultural Organization UNESCO showed that about 70 percent of the world's people live in rural areas (Grown et al. 2005). In Ghana, fewer schools exist for rural than for urban students and the quality of instruction in urban schools, on average, is better than rural schools (Warwick & Reimers, 1995). Demand for schooling in rural areas can be low, particularly because the cost of attending the schools is viewed locally in terms of lost income and/or labour. The role NGOs are playing in Sefwi-Wiawso municipality is to enlighten the people on the relevance of education which helps to alleviate poverty.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter describes the procedures that were adopted in conducting the research. The research focus includes study area, Research design, study population, choice of sampling procedure, data collection instruments, data processing, data analysis procedure and limitations of the study. Research is methodologically conducted to address an issue, resolve a problem or discourse an argument to understand the universe; and this process establishes facts and new inclusions (Lindlof & Taylor, 2002). There is no such thing as a right or wrong research method, rather all methods are potentially useful, relevant and effective (Sarantakos, 1998). For this reason, researchers usually use combination of different decisions, based on the nature of research problem as well as the data to be collected.

3.1 Philosophical Underpinnings of the study

Social reality can be constructed either through scientific approaches which are objective (Kusi, 2012) or that social reality cannot be disassociated from humans as it is a result of human thinking (Sikes, 2004). Research philosophy is a broad scheme of connected designs and beliefs on three main components to wit; ontological, epistemological and methodological.

Grit (2004) viewed that a research is well done when the researcher identifies and links what the researcher wants to study (ontological) to what can be done about the phenomenon he wants to study (epistemological) and how to acquire the knowledge

(methodological). Choosing a research design must therefore be guided by the ontological and epistemological positions of reality and the acquisition of knowledge as these positions affect decisions on the research approach and guides the design of the study (Kusi, 2012).

With reference to ontology, it is the science or theory of being and stems from two Greek words; *onto* meaning being and *logia*- written or spoken discourse. Smith (2003) posited that ontology provides an explicit and comprehensive view on the sphere of being. Ontology involves the study of theories of being and the questions people ask about what really exist. Ontology according to Gray (2004) answers the question "what is". Ontology concerns itself with the nature and features of reality. It borders on whether if; reality is constructed independent of or dependent on human understanding and whether the reality is shared or peculiar (Ritchie et al., 2013). The two principal ontological positions are realism and nominalism/idealism (Kusi, 2012). Realism holds that an external reality exists which is detached from people's opinions and values while idealism connotes a reality which is dependent on man's construction of his social reality (Ritchie et al., 2013).

The nominalist/idealism school of thought presents reality as dependent on man's construction of his social reality (Ritchie et al., 2013). To them reality is experienced through man's subjective interactions which results from human thoughts (Sikes, 2004). This position serves as the bedrock for qualitative studies and informs the methodological approach in gathering data and making logical interpretation in order to create a valid set of knowledge (Sikes, 2004).

Closely associated with the ontological position is the epistemological. It is concerned with how knowledge is formed. One's epistemological position reflects the view of what we can know about the world and how we can know it. Thus the researcher's

perspective of knowledge goes a long way to inform him or her about the method that can be used to acquire the knowledge. Epistemology is concerned with modes of knowing, understanding and representing reality and the foundation of this knowledge (Sikes, 2004). Three epistemological positions exist namely, objectionist subjectivist and constructivist (Gray, 2004). The constructivist epistemology argues that meanings of reality is not discovered but constructed. Subjects construct their own meaning of their reality based on their world view even diverse ways even if it relates to a particular situation (Mertens, 2005). This epistemological stance is connected with the nominalist ontological position and frames this study.

3.2 Research Design

Exploratory mixed method design is usually a two-phase approach, popularly referred to as Exploratory Sequential Design (Creswell & Clark, 2007). Exploratory starts with qualitative data to explore a phenomenon and then based on findings; quantitative data is collected to reach more conclusive evidence.

This study is an exploratory sequential design with an emphasis on qualitative case study approach to explore the effect of activities by NGOs on poverty alleviation and education, in the Sefwi-Wiawso municipality of Ghana. First, case study is an in-depth exploration of an activity or event, by one or more persons (Creswell, 2009). The researcher spends time on the field as he interacts with his participants in their environment which is bounded by time. This choice of approach is consistent with the purpose of the study which is to gain in-depth understanding of the activities of NGOs through in-depth exploration

(Creswell, 2009). This study sought to describe a phenomenon in a particular location and time, and that makes case study the ideal choice.

3.2.1 Research Paradigm

Coined from the Greek word "*paradeigma*", paradigm simply refers to pattern. Paradigms play a crucial role in natural and social sciences and many authors on research. Generally, a paradigm can be explained as an entire scheme of thought (Neuman, 2011). Morgan (2007) describes paradigms as a body of practices and beliefs which affect the method of selecting the questions to study and the methods applied to study it. A paradigm consists of theories, traditions, methods and a structure of orientation which serves as a prototype for examination and knowledge (Babbie, 2001, Creswell, 2009).

There are several paradigms each of which has an epistemological basis (Esterberg, 2002). The interpretive paradigm is linked with the constructivist epistemological position in social world can be better understood from the views of the people being studied than striking a causal relation between variable. This paradigm holds that social reality is created jointly by the researched and the researcher in the socio-cultural context of the research. This paradigm looks at how people's experiences, emotions and views affect their construction of reality. The thrust of the interpretive paradigm is in line with the demands of this study and hence applicable.

3.2.2 Mixed Methods Approach

For this study, the mixed methods approach was adopted. This approach was developed in the late 1990's (Tashakkori & Teddlie, 2003; William, 2007) and involves the integration of quantitative and qualitative methods in a single study (Creswell, 2009;

Johnson & Onwuegbuzie, 2004). The researcher used both numerical data and textual as well as visual data in the study (Williams, 2007). In the process of using the quantitative procedure the researcher relied on statistical procedures while in using the qualitative procedure the researcher relied on categorizing and organizing data into patterns to produce a descriptive, narrative synthesis.

This approach augments the quantitative and qualitative approaches rather than substitute them as researchers will continue to apply qualitative and quantitative approaches separately based on their utility and usefulness (Johnson & Onwuegbuzie, 2004). Just like any mixed methods study, this research adopts a critical or pragmatic stance about assertions on knowledge (Creswell, 2009; Johnson & Onwuegbuzie, 2004). Basically the essence is to build on the synergy and strength that exists between quantitative and qualitative research methods to understand our research phenomenon more fully than is possible using either the quantitative and qualitative methods alone (Gay et al., 2009). This research design has the capabilities of providing both broad results from the surveys and deep results from the interview data. Another reason for the adoption of mixed methods approach is to gain from the strengths of quantitative and qualitative studies (Johnson & Onwuegbuzie, 2004). Here the strengths of one will offset the weakness in the other. This is achieved through triangulation (Creswell, 2009)

Also, this approach gives a holistic picture of the phenomenon under study (Williams, 2007). Mixed methods approach provides the researcher a pattern for the development of a comprehensive portrait of the phenomenon through the utilisation of various views, values and stances (Somekh & Lewin, 2005).

The ability to combine both methods effectively provides deeper understanding of the phenomenon and the ability to quantify and make inference from the results (Creswell, 2009; Mingers, 2001; William, 2007). The ability to utilise both quantitative and qualitative approaches in a single study provides not only the relationship better the concepts or variables but also the nature of the situation from the respondent's perspective. Mixed methods approach helps in testing and building theories (Creswell, 2009; Johnson & Onwuegbuzie, 2004; Tashakkori & Teddlie; 2003; William, 2007).

3.3 Study area

The study was conducted in the towns of Sefwi Nyameagyeso and Aseikrom, suburbs of Sefwi-Wiawso Municipality in the Western Region of Ghana. Generally, the population of Sefwi- Wiawso Municipality is 139,200 representing 5.9 percent of the region's population (PHC) in 2010. The 2010 PHC shows the male population to be 50.1 percent (69,753) and the females 49.9 percent (69,477), which are slightly higher than the regional average for both males and females. The sex ratio for the district is 26:25. One of the reasons why the males are more than the females is that the area has a large arable parcels of land, where people from all parts of the country migrate to do farming. There are few others who are also engaged in surface mining activities in the area.

The Sefwi-Wiawso Municipality lies in the North Eastern part of the Western Region between latitudes 6ºN and 6º 30, N and Longitudes 2º 45 W and 2º 15, W. The Brong Ahafo Region shares boundary with it to the North and Juabeso and Bia to the West, Aowin-Suaman to the South, Bibiani-Anhwiaso-Bekwai district to the East and Wassa Amenfi West to the South-East. The Municipality covers an area of 11,011.6 sq.km,

representing 7 per cent of land area of the Western Region and is roughly rectangular in shape. The Municipal capital is Sefwi Wiawso (GSS, 2014).

Most of the population that is 15 years and over are skilled agricultural, forestry, and fishery workers and a small proportion are professionals, managers and clerical (GSS, 2014).

The stock of houses in the Sefwi-Wiawso Municipality is 23,246 representing 68.8 percent of the houses located in rural areas, with an average of 1.3 households per house, and an average of six persons per house (GSS, 2014). The Municipality is made up of about 20 towns, and these are Asawinso, Asafo, Sui, Boako, Anyinabrim, Sefwi Camp, Punikrom, Ahokwaa, Datano, Kokokrom, Dwinase, Futa, Abedwam, Anwiam, Amafie, Bosomoiso, Paboase, Sefwi Ewiase, Nyameagyeso and Aseikrom. The Socio-Economic features among these towns are quite similar.

3.4. Study Population

A population in the context of research is a group of individuals, persons, objects, or items from which samples are taken for measurement (Mugo, 2008). Population for this study included all adults from 18 years and above with reference to the interpretation of the Ghanaian Constitution, Article 42 with respect to the age which qualifies one as an adult to vote (universal adult suffrage). For the purpose of this study, the population was the residents in the Sefwi-Wiaso municipality as well as NGOs in the municipality. The choice of these study areas or population was done advisedly since the study did not intend to go too far from Sefwi-Wiawso municipality where the researcher was previously employed and where several NGOs are located. From the Ghana Statistical Service, the

total population of Sefwi Wiawso Municipality is 139,200 as per the population and housing census in 2010.

3.4.1 Sampling Technique and Sample Size

In this study, the purposive sampling technique was employed. Sampling is the technique of selecting a suitable sample, or a representative part of a population for the purpose of determining parameters or characteristics of the whole population (Mugo, 2008). Purposive sampling which is also known as subjective or judgment sampling is the most important non-probability sampling techniques (Welman et al., 2009). It is a sampling technique where the researcher relies on his own judgment in choosing his sample/respondents for a study. According to Davis et al. (2009), this technique selects a sample for a specific purpose. Respondents are deliberately chosen for a strategic reason – they have the relevant information needed for the study as the information cannot be obtained elsewhere (Patton, 2002). The Municipality has population size of 139,200 persons.

On the average, the population among the 20 communities is 6960. Focusing the research on Nyameagyeso and Aseikrom, a sample was drawn from the population of the area using a formula by Saunders et. al. (2007) as shown below.

$$n = \frac{N}{1 + N(\alpha)^2}$$

Source: Saunders *et. al,* (2007)

Where n = sample size, N = population size and 'α' = 0.05 (Error margin). The formula above adopted a confidence level of 95%, which is acceptable in social science research. The calculated outcome is as follows:

$$n = \frac{6960}{1 + 6960(0.05)^2}$$

n is thus 378. That is the sample size for this research was 378.

For the purpose of this study, a sample size of 378 respondents were selected from the target population of 6960.

3.5 Data Collection Instruments

Instruments used for the data collection were questionnaire and the interview schedule. Burns (2000) defines an interview as a verbal intercourse in which an interviewer tries to elicit information, beliefs or opinions from an interviewee. The interview was a structured one which was based on a question guide which has quite a flexible format (Shneiderman & Plaisant, 2005). The interviewee has the freedom to expressly himself fully and it is best for in-depth studies (Walliman, 2011). The researcher used separate interview guides for the two groups of interviewees. The interview guide for the ten community members had a total of fifteen items. There were six items on biographic data and nine items on the activities of NGOs in their communities. The interview guide for the official from the NGO had thirteen items. The guide was made up of six biographic data and seven items on the operations of the NGOs.

The interview was also a face-to-face one which allowed the researcher collect data from the comfort of the researched homes. This method allowed the researcher a fair idea of their socio-economic standards and their reactions and non-verbal cues to questions.

Interviews were recorded in a book and through a recorder. The interview sessions for both the community members and the NGO official lasted for twenty minutes each.

The interview was also a face-to-face one which allowed the researcher collect data from the comfort of the researched homes. This method allowed the researcher a fair idea of their socio-economic standards and their reactions and non-verbal cues to questions. These non-verbal languages were taken note of so as to spice the information. Interviews were recorded in a book and through a recorder.

Leedy and Ormrod (2010) define questionnaires as written forms of papers on which questions are asked and information about a research study is gathered. According to Walliman (2011), questionnaires are designed to "ascertain facts, test knowledge of information or discover attitudes, beliefs and opinions. The questionnaire is reputed to be a flexible tool which is easy and convenient for respondents (Kothari, 2004; Singh, 2006), cheap and quick to administer (Walliman, 2011). Both instruments (questionnaire and interview) had two main parts. The first section focused on the biographic data of respondents and the second part focuses on getting responses for the research questions. The amalgamation of the two instruments was to allow for triangulation (Creswell, 2009). Here the strengths of one will offset the weakness in the other.

3.6 Data Types and Sources

This study utilized both primary and secondary data. Leedy and Ormrod (2005) highlighted that data is understood to be primary if it is gathered first hand by an inquirer for a determinable purpose whereas secondary data refers to data that has been selected by an inquirer who is not one of the original data creators for a purpose that may be different from that of the original purpose. Sproull (1998) also recommends that primary data is data

collected by the investigator or the researcher himself or herself from the research subjects or original source.

The researcher had to get adequate data from primary and secondary sources. Primary sources of data were the ones obtained by administering questionnaires and conducting interviews with respondents and observation to obtain the needed first-hand information. Secondary data however, were retrieved from review of documented literature that served to provide the required conceptual and theoretical framework needed to guide the study.

3.7 Validity of Instruments

Validity and reliability in research is the degree of stability exhibited when measurement is repeated under identical conditions (Neuman, 2011). The researcher took the following steps in order to ensure the validity of the data. The questionnaire and interview schedules were based on information obtained from literature review. This was to ensure that the questionnaire items will serve their purpose (Singh, 2006). Again, the instruments were submitted to the supervisor as well as a content expert in the area of NGO operations for review. Based on their feedback, few items were revised to improve better comprehension, content validity, wording format and question flow.

An initial draft of the questionnaire and interview schedule was pilot-tested in Offinso Ahenkro in the Ashanti Region. Based on their feedback, few of the question items were revised to improve better comprehension, content validity, wording format and question flow. This was also to enable the researcher carry out a preliminary analysis to see whether the wording and format of questions will present any difficulties when the main data are analysed.

3.8. Reliability of Instruments

To check the reliability of the questionnaire, an initial draft of the questionnaire and interview schedule were pilot-tested by administering them to twenty respondents in the Ashanti Region. The reliability analysis indicated Cronbach Alpha of 0.72 and 0.71. for the questionnaire and the interview guide respectively. The implication of the test was that the items of the instruments were consistent.

3.8 Data Collection Procedure

Data for the study were collected using the following procedure. An introductory letter was obtained from UEW and sent to the Sefwi-Wiawso Municipal Assembly. The researcher then obtained a signed introductory letter from the Municipal Chief Executive. The researcher then contacted NGOs in the district with the signed introductory letter for their approval to collect data from their outfit. Also, chiefs and leaders in selected communities were contacted with the letter for their approval for the study to be conducted. Once approval was given, questionnaires were distributed to NGO officials, community chiefs and leaders. Interviews were also conducted. It took three months to administer and collect all questionnaires as well as conduct interviews.

3.9 Data Processing and Analysis

For this study, both qualitative and quantitative data were collected. After data was collected, the researcher organised the data. For the qualitative data, it was organised into two major categories. The first category was the locality of the respondents and the second

was the gender of the respondents. After the organization, the data was then transcribed and typed into Microsoft Word. Transcription involves converting audiotape recordings into text data. The researcher listens to the recordings repeatedly so as to familiarize herself with conversations she had with interviewees and wrote them down. After that, other research works done by others were consulted. This aimed at enabling the researcher to fully understand and become familiar with the data was done (Marshall & Rossman, 2006). A thematic analysis of the data was then done. Here, the researcher sought to generate recurring themes in the conversations based on the research questions. Finally, coding – labelling of texts to give them description – was done.

In order to obtain a reliable research result from the responses, quantitative data analysis was done using Statistical Package for Social Science (SPSS vs. 20). After data was collected from the respondents, it was cross checked. The data was checked for omissions, errors, legibility and consistency in classification (Zikmund, 2003). Questions were coded into the SPSS. Questionnaires were given identifying feature in this case numbers and entered into the SPSS. Data was checked for omission and mistakes and corrections made where appropriate. Data was then analysed using descriptive and inferential statistics. Graphs and tables were utilised in presenting the findings. These two set of data were then triangulated for convergence and or divergence.

3.10 Ethical Issues

Ethical issues are important in every research as it protects both the researcher and the researched. For this study, the first ethical issues were informed consent. Participants were educated on the objectives and the need for the study. They were informed that their

participation in this study was voluntary and that they have a right to refuse to partake in the study. They were informed that their voluntary participation will help address a situation and that their responses will be used for research purposes alone. They were assured that the information they provided will not affect them in any direct way (Bryman & Bell, 2007).

They were further assured that their views and contribution to the study would be treated with outmost anonymity and confidentiality. Questions regarding any challenges faced by the participants were addressed before the start of the study. Their names and other identifiable traits were excluded in the study.

3.11 Conclusion

This chapter has outlined the research paradigm, approaches and design used in this study. This study was a positivistic one whose design was quantitative. A purposive sample of 378 respondents was drawn from the population after which interviews were conducted. This chapter also described the several stages involved in the design and development processes of the research in this study.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.0 Introduction

This chapter seeks to reveal the results of the analysis of the data that were collected from the field. This study sought to examine the roles of Non-Governmental Organisations (NGOs) in poverty alleviation and education in the Sefwi-Wiawso municipality.

This chapter is devoted to the presentation of results of the study and discussion of findings with the relevant literature support especially the main research information. It presents empirical results from the study based on the responses from the administered quantitative research questionnaire and qualitative interviews conducted with respondents. The information reported in this chapter includes background information of the respondents, the activities of NGOs, impacts of NGO activities and their programme maintenance responsibilities in Sefwi-Wiawso Municipality, problems facing the NGOs in Sefwi-Wiawso municipality and suggestions to help NGOs enhance their poverty alleviation and education contributions. The analyses subsequently are organised first by demographic information followed by the research questions. There are four research questions in the study:

1. What are the activities being initiated by NGOs in the municipality under study?

2. In what ways do NGO activities improve education and reduce poverty in the municipality?

3. What are some of the challenges NGOs face in its rural development efforts and who takes charge of maintaining the programmes?

4. How best can NGOs improve its measures for poverty alleviation and education contributions?

4.1 Demographic Information of Respondents

On the gender of the respondents, there were 80 males and 119 females. Of the respondents, 40.2% were males and 59.8% were females. This indicates that many of the respondents were females (59.8%) whilst 40.2% were males. This means that there is the likelihood of the study area to have more females than men. It can further be assumed that any developmental initiative in this area must get the full support of women in the sense that they form the majority of the populace. The respondents were randomly selected from the population.

On the occupation of the respondents, it was revealed that 25 (12.56%) respondents were government employees. Those who were farmers 12 thus (6.03%). There were 129 traders who represented 64.82% of the respondents. There were eight (4.88%) unemployed and 25 (12.56%) students. The occupational distribution, therefore, suggests that trading is a familiar occupation that goes on in the study area.

Table 1: Occupation by gender

Occupation	Male %	Female %	Total %
Farmer	8 (4.02)	4 (2.01)	12 (6.03)
Trader	44 (23.01)	85(41.81)	129 (64.82)
Government employee	20 (10.05)	5 (2.51)	25 (12.56)
Student	4 (2.01)	21 (10.55)	25 (12.56)
Unemployed	4 (2.01)	4 (2.01)	8 (4.02)
Total	80 (40.2)	119 (59.8)	199 (100)

Source: Field research, 2017

From this Table, the percentage of the respondents made up of traders was 64.82%, with 23.01% males and 41.81% females. The data seem to indicate that trading is the predominant occupation in this study area. At the same time, there were more women involved in this business than the men. With this information, it is more likely that children, within the school going-age, might be affected adversely as mothers will naturally seek the help of their children in such undertakings. There are some situations where mothers might even allow their daughters to stop schooling and be used as assistance in their petty trading.

However, it was the contrary. Based on the percentages of male and female students that were captured in the study, out of every six students at the age of eighteen, five were females. This is something that has to be looked into in future study as people are championing the course of girls' education in Ghana.

The ages of the respondents, as shown in Table 3, ranges from 18 to over 58 years. The researcher chose 18 years and above to capture only adults defined by the Constitution of

Ghana in Article 42 with respect to the right to vote in general elections (universal adult suffrage) to be the focus of the study. Table 2 also shows that ages of the respondents sampled for this study.

Table 2: Age of respondents

Age in years	Frequency	Percentage (%)
18-28	15	7.54
29-38	61	30.65
39-48	46	23.12
49-58	55	27.64
59 and above	22	11.05
Total	199	100

Source: Field research, 2017

Looking at the ages of the respondents, it is interesting that people within the age brackets of 29-38 were more in the study. There were 61 (30.65%) of people within this age group in this study. The respondents between the ages of 49-58 totaled 55 representing 27.64% of the respondents. Those within 39-48 years were 46 thus 23.12% of the respondents. There were 22 respondents (11.05%) aged 59 and above and the remaining 15 (7.54%) were between 18-28 years. This shows that for this study, the respondents were mostly youthful and active. These findings showcase the population of the district as quite youthful.

Though all levels of educational attainments were registered as seen in Figure 1, which is from primary to tertiary, majority of the respondents did not continue their education beyond the primary level. Those who had primary education were 69 and formed 34. 67%. This is followed by those with secondary and vocational education who were 50 (25.13%), those with no formal education were 40 (20.10%), those with tertiary education totaled 22 (11.06%) and Junior High School were 18 (9.06%). Most of the respondents (34.67%) having primary education means that most people in such rural areas are most likely to have primary education.
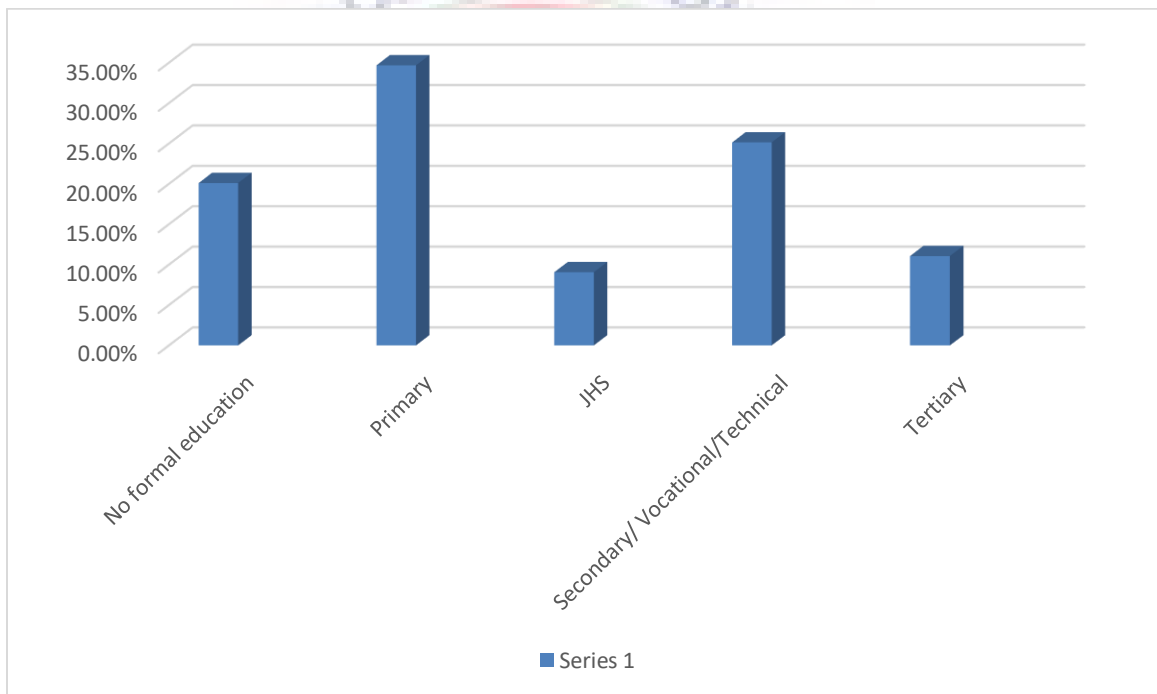
Figure 1: Educational background of respondents

Source: Field research, 2017

Admittedly, people in rural areas are not likely to have all the needed support to advance their education beyond the primary level and as such may be forced to drop out of school after their primary level which is not enough for them to be very effective to promote

development for themselves and the nation. Furthermore, how many of our primary school graduates are able to read and understand the English and the Ghanaian language within the area. For this reason, it might be a fair statement to say that there is a good percentage of the respondents, with just primary education, to be part of the illiterate group.

Another worrying situation is the percentage of respondents who had just junior high school education (9.06%). In comparison with those who could make it to the secondary/vocational and tertiary, the researcher thought that the percentage of JHS graduates should have been more than these two categories. However, the data indicated otherwise. Upon further interrogation, the researcher was informed that a good number of the respondents do not come from the research context. Majority of them are people who have travelled to the place to work. Since the researcher did not get any data on the enrollment details of the various schools in the area and respondents' details on their hometown, it is difficult to explain why only few percentage of the respondents had junior high school education as presented in this study.

The number of children of the respondents was of interest to the study because all things being equal, the more children one had the more one had to spend in terms of meeting their daily needs. On the number of children that respondents had, Figure 2 indicates that many of the respondents (53) respondents did not have children yet (26.63%). This is followed by those with 1-2 children who comprised 46 of the respondents (21.2%). Those with 3-4 children totaled 38 representing 19.10% of the respondents. Those with 5-6 numbers of children were 28 (14.07%) and above 6 children made up 17.09% of the respondents thus 34 respondents. The mean number of children was 2.75.
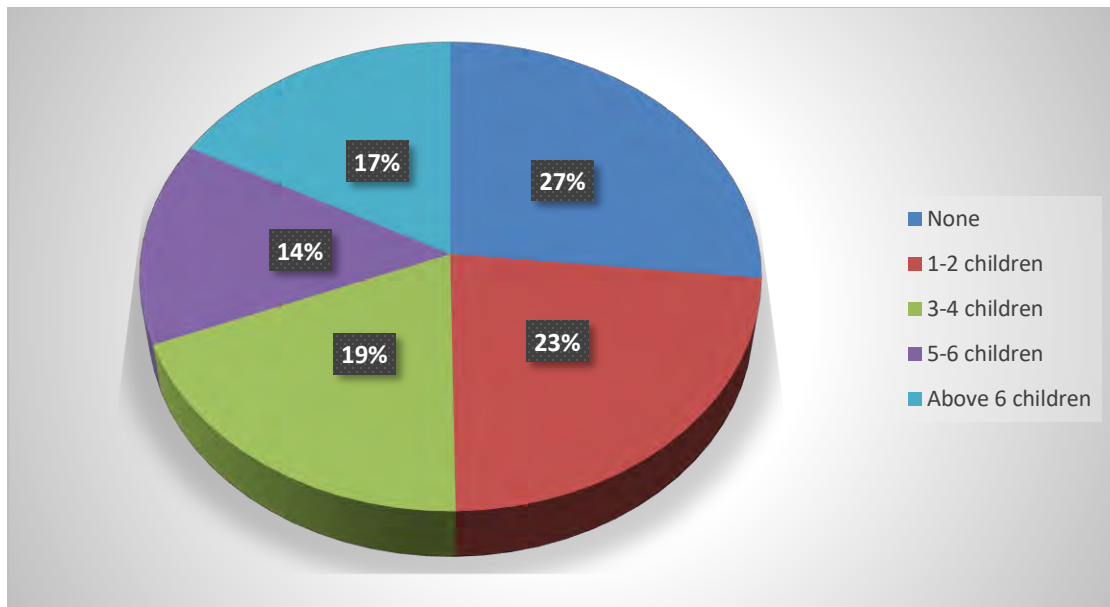
Figure 2: Number of children of respondents

Source: Field research, 2017.

The finding seemed to suggest that the average number of children among respondents was 2.75, which might be acceptable in a developing nation. However, it should be added that almost half of the respondents either did not have children or had 1-2 children. This means that 50.26% of the respondents are more likely to have larger family size. The impact is that these people with larger family sizes are more likely to struggle in meeting the basic necessities of their children. Besides the provision of basic necessities, it is more likely that some of the respondents might not be able to send their children to school. Looking at the enrollment at the junior high school (from 34. 67% to a low of 9.06%), it is an indication that people within the study area needed some help in educating their children.

4.2 Research Question One: What are the activities being initiated by NGOs in the municipality under study?

The study wanted to find out what activities NGOs undertook in the communities in the Municipality. NGOs exist in communities to provide some form of assistance either directly or indirectly to the people. In rural communities, NGO activities usually targeted issues of development which have received limited attention by government. Respondents were asked questions pertaining to some of the activities of NGOs in their communities. The findings are presented in Table 3 below.

Table 3: NGOS' activities that benefit individuals in the community

Activities	Frequency	Percentage
Nothing	4	2.01
Financial (Giving out of loans)	28	14.07
Educational (Payment of school fees)	53	26.63
Counseling/ Advocacy	20	10.05
Employment	24	12.06
Health	10	5.03
Social Amenities	60	30.15
Total	199	100

Source: Field survey, 2017.

From Table 3, only 4 respondents did not see NGOs performing any role in their communities. Apart from them, others could identify some of the activities of the NGOs in the communities that are of direct benefit to individuals. Some of the activities NGOs

undertake in the district which were identified by the respondents included providing financial assistance (14.07%) to members of the community. This financial assistance can be in the form of securing loans or providing financial advice to the members of the communities. From Table 3, it was identified that one of the activities of the NGOs in the area is to give financial assistance to the people. The NGOs provided some financial assistance to the people in the form of loans and micro financing. One female respondent attested to the financial assistance NGOs provide for them.

The respondents also attested to the fact that financial assistance was provided by the NGOs. For example, Felicia indicated that,

> *There is this NGO, PROMAG Ghana who brings in other NGOs to help meet some of our financial needs especially we the women. They put us into groups and help us obtain loans for our numerous activities. For me they helped me secure a loan to start my trade and also advise on how to use and pay for the loan.*

Kwame, on his part, reiterated that

> *These NGOs provide financial assistance and advice to us. They train us with skills that can help us make a living and once we are well versed they set us up. In our town they trained the women in the making of liquid soaps, pastries and also gari production. It did not end there they took steps to secure loans for the women to start with the gari processing on a large scale.*

Similarly, Atongo was of the same view, however he focused his responses mostly on the financial advisory role of NGOs. For him, the NGOs advised them on savings and

the need to save and also helped set up accounts for them to start saving. NGOs provide financial assistance to the people through capacity building and financing. They do not only train the people with relevant employable skills but ensure that they are adequately set up to start operations to improve upon their living circumstances. They also advise the people on how to save for the future. This finding is in line with Baccaro (2001), Langran (2002), Frankish (2003) and Mayoux (2000). According to these authors, NGOs perform financial roles through capacity building, empowerment and micro-financing. All of these roles are salient to improving the living circumstances of the people and help them better their lives.

Another important activity NGOs in the district perform is educational. For this activity, 53 respondents representing 26.63% identified as one of the major activities performed by NGOs in the district. The major educational activities performed by NGOs were identified by the respondents to include providing teaching and learning resources, helping in providing classrooms and other facilities and the provision of recreational facilities in the school. In some of the communities, NGOs such as Tom DANIDA together with PROMAG provided building materials and expertise to the people to put up classroom blocks (Images 1 and 2). In other communities, they have provided recreational facilities such as sea saw, football and jerseys to the school (Image 3). USAID have also provided schools with reading materials to aid teaching and learning.

A chief and head teacher in one of the communities intimated the activities of NGOs towards education in their communities. For him he talked of the commendable efforts of NGOs to reduce child labour which was well received in the communities. He continued

Look at this classroom building, it was possible through the immense contribution of Tom DANIDA and PROMAG as well as our own efforts. They have also provided us with recreational facilities to lure children to school. Those who do not want to attend school now do so because they want to ride on the sea saw and play football. It has increased the number of pupil enrolment in this school. USAID has also provided us with reading resources to improve teaching and learning in schools. In fact all these would have been impossible had it not been for the NGOs.

Similarly, a parent of a student also talked of how NGOs help students by providing them with school uniforms, books and other learning materials. They also paid for the secondary education of students from these communities of which her son was a beneficiary. For those who could not pass the BECE or wanted to learn a trade, the NGOs enroll them in vocational schools or apprenticeship to learn. Once they complete their training, the NGOs provide them with the needed equipment to set up their businesses in the communities. This finding is in line with SARA (2003) and Stromquist (2002) that NGOs provide educational support to people in communities. This is done through providing educational and extra-curricular facilities which will not only improve learning and teaching in schools but also lure others to school. They also help train and impart basic skills to people to help them to become meaningful participants in society.

Image 1: School block provided by Tom DANIDA in Aseikrom

Source: Chief of Aseikrom

Image 2: School block provided by Tom DANIDA/PROMAG to Nyameagyeso

Source: Chief of Nyameagyeso

Image 3: A merry-go round provided by USAID to Nyameagyeso.

Source: Chief of Nyameagyeso

Another activity mentioned by respondents was counselling and advocacy. This role was subscribed to by 20 out of the 199 respondents and represented 10.05% of the respondents. The advocacy role of NGOs in the community according to the respondents was profound and cut across areas of sanitation, environmental protection, and child welfare among others. They counsel and educate the people on the child labour most especially and the need to reduce the mishap to its barest minimum. In light of this, a lady affirmed that,

> *These NGOs especially PROMAG, Solidaridad and USAID have organised*
> *series of talks with us on the negative impact of child labour and the need*
> *to enroll our wards in schools. To this effect, they have set up "watchdog"*

committees to fight against child labour in communities. Forest Watch has

also held series of talks with us on the environment and the need for its

conservation.

This finding is in line with Desai (2005). To her, some roles and functions for NGOs she identified included awareness creation, advocacy, counseling and supportive service. These services help the people to obtain their ability, skill and knowledge, and take control over their own lives and finally become empowered and self-reliant and also increases the capabilities of the people.

Other roles NGOs performed in the communities include provision of healthcare services (5.03%), provision of amenities such as water (30.15%) and employment to the people (12.06%). On healthcare, the respondents revealed that these NGOs sensitised them on some diseases such as Bilharzia, malaria, cholera among others. They also provided them with vaccinations for problems associated with eye sight and other diseases. They sometimes organised health screening for the people and help them to be abreast with their peculiar health issues. This findings corroborate SARA (2003) and Jivani (2010) who identified how NGOs function to provide health needs of people especially those in rural and deprived areas. Their activities include either working independently or with the government to implement programs that are required to curb the spread of malaria, HIV/AIDS, pneumonia, tuberculosis, and to reduce the maternal and infant mortality rates. Others deal with procuring and distributing vaccines or medicines from foreign sources (Jivani, 2010).

Respondents also agreed that some NGOs provided them with employment. They sometimes enroll them in apprenticeships or help them start a trade through the acquisition

of loans for them. These activities help people to be independent, self-reliant and help others in their communities.

On the provision of amenities, respondents attested to the provision of water by NGOs such as Global Communities and USAID to the communities. For instance in Aseikrom, respondents talked of the boreholes (Image 4) NGOs have drilled for them. Another lady said

> *Initially the only source of water available to us was the stream which was quite polluted due to human activities. We were prone to lot of water borne disease. However, there was a timely intervention by Global Communities and USAID to provide potable water for us. They have given us two bore hole-one in the northern part of the community and on in the southern part. This has reduced the diseases and stress associated with going to fetch water as it is accessible to all.*

This finding shows that in some instances, NGO perform some roles believed to be reserved for government such as the provision of water. The provision of boreholes in the district has also helped improved the live conditions and standards of the residents in the district. These findings corroborate Bob-Millar's (2005) assertion that NGOs provide residents with clean drinking water to improve their health and life conditions (Bob-Milliar, 2005).

Image 4: Borehole provided by USAID and Global Communities in Aseikrom.

Source: Community Chief (Aseikrom)

Table 4 shows that communal benefits of NGO activities in the district from the perspectives of the residents (n=199). This data set pertained to the quantitative questionnaires distributed to 199 respondents. The benefits include the establishment of church (30.2%), schools and vocational centres (27.1%). Granting of loans (17.1%) was also mentioned. Corn milling machines provided by NGOs formed 13.1%. The rest of the respondents pointed out that counseling activities (7.0%) and the provision of employment opportunities (5.5%) was of direct benefit to the community.

The contributions of these NGOs to individuals in the community was not different from how they contributed to development in these respective areas, looking at the items that were captured in the questionnaire (nothing, loans, paid school fees, counseling, and employment). It seems that the respondents did not separate what individuals obtained from the NGOs from how the community as a whole benefitted from their activities.

Another interesting addition was the provision of churches to the people. It is not clear whether these NGOs were affiliated to some churches or not. If they are not part of a religious organization, it will be difficult to determine the criteria to be used in building churches for the numerous denominations in the area. The idea of who should benefit first might be a source of a conflict in some of these areas.

Table 4: NGOs rural development contributions according to residents in the communities

Contributions	Frequency	Percentage
Church	60	30.2
Schools & Vocational Centre	54	27.1
Granting loans	34	17.1
Corn mill	26	13.1
Employment	11	5.5
Counseling	14	7.0
Total	199	100

Source: Field survey, 2017.

The findings on the activities of NGOs confirm what Singh (1986) noted that NGOs play a vital role in demonstrating interventions towards improving the quality of life of rural communities. Through their activities, they attempt to break the cycle of deprivation and poverty to enable the rural poor lead a dignified life. Singh (1986) further pointed out that NGOs have been active in areas where the market would not and the state fails to reach. When governments fail to provide the material needs of the people, these NGOs are always available to help alleviate the plight of the local people. It was of interest to the researcher to know how long it took for members of the community to access these benefits.

4.3 Research Question Two: In what ways do NGO activities improve education and reduce Poverty in the municipality?

The study, in an attempt to find out the effects of NGOs' activities on the people of Sefwi-Wiaso Municipality, sought to know the views of respondents on how beneficial these activities were to the communities. Table 5 shows that majority of the respondents agreed that these activities NGOs were beneficial (80.40%) to the nation's education. This was followed by 16.58% who said that these activities were very beneficial whilst the remaining 3.02% noted that the activities were not beneficial. Overall, the response indicated that about 96.98% of the respondents agreed that NGOs were playing tremendous role in terms of quality education.

Table 5: Benefits of NGOs activities to formal education

How beneficial	Sefwi-Wiawso	Percentage (%)
Very beneficial	33	16.58
Beneficial	160	80.40
Not beneficial	6	3.02
Total	199	100

Source: Field survey, 2017.

The respondents agreed that activities of NGOs helped respondents in diverse ways especially towards poverty alleviation and education in the communities. Among those who responded to questionnaires (199) some of the effects of NGO activities have been summarized in Table 8 below; Loans granted enabled some to start businesses (56.3%), counseling went down well with some (9%), educational needs were met and made pupils

and students to stay in schools (11.6%), the provision of employment opportunities was also helpful to some respondents (4.5%) whilst 18.6 % claimed that they have gained nothing from NGOs. Table 6 indicates the data obtained from the people.

Table 6: Effects of NGOs activities on individuals

How NGO activities help	Frequency	Percentage
Loan helped to expand my business	112	56.3
Counseling was beneficial	18	9.0
Helped in my (wards') education	23	11.6
Gained employment	9	4.5
Gained nothing	37	18.6
Total	199	100

Source: Field survey, 2017.

From the interviews, it was evinced that the activities of NGOs in the communities had positive effects on the lives of the people. All of the respondents recounted the numerous positive effects the activities of NGOs in their communities have bettered their living circumstances.

A community leader opined that

> *These NGOs to an extent have been our saviours. They stepped in when government did not, they have helped improved our health and life. They have helped us make a living and augment our efforts in the provision of amenities such as schools and water. Without them our community would*

have remained undeveloped. Their activities have helped us find buyers for our cocoa at very affordable prices. They have helped in educating our wards so that they have better lives than us. Their help has been very beneficial to us.

Another community leader also opined *that*

For these NGOs I don't know what we could have done or achieved without them. They have been of immense help and benefit to this community. They have provided us with classroom blocks, good water and have in diverse ways responded to our health needs in the community. They have helped reduced some financial burdens associated with education from our shoulders. They have inculcated in our wards a need and desire to be in school a feat, tried as we did, could not accomplish. Currently, there are more children enrolled in our schools. They have helped we the parents see the need of schooling and for that we are very grateful. This community has benefitted so much from the activities of Tom DANIDA, USAID, Solidaridad and PROMAG. Their activities have bettered our lives and we are so happy about it.

These references show that the respondents generally had positive views on the effects of NGO activities in their communities towards poverty alleviation. These findings confirm that of Singh (1986), Bob Millar (2005) and Littlefield, Morduch and Hashemi (2003) The state, according to Singh (1986), is bound by the constitution to provide improvements in the quality of life in rural areas, have not being able to do so very well in many developing countries and NGOs and other non-state actors are those who are on the ground in these unattractive areas promoting bottom-up development. Bob Milliar (2005)

wrote that some activities of some local and foreign NGOs in Ghana have transformed whole communities and have been beneficial and helpful to a lot of rural dwellers.

The access to microfinance has enabled the poor increase their household incomes, build assets, and reduce their vulnerability to crisis. These advantages should enable the poor invest in education, health, overcome vulnerability and meet a variety of other cash requirements. This should translate into better nutrition, and improved health outcomes, reduction in illiteracy rates and in greater empowerment (Littlefield, Morduch, and Hashemi, 2003). In the rural communities, providing productive micro-finance services to the poor, usually small-scale farmers is perceived as a means of increasing food production and raising incomes and permitting greater consumption and savings, culminating in further investment (Meyer, 2001). El-Solh (1999), however, argued that micro-finance cannot by itself generate income but should be perceived as an important input in the process of developing micro-enterprises.

4.4 Research Question Three: What are the challenges NGOs face in its rural development efforts and who takes charge of maintaining the programmes?

The researcher was interested in finding the perception of the people on who should maintain NGOs programmes. Is it the role of the NGOs, or the people or shared responsibility? Consequently, the study wanted to find out who really does the maintenance. The responses are shown in Table 7.

Table 7: Programme maintenance responsibility

Responses	Frequency	Percent
NGOs alone	29	14.6

Community alone	15	7.5
NGOs and community	97	48.7
Not sure	58	29.2
Total	199	100

Source: Field survey, 2017.

Table 7 shows that many of the respondents to the questionnaires indicated that NGOs and the community do the maintenance (48.7%). Those who believed that it should be shouldered by the NGOs alone were (14.6%) of the respondents. Those who held the view that it should be the burden of the communities alone were (7.5%) and those who were unsure were (29.2%).

Among the interviewees, there were contrary views on the maintenance of NGO programmes in the community. Whiles 5 out of the 11 interviewees believed it was the duty of the community, the remaining 6 agreed that the combined efforts between NGOs and communities yielded better results in the maintenance of the programmes. A male community member presented that

These NGOs have helped us with some programmes and projects such as the

boreholes and school blocks. It is important for both parties to be actively

involved in the maintenance activities in order to be holistic in its approach.

The need for maintenance calls for support from the communities involved with

NGOs. It should be a combined effort. This is because the NGOs have the

financial, and technical acumen whiles we can only help in the little ways we

can. Besides the project was their idea and they are better suited to offer

lasting recommendations on how to maintain these projects.

This view was held by some community members who saw the maintenance of the programmes as a combined effort between the NGOs and the communities.

The chief of the community also represented a divergent notion illuminated that it was solely the duty of the community to maintain NGO projects. This he explained in the words below;

You see, these NGOs have done their part. They have helped us to meet a need to which we are most grateful for. Do we still need their support to maintain the programmes and projects? Certainly no. They have done their part. For instance they have provided us with this borehole and it develops a fault, do we need to wait for them to come to our aid again? No. They don't live here. They don't depend on the borehole like we do. They are in Accra and sometimes abroad if we are to wait for them to return, we would die of thirst. Besides they have helped us as a community to meet a need and we are always running back to them in face of the slightest mishap. What will be their impressions of our community and leaders? I don't even think if we do that they will help us in the future.

It is a healthy development whenever NGOs in discussion with the local people review or appraise their activities in the area. The NGOs are duly established with the sole purpose of collaborating with the people in such that the challenges facing them would be brought to the barest minimum. Therefore, as they get the chance to interact with the people, they will have informed feedback as how they are doing. At the same time, they

will appreciate how each of their social interventions programmes are doing and as such make changes accordingly. The findings from this study revealed that the maintenance of programmes and projects of NGOs should not be one-sided but be the combined interest of both the NGOs and receiving communities. The table below summarizes the response from the questionnaires.

4.5 Research Question Four: How best can NGOs improve its measures for poverty alleviation and education contributions?

Table 8: Community support to NGOs

Level of support	Frequency	Percent
Very much	82	41.21
A little	41	20.60
Not at all	14	7.04
Not sure	62	31.46
Total	199	100

Source: Field survey, 2017.

Table 8 looks at the level of support from the communities to NGOs. It can be seen that many of the respondents (41.21%) indicated that support for NGOs are very much. Without the necessary support and collaboration, there will be little that NGOs can do to contribute to rural development.

There was no item on the specific support that NGOs required from the community. Notwithstanding, the respondents were of the view that the community provided the needed

support to the NGOs. Similarly, the NGOs attested the immense support the communities give to them quite often. On the support of the people to the NGOs the chief of one of the communities intimated that:

> We want development for our community but it is sometimes not forthcoming. Someone has volunteered to help you. You don't send them away but rather welcome them with open arms and discuss the issues at length. That is what we do. Besides these NGOs do not impose their wants on us but through dialogue they seek our consent till we all reach an understanding on the programmes they want to initiate and implement. Before the drilling of the borehole, there were series of meetings with the landowners to discuss how to obtain their land for the project. Some family willingly gave their land to the NGOs. This shows the level of support and commitment the communities has for the NGOs and their activities.

Similarly, one of the representatives of the NGOs affirmed that;

> The communities have always shown acceptance, appreciation and support to us and our activities. They always come on board when there is a project to be undertaken. They contribute what they can towards the projects. We have not had any quarrels or misunderstanding with them. Through dialogue we always try to understand and help each other so as to improve living conditions. The chiefs and their elders are always receptive to us whenever we call on them and they have never disappointed us.

The right people to have addressed this question should have been the NGOs themselves, since they would have been at the receiving end, however both the NGOs and

the residents were asked questions relating to support. In this study, it was indicated that the communities were doing their part to support the NGOs. Thankfully, only 5.9% thought there was no support at all to the NGOs. This finding indicates that generally, the communities were supportive of the NGOs and their activities in their communities. They tried as much as possible to helping the NGOs by providing the needed support and collaboration with the NGOs.

4.6 Problems facing NGOs

Just like all organizations, NGO as a civil society organization has its equal share of limitations or problems. These problems may fraught their attempts to bring assistance to the doorsteps of people in dire need of it. When these problems remain unidentified it can plague and encumber their activities. It was therefore necessary that this study also look out for some of the challenges which impede NGO activities in the district. When these limitations are identified and suggestions are made; then we can expect the NGO in question to improve its contributions to society. The problems were looked at from two angles, the first angle was that of the residents and their leaders and the second had to do with people in the NGOs. From the respondents 9 were representatives of NGOs and the remaining 188 were residents and their leaders.

Table 9: Problems faced by NGOS based on the perceptions respondents

Problems	Frequency	Percent
Land acquisition for project	82	41.2

Refusal to pay back loans	78	39.2
Little collaboration with residents	39	19.6
Total	199	100

Source: Field survey, 2017.

Problems that the residents and their leaders face were mentioned and can be seen in Table 11 to include that of land acquisition and having enough of it (41.2%), refusal to pay back loans on the part of beneficiaries (39.2%), thus creating a lot of problems for the micro-credit schemes and lastly the case of poor collaboration between NGOs and the community members (19.6%).

One of the interviewees summarized these challenges succinctly.

Though as a community we do not present problems to the NGOs some individuals do. Some fail to pay back the loans obtained for them by the NGOs and show little readiness to support NGO activities. Another major problem is the allocation of land for developmental project. All the lands in the community belong to families and sometimes convincing them to give out their lands may take years if not proven futile.

Land problems confirm what Ratcliff (1976) said that land is required for various uses in both the urban and rural areas of all society and there is increasing competition for various purposes. Land acquisition has always been a problem facing development and it is no wonder that it was pointed out here. Land is limited in supply. At the same time, many members of the community are putting up buildings. This is more likely to make it difficult for the traditional rulers to allocate large parcels of land for such purposes.

NGO representatives also identified some problems which impeded their activities. According to the NGO representatives, most if all of the problems were with governmental functionaries at both local and national levels with few problems associated with the people. Most of them viewed the processes of registration and renewal of certificate as cumbersome. Newman presented that:

> *Renewing your registration or starting a registration is quite burdensome. You have to travel all the way to Accra to do that sometimes even when you get there, the officials are adamant to help out. There are a lot of bureaucratic bottlenecks which makes registration and renewal very difficult.*

Another governmental challenge was the politicization of NGO projects. The NGO official posited that:

> *At times usually during electioneering year, political and parliamentarian candidates credit some developmental projects funded by NGOs to themselves. These sometimes create a rift between NGOs and governmental functionaries especially the ruling government. The activities of those seeking political power attributing developmental projects to themselves and their political administration also taint the image of NGOs to their donors who fund such projects were the latter might not be willing to do so again. Also, sometimes obtaining some needed information from the government to embark on developmental projects in communities is not forthcoming. This is typically true for the local government. They sometimes put in place many bottlenecks such that at the end of the day NGOs abort their developmental goals for communities.*

This finding is in line with Bromideh (2011) and Rahman (2003) that some challenges NGOs face is usually with the government. Government machinery and mechanisms can frustrate the effective working of NGOs and can also have adverse effects on their projects. Without the support and endorsement of NGO activities by government both at national (through registration, renewal and support) and local levels (collaboration), the former lacks the credence to operate.

4.7 Suggestions of measures to Improve Rural Development Contributions

For NGOs to effectively meet the needs of the people, there is a need to reduce some of the problems or challenges they face.

Table 10: Solutions to the problems faced by NGOs

Suggestions	Frequency	Percent
Talk to opinion leaders to get enough land	40	20.10
Take legal action on loan defaulters	55	27.64
Improve collaboration with community	40	20.10
Encourage loan beneficiaries to pay back	43	21.61
Improve relationship with government	21	10.55
Total	199	100

Source: Field survey, 2017.

On the suggestions to minimize the problems faced by the NGOs, Table 12 shows the courses of action that respondents thought that the NGOs could embark upon. These include the need to take legal action on loan defaulters (27.64%), encourage loan

beneficiaries to pay back (20.10%), the need to talk to opinion leaders to get enough land (20.10%), improve collaboration with community members (21.61%) and improved relationship with government (10.55%).

Every developmental activity obviously requires land and space and as the respondents have rightly suggested, there is the need for the NGOs to do all they can to have enough lands to undertake or implement what they stand for. In doing this, there should be an elaborate conversation between the leadership of the community and the NGOs with regards to the purpose of the land acquisition. One of the questions we need to ask ourselves is whether the development on the land will be beneficial to the community, owned by the community or by the NGO. Answer to any of the questions will help the chief and the elders to decide whether to give free of charge or to sell the land to the organization. What agreement is reached, it must be well-documented with witnesses and copies of the deed available to all the stakeholders of the community. With this in mind, chiefs and people of communities will not delay in giving out lands for development.

When loans are not paid back then we can expect the collapse of the credit and loan schemes and as such all must be done whether through encouragement or legal force as it has been pointed out here to reclaim the amount given. It is also alright for there to be enough collaboration between NGOs and the community so that the former would be in a way motivated to champion development for and on behalf of the latter. A better relationship with the government will also serves as a support and aid to the NGOs and helps them in their activities.

4.8 Roles NGOs can play

Residents were asked to identify some of the roles they wanted the NGOs to play.

Table 11: Residents opinion on roles NGOs could play

Perceptions	Frequency	Percent
Should support children	18	9.0
Should operate micro credit schemes	36	18.1
Should help people establish businesses	9	4.5
Should support education	39	19.6
Should provide sanitary facilities	42	21.1
Should assist farmers and fishermen	11	5.5
Should provide jobs	21	10.6
Should provide clinics	23	11.6
Total	199	100

Source: Field survey, 2017

The responses received in Table 11, include the need for the latter to provide sanitary facilities 21.1%), operate micro-credit schemes (18.1%), the need to support education (19.6%), should provide clinics (11.6%), should provide jobs (10.6%), the need to support children (9.0%), should support farmers and fishermen (5.5%) and lastly the need to help people establish businesses (4.5%). Some of these roles like the provision of micro-credit facilities, support to children and education and the provision of employment opportunities are being met by the NGOs. However, what is lacking is the need to provide sanitary facilities and clinics. The issue about the need to operate micro–credit scheme is in line with what Johnson (1997) opined that the provision of credit and other financial

services has become increasingly seen as the answer to the problems facing poor people. The NGOs meet this and other expectations of respondents for instance it helps people to establish businesses through the running of micro-credit schemes.

All the issues raised by respondents are something the government both central and local is bound by the constitution to provide. But as Singh (1986) puts it, most countries though, bound by their constitution, are not showing interest in the rural areas .Governments are to provide communities with better alternatives, social, educational and economic amenities. But they are not able to do so to the fullest and therefore NGOs are playing a vital role in improving the quality of life in most rural communities in Ghana. When respondents were asked about the challenges facing them and how to solve them, table 9 showed their responses. Majority of the NGO officials (27.6%) said take legal action on loan defaulters. There was also the need for loan beneficiaries to pay back the loans they collected; this assertion was made by a sizable number of the respondents (21.6%). However only few raised concern with improving relationship with government (10.6%).

The survey, on the opinions of residents concerning the roles NGOs should play, 42 respondents indicating that (21.1%) expect NGOs to provide sanitary facilities such as toilet facilities, dust bins and among others.36 people indicating (18.1%) the respondents want NGOs to provide micro credit schemes.39 respondents mentioned that (19.6%) also expects NGOs to provide support for education. Few respondents that were 9 people representing (4.5%) have the opinion that NGOs must help people establish businesses.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter is the final chapter of the study. It presents the summary of the findings, conclusion and recommendations for the study. In addition, it provides suggestions for future studies. The purpose of this study was to examine the roles of Non-Governmental Organisations (NGOs) in poverty alleviation and education in the Sefwi-Wiawso municipality. For the realization of the main objective, four specific objectives were set and they include; to examine some of the roles, activities and programmes being initiated by NGOs in Sefwi-Wiawso municipality, to explore the effects of programmes and activities of NGOs on education and poverty alleviation in Sefwi-Wiawso municipality; to find out some of the challenges facing NGOs and those in charge of maintaining programmes and to make recommendations to help NGOs improve its poverty alleviation and education contributions.

To achieve this end the study was framed by four research questions to wit;

1. What are some of the activities being initiated by NGOs in the municipality under study?

2. In what ways do NGO activities improve education and reduce poverty in the municipality?

3. What are some of the challenges NGOs face in its rural development efforts and who takes charge of maintaining the programmes?

4. How best can NGOs improve their poverty alleviation and education contributions?

5.1 Summary of Findings

The summary of the findings is based on the specific objectives of the study. These include the activities of the NGOs, the impacts of the activities of NGOs on beneficiary communities, programme maintenance responsibilities, challenges facing the NGOs and suggestions on how NGOs can improve its rural development contributions.

Some of the roles and activities of NGOs aimed at promoting rural development include the granting of loans, providing counseling services, supporting education and especially paying school fees, providing employment opportunities, building of churches, school blocks and providing machinery for corn milling and milling in general.

Secondly, the impacts of the activities of NGOs were also revealed by the study. Loans granted to some of the beneficiaries enabled them to start and expand their businesses, the counseling services went down well with some, educational needs were met to enable students and pupils stay in school. Others were able to get employment opportunities. It was also revealed that NGOs were to some extent reliable. It was also an overwhelming majority decision that the activities of NGOs are beneficial to the communities it associates with.

Thirdly, the study was interested in knowing those in charge of maintaining the programmes being initiated by NGOs and the problems facing the NGOs as well. It came out of the study that NGOs and the communities involved take collective responsibility for maintenance. Related to the issue of maintenance is that of community support to the NGOs and it came to light that support for NGOs from the community was very much. Three main problems came out here in the area of land acquisition and having enough for developmental activities, refusal of loan beneficiaries to settle their indebtedness and lastly

the case of the existence of little collaboration between the NGOs and the community. Another challenge the study evinced on the part of NGO functionaries in the district was a problem with government in terms of registration and support.

Finally, suggestions to resolve the problems facing NGOs were also revealed. These include the need for NGOs to liaise with opinion leaders to acquire enough land for development, the institution of legal measures to compel loan beneficiaries to pay back sums owed to the micro-credit scheme, encouragement of loan beneficiaries to pay back and lastly the need for the NGOs to do all it takes to improve collaboration with members of the community and with the government at both local and national levels. Related to the suggestion is the issue of what the respondents thought should be the role the NGOs in promoting rural development. What was mentioned here included all the activities that NGOs are currently initiating with the exception of the need to provide sanitary facilities and clinics.

5.2 Conclusions

Based on the summary of findings of the study, the following conclusion can be made:

Firstly, the activities of the NGOs aimed at promoting rural development include the financial, educational advocacy/ advisory and creation of employment avenues for the residents. More specifically, it includes running of micro–credit schemes, helping them secure loans for businesses providing financial advice and giving out loans to people. They also provide educational support by providing teaching and learning materials, building of classroom blocks for school, recreational materials, funding for students; school among many other. These educational support goes a long way to help the students as well as their

parents as sometimes the financial burden involved in education may deter parents from sending their wards to school.

They also provide facilities and machinery such as that for corn milling, gari processing among others. They also engage in capacity building programmes and skills training to help the people to be gainfully employed and contribute effectively to the growth of their communities. They also provide counselling and advocacy on a lot of issues such as child labour, sanitation and environmental protection. They also provide services such as health screening and care as well as potable water to the residents in the selected communities. Some NGOs have also led in the establishment of churches to cater for spiritual needs of the community members and helping people to start and expand their businesses. All these activities are undertaken by NGOs either singlehandedly or in partnership with other NGOs to improve the conditions of communities which have not yet received such benefits from the government.

The second conclusion is on the effects of the activities of NGOs. It can be concluded that the impacts of these activities are positive. This can be seen light of the improved conditions in which the people find themselves in. Without the interventions of these NGOs, some communities would have still lacked access to some basic amenities such as water. In the same line, loans granted to some of the beneficiaries enabled them to start and expand their businesses, the counseling services were helpful, educational needs were met, whilst others got employment.

Another conclusion relating to the effect is that NGOs meet rural dwellers and people to some extent at their point of need and that their activities in the communities are beneficial. This implies that the activities of NGOs in the Sefwi Municipality to an extent

have improved the living conditions of the people. The NGOs are trying their possible best to empower the residents financial and educationally so as to make them self-reliant and contribute effectively to the development of their communities by trying to reduce poverty in these communities.

The next conclusion is on those responsible for maintaining the programmes being initiated by NGOs and the problems facing NGOs. The verdict here is that both NGOs and the communities are responsible for maintaining the programmes. Problems mentioned here include that of land acquisition and having enough of it for development, the refusal of loan beneficiaries to pay back and the incidence of little collaboration with the NGOs and the community members.

Finally, it can be concluded that there is the need for the NGOs to address its poverty alleviation and education limitations in these communities to liaise with opinion leaders to get enough land for development, take legal action on loan defaulters, encourage loan beneficiaries to pay back as soon as possible and the need for the NGOs to improve collaboration with members of the community. The need to provide sanitary facilities and clinics are also worth taking note-of.

5.3 Recommendations

The following recommendations are submitted to the NGOs, residents, traditional authorities and of Sefwi-Wiawso Municipality and the government. These recommendations are to enable the effective promotion of rural development activities as a matter of course.

5.3.1 NGOs

- The NGOs should use their good offices to provide sanitary facilities like toilets and bath houses, clinics and health centres as they are being requested by the residents of the study area.

- The activities of the NGOs are beneficial and to some extent meeting respondents at their point of need. As a result of this NGOs should stay the course and even try to do more.

- NGOs should liaise with opinion leaders such as chiefs in the communities to get enough land for its developmental activities.

- NGOs should encourage loan beneficiaries to pay as scheduled and if they do not then they can institute legal actions to compel them to do so.

- NGOs have to increase their collaborations with members of the community to win the full thrust of the latter.

- It is recommended to the NGOs to periodically review the needs of the people of Sefwi-Wiawso municipality through social science research to ascertain what their contemporary needs are.

5.3.2 Residents of Sefwi-Wiawso Municipality

- Residents in these communities should make land easily available to the NGOs for the purposes of development.

- Those who benefit from the loans scheme should do all they can to pay back so that the scheme can be sustained.

- They should do all it takes to collaborate with NGOs so they would be motivated to do more for and on their behalf.

- Finally, residents here should not hesitate to make their contemporary needs known to the NGOs for assistance.

5.3.3 Traditional authorities in Sefwi-Wiawso Municipality

- Traditional authorities and custodians of lands in Sefwi-Wiawso municipality should kindly make enough land available to NGOs to improve their poverty alleviation and education, as well as rural development contributions.

- They should give the necessary support to the NGOs to champion development for their communities.

5.3.4. Government

- Government should put in place mechanisms which will expedite registration and renewal processes for NGOs. Registration and renewal of NGO certificates should be decentralized for its some operation. All bureaucratic bottlenecks associated with the process of renewal and registration should be dealt with. If possible registration and renewal could be digitalized-moved from manual to an online registration for fast track processing.

- It is also suggested that government should partner with NGOs and help them in their quest towards development. There should be an amiable relationship between the two organizations as their ultimate goal is the same which is towards and integrated and accelerated national development. There should see NGOs as partners who exist to help the in their developmental programmes and not relegate them to the background.

5.4 Suggestions for Further Studies

This study contained a relatively small population. First, future studies should consider larger sampling. It would be beneficial to use a larger population especially with respect to the number of communities involved in the studies. Resources should be made available to scale up the studies.

Second, the research method may be differentiated. The study was explorative in nature and as such the researcher examined the existing relationship among the variables. Further study may consider the causal relationship which remains unaddressed. It is therefore suggested that future studies pay in-depth attention to causal relationships between the variables used in this study.

This study was applied a mixed method approach which focused on exploring the activities of NGOs with respect to education and poverty alleviation through qualitative and quantitative data. Subsequent studies can also zoom quantitative method alone or qualitative opinions for a more in-depth evidence to describe the situations. Also, there are many mediating variables that were not looked at in this study; hence, future studies must incorporate these variables in their research, such as the predominant occupation and comparative background of respondents. Findings from certain development organizations should also look at evidence-based policies in Ghana.

REFERENCES

Abagi, Okwach & Odipo, G. (1997). *Efficiency of primary education in Kenya: Situational analysis and implication for education reform*. Institute of Policy Analysis and Research (IPAR) Discussion Paper No. DP 004/97.

Adjasi, C. K. D., & Osei, K.A. (2007). Poverty profile and correlates of poverty in Ghana. *Journal of Social Economics, 34*, 449-471.

Ahmed, M. B. M. (2000). *Distant voices: Micro-credit finance and the views of the NGO field workers in Bangladesh*. Dhaka: University Press Ltd.

Aikman, S., & Unterhalter, E., Eds. (2005). *Beyond access: Transforming policy and practice for gender equality in education.* Oxford: Oxfam GB.

Alderman, H., Behrman, J. R., Lavy, V., & Menon, R. (2001). Child health and school enrollment: A longitudinal analysis. *Journal of Human Resources, 36*(1), 185-205.

Anderson, J. (1983). *Social work methods and processes.* New York: Wad Worth Publishing Company.

Ansah W. (2008). *The Role of NGOs in the Financing of Micro Enterprise in Ghana. MSc Thesis Kwame Nkrumah University of Science and Technology*, Department of Social Sciences

Anup. S. (2011). *Causes of poverty.* Global Issues, Retrieved June 13, 2011 from http://www.globalissues.org/issue/2/causes-of-poverty.

Antwi, M. K. (1992). *Education, Society and development in Ghana.*

Aroney, N. (2007). *Subsidiarity, federalism and the best constitution.* Retrieved August 11, 2017, from http://ssrn.com/abstract=890811.

Article 19 (1998). *Communications and Freedom in Malawi.* London: ARTICLE 19.

Ary, D., Jacobs, L. C., & Razavieh, A. (1996). *Introduction to research in education*. Fort Worth: Harcourt Brace College Publishers.

Atchoarena, D., & Gasperini, L. (2003). *Education for rural development: Towards new policy responses*. Rome, FAO.

Auty, R. M. (2001). *Resource abundance and economic development*. London: Prentice-Hall.

Babbie, E. (2001). *The practice of social research.* Belmont, CA: Wadsworth.

Baccaro, L. (2001). *Civil Society, NGOs, and Decent Work Policies: Sorting out the Issues.* The Discussion Paper Series presents the preliminary results of research undertaken by the IILS in Geneva.

Badu, Y. A., & Parker, A. (1994). The role of nongovernmental organisations in rural development: The Case of the Voluntary Workcamps Association of Ghana. *Journal of Social Development in Africa, 9*(1), 27-39.

Barakat, S., & Strand, A. (1994). *NGOs and peace-building in Afghanistan*. New York: University of New York.

Barakat, S. (1995). Afghanistan; conflict; development; disaster recovery; politics; rehabilitation; United Nations. *Journal of Disaster Prevention and Management*, *4*(1), 21-26.

Barakat, S., Ehsan, M., & Strand, A. (1994). *NGOs and peace-building in Afghanistan.* York: University of New York.

Bennet, M. (2008) Understanding the students we teach: Poverty in the classroom. *The Clearing House ,81*(6), 251-257. http.//www.heldred.org pubs/about.html

Biddle, S. C. (1984). *The management needs of private voluntary organisations.* Washington DC: USAID.

Billis, D. (1993). *Organising public and voluntary agencies.* London: Routledge.

Billis, D., & MacKeith, J. (1992). *Making a difference: NGOs and development in a changing world.* London: Earthscan.

Blackwood, D. L., & Lynch, R. G. (1994). *The measurement of inequality and poverty: A policy.* London: Prentice-Hall.

Boas, M. & Hatloy, A. (2006). Poor, terrorised and internally displaced: The humanitarian situation in Northern Uganda. *Humanitarian Exchange, 36*, 22-33.

Bob-Milliar, G. (2005, April 28). *NGOs in Ghana-Profit Making Organisations.* Ghana Web News. Retrieved on June 19, 2014 from http://www.ghanaweb.com

Bradshaw, T., & Winn, K. (2000). Gleaners, do-gooders, and balers: Options for linking sustainability and economic development. *Community Development Society*, *31*(1), 112-129.

Bratton, M., & van de Walle, N. (1999). *Democratic experiments in Africa*. Cambridge: Cambridge University Press.

Briceño, C., & Klytchnikova, I. (2006). *Infrastructure and poverty: What data are available for impact evaluation.* Washington D.C.: World Bank.

Bromideh, A. A. (2011). The widespread challenges of NGOs in developing countries: Case studies from Iran. *International NGO Journal, 6*(9), 197-202

Brooke, M. (1984). *Centralisation and autonomy: A study in organisational behaviour.* New York: Holt, Rinehart and Winston.

Brown, M. (2006). The failing humanitarian response in Northern Uganda. *Humanitarian Exchange, 36*, 2-34.

Bryman, A., & Bell, E. (2007). *The nature of quantitative research. In business research methods.* New York: Oxford University Press.

Burnett, N. (2005). *The EFA Global Monitoring Team Report. Education for All. Literacy for life.* Paris: UNESCO Publishing.

Burns, R. (2000). *Introduction to research methods.* London: Sage.

Cammack, D., McLeod, D., & Rocha Menocal, A. (2006). '*Donors and the "Fragile States" Agenda: A Survey of Current Thinking and Practice'. ODI Report submitted to the Japan International Co-operation Agency.* London: ODI.

Cammack, D. (2007). 'The logic of African neopatrimonialism: What role for donors? *Development Policy Review, 25*(5), 599-614.

Chambers, R. (1983). *Rural development –putting the last first.* Malaysia: Longman.

Cheston. S., & Kuhn, L. (2002). Empowering Women through Microfinance. Retrieved on May 2017 from http://videos.opportunity.org/website/Empowering-Women-Paper.pdf

Clark, J. (1995). The state, popular participation, and the voluntary sector. *World Development, 23*(4), 593-601.

Colonial Office (1958). *Community development: A handbook*. London: HMSO Press.

Coote, C., & Wandschneider, T. (2001). *Training manual on NGOs and agricultural marketing; Principles, interventions and roles*. A Report Produced for CARE Bangladesh, NRI UK.

CPRC (2004). *The Chronic Poverty Report 2004-05. Manchester: Chronic Poverty Research Centre*, 4/9/17 from

http://www.chronicpoverty.org/resources/cprc_report_2004-2005_contents.html

Creswell, J. W. (2009). *Research design: Qualitative, quantitative and mixed methods approaches.* London: Sage Publications.

Das, J. Pandey, P., & Zajonc, T. (2006). *Learning levels and gaps in Pakistan. World Bank Policy Research Working Paper 4067*. Retrieved December 7, 2006, from http://econ.worldbank.org

Davis, C. S., Gallardo, H. L., & Lachian, K.L. (2009). *Straight talk about communication research methods*. City: Kendall Hunt Publishing Company.

Dayaram, K., & Butler, B. (2008). *Australia; Regional development and public policy.* Perth: Curtin University of Technology.

De Haas, H. (2001). *Rural development: A reference framework.* Boon: Federal Ministry for Economic Cooperation and Development.

Deavers, K. L., & Brown, L. D. (1985). *Natural resources dependence, rural development, and rural poverty.* Washington: U.S. Department of Agriculture.

Department for International Development Departmental Report 2001-GOV.UK. Retrieved on 29th March.

Dercon, S. (2005). *Vulnerability: A micro perspective. Paper presented at the Annual Bank Conference on Development Economics,* Amsterdam, May 2005.

Desai, V. (2005). NGOs, gender mainstreaming, and urban poor communities in Mumbai. *Gender and Development*, *13*(2), 90-98.

DFID (2001). 'Poverty: Bridging the Gap – Guidance notes' DFID Issues paper. London: Department for International Development.

DFID (2004). *Poverty reduction framework arrangement between the GovUK and GovSL*. London: Department for International Development.

Dorward, A., Fan, S., Kydd, J., Lofgren, H., Morrison, J., Poulton, C., Rao, N., Smith, L., Tchale, H., Thorat, S., Urey, I. & Wobst, P. (2004). *Institutions and economic policies for pro-poor agricultural growth', DSGD Discussion*. Paper No. 15. Washington D.C: International Food Policy Research Institute and London: Centre for Development and Poverty Reduction. http://www.ifpri.org/divs/dsgd/dp/papers/dsgdp15.pdf.

Dos Santos, T. (1971). *The structure of dependence*. Boston: Porter Sargent.

Durning, A. B. (1989). People's power in development, Foreign policy. *Fallissue , 76*, 66-82.

Edgerton, R. B. (2000). Traditional beliefs and practices - Are some better than others? In L.E. Harrison and S.P. Huntington (Eds.). *Culture matters*. (pp. 126-140). London: Prentice-Hall.

Edwards, M., & Hulme, D (1999) "NGOs Performance- What Breeds Success? New Evidence from South Asia" *World Development, 28*(2), 361-374.

Edwards, P. (2006). The ethical poverty line: A moral quantification of absolute poverty. *Third World Quarterly*, *27*(2), 23-45.

El-Solh, C. F. (1999). *Feasibility and operationalization of microcredit finance facilities targeting poor women in urban and rural areas in selected Arab countries: Theoretical perspectives and practical considerations*. London: Pergamon Press.

Esterberg, K. G. (2002). *Qualitative methods in social science.* London: McGraw-Hill.

Fägerlind, I., & Saha, L. J. (1986). *Education and national development.* Oxford: Pergamon Press.

Ferraro, V. (1996). *Dependency theory: An introduction*. South Hadley: Mount Holyoke College.

Foucault, M. (1991). *Studies in governmentality.* Chicago: University of Chicago Press.

Fowler, A. (1993). Non-governmental organizations as agents of democratization: An African Perspective. *Journal of International Development*, *5*(3), 325-339.

Frank A. G. (1972). *The development of underdevelopment.* New York: Anchor Books.

Frankish, J. (2003). *Conceptualization and measurement of community capacity. Applied research and analysis directorate (ARAD) Canada, (Executive Summary)*. Canada.

Gay, L., Mills, G., & Airasian, P. (2006). *Educational research competencies for analysis and applications* (8th ed.). New Jersey: Pearson.

Ghana Statistical Service (1999). *Ghana Statistical Standard Survey (GLSS 1998/99),* Accra.

Ghana Statistical Service (GSS), (2014). *Ghana Living Standards Survey Round 6 (GLSS6)*. Main Report, Accra: Ghana Statistical Service

Giddens, A. (1991). *Modernity and self-identity: Self and society in the late modern Age.* Cambridge: Polity Press.

Goodhand, J. (2001). *Violent conflict, poverty and chronic poverty. CPRC Working Paper 6.* Manchester: Chronic Poverty Research Centre.

Grant, U. (2005). *Workshop paper 1: Health and poverty linkages.* Paper presented at the DFID workshop: Perspectives of the Chronically Poor - Meeting the Health-Related Needs of the Very Poor.

Gray, D. E. (2004). *Doing research in the real world* (3rd ed.) LA: Sage.

Grimes, D. A., & Schulz, K. M. (2002). Descriptive studies: What they can and cannot do. *The Lancet, 359*, 145-149.

Grit, J. (2004). *The foundations of research.* London: Palgrave Macmillan.

Grobman, G. M. (2008). *The nonprofit handbook: Everything you need to know to start and run your nonprofit organization*. City: White Hat Communications.

Grown, C., Gupta, G. R., & Kes, A. (2005). *Taking action: Achieving gender equality and empowering women.* London: Earthscan.

Grusky, D., & Kanbur, R. (2006). Introduction: The conceptual foundations of poverty and inequality measurement', in D. Grusky & R. Kanbur (eds.), *Poverty and inequality.* Stanford: Stanford University Press.

Gugerty, M. K. (2007). *The emergence of NGO self-regulation in Africa. Paper presented at the 20 Symposium on Nonprofit and NGO Self-Regulation in Comparative Perspective, Nancy Bell Evans Center on Nonprofits and Philanthropy*, Evans School of Public Affairs University of Washington, March 6, 2007.

Hartwell, A. (2004). Ghana case study: School for Life.*EQUIP2 Case Study Series, Academy for Educational Development and* USAID, Washington, DC.

Harvey, Campbell, R., & Akhtar Siddique, (2000). Conditional Skewness in asset pricing tests, *Journal of Finance 55*(6), 1263-1295.

Harvey, D. (2006). Neo-liberalism as creative destruction. *Geografiska Annaler, 88*(2), 145-158.

Harvey, P. (2004). *HIV/AIDS and humanitarian action.* HPPG Briefing Paper No. 14, http://www.odi.org.uk/hpg/papers/hpgbrief14.pdf.

Henderson, K. M. (1997). *Alternatives to imposed administrative reform: The NGOs.* London: MCB UP Ltd.

Hickey, S., & Du Toit, A. (2007). *Adverse incorporation, social exclusion and chronic poverty'*, CPRC Working Paper No. 81. http://www.chronicpoverty.org/resources/cp81.htm.

Hilhorst, T., & Ogwumike, F. O. (2003). *A poverty analysis for the Nigeria Country Assistance Plan.* Draft Report, Commissioned by DFID Nigeria.

Hines, J. R., Hoynes, H., & Krueger, A. B. (2001). *Another look at whether a rising tide lifts all boats.* Prepared for the Russell Sage-Century Foundation. Retrieved December 4, 2003 from http://www.econ.ucdavis.edu/faculty/hoynes/publications/hhk-final.pdf

Holmes, J. (2003). Measuring the determinants of school completion in Pakistan: Analysis of censoring and selection bias. *Economics of Education Review, 22*(3), 249–264.

Howes, M. (1997). NGOs and the Institutional Development of Membership Organizations: The Evidence from Six Cases. *Journal of International Development, 9*(4), 597-560. http://www.gh.undp.org/content/ghana/en/home/mdgoverview/overview/mdg1.ht mlhttp://www.ruralpovertyportal.org/region/home/tags/africa.

Hulme, D. (2001). Reinventing the Third World State: Service Delivery and the Civic Realm. In The Internationalization of Public Management: Reinventing the Third

World State, (Ed.), *Willy McCourt and Martin Minogue*. Cheltenham, UK: Edward Elgar Publishing Limited.

IFAD (2016). *Agrifood markets and value chains. Chapter 6. In: Rural Development* Report 2016. Rome, IFAD.

IMF (2012). *Medium term national development policy framework: Ghana Shared Growth and Development Agenda* (GSGDA), 2010 – 2013.

International Labour Office (2007). '*Global employment trends brief*. Retrieved on 2nd January, 2018. http://www.ilo.org/public/english/employment/strat/download/getb07en.pdf.

Jivani, R. (2010). What are the impacts of Non-Governmental Organizations on the Lives of the Citizens of Tanzania? *Social Impact Research Experience (SIRE)*, *4*, 45-67. http://repository.upenn.edu/sire/4

Johnson, S. (1997). *Micro Finance and Poverty Reduction.* New York: Greenwood Press.

Johnson, R. B., & Onwuegbuzie, A. J. (2004). Mixed methods research: A research paradigm whose time has come. *Educational Researcher, 33*(7), 14-16.

Kakwani, N., & Hyun, H. S. (2006). *New Nanak Kakwani and Hyun H. Son: "New Global Poverty Counts, Working paper no. 29*, UNDP International Poverty Centre, September 2006.

Korten, D. C. (1990). *Getting to the 21st Century: Voluntary Action and the Global Agenda.* West Hartford, Conn: Kumarian Press.

Kothari, C. R. (2004). *Research methodology: Methods and techniques.* New Delhi: New Age (P) International.

Krantz, L. (2001). *The sustainable livelihood approach to poverty reduction. Proposal draft. Stockholm,* Sweden: Division of Policy and Socio Economic analysis Swedish International Development Agency (SIDA).

Kurer, O. (2007). Why do Papua New Guinean voters opt for clientelism? Democracy and governance in a fragile state'. *Pacific Economic Bulletin, 22*(1), 12-34.

Kusi, H. (2012). *Doing qualitative research: A guide for researchers.* Accra New-Town: Emmpong Press.

Lacy, T. D., Battig, M., Moore, S., & Noakes, S. (2002). *Public / private partnerships for sustainable tourism*. In Delivering a sustainability strategy for tourism destinations: Asia Pacific Economic Cooperation Apec Tourism Working Group.

Laderchi, C. R., Saith, R., & Stewart, F. (2006). Does the definition of poverty matter? Comparing four approaches. *International Poverty Centre Poverty in Focus,* 10-11.

Lal, D., & Myint, H. (1996). *The political economy of poverty, equity and growth.* Oxford: Clarendon Press.

Langran, L. V. (2002*). Empowerment and the limits of change: NGOs and Health Decentralization in the Philippine, Department of Political Science.* Ph.D. Thesis, Toronto: University of Toronto.

Leedy, P. D., & Ormord, J.E. (2010). *Practical research: Planning and design* (9th ed.). NJ: Pearson Education Inc.

Leedy, P., & Ormrod, J. (2005). *Practical research: Planning and design.* London: Prentice Hall.

Lekorwe, M. (1999). *Local government, Interest Groups and Civil Society. In Public Administration and Policy in Botswana*. Juta & Co. Ltd Kenwyn Cape Town.

Lewis, D., & Kanji, N. (2009). *Non-governmental organizations and development.* New York: Routledge.

Lewis, O. (1970). *Anthropological essays.* New York: Random House.

Lindloff, T., & Taylor,B. (2002). *Qualitative communication research methods.* London: Sage Publications.

Lipton, M., & Ravallion, M. (1993). Poverty and Policy. Policy Research Working Paper WPS 1130. Washington, DC: The World Bank.

Lipton, M. (1996). *Defining and measuring poverty: Conceptual issues*. New York: UNDP.

LITTLE PD (2002). *Building assets for sustainable recovery and food security.* Basis Brief, No 5, University of Wisconsin-Madison, USA.

Littlefield, E., Morduch, J., & Hashemi, S., (2003). *Is Microfinance an Effective Strategy to Reach the Millennium Development Goals?* Focus Note No. 24, CGAP, Washington, USA.

Lloyd, C. B., Mete, C., & Sathar, Z. A. (2005). The effect of gender differences in primary school access, type and quality on the decision to enroll in rural Pakistan. *Economic Development and Cultural Change, 53*(3), 685-710.

Mahmud, S. (2003). Actually how empowering is microcredit? *Development and Change, 34*(4), 577-605.

Maletta, H. (2003). *Wages of war, wages of peace: Food prices and unskilled labour pay in Afghanistan, 1996–2002.* ESA Working Paper Series 2003/3. Rome: FAO. http://www.fao.org/es/ESA/wp/wp_en/wp03_03_en.htm.

Marshall, C., & Rossman, G. B. (2006). *Designing qualitative research* (4th ed.). Thousand Oaks, CA: Sage.

Massey, D. S., & Denton, N. A. (1993). *American apartheid: Segregation and the Making of the Underclass*. Cambridge, MA: Harvard University Press.

Maxwell, S. (1999). *The meaning and measurement of poverty, ODI Poverty Briefing.* NJ: Pearson Education Inc.

Mayor, M. (1975). Community development: A radical alternative? In R. Bailey and M. Brake (Eds.), *Radical social work*. London: Edward Arnold.

Mayoux, L. (2000). *Micro-finance and the Empowerment of Women: A Review of the Key Issues*. http://www.ilo.org/wcmsp5/groups/public/—ed_emp/documents/publication/wcms_117993.pdf>

Mayoux, L. (2001). *Participatory learning for women's empowerment in micro-finance Programmes: Negotiating Complexity, Conflict and Change.* Retrieved on 4/8/17 from http://www2.ids.ac.uk/impact/files/institutionalisation Mayoux_particiaptory_learning. pdf>

McIlroy, H. (2003). Subsidiarity and Sphere Sovereignty: Christian Reflections on the Size, Shape and Scope of Government. *Journal of Church and State*, *23*, 34-45.

MDG, (2015). *The Millenium Development Goals Report,* New York: UN Statistics Division, MDG. Retrieved 25 April 2017 from: http://www.endpoverty2015.org

Mertens, D. M. (2005). *Research methods in education and psychology: Integrating diversity with quantitative and qualitative approaches* (2nd ed.). Thousand Oaks: Sage.

Meyer, R. J. (2001). *Microfinance, rural poverty alleviation and improving food security.* London: London School of Economics.

Mingers, J. (2001). Combining IS research methods: Towards a pluralist methodology. *Information Systems Research*, *12*(3), 240-259.

Molomo, M., & Somolekae. G. (1999). *Making a difference: NGOs, Good Governance and Service Delivery.* In Public Administration and Policy in Botswana Juta & Co. Ltd. Kenwyn Cape Town.

Mugo, F. W. (2008). *Sampling in research.* Retrieved September 15, 2008 from: http://www.socialresearchmethods.net/tutorial/Mugo/ tutorial.htm.

Morgan, D. (2007). Paradigm lost and pragmatism regained: Methodological implications of combining qualitative and quantitative methods. *Journal of Mixed Methods Research, 1*(1), 48-76.

Moril, R. L., & Wohlenberg, E. H. (1971). *The Geography of poverty*. New York: McGraw-Hill.

Morton, J., Quan, J., Hallam, G., & Janowski, M. (2000). *NGOs and Development Science: The scope for partnerships in agriculture and environment* (Final report for DFID 1997), Unpublished NRI.

Mostashari, A. (2005). *An introduction to non-governmental organizations (NGO)* Management, Iranian Studies Group, MIT.

Moulton, J. (2001). *Improving education in rural areas: Guidance for rural development specialists.* Retrieved on 3/5/17 from http://www.tanzaniagateway.org/docs/Improving_education_in_rural_areas_guidance_fo r_rural_development.pdf

Mukasa, S. (2002). *Are expatriate staff necessary in international development NGOs? A case study of an international NGO in Uganda,"* Publication of the Centre for Civil Society at London School of Economics.

Narayan, D., & Petesch, P. (Eds) (2007). *Moving out of poverty*. New York: World Band and Pallgrave MacMillan. http://siteresources.worldbank.org/INTMOVOUTPOV/Resources/9780821369913.pdf>

Narayan, D., Chambers, R., Shah, M. K., & Petesch, P. (2000). *Voices of the poor: Crying out for change.* Washington D.C.: World Bank.

Navaratnam, K. K. (1986). *Role of education in rural development: A key factor for developing countries.* Virginia, USA: Center for Volunteer Development.

Neuman, W. L. (2011). *Social research methods: Qualitative and quantitative approaches* (7th ed.). USA: Pearson.

Nkum Associates & Ghartey Associates, 2000, Poverty Reduction Consultations, NDPC/ GTZ

NSW Health (2001). *A framework for building capacity to improve health.* Retrieved on 3rd January, 2017 http://www.health.nsw.gov.au/pubs/2001/pdf/framework_improve.pdf >

OECD (2006). *Promoting pro-poor growth: Key policy messages.* Paris, OECD. http://www.oecd.org/dataoecd/0/61/37852580.pdf\

OECD (2010). *A Family Affair: Intergenerational Social Mobility across OECD Countries* http://www.oecd.org/dataoecd/2/7/45002641.pdf

Olowa, O. W. (2012). Concept, measurement and causes of poverty: Nigeria in Perspective. *American Journal of Economics, 2*(1), 25-36.

Osborn, D., Cutter, A., & Ullah, F. (2015). Universal sustainable development goals: *Understanding the transformational challenge for developed countries Report of a study by stakeholder forum*, Retrieved on May 2015 from www.library.concordeurope.org

Oxaal, Z. (1997). *Education and poverty: A gender analysis*. UK: Institute of Development Studies.

Patterson, J. T. (2000). *America's struggle against poverty in the Twentieth Century.* Cambridge, MA: Harvard University Press.

Patton M. Q. (2002). *Qualitative research and evaluation methods* (3rd ed.). Thousand Oaks, CA: Sage Publications Inc.

Ploughshares (2007). *Human development and armed conflict*. Retrieved on http://www.ploughshares.ca/imagesarticles/ACR07/humdev06.pdf

Porter, G. (2003). Non-Governmental Organisations and poverty reduction in a globalized world: Perspective from Ghana. *Progress in Development Studies, 2*(3), 131-145.

Rahman, M. (2003). *Management of NGOs: A Study in SAARC Countries*. Ph. D. dissertation, University of Karachi, Karachi. http://eprints.hec.gov.pk/1377/1/1080.html.htm)

Rainwater, L. (1970). Neutralizing the disinherited: Some psychological aspects of understanding the poor. in V. L. Allen (Ed.), *Psychological factors in poverty*. Chicago, Markham.

Ratcliff, J. (1976). *Land policy: An exploration of the nature of land in society.* London: Routledge Publishing.

Riddell, R., & Robinson, M (1995). *Non-governmental organizations and rural poverty Alleviation*. London: ODI and Oxford University Press.

Ritchie, J., Lewis, J., Nicholls, C. M., & Ormston, R. (Eds.). (2013). *Qualitative research practice: A guide for social science students and researchers*. London: Sage.

Robinson, J. A., Torvik, R., & Verdier, T. (2006). Political foundations of the resource curse. *Journal of Development Economics, 79*, 447-468.

Rochester, C. (1995). *Voluntary agencies and accountability: An introduction to the voluntary sector.* London: Routledge Publishing.

Rodgers, H. R. (2000). *American poverty in a New Era of Reform*. New York: M.E. Sharpe.

Romp, W., & J. de Haan (2005). *Public capital and economic growth: a critical survey.* European Investment Bank Papers Volume 10. n°1.

Rowntree. S. (1901). *Poverty: A study of town life*. London: Macmillan.

Sach, J. D. (2005). *The end of poverty, how we can make it happen in our lifetime.* London: Penguin Books.

Salamon, L. (1993). *The global associational revolution: The rise of the third sector on the world scene.* Baltimore: Johns Hopkins University.

Sanders, I .T. (1958). *The community.* New York: The Ronald Press Company

SARA (Support for Analysis and Research in Africa) Project. (2003). *Partnerships in education – key findings on the role of NGOs in basic education in Africa.* Washington: SARA. Retrieved 27 March 2008 from: http://pdf.usaid.gov/pdf_docs/PNACS082.pdf.

Saunders, M. L. (2007). *Research methods for business students*. England: Harlow

Schiampo-Campo, S., & Sundaram, P. (2001). To serve and to preserve: Improving public administration in a competitive world. Manila: Asian Development Bank

Schwartzman, S. (1998). *The statistical measurement of poverty*. Paper presented to the Expert Group of Poverty Statistics, Rio de Janeiro, Brazil, Nov. 13-14, 2002.

Sen, A. (1984). *Poverty and Famines, an essay on entitlements and deprivation*. Oxford: Claredon Press.

Sen, A. (1999). *Development as freedom.* Oxford, UK: University Press.

Shah, M. A. (2005). Urban agriculture. Karachi: Daily Dawn.

Sheraton, M. (2004). *An analysis of the effectiveness of microfinance: A* Case Study in the Western Cape. M.S. Thesis, University of the Western Cape.

Shreiner, M. (2001). *A cost-effective analysis of the Grameen Bank of Bangladesh*. Retrieved on January 3rd , 2017 http://www.microfinance.com/English/Papers/Grameen_CEA.pdf>

Shneiderman, B., & Plaisant, C. (2005). *Designing the user interface* (4th ed.). USA: Pearson Addison Wesley.

Siddiqui, K. (2000). *Jagatpur 1977-97: Poverty and Social Change in Rural Bangladesh*. Dhaka: University Press Ltd.

Sikes, P. (2004). Methodology, procedures and ethical concerns. In C. Opie (Ed.), *Doing educational research: A guide to first time researchers* (pp. 15-33). London: Sage Publications.

Singh, K. (1986). *Principles, policies and management*. Beverly Hills: Sage Publications.

Singh, Y. K. (2006). *Fundamental of research methodology and statistics.* New Delhi: New Age International Publishers.

Smith, M. (2003). *Research methods in accounting.* Thousand Oaks, CA: Sage.

Smith, P. (2007). *Judgment: AG of Zambia v Meer Care & Desai et al'. Case HC04C03129*. London: UK High Court of Justice, Chancery Division.

Sneddon, C., (2000). Sustainability' in ecological economics, ecology and livelihoods: a review. *Progress in Human Geography, 24*(4), 521-549.

Somekh, B., & Lewin, C. (Eds.) (2005). *Research methods in social sciences.* London: Sage Publications.

Sproull, N. L. (1998). *Handbook of research methods.* London: The Scarecrow Press Inc.

Steeten, P., & Burki, S. J. (1978). Basic needs: Some Issues. *World Development 6*(3), 411-421.

Stewart, F., & Fitzgerald, V. (2000). *War and underdevelopment.* Volume 1.

Streeten, P., Burki, S., ul Haq, M., Hicks, N., & Stewart, F. (1981.). *First things first. meeting basic needs in the developing countries*. Oxford: Oxford University Press.

Stromquist, N. P. (2002). NGOs in a new paradigm of civil society. *Current Issues in Comparative Education, 1*(1), 62-67.

Subramanian, S. (1997). 'Introduction' In Subramanian, S. (Ed) *Measurement of Inequality and* Poverty, Oxford: Oxford University Press.

Sudarkasa, N., (1986). The 'status of women' in indigenous African societies. In Sudarkasa, N. (Ed.), *The strength of our mothers: African and African American women and families. Essays and speeches.* Trenton: Africa World Press.

Suharko, (2007). *The role of NGOs in poverty reduction: The case of Indonesia and India; Proceeding of the International Symposium Interdisciplinary Development Studies of Poverty Reduction Policies*. GSID, Nagoya: University Japan.

Sunkel, O. (1969).National development policy and external dependence in Latin America. *Journal of Development Studies, 6*(1), 23.

Tashakkori, A., & Teddlie, C. (Eds.). (2003). *Handbook of mixed methods in social & behavioral research*. Thousand Oaks, CA: Sage Publication.

Townsend, P. (1974). *The concept of poverty, working papers on methods of investigation and lifestyles of the poor in different countries.* London: Heinemann.

Tredt, T. (1998). *Angels of mercy or development diplomats: NGOs and foreign Aid.* Trenton: Africa World Press.

Turner, M., & Hulme, D. (1997). *Governance, administration and development: Making the state work*. USA: Kumarian Press.

Twigg, J. (2004). *Good practice review: Disaster risk reduction, mitigation and preparedness in development and emergency programming and humanitarian.* London: Overseas Development Institute.

Ulleberg, I. (2009). *The role and impact of NGOs in capacity development: From replacing the state to reinvigorating education*. International Institute for

Educational Planning (IIEP) & United Nations Educational, Scientific and Cultural Organization (UNESCO). Retrieved from http://www.iiep.unesco.org/capacity-development/capacity-development-strategies/range-of-studies/role-impact-of-ngos.html. September, 2012.

UNDP (1990). *Human Development Report.* New York: Oxford University Press. available at http//hdr.undp.org/en

UNDP (2007). '*Human Development Report 2006.* Beyond scarcity: Power, poverty and the global water crisis.'

United Nations (1995). *Report of the World Summit for Social Development* http://www.un.org/documents/ga/conf166/aconf166-9.htm>

United Nations, (2006). *The World's Women 2005: Progress in Statistics,* Sales No. E.05.XVII.7

United Nations Development Programme (2006). *Human Development Report 2006 - Beyond scarcity: Power, poverty and the global water crisis*. New York: UNDP. (http://hdr.undp.org/)

Van de Waal, A., & Whiteside, A. (2003). New variant famine: AIDS and food crisis in southern Africa. *The Lancet, 362,* 134-137.

Walliman, N. (2011). *Research methods; the basics.* New York: Routledge.

Wango, A. (2008). *The NGO Handbook*, World Association of NGOs. http://www.ngohandbook.org/index.php?title=NGO_Overview)

Warwick, D. P., & Reimers, F. (1995). *Hope or despair? Learning in Pakistan's Primary Schools*. Connecticut: Praeger.

Weber, M. (2001). *The Protestant ethic and the "Spirit" of Capitalism*. New York: Penguin Books.

Welman, C., Kruger, F., & Mitchell, B. (2009). *Research methodology* (3rd ed.). Cape Town: Oxford.

Wiggins, S. (2005). *Southern Africa's food and humanitarian crisis of 2001–04*: Causes and lessons, Nottingham, April 4, 2017 http://www.sarpn.org.za/documents/d0001240/P1388Wiggins_May2005.pdf

Wikipedia (2011). *Non-governmental organization; The Free Encyclopedia*, http://en.wikipedia.org/w/index.php?title=Nongovernmental_organization&oldid =188347074).

Willetts, P. (2002). *What is a non-governmental organization? Research Project on Civil Society Networks in Global Governance*, London: City University. http://www.staff.city.ac.uk/p.willetts/CSNTWKS/NGO-ART.HTM#Part10).

William, C. (2007). Research methods. *Journal of Business and Economic Research, 5*(3), 65-71.

World Bank (1995), *World Bank Annual Report 1995*. New York: Oxford University Press.

World Bank (1992). *World Bank Development Report 1990.* New York: Oxford University Press.

World Bank, (1996a). *Taking action for poverty alleviation in Sub-Saharan Africa. Report of an African Task Force, May 1,* Washington D.C: *World Bank*. Retrieved on July 2016, www.suatainabledevelopment.un.org

World Bank (2004). *Country Assistance Strategy for Ghana 2004-2007*. Accra: World Bank.

World Bank (2006), *Infrastructure at the crossroads. Lessons from 20 Years of World Bank experience.* Washington D.C.: The World Bank.

World Bank (2006a). *World Development Indicators 2006.* Washington D.C.: World Bank.

Yeboah, H. (2007). *Graduate research conference on social sciences and management.* UK: University of Bradford.

Yolande, M., Welmond, M., & Wolf, J. (2002). *Evolving partnerships: The role of NGOs in Basic Education in Africa*. Retrieved from http://pdf.usaid.gov/pdf_docs/PNACQ444.pdf (February 20, 2011)

Zaman, H. (1996). *Microcredit programme: Who participates and to what extent? BRAC-ICDDR, B. joint research project*, Working Paper No. 12, Dhaka.

Zikmund, W. G. (2003). *Business research methods* (5th ed.). Ohio: South-Western Thomson.

APPENDIX A

DEPARTMENT OF EDUCATIONAL LEADERSHIP

UNIVERSITY OF EDUCATION, WINNEBA

P.O. BOX 25, WINNEBA, GHANA. WEST AFRICA

Thursday, 18 June 2016

Dear Sir or Madam,

<u>REQUEST FOR PERMISSION TO CONDUCT AN ACADEMIC RESEARCH</u>

I am writing to request for the permission to conduct an academic study in your establishment. I am an MPhil in Educational Leadership Student of the University of Education, Winneba, and conducting a study on the topic: "*The roles of Non-Governmental Organisations (NGOs) in poverty alleviation and education in the Sefwi- Wiawso municipality."*

I wish to assure you of our confidentiality; you DON'T HAVE to identify yourself in anyway; and that the study is not for any punitive action against anybody. I am aware of respondents' right and safety. This is assured. Hence, this does not affect anybody professionally or economically. Please for any further enquiries or clarifications contact:

1. Rev. Dr. Alexander K. Edwards, UEW, (Supervisor) on 0203855632 revedwards@gmail.com

2. Rebecca Tetteh (Student)

Counting on your kind response and cooperation in this exercise.

Thank you in advance.

Yours faithfully,

Rebecca Tetteh

Researcher/Student

APPENDIX B

QUESTIONNAIRE FOR RESIDENTS OF SEFWI—WIAWSO MUNICIPALITY

The researcher, a student at the University College of Education Winneba is conducting a study on the role of NGOs in poverty alleviation and education, with respect to their activities. Your views are hereby solicited to enable the study gather data. As it is purely an academic exercise you are assured of utmost confidentiality

<u>INSTRUCTIONS.</u>

Please tick the boxes where appropriate and where spaces are given you are to respond in your own words.

<u>SECTION A.</u>

Biographic Data

1. Sex: Male [   ]   Female [   ]

2. Occupation: Farmer [   ]   Fisherman [   ]   Trader [   ]   Public servant [   ]

Student [   ]   Unemployed [   ]   other (please specify)………………

3. Age in years: 18 – 28 years [   ]   29 – 38 [   ]   39-48 [   ]   49-58 [   ]

   Above 59 [   ]

4. Number of children: None [   ]   1-2 [   ]   3-4 [   ]   5 – 6 [   ]   Above 6 [   ]

5. Educational Background: Illiterate [   ]   Primary [   ]   Junior High School [   ]

   Secondary /Vocational [   ]   Tertiary [   ]   Other (Please Specify)...…………………

6. Marital Status: Single [   ]   Married [   ]   Divorced [   ]   Widowed [   ]

7. Town of residence …………………………………

SECTION B

Knowledge about the NGOs operating in the community

8. Have you heard about any NGOs in your town?   Yes [   ]   No [   ]

9. If yes, how many years now? Please indicate below.

1-2 years [   ]   3-4years [   ]   5- 6 years [   ]   above 6 years [   ]

10. How did you hear about the NGOs operating in this town?

Through a friend [   ]   through the radio [   ]   through their operation [   ]

When I needed assistance [   ]   other (please specify)…………………………

SECTION C

Impact of NGOs on respondents

Please tick as many as applicable.

11. What are some of the things the NGOs has done or is doing for you?

Loans [   ]   School fees [   ]   Employment [   ]   Counseling [   ]

Others (please specify)……………………………

12. Have these activities helped you? Yes [   ]   No [   ]

13. How have these activities helped you personally or not below?

…………………………………………………………………………………

…………………………………………………………………………………

14. How hard is it to ask for some assistance from any of the NGOs?

Very difficult [   ]   Difficult [   ]   Very easy [   ]   Easy [   ]

15. Please explain further below

…………………………………………………………………………………

…………………………………………………………………………………..

16. How long does it take to be assisted by any of the NGOs?

1-2 weeks [   ]   3-4weeks [   ]   5-6 weeks [   ]   Over 6 weeks [   ]

17. What are some of the procedures you undergo before being assisted?

……………………………………………………………………………

18. Do NGOs meet you at your point of need?

Very much [   ]   To some extent [   ]   Not sure [   ]   Not at all [   ]

19. Please explain further below

……………………………………………………………………………

SECTION D

Impact of NGOs in the community

Please tick as many as applicable

20. What are some of the activities NGOs has initiated in your town?

Church [   ]   Schools &Vocational Centres [   ]   Clinics [   ]   Granting loans [   ]

Corn mill [   ]   others (Please specify)……………………………

21. In your view are these programs beneficial to your town?

Very beneficial [   ]   Not beneficial [   ]   Beneficial [   ]   Not sure [   ]

22. Who maintains these programs?

   The NGO alone [   ]   Our community alone [   ]   The NGO and the community [   ]

    Not sure [   ]   Others (please specify)…………………………

23. Does your town offer NGOs the necessary support to undertake its programs?

    Very much [   ] A little [   ] Not sure [   ] Not at all [   ]

24. Do NGOs have offices in your town?

   They have [   ]   They do not have [   ]   Not sure [   ]

25. Name some of the NGOs you know who work in your town?

…………………………………………………………………………..

26. What are your opinions on the roles NGOs should play in poverty alleviation and education?

…………………………………………………………………………………

27. NGOs are doing well to reduce poverty in your town.

Strongly agree [   ]   Agree [   ]   Strongly disagree [   ]   Disagree [   ]   Not sure [   ]

28. NGOs are doing well to enhance education in your town.

Strongly agree [   ]   Agree [   ]   Strongly disagree [   ]   Disagree [   ]   Not sure [   ]

SECTION E

Challenges and the way forward

*Please tick as many as apply*

29. In your view what are some of the problems NGOs face in bringing development to your area? Land acquisition [ ]   Refusal to pay loans [ ]   Little collaboration with the people of the town [ ] Others (Please specify)…………………………………………

30. Kindly suggest some solutions to the problems facing the NGOs in your town

……………………………………………………………………………………

31. Do you agree that NGOs' activities are beneficial to education in Ghana?

Strongly agree [ ]   Agree [ ]   Not sure [ ]   Strongly disagree [ ]   Disagree [ ]

Thanks so much for responding to these questions.
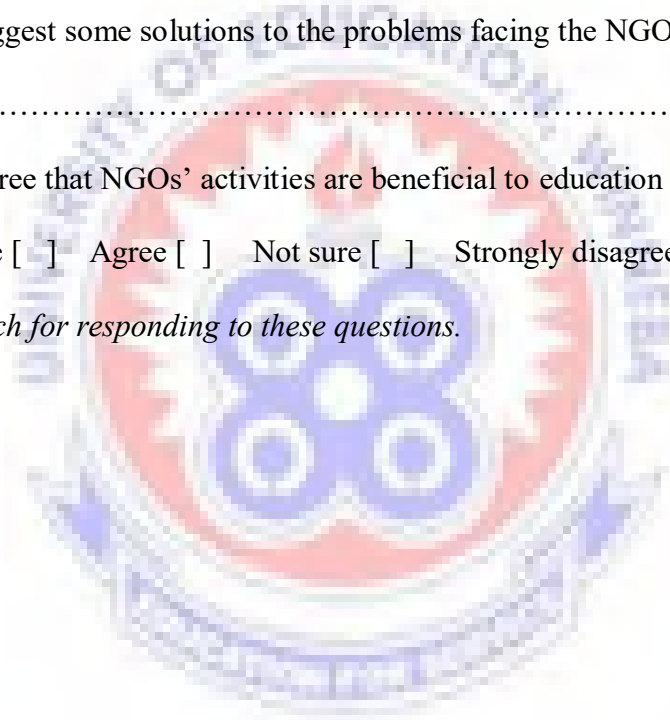
APPENDIX C

INTERVIEW GUIDE FOR RESIDENTS OF SEFWI WIAWSO MUNICIPALITY

The researcher, a student at the University College of Education Winneba is conducting a study on the role of NGOs in poverty alleviation and education, with respect to their

activities. Your views are hereby solicited to enable the study gather data. As it is purely an academic exercise you are assured of utmost confidentiality.

Section A: Biographic Data

1. What is your gender?

2. How old are you?

3. What is your occupation?

4. What is your marital status?

5. What is your highest educational level?

6. How many children do you have?

Section B: NGO activities in Communities

7. Have you heard or seen NGOs in your town

8. How did you hear or see them?

9. What are some of the activities NGOs undertake in your community?

10. In what ways have either you or relatives and friends benefitted from NGO activities:

11. In what ways have the community benefitted from NGO activities?

12. In your view are the NGOs effective in their activities?

13. What are some of the challenges NGOs face in your community

14. What do you think can be done to solve these problems that NGOs face?

15. What are the suggestions you can make to ensure the effectiveness of NGOs in your community?

Thank you.

APPENDIX D

INTERVIEW GUIDE FOR NGO OFFICALS AND REPRESENTATIVES OF

SEFWI—WIAWSO MUNICIPALITY

The researcher, a student at the University College of Education Winneba is conducting a

study on the role of NGOs in poverty alleviation and education, with respect to their

activities. Your views are hereby solicited to enable the study gather data. As it is purely an academic exercise you are assured of utmost confidentiality

Section A: Biographic Data

1. What is your gender?

2. How old are you?

3. What is your occupation?

4. What is your marital status?

5. What is your highest educational level?

6. How many children do you have?

Section B: NGO activities.

7. How long have you been in the NGO business

8. What motivated you?

9. What is the name of the NGO you work with?

10. What activities do you NGO undertake in the community?

11. In what ways have the communities benefitted from (or otherwise) from your activities.

12. What are some of the problems you face in your activities?

13. What suggestions can you put forward to ameliorate some of these problems?

Thank you.