UNIVERSITY FOR DEVELOPMENT STUDIES

TAMALE

PERCEPTIONS ABOUT THE IMPACT OF NGO FUNDED PROGRAMMES
ON THE SOCIO ECONOMIC WELL BEING OF THE PEOPLE OF
SAVELUGU – NANTON DISTRICT: A CASE STUDY OF WORLD VISION
GHANA

BY:

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DEGREE IN NGO MANAGEMENT AND RURAL DEVELOPMENT

SEPTEMBER, 2016

DECLARATIONS

STUDENT'S DECLARATION

I hereby declare that this dissertation is my own work towards the Master of Arts degree in NGO Management and Rural Development, and that, to the best of my knowledge, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text.

Pamela Wuni (UDS/MNG/0062/10)		
	Signature	Date



SUPERVISOR'S DECLARATION

I hereby declare that the preparation and presentation of this dissertation was supervised in accordance with the guidelines on supervision of dissertation laid down by the University for Development Studies.

Mr. Fabian Dome Yelsang		
Signature	Date	

ABSTRACT

There have been several projects funded by World Vision Ghana (WVG) in the Savelugu-Nanton District to help alleviate poverty in the town. Most of these projects have been designed for various communities living in the district. This study examined the perception of the community on some World Vision projects, their effects on the people and how these projects have contributed to the socioeconomic well-being of the people. A sample of 400 was chosen using the Slovin's method of sample size determination. Using stratified sampling technique, communities were stratified into three statas and 5 communities were picked from the three strata. The sample was then allocated to the communities proportionally and questionnaires were administered in the chosen communities. Predictive Analytics Software was used to analyse the data collected from the questionnaires. The study revealed that 60% of the respondents affirmed that WVG has impacted both individuals and the communities at large through educational support projects, health funded projects and community development and sensitization projects. The study highlights some challenges that inhibited WVG from supporting the rural poor which included limited resources to cater for the numerous demands of the communities and poor participation of some community members in WVG Programs. It was recommended that the Assembly should develop its own realistic and sound strategies that are not dependent on donor funds but those that explore local financing opportunities. WVG and the Assembly should adopt strategies for community sensitization to change the mind set of the community members for self-initiatives, self-reliance and community contribution for self-development.



DEDICATION

This dissertation is dedicated to my family and friends.



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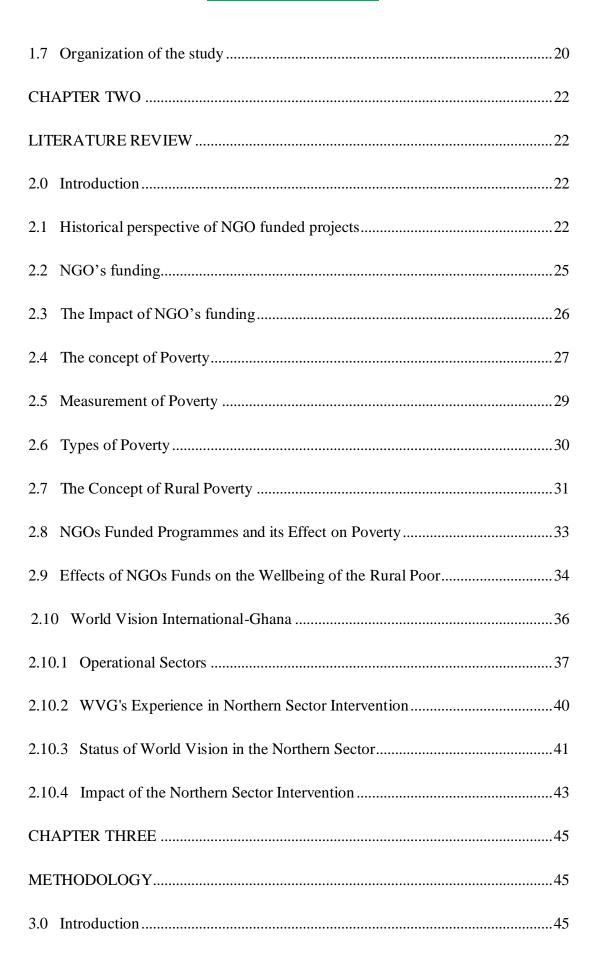




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LIST OF ABBREVIATIONS

ADP - Area Development Programme

CD - Community Development

CGAP - Consultative Group for Assisting the Poor

DHMT - District Health Management Team

GNECC - Ghana National Education Campaign Coalition

IFAD - International Fund for Agricultural Development

MoE - Ministry of Education

MoFA - Ministry of Food and Agriculture

MoH - Ministry of Health

NNED - Northern Network for Education Development

PRA - Participatory Rural Appraisal

REV - Rural Education Volunteer

SAP - Structural Adjustment Programmes

TBA - Traditional Birth Attendants

VAO - Vision Aid Overseas

WATSAN - Water and Sanitation

WVG - World Vision Ghana

WVI - World Vision International



CHAPTER ONE

INTRODUCTION

1.0 Introduction

One of the major development problems facing the world today is growing phenomenon of poverty. The problem of poverty is intensified by its complex and dynamic nature with many facets which keep on changing from time to time (Afrane, 2006). Appiah-Kubi *et al.* (2005) indicated that the persistence of poverty is linked to its interlocking multidimensionality; it is a dynamic, complex institutionally embedded, and location specific phenomenon.

It has long been recognized that the rural poor people may be trapped in poverty because of lack of programmes designed to alleviate the suffering on the rural population (Christiaensen, 2003). According to Aryeetey and McKay (2004), promoting efficient, sustainable and widely accessible rural support systems remains a major development challenge in most African Countries. With about 60% of Africa's population living in rural areas and the high level of rural poverty, providing rural support is seen as crucial in reducing poverty and increasing growth.

Every year, the aid business spends billions of dollars of money, seeking to help the world's poorest people. The West has spent trillions on foreign aid over the last five decades. A typical African country received more than 15 percent of its income from foreign donors in the 1990s (Easterly and Pfutze, 2008).



NGOs are becoming more and more involved in the implementation of official aid programmes, partnerships between NGOs and local and national authorities are evolving. This is especially the case in the development of rural and poverty stricken areas, where community participation is often the key factor for successful and sustainable projects (UNDP, 2008). According to Muhumuza (2005), NGOs have been growing their importance as special institutions playing a catalyst role in the development of rural areas and they have been playing a significant role in supporting the weaker sections of the community in the rural areas.

1.1 Background of the Study

1.1.1 A Brief History about Savelugu-Nanton Municipality

The Savelugu-Nanton Municipality is located at the Northern part of the Northern Region of Ghana. It shares boundaries with West Mamprusi to the North, Karaga to the East, Kumbungu to the West and Tamale Metropolitan Assembly to the South. The altitude of the district ranges between 400 and 800 feet above sea level.

The Savelugu-Nanton Municipality was carved out of the Western Dagomba District Council under the PNDC Law 207 in 1988. This Law was replaced by the Legislative Instrument (LI) 1450 under the Local Government Act 1993 (Act 462). In March 2012, the Assembly was upgraded to a Municipal. The Municipal also has a total land area of about 2022.6 sq. km. with a population density of 68.9 persons per sq. km. The municipal has a total population of 139,283 comprising 67,531 males (48.5%) and 71,752 females (51.5%). The Municipal has a sex ratio of 94.1 males per 100 females. Six out of every 10 persons in the District reside in the rural areas (60.3%) which mean that the District is predominantly rural.



The Municipal is predominantly Dagombas (88.4%) and Frafra (nearly one percent). The other ethnic groups are Mampurises, Ewes and Gonjas. Islam is dominant religion, representing (95.4%) beside Christianity and other religions. (GSS, 2014)

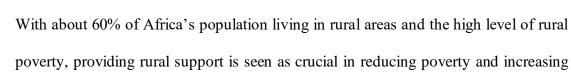
1.1.2 Non-Governmental Organizations

A non-governmental organization (NGO) is a non-profit, citizen-based group that functions independently of government. NGOs, sometimes called civil societies, are organized on community, national and international levels to serve specific social or political purposes, and are cooperative, rather than commercial, in nature. Examples of NGOs include those that support human rights, advocate for improved health or encourage political participation. Two broad groups of NGOs are identified by the World Bank: operational NGOs, which focus on development projects; and advocacy NGOs, which are organized to promote particular causes. Certain NGOs may fall under both categories simultaneously; Non-governmental organizations (NGOs) are independent from states and international governmental organizations. They are usually funded by donations but some avoid formal funding altogether and are run primarily by volunteers. NGOs are highly diverse groups of organizations engaged in a wide range of activities, and take different forms in different parts of the world. Some may have charitable status, while others may be registered for tax exemption based on recognition of social purposes. Others may be fronts for political, religious, or other interests. NGOs are difficult to define, and the term 'NGO' is not always used consistently. In some countries the term NGO is applied to an organization that in another country would be called an NPO (nonprofit organization), and vice-versa. There are many different classifications of NGO in use. The most common focus is on "orientation" and "level of operation". An NGO's orientation refers to the type of



activities it takes on. These activities might include human rights, environmental, improving health, or development work. An NGO's level of operation indicates the scale at which an organization works, such as local, regional, national, or international (Jean, 2014).

The term "non-governmental organization" was first coined in 1945, when the United Nations (UN) was created. The UN, itself an inter-governmental organization, made it possible for certain approved specialized international non-state agencies — i.e., nongovernmental organizations — to be awarded observer status at its assemblies and some of its meetings. Later the term became used more widely. Today, according to the UN, any kind of private organization that is independent from government control can be termed an "NGO", provided it is not-for-profit, non-prevention, and not simply an opposition political party (Wikipedia, 2015).



poverty, providing rural support is seen as crucial in reducing poverty and increasing growth (World Bank, 2014).NGOs donor support is needed to support communities in meeting the challenges of socio economic wellbeing of the rural poor. Lowndes et al. (2015) indicated that NGO's support can help to promote policies that tackle barriers to development and education, which include strategies to improve quality of lives of the rural poor. According to Fowler (2016), the work of non-governmental organizations (NGOs) is of great importance in the fight in ensuring quality live for rural communities. Non-Governmental Organizations have increasingly been involved in implementing development projects. Apoya (2010) indicated that NGOs in Ghana, both national and international, are expanding their activities across sectors and communities. They are operating in fields such as health, education, rural and urban



development, environmental pollution and social welfare. They are also involved in employment creation, skills training, economic development, gender awareness and action, peace and promotion of human rights, informal economic activity, anti-corruption, poverty reduction and advocacy on policy reforms. Lately, NGOs and district assemblies (local authorities) have begun collaborating by providing mutual support in capacity building through training and information sharing. They are also facilitating dialogue between government and themselves.

1.1.3 World Vision International

World Vision started working in Ghana in 1979. It currently implements 32 Area Development Programmes (ADPs) in all the 10 administrative regions in Ghana and seven major special projects. These directly benefit about two million people through health and nutrition, water and sanitation, education, food security, micro-enterprise development and Christian Commitments programmes. World Vision Ghana started its first project in Northern Ghana in 1993 with funding from World Vision Canada (World Vision, 2001).

1.2 Problem Statement

Savelugu Core Township was served by Ghana Water and Sewerage Corporation until 1993. Since then, the town had been without any potable source of water (Apoya, 2010). Consequently in 1997, Savelugu was leading in the number of guinea worm cases in Ghana (UNICEF, 2009). Attempts by Community Water and Sanitation Agency (CWSA), Guinea Worm Eradication Programme (GWEP) at providing the town with a standalone water system proved futile. Surface water did not exist while ground water was insufficient. Inhabitants depended upon surface



dams, dugouts and unprotected traditional wells for their water supply. This was often supplemented by hand-dug wells which dried up in the dry season. A baseline survey in 1998 revealed that only 9 per cent of the town's population could afford and had access to potable water.

According to Akanbang (2010), there have been several projects funded by the World Vision in the Savelugu-Nanton District to help alleviate poverty in the town. Most of these projects have been designed for various communities living in the district. It is therefore important to access the impact or contribution of these projects in the socioeconomic wellbeing of the beneficiaries of the projects.

This study will therefore examine some World Vision projects and their effects on the people of Savelugu-Nanton. This study seeks to address the question of how the projects undertaken by the World Vision has contributed to the socioeconomic wellbeing on the people of Savelugu-Nanton.

1.3 Objectives of the Study

The general objective of the study is to assess the impact of NGOs funded projects on the socio economic wellbeing of Savelugu-Nanton, using World vision Ghana as a case study. The specific objectives are:

- 1. To assess the kind of support provided by World Vision Ghana.
- 2. To find out how communities perceive projects provided by World Vision Ghana.
- 3. To assess how the projects provided by World Vision Ghana affects the socio economic wellbeing of the rural poor.



4. To examine the challenges that inhibits World Vision Ghana from supporting the rural poor.

1.4 Research Questions

The main research question to this study is what is the impact of donor funded projects through NGOs on the socio economic wellbeing of the rural poor? To answer the above question the following research questions will be answered:

- 1. What kind of support does World Vision Ghana provide?
- 2. How do the communities perceive the projects provided by World Vision Ghana?
- 3. How do the projects provide by World Vision Ghana, affect the socioeconomic well-being of the rural poor?
- 4. What are the challenges that inhibit World Vision Ghana from supporting the rural poor?

1.5 Justification of the Study

This study sought to assess NGOs funded projects on the socio economic wellbeing of the rural poor. The study therefore brings to light some of the critical issues concerning donor aided projects of NGOs and development in general and facilitates a new development perspective towards donor aided projects in Africa and Northern Region of Ghana in particular. The study remains a useful self-examination tool for reflection among Non-governmental Organizations and the donor community.

A study of this nature would not only add to the existing canon of knowledge on NGOs support but would also help policy makers appreciate the nature of the lapses



in support for rural communities so that appropriate models can be developed to remedy the problem.

The findings from this study could help address issues relating to the wellbeing of the rural poor due to the fact that identified factors, problems and suggestions made could help improve donor support in rural communities in the country.

In the academic community, the study can serve as important reference material and further highlight on areas where further empirical studies could be conducted.

1.6 Scope of the Study

This study discussed support for rural development and its effect on the socio economic wellbeing of the rural communities. The study is limited to the operations of World Vision Ghana. The study is further limited to the Savelugu Municipality in the Northern Region of Ghana.

1.7 Organization of the study

The dissertation was organized into the following chapters. Chapter one has been the introductory chapter of the study and includes the background of the study, statement of the research problem, research questions, objectives of the study, significance, scope and the organization of the study. Chapter two reviewed literature related to the study. It gives the results of other studies that are closely related to the study. Chapter three presents the research methodology and organizational profile. It covers the research design, population, sample and sampling procedures. Chapter four presents



the results of the study and chapter five focuses on the summary, conclusion and recommendations for addressing the problems of the study.



CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This section attempts to present a critical review of the available literature on the subject of the research. It presents the historical perspectives on NGOs funded projects in the rural area sand the impact of projects. The chapter also captures the concept of poverty, measurement of poverty, types of poverty, concept of rural poverty. NGOs funded projects and its effect on poverty. The chapter also assesses the organizational profile of World Vision Ghana

2.1 Historical Perspective of NGO Funded Projects



While the idea and practice of community development existed within the colonial period, Kuhnen (2005) emphasized that voluntary bodies did not present themselves or their work in terms of development until much later when the US Government and international agencies began to distinguish half the world as "underdeveloped" and to describe development as a universal goal. Briggs and Sharp (2004) indicated that the post-independence Africa economy did at least sustain a social infrastructure that, while not comparable to the conditions in the West nevertheless served a wide population. The impact of these interventions was reflected in the subsequent dramatic changes in average life expectancy, infant and child mortality rates, improvements in nutritional status of the young, literacy levels and educational enrolment. These achievements were observed up to the 1970s as a result of these social programmes (Manjiand O'Coil, 2002).

Consequently, the role of NGOs in the early post-independence period remained marginal as the state provided most of the social services. With most developing countries increasingly becoming indebted to the West, the neo-liberal policies became the political–economic ideology by the West over the developing countries, demanding a minimalist role of the state in delivering social services, and rather concentrate on providing the enabling environment for growth (Manji and O'Coil, 2002). These policies that were implemented by the Breton Woods institutions like the World Bank, resulted in a rise in unemployment and decline in real incomes of the majority, the social basis and structure was restructured and transformed thus strengthening the forces or alliances that would be sympathetic to the situation (Manji and O'Coil, 2002).



Externally imposed constraints on health, education and welfare measures and social programmes, liberalization of price controls and the dismantling of state owned enterprises contributed to widening of internal disparities. Manji and O'Coil (2002) indicated that Structural Adjustment Programmes (SAPs)were linked to the deteriorating health conditions in Africa and Latin America, leading to increases in the incidence of child malnutrition, growth in infectious diseases and in infant and maternal mortality rates. According to Kuhnen (2005), the bilateral and multilateral institutions set aside significant volumes of the funds aimed at mitigating the social dimensions of the adjustments. These acted as palliatives to minimize the more glaring inequalities that their policies had perpetuated. These funds went to the NGO sector.

The history of development aid dates to the period after World War II, 1945-1960, a period when some of the African countries were emerging from colonialism and World War II. At this time, the West decided to show compassion in support of recovery programmes from the damage of war. There was also a feeling of guilt by Europe for colonialism. More so, there was the motive to maintain the grip to pursue capitalistic against communist ideologies after the cold war (Kuhnen, 2005).

During this period, most known United Nations (UN) agencies like United Nations Educational, Scientific and Cultural Organization (UNESCO), United Nations Children's Fund (UNICEF) were formed and organizations such as Oxfam and Save the Children appeared in 1960 and 1970s as development focused NGOs. The advent of NGOs is also a result of Structural Adjustment Programmes(SAPs) that came to fill the space created as private agencies and they were encouraged to present themselves as appropriate channels for aid to the poorest, especially those falling through the neoliberal policies like SAPs. Many organizations emerged with the collapse of the Soviet bloc as an avenue for opposition of the prevailing political agenda (Atack, 2003).

Ishkanian (2008) indicated that the Neo-liberal policies of the 1970s and 1990s were in the context of development processes and strategies. The neo-liberal revolution repressed a major assault on national developmentalism. It called for governments to concentrate on providing social overheads, and promoted individualism, market liberalization and outward orientation. Generally, the neo-liberal revolution encouraged private sector growth and that's how Non-Governmental Organisations come to fill the gap created by neo-liberal policies and strategies of the Bretton-



Woods institutions. Unfortunately, real development was only visible in the "golden decade" (1960-1970), and after that, the situation for Third World countries considerably declined (Kuhnen, 2005). For example East Asia GDP has grown by 800% since the 1960s and that of Sub Saharan Africa, continues to decline in exception of some parts like post-Apartheid South Africa, Botswana, Lesotho, and Mauritius (Chapman and Austin, 2006).

2.2 NGO's Funding

According to Easterly and Pfutze (2008), the West has spent trillions of dollars on foreign aid over the last five decades and had not managed to get enough medicines to children to prevent half of all malaria deaths. A typical African country received more than 15% of its income from foreign donors in the 1990s. The aid business spends billions of dollars of money seeking to help the world's poorest people, however most of this aid goes to countries with poor accountability mechanisms.

In addition, the past two decades have witnessed an increase in the official aid to NGOs, with the United States contributing nearly 50% of the funds to NGOs. Between 10 -15% was provided in support to development projects and programs to NGOs. Support to NGOs was as a result of the Washington consensus that focused on good governance and democratization and donors uncritically embraced anything calling itself civil society, NGOs inclusive (Yaron, 2003).

The level of total overseas development assistance has increased tremendously and the amount of aid allocated to NGOs has risen. However, this official aid to NGOs also presents a number of negative quality aspects, namely; the project mode of



funding and NGO autonomy, and project aid relies on a mechanical cause and effect paradigm that many observers argue not to be fully participatory (Fowler, 2009). Across the globe, civil society and NGOs in particular have been perceived as vehicles for the promotion of democracy but Ishkanian (2008) believes that NGOs aren't democratic institutions and have no democratic accountability.

2.3 The Impact of NGO's Funding

Nevertheless, aid has a positive impact on growth in developing countries with good fiscal, monetary and trade policies but has little impact on countries where such policies are poor. Aid itself has small and insignificant impact on growth but aid interacting with good policy has a positive impact on growth. Policy seems more important on aid effectiveness in lower income countries (Gilles and Yontchera, 2006). Easterly and Pfutze (2008) on the other hand indicated that foreign aid depresses domestic savings, and mostly channels it into consumption and has no relationship with investment and growth in developing countries.

Aided projects are likely to have little or no substantial impact in poor sector-policy environment and where projects are not well integrated. Unfortunately, a donor is more likely to ignore the potential negative externalities on recipient country systems (Fowler, 2009). Part of the problem of aid ineffectiveness has a lot to do with the fragmentation of donor programmes/projects. The real effects of donor fragmentation among others include; each recipient must contend with many small projects from many different donors which breeds duplication, take much time of government ministers in aid intensive countries (Easterly and Pfutze, 2008).



The challenge that stands in the way for most of these organizations is the fact that, their legitimacy is being questioned. The cost of development services they provide is not met by the incomes from the clients they serve- the poor, marginalized, oppressed and deprived inhabitants (Muhumuza, 2005). Nevertheless, Knack (2006) emphasized that NGO involvement in development reflects private initiative and voluntary action and it also follows an increase in popularity of NGOs with government official aid agencies and the willingness of donors to make funds available to them.

Easterly and Pfutze (2008) disagreed with the argument of effectiveness of NGO's, and counter argue that, "representatives of aid agencies in Africa, those who "parachute in" for missions of a few days and those who are resident are symbols of power of donor agencies, they stay in big hotels, big houses and are driven around in big cars and demand to see policy makers at the drop of the hat. As they travel in convoys of four wheel drives to inspect projects funded by their agencies and as they mingle on the diplomatic cocktail, the resentment they evoke shouldn't be underestimated"

2.4 The Concept of Poverty

Poverty has no precise definition. It is a multi-dimensional phenomenon related to the inadequacy or lack of social, economic, cultural, and political entitlements. According to the World Bank (2004), poverty has many faces, changing from place to place and across time, and has been described in many ways. International Fund for Agricultural Development (IFAD) (2011) indicated that globally over a billion people are living in extreme poverty. Nearly two thirds of them live in Asia, with South East Asia



accounting for half of them. According to (IFAD 20011), about one fourth of the extremely poor people live in Sub-Saharan Africa

United Nations Development Programme(2003) stated that poverty is not just an issue of low income, but social factors must also be considered in addressing the issue of poverty, although an improvement over time does not necessarily mean that the conditions of all the poor have improved. Social factors are usually measured through outcome indicators in health and education. According to World Bank Group (2004), infant mortality, life expectancy, adult literacy and primary school enrolments are most often considered.

Hulme (2008) indicated that to know what helps to alleviate poverty, what works and what does not, what changes over time, poverty has to be defined, measured, and studied, and even lived. As poverty has many dimensions, it has to be looked at through a variety of indicators – levels of income and consumption, social indicators and now, increasingly, indicators of vulnerability to risks and of socio-political access. So far, much more work has been done using consumption or income based measures of poverty, but some work has also been done on non-income dimensions of poverty.

According to Marnie (2004), the dynamics of poverty are complex and mostly not easy to explain only by using economic models such as price equilibrium, perfect competition, and surplus extraction and so on. However, there are many variables that may explain why people enter into, escape from, or remain in poverty over the short, medium and long terms. These variables according to Brock and McGee (2002)



interact in ways that are hard to understand and predict. Using the parameters of social change has become a very popular approach for analyzing poverty and its implications among people in societies. However, 'the inherent complexity of processes of poverty-related social change would seem to call for detailed empirical studies of actual processes of change with a view to a better understanding of their underlying dynamics. Typically this is not how the analysis of poverty proceeds in economics. It can be inferred that the two approaches, economic analysis and social change analysis could be used to analyze poverty and its dynamics.

Brock and McGee (2002) also postulate that a major limitation of economic analysis of the poverty processes is it's highly stereotype account of poverty processes which inform them. They recommend the social change approach and express preference for the use of the Participatory Rural Appraisal (PRA) method. They argue that 'in this context, PRA-type or the participatory analyses of poverty processes have a central role to play in examining actual processes of social change and the forces that constrain or impel them.

2.5 Measurement of Poverty

According to the World Bank (2015) to address the human problems of poverty there must be an analysis of the policies and Programmes that are available to the community being addressed. World Development Report of the World Bank (2014) also stated that in order to conceptualize poverty, two things are required: a method of identifying a group of people as poor (identification) and a method of aggregating the characteristics of the set of poor people into an over-all image of poverty. The identification method involves the simple process of counting the number of the poor



and then expressing poverty as the ratio of the number of the poor to the total number of people in the community in question. This ratio he refers to as the Head Count Ratio (HCR). Limitations are the failure of the method to take account of the extent and depth of poverty and its insensitivity to the distribution of income among the poor.

Poverty Line' is the second method elaborated by Borah (2001). He describes it as the cut-off point between the poor and the non-poor based on income or consumption on a per capita basis. A person is considered as poor when his measured standard of living is below the minimum accepted level, known as the "poverty line". This line is said to be set in relative and absolute terms. Presently the US One Dollar per day per person is the international poverty line (Asian Development Bank, 2002).

According to Angiel (2000), whether development is defined restrictedly in terms of economic variables alone or broadly to cover economic, social and political variables, there is a problem not only of selecting the variables, but of relating variables of different weights, many of which may not be quantifiable.

2.6 Types of Poverty

There are different types of poverty. Lack of money or limited income (income poverty) is common to any definition of poverty. When we think of poverty we may think of starving people, living without proper housing, clothing or medical care – people who struggle to stay alive (Consultative Group for Assisting the Poor, 2003). This is known as absolute poverty. Most people in developing nations, especially Sub-Saharan Africa and South East Asia, experience this type of poverty.



Б **Г** According to Khan (2009), unlike developing countries, the type of poverty experienced in developed countries, is more usually called relative poverty. In this case, people are considered to be living in poverty if their standard of living is substantially less than the general standard of living in society. The national anti-poverty strategies of governments must reflect this: that people are living in poverty if their income and resources (material, cultural and social) are inadequate to preclude them from having a standard of living that is regarded as acceptable by the society generally. As a result of inadequate income and resources, people may be excluded and marginalized from participating in activities that are considered the norm for other people

Mayoux (2002) indicated that relative poverty is made up of two key elements: income poverty and deprivation. The combination of these two elements is called consistent poverty.

2.7 The Concept of Rural Poverty

In order to put rural poverty into a theoretical concept, it is first pertinent to establish what is meant by rural. The problem of defining "rural" is not new. In most cases authorities have to make difficult decisions on how to allocate resources on some quantifiable basis. However, it must be noted that numbers are not adequate to define rural because they miss the essence of what it means to be rural, and seldom satisfy those on the receiving end of the definition (World Bank, 2014).

According to Burgess and Pande (2005), rural poverty is a complex problem that has several characteristics: low incomes, low consumption resulting from low productivity, inequality in ownership and access to productive assets, poor health and education, degradation of natural resources, vulnerability to risk, and weak political power. Despite their importance, rural areas tend to be neglected and problems have been dealt with on an ad hoc basis. Beetham *et al.* (2002) emphasized that rural poverty is heterogeneous, resulting variously as it does from lack of opportunity, of empowerment, and of security.

In its Rural Poverty Report, IFAD (2011) states that three quarters of the world's 1.2 billion extremely poor people live and work in rural areas. There are other countries where poverty and suffering is immense and prospects grim. Khan (2009) maintains that in all countries, conditions – in terms of personal consumption and access to education, health care, potable water and sanitation, housing, transport, and communications – faced by the rural poor are far worse than those faced by the urban poor. Mayoux (2002) goes further to postulate that persistently high levels of rural poverty, with or without overall economic growth, have contributed to rapid population and migration to urban areas; and that, in fact, much urban poverty is created by the rural poor's effort to get out of poverty by moving to the cities

IFAD (2011) states that the rural poor are disadvantaged by remoteness, lack of education and health care, insecure and unproductive jobs, high fertility and (often) discrimination as women or ethnic minority.



2.8 NGOs Funded Programmes and its Effect on Poverty

Batliwala (2007) indicated that NGOs aided programmes do reduce some of the worst forms of poverty, although a modest achievement for the people helped, it can be very significant. According to Knack (2006), NGOs aided programmes focused on credit and agriculture have led to an increase in employment, growth in income, and production. Easterly and Pfutze (2008) indicated that though there have been modest improvements in the economic status of those reached by NGOs and their programmes, however, there is little evidence that beneficiaries had managed to break out of self-reproducing spirals of impoverishment. Even people helped by successful projects still remain poor.

Globally, development assistance has increased but lacks ability to reach out to the poor. Concerns have been voiced about the impact of donor funding to NGOs. Although their funding has increased enormously, their visibility with the general public has never been higher. Their legitimacy and relationship with funding agencies is in question. There is increasing debate that NGOs have become implementers of donor policies and their relationship with donor's compromises the work of Civil Society Organisations (Gilles and Yontchera, 2006). Nunnenkamp (2008) indicated that an NGO is only accountable to its particular funding organisations or its members.

According to Robinshon (2004), NGOs play a unique and largely a successful role in assisting and strengthening local groups and associations. Referring to a UNDP report he points to a number of cases where projects strengthen the capacity of communities to improve their bargaining positions with government as well as having a significant



impact in empowering the poor, especially women. Robinshon (2004) further argued that the mobilisation aspect of development in the sense of forming strong groups and civic associations appears successful but there is little in sight as to their durability or impact in altering the power structures of society. More so, Kaldor (2007) have suggested a growing role for NGOs in monitoring government adherence to its own policies and the implementation of international agreements

2.9 Effects of NGOs Funds on the Wellbeing of the Rural Poor

Credit programmes by NGOs have successfully shifted productive resources into poor women's hands and they in turn are demonstrating how women's enhanced incomes are applied to raise household nutrition levels and improve the health and education status of their children (CGAP, 2003). The borrowers from these organizations are mostly women (Townsend and Paulson, 2000). However, the women are also victims of loan failures used by their husbands and groups created by the NGOS are used to recover the loans and this sometimes results in selling of property or any other valuable item of the family (Christiaensen *et al.*, 2003). Kintu and Overbeke (2004) research on credit organizations in Uganda found out that, credit organizations targeting mostly women focused on the active poor and discriminated against those in the absolute poor state because they considered them risky and a threat to future access to credit.

Knack (2006) indicated that NGO interventions do not reach the bottom. Sometimes the percentage reached is between 5-10 % of the population, although some scholars quote it higher than this. In a number of cases, it has been concluded that the not so poor have benefited from NGO programmes. Muhumuza (2005) further argued that



Aid Money may lead to the formation of artificial NGOs, which squeeze the space for genuine grassroots initiatives and may foster corruption or train people who then use their new skills to find jobs elsewhere.

Kintu and Overbeke (2004) revealed that donor dominance in development efforts and the impact of aid programs and over all development effort was not generating satisfactory and sustainable results on the ground. They further add that without strong collaboration with national institutions, the sustainability and the replicability of many programmes were uncertain. Robinshon (2004) emphasized that when international assistance ends, the activities initiated on the ground also die with little left to show for the effort. According to Fowler (2009), the lack of sustainable impact is widely seen as a key threat to continued flow of international development assistance. Inadvertently, there will be a move away from comparative advantage to competitive advantage between NGOs as access to external aid becomes more critical for their functioning.

The researcher is of the view that working with people's own initiatives makes interventions efforts more sustainable. The local people have the potential to nurture their own ideas. People start own initiatives and develop greater sense to monitor their progress. The researcher has learnt that development programs fail because they are introduced into the communities from outside using a top down approach. Then the communities perceive such programmes as short term and extractive and not addressing their critical needs. The approaches and methodologies place the communities in the recipient position and render them dependent on external handouts



and suffocating their own innovation in addressing their development challenges. The

researcher believes that people themselves have to take the lead in identifying their own needs and finding solutions to their problems.

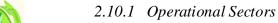
2.10 World Vision International-Ghana

World Vision International (WVI) is a Christian relief and development agency operating in more than 95 countries around the world. WVI was founded in 1950. It has since been focusing its work on projects that helps communities to address the root causes and not just the symptoms of poverty. The organization assists people based on need and not on creed. WVI's mission is "to follow our lord and saviour Jesus Christ in working with the poor and oppressed, to promote human transformation, seek justice and bear witness to the good news of the kingdom of God". Again WVI's operating principles are: to be faithful messengers of God's love; trusted partners of lasting change, powerful motivators of caring; courageous promoters of justice and peace; and inspiring models of co-operation (www.worldvision.org).

World Vision Ghana (WVG) is a corporate member of World Vision. WVG is legally registered with the Government of Ghana and actively plans, coordinates and implements its development work with all relevant government sector ministries and other NGOs, Ministry of Education (MOE), Ministry of Health (MOH), Ministry of Food and Agriculture (MOFA), Water and Sewerage Corporation, Water Aid, Ghana National Education Campaign Coalition (GNECC), Northern Network for Education Development (NNED), District Assemblies, and Ghanaian Universities (World Vision, 2016).



According to World Vision (2016), WVG began operation in Ghana in June 1979. WVG has its headquarters in Accra with regional offices in most of the regions. Since 1979, WVG has focused its operations on reducing vulnerabilities, enhancing capacities and providing opportunities for the poorest of the poor in these programme areas including, education (formal and non-formal); child development and protection; health and nutrition; water and sanitation; food and agriculture, gender and development, income-generation activities, HIV/AIDS prevention, care and support, emergency relief and rehabilitation and Christian Witness and impact. WVG places highest priority on programmes that minister to the most vulnerable and marginalized among the poor. They also place priority on programmes that are child-centered and also on community-based development programmes.



WVG has its head office in Accra but implements its programmes in all administrative regions. Since 1997, a decentralization process put WVG into three operational sectors. These are the Northern sector which covers Upper West, Upper-East and Northern regions, the Central Sector which covers Ashanti, Brong-Ahafo and Eastern regions and the Southern Sector which covers the Volta, Central, Western and Greater-Accra regions. Through the decentralization process, resources and facilities are provided to staff in the Area Development Programmes (ADPs) and zones to facilitate services delivery and quality ministry in the communities. The three sector offices have been equipped to provide training, monitoring and effective coordination of programmes.



WVG has been supporting initiatives across the country including Area Development Programmes (ADPs), ADP family sponsorship programmes, and special grants programmes. It has established offices in the district centers, and resource centers in the zones to promote effective communication and collaboration with the district assembly and decentralized departments. Staff are positioned and rooted in the zones and the communities, to ensure effective mobilization of the communities to community-initiated development programs. WVG has also supported some institutions and homes for socially and physically disadvantaged children. These include: Osu children's home, Hohoe School for the Deaf, Akropong School for the Blind, Mampong School for the Deaf and Dumb, Sekondi School for the Deaf, Cape Coast School for the Deaf, Bechem School for the Deaf, Begoro Rehabilitation Centre, Ajumako-Ba Nutritional Centre, Manpong Babies Home and Faith Foster Home (Frafraha orphanage) (World Vision, 2016).



The head office in Accra provides strategic leadership, policy direction and coordination of programmes. WVG works through its staff which includes Ghanaian specialists. These technicians, health and nutrition specialists work as multidisciplinary teams based in southern, central and northern sector offices. As an active member of the inter-NGO consortium, WVG engages in international and local networks and partnerships. Over the past years WVG has pursued its program objectives with the Government of Ghana, communities, faith-based institutions, international universities and research institutions (Cornell University, Desert Research Institute, Nevada USA, University of Ghana and Cape Coast).

WVG's initial development strategy of operating in several communities scattered all over the country called Community Development (CD) projects gave way to a new concept of Area Development Programmes (ADPs) in the early 1990s. The Area Development Programme (ADP) concept is an approach to transformational development which targets a specific geographical location (district or part of a district) for maximum impact. It implies a long-term commitment to the community. The rationale for this paradigm shift was to ensure sustainability.

Among other things, Bayor *et al.*, (2004) indicated that the ADP concept was expected to assure the following:

- Focus on district instead of individual communities for development in line with government development policy.
- 2) Be established in an ADP district for 15 years to carry out development interventions.
- 3) Partnership with identifiable stakeholders, local government being the primary stakeholders. Create and strengthen a network of relationships among stakeholders.
- 4) Shift of emphasis from being operational in project implementation to facilitation of the development process.

Moreover, one of the key elements of an ADP is that it gives priority to children and women. The main goals of an ADP are to gradually assist communities to take ownership of the projects and of their own development and to address the macro causes of poverty.



2.10.2 WVG's Experience in Northern Sector Intervention

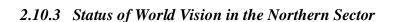
Bayor et al., (2004a) in the Daily Graphic issue of 24th June 2004, emphasized that the World Vision in a special silver anniversary supplement published that, in 1981 after undertaking relief operations in the north following an ethnic conflict, opened an office in Tamale to oversee its long-term ministry in northern Ghana. According to the report, assistance to communities in the north started that same year. Some of the early assisted projects were sited at Walewale, Nayoko, Wuluguand Moglaa. In the same report it was revealed that from 1981 to 1999 WVG assisted 27 communities in the northern and upper-east regions. Each of these communities benefited from traditional community development projects through WVG sponsorship funding. WVG assisted the people in the seven ministry areas: relief, health and nutrition, water and sanitation, agriculture, income generating activities, women-indevelopment and leadership-training, education (formal and non-formal) and evangelism and leadership-training. In the Northern Region, these projects were located in nine Districts whiles in the Upper East they were located in two districts (Bayor et al., 2004a).

WVG operations in the three northern regions of Ghana started about three decades and have had a vast range of experiences in the field of basic education in the three Northern regions - working from early childhood education through to adult literacy programs. Right from the onset, the organization sought a clearer understanding of the challenges confronting achievement of quality education in the area, especially for girls, and positioned itself to addressing the issues identified. It was observed that the quality of schooling was low in most communities, with inadequate infrastructure, scanty number of children in the schools, especially girls, demoralized and under-



trained teachers in most cases. Due to the strong belief of the organization, that addressing poverty issues in an effective and sustainable manner was positively correlated to quality education, greater emphasis was placed on improving access to basic education. WVG therefore initially focused on providing educational infrastructure in all the communities where the organization had projects (World Vision, 2016).

WVG has established an effective collaboration and linkage with the Northern Network for Education Development (NNED), the mouthpiece and advocate of Northern educational concerns to address other issues affecting basic education especially for girls in the three Northern Regions. The organization is recognized by the MOE/GES as a strong partner in education in Northern Ghana (Daily Graphic, 2004)



The Daily Graphic issue on 24th June 2004 revealed that following WVG's shift from scattered community development projects to Area Development Programmes (ADPs), the Northern sector operations currently has several ADPs. In all the beneficiary districts, WVG collaborates with the District Assemblies, community members, decentralized departments such as Ghana Education Service, Ghana Health Service, Ministry of Food and Agriculture, Community Development, Community Water and Sanitation Agency (CWSA), Social Welfare, other NGOs in the implementation of its programmes. The Nadowli ADP, the first in the north, started in 1993 with funding from WV Canada and has thousands of children who have benefitted from that programme. Education was their entry point and since then other



major areas of intervention have been added in health and nutrition (no hungry children), food security, environment, gender and development and Christian witness. The Bongo ADP was supported by the people of Switzerland. It began with health and nutrition as its entry point and has been expanded to include education, food security, gender and development and Christian witness to bring holistic development to children and their families. In 1997, the Gushiegu-Karaga ADP started with water and sanitation as its entry point for development. Their areas of major intervention are education, food security, gender and development, Christian witness and health and nutrition.

In 1999, three new ADPs were started in the Savelugu-Nanton, West Mamprusi and Tolon-Kumbungu districts thus increasing the number of districts benefiting from the organization's support. WV United States funds the Savelugu/Nanton ADP and West Mamprusi ADP. Health and nutrition, education, food security, gender and development and Christian witness have been added to the initial interventions of water and sanitation. Tolon-Kumbungu ADP had water and sanitation as its entry point. Through sponsorship funds provided by WV Canada, more interventions in education, food security, health and nutrition and Christian witness are being carried out.

Saboba-Chereponi ADP began in March 2004 with funding from WV United States and has carried out water and sanitation programmes. ADPs were scheduled for Zabzugu-Tatale, West Gonja and Yendi. They were started with funds provided by WV United States and used water and sanitation as their entry point (World Vision, 2016).



2.10.4 Impact of the Northern Sector Intervention

As an organization that focuses on children; WVG continues to support Ghana education service to provide quality education for children in the beneficiary districts. These include the provision of school buildings and libraries, school uniforms, furniture, textbooks, reading clubs and computers. Its support for teachers under the Rural Education Volunteer (REV) scheme led to an improvement in the student teacher ratio. These interventions have helpedto improve enrolment in schools and drastically reduced school dropout rates (World Vision, 2016).

Akanbang (2010) indicated that WVG has drilled boreholes in communities for people under its water and sanitation programme. In addition, latrines have been constructed in communities and water and sanitation (WATSAN) committees have also been formed. It is also interesting to note that, some communities have benefited from health education and community members have been trained in management skills. WVG has also drilled boreholes for several institutions (Apoya, 2010).

Laligu was a trachoma endemic community in the Savelugu-Nanton ADP. It used to rank fifth in trachoma prevalence with as much as 28% of its population affected by the disease. This has changed since WVG drilled two boreholes there. The provision of water has helped reduce water borne diseases, improved sanitation and economic activities in general in communities served with water. Under Gender and Development, women's groups in several communities have been given loans for income generating activities. These groups have also been trained in book keeping, family life education, financial management, childcare, leadership skills and gender issues.



In the area of health and nutrition, WVG has carried out HIV/AIDS education, training for peer health educators, formed trachoma clubs and conducted dental checks. De-worming of children has led to a reduction in the level of malnutrition among children under five years. Committed to making health care accessible to deprived rural communities, WVG has facilitated the District Health Management Team (DHMT) to carry out immunization programmes, given vitamin A, iron and iodine supplements to pre-school children and conducted eye and ear screening for children and adults. In collaboration with Vision Aid Overseas (VAO), children and adults have received free eye screening, testing and a token fee for eyeglasses. In addition, the organization has built nutrition centers in the Bongo ADP and provided supplementary feeding for children. The DHMT has also been facilitated to build the capacities of Traditional Birth Attendants (TBAs) and Community Health Volunteers. All these have led to an increase in health awareness among the communities and an increase in collaboration between WVG and Ghana Health Service/DHMT (World Vision, 2016)



CHAPTER THREE

METHODOLOGY

3.0 Introduction

This research assesses the perception of the effect of NGO's donor funded programmes on the socioeconomic well-being of the people of Savelugu-Nanton District. The research questions can be effectively addressed only by employing appropriate research methodology. This chapter addresses the methodological issues concerning the research and the particular or combination of methods chosen for the study.

3.1 Research Design



The research design determines which established convention has been chosen for conducting a piece of research. The choice of research design is based on the research problem and questions of a study. Various approaches can be used to study a problem. Goodwin (2014) highlighted on three approaches which are exploratory, descriptive and explanatory. Sekaran and Bougie (2010) have also advanced four approaches namely assessment, evaluation, descriptive and experimental. In the case of this research an exploratory approach was used to assess the perception of the effect of donor funded programmes on the socioeconomic well-being of the people of Savelugu-Nanton District

3.2 Population of the Study

Population is described as the number of inhabitants (either the total number or the number of a particular race or class) in a given place (country or city etc.). It is the entire aggregation of items from which samples can be drawn.

Gravetter and Forzano (2012) described it as the total collection of elements about which some inferences can be made. According to Kumekpor (2002), the population of a study may be considered as the number of all units of the phenomenon to be investigated that exists in the area of investigation. Also, Schindler *et al.* (2001) indicated that the Sekaran (2003) on the other hand asserted that population is the aggregate of all cases that conform to some designated set of specifications.

The municipal has a total population of 139,283 comprising 67,531 males (48.5%) and 71,752 females (51.5%). The Municipal has a sex ratio of 94.1 males per 100 females. Six out of every 10 persons in the District reside in the rural areas (60.3%) which mean that the District is predominantly rural.

The study population consisted of communities in the Savelugu Municipality. The Savelugu Municipality area has one hundred and forty seven communities made up of one urban (Savelugu), three peri-urban (Nanton, Pong Tamale and Diare) and one hundred and forty three rural communities. The maps below sows the location of Savelugu Municipality





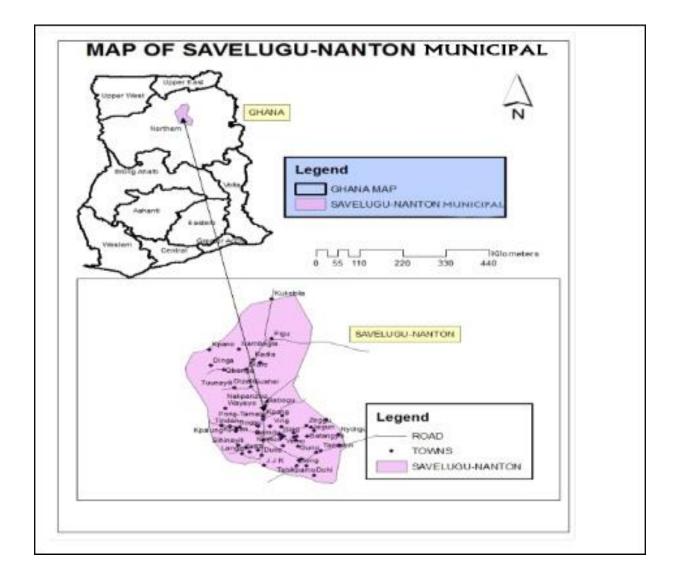


Figure 3.1: Location of Savelugu Municipality in Ghana

Source: International Journal of Scientific & Engineering Research, Volume 4, Issue 9, September-2013 1001



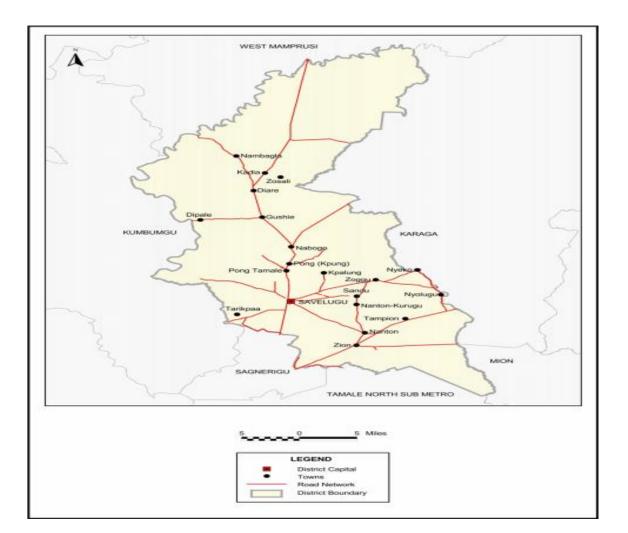


Figure 3.2: Map of Savelugu-Nanton Municipal

Source: Ghana statistical service, 2014

The communities in the municipality were represented by community members where the projects were implemented. Members who had directly and indirectly participated in the projects, local leaders, civic leaders, project officers and board members and project advisors were also assessed.

3.3 Sampling Design and Sample Size

A sample according to Goodwin (2014) is a subset of some part of a larger population, a population being any complete group of people or companies that share

some set of characteristics. Zikmund et al (2012) indicated that a sample of a population consists of that proportion of the number of units selected for investigation. Saunders et al. (2007) on the other hand states that sampling is the deliberate choice of a number of people who are to provide the data from which conclusions about those people can be drawn. As a result of the cost related to covering the entire population, it was relevant for the researcher to draw a sample for the study. The sample size was drawn because of the greater need for accuracy of results and the greater speed of data collection.

A sampling design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure the business researches would adopt to select units for the sample. It will also indicate the number of units to be included in the sample also known as Sample size. Sampling design is determined before data are collected (Amponsah, 2011).

3.3.1 Sample Size Estimation

Sample size is vital for conducting research. If your sample size is too small, you may not have a wide enough range of participants to see results, or your results may be dismissed as the result of chance. If your sample size is too large, the costs of your research will make it necessary for you to obtain more funding (Amponsah, 2011). If a sample is taken from a population, a formula must be used to take into account confidence levels and margins of error. When taking statistical samples, sometimes a lot is known about a population, sometimes a little and sometimes nothing at all. For example, we may know that a population is normally distributed, we may know that there is a bimodal distribution (as often happens with class grades in mathematics classes) or we may have no idea about how a population is going to behave (such as



polling college students to get their opinions about quality of student life). Slovin's formula is used when nothing about the behaviour of a population is known at all. And since we don't know anything about the behaviour of the population, we will use the Slovin's formula to estimate the sample size. The formula (sometimes written as Sloven's formula) was formulated by Slovin in 1960 (Andale, 2012).

The Slovin's formula is given by

$$n = \frac{N}{1 + Ne^2}$$

Where

n = number of samples

N=size of population

e= error margin/ margin of error

For Savelugu-Nanton Municipality, the researcher choose to estimate the sample with an error margin of 5% with the population of 139,283,

N=139283

e=5%=0.05

The sample is given by

$$n = \frac{139283}{1 + (139283 * 0.05^2)}$$

$$n = \frac{139283}{349.2075}$$

 $n \simeq 398.85$

The researcher therefore approximated the sample to 400. This sample will be drawn from the whole municipality

3.4 Sampling Technique for Sample Size Allocation

A sampling technique is a procedure that governs the choice of a sample size to represent the population. There are two main categories of Sampling design techniques; Probability and Non-Probability sampling techniques.

A Probability Sampling is the sampling technique in which the decision whether a particular element is included in the sample or not, is governed by chance alone. All probability sampling designs ensure that each element in the population has some non-zero probability of getting included in the sample. This would mean defining a procedure for picking up the sample, based on chance. Under this category, we have Simple random sampling, Systematic sampling, Stratified sampling and Cluster sampling.

Non–Probability Sampling on the other hand is any sampling procedure which does not ensure some non-zero probability for each element in the population to be included in the sample would belong to the category of non-probability sampling. In this case, samples may be picked up based on the judgment or convenience of the enumerator. Usually, the complete sample is not decided at the beginning of the study but it evolves as the study progresses. Examples of non – probability sampling methods includes Convenience sampling, Quota sampling and Judgmental sampling, Purposive sampling, Snow balling and Accidental sampling (Amponsah, 2011).

Due the nature of the study and the distribution of the population, Stratified Random Sampling technique was used in selecting the sample size for the collection of the



primary data from Savelugu Nanton Municipality

3.4.1 Stratified Random Sampling

In stratified sampling the population of N units is first divided into subpopulations of N_1 , N_2 ... N_L units respectively. These subpopulations are non-overlapping, and together they comprise the whole population, so that $N_1 + N_2 + ... + N_K = N$

The subpopulations are called strata. To obtain the full benefit from stratification, the values of Nn must be known. When the strata have been determined, a sample is drawn from each, the drawings being made independently in different stats. The sample series within the starts are denoted by $n_1, n_2 \dots n_k$, respectively. A simple random sample is taken from each straiten, the whole procedure is described as Stratified Random Sampling.

With the overall sample of 400 to be drawn from the whole of Savelugu Municipality, it is necessary to divide the communities in the municipalities into strata so that Stratified Random sampling can be applied to select the 250 sample

The communities were therefore divided into three (3) strata namely

- I. Urban communities with population of
- II. Peri- Urban communities
- III. Rural Communities.

A simple random sampling was applies to select one community, namely Savelugu to represent the urban communities, two communities, namely Nanton and Diare to represent the peri-urban communities and three communities namely Tampion, and Nabogu to represent the rural communities. Three communities were selected to



represent the rural strata due to the population size. The three strata have individual populations of 38,074 for the urban, 17178 for the peri-urban and 84,031 for the rural

3.4.2 Proportional Allocation Method

Proportional allocation method under stratified random sampling technique was used to allocate the samples to each strata. For this method, we have

$$n_{p'} = n_{s'} * \frac{n}{N}$$
 where,

 n_p = sample to be selected from the strata

 n_s = size of the strata

n = overall sample size and

N = population of Municipality

i. For strata One (urban),

$$n_{p^{\cdot}} = 38074 \frac{400}{139283}$$

$$n_{p^{\cdot}} = 38074 * 0.0028718508$$

$$n_{n'} \simeq 109$$

Therefore 109 people were randomly selected from the urban communities (Savelugu). Out of this, about 10% (11 people) were local civic leaders and the rest 90% were selected from the community members at random



ii. For strata two (peri-urban),

$$n_{p'} = 21178 \frac{400}{139283}$$

$$n_{p'} = 21178 * 0.0028718508$$

$$n_{v} \simeq 62$$

Therefore 60 people (31 from each community) were randomly selected from the two peri-urban communities. Out of the 30 that were selected from each community, 10% (3) were local leaders from each community, and the rest were selected from community members

iii. For strata three (rural),

$$n_{p^{\cdot}} = 80031 \frac{400}{139283}$$

$$n_{v} = 81031 * 0.0028718508$$

$$n_{v} \simeq 230$$

Therefore 230 people (76 from each community) were randomly selected from the three rural communities

3.5 Data Collection Instruments

According to Saunders *et al.* (2007), a research instrument is any type of written or physical device which is purported to measure variables. The type of instrument used for data collection depends on the data and the type of data to be collected. A choice of instrument will depend on many factors including validity and reliability, ease of



administering, ease of acquisition of response and ease of interpretation (Robson, 2002).

The researcher having taken the above factors into consideration used a questionnaire with both closed and open ended questions. The close-ended questions were relevant for the reason that they were easy to ask and quick to answer. This was significant since data had to be collected quickly to meet the time frame for the research. Another reason was that analysis of closed-ended questions was easy and straight forward. However, the potential for the closed ended questions to introduce bias was duly recognized. The open-ended questions therefore provided the respondents the opportunity to express their views freely and spontaneously. Further, the open-ended questions offered the researcher the opportunity to probe respondents further if answers provided were unclear. However, the open-ended questions were difficult to answer and more difficult to analyze. The questionnaire was self-administered to four hundred (400) community members.

Non-response factors such as content, anonymity and complexity of questions were addressed during the pre-testing. This resulted in refinements to the format of the questionnaire. All respondents were assured of anonymity. A semi-structured interview was also conducted with members who had directly and indirectly participated in the projects, local leaders, civic leaders, project officers and board members and project advisors. Officers of World Vision operating in the Savelugu Municipality were also interviewed. The interview enabled the researcher to obtain large and detailed amount of data within a short time.



The interview and questionnaires were structured in such a way that the researcher was able to elicit information relevant to the objectives of the study. This method provided immense opportunity for the researcher because it produced valuable data and provided insight into issues that otherwise would have been difficult to gather using other methods. The method was useful and highly flexible and gave the researcher an opportunity to repeat and explain questions to the respondents, which ensured that the questions were perfectly understood by the respondents. It also offered an opportunity for further and instant probing on responses that were not clear or conclusive enough.

The level of reliability and validity of data were improved by the

- 1. Objective development of questionnaire and interview schedule
- 2. Logical sample size determination
- 3. The use of appropriate data collection instruments
- 4. Pre-testing
- 5. Administration of questionnaire.

3.5 Sources of Data

Data for the research was obtained from primary and secondary sources. Primary data consist of data obtained for the specific purpose at hand (Saunders *et al.*, 2007). The researcher used primary data because of the need for current and fresh data to address the objectives of the study. However, primary data proved very costly as the researcher had to spend substantial sums of money to print the questionnaire and travel costs to meet respondents.



Secondary data consists of information already in existence somewhere, having been collected for some other purpose (Saunders *et al.*, 2007). Secondary data was accessed from published annual reports, journals and internal reports. Other sources of data that were accessed are literature from text books. The data collected have been presented in tables and graphs to show a quick visual and numeric impression about the study in the next chapter.

3.6 Data Analysis

It is important that raw data is handled properly so as to transform it into information for the purpose of decision making. The researcher began the data analysis by editing the responses to ensure consistency. Consequently, the researcher read through all the data in order to determine whether the responses were worthwhile and to find out whether all the questions have been properly answered. The researcher then summarized the data into statistical tables. Qualitative method of analyzing statistical data was employed in the data analysis. The data analysis was done in relation to the research problem and the objectives. The researcher used Predictive Analytics Software (PAW), formally known as SPSS to summarize/analyze the data and create appropriate tables, charts and graphs to examine the relationships among the variables.

3.7 Quality of the Research

The scientific value of a research report is very important and embodies the concepts of validity and reliability. To ensure the quality of this work, the interviews and questionnaire were designed based on the research questions. The questions were designed to solicit information pertaining to the impact of donor funded programmes



through NGOs on the socio economic well-being of the rural poor. The concepts of validity and reliability cannot be separated from the quality of research work. These concepts express how well the investigation and study results are dependable (Yin, 2003).

3.7.1 Validity

Validity in the sense of research work implies the ability of a particular or combination of methods to measure what is intended to measure as outlined in the research question (Aaker *et al.*, 1995). However, Silverman (1997) claims there cannot be absolute validity but relative depending on the method and circumstances surrounding the research. The instruments for this research are questionnaire and interview. In order to enhance the validity of this work, firstly, only persons that had been involved in the situations being studied were interviewed. Of course, there can be a lot of bias involved in this because the interviewee can choose to hide certain facts that were not favorable to him or make the situation appear better than it is in reality. However, it will be very difficult to conduct this kind of study in any other way given the time limitations for this study. Secondly, the data collected through the disseminated questionnaires were analyzed and compared to prior literature as captured in the literature review and the information from other reports.

3.7.2 Reliability

Rimmel (2003) advances that reliability refers to the degree of consistency with which different researchers come to the same answer or with which one researcher came to the same answer on different occasions. From the position of Rimmel as stated above, a research work is considered reliable when the work can be replicated or conducted



at different times by the same researcher or at the same time by different researchers. In other words, reliability is the degree to which a test gives the same result when the test is repeated several times. Independent researchers must be able to get consistent results given the same study procedure (Yin, 2003). As a way to increase the reliability, much information were collected about the activity prior to the research.

3.8 Pre-Testing

According to Obeng and Loria (2003), the smaller number of cases for which data needs to be collected means that, more time can be spent designing and piloting the means to data collection. In order to ascertain the suitability of the questionnaire, the approved instruments were tested on some selected respondents from the Savelugu Community. Pretesting helped in vetting and editing of the questionnaire in line with what Yeboah (2002) referred to as common sense rule of questionnaire design which suggest the following: be straightforward; get the questions right; give clear instructions; do not make unrealistic demands of respondents; use simple and concise language; and make layout easy to follow

3.9 Ethical Consideration

For the purpose of minimizing the fears of the respondents and also to have access to the respondents, consents were sought from the office of the Municipal Chief Executive and World Vision Ghana. Letters for permission were written to the various institutions in which the research was conducted. In the preamble to the questionnaire, the respondents were made to understand that the study was meant for academic purpose and not for auditing. Therefore, the study was not a fault finding but to assess the impact of World Vision's programmes on the socio economic well-being of the



rural poor in the Savelugu-Nanton Municipality. The respondents were informed that their names would not be disclosed and that they should be frank in their responses.



CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.0 Introduction

This chapter involves the data analysis, discussion and presentation of the data collected from respondents. The discussions are aimed at meeting the researcher's set objectives; assessing the perception of the effect of donor funded programmes on the socioeconomic well-being of the rural poor.

4.1 Demographic Characteristics of Respondents

The demographic characteristics of respondents such as sex, age, educational status and occupation of respondents were investigated.

4.1.1 Sex of Respondents

The sex of respondents was deemed significant so far as this study is concerned, hence the sex distribution of respondents was investigated and the results are presented in Table 4.1.1.

Table 4.1.1: Sex of Respondents.

Sex	Frequency	Percent
Male	253	68.0
Female	119	32.0
Total	372	100.0

Source: Field study, 2014



The results show that, of the 372 respondents, the majority (68.0%) were females. The male respondents were about a third (32%). This finding could be as a result of the fact that females are mostly available in the homes during the time of study.

4.1.2 Age of Respondents

The age of respondents was investigated and the results are presented in the range of five categories in Table 4.1.2.

Table 4.1.2: Age of respondents

Age Range	Frequency	Percent
18-20years	29	7.8
21-30 years	87	23.4
31-40 years	104	28.0
41-50 years	100	26.9
51 and above	52	14.0
Total	372	100.0



The results show that, the age group of 31-40 years constitutes the dominant (28%) age group of the respondents, followed by 41-50 years (26%) and between 21 - 30 years (26.9%) as indicated in Table 4.1.2. It is also significant to note that the majority (59.3%) of the respondents were in their youth (18 – 40 years).

4.1.3 Educational Status of Respondents

The educational level of the respondents was deemed relevant and was therefore assessed and the results are presented in Table 4.1.3.



Table 4.1.3: Educational status of Respondents

Educational level	Frequency	Percent	
Primary	9	2.4	
JHS	129	34.7	
Secondary	120	32.3	
Tertiary	102	27.4	
None	12	3.2	
Total	372	100.0	

Source: Field study, 2014

It was revealed that almost all the respondents (96.8%) have received some form of formal education, whilst the Junior High School (JHS) represents the most dominant (34.7%) educational level of the respondents.

4.1.4 Occupation of Respondents

The occupation of respondents was assessed and the results were categorised into five and presented in Table 4.1.4.

Table 4.1.4: Occupation of Respondents

Occupation	Frequency	Percent
Farmer	240	64.5
Trader	65	17.5
Civil Servant	39	10.5
Self Employed	12	3.2
Unemployed	16	4.3
Total	372	100.0

Source: Field study, 2014



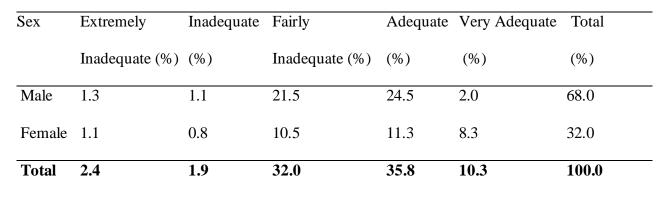
Table 4.1.4 shows that, of the 372 respondents, farmers constitute the major (64.5%) occupation group. This result is highly due to the fact that majority of the people in sampled communities are farmers.

4.2 Community's Perception about Educational Support Provided by WVG

Education is a key factor in the socio economic development of every community. It is one of the sensitive areas that create a great gap between the rural communities and the urban communities. And as a sensitive area, provision of educational support by WVG was treated as one of the variables in this assessment.

Table 4.2 show a cross tabulation of sex against adequacy of educational support provided by WVG.

Table 4.2: Adequacy of Educational Support Provided By WVG



Source: Field study, 2014

The cross-tabulation assessment results shows that of the 372 respondents, about twenty percent of male respondents reported that WVG support was fairly adequate (21.5%) whilst a similar proportion of the males also reported that support was adequate (24.5%). In the case of the females about ten percent of them indicated that the support was fairly adequate (10.5%) or adequate (11.3%). This support provided by WVG was meant to improve the quality of teaching and learning in the study area. Further, Bayor *et al.*, (2004b), reported that WVG provides these support for a wide

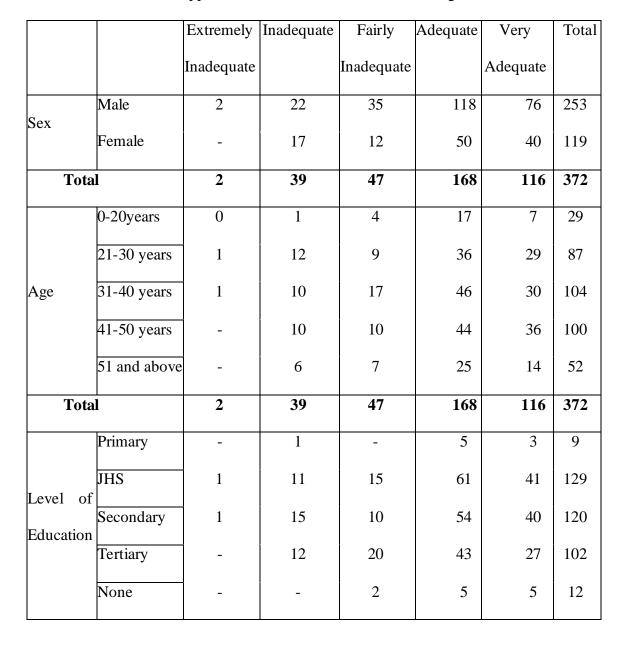


range of people in the study area spanning from early childhood education through to adult literacy programmes.

4.2.2 Community's Perception about WVG's Support for Girl Child Education

Girl child education has been one of the concerns of most communities. And as part of this study, the study attempted to find if this support has a component targeting girl child education in the area. A cross-tabulation assessment was conducted and the results are presented Table 4.2.1.

Table 4.2.1: WVG's Support for Girl Child Education in Savelugu-Nanton District





Total		2	39	47	168	116	372
	Farmer	-	26	28	111	75	240
	Trader	1	11	9	28	16	65
Occupati	Civil Servant	-	-	8	13	18	39
on	Self Employed	1	2	1	7	1	12
	Unemployed	-	-	1	9	6	16
Total		2	39	47	168	116	372
		0.5%	10.5%	12.6%	45.2%	31.2%	100%

Source: Field study, 2014

A cross tabular examination of the responses in the Table 4.2.1 shows that WVG's support for girls education was extremely inadequate (0.5%), whilst about ten percent (10.5%) of the respondents, with the dominant group being farmers and traders who fall in the middle age groups (21-50 years) felt that WVG's support for girls' education was adequate. It was revealed that nearly fifteen percent (12.6%) of the respondents felt that WVG's support for girls' education was fairly inadequate, whilst almost half (45.2%) of the respondents indicated that it was adequate. On the other hand, about thirty percent (31.2%) of the respondents revealed that WVG's support for girls' education was very adequate.

With the issue of how effective the World Vision's programmes have been in addressing child wellbeing and education, it was revealed that, World Vision has done a lot in education. It was revealed that though much is still needed in terms of performance in the BECE results, access to girl child education and enrolment in the district have improved.



The results show that WVG programmes were designed to improve quality education in the area, especially for girls.

4.3 Community's Perception about Health support provided by WVG

The Table below shows the response of interviewees on their perceptions of WVG's support in terms of health.

Table 4.3: WVG's involvement in health projects and support

		Extremely		Fairly		Very	Total
		Inadequate	Inadequate	Inadequate	Adequate	Adequate	(%)
		(%)	(%)	(%)	(%)	(%)	
Cov	Male	4.0	29.2	4.7	31.2	30.8	100.0
Sex	Female	0.9	31.9	2.5	37.8	31.9	100.0
	Primary	-	22.2	-	44.4	33.34	100.0
Level of Education	JHS	2.3	29.4	3.9	34.9	29.5	100.0
	Secondary	5.0	31.6	3.3	29.3	30.8	100.0
	Tertiary	1.0	31.4	4.9	28.4	34.3	100.0
	None	8.3	16.7	8.3	41.7	25.0	100.0

Source: Field study, 2014

With the issue of the adequacy of WVGs involvement in health related issues, a cross tabular examination of Table 4.3 shows that, many of the male respondents felt the support was adequate (31.2%), followed by those who felt the support was very adequate (30.8), inadequate (29.2%), whilst a few of them felt it was extremely inadequate (4.0%). Similarly, many of the female respondents also felt that the support was inadequate (31.9%), adequate (37.8%) whilst a few of them felt it was extremely inadequate (0.9%).



The results further revealed that many of the respondents with primary education background were of the view that the support was adequate (44.4%). The views of those with JHS background was not much different, many (34.9%). Interestingly, the views of those without formal education did not also show much difference, since many (41.7%) of them felt that the support was adequate. It can therefore be concluded based on the response of community members that WVG has been active in supporting the communities in terms of health and provision of health facilities.

Interview with officers from WVG revealed that they have provided a number of interventions targeting the improvement in the health needs of the people. Notable among such intervention include provision of boreholes (some of which are mechanized). These boreholes have increased access to potable water in the beneficiary districts. Hence, the district that was leading in the infestation of guinea worm in Africa is now at the verge of being eradicated completely.

The officers from WVG reported that the organisation was founded on Child development and their activities are geared toward improving the lives of children. They explained that WVG had implemented a number of programmes with Ghana Health Service to improve upon child welfare and health. They further indicated that they have supported Ghana Health Service in immunization programmes and other programmes such as HIV/AIDS education, training for peer health educators, formed trachoma clubs and conducted dental checks.



4.4 Support for Enhancing Community Involvement and in Sustainable NGO Projects

Below is a cross tabular display of the responses of community on WVG's support to enhance community involvement and sustainable NGO support

Table 4.4: Support in community involvement and sustainability of NGO projects

		Extremely	Inadequate	Fairly	Adequate	Very	
		Inadequate		Adequate		Adequate	Total
		(%)	(%)	(%)	(%)	(%)	(%)
Carr	Male	5.1	21.4	32.4	19	22.2	100.0
Sex	Female	2.3	21	22.7	24.4	29.5	100.0
	Primary	-	11.1	77.8	11.1	-	100.0
	JHS	3.9	20.2	24.8	25.6	25.5	100.0
Level of	Secondary	5	20	27.5	19.2	28.3	100.0
Education	Tertiary	2.9	25.5	32.4	17.6	21.6	100.0
	None	16. 7	16. 7	33.3	16. 7	16. 7	100.0
	Farmer	2.9	22.1	30.4	23.3	21.3	100.0
0.0000004:000	Trader	6.2	15.4	30.8	13.8	33.8	100.0
	Civil Servant	10.3	17.9	28.2	15.4	28.2	100.0
	Self	8.3	8.3	25	25	33.4	100.0
	Employed						
	Unemploye	-	50	12.5	18.75	18.75	100.0
	d						



From the Table 4.4, a cross tabular examination shows that, many of the male respondents (32.4%) reported that WVG's support for enhancing community

involvement and to sustain NGO projects was fairly adequate, followed by those who felt the support was very adequate (22.2%). About twenty percent (21.4%) of the male respondents also felt the support was not adequate. However, a few (5.1%) of the male respondents also reported that the support was extremely inadequate. On the other hand the response from the females was also widely varied. About thirty percent (29.5%) of the respondents were of the view that the support was very adequate, fairly adequate (22.7%) and inadequate (21.0%). Less than five percent (2.3%) of the female respondents felt the support was extremely inadequate.

A cross-tabulation on the WVG's support in community involvement to sustain NGO projects revealed that the majority (77.8%) of respondents with primary school education background felt the support was fairly adequate. A small proportion (5.0%) of respondents with secondary school background reported that the support was extremely inadequate. The view of respondents with tertiary education background (2.9%) was found to be not much different from that of those with SHS background.

A greater response from the civil servants (28.2%) felt that WVG's support in community involvement to sustainable NGO projects was very adequate and fairly adequate. About (17.9%) of the respondents felt the support was inadequate, whilst (10.3%), who form the least number of respondents felt it was extremely inadequate. A greater portion of those who are self-employed (33.4%) agreed that the support provided by WVG in enhancing community involvement and in sustainable NGO projects was very adequate, followed by (25%), who also felt the support was adequate and fairly adequate. Less than ten percent (8.3%) of the respondent felt it was extremely inadequate.





The study therefore revealed that World Vision provide support and complements Governments interventions in education, health, agriculture, child protection, water and sanitation and livelihood programmes. Their dealings are always transparent and that they have established strong trust and reliability with the Assembly. It was revealed that there was documentation of every project both parties engage in. An MOU is signed at the beginning of every year and this is strongly complied with. World Vision receive appropriate support from the District Assembly to implement the vision and agenda of the organization and this is basically in the area of technical expertise from all the decentralized departments, and this includes the Ghana Education Service (GES), Ghana Health Service, CHRAJ and Community Water and Sanitation Agency.

It was also realized that World Vision and the Assembly have a common platform and they share strategies together. They engage in quarterly partners' fora and also participate in Assembly sessions. This creates an opportunity to understand and contribute to each other's programme and also address common challenges. The organization uses the medium term plan of the Assembly to create an opportunity to incorporate the municipal development plan in their strategies. This was because World Vision was there to support the developmental agenda of the Assembly. Thus, they are there to support the Assembly to achieve their development agenda in the communities.

It was further revealed from the study that World Vision does not work in isolation, but follows the Assembly's structures. World Vision strongly emphasizes on ownership and sustainability of all interventions since they are aware that the

programmes could phase out one day. So the communities need to own any intervention initiated in the communities. This is in line with Kanyesigye and Muramira (2013) assertion that for a project to be of importance to communities there must be community involvement in the development of the facility and also that the community must be made to understand that the said project is being undertaken for their welfare.

WVG's initial development strategy of operating in several communities scattered all over the country called Community Development (CD) projects gave way to a new concept of Area Development Programmes (ADPs) in the early 1990s. The Area Development Programme (ADP) concept is an approach to transformational development which targets a specific geographical location (district or part of a district) for maximum impact. It implies a long-term commitment to the community. The rationale for this paradigm shift was to ensure sustainability. WVG has established offices in the district centers, and resource centers in the zones to promote effective communication and collaboration with the district assembly and decentralized departments. Staff are positioned and rooted in the zones and the communities, to ensure effective mobilization of the communities to community-initiated development programmes.

4.5 General Perception of Community on WVG's Support

The Table below shows a summary of the general perception of community members on the support the WVG provides.



Table 4.5: General Perception of Communities about Projects Provided by WVG

Activity	Extremely	Inadequate	Fairly	Adequate	Very
	Inadequate		Inadequate		Adequate
	(%)	(%)	(%)	(%)	(%)
How adequate are the					
educational facilities					
and support Provided	2.4	1.9	32	35.8	28
by WVG					
How adequate is					
WVG's Support for					
Girls' Education	0.5	10.5	12.6	45.2	31.2
How adequate is the					
provision of micro-					
credit to farmers and	5.6	24.5	22.6	22.6	24.7
women groups					
How adequate is					
WVGs involvement in	3.0	30.1	4.0	31.7	31.2
health related issues.					





How adequate is the					
structures provided by					
WVG to enhance					
community	4.3	21.2	29.3	20.7	24.5
involvement and in the					
sustainability of donor					
aided projects					
How adequate is the					
awareness created by					
WVG amongst the					
communities to get	3.8	28.2	25	24.7	18.3
them understand their	3.0	20.2	23	24.7	10.3
status, problems and					
resources at their					
disposal.					
How adequate has the					
health education					
helped to improve the	-	20.2	24.2	25.8	29.8
hygienic conditions					

Source: Field study, 2014

The results from the Table 4.5 revealed that a small proportion (5.6%) of respondents were of the view that, the provision of micro-credit to farmers and women groups was extremely inadequate with about thirty percent (24.5%) indicating that it was inadequate whilst (22.6%) of the respondents stated that it was fairly inadequate. On

the other hand (22.6%) of the respondents felt that micro-credit provided by WVG to farmers and women groups, was adequate whilst (24.7%) were of the view that WVG had provided very adequate micro-credit to farmers and women groups.

The Officers of WVG reported that World Vision's programmes have been effective in addressing poverty reduction, child well-being and community initiatives because it grants soft loans for community groupings to go into commerce and agriculture to improve both their social and economic status. This in line with Fowler (2016) assertion that that NGOs play a unique and largely a successful role in assisting and strengthening local groups and associations. Akanbang (2010) described the works of NGOs as being able to have a significant impact in empowering the poor, especially women. Borrowers from these organizations are mostly women. According to Fowler (2016) programmes by NGOs have successfully shifted productive resources into poor women's hands and they in turn are demonstrating how women's enhanced incomes are applied to raise household nutrition levels and improve the health and education status of their children. The study revealed that women's groups in several communities in the Savelugu-Nanton have been given loans by WVG for income generating activities. These groups have also been trained in book keeping, family life education, financial management, childcare, leadership skills and gender issues.

With the issue of the adequacy in creating awareness by WVG amongst the communities to get them understand their status, problems and resources at their disposal, (3.8%) of the respondents felt that it was extremely inadequate, whilst almost thirty percent (28.2%) of the respondents were of the view that it was inadequate. However, (24.7%) of the respondents indicated that WVG had adequately



created the awareness, whilst almost twenty percent (18.3%) of the respondents also indicated it was very adequate.

The study revealed that World Vision participates in the planning sessions of the Assembly in other to inform the Assembly about the activities they intend to implement so that they can coordinate and harmonize their activities to avoid waste and duplication of resources. In doing so, they put to bear their intended activities and in some cases the Assembly would have to take part in the activities.

Also if there is the need for the Assembly to provide some capacity building or an infrastructure, land space or office space, they provide it as support to World Vision. The interview with the officers of the World vision revealed that the District Assembly supports the strategies and development plans of World Vision, but this is very difficult in terms of monetary support. The Assembly's common fund is released late and so cannot be adequately relied on. The support communities provide towards their own development is communal labour. The Assembly also provides Personnel with technical expertise for the support of the community development.

It was revealed from the study that none of the respondents felt that health education to help improve the hygienic conditions of the community was extremely inadequate, whilst (20.2%) felt that it was inadequate. About twenty five percent (24.2%) of the respondents felt that the health education to help improve the hygienic conditions of the community was fairly inadequate. On the other hand, (29.8%) of the respondents were of the view that the health education was adequate, whilst (29.8%) stated that it was very adequate.





Interview with members of the community who have directly and indirectly participated in the projects revealed that World Vision has provided the district with boreholes and have mechanized some for the communities. It was further revealed that WVG had also provided household latrines and that it was World Vision that introduced a new technology for lining the pits. They had also provided support in sanitation issues, child and maternal health and introduced livelihood programmes to improve nutrition and access to health facilities. The livelihood programmes also improve food security in the communities. These are all interventions that aim to help improve the hygienic conditions of the community.

4.6 Perceptions about the Effects of Projects on the Socio Economic Well-Being of the Rural Poor

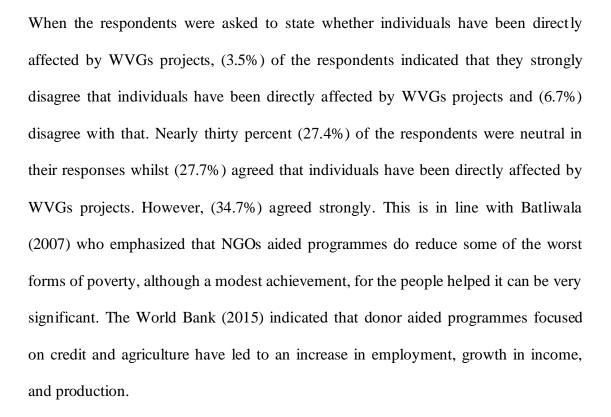
The study further sought to assess the effects of projects on the socio economic well-being of the rural poor. The responses gathered from the respondents are captured under the Table below.

Table 4.6: Effects of Projects on the Rural Poor

Activity	Strongly	Disagree	Neutral	Agree	Strongly	Total
	disagree				agree	
Individuals who have						
been directly affected	3.5%	6.7%	27.4%	27.7%	34.7%	100%
by WVGs projects	3.5% 0.7%	27.470	27.77	34.770	100/0	
The projects						
undertaken by WVG	4.8%	5.9%	31.2%	28.8%	29.3%	100%
has impacted positively	4.0 / 0	3.7 /0	31,270	20.070	27.570	100/0
on the members of the						

community						
The projects	4.6%	5.9%	28.8%	30.4%	30.4%	100%
undertaken by WVG						
has addressed the						
"real" needs of the						
community						
The projects						
undertaken by WVG	5.1%	4.8%	31.5%	29.8%	28.8%	100%
has contributed to the						
social and economic						
welfare of the						
community						

Source: Field study, 2014



With the issue of whether the projects undertaken by WVG had impacted positively on members of the community, a small proportion (4.8%) of the respondents indicated



that they strongly disagree that WVG has impacted positively on the members of the communities whilst (5.9%) disagree with that. The study further revealed that (31.2%) of the respondents were neutral in their responses whilst nearly thirty percent (28.8%) agreed that WVG has impacted positively on the members of the communities. On the other hand, (29.3%) agreed strongly.

The responses gathered revealed that most of the respondents felt that the projects undertaken by WVG had impacted positively on members of the community. The study revealed that WVG places highest priority on programmes that benefits the most vulnerable and marginalized people among the poor. Akanbang (2010) indicated that WVG place priority on programmes that are child-centered and also on community-based development programmes.

The responses gathered revealed that (4.6%) of the respondents indicated that they strongly disagree that the projects undertaken by WVG had addressed the "real" needs of the communities whilst (5.9%) disagree with that. Interestingly, (28.8%) of the respondents were neutral in their responses. However, (30.4%) agreed that the projects undertaken by WVG had addressed the "real" needs of the communities, with the same percentage (29.3%) agreeing strongly.

Laligu was a trachoma endemic community in the Savelugu-Nanton ADP. It used to rank fifth in trachoma prevalence with as much as (28%) of its population affected by the disease. This has changed since WVG drilled two boreholes there. The provision of water has helped reduce water borne diseases, improved sanitation and economic activities in general in communities served with water.



The responses gathered further revealed that few (5.1%) of the respondents strongly disagree that the projects undertaken by WVG had not contributed to the social and economic welfare of the communities. On the other hand (29.8%) of the responses agree. Similarly, (28.8%) of the respondents also strongly agree that the projects undertaken by WVG had contributed to the social and economic welfare of the communities whilst (31.5%) were neutral in their response.

This is in line with the assertion by Bayor *et al.* (2004a) that WVG has been supporting initiatives in communities it operates and these programmes include Area Development Programmes (ADPs), ADP family sponsorship programmes, and special grants programmes. Through the support from WVG, children are enrolled into schools; families have the opportunity to provide shelter and clothes for children. Sponsorship funds are also used to support the construction of school buildings, provide teaching and learning materials, and promote the formation of mother to mother support groups to promote child health and to bring life and hope to the communities. Advocacies are carried out to change negative cultural habits and boreholes are drilled to provide potable water to the communities. The responses gathered revealed that support provided by World Vision was enough to sustain the development initiatives in the communities.



4.7 Challenges and Recommendations on Improvement in Development

Programmes

The interview with local and civic leaders revealed some challenges that World Vision and the Assembly encounters in their bid to improve the socio economic wellbeing of the rural poor. WVG in its attempt to support initiatives that reduce poverty and improve education in the communities, have initiated 'hand-out development packages' to the communities which have now created dependency mind set in community members. Their capacity has been built and their mind set have been wrongly placed on fighting and receiving support from NGOs and the Assembly rather than initiating and contributing to sustain and be responsible for their own development initiative. With this mind set, the Assembly is now finding it difficult to raise funds locally for development initiatives. The spirit of self-reliance has also been deeply affected as every community member including elders are on a look out for support for their farming, education and livelihood activities from the NGOs or the Assembly. This mind set causes the communities to feel it is somebody else's responsibility to get them out of their current predicaments instead of taking the responsibility to think and create ways to support and develop themselves. This has dire consequences for the Assembly and the sustainability of programmes in communities especially when NGOs like World Vision fold up in the District. This is in line with the assertion by Easterly and Pfutze (2008) that though there have been modest improvements in the economic status of those reached by NGOs and their programmes, however, there is little evidence that beneficiaries had managed to break out of self-reproducing spirals of impoverishment. Even people helped by successful projects still remain poor.



The officers of WVG also indicated that a major challenge to WVG was that World Vision does not have the resources to cater for the numerous demands of communities that WVG operates. The officers also indicated that WVG has not been able to extend their support to all communities under the Savelugu Nanton District and that there is the need to extend support to many communities which has become a major challenge to WVG due to its limited resources. This supports the assertion by Knack (2006) that NGO interventions do not reach the bottom. According to Knack sometimes the percentage reached is between (5-10%) of the population, although some scholars quote it higher than this. In a number of cases, it has been concluded that the not so poor have benefited from NGO programmes.

It was also revealed that poor participation of some community members in World Vision Programmes contributed to delays in development initiatives in those communities. It was also revealed that sometimes maintenance of the projects undertaken by World Vision are left into the hands of the community and that sometimes the cost of maintenance of some of the projects goes beyond the abilities of the community. This is in line with Kintu and Overbeke (2004) assertion that donor dominance in development efforts and the impact of aid programmes and over all development effort was not generating satisfactory and sustainable results on the ground. They further add that without strong collaboration the sustainability and the replicable nature of many programmes were uncertain. Robinshon (2004) also indicated that when international assistance ends, the activities initiated on the ground also die with little left to show for the effort. This further goes to support the assertion by Fowler (2009) that the lack of sustainable impact is widely seen as a key threat to continued flow of international development assistance.

With the issue of the challenges that World Vision encounter in their relationship with the Savelugu-Nanton Municipal Assembly, the officers of WVG indicated that financial commitment to support implementation of interventions and late submission of narrative and financial reports are some of the major challenges that they face. There is also the slow pace on the part of communities to the implementation of interventions.

When the respondents were asked to state the ways in which World Vision can improve the impact of their development programmes in the communities, the respondents indicated that World Vision (WV) can improve their impact in the communities by granting to farmers loans and farm implements like tractors, fertilizers and cutlasses. Some of the respondents also emphasized that World Vision could also support the Assembly to distribute mosquito nets to the communities and World Vision should involve chiefs and Assembly Members in their operations.



CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter captures the summary, conclusion and the recommendations of the study.

The chapter summarizes the results of the findings and makes recommendations to the findings of the study.

5.1 Summary of Findings

5.1.1 Support Provided by World Vision Ghana

The study revealed some support that WVG has provided to communities under the Savelugu District Assembly. World Vision had contributed to the provision of potable water and sanitation facilities such as boreholes, household latrines among others which have reduced drastically guinea worm infection in the Savelugu Municipality which happened to be one of the leading guinea worm infested areas in the world. World vision has also provided a micro credit facility which has improved the livelihood of the communities. World Vision together with the Assembly have provided some teaching and learning materials such as books, school buildings, furniture just to mention a few to communities and access to education is no longer a big challenge. WV Ghana to a large extent contributed to improvement in basic education in the district. This is based on the numerous supports that communities have benefited and continue to benefit from WVG. These contributions from WVG include provision of teaching and learning materials and facilities, improving efficiency in school management, increasing access and participation, support for



girls' education, support for HIV/AIDS education, support for moral development of pupils and support for sanitation and nutrition education.

5.1.2 Perception of the Projects Provided by World Vision Ghana

The responses gathered revealed that about two-thirds of the respondents felt that the projects undertaken by WVG had contributed to the well-being of members of the communities. The responses gathered showed that the support provided by WVG to the Assembly accurately reflect the needs on the ground. Through the support from WVG, children are enrolled into schools; families have the opportunity to provide shelter and clothes for children. Sponsorship funds are also used to support the construction of school buildings, provide teaching and learning materials, and promote the formation of mother to mother support groups to promote child health and to bring life and hope to the communities. Advocacies are carried out to change negative cultural habits and boreholes are drilled to provide potable water to the communities. The support provided by World Vision is enough to sustain the development initiatives in the communities.

5.1.3 Perception of WVG's Projects on the Socio Economic Well-Being of the Rural Poor

It was revealed that World Vision had made impacts in the communities over the years. The study revealed that there were other Non-Governmental Organisations operating in the District but those organisations were finding it difficult to match their projects with World Vision projects and that showed how the communities felt the impact of World Vision in the communities they operated. Some of the contributions that World Vision has made to the District included Water and Sanitation. For



in the World because Ghana was only second to Sudan which was actually experiencing a civil war. Due to the interventions of the World Vision in providing potable water to the District and other agencies, the District has not recorded guinea worm cases since March 2011. Though the Assembly has not been declared a guinea worm free district, they are actually working a lot towards that achievement.

Also, Savelugu School for the deaf which is a special school did not have any source of potable water. World vision provided a mechanised borehole to the school and this has really transformed the school as the students can now get potable water to drink, wash and for any other use. This has resulted in improvement of the performance of the pupils in the school. In the area of education, World Vision has done a lot in infrastructure, teaching and learning materials and community sensitisation on importance of education to children. The Assembly together with World Vision have provided access to education in most of the communities. Now the Assembly has no problem with access to education in the Municipality, though quality is still the biggest challenge to wrestle with. World vision has also provided micro credit facility and this was a great relief to the communities who could not otherwise have access to credit facilities from the Banks. The provision of credit facilities to the communities has improved their livelihood activities. World Vision's contribution has made a huge impact in the various communities in which they operate.

5.1.4 Challenges that Inhibit WVG from Supporting the Rural Poor

The study revealed that there were some challenges that inhibited World Vision Ghana from supporting the rural poor. One major challenge was that World Vision



does not have the resources to cater for the numerous demands of the communities under the Assembly and also that World Vision's programmes are too much centered on children. It was also revealed that World Vision had not extended their projects to some communities and also that the Assembly still needed more support from World Vision for more boreholes, sanitation management and schools, especially to improve the quality of BECE performance.

It was also revealed that poor participation of some community members in World Vision Programmes has resulted in delays in implementing some of the projects in some communities. It was revealed that sometimes maintenance of the projects undertaken by World Vision are left into the hands of the community and that sometimes the cost of maintenance of some of the projects goes beyond the abilities of the community. A major challenge that the study also revealed was that some community members have developed their mindset to be dependent on NGOs and the Assembly for their development initiatives instead of thinking and creating ways for self-reliance. This mindset also has affected the Assembly's capacity to raise local funds for development interventions.

5.2 Conclusion

NGOs have contributed to the wellbeing of the communities they serve. As government withdraws more from social services delivery, NGOs certainly find themselves taking up a more assertive role in community development. An attempt has been made to assess the perception of the effect of donor funded programmes on the socio-economic wellbeing of the rural poor. From the data gathered it can be concluded that World Vision Ghana has to a large extent contributed to the



development of the Savelugu District. This is based on the numerous projects that the community had benefited and continued to benefit from World Vision Ghana. The study revealed that World Vision had made a lot of impact in communities under the Savelugu District over the years. World Vision has contributed to the provision of water and sanitation facilities; this has reduced drastically guinea worm infection in the Savelugu Municipality which happened to be one of the leading guinea worm infested areas in the world. The Assembly together with World Vision have provided access to education in most of the communities and access to education is no longer a challenge but quality. World vision has also provided a micro credit facility which has improved the livelihood of communities.



NGOs programmes aim to promote development at the community level. There are several ways in which participation of NGO's and the Assemblies can make projects more effective. As Latham et al. (2015) indicated, participation assures better targeting of benefits to the poor, increases the impact and ensures that the development gains are equitably distributed. The role of participation in ensuring better targeting of the poor is also shared by Fowler (2016). Gregersen and Holt (2015) stipulated that more effective interventions will be achieved when people have a voice in determining their objectives, to support their implementation, to evaluate their outcomes, and to make indigenous knowledge available. Lowndes et al. (2015) indicated that participation of primary stakeholders in project monitoring helps to detect problems before they escalate into major sources of conflict and wastefulness. According to Kanyesigye and Muramira (2013) local people's judgments of what constitutes success give a more realistic view about what works and what does not work.

An important contribution of participation in project effectiveness is that it ensures that the development activities are based upon indigenous knowledge and are more relevant to locals (World Bank, 2015). Local people understand their problems better and can therefore use their skills and resources to find flexible solutions that are tailored to suit their unique needs. According to the World Bank (2014), in order for the development efforts to have sustainable changes in the poor people's lives, they must take into account local values. The study concludes that there is the need for more involvement of the Assembly in project planning and implementation in order for the projects undertaken by the World Vision to meet their objective of promoting development and to enhance the socio-economic well-being of the people of the assembly.

5.3 Recommendations

The study revealed that World Vision had provided a lot of support to communities under the Savelugu District Assembly over the years. It is recommended that the Savelugu District Assembly improve community participation in WVG activities. The Assembly need to promote community involvement at all stages of projects undertaken by WVG and this must include the planning, implementation and monitoring. The Assembly must emphasize on involvement and capacity building of the communities and ensure sustainability of activities when WVG completes its projects.

Most of the respondents felt that the projects undertaken by WVG had contributed to the well-being of members of the communities. It is recommended that the activities of WVG should be directed to helping the Assembly boost internally generated funds.



Support should be given to projects that seek to address crisis level problems as in the case of extreme poverty, and it must be directed towards business development. It is also critical for WVG to consider in their financing strategies to include startup funds for viable business projects.

One major challenge was that World Vision does not have the resources to cater for the numerous demands of the communities under the Assembly. It is therefore recommended that the Assembly must develop its own realistic and sound strategies that are not dependent on donor funds but those that explore local financing opportunities. These strategies will go a long way to facilitate home grown development projects and programmes unlike the case where projects have to be influenced by donors with little influence by the project beneficiaries. The Assembly needs to channel their activities to locally generated priorities and programmes of action.

It was also revealed that poor participation of some community members in World Vision Programmes had resulted in delays in the implementation of said projects. It is therefore recommended that WVG should collaborate effectively with communities to decide on what is priority for development. The Assembly should collaborate effectively with WVG and must take proactive action that could help lessen the over dependence on project donations.

It is also critical that the Assembly and WVG carefully plan the involvement of project beneficiaries as well as the design and implementation of community development projects. This will go a long way to achieve project ownership by both



the beneficiaries and the District Assembly. The District Assembly and WVG need to seriously pay attention to conflict sensitive programming and avoid the risk of giving one group economic and political power, that if over looked could undermine development especially in communities with a history of inter-ethnic animosities and conflict.



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APPENDIX 1: Sample Questionnaire

UNIVERSITY FOR DEVELOPMENT STUDIES

INSTITUTE FOR INTERDISCIPLINARY RESERCH AND CONSULTANCY SERVICES.

MA (NGO Management and Rural Development)

Perception about the Impact of NGO Funded Programmes on the Socio Economic well-being of the people of Savelugu-Nanton District. A Case of World Vision Ghana.

Questionnaire for collection of primary data from members of the community

This questionnaire is designed purely for academic purpose. All information shall be treated as confidential and besides, your anonymity is guaranteed. Thank you for your co-operation.

Please tick ($\sqrt{\ }$) where appropriate and provide details where necessary. Thank you.

A. GENERAL INFORMATION

1. Sex [] Female

2. Age [] 0-20years	[] 21-30years	[] 31-40years	[] 41-50years
[] 51-and above			
3. Level of Educatio	n [] Primary	[] JHS []	Secondary [] Tertiary

[] Male



ΓΥ F	No		Inadequate		Inadequate	
OR I		Activity	Extremely	Inadequate	Fairly	Adequate
FOR DEVELOPMENT		B. Community's Perc	eption about l	Projects Provi	ded by WVG	
ÆNT STUDIES		5. What kind of suppor	rt is (are) provi	ded by WVG?		
ω.		[] Unemployed [] oth	ers			
		4. Occupation [] Farm	ner [] Trade	r [] Civil S	ervant []Sel	f employed

[] None



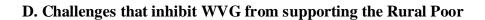
	Activity	Extremely	Inadequate	Fairly	Adequate	Very
No		Inadequate		Inadequate		Adequate
	How adequate are the					
	educational facilities					
6	and support to					
	improve upon the					
	quality of teaching					
	and learning provided					
	by WVG					
	How adequate is					
7	WVG's Support for					
	Girls' Education					
	How adequate is the					
8	provision of micro-					
	credit to farmers and					
	women groups					
	How adequate is					



9	WVGs involvement			
	in health related			
	issues.			
	How adequate is the			
10	structures provided by			
	WVG to enhance			
	community			
	involvement and in			
	the sustainability of			
	donor aided projects			
	How adequate is the			
11	awareness created by			
	WVG amongst the			
	community to get to			
	understand their			
	status, problems and			
	resources at their			
	disposal.			
	How adequate has the			
12	health education			
	helped to improve the			
	hygienic conditions of			
	the community	 		

C. Effects of Projects on the Socio Economic well-being of the Rural Poor

No	Activity	Strongly	Disagree	Neutral	Agree	Strongly
		disagree				agree
13	Individuals have been					
	directly affected by WVGs					
	projects					
4	The projects undertaken by					
	WVG has impacted					
	positively on the members of					
	the community					
15	The projects undertaken by					
	WVG has addressed the					
	"real" needs of the					
	community					
16	The projects undertaken by					
	WVG has contributed to the					
	social and economic welfare					
	of the community					



17. What are some of the constraints that you know affect the World Vision Ghana from supporting the rural poor?



18. In your pinion what challenges inhibit Savelugu-Nanton Municipal Assembly
from supporting the rural poor?
19. In what ways do you think the Savelugu-Nanton Municipal Assembly can support
the rural poor?
20. What would you recommend in order to improve the socio economic well-being
of the rural poor?



APPENDIX 2: Interview Guide for Community Member

INTERVIEW GUIDE FOR MEMBERS OF COMMUNITIES, OPINION LEADERS, PROJECT OFFICERS AND BOARD MEMBERS AND PROJECT ADVISORS.

- 1. What kind of support does World Vision Ghana provide to the Savelugu-Nanton Municipality?
- 2. What is the community's perception about projects provided by World Vision Ghana?
- 3. What kind of support does the Savelugu-Nanton Municipal Assembly provides towards the socio economic well-being of the rural poor?
- 4. Does World Vision Ghana have the capacity to support the rural poor in the Savelugu-Nanton Municipality?
- 5. Does the support provided by World Vision Ghana accurately reflect the need on the ground?
- 6. Based on your assessment is the support provided by World Vision Ghana adequate?
- 7. Does World Vision Ghana work with the local authorities in providing support for the communities they operate?
- 8. Does World Vision Ghana partner with the Savelugu-Nanton Municipal Assembly in providing support for the rural poor?
- 9. Does World Vision Ghana rely on other organisations in supporting the rural poor?
- 10. Does World Vision Ghana liaise with other NGO's in their bid to support the rural poor?



- 11. How has the projects provided by World Vision Ghana affected the socio economic well-being of the rural poor?
- 12. What challenges does World Vision Ghana encounter in supporting the rural poor?
- 13. In your opinion what challenges inhibit Savelugu-Nanton Municipal Assembly from supporting the rural poor?
- 14. In what ways do you think the Savelugu-Nanton Municipal Assembly can support the rural poor?
- 15. What suggestion(s) do you have for improving the socio economic well-being of the rural poor?



APPENDIX 3: Interview Guide for Officers of World Vision

INTERVIEW GUIDE FOR OFFICERS OF WORLDVISION

- 1. What kind of support does your organization provide to the Savelugu-Nanton Municipality?
- 2. What is the community's perception about the projects provided by World Vision Ghana?
- 3. What kind of support does the Savelugu-Nanton Municipal Assembly provides towards the socio economic well-being of the rural poor?
- 4. What problems do you face in your attempt to support the Savelugu-Nanton Municipality?
- 5. Do you encounter similar problems in your attempt to support other Communities?
- 6. Does your organization have the capacity to support the rural poor in the Savelugu-Nanton Municipality?
- 7. Do you have the necessary financial resource available for your operations?
- 8. Does your support accurately reflect the need on the ground?
- 9. Based on assessment is the support provided by your organisation adequate?
- 10. Do you work with the local authorities in providing support for the communities you operate?
- 11. Do you partner with the Savelugu-Nanton Municipal Assembly in providing support for the rural poor?
- 12. Do you rely on other organizations in supporting the rural poor?
- 13. Do you liaise with other NGO's in your bid to support the rural poor?
- 14. How has the projects provided by World Vision Ghana affected the socio economic well-being of the rural poor?



- 15. What challenges does your organisation encounter in supporting the rural poor?
- 16. In your opinion what challenges inhibit Savelugu-Nanton Municipal Assembly from supporting the rural poor?
- 17. In what ways do you think the Savelugu-Nanton Municipal Assembly can support the rural poor?
- 18. What suggestion(s) do you have for improving the socio economic well-being of the rural poor?

