

UNIVERSITY OF CAPE COAST

PERCEPTION OF WOMEN ON NGOS POVERTY REDUCTION
INTERVENTION PROGRAMMES AND ITS INFLUENCE ON THEIR
LIVELIHOODS IN THE KUMASI METROPOLIS

KENNETH ASIAMAH APPAH

2009

UNIVERSITY OF CAPE COAST

PERCEPTION OF WOMEN ON NGOS POVERTY REDUCTION
INTERVENTION PROGRAMMES AND ITS INFLUENCE ON THEIR
LIVELIHOODS IN THE KUMASI METROPOLIS

BY

KENNETH ASIAMAH APPAH

DISSERTATION SUBMITTED TO THE DEPARTMENT OF
AGRICULTURAL ECONOMICS AND EXTENSION, SCHOOL OF
AGRICULTURE, UNIVERSITY OF CAPE COAST, IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF
MASTER OF SCIENCE DEGREE IN NGO STUDIES AND
MANAGEMENT

JULY 2009

DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature Date:.....

Name: Kenneth Asiamah Appah

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature Date:.....

Name: Professor J. A. Kwarteng

ABSTRACT

This study examined women's perception of NGOs poverty reduction intervention programmes on their livelihoods. It attempted to compile data on types of intervention and the effects of poverty reduction on such variables as healthcare, feeding, income levels before and after the intervention programmes. Data for the study was obtained from respondents using validated questionnaires. In all, 150 questionnaires were prepared and administered to a purposive sample whose names were obtained from a list given by NGOs which had helped them.

The results showed that the NGOs intervention programmes have helped to improve the livelihood of women in the Ashanti region. It also established that the women were not involved in taking decisions on how to select a particular programme. It was observed that shorter training periods were given and the beneficiaries were not helped to market their products. Among recommendations made for effective and sustainable poverty reduction intervention programmes are; there must be collaboration between NGOs and beneficiary communities on the drawing up of programmes to be run and NGOs must make sure that beneficiaries of their programmes are properly settled before weaning them.

ACKNOWLEDGEMENTS

This study owes its success to several people who contributed in various ways. Time and space may not permit me to mention all names. However, some key personalities and institutions require special mention. My sincere appreciation goes to Professor J. A. Kwarteng, my project supervisor for his useful advice, guidance and constructive criticisms, which enabled me, produce this report on schedule.

I also want to thank Mr. Theophilus Otchere Appah, a Marketing Consultant and Managing Director of Creative Business Media Consult for his Godly and financial assistance.

I also thank the coordinators of RLF, TPI and GRIP, the NGOs that helped me come out with this project especially Mr. Chris Dapaah who offered me relevant materials for my literature review. To Charity Marble Ahiable who typed the final draft of this project, I say thank you very much. Finally, I express my heartfelt gratitude to all others who have contributed in one way or the other to make the writing of this study possible.

DEDICATION

I dedicate this long essay to my wife, Mrs. Evelyn Asiamah Appah and children namely Emmannella, Samuel and Theophilia for their support.

TABLE OF CONTENTS

Content	Page
DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENTS	iv
DEDICATION	v
TABLE OF CONTENTS	vi
LIST OF TABLES	
LIST OF FIGURES	xi
CHAPTER ONE: INTRODUCTION	1
Background to the study	1
Problem statement	3
Objectives	5
Specific Objective	5
Variables of the study	6
Research questions	7
Assumptions of the study	7
Justification of the study	8
Limitations of the study	9
Delimitation of the study	9
Operational definitions	9
CHAPTER TWO: LITERATURE REVIEW	
Introduction	11
Establishment and purpose of NGOs	11
Global, roles of NGOs intervention programmes on poverty	12

Why NGOs must help	16
Skills training	17
Funding and income levels	18
Qualification for participation	22
Occupational information and employment	24
How the NGOs use their strategies to help reduce the poverty levels of women	25
How the NGOs intervention programmes has helped women	27
CHAPTER THREE: METHODOLOGY	
Introduction	28
Population	29
Sampling technique	29
Instrumentation	30
Data collection	31
Data analysis	32
CHAPTER FOUR: RESULTS AND DISCUSSION	
Introduction	34
Economic conditions of beneficiaries	34
Marketing of products and services	43
Benefits, problems and aspirations	44
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	
Introduction	47
Summary of main findings	47
Conclusions	49

Recommendations	50
Suggestion for future research	50
REFERENCES	52
APPENDICES	57
APPENDIX I: Questionnaire for Women Beneficiaries.	57

LIST OF TABLES

Table		Page
1	Pattern and Trends of Poverty in Ghana	20
2	Administration of Questionnaires to the Women beneficiaries at TPI – Ghana, RLF and GRIP	35
3	Income generating activity the women engaged in	35
4	What the women use their income generated from the activity/activities on	36
5	The types of training offered by the NGOs	38
6	The degree to which the NGOs intervention programme(s) has/have helped the women	40
7	Relevance of training	41
8	Income level of women beneficiaries before the intervention	42
9	Income level after the intervention	42
10	Where the products or services are sold	43

LIST OF FIGURES

Figure		Page
1	Impressions about NGO intervention programmes on poverty alleviation in their communities	44
2	How the NGOs can make their intervention programmes more beneficial to people	45

UNIVERSITY OF CAPE COAST

PERCEPTION OF WOMEN ON NGOS POVERTY REDUCTION
INTERVENTION PROGRAMMES AND ITS INFLUENCE ON THEIR
LIVELIHOODS IN THE KUMASI METROPOLIS

KENNETH ASIAMAH APPAH

2009

UNIVERSITY OF CAPE COAST

PERCEPTION OF WOMEN ON NGOS POVERTY REDUCTION
INTERVENTION PROGRAMMES AND ITS INFLUENCE ON THEIR
LIVELIHOODS IN THE KUMASI METROPOLIS

BY

KENNETH ASIAMAH APPAH

DISSERTATION SUBMITTED TO THE DEPARTMENT OF
AGRICULTURAL ECONOMICS AND EXTENSION, SCHOOL OF
AGRICULTURE, UNIVERSITY OF CAPE COAST, IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF
MASTER OF SCIENCE DEGREE IN NGO STUDIES AND
MANAGEMENT

JULY 2009

CHAPTER ONE

INTRODUCTION

Poverty is a macro problem, with causes as wide as they are deep. Political instability, natural disasters, corruption, socio-economic disparities and prejudice, lack of access to education, lack of decent living standards and lack of infrastructure are just a few of the key reasons that people and in particular, women all over the world are poor and remain poor.

Background to the Study

According to the Ghana Poverty Reduction Strategy (GPRS, 2002) document, while the causes of poverty might be macro, the effects are felt on a micro level, creating hardship for communities, families, men, women and children.

Feasibility reports on poverty indicate that poverty crushes the human spirit and that three billion people – half the world's population, live on less than two dollars (\$2) per day. According to this report, (units, Innovative solutions to Global poverty) poverty traps future generations in a vicious cycle without hope or opportunity.

According to Ofori (2007), a lot of women give excuse on knowing their children and bringing them up due to poverty–stricken homes. However, a survey conducted by the International Finance Corporation (IFC) has

indicated that, Ghana's Gross Domestic Product (GDP) will go up between 2.5 and 3.0 percent if the full potential of women is tapped (Duho, 2007).

The survey which was conducted between July and November 2006, identified that there were challenges of financial, human and material resource constraints as well as structural limitations, which still needed to be addressed in terms of women entrepreneurship.

In May 2001, Legends, a United States based citizen launched a programmes at reaching fans in the United States and abroad to help some of the poorest communities in Africa. He never ended there and visited the millennium village of Bonsaaso in Ghana to witness not only what it means to have extreme poverty, but also what is being done to end it. He saw that, four (4) million people die a year in developing world as a result of poor women who are unable to cater for their ward's needs. (<http://www.units.com/sections/poverty/poverty-pov-main.asp>).

In 2006, the United States of America (USA) introduced a policy, the Millennium Challenge Account (MCA) to help promote development in third world countries, including Ghana. The MCA is indeed intended to help beneficiaries to grow and eliminate poverty (Boadu Ayeboafah, 2007).

With the support of various Non-Governmental Organizations (NGOs) including Rural Development Support Organization, Tropenbos International, Grassroot Initiative Programme (GRIP) and Resource Link Foundation (RLF), all operating in the Kumasi Metropolis and its environ targeting women to help reduce their poverty levels and to improve upon their livelihoods, various intervention programmes have been offered to help in this direction.

It is in this light that, NGOs have crucial roles to play on women in particular in the provision of income-generating activities to bring about good health, be able to pay the school fees of their children to combat school drop-outs, pay their utilities in the case of single mothers and above all, learn how to save to improve upon their income levels and expansion of small businesses.

In August 2003, the Ministry of Women and Children's Affairs (MOWAC) having noted the contributions of some NGOs, individuals and other organizations to improve the lot of women under the Millennium Development Goals (MDG,2002) introduced by the government, disbursed loans to women with the view to helping them establish some ventures.

The Ministry of Fisheries in the process also joined hands and offered assistance to women on to viable businesses to help improve upon their quality of lives. In spite of the interventions by NGOs and other institutions on decent livelihoods of women by reducing poverty, it is believed that the assistance is still arguably minimal.

Problem Statement

The Ghana Poverty Reduction Strategy (GPRS II, 2002) under the Millennium Development Goal (MDG) involves the commitment of the government of the day to halve between 1990 and 2015, the proportion of people whose income is less than one dollar (\$1) a day.

There have been quite extensive efforts by some NGOs to help bridge the gap of poverty ratio involving women and men to an appreciable level. Concerns have arisen because, despite the existence of some well known

NGOs around the world, many organizations are in practice hindered by confused vision, weak administrative systems and domineering leadership (Dichter, 1989).

While there is evidence that many NGOs can achieve impact locally on a small scale, some have argued that, there is an urgent, need to increase impact through “scaling up” NGO work (Edwards and Hulme, 1992).

The objective of the Ministry of Women and Children’s Affairs (MOWAC) and the Ministry of Fisheries (MOF) is to provide some credit schemes for women and to create an enabling environment for the utilization of the provided of funds to improve upon their well-being thereby reducing poverty (MOWAC, 2005 and MOF, 2006).

Consistent with the country’s GPRS II and the objective of MOWAC, the prime focus in the future of women, is to increase the income level of vulnerable women by such interventions by facilitating access to short-term loans, credits and Agricultural inputs to help them in farming and fishing.

In spite of women’s significant contributions to the upkeep of the family, there is increasing evidence that, their poverty levels are quite high and that women’s participation in the upkeep of the homes is virtually non-existent since they depend largely on their sponsors for almost everything.

Despite all the affirmative actions and efforts by NGOs, there are still pertinent questions relating to why, NGOs, poverty reduction intervention programmes to improve their livelihoods are yet to be answered. The examination will help us answer these questions:

- (a) Do women feel NGO poverty Reduction Interventions?

- (b) How do women feel about the NGO intervention programmes to reduce poverty?
- (c) What factors influence NGOs poverty reduction intervention programmes?
- (d) What are the women's perception of the poverty reduction intervention programmes by NGOs?
- (e) What are the women's perception of the advantages of NGOs poverty reduction interventions on their lives?

Objectives

General Objective

The general objective of the study is to assess the perception of women on NGOs Poverty Reduction Intervention programmes and its influence on their livelihoods.

Specific Objective

The specific objectives are to:

- 1) describe NGOs' poverty reduction interventions in terms of:
 - Types of interventions
 - Areas of operation
 - Training
 - Types of training
 - Duration of training
 - Relevance
 - Planning
- 2) Determine Women's role in poverty reduction in terms of:

- Access to financial assistance
 - Programme implementation
 - Availability of funds
 - Marketing
- 3) Describe women's perception of the relative effects of poverty reduction on their livelihoods in terms of:
- Healthcare
 - Feeding
 - Housing
 - Social capital

Variables of the study

The variables of the study include the following:

- 1) Perception of women in terms of:
 - Feeding
 - Social Capital
 - Housing
 - Healthcare
- 2) Factors related to influence of NGOs poverty reduction intervention programme in terms of:
 - Ratio of women to men
 - Activities women engage in
- 3) Examination of women's role in poverty reduction in terms of:
 - Marketing
 - Programme implementation

- Access to financial assistance

Research questions

1. What are the types of poverty reduction intervention programmes given by NGOs
2. How do women access finance and market their products to reduce poverty?
3. What are the perceived relative effects of poverty reduction by women in their feeding, healthcare, housing and social capital?

Assumptions of the study

The following assumptions are made in order to identify all the major external factors that could militate against the success of the study:

1. First and foremost, all the women who have been fortunate to be selected for any intervention programme by any NGO in Pampaso (Adum), Asokwa (Sobolo) and Fumesua (Kokobra) will assist and co-operate with the researcher in data collection in their respective areas.
2. Secondly, stakeholders (NGOs, development agencies, individual beneficiaries, district assembly) who have been involved in some form of intervention programmes will give accurate information on the form of assistance and challenges they faced during the administration of the interview schedule.

Justification of the Study

The perception of women on their income levels as compared to those of men over the years has been poor despite so many interventions from stakeholders. These women still find themselves in poverty – stricken lifestyles which has generally affected their households in particular and their livelihoods in general.

Poverty has been a macro problem which has ruined the lives of many in society due to political instability, laziness, lack of commitment to engaging in any profit-making ventures, lack of working capital, just to mention a few why people all over the world including Ghana are poor.

In many cases, it is because many poor women have little access to the financial products and services that help those in the poor brackets bridge the gap when times are difficult. NGOs as partners in poverty reduction, being the hope for their future are seen by these women as doing little or nothing to improve their livelihoods. This is reflected in a survey by the statistical service of Ghana, which put a greater percentage of women under the poverty line.

This study attempts to identify the major problems faced by women in accessing some interventions from NGOs to improve upon their health, social and infrastructural needs. If this is successfully done, women could be assisted to adopt and improve upon their sourcing techniques so as to help them reduce poverty.

The study therefore throws some light on whether the approach used by NGOs in their interventions would be needed to bring women along and keep the approach more practical.

Furthermore, the findings of the study also serves as a tool of the level of income among women or the need for women to be deeply involved in the interventions of NGOs in improving their livelihoods.

Finally, the finding of the study provides evidence of further research into how NGOS interventions are carried out and how to help poor women improve upon their entrepreneurial skills to reduce poverty.

Limitations of the Study

The research would have been extended to other parts of the metropolis but due to lack of funds, it was focused on Asokwa, Pampaso and Fumesua.

The limited time available coupled with other academic and social work would also be a barrier and so would take conscious efforts to use the limited time insidiously.

Delimitation of the Study

The study is restricted to only the Kumasi Metropolis and its environs and the target groups for this study were only women involved in the problems of poverty in the three towns, NGOs providing assistance and same field assistants or workers.

Operational Definitions

Poverty: The condition of being without adequate food, money, decent shelter, clothing and so on.

Livelihoods: Occupation or employment.

Intervention: Any interference in the Affairs of others, especially by one state in the affairs of another.

Perception: The act or the effect of perceiving.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter attempts to examine the views expressed by some writers related to the topic. Books were also looked at for necessary ideas relating to the chosen topic. It is hoped that the required information so gathered would bring the authenticity of their presentation to the highest level.

In this chapter, the researcher will review literature in the following areas

- Establishment and purpose of NGOs.
- Globally, roles of NGOs who are into intervention programme.
- National roles of NGOs intervention programmes on poverty.
- Occupational information and employment.
- How the NGOs use their strategies to help reduce the poverty levels of women.
- How the NGOs intervention programmes has helped women.

Establishment and Purpose of NGOs

Since the 1950s, Non Governmental Organizations (NGOs) have come to play an increasingly important role in the formulation and implementation of development policy, becoming key actors in the political economy of development. Donor pressure towards structural reform and privatization

underlies the increased interest in NGOs as “Service-deliverers”- part of a wider and explicit objective to facilitate productive NGO-state partnership (Hulme and Edwards, 1992).

Growth in numbers of NGOs both in the North and South has been rapid. Over 4,000 NGOs were in existence in 1989 in Organization for Economic Cooperation and Development (OECD) member countries alone (Hulme and Edwards,1992). Clark (1991) reports a doubling in their real resources over the decade from the mid-1970s to mid-1980s, through more as a consequence of increased official contributions than of increased private generosity. In 1989, Northern NGOs were responsible for shifting US\$ 6.4 billion to the South. Access all countries, Hulme and Edwards (1997) suggest a figure of 28,900 international NGOs existing in 1993.

The purpose of NGOs therefore, is to a large extent, to bring partnership between Northern and Southern NGOs and to lead the development process in third World countries to reduce poverty. Like “development”, the word “poverty” can be used in relation to a wide range of phenomena, generally meaning lack or deficiency; but here, attention will be confined to material poverty in respect of money, good, and services. The purpose of NGOs is therefore more concerned with people who are poor in contrast to others who are rich or affluent who may not need any intervention.

Global roles of NGOs Intervention Programmes on Poverty

NGOs were born to respond to some of the needs of the poor in terms of training, education, health, development of skills amongst the lot.

Daunting as the task is and in the face of inadequate funds, materials and resources, NGOs have been able to stimulate and support the poor especially women to the best of their capabilities (World Bank, 2000a).

It is currently estimated that 1.3 billion people live below the poverty line (World Bank, 2000a), of which 939 million or 72.2 percent live in rural areas (IFAD, 1992). Asia has the highest proportion of the rural poor with some 633 million, followed by 204 million in sub-Saharan Africa, 76 million in Latin America and the Caribbean, with the balance in the Far East and North Africa. What these figures suggest is that a substantial proportion of the world's poor live in and depend upon rural environment for their livelihoods (IFAD, 1992).

In September 1995, there were local institutional failures, as community organizations that have the local knowledge to overcome the inherent enforcement and information problems related to official credit agencies were not deployed in many cases. The relatively successful cases such as the Grameen Bank in Bangladesh and the Self-Employed Women's Association (SEWA) in Gujarat, India, are still few. SEWA is a self-help organization for poor women, now encompassing more than 200,000 members. The Grameen Bank whose main target are poorest and most vulnerable women, between 1985 and 1996 had adjusted repayment rate of 92 percent, a real interest rate of 10 percent and a subsidy of 11 percent per loan (Morduch, 1995).

In Agriculture, data from the International Crops Research Institute for Semi-Arid Tropics (ICRISAT) covering six Indian villages over the period 1975 to 1983 showed that, while half of the population was poor in a typical

year, only 19 percent became poor every year. This according to Radhatorishna et al (1997), was due to the intervention of NGOs various agricultural practices targeted towards women who were patient, reliable and above all, skillful and fast to grasp.

An econometric study by Isham et al (1995) of 121 completed rural water supply projects in 49 countries showed that seven out of every ten projects succeeded when the intended beneficiaries took an active part in project selection and design, but that only one in ten succeeded when they did not. It can be seen here that, despite the good intentions and efforts of NGOs in fighting poverty, it behoves on the NGOs to bring the beneficiaries on board and participate effectively in its planning, implementation, monitoring and evaluation. This will in a way make the projects succeed.

In April 2008, panelists made up of gender experts, trade specialists and politicians at the 12th Quadriennial Ministerial Meeting of the United Nations Conference on Trade and Development (UNCTAD XII) in Accra called for policies that would free the poor, women and other marginalized groups from persistent constraints relating to employment, decision-making and access to business finance. The World Bank's Vice-President for Poverty Reduction and Economic Management, Danny Leipziger, who moderated the discussion, called for inclusive growth that would relieve the poor, women and other vulnerable social groups in the society. This therefore suggests that, the various governments should partner with NGOs to make these tasks come to fruition.

In the area of housing for the poor, a sensible approach, according to Gilbert and Guggler (1992), is to destroy slums as seldom as possible, on the

grounds that, every displaced family needs to be released and removing families is often disastrous.

There are no easy solutions to Third World housing problems, because poor housing is merely one manifestation of generalized poverty. Descent shelter can therefore never be provided while there is widespread poverty (Potter and Lloyd,1998). This is an area where NGOs are not interested in due to the huge capital cost and so their major role in providing accommodation or shelter is to empower women to have reasonable income to provide their own shelter (Skinner et al, 1987).

Over the last decade, the Government of Ghana (GOG) has come to realize that, the activities of some NGOs are the panacea for reaching out to the poorest of the population who are most difficult to reach through conventional intervention programmes. However, it has also been realized that NGO intervention programmes can only be efficacious if it was properly packaged, targeted and managed in a way that allowed the poor and low income people in general to use recycle resource for poverty reduction and wealth creation (GIMPA 2005).

Indeed NGO intervention programmes can be used to fight poverty because of their effectiveness as tools for generating employment through the acquisition of appropriate business management skills, which in turn leads to increased income levels and improved standards of living (Kanbur and Mink, 1992).

It is the view of the researcher that, NGOs have a major role to play if they actually want to eradicate extreme poverty and hunger, reduce child

mortality and improve maternal health as goals in the NGOs. These are listed below.

- (i) Why NGOs must help
- (ii) Skills Training
- (iii) Funding and Income levels
- (iv) Qualification for participation

Why NGOs must help

Over the last decade, some NGOs have shifted their focus from skills training or empowerment to provision of amenities such as market places, KVIPs, bore holes among others (World Bank, 1997). This is said, to be is the main reason why people are still living in abject poverty.

Again, other programmes such as marketing, management and education are also given little attention in training to boost their competencies and skills of the poor. In support of this, Mc William (1975) indicates that, less interest of our colonial masters in developing our competencies and technical know-how was the main cause of poverty.

Being at the threshold of the next millennium, it is imperative that people enter the 21st century armed with expanded knowledge and improved skills that would enhance their knowledge base and improve their standard of living and this is why NGOs were set up (Asamany, 1999 Pg 18).

The main issue of abject poverty in the rural communities especially women is lack of proper direction and commitment to fight poverty which calls for NGOs training (World Bank, 1994).

In Rev. Fr Ignatius Amponsah's feature on "why are many Ghanaians getting poorer and poorer?" he does not understand why in spite of all the

huge human and natural resources at our disposal as well as the huge financial and material resources that we get from our foreign partners, majority of Ghanaians continue to wallow in abject poverty, after 50 years of independence. He believes and thinks that, Ghana has to make sure that, all her people have access to the basic necessities of life before engaging in extravagant projects and activities that have nothing to do with the alleviation of the poor majority from socio-economic hardships (Daily Graphic, June 16,2008 p. 23).

Bimpeh (1998) also suggests that, the success of every ruling government lies mainly in managing the human and natural resources of the state so well to enable the citizens of the state liberate themselves from abject poverty, hunger and ignorance. This he said can be done effectively and efficiently if the government partners with NGOs who are rural-development oriented to deliver.

Skills Training

Women empowerment is a key to meeting the challenges of food security. Women account for more than half of the labour required for food production in the developing world and that women produce about three-fourth of the food requirement in sub-Saharan Africa (UNDP 1997) This presupposes that, equipping women with the needed skills resources and the ability to fend for themselves and their dependants adequately is an important component of poverty alleviation. The introduction of training programmes into all sectors of the economy will go a long way to improve the technological and skills needs of such women or beneficiaries.

Graham (1999) reveals that, the training of people to acquire entrepreneurial skills at all levels constitute one of the important reasons for skills development and attainment of a higher standard of living. Apple by (1992) expresses the view that there should be a high degree of connection between skills training and economic growth

NGOs therefore have a stake in the development needs of the poor in order to enhance their skills and capacity. This is why Tropenbos International Ghana in October 2007 undertook a Bee-keeping monitoring exercise in selected communities in the Offinso forest.

At Pampaso, Resource Link Foundation (RLF) an NGO operating in both the Ashanti and Brong-Ahafo regions had also trained women with the help of GTZ in grasscutter rearing and given certificates. After the training, they were given the breeds from Benin.

Funding and Income Levels

The United Nations General Assembly in 1998 declared the year 2005 as the international year of poverty reduction around the world including Ghana. One of the key measures identified by the UN as an effective way of reducing extreme poverty and hunger is increased access to credit schemes and NGO intervention programmes among the poor, particularly women (Dowuona, 2005).

The NGOs fund the entire projects and programmes since asking the beneficiaries to contribute something small will automatically end their participation. The NGOs however sees funding some projects as a challenge since a particular donor would like you to prepare comprehensive income and

expenditure budgets before granting such facility. After scrutinizing the budgets, the funds are finally provided.

Another important function that NGOs can render to communities, social groups, individuals, institutions and establishments is in the area of finance. The provision of equipment and machinery entail heavy financial commitment and NGOs alone cannot shoulder them. Kayteh (1992 p. 43) says that, “finance’ is paramount in the final success or otherwise of any programme. Nolan (1987 p.126) however cautions institutions and organizations to take a critical look at whether to finance a project totally or allow the beneficiary communities or individuals to contribute part of the total cost. This in a way suggests that, if any programme or training is sponsored, the required targeted groups may not be covered.

Evidence from the results of various Ghana Living Standards Survey (GLSS) conducted up to the fourth round indicates that, poverty levels have been falling consistently. Results from the GLSS 5 conducted in 2005/06 indicate that, the proportion of Ghanaians described as poor in 2005/06 was 28.5%, falling from 39.5% in 1998/99. The proportion of persons described as extremely poor declined from 26.8% to 18.2%.

Thus it appears that the first Millennium Development Goal of halving the poverty rate could be met ahead of time if growth of the economy continues to be sustained at high levels.

The table below gives the various poverty and extreme poverty levels incidence by locality conducted between 1998/99 and 2005/06 in Ghana.

Table 1: Pattern and Trends of Poverty in Ghana

Locality	Poverty (%)		Poverty (%)	
	1998/99	2005/06	1998/99	2005/06
Accra	4.4	10.6	1.9	5.4
Urban Coastal	31.0	5.5	19.0	2.0
Urban Forest	18.2	6.9	10.9	2.9
Urban Savannah	43.0	27.6	27.1	18.3
Rural Coastal	45.6	24.0	28.5	11.5
Rural Forest	38.0	27.7	21.1	14.6
Rural Savannah	70.0	60.1	59.3	45.4
ALL	39.5	28.5	26.8	18.2

SOURCE: Ghana Statistical Service, 1999-2006.

It can therefore be seen that with the various intervention programmes on health, education, environment to improve Agriculture, capacity building, youth empowerment, Glasscutter and Beekeeping programmes being undertaken by various NGOs such as RLF, GRIP and TIP – Ghana, the poverty levels will continue to reduce if the rightful people are targeted.

A visit to Kokobra and Pompasso revealed that, the poor are invisible to others-just as blind people cannot see, the “haves” cannot see the “havenots” which has trapped them in poverty and excluded them from health care.

It is believed that, the correlation between ill health and poverty is widely documented and that causal effects run in both directions. Unhealthy living conditions and malnutrition leave poor people more vulnerable to disease. Ill health in turn affects learning ability and income levels, whereas seeking health care can reduce household savings or plunge households in permanent poverty (OECD, 2003).

This is the main reason why Goodness and mercy Foundation, an NGO, which store to provide medical services free of charge for people in the West African sub-region in June 2008, provided free health care for over three thousand residents of Konongo-Odnmase in the Ashanti Region of Ghana (Daily Graphic, June 16 2008, p. 43).

Improving one's living standard could be subjective since someone with GH¢20000.00 could say that he is poor whiles someone with GH¢850.00 could also say he is rich depending on one's income level and status. It is in this light that the government introduced the Livelihood Empowerment Against Poverty (LEAP) in March 2008.

The mode of selection however was done by a Technical work group on social protection and identified the extremely poor and other social indicators, such as employment and child protection and how these impacted on their lives.

According to Mrs. Angela Asante Asare and Mr. Lawrence Ofori-Addo, initial feedback from disbursements done in March had shown changes in the lives of some extremely poor households, some of whom had been able to engage in some form of subsistence business venture (Daily Graphic, May 2008, p. 24.)

He further explained that one eligible beneficiary in the household gets GH¢10.00, GH¢12.00 and GH¢15.00 respectively each month under the second phase which started in June 3, 2008.

In a recent development, 120 "Kayayee" attended skills training programme in various disciplines at equipping the porters with the skills to

become self-employed and capable of making a decent living while contributing to the development of the country.

The Minister for Women and Children's Affairs (MOWAC), Hajia Alima Mahama said empowering the vulnerable in society especially the young women could make them have adequate housing and be gainfully employed (Daily Graphic, Many 29 2008, Pg 32). She said her ministry last year carried out training programmes for 23, 287 women undertaking small businesses in the informal sector to enable them to acquire skills to expand their small businesses.

It can therefore be seen that, funding programmes and projects totally enhances the income levels of beneficiaries since the money that would have been collected from them is saved and invested in their projects or businesses to improved their income levels thereby improving their health standards.

This was buttressed by Schultz and Tunsel (1997) who used data from living standard measurement surveys done in Cote d' Ivoire and Ghana to study the effects of illness on income and labour participation. They found that about a fifth of all persons report reduced productivity because of illness, or injury in a recall period of four weeks. On average, every person loses one day in these form weeks. For each disabled day, wages are 10.5% lower in Cote D'Ivoire and 11.7% in Ghana.

Qualification for participation

According to the GPRS1 (2003-2005), poverty is a lack of basic necessities and services such as food, water, clothing and place to sleep and rest after the day's work. One can therefore be said to be poor when one

experiences the following conditions: hunger, malnutrition, ill health, high mortality rate, low life expectancy, increase in school dropouts.

According to a report in Poverty Net (2007), poverty is not having access to school and not knowing how to read. It is losing a child to illness brought about by unclean water. It is powerlessness, lack of representation and freedom.

It is in this light that various dimensions and indicators should be studied in relation to the above-mentioned areas that the right people could be identified and selected to participate in the various NGOs intervention programmes on livelihoods.

There are many divisions in poverty and so it has to be looked at through a variety of indicators—levels of income and consumption, social indicators of immobility to risks and of socio-political access (Poverty Net, 2007).

For instance, in the socio-political access, the Statistical Service draws its poverty line with one having at least seventy Ghana cedis (GH¢70.00) for the year in order to be able to buy enough food to survive and ninety Ghana cedis (GH¢90.00) to be able to buy food and pay for other basic needs. The GH¢70.00 and GH¢90.00 are what the statistical service classified the lower and upper limits of poverty line respectively.

All those who had less than GH¢90.00 to spend for the year were considered poor (Ghana Living Standards Surveys, 1999). However, the recent LEAP programme introduced in March 2008 shared GH¢96 as the minimum and GH¢180.00 as the maximum that one can enjoy. These people were identified by a technical workgroup and come out with the required number of people who are qualified.

This however is different from the NGOs criteria where people are selected randomly from the way they are seen in the various communities. Some of the indicators are where you live, the number of children you have, your income level and your health status.

TPI-Ghana, RLF and GRIP, all Non-Governmental organizations see poverty as not having the basic needs to life, that is, food, water, clothing and shelter. So they looked at these brackets with the various field assistants and the help of some opinion leaders in the various communities that they operate. It is of the view of the researcher that, the proper criteria and modalities were adhered to in its selection so that the rightful people were chosen.

Occupational information and employment

One other area that the NGOs can help in the giving of occupational information and subsequently employment is to involve the various communities, groups or individuals to appreciate their efforts which they can “sell” to other people.

That is, Executive Directors, Project co-ordinators, field assistants resource persons and other operatives in the NGOs need to contact and attend various functions in the communities for additional information on their specific needs and take such opportunities to improve their lives through their intervention programmes and thereby creating employment for employment for them.

Koontz and O’ Donnel (1976) in their book, “Directing” said, Directing and Leading are the interpersonal aspect of management by which subordinates are led to understand and contribute effectively and efficiently to the attainment of enterprise objectives.

According to Ukeje (1976), in order to direct human effort towards enterprises objectives, managers/administrators soon realize that they should think in terms of issues related to orientation, communications, motivation and leadership.

This can be seen as the best principle that the various NGOs can adopt to improve upon the lot of the “have-nots” especially women. That is, the various NGOs must orient the beneficiaries by using the rightful tools and channels (megaphones, local language, respect of individual contributions) which will eventually motivate them and place them at various leadership positions in the communities. Rowntree (1975) also confirmed this by saying that, if it is programmed appropriately, a project can be the most powerful tool to total satisfaction when they became part of the whole process.

Bishop (1989) in his contribution said that, there is the need to collect information and the, planning and control systems put in place enable the firm to move materials through the operation and schedule so that the company satisfies customer needs at a minimal cost,.

This therefore goes to say that, information gathering by the various NGOs from the communities can best be achieved if the necessary planning and control schemes, are put in place so that the materials they send to the communities will not be wasted when the beneficiaries are part of the process and own the various project.

How the NGOs use their strategies to help reduce the poverty levels of women

The strategies for poverty reduction: the World Bank focuses on win-win measures that are both growth enhancing and equalizing, such as

improving the poor's access to land (especially through market-based schemes), basic education and health.

The IFAD strategy stresses even more strongly the need for reduction measures for effective poverty reduction. It points to the need to combine redistribution of land assets with redistribution of water and education assets, and provision of complementary services.

The researcher believes that, Agriculture matters a lot in the quest for NGOs strategies for poverty reduction. The role of agricultural growth in alleviating poverty has attracted wide attention. This is the main reason why a lot of NGOs are into Agricultural-related intervention programmes.

The strategies they adopt differ from one locality to the other due to the vegetation of the area. For instance, in the forest areas, the NGOs mainly focused on Beekeeping due to the sustainable forest management. They (NGOs) also see the forests as the areas where the bees are abundant and so citing of beehives, installation of the hives and the arrangement on the bee farm were very strategic if the maximum yield is expected. This goes to explain that, the bee farm will not do well in the savannah areas (Adjaloo, 2007).

In the areas of grasscutter rearing, the strategy adopted is to make sure that, people in the communities refrain from bush burning so that they can save the forest. That is why the NGOs train them and give them foreign breeds from Benin which develops faster than the local ones.

Another strategy that the NGOs use to reduce the poverty levels of women is the training of these people in batik and tie and dye and soap making. This is due to the fact that, a lot of people (poor) are unable to buy

the expensive clothes and materials on the market and some cannot even afford a bar of key soap to even wash let alone, bath. It is in this area that the NGOs sees the training needs in this area as crucial so that the “have –nots” can at least afford two yards of tie and dye and a ball of local soap (obidibodo) which is relatively cheaper.

It can therefore be seen that, the various intervention programmes adopted by the NGOs needs strategic thinking and planning so that the people will actually participate in all of them.

How the NGOs intervention programmes has helped women

Considering the livelihoods of very poor women helps us to appreciate the differential value and availability of their time. Women have more responsibilities during the day and less available time to learn about new techniques, attend meetings or training. Many poor women in poor counties spend the majority of their productive lives either pregnant or lactating, usually with very few children to care for (Appleton, 1995).

One study revealed that male extension workers in Africa think that women do not make significant contributions to agriculture, that women are tied down with household chores and children, are shy and difficult to reach, and that they are “unprogressive” when considering innovations (Gill, 1987). These, the MDG, goal 3 disagrees and seeks to promote gender equality and empower women. In fact, there is a saying that, you educate a man and you have educated an individual but when you educate a women, you educate a nation. This is the main reason why the NGOs and for that matter government intervention programmes target a lot of women.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter deals with the instrument and methods used for the study. Thus, how the research work was carried out so as to gather information about the objective of the study. It examines the following areas: the population on whom the study was conducted; the sampling procedures used in the study; instrumentation; data collection and data analysis have also been covered here.

The result of the study was based on data taken from the case study areas namely Pampaso, Kokobra and Sobolo in the Kumasi Metropolis.

Questionnaires were given to women who had benefited from the intervention programmes by Tropenbos International- Ghana (TPI – Ghana), Resource Link Foundation (RLF) and Grassroots Initiative Programme (GRIP), all NGOs operating in the Metropolis in the Ashanti Region and elsewhere. The questionnaires were given to these women directly at their various locations.

The chapter is laid out as follows:

- Population
- Sampling Technique
- Instrumentation
- Data Collection
- Data Analysis

Population

The research was carried out having considered mainly women who have benefited from GRIP, RLF and Tropenbos International (TPI) assisted income generating activities in the Kumasi Metropolis and its environs in the Ashanti region of Ghana. These NGOs were selected because they were into poverty interventions that went a long way to help women.

It was believed that, this population would be able to provide the relevant information in the area of the study.

Sampling Technique

The scattered nature of communities in the Ashanti Region and the lack of any comprehensive sampling frame for rural communities or a consistent and systematic numbering of these communities make it difficult to use any strictly stratified or cluster sampling techniques in choosing the sample (Nsiah- Gyabaah, 1992).

In order to avoid the issue of bias in choosing the women that would form the sample for the study, a list of women beneficiaries that RLF, GRIP and TPI have helped was retrieved from the various offices in Adum, Fumesua and Asokwa in the Ashanti region.

To choose the women from the NGOs, all the names from the list given by RLF, GRIP and TBI were written on strips of paper and folded into small pieces. The next task was that they were all put into a small box and one strip of paper was selected at a time. This procedure was repeated until all the three communities namely, Kokobra, Sobolo and Pampaso were obtained.

The purposive sampling method was used to select the 125 respondents based on two (2) criteria. In the first instance, respondents identified must

have their names on the records of RLF, GRIP and TBI who have benefited from their income-generating activities. The second criterion was that, the woman identified must be available and willing to be interviewed on her income-generating activity. At the end of the whole process, the total number of women interviewed came up to 125.

Instrumentation

The main instrument used for the research was questionnaire. A set of questionnaire was prepared for women beneficiaries of income-generating activities from RLF, GRIP and TBI. Literature research was used to collect additional data from the management of the NGOs and field assistants. The questionnaire was content – validated by my supervisor.

Information was again obtained from magazines, newspapers, journals and textbooks. There were instances where the various categories of respondents were also interviewed on some aspects of the study for clearer understanding of issues and clarity of some expressions they put down.

In some cases, sites were visited where the women were actually undertaking the various intervention programmes and projects. The research designed a system for scoring the instrument. Most of these items in the questionnaire used were scored from “ticking” the boxes provided with a few demanding brief answers to the spaced provided.

All the instruments and techniques that were used for scoring were recorded on the data input sheet for easy checking and analysis.

While some women who could read and write were given questionnaires to answer, the illiterates among them were taken through an interview schedule using the same set of questionnaire.

Questions asked consisted of the types of training, areas of operation, as well as where they sold their products or services. Also, questions based on the sustainability of women income generating activities they are engaged in, duration of the programme, what they use their income for, how the intervention programmes has helped them to improve the nutritional level of the family, take good care of their children in school amongst the lot. Again questions on where they sell their products or services, their income level before and after the intervention were also asked.

Data Collection

The questionnaires were solely presented personally to women beneficiaries (respondents) of the NGOs intervention programmes at Soboro, Pampaso and Kokobra. The respondents were given enough time to study and answer and after a week, went to collect them and helped those who could not understand portions of the questionnaire to complete them.

The researcher also interviewed five(5) management and twenty (20) staff of the various NGOs which took two (2) days with each day's interview lasting for five (5) hours.

Data was also collected from newspapers, journals, internet, books, documents and articles written by knowledgeable people in the field. Interviews were also conducted with the management of the NGOs who were into the intervention programmes including some field assistants.

Interviews conducted with the top management of NGOs, who are at the same time the planners, implementers and financiers of the various intervention programmes were of immense help to the success of the study.

The field assistants were also of great help since they clarified issues which were not clear to the women beneficiaries.

The questionnaire which was administered involved women who have benefited from the various intervention programmes given by NGOs, how they have gone through with the programmes after the intervention and their perception on the NGOs poverty reduction intervention programmes on their livelihoods.

The criteria for qualification of the women to be selected by the NGOs for support was that, the women must have lived in the community for not less than four (4) years, have an identified structure in which she lives in and can only afford a meal a day.

Based on these forty-three (43) women from RLF, forty-two (42) from TPI-Ghana and forty (40) from GRIP were selected. In all, 150 women participated in the income generating activities of RLF, GRIP, and TBI. These women constitute the population for the study.

Data Analysis

Data collected from the women beneficiaries and other NGO personnel were screened manually to ensure consistency of responses under the various sections. The data were then inputted into Statistical Product and Service Solutions (SPSS) software before analysis.

Throughout the work, frequency tables and percentages were used to help the researcher gain an overall view of findings, to identify the trends, and to display the relationship between parts of the findings.

The data were analyzed according to major themes so as to reflect the order of the research questions. Qualitative data analysis was employed throughout the process to reflect the research design.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter consists of the general analysis of responses to the questionnaire and interviews administered. It again discusses findings supported by literature review and other supportive views as well as on the spot findings.

The study sought to find answers to the following questions:

- What are the economic conditions of the beneficiaries, their contribution to the programme and the types of training offered?
- Where do you sell the products?
- What benefits, problems and impressions do you have about the intervention programmes?

Economic conditions of beneficiaries

The study examined the income generating activity the women engaged in and what they used the income for. The relevance of the training and their income levels before and after the intervention were also examined.

Table 2: Administration of Questionnaires to the Women beneficiaries at TPI – Ghana, RLF and GRIP

Population	Instrument	Number administered	Number returned	Percentage returned
WOMEN	AT Questionnaire	50	42	84
TPI-GHANA				
WOMEN	AT Questionnaire	50	43	86
RLF				
WOMEN	AT Questionnaire	50	40	80
GRIP				
TOTAL		150	125	83.3

Source: Field work, 2009.

As shown in table 2, 50 questionnaires were administered to women beneficiaries from TPI-Ghana, RLF and GRIP totaling 150. Out of this number, 42 representing 84% were returned from TPI – Ghana, 43 representing 86% from RLF and 40 representing 80% from GRIP.

The shortfall was as a result of some who had misplaced theirs while others did not return them because they were not interested.

Table 3: Income generating activity the women engaged in

Item	Frequency	Percent
Farming	55	44.0
Porter business	37	29.6
Petty trading	28	22.4
None	5	4.0
Total	125	100.0

Source: Field work, 2009

As can be seen in Table 3, out of the 125 people interviewed, 55 people representing 44% are engaged in farming activities, 37 representing 29.6% are also engaged in porter businesses in the form of commerce or store attendance and 28 representing 22.4% were involved in petty-trading businesses while the remaining 5 engaged in businesses that were not permanent.

This is supported by Rukaya Adama, aged 27 years who had a daughter and was engaged in porter business and could work for long hours and could spend a greater proportion of her earnings on health care.

This is also buttressed by Appleton (1995) who is of the view that, many poor women in poor countries spend majority of their productive lives either pregnant or lactating, usually with very few children to care for hence do nothing.

Table 4: What the women use their income generated from the activity/activities on

Item	Frequency	Percent
Buy food, clothes, soap and other detergents, hospital bills and pay school fees.	13	10.4
All the alternatives except development levies.	13	10.4
All except hospital bills and development levies.	86	68.8
All except first aid	6	4.8
All except bills, levies and school fees.	7	5.6
Total	125	100.0

Source: Field work, 2009

As shown in table 4, the intervention programmes have helped the women tremendously to use their income from the various activities they engaged in to as it were buy and pay for various items. Out of the 125 respondents, it was revealed that 86 respondents, representing 68.8% used their income to buy food for the family, first aid drugs, pay school fees, buy clothes, soap and detergents except the payment of hospital bills and development levies. The lowest numbers of 6 respondents representing 4.8% use their money to buy food, clothes, soap and detergents and also pay school fees, social development and social levies except buy first aid drugs.

According to a report of the Organization for Economic Co-operation and Development (OECD, 2003), unhealthy living conditions and malnutrition leave poor people more vulnerable to disease. The income generated from the various activities undertaken were generally used to improve their livelihood. That is, to assist their husbands and other relatives. Out of the 125 people interviewed, many of the respondents commented that they used their money generally in all the respective options given with very little emphasis on the developmental levies as shown in table 4 and item 11 on the appendix.

This is the main reason why Goodness and Mercy Foundation, an NGO in June 2008, provided free health care for over 3000 residents of Konongo-Odumase in the Ashanti Region of Ghana. A chat with Mr. Dapaah of RLF revealed that, “Poverty is pain, it feels like a disease” and was of the view that, if the income levels of people are low, they cannot even get money to register with the National Health Insurance Scheme (NHIS) provided by the government of Ghana.

Table 5: The types of training offered by the NGOs

Item	Frequency	Percent
Soap making	48	38.4
Snail rearing	31	24.8
Tailoring and Seamstressing	1	0.8
Honey making	13	10.4
Batik, tie and dye	19	15.2
Grasscutter	13	10.4
Total	125	100.0

Source: Field work, 2009

As shown in Table 5, the NGOs come along with relief packages that include offering training programs to many women in the field of honey-making, snail rearing, tailoring and seamstressing, batik tie and dye, grasscutter rearing and other forms of activities. Out of the 125 people interviewed, 48 people with a valid percentage of 38.4% confirmed that they participated in soap –making; 31 indicating 24.8% were into snail rearing, 13 representing 10.4% were into honey making; 19 representing 15.2% were into batik, tie and dye; 13 reflecting 10.4% were into grasscutter rearing and 1 representing 0.8% was into tailoring and seamstressing.

The training seemed very effective and helped the women to upgrade themselves. According to a World Bank Technical Paper, No. 346 (1997), over the last decade, some NGOs have shifted their focus from skills training or empowerment to provision of amenities such as market places, KVIPs, bore holes amongst others.

In support of this, Mc William (1975) proves that, less interest of our colonial masters in developing our competencies and technical know-how was the main course why people still remain in poverty.

The Minister of Women and Children's Affairs (MOWAC), Hajia Alima Mahama said empowering the vulnerable in society especially the young women could make them have adequate housing and be gainfully employed. This she said is the main reason why her ministry in 2007 carried out training programmes for 23,187 women undertaking small businesses in the informal sector to enable them to acquire skills to expand their businesses.

This was supported by Kanbur and Mink (1992) who said acquisition of appropriate business management skills will lead to increased income levels and improved standards of living.

This was buttressed by Graham (1999) who revealed that, the training of people to acquire entrepreneurial skills at all levels constitute one of the important reasons for skills development and attainment of a higher standard of living.

This is why an interaction with Mr. Adjaloo and Ms Evelyn Asante Yeboah revealed that Tropenbos International – Ghana (TPI –Ghana) in 2007 undertook a Bee-keeping monitoring exercise in the Offinso Forest.

This was supported by an interaction with Mr. Christopher Dapaah, the co-ordinator of RLF who said his outfit had trained over 293 people (both men and women) in grasscutter rearing with breeds from Benin. Mr. Dapaah went on to explain that, they also undertake batik, tie and dye, soap-making and tailoring and seamstressing.

Table 6: The degree to which the NGOs intervention programme(s) has/have helped the women

Item	Frequency	Percent
Reduce Marital conflicts due to financial pressure	14	11.2
Develop leadership	11	8.8
Develop training skills	15	12.0
Enjoy leisure	6	4.8
Take good care of the children in school	9	7.2
Improve the nutrition level of the family	11	8.8
Acquire a sense of creativity	8	6.4
Keep myself clean and dress decently	8	6.4
Develop social networks	7	5.6
Buy enough clothes for the family	3	2.4
Afford decent accommodation for the household	33	26.4
Total	125	100.0

Source: Field work, 2009

As shown in Table 6 and from item 12 of appendix A, the highest number of 33 out of the 125 respondents representing 26.4% disagreed that they have been able to afford decent accommodation for the household whiles 14, reflecting 11.2% strongly agreed that the intervention programmes has helped them to reduce marital conflicts due to financial pressure. 15 and 11 respondents representing 12% and 8.8% also agreed that they have been empowered to develop training skills and leadership skills respectively. It has

also revealed that 11 respondents reflecting 8.8% had their nutritional level of the family improved which they strongly agreed.

This was supplemented by Radhakrishna et. al, (1997) who said in Agriculture, data from ICRISAT covering 6 Indian villages over the period 1975 – 1983 shared that while half of the population was poor in a typical year, only 19% became poor every year afterwards.

This they said was due to the intervention of NGOs various Agricultural practices targeted towards women who were patient, reliable and above all, skillful and fast to grasp.

The researcher believes the raising of a person from a lower poverty level to an appreciable level is in a way an improvement in one’s life. Hence, no matter how small one has been empowered by an NGO, it is an improvement and the NGOs have to go on in the rightful directions.

Table 7: Relevance of training

Item		Frequency	Percent
Valid	Extremely high	45	36.0
	Very high	79	63.2
Missing System		1	0.8
Total		125	100.0

Source: Field work, 2009

As seen in Table 7, 45 out of the 125 people interviewed representing 36% said, the training was extremely high while 79 respondents representing 63.2% also said the relevance of the training was very high with one (1) item representing 0.8% missing in the selection procedure.

Table 8: Income level of women beneficiaries before the intervention

GHC	Frequency	Percent
0- 10	115	92.0
Above 50	10	8.0
Total	125	100.0

Source: Field work, 2009

The NGOs have programmes on their line of action such that various training workshops and symposia are held periodically to enable all women of class whether literate or illiterate to acquire some level of creative skill which she can easily set up an income generating venture to earn an optimum level of revenue to support her family and the family at large.

From the 125 people interviewed, it was revealed that 115 of them representing 92% received an income of less than GH¢10 before the introduction of the NGOs intervention programmes.

This can be seen from Rukaya Adama, a 27- year old mother of one and a beneficiary at Kromoase, near Kwadaso who was earning as low as GH¢8 can now smile after the intervention programme.

Table 9: Income level after the intervention

GHC	Frequency	Percent
0-10	115	92.0
Above 50	10	8.0
Total	125	100.0

Source: Field work,2009

As shown in Table 9, the income levels of the women has risen more than 100% after the introduction of the NGOs intervention programmes. Out

of the 125 people interviewed, 115 people indicated that they received above Gh¢50 representing 92% while 10 people representing 8% received between GH¢31 and GH¢40.

This according to the Ghana statistical service, pattern and trends of poverty in Ghana, 1991-2006, and the Ghana living standards survey (GLSS), GLSS 5 conducted in 2005 and 2006 indicated that, the proportion of Ghanaians described as poor in 2005/06 was 28.5%, falling from 39.5% in 1998/99. The proportion of people described as extremely poor declined from 26.8% to 18.2% within the same period.

Marketing of products and services

Marketing is an activity that helps people sell off their products to others for some form of income. Marketing of products therefore cannot be de-linked from selling and as such one has to develop such skills.

Table 10: Where the products or services are sold

Item	Frequency	Percent
Within the Community (market)	48	38.4
Within the Community (outside the market)	77	61.6
Total	125	100.0

Source: Field work, 2009

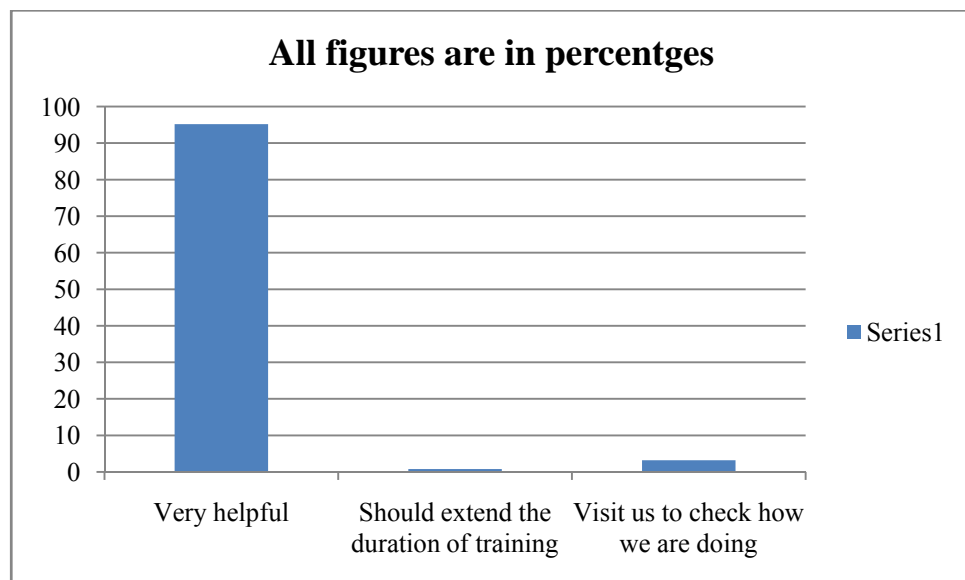
As shown in Table 10, 48 respondents representing 38.4% revealed that, they sold their products within the communities in the market place while 77 representing 61.6% sold their products in communities outside the market. This shows that, most of the beneficiaries move longer distances to

sell their products to earn a living which sometimes make them very weak at the end of the day.

It is in this light that the government introduced the livelihood empowerment Against Poverty (LEAP) in March 2008 to help supplement the income levels of these households for those who are not enjoying any intervention programmes and those who earn lower sales. According to Mr. Ofori-Addo, the coordinator of the LEAP programmes disbursements done in March 2008 had seen some changed lifestyles (Daily Graphic, May 29 2008, p. 24).

Benefits, problems and aspirations

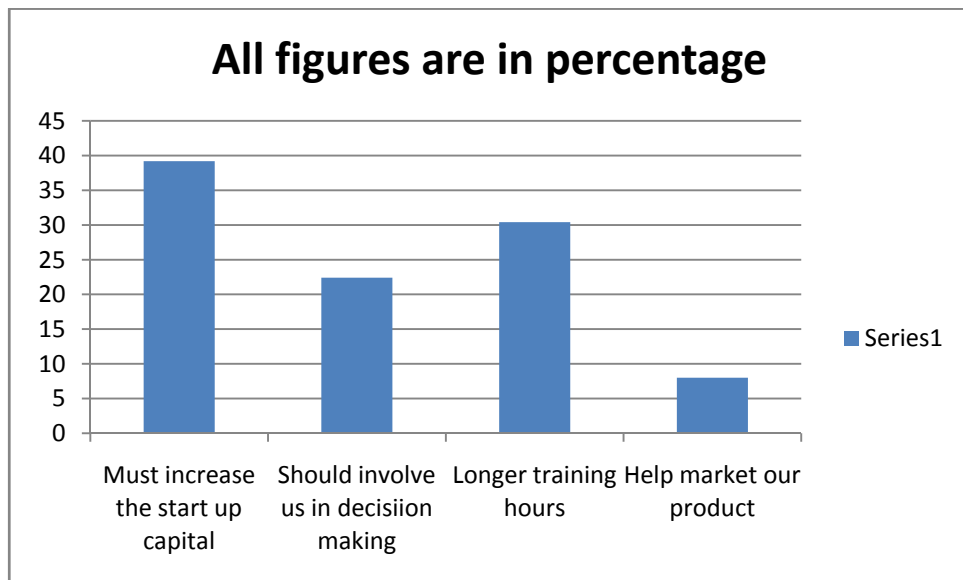
Once one gets into a programmes, there may be problems and once the problems are overcome, then one begins to reap the benefits, these benefits will thus lead the person to higher aspirations.



Source: Field work,2009

Figure 1: Impressions about NGO intervention programmes on poverty alleviation in their communities.

Mostly, people who offer some form of assistance to the needy in society do not avail themselves to be reviewed and assessed. However, as shown in figure 1, out of the 125 interviewed, 119 representing 95.2% argued that, the intervention programmes were very helpful. This they said has brought about a total change in their lifestyles. One (1) person reflecting 0.8% said the NGOs should extend the duration of their training programmes. 4 people representing 3.2% also tasked the NGOs the visit them to check how they are doing. This is to say that, monitoring and evaluation of their activities should be encouraged.



Source: Field work, 2009

Figure 2: How the NGOs can make their intervention programmes more beneficial to people

As shown in figure 2, out of the 125 people interviewed, 49 representing 39.2% argued that the NGOs must increase the startup capital of the beneficiaries. 28 people representing 22.4% said the NGOs should involve them in decision –making.

Rowntree (1975) in his contribution said that, if a project is programmed appropriately, the project can be the most powerful tool to total satisfaction when the beneficiaries become part of the whole project. This was supported by Koontz and O' Donnel (1976) who said, Directing and Leading are the interpersonal aspect of management by which subordinates are led to understand and contribute effectively and efficiently to the attainment of enterprise objects.

Ukeje (1976) said that, in order to direct human effort towards enterprises objectives, managers/administrators soon realize that they should think in terms of issues related to orientation, communication, motivation and leadership. This can mean that, for a successful project implementation to the satisfaction of the recipients, there must be information flow from top to down and down to top and above all, proper sharing of ideas and inputs which must be accepted by both project implementers and project beneficiaries.

Also 38 people representing 30.4% argued that, there should be longer training hours. It is realized here that, lack of funds from donors is the main cause why some NGOs give shorter training periods but concentrate on actual cost on projects. Apple by (1992) expresses that; there should be a high degree of connection between skills training and economic growth. This he meant to say that, some projects will need shorter training periods while others will need longer training periods as and when needed.

Out of the 125 people interviewed 10 representing 8% were still of the view that, the NGOs must help the beneficiaries market their products.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter is the final one and relates to the findings of the study. It includes the summary of the study, conclusions ,recommendations and suggestions for further research.

Summary of main findings

This study sought to assess the perception of women on NGOs poverty reduction intervention programmes and its influence on their livelihoods.

The specific objectives were to:

- (1) describe NGOs poverty reduction interventions in terms of training, types of training, types of intervention, areas of operation and relevance,
- (2) determine women's roles in poverty reduction in terms of access to financial assistance, marketing, programme implementation and availability of funds,
- (3) describe women's perception of the relative effects of poverty reduction programme on their livelihoods in terms of healthcare, feeding, social capital and housing.

Pertaining to specific objective one, the study revealed that, the contributions of the NGO intervention programmes has helped to improve the livelihood of women in the Ashanti Region. It was found that, the training programmes in soap-making, snail rearing, honey making, batik, tie and dye and grass cutter rearing helped the women greatly in improving their income levels. Soap-making had the highest frequency amongst the modules which the women engaged in with the highest participated programme being tailoring and seamstressing. The study showed that, more than 40% of the beneficiaries engaged in farming activities with a smaller percentage below 4% not engaged in any permanent income generating activity.

With respect to the second specific objective which was to determine the role the women, played in poverty reduction in terms of acquiring funds, marketing their products and helping in programme implementation, the findings showed that, the NGOs can make their intervention programme more beneficial to people by increasing the start-up capital of the beneficiaries, involve them in taking decisions on how to select a particular programme, give longer training hours for the programmes and also help the beneficiaries market their products.

Most beneficiaries (women), field assistants and project coordinators of the various NGOs all argued that, making the various intervention programmes participatory would help people take keen interest in them by making very meaningful inputs in the organizational set-up.

It was noted that, the beneficiaries contributed nothing to the intervention programmes and that they had improved level of income after the

intervention programmes. The intervention programme according to the study gave the beneficiaries much aspiration in the job market.

Regarding the third specific objective which was to describe women's perception of the relative efforts of poverty reduction programmes on their livelihoods in terms of healthcare, feeding, social capital and housing, the finding was that, the various intervention programmes by the NGOs did not help them to afford decent accommodation for the household. It was also revealed that, the intervention programmes helped most women to improve the nutrition level of their household and that no money or contribution was made by the women beneficiaries before they were trained.

Conclusions

Having gone through the research, the conclusions below were drawn from the findings of the study.

Though there were not enough training centers by the various NGOs (TPI, GRIP and RLF) where beneficiaries could undergo skill training in a particular field to enhance their competencies coupled with shorter training periods, the course content in the training schedules were adequate and comprehensive. The field assistants and resource personnel who trained the beneficiaries had the requisite skills and that no money was paid by the women beneficiaries before they were trained.

Again the various intervention programmes helped most women to improve the nutrition level of their household, reduced marital conflicts, developed training skills and also increased their income levels. These notwithstanding, lack of funds from donors to the NGOs made it impossible to

organize various intervention programmes for a wider spectrum of beneficiaries.

Recommendations

The following recommendations are worthy of consideration.

1. Assistance received from donors in cash and kind to train people must be rewarded. For instance, there should be certificates to the trainees after successful completion of a training programme.
2. There must be collaboration between NGOs and beneficiary communities on the planning of programmes to be run.
3. NGOs must help the beneficiaries market their products or services. This could be done by the NGOs contacting or citing places where the products can be sent directly to sell. On the other hand, the NGOs could buy from the beneficiaries to make them self – sufficient.
4. NGOs must encourage beneficiaries to train other people in their communities so that majority of people will earn decent living to bridge the poverty gap.

Suggestion for future research

Due to the importance of the topic, the following recommendations are made to enhance researches into the near future.

1. There was the problem of people understanding the need to be trained in the various intervention programmes periodically and so extensive research should be conducted into it to bring out the best roles the NGOs can play in convincing the beneficiaries to attend such training programmes

2. The study involved travelling extensively, however, since the road network in the metropolis is poorly developed, the dry seasons would be convenient and appropriate.
3. Because most of the women beneficiaries spent most of their time on the farms, future interviews must be conducted in the evenings between 4.30pm and 6.30pm.

REFERENCES

- Adjaloo, S., (2007). *The Economics of Agricultural Technology in Semi-arid sub-Saharan Africa*. Maryland, Johns Hopkins University Press.
- Asamany, D., (1999). *Helping Poor People Manage risk*. Accra: Ghana Publishing Corporation.
- Ampadu- Nyarko, J., (2008). 120 ‘Kayayee’ attend skills training programme. *Daily Graphic* 29 May p. 32 Accra: Graphic Communications Group Ltd.
- Amponsah, I. (2008). Why are many Ghanaians getting poorer and poorer? *Daily Graphic*, 16 June p. 23. Accra: Graphic Communications Group Ltd.
- Appleton, B., (1995). “Income risk, coping strategies and Safety rates”. World Bank Research Observer. 17 (2): 141-166.
- Appleby, B., (1992). *Poverty and Policy Volume IV*. Baltimore. Johns Hopkins University Press.
- Asante A.A. & Ofori-Addo L. (2008). Government expands LEAP programme. *Daily Graphic* 29 May p.24. Accra: Graphic Communications Group Ltd.
- Asare, G. E., (2008,). Free Health Care for Konongo-Odumase. *Daily Graphic* 16 June p. 43. Accra: Graphic Communications Group Ltd.
- Bimpeh, I. N. K., (1998). *Government’s partnership with NGOs for development*. Ghana. Ghana Publishing Corporation.
- Bishop, P., (1989). *The World of information*, England, Ashante Publishing.
- Boadu-Ayeboafoh, Y., (2007). Disbursements under MCA *Daily Graphic* 13 June p. 7. Accra: Graphic Communications Group Ltd.

- Boateng, C. (2008). *Government expands LEAP programme. Daily Graphic*
29 May, p. 24. Accra: Graphic Communications Group Ltd.
- Clark, K. (1991). *Design of Poverty Alleviation Strategy in Rural Areas*.
Rome: Food and Agricultural Organization.
- Danny, L. (2008). *12th Quadrennial ministerial Meeting of UNCTAD XII*.
Daily Graphic 26 April Accra: Graphic Communications Group Ltd.
- Dichter, E. (1989). *Governing the commons*. New York, Cambridge
University Press.
- Duho, K., (2007). *Poverty and Education*. California ICS Press.
- Dowuona, S., (2005). *Poverty and Credit Schemes*. Boulder, Westview Press.
- Edwards M. & Hulme, D. (1992). *Food Security in Asia*. Ithaca, Cornell
University Press.
- Ghana Development Planning Commission (2002). *Ghana Poverty Reduction
Strategy: Agenda for growth and prosperity*. Vol II Accra: Ghana.
- Ghana Statistical Service (2001). *Ghana living Standards Survey*. Accra:
Ghana Publishing Corporation.
- Ghana Statistical Service (1999-2006). *Pattern and Trends of Poverty in
Ghana*. Accra: Ghana Publishing Corporation.
- GIMPA (2005). *Report on NGOs reaching out to poorest of the population*
Accra.
- Graham, M. P. (1999). *Manpower for Development*. California. ICS Press.
- Gilbert M. & Guggler, P. (1992). *Chronic poverty and social protection*.
Manchester. Abt Associates Inc.

- Gill, D., (1987). *Women in Agriculture*. Hong Kong, Oxford University Press.
<http://www.unitus.com/sections/poverty/poverty-pov-main.asp>.
- Hulme D. & Edwards, M. (1992). *Agriculture and the policy environment*.
 Paris, OECD.
- Hulme, D. & Edwards, M. (Eds.) (1997). *NGOs, States and Donors: Too close
 for Comfort?*, London: Macmillan.
- IFAD (1992). *Decent work and the informal economy*. Report VI, Geneva:
 International Labour Office.
- Isham, J., Sogge, D. & Helmich, H. (1995).. *World Bank Economic Review*
 Washington: World Bank.
- Kayteh, E. (1992). *Undermining rural Development with cheap credit*. P. 43
 Brussels: ICS Press.
- Kanbur, P. & Mink, A. (1992). *Hunger and Public Action*. Oxford: Clarendon
 Press.
- Koontz, D. & O' Donnel S. (1976). *Directing*. Oxford: Oxford University
 Press.
- Legends, J. (2001). *Poverty and Death*. Retrieved May 17, 2001 from [http://
 www.unitus.com/sections/poverty/poverty-pov-main.asp](http://www.unitus.com/sections/poverty/poverty-pov-main.asp).
- Mc William, T., (1975). *Social Protection for the poor*. Hampshire, England:
 Ashgate Publishing.
- Morduch, J. (1995). *Income smoothing and consumption smoothing*. *Journal
 of Economic Perspectives* 6. 18 – 43.
- Nolan, J. (1987). *Project Financing*. Great Britain: The Abbey Press.
- Nsiah-Gyabaah, P. (1992). *Utilisation of Facilities and Resources to enhance
 Production*. Berlin: Reston publishers.

- OECD (2003). *Poverty and health DAC guidelines and reference series Paris, OECD development Centre.*
- Ofori, L., (2007). *Macroeconomics*. Bethesda: Abt Associates Inc.
- Potter, S. & Lloyd, C (1998). *Economic Growth and Income Inequality: Reexamining the Links*. Amsterdam: Elsevier Science B. V.
- Poverty Net (2007). *Health in Poverty Reduction Strategy papers (PRSPs)*. London: DFID Health Systems Resource Centre.
- Radhatorishma, R., Fumo, C.& Kuby, T. (1997). *India's Public Distribution System: a National and International perspective*. World Bank Discussion Paper No. 380. Washington D.C.
- Rowntree, D. (1975). *What computers can offer*, Okaland, ICS Press.
- Schultz, J. & Tunsel, A. (1997). *Wage and labor supply effects of illness in Cote d'Ivoire and Ghana*. Journal of Development Economies. 53:251-286.
- Skinner, T., Fowler, A. & Smillie, I. (1987). *Financing Projects*. New York. Cambridge University Press.
- UNDP (1997). *Human Development Report*, UNDP/Oxford University Press.
- Ukeje, B. O. (1976). *Educational Administration*. New York, Cambridge University Press.
- Wikipedia (2001). Rural Development. Retrieved May 17, 2008 from: <http://www.unitus.com/sections/poverty/poverty-pov-main.asp>.
- World Bank (1992). Technical Paper No. 346. Washington D.C.: International Monetary Fund.
- World Bank (1994). Discussion Paper No. 261: *Attacking Poverty* Washington D.C.: Oxfam.

World Bank (1997). Poverty Reduction Development Report. Washington
D.C.: World Bank.

World Bank. (2000a). World Development Report. Washington, D.C.: World
Bank.

APPENDICES

APPENDIX I

QUESTIONNAIRE

UNIVERSITY OF CAPE COAST, GHANA

**DEPARTMENT OF AGRICULTURAL ECONOMICS AND
EXTENSION, SCHOOL OF AGRICULTURE.**

QUESTIONNAIRE FOR WOMEN BENEFICIARIES.

**TITLE OF RESEARCH PROJECT: “WOMEN’S PERCEPTION OF
NGOS POVERTY REDUCTION INTERVENTION PROGRAMMES
ON THEIR LIVELIHOODS IN THE KUMASI METROPOLIS IN THE
ASHANTI REGION OF GHANA”.**

INTRODUCTION

The following questions are aimed at collecting data that will help the researcher to determine, women’s perception of NGOs poverty reduction intervention programmes on their livelihoods in the Kumasi Metropolis in the Ashanti Region of Ghana.

This is purely for academic purposes. All information provided by you will be treated as private and confidential.

INSTRUCTION

You are kindly requested to tick (√) the boxes provided for the appropriate option and provide a brief answer to the other spaces provided.

A. PERSONAL INFORMATION

- 1. Gender (a) Male [] (b) Female []
- 2. Age (Years)
(a) 20 – 30 [] (b) 31 – 40 [] (c) 41 – 50 [] (d) Above 50 []
- 3. Marital status
(a) Single [] (b) Married [] Window(er) [] (d) Divorced []
- 4. Education level
(a) Non formal [] (b) Primary [] (c) Middle School []
(d) Junior Secondary [] (e) Secondary [] (f) Polytechnic [] (g)
Tertiary [] (i) others (specify).....
- 5. Do you have dependents? (a) Yes [] (b) No []
If yes, how many?
(a) 1 – 3 [] (b) 4 – 5 [] (c) 6 – 10 [] (d) above 10 []

B. ECONOMIC CONDITION

- 6. What income generating activity are you engaged in?
a.
b.
c.
- 7. How much do you contribute to the intervention programme? All figures are in Ghana cedis (GH¢). (a) 1 – 10 [] (b) 11- 20 [] (c) 21 – 30 [] (d) Above 30 [] (e) Nothing at all []
- 8. What was/were your personal source(s) of income?
a.
b.

9. How are you able to set up income generating activity or activities on your own?

a.

b.

10. Do you make cash savings to maintain and expand your income generating activity/activities. (a) Yes [] (b) No []

If No, why?

11. What do you use your income generated from the activity / activities for? You can tick as many as applicable.

(a) Buy food for the family	
(b) Buy first aid drugs	
(c) Pay children school fees	
(d) Buy clothes for the family	
(e) Buy soap and other detergents	
(F) Pay hospital bills	
(g) Pay social/development levies	
(h) Others (specify)	

12. Indicate the degree to which the NGOs intervention programme(s) has/have helped you to.

Statement	Strongly Agree	Agree	Disagree	Strongly disagree
(a) Reduce Marital conflicts due to financial pressure				

(b) Develop leadership				
(c) Develop training skills				
(d) Enjoy leisure				
(e) Take good care of the children in school				
(f) Improve the nutrition level of the family				
(g) Acquire a sense of creativity				
(h) Keep myself clean and dress decently				
(i) Develop social networks				
(j) Buy enough clothes for the family				
(k) Afford decent accommodation for the household.				

13. What are the types of training offered by the organization?

- a.
- b.

14. How long are you trained?

0 – 5 months [] 6 – 11 months [] 12 – 17 months [] Others (Specify)

15. How relevant is the training to you?

- a. Extremely high (1) []
- b. Very high (2) []
- c. High (3) []
- d. Average (4) []

16. Have you ever gone to the aid of distressed members of your community with cash and ideas to help them out of their poverty?

(a) Yes [] (b) No []

17. What was your income level before the intervention?

Range (GH¢)	Please tick (√)
0-10	
11-20	
21-30	
31-40	
41-50	
Above 50	

18. What is your income level after the intervention?

Range (GH¢)	Please tick (√)
0-10	
11-20	
21-30	
31-40	
41-50	
Above 50	

C. MARKETING OF PRODUCTS OR SERVICES

19. Where do you sell the products or services?

.....

20. Do you sell it by yourself, through the NGOs other means/people? (Specify)

.....

21. If by somebody else, do you pay the person? (a) Yes [] (b) No [] If yes, how much?.....

D. BENEFITS, PROBLEMS AND ASPIRATIONS

22. What are your general impressions about NGO intervention programmes on poverty alleviation in your community?

.....
.....

23. Can you say that the intervention programme given by NGOs have resulted in improvement in your lives?

(a) Yes [] (b) No [] (c) Somehow [] (d) Not sure [] If yes, please explain

.....

24. In your opinion, how can the NGO's make their intervention programme more beneficial to people?