The role of NGO’s and Local Government in the socio-economic development of Lambussie Karni district, Ghana.

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Master’s programme
Science for Sustainable Development

Master’s Thesis, 30 ECTS credits
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Department of Water and Environmental Studies

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Master Thesis

Degree: Master of Science for Sustainable Development.

Student: Sarfo Agyeman Offei

Supervisor: Associate Prof. Hans Holmén
Abstract

Non-Governmental Organizations (NGOs) scramble for Africa which begun in 1980 and 90’s as a result of the introduction of Structural Adjusted Policies (SAP) by the neo-liberalist which are; International Monetary Fund (IMF) and World Bank was purposely meant for free market economy, less government intervention in the economy in order to raise competition, induce rapid growth and economic development.

The introduction of SAP resulted to a vacuum in the provision of welfare in Ghana especially in the remote areas. Since the introduction of SAP bilateral and multilateral institutions are increasingly entrusting NGOs to carry out the needs of the people more than government. This has led to a myriad explosion of local and international NGOs in Ghana for development purposes. Though the rural poor are the primary aim for NGOs and District Assembly (DA) activities, they are often the least to be contacted on the implementation and formulation of programs or projects in terms of priorities and interventions.

The materials and methods used in the write up of this thesis include field survey, interviews and literature study. Both primary and secondary data was used. Purposive sampling is adopted based on the objectives of the study. Forty households were selected in order to interview project participants since they were expected to have first-hand knowledge of the organizations projects and activities. This was supplemented with interviews with focus group discussion, key informants, international and local NGOs and government officials’ interviews were made.

The study emphasized that NGOs suffer from external agenda-setting which makes their programs or projects rigidly defined and create new dependencies. This prevents them from carrying out other actions apart from those initially foreseen in the project or program (not flexible) (top-down). Interventions have not benefited the people and lack of transparency and co-ordination among the NGOs and the DA is a primary problem in the study area. The stakeholders often contribute to an all-ready decided projects or programs and participated in past development programs or projects as laborers. Clientelist has weakened the DA system in Lambussie. There has not been any training for sustainable self-reliant organizations by the nine NGOs operating in Karni. Also it was evident from the study that farmers have not made any
collective efforts to improve their marketing situation in the area and neither has NGOs and DA made any effort to improve farmers marketing situation.

The study made the following suggestions; access to improved infrastructures, availability of unrestricted funds from donors, education and gender issues, enhancing micro-credit schemes and small scale industries, modernization of agricultural productivity, transparency and accountability—of which would help to improve DA and NGOs activities and achieve sustainable food security in Karni.

*Key Words: NGOs, Local Government, Participation, Priorities, Programs or Projects, Interventions.*
### Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>ADRA</td>
<td>Adventist Development Relief Agency</td>
</tr>
<tr>
<td>CARE</td>
<td>Co-operative Agency for Relief Everywhere</td>
</tr>
<tr>
<td>CBO</td>
<td>Community-based organizations</td>
</tr>
<tr>
<td>DA</td>
<td>District Assembly</td>
</tr>
<tr>
<td>DACF</td>
<td>District Assembly Common Fund</td>
</tr>
<tr>
<td>DFID</td>
<td>Department for International Development</td>
</tr>
<tr>
<td>E C</td>
<td>European Commission</td>
</tr>
<tr>
<td>HIV/AIDS</td>
<td>Human Immunodeficiency Virus/Acquired Immune Deficiency</td>
</tr>
<tr>
<td>IMF</td>
<td>International Monetary Fund</td>
</tr>
<tr>
<td>INGOs</td>
<td>International Non-Governmental Organizations</td>
</tr>
<tr>
<td>MDGS</td>
<td>Millennium Development Goals</td>
</tr>
<tr>
<td>JSS</td>
<td>Junior Secondary School</td>
</tr>
<tr>
<td>LO</td>
<td>Local Organization</td>
</tr>
<tr>
<td>NGOs</td>
<td>Non-Governmental Organizations</td>
</tr>
<tr>
<td>OXFARM</td>
<td>Oxford Committee for Famine Relief</td>
</tr>
<tr>
<td>FA</td>
<td>Farming Association</td>
</tr>
<tr>
<td>SAP</td>
<td>Structural Adjustment Policies</td>
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<tr>
<td>SEND</td>
<td>Social Enterprise Development</td>
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<tr>
<td>SSS</td>
<td>Senior Secondary School</td>
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<tr>
<td>USAID</td>
<td>United States Agency for International Development</td>
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Declaration

I hereby declare that, except for reference to other people’s work which has been duly acknowledged by list of references, this thesis for the Master degree for Science for Sustainable Development at Linkoping University is a result on my own research work and it has neither in part nor whole been presented in any other institution for another degree.

Sarfo Agyeman Oftei ........................................ ....................................................

Signature  Date
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CHAPTER ONE

1.1 INTRODUCTION

Since the colonial period in Africa, Asia and Southern America continents Non-Governmental organizations (NGOs) have played a crucial role in the socio-economic development process. The scramble for Africa in the 19th century necessitated Europe’s super powers of the day arrogating large tracts of the African continent. The colonial economies comprised of agricultural, trading and labour usage of which the African continent is identified to present (Pakenham, 1991 cited in Bryceson, 2002). This era was also the introduction of Christianity in Africa and other developing countries around the world. The churches provided services in health and education (Boahen, 2000).

Since the end of World—War II, to be more specific after the end of the Cold War in 1989, bilateral and multilateral donor organizations have quested for a “New Policy Agenda” the primary objective of which is to give regenerated prominence to the functions of Non-Governmental Organizations (NGOs) and grassroots organizations especially in poverty alleviation and social development of “civil society” in third world countries (Edwards and Hulme, 1998). There are substantial divergences between donor organizations especially in terms of authorizations, financial and technical capacity, schedules, approaches and freedom to maneuver (Lee et al., 1996). The first, part in the “New Policy Agenda” is primarily economic markets and the private sector enterprises are seen as the most effective mechanisms for attaining economic growth, producing and provision of goods and services for third world countries. The second part is political “good governance” is viewed as substantive for a healthy economy (Edwards and Hulme, 1998).

“Non Governmental organizations (NGOs) today form a prominent part of the development machine in the developing world and are generally seen to be playing an increasingly important role in development” (Issa, 2005: 1)
Among “NGOs—intermediaries in development—we find both Northern and International organizations, which in some ways are involved in implementing development projects and programs in more or less close cooperation with indigenous organizations of various kinds. To varying degrees they emphasize empowerment and pursue more or less participatory activities. They often channel donor funds and foreign expertise and thus in various ways trying to fulfill their roles as intermediaries’’ (Holmén, 2010: 19).

Common differentiations are usually made between NGOs depending on where they commenced from. The ‘northern’ or ‘international’ NGOs are those which commenced and have home based in developed countries. They are often large, have big budgets, expertise, have diverse ideologies and cooperate with the government. Northern NGOs operate directly or through local NGOs in aid receiving countries (Holmén and Jirström, 2009).

The ‘southern’ NGOs are established and operated within Third World countries for a number of reasons and do not always share the same aim and also not that of their backing northern ‘sponsor’. The world of NGOs is much less heterogeneous than often presumed. However, below these intermediates are organizations such as Farming Association (FA), Community Based Organizations (CBOs) or Local Organizations (LOs) (ibid.). In this study ‘southern’ NGOs refers to local, regional, CBOs and LOs. In 1980s NGOs activities in Ghana began to thrive (Amanor et al., 1993). Since 1980s there has been a massive increase in the number of ‘southern’ NGOs in Ghana. This increase is due to the availability of funds from international donors, NGOs and government. Another factor is due to economic instability in the Third World countries which has led to a drawback in the provisions on the part of the government which has attested in a much reduced role in the provision of welfare. This situation came largely as a result of public expenditure cutbacks introduced as a result of Structural Adjustment Policies (SAP) (Lockwood, 2005).

In Ghana the seed of NGO activities was sown about eighty years ago with the inception of Christian missionary activities (Tettey et al., 2003). The religious organizations were instrumental in the setting up of churches, schools, and health facilities in rural communities, manifestations of which exist today (Amanor et al., 1993). When therefore the post World—War
II era brought about increased activity of the North, some foundation had already been laid. The later arrivals went into community development and provision of welfare project (ibid.).

Today, NGOs are however, anticipated to hasten development, safeguard environment, contribute to poverty alleviation and liberation of women, to implement human rights laws and contribute to democracy, particularly to countries under authoritarian regimes. Hence, expectations have been especially high on their behalf to give a voice to the poorest of the poor (Holmén and Jirström, 2009).

NGOs’ contributions to the Ghanaian communities’ development has been seen by both the public and the government as an essential part of the country development progress. Because the Ghanaian government is supportive to NGOs this has contributed to the increase in numbers of NGOs, CBO or LOs in the country (Jumah, 2011). There were “10 registered NGOs in Ghana as at 1960, the number increased to 350 in 1991” (Flower et al., 1991, cited in Amanor et al., 1993:187). In “2005 1,500 NGOs were registered in the country, this includes foreign and local NGOs currently operating in Ghana” (Bob-Miller, 2005: 1).

Ghana’s experiences with “civil society” and NGOs are diverse in the development arena. Since the espousal of multi-party democracy in 1992, Ghana’s flourishing democracy, good governance practice and vivacious media has created an enabling environment for civil society (Jumah, 2011).

As for rural development, it is claimed “Agriculture plays a key role in the overall economic growth and ... small-scale-farmers are rational economic agents who can take advantage of new technologies as well as big farmers. Focusing on small-farm agriculture fulfills the objectives of economic growth and improved equity” (Zezza et al., 2008: 1298). But small scale farmers need to organize—to enhance bargaining power, to reduce cost for inputs, to enhance sales prices, to facilitate extension and dissemination of information. This can be done by peasants themselves (FA, CBO) or by the outsiders (NGOs) or self organizations can be supported by outside agents (donors, NGOs, INGOs).

Ghana has a thriving—and sometimes very successful—NGO—sector (Holmén, 2010). More successful in southern, more well-connected and market-oriented south than in the poorer and more subsistence-oriented north. Cocoa production in Ghana mainly takes place in the more
affluent and more accessible south (World Bank, 2006). Cocoa production farmers in Ghana and their organizations, especially Kuapa Kokoo—have appealed far-flung attention in recent years (Holmén, 2010). The organization’s activities have since flourished to comprehend farmers cooperative which purchases cocoa from its members, Cocoa exports branch and rural farmers’ community bank (New Agriculturalist, 2004). This noteworthy development could not have been accomplished without strong and effective affiliations to international supporters. In contrast cotton growing takes place in the poor and inaccessible north in Ghana. International support from NGOs aimed primarily at empowerment has rather resulted to disempowerment which has not been beneficial to the cotton producers (Holmén, 2010).

Thus NGOs activities have not been as successful in the north as they have been in the south. High hopes and exaggerated expectations on NGOs as development promoters and mounting African critique of NGOs sector being top-down and dominated by donors and INGOs (Holmén, 2010; INTRAC, 2011). NGOs initiated (group) activities and CBOs seldom service the project period hence, they are often not sustainable (ibid.).

Besides, reducing the role of central government and promotion of private sector and NGO activities, decentralization was one of the prominent aspects of SAP in Ghana primarily to delegate power at the district and regional level. The “Local government is provided in the Constitution of the Republic of Ghana 1992, which provides that a District Assembly is the highest political authority in the district, and that the District Assembly has deliberative, legislative and executive powers. The Constitution prescribes that Ghana shall have a system of local government and administration which shall, as far as practicable, be decentralized. The composition, powers and duties of the different types of District Assemblies are prescribed in the Local Government Act of 1993. The local government units in Ghana are called District Assemblies. The District Assemblies autonomy is limited by the presidential appointees: 30 percent of the members of the Assembly and the District Chief Executive are appointed by the President. The District Chief Executive heads the executive committee of the Assembly and is the chief representative of the Government in the district, allowing the central government to exercise considerable control over the affairs of the local government” (Local government system in Ghana, 2009: 2-3).
The interest in the activities of NGOs is due to their roles in trying to reduce poverty. They thus complement the efforts of governments by providing the developmental needs of the people. The study is to learn about organizations (governmental, NGO’s) aiming at development in Karni, their activities, projects and the effects of these efforts.

1.2 RESEARCH PROBLEM
Attempts to alleviate poverty have met many challenges. High interest rates have made it barely impossible for the indigenous people to access loans to improve upon their farming methods. External support also has not yielded much of the expected results. Projects or programs initiated by NGOs and governmental bodies have been found to conflict with each other and typically from a top-down perspective which discourages community involvement.

A number of foreign and local NGOs are active in Karni with the purpose to speed-up development. In spite of interventions by NGOs and government institutions, food insecurity remains a problem due to persistent poverty in Karni. Hence, there is a need to take a closer look at interventions made by external institutions in the area so as to come up with suggestion for more beneficial interventions and achieve sustainable food security.

1.3 OBJECTIVE OF THE STUDY
The objective of the study is to learn about organizations (governmental, NGOs) aiming at development in Karni, their activities, projects and the effects of these efforts. Of special importance is to find out if—and how—local people are involved in projects as this is often seen as a prerequisite for sustainability.

1.4 RESEARCH QUESTIONS
Questions that need to be answered are as follows:

a. Which programs or projects have been implemented?

b. Which organisations initiated the programs or projects?

c. How do stakeholders participate in the programs or projects?
d. What have been the effects of implemented programs or projects on food insecurity and well-being?

e. How sustainable are the implemented programs or projects?

1.5 RELEVANCE OF THE STUDY

As established from the onset, NGOs in Ghana and on the African soil has raised issues of general concern and has become an integral part of development in third world countries. This is because only one aspect as related to their development has been acknowledged and that incidentally, is their mission. This mission has been put variously as nonprofit making organizations that are established primarily, for the uplift of the poor, poverty-stricken and they are believed to be democratic alternatives, transparent, flexible in day-to-day administration, and promoting popular grassroot participation in development program or project identification and implementation (Holmén and Jirström, 1996).

The other aspect of development of NGOs which has not been widely recognized but is becoming a critical idea currently attracting the interest of researchers is the facts that the results of these NGOs activities have not been empirically evaluated as their activities normally go beyond the projects or program they speak to implement. Therefore, there is the need to find out the development orientation of NGOs operating in Karni. This study will lead us to understand present day development; whether it is still the type tied to Western development approaches which have previously failed many developing countries where Ghana is no exception. The findings of the study will contribute to a better foundation and improved undertakings of CBOs and NGOs and the impact of welfare of the people in Karni.

1.6 SCOPE AND LIMITATIONS OF THE STUDY

This study is limited to Karni Traditional area which is a sub-district of Lambussie District in Northern Ghana. In an attempt to undertake the research work I encountered some problems. However, these problems did not undermine the quality of the study as various techniques were adopted to minimize these problems. The research coincided with the farming season. Hence, it was really difficult to get the respondents during the daytime except in the evening. The most serious problem that I encountered was the gathering of primary data from both DA and the
NGOs operating in Karni. The growth of government restrictions in the public sector and the reluctance of organizations to accord researcher’s free access to internal information both inflict substantial constraints on social research (Davis, 2007). I changed my identity to a student of my former university that is University for Development Studies before my interview guide would be answered and in order to have free conversation with the officers in charge of the Organizations.
CHAPTER TWO

PROFILE OF THE STUDY AREA

2. INTRODUCTION

The profile of the study area with the following broad headings: Geographical Background, Demographic and Socio-Economic Characteristics, Socio-Political Organisation, Infrastructure and Organizations present in the study area would be emphasized in this section.

2.1 GEOGRAPHICAL BACKGROUND OF THE AREA

2.1.0 Location

Upper West Region is one of ten (10) regions in Ghana. Lambussie Karni is a new district created on 29th February 2008 in Upper West Region. Karni is a sub-district of Lambussie district which lies between latitude 10° 35'' North and longitude 02° 24'' west. From Jirapa district to Karni is 24km of untarred road. The total land of Karni is about 128sq.km (Karni community profile, 2003).

2.1.1 Relief and Drainage

The sub-district has few hills and most parts of Karni are waterlogged in the rainy season due to its position as lowland. It is surrounded by ‘‘Mopure’’ and ‘‘Kyonwire’’ rivers which usually flood its backs in the rainy season, sometimes cutting it off totally from certain areas like Kulkanie (Karni community profile, 2003).

2.1.2 Geology, Topography and Soil

Three primary geographical formations underline the Upper West Region in Ghana. These are: the Lower Birrimain Phyllites and Schists, the Upper Birrimain granites and gneisses and Amphibolites and Hornblende Schists. The prevalent rock in Lambussie Karni is grey phyllite whose structure is evidently a steeply-dipping anticline and lies north to north-north-west (Bates,
1959 cited in Nsiah-Gyabaah, 1994). The topography of the area is primarily gentle undulating, made up of slopes less than five percent (5%) and many less than one percent (1%). In Lambussie Karni district a few granite desolate rock outcrops project through the stony farmlands (ibid.).

Two primary types of soils dominate the region. These are broadly arrayed in texture primarily from coarse to sandy loam to clay, which are assorted as Savannah Ochrosols and groundwater Laterites intergrades (Brammaer, 1956: 62 cited in Nsiah-Gyabaah, 1994). The soil type in Karni is generally sandy loam not very fertile.

### 2.1.3 Climate and Vegetation

The climate of Karni is the tropical continental type characterized by two major seasons, the dry and wet seasons, and the Mean Annual Temperature arraying between 27°C and 36°C. The period between February and April is the warmest. The Tropical Air-Mass blowing over Karni between April and October brings about the only wet season in the year. From November to January Karni goes through Harmattan season (Dickson and Benneh, 1988).

The vegetation of Karni is Savannah grassland, which is characterized by short grasses and shrubs with dispersed medium sized Trees. The area is adept for livestock production, which contributes significantly to household financial gain (Karni community profile, 2003).

### 2.1.4 Environmental Situation

The indigenous people of Karni are predominantly subsistence farmers. Their annual routine of bush burning, indiscriminate cutting of trees for charcoal, firewood, building and so forth and wretched animal husbandry practices have led to decreasing vegetation cover, increasing soil erosion and depletion of soil fertility. Incompatible farming practice such as shifting cultivation is common and agricultural productivity is invariably low in the area (Karni community profile, 2003).
2.2 DEMOGRAPHIC AND SOCIO-ECONOMIC CHARACTERISTICS

2.2.1 Population Size

The 2000 population and housing census (PHC) gave the total population of Karni traditional area as 2,066. Females constitute 56% while men constitute 44%. The people of Karni are Dagaabas and they constitute 98% of the population with the remaining being immigrants and the dominant language spoken is Dagaare. The total number of households in the Karni is 319 and the average household size is 6.5 persons (Ghana population and Housing census, 2000).

2.2.2 Economic Activities

The indigenous people of Karni are predominantly subsistence farmers. Over the years, the rainfall pattern has been erratic resulting in reduced crop yields (Communication with farmers). The indigenous people in Karni depend mainly on rain fed agriculture and land holdings are small, coupled with infertile soils covering almost the whole area obligating them to work on small holdings of land continuously (Karni community profile, 2003). Farming and animal rearing are the most significant financial gaining activities for men and few are engaged in artisanal job and charcoal burning. Women on the other hand are engaged in Shea\(^1\) butter extraction, pito\(^2\) brewing, crop farming, animal rearing, firewood collection, dawadawa\(^3\) processing, groundnut and oil extraction, weaving and food vending. Others also engaged in services such as teaching and commercial activities (ibid.).
Karni has an underdeveloped market centre, which is used for both daily and periodic markets. Trading is usually done under trees and locally constructed sheds. Commodities sold on daily markets are mostly from the district. These include millet, groundnut, meat, vegetables and spices. Periodic markets are held every six days. Traders come from the surrounding villages to trade. Goods generally sold are *pito*, pigs, goats, sheep, guinea fowls, domestic fowls and general goods. The indigenous people in Karni are poor and it is estimated that 80% are living below the poverty line of €1,700 ($100) per adult per year (ibid.).

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1 *Pito* is a locally beverage brewed drink made from raw guinea corn.

2 *Shea* extraction (butter) is a butter produced mainly from the nuts of a fire and drought resistant tree known as the *shea* tree.

3 *Dawadawa* is a locally processed ingredient (‘magi cube’) made from *dawadawa* tree used for preparing soup and stew in the study area.
2.2.3 Social Organization

Christianity is the prevalent religion in the area with Catholics being the dominant. Others in the minority denominations are Islam and Traditionalist. However, the introduction of Christianity has led to less people practicing traditional religion in the district. Love of humanity, respect to the chief and local authorities and respect for elders are some of the primary values in the area (ibid.).

The system of inheritance in Karni is Patrilineal. Women do not have the potency to inherit land from their father. Agricultural lands are passed on from fathers to sons; this situation leads to marginalisation of women for the acquisition of land for farming. There are no private land-titles in Karni only use-rights. The women in Karni are less educated and to a greater extent poverty afflicted. Women do the sowing on farms and sometimes the weeding on their husband farm (ibid.).
2.3 SOCIO-POLITICAL ORGANIZATION

2.3.1 Traditional Political System

Karni Traditional Area is headed by a Chief. The reigning chief is *Naa Beekyebe Alfred Yaayiri*. The *Tindana* (landlord) and headman facilitate decision making and policies concerning traditional issues (Karni community profile, 2003).

2.3.2 Modern Political System

Karni is a sub-district of Lambussie district with the capital at Lambussie. Lambussie has fifteen District Assembly members who constitute the chairman and members of the unit committee members, the assembly man, and the staff of the area council. The information flows from the DA, through the area council secretary, to the area council chairman. He in turn informs the assembly man who passes it to the unit committee who then relay it to their community members. In the traditional information system information is due from the chief through the
Kpanbire (linguist) to the headmen in case of problems. The aim of the DA is to articulate and carry out projects, programmes or policies for the effectual mobilisation of resources essential for the overall development of Karni (Ghana districts, 2006).

2.4 INFRASTRUCTURE

Infrastructurally, Karni has one (1) primary school and junior high school in the area. There is no secondary, vocational training and tertiary institution in the area (Karni community profile, 2003). One clinic is located in the area that is Karni health centre, which serves its surrounding villages. The clinic has two trained nurses and five non-trained assistants. There are traditional healers whom some of the natives look up to for medication when sick. These herbalists are not trained but claim divine knowledge from their ancestors and spirits. Some of the indigenous people in Karni prefer this to modern treatment because of the conviction that their ancestors depended on it (ibid.).

A third class road runs through the district and surrounding areas. The area lacks modern communication facilities such as telephone and post office nor postal agents. They therefore travel to Lambussie to have access to these facilities (Karni community profile, 2003). In the raining season motoring is quite difficult due to the potholes and eroded portions of the road. Karni lacks social amenities such as community centres, recreational centres and cinema centres. The only source of entertainment is on market days and Sundays where they eat, drink and dance. All the houses in the area are dispersed with no fixed plan of settlement; this is partly attributed to the fact that crops are cultivated around settlements. Most houses are constructed with land crate and roofed with zinc or thatch while, a few are built with bricks and roofed with zinc (ibid.).
2.5 ORGANIZATIONS PRESENT IN KARNI

The existing organizations in Karni working towards the socio-economic development of the people and the community as a whole are ranging from local, regional and international. The international NGOs are Care International Ghana and SNV Netherlands. Local NGOs include Karni Community Based Rehabilitation Center, Karni Water Users Association, Karni Youth Association, Partnership for Rural Development Action (PRUDA) and School for life/Literacy for Change. At the regional level the NGOs are Send-Ghana, Rural Action Alliance Program (RAAP) and Partnership with Professional Network Associations (Pronet-North).
CHAPTER THREE

MATERIALS AND METHODS

3. INTRODUCTION

In social sciences methodology refers to how research is studied, conducted, and coordinated (Taylor and Bogdan, 1998). This segment will emphasize materials and methods used for the study. The field survey was conducted in a five weeks stay (23-May to 28-June, 2011) with the people in Karni in Upper West Region in Ghana. Although I have been in the community for six weeks stay from 2003 to 2006 yearly for my undergraduate third trimester program I reintroduced myself to the chief, his elders, teachers and other individuals—informing them about the objective of the research about to be undertaken in the community of which permission was granted.

3.1 MATERIALS AND METHODS

The materials and methods used in the write up of this thesis include field survey, interviews and literature study. Both primary and secondary data was used. The primary mode of data presentation and findings is qualitative.

3.1.0 Qualitative Research Methods

Newman (2006: 457) contends ‘qualitative data are in the form of text, written words, phrases, or symbols describing or representing people, actions, and events in social life. However, qualitative data can be systematic and logically rigorous’’. Davis (2007: 10) sees qualitative research methods ‘[…] supported by a large and complex literature employing contrasting systems of terminology and analytical sophistication’’. Qualitative data is usually obtained through any one of a variety of different research methods that range from unstructured to semi-structured in their approach. These methods include interviews using all (unstructured) to a few (semi-structured) open-ended question, focus group and intense interviews, etcetera’’ (Hessie-Biber and Leavy, 2004: 3). Newman (2006: 459) argues ‘qualitative analysis does not draw on
large, well-established body of formal knowledge from mathematics and statistics. The data are relatively imprecise, diffuse and content based, and can have more than one meaning”. From the above discussion it can be concluded that qualitative research methods comprise of both advantages and constraints.

3.1.1 Sampling Procedure

The objective of the study is to learn about organizations (governmental, NGO’s) aiming at development in Karni, their activities, programs, projects and the effects of these efforts in the lives of the people. Purposive sampling is adopted based on the objectives of the study. Purposive sampling allows respondents to be selected based on the fact that they can answer specific research questions based on the study (Tumasi, 2001). Newman (2006: 222) contends that purposive sampling is a “non random sample in which the researcher uses a wide range of research methods to locate all possible cases of a highly specific and difficult-to-reach population”. Davis (2007: 57) argues that purposive sampling “invites the researcher to identify and target individuals who are believed to be typical of the population being studied or perhaps to interview all individuals within a subpopulation that is deemed to be typical of the whole”. This implies that the respondents posses a common characteristics which is not randomly distributed but essential for the study (ibid.). Purposive sampling “accords the researcher to choose cases with a particular purpose in mind for the study” (Newman, 2006: 222).

All the houses in the area are dispersed with no fixed plan of settlement; this is partly attributed to the fact that crops are cultivated around settlements. In this case forty households were selected in order to interview project participants since they were expected to have first-hand knowledge of the organizations projects and activities. This was supplemented with interviews with focus group discussion, key informants, international and local NGOs and government officials’ interviews were made.

3.1.2 Primary Sources of Data

Primary data was collected from the field by using face-to-face interview with the households in the area, international, local, NGOs and DA respondents. The interviews were guided by an
open-ended question comprising of unstructured and semi-structured interview guide, transect walk, focus group discussion and key informants interview was made.

The following methods were used based on the objective of the research.

3.1.3 Transect walk

This was undertaken to get myself familiarized with new developments in Karni. I used this opportunity to interact with the people in Karni and snapped digital pictures of the physical environment. The pictures were used to illustrate the physical setting of the study area.

3.1.4 Non-governmental organizations and local government Interviews

Nine (9) local, regional and international NGOs present in the area were interviewed about the purpose and nature of their development projects or programs. The Nine NGOs were selected because they presently exist in Karni and the main actors working towards the socio-economic development of the people in the study area. However, Care International Ghana and SNV Netherlands are recognized globally. Local NGOs such as Karni Community Based Rehabilitation Center, Karni Water Users Association and Partnership for Rural Development Action and School for life/Literacy for Change are accredited at the district level. Send-Ghana, Rural Action Alliance Program and Partnership with Professional Network Associations are recognized at the regional level.

For the organizations (governmental, NGOs) interviews—an appointment was scheduled with the DA of which enabled me to collect the list of all NGOs presently existing in Karni from the DA planner. A local government official from the DA was further interviewed to understand their views on implemented development projects or programs, their interpretations of needs, potentials and constraints and their role in representing the government. Open-ended question comprising of unstructured questions was used (Annex 3). The interview guide was filled with pen and further elaborated orally by the official.

The list consisting of names of NGOs existing in Karni was confirmed during the household’s interview. An appointment was made with the officials working with the NGOs in the study area. Care International Ghana, SNV Netherlands and Send-Ghana are situated at the regional capital.
I travelled to the regional capital to book an appointment to interview the above mentioned NGOs. Local NGOs such as Karni Community Based Rehabilitation Center and Karni Water Users Association are based in the community. An appointment was scheduled with the natives in charge of the day-to-day administration of the later CBOs in the study area. School for life/Literacy for Change and Partnership with Professional Network Associations are situated at the district capital (Jirapa). Partnership for Rural Development Action and Rural Action Alliance Program has a local office at (PIINA) of which is under Lambussie District. Appointments were scheduled with the officials of the above mentioned NGOs primarily to interview them about their activities. Open-ended question comprising of unstructured questions was used (Annex 2). The interview guides were filled with pen and further elaborated orally by the officials.

‘Technoserve International’ and ‘Centre for the Development of People’ (CEDEP) are no longer working in Karni but operational in other parts in Upper West Region. The officials at the regional capital (WA) were interviewd to find out previous projects or programs implemented in Karni. The interview guides were filled with pen and further elaborated orally by the officials (Annex 2). Community Based Organisations such as 31st December Women Movement and New Patriotic Party Women Association are totally political backed organisations. However, these organisations collapse as soon as the affiliated party is defeated in an election.

3.1.5 Interviews with project participants and non participants

Newman (2006: 222) contends that purposive sampling is a “non random sample in which the researcher uses a wide range of research methods to locate all possible cases of a highly specific and difficult-to-reach population”. This implies that the respondents posses a common characteristics which is not randomly distributed but essential for the study (ibid.). Purposive sampling procedure was adopted in selecting the households. Since all the houses in the area are dispersed with no fixed plan of settlement—I was more objective and careful when selecting the 40 households in Karni in order to come out with a sample population primarily representative of the target population being studied.

Forty participating households were interviewed about NGO’s that exist in the area, how they participated in development projects or programs, who are their members, how many projects
have they implemented, how many stakeholders are involved, what did they do, was the project
or programs sustainable, did the indigenous people benefit from the projects or programs or not,
were they able to influence project formulation or implementation? Non-participants of
development programs or projects were interviewed. This was done purposely to know the
reasons why they were excluded in the implementation of development programs or projects.
The interviews were guided by an open-ended question comprising of unstructured and semi-
structured interview questions (Annex 1).

3.1.6 Focus group discussions

‘‘Focus group discussion produce a very rich body of data expressed in the respondents own
words and allow the researcher to interact directly with respondents. This provides opportunities
for the clarification of responses, for follow-up questions, and for the probing of responses.
Respondents can qualify responses or give contingent answers to questions. In addition, it is
possible for the researcher to observe nonverbal responses such as gestures, smiles, frowns, and
so forth, which may carry information that supplements’’(Stewart et al., 2007: 39-42). May
(2002: 125-126) contends ‘‘[…] focus group discussion participants are more explicitly
encouraged to talk to one another. However, focus group discussion interviews produce different
perspectives of ideas on the same issues’’.

In this case an appointment was made with two farmers, two local industry women, and two
disabled, a nurse and one youth in the area primarily for a focus group discussion. Eight different
stakeholders were selected in order to have different empirical truth on the overall impact of
external intervention, on how the villagers were involved in the development process and about
their perception towards the implementation of the programs or projects. The discussion was
guided by open-ended research question comprising of unstructured interview questions (Annex
4) where everyone in the discussion was given a chance to speak and express their views. The
discussion lasted for about two (2) hours.
3.1.7 Key informants

An appointment was scheduled with Key informants to get first hand information about the activities of NGOs and DA in the area. First, key informant’s interviews were held primarily because any NGO that come to the community have to see the chief and his elders before programs or projects can be accepted, supported or implemented. Second, the teachers are educated and knowledgeable about programs or projects implemented by the NGOs. Discussions were held with the chief and his elders and a teacher to get first hand information about the awareness among local people, priorities and their participation in development programs or projects. Discussions were also held on their views on external funding of programs or projects and if the local government contribute. The discussion lasted for about ninety (90) minutes. The interviews were guided by an open-ended question comprising of unstructured interview questions (Annex 4).

3.1.8 Secondary Data

Secondary data was obtained from documentary sources such as books, journals, reports, scientific articles on the internet and other documentaries to complement the primary data.
CHAPTER FOUR

THEORETICAL FRAMEWORK

4.1 NGOs AND NEO-LIBERALIST THEORY

Attempts to eliminate poverty in third world countries including Ghana has involved government measures such as employment grants, provision of food supplements, subsidies, and so forth (Asenso-Okyere et al., 1997). These however, have been costly, unsustainable, and induced distortions in the Ghanaian economy. Structural and longer term policies through education, health care, agricultural and industrial development may be more promising, but the persisting poverty has rarely been changed by these policies (ibid.). In the 1980 and 1990s neo-liberalist such as IMF and World Bank on their part recommended free market economy, and less government intervention in the economy in order to raise competition, induce rapid growth and economic development (Hermes and Salverda, 1999). Neo-liberalist believed that the economies of African countries were mismanaged and corrupted (Lookwood, 2005).

Africa is frequently comprehended as being ruled by crooks that plunder their countries resources (Bayart et al., 1999). Hence, neo-liberalist theory proclaimed that ‘‘less governance is good government and henceforth the invisible hand of the market has to take care of it all’’ (Holmén, 2010:15). In the late 1980s many third world countries where faced with major economic growth problems including Ghana (Lookwood, 2005). The IMF and the World Bank stepped in to help these countries with reforming their economic policies. In line with this the World Bank and IMF emphasized the role of structural adjustment in creating choices for the poor in an environment with lesser distortions (Hermes and Salverda, 1999). The import of the SAP was to stop the diminution of the economies of developing countries and to hasten growth (ibid.). The imposition of economic liberation as specified by IMF and World Bank has led to a situation where the state has deserted its primary responsibility for the provision of social development (Lookwood, 2005).
As ‘‘governments have been forced to retreat, where the private sector is poorly developed, extension services are collapsing, and when traditional livelihoods no longer suffice to feed a growing rural population—it can be contended that the time is ripe for local initiatives and for local organizations to be at the forefront of African development. Hence, due to the local contingencies, this filling is probably to take place for different reasons and to give rise to local organizations with different characteristics, objectives, and development implications’’ (Holmén, 2010: 8).

Not only did SAP trigger the creation of a growing number of local organizations, since SAP was introduced in the 1980’s, ‘‘Africa has been flooded with myriad of international ... NGOs aiming to accelerate development’’ (Eade and Ligteringen, 2001: 12). A vacuum in provision of social development for the marginalized and poverty-stricken rural poor led to a growth in both profit and nonprofit NGO activities in Ghana (Bob-Miller, 2005).

4.2 ADMINISTRATIVE DECENTRALIZATION IN GHANA

SAP meant not only diversion of central government activities to private companies and NGOs; it also meant decentralization and devolution of responsibilities from central to local government. Since independence there has been nine changes in regimes and five coups d’état but since the year 1992 the country has been ruled by democratically elected governments which changes every four years (Josiah-Armah, 2008). The coup d’état in 1981 by then Flt. Lt. Jerry John Rawlings ‘‘ushered one of the most ambitious and profound reform programs in African history’’ (BTI, 2006: 3). The Rawlings regime introduced DAs, which were ‘‘initially successful in enhancing electoral participation and giving access to representation of normally excluded groups’’ (Crook, 2003: 79). The national cake was not evenly distributed (BTI, 2006) as ‘‘the politics of institutional choice have been remarkably similar to what was observed during the Nkrumah period’’ (Boone 2003: 372).

The local government system continues to be weak and the institutional structures do not have any effectual power to take any initiative due to limited decentralization of power and top-down system which was used since independence is still in existence (Lookwood, 2005 see also Crook, 2003). The appointment of the district chief executive is strictly political which is normally
based on contribution in the ruling government (Banful, 2009). Clientelist rule and primordial system has weakened the local government system in Ghana (Lookwood, 2005).

### 4.3 ROLES OF LOCAL GOVERNMENT IN THE DEVELOPMENT PROCESS

Despite such adversities, government institutions are important stakeholders in community development activities. Government is expected to support and assist community development beneficiaries, NGOs and all parties interested in the wellbeing of the rural poor. The local government is supposed to promote effective bottom-up participation in the day-to-day administration and rendering of services to ameliorate the living standards of the people within all districts in Ghana (Ghana district, 2006). The local government is a key to local organization but does not have enough financial capacity, NGOs set in primarily because of observed differences. Local government funding for civil society is not adequate to sustain the level of participation without donor contributions (Jumah, 2011).

The ‘‘responsibilities of the sub-district local government structures are to a large extent unclear and they have virtually no personal or financial resources to perform functions and duties. The high dependency on transfer from the central government and donors indicates that the District Assemblies have limited authority to set local expenditure priorities. The autonomy of the District Assemblies is limited by the fact that they have to submit their annual budgets to Ministry of Finance for approval. The District Assemblies deliver many services, such as pre- and primary education, welfare, health, transport but with varying degrees of authority and political responsibility for the service provision’’ (Local government system in Ghana, 2009: 8-9).

### 4.4 DEFINITIONS OF NON-GOVERNMENTAL ORGANIZATIONS

Many definitions of NGOs have been developed by development practitioners. The term NGO embraces a diversity of definitions, classifications and relationships with the state. However, there are some, which have been more used than others. Two approaches have been adopted in order to define the term NGOs for the purpose of this study: First, NGOs are developmental organizations that claim to have ameliorated links with the marginalized groups in poor rural
communities of the world. Not cumbered by having to work through governments in developing
countries, they claim to work directly with the marginalized poor using bottom-up process of
project formulation (Rugendyke, 2007).

Second, widely held beliefs are that NGOs are nonprofit making organizations that are
established primarily, for the uplift of the poor, poverty-stricken and they are believed to be
democratic alternatives, transparent, flexible in day-to-day administration, and promoting
popular grassroot participation in development program or project identification and
implementation (Holmén and Jirström, 1996).

4.5 EXPECTATIONS ON LOCAL, REGIONAL AND INGOs

Much development theory and most aid-organizations put NGOs at the vanguard of present-day
development strategies. Since the introduction of SAP in 1980s, NGOs have become prominent
and there has been an authentic detonation both in the number of NGOs, in the monetary
resource they handle and the variety of tasks they pursue (Holmén and Jirström, 2009). Today it
has come to be realized that NGOs play intermediary role as advocacy and facilitating remote
rural development as government reduces provision of social development (Hudson, 2001).

At the same time, hence, anticipations have been especially high on their ability to give a voice
to the poorest of the poor. ‘‘NGOs, moreover, are usually distinguished from local or grassroots
organizations (LOs), which generally are member-based, whereas NGOs normally are not’’
(Holmén and Jirström, 2009: 431). CBOs or LOs are mostly run by the members themselves and
rely on limited amounts of primary local resources for day-to-day administration (Abegunde,
2009).

In Ghana LOs or CBOs operate in deprived rural areas, at district and regional levels. Regional,
Local, and Foreign NGOs incline to be run by skilled professional or semi professional staff. The
beneficiaries of LOs or CBOs are the members themselves, the beneficiaries of NGOs are their
clients. Although both are outside government, LOs or CBOs are mostly small and dispersed and
inclined to be considered weak, unstable and without managerial potentialities. NGOs serve as
intermediaries and supporters of LOs or CBOs at the grass root level (Holmén and Jirström,
2009). Hence, LOs or CBOs ‘‘have rose and fell like old empires while some have had no
significant impact since their establishment’’ (Abegunde, 2009: 237).
4.6 BELIEFS ABOUT NGOs

The international community has recognized that the Government of Ghana alone cannot provide the necessary socio-economic development needs of the people due to the introduction of SAP (Amanor et al., 1993). NGO’s claim to be efficient and empowering have motivated bilateral and multilateral institutions to increasingly entrust NGOs to carry out the needs of the people more than governments, especially in the rural areas in Africa (Holmén, 2010). The accessibility of international funding sources is certainly essential in the commencing stage of local and international NGOs sector (Andreas, 2005). The primary aim of aid is to promote development to remedy a lack of resources, infrastructure and trained personal.

Ghana NGOs turn to international aid organizations because there are very few self-dependent local institutions and SAP has made governments unable to finance NGOs activities. However, this aid is tied down to a number of policies which prescribes the direction in which the decision-making process should be conducted and hence, the management and face of development (Pearce, 2005). Holmén (2010) contends this leads to external agenda-setting and new dependencies. For most of the support that is provided some conditionality is usually attached. External donors may have their own schedule and thus NGOs tend to find themselves in a quandary. On the one hand, they must respond to the needs of rural people and on the other hand, they must fulfill the demands of the international aid organizations.

4.7 WHAT DO WE KNOW ABOUT NGOs?

There are many actors in third world countries such as Ghana engaged in the process of rural development. Their main goal is to bring about desired change and ameliorate living conditions to the rural poor. According to Cooke and Kothari (2001:168) ‘‘Bottom-up planning, participation, empowerment, and indigenous knowledge have become progressively common in the language of development since the mid-1980s’’. Currently, it is believed that many development agents adopt the aforementioned strategies in one way or the other in a bid to ‘‘empower’’ local people for sustainable development (ibid.).

Holgvelt, (2001: 53) contends ‘‘empowerment through participation has become the clarion call of development theory’’. This means that local people-stakeholders in development must be involved in defining their own priorities, interventions and be at the center of planning decisions.
into activities. It is expected that effective participation will bring forth an awareness of the problems and possible solutions among the indigenous people and thereby equip them the right as citizens to exert control in development in a rational manner (Arora, 1979). The Swedish aid organisation suggests that ‘the possibility to organise is necessary to enable poor people to exert an influence and to change their lives’ (Sida, 2004: 1).

Practice doesn’t always correspond with theory and Stirrat (1997:70 cited in Cooke and Kothari, 2001) contends that ‘the seductive yet ultimately vague rhetoric of empowerment associated with participation serves to justify the intervention of outside agencies, ignoring autonomous organization, resistance and self-employment’ (see also Holmén, 2010). However, beneficiaries of development agencies often have little influence and are involved simply to confirm pre-determined projects or programs as determined by the NGO to be implemented (Cooke and Kothari, 2001). This might be the case even when the NGO officially adopts a participative approach. Hence, the beneficiary might become the means to an end in a direction correspondent to the NGO (ibid.). Hence, ‘participation in the hands of development professionals can become an instrument for control’ (Craig and Porter, 1997 cited in Cooke and Kothari, 2001: 104).

4.8 NGOs AND CBOs IN GHANA

Because the Ghanaian government is supportive to NGOs this has contributed to the increase in numbers of NGOs, CBO or LOs in the country (Jumah, 2011). Establishing of NGOs is currently, the fastest originating business in Ghana. The registrar general department is normally full of individuals with portfolios—their primary goal been to register an NGO to enable them partner with the government, bilateral or multinational donors in their development endeavors and most importantly, to help alleviate poverty—the ultimate enemy of all third world countries (Bob- Miller, 2005).

Not all NGOs in Ghana are progressive or developmental. Many college graduates have refused posting to government departments or the classroom but instead their primary objective is either seeks employment from these countless NGOs, or worst still they make ardent attempts to form an NGO of their own. The college graduates of today in Ghana are not so patriotic. After spending sleepless nights for many years in a tertiary institution such a graduate’s primary aim is to offer his/her services to an NGO. Today, patriotism is out of question since the bilateral and
multinational donors have advised that we should make full payment in whatever we do. The answer to this is profit making as well as profit maximization. It is perceived that the founder of an NGO, LO or CBO in Ghana is the executive director and president (brief-case NGO) and his/her family members are his workers (ibid.). These are some of main rational behind the increase in the numbers of ‘southern’ NGOs in Ghana.
CHAPTER FIVE
DATA PRESENTATION

5. INTRODUCTION

The purpose of field survey is to collect relevant data and analyze them in order to come out with a representative conclusion on the subject matter under study. This chapter entails a presentation and analysis of data amassed from the study area, Karni Traditional area in the Upper West Region of Ghana. It commences with information obtained through focus group discussion, key informants interview and presentation of the general characteristics of people who are engaged in income generating activities with support from NGOs and local government agencies. The international and local organizations which are present in the district for development purpose will be emphasized. This chapter will also elaborate on programs or projects that have been implemented by NGOs and local government agencies with a focus on interventions, priorities and stakeholder investment. The chapter will also try to show how people participate in program formulation and implementation at the local level.

5.1 FOCUS GROUP DISCUSSION

The focus group discussion comprised of eight people who were two farmers, two local industry women, two disabled, a nurse and one youth. During the discussion it was brought to light that during past and present projects and programs implemented by NGOs and DA only a portion of the youth, chief and elders participate. According to the group, the youth, non-youth and non-elders often participate as laborers. The people mentioned that high interest rate, destroying of crops by livestock, inadequate infrastructure, lack of market for farm produce and outmoded methods of farming are major problems facing them in their daily activities.

It was also made clear that normally only men are involved in decision making, women are normally excluded. It was perceived during the discussion that sometimes some of the NGOs give money to the elders in order for programs or projects to be accepted, supported or implemented. The interviewees acknowledged that external funding will enlighten the
community, they are interested in external funding, want their voice to be heard during formulation and implementation of projects and programs (especially the women) and they want access to many types of micro-credit schemes. During the discussion it was mentioned that they want flexible terms of payment of loan.

I should have organized a focus group discussion for only non-projects or programs non-participants to find out the reasons why they choose not to participate, if they have been denied participation or initially participated but dropped out, but due to time constraint I was not able to organized it. Moreover, few non-participants were willing to be interviewed (probably because they didn’t want to criticize in writing).

5.2 KEY INFORMANTS INTERVIEW

The Key informant’s interview comprised of the chief and his elders and a teacher in Karni. The Key informant’s brought to light during the discussion that NGOs working towards the socio-economic development of the area organized their own groups in the area, whilst the DA organize the implementation of development projects or programs through the committees for example the assembly man, area council and so forth. It was brought to light during the discussion that elders’ contribute ideas to predetermined projects or programs about to be implemented by NGOs and DA in the area.

The DA contributes to the socio-economic development in the area by renovating of school, provision of furniture’s and construction of third class roads. Improved infrastructure and market for harvested groundnuts, dredging of the irrigation dam opposite the vegetable gardens, improvement in soil intervention and farming equipments were some of the main priorities mentioned during the discussion.

The interviewees acknowledged that external funding will enlighten the community—they are interested in external funding. During the discussion the key informants mentioned that they want to decide on their own development programs or projects intervention in the area.
5.3 INTERVIEWS WITH GROUP/PROJECT PARTICIPANTS

Newman (2006: 222) contends that purposive sampling is a ‘‘non random sample in which the researcher uses a wide range of research methods to locate all possible cases of a highly specific and difficult-to-reach population’’. This implies that the respondents posses a common characteristics which is not randomly distributed but essential for the study (ibid.). The object of the study was to learn about the activities of organisations presently existing in Karni purposive sampling procedure was adopted in selecting the households. Since all the houses in the area are dispersed with no fixed plan of settlement—I was more objective and careful when selecting the 40 households in Karni in order to come out with a sample population primarily representative of the target population being studied.

For the past eight years the Centre for the Development of People (CEDEP), 31st December Women Movement and New Patriotic Party Women Association have been working towards the socio-economic development of Karni. Technoserve International has also contributed on similar fronts for the past five years. Technoserve International has implemented sorghum project purposely meant to boost food security and business development. Centre for the Development of People has implemented health and education programs or project in Karni. However, these NGOs and CBOs ‘‘[...] rose and fell like old empires while some have had no significant impact since their establishment’’ (Abegunde, 2009: 237). Today, Technoserve International, Centre for the Development of People which is a regional NGO and Community Based Organisations such as 31st December Women Movement, New Patriotic Party Women Association are no longer in existence in Karni. All the projects or programs implemented by these organisations have nothing to write home about in the sense that they were not sustainable.

Currently, projects or programs implemented by NGOs for the past 2 years in Karni are animal husbandry, micro-credit, education and food security.
5.3.1 Socio-Demographic Characteristics of participants

It is important to know the socio-economic background of the interviewees because this information provides critical mediating factor for the programme or project impact. It was necessary to know the background of the respondents in terms of age, gender, marital status and level of education. The frequency distribution of respondents by age, marital status, educational level and household size are presented below:

5.3.2 Age of Respondents

The majority of the 40 respondents were women a slight majority were between 20-45 years old (Table 1 below). The age group consisted of 47 percent and women respectively, which implies that the active labor force to participate in any decision making, communal work or other economic activities (small-scale industries) are within this age. It is also clear from table one below that there was a wide disparity between the ages of 75 and above which implies that the rural people who are in the age of 76 and above are the aged and disadvantaged in community which were former participants in project formulation and implementation.

<table>
<thead>
<tr>
<th>Age Groups</th>
<th>Both Sexes</th>
<th>Females</th>
<th>Males</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Participant</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Participant</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Participant</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td>20-45</td>
<td>19</td>
<td>47.5</td>
<td></td>
</tr>
<tr>
<td>46-60</td>
<td>15</td>
<td>37.5</td>
<td></td>
</tr>
<tr>
<td>61-75</td>
<td>5</td>
<td>12.5</td>
<td></td>
</tr>
<tr>
<td>76 and above</td>
<td>1(n)⁴</td>
<td>2.5</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>40</td>
<td>100</td>
<td>22</td>
</tr>
</tbody>
</table>

Source: Field survey, 2011

⁴n: former participant
It was relevant to ascertain the gender of the respondents because it has relevance for project or program participant. The age of the respondent is significant because it gives an idea of the different age groups who are participants and non-participants in development projects or programs in Karni. The age of the respondents was sought in order to determine the main age group of the rural people participating in the activities of NGOs and DA.

### 5.3.3 Marital Status of Respondents

Marriage is the recognized institution for the establishment and sustenance of family life globally (Nukunya, 2003). In most parts of Africa, marriage is the traditionally accepted principal aim of entry into the formation of a family. Marriage in rural parts of Africa is a complex affair - an agreement between families instead of individuals. Identification of bride or groom, integration of the search through payment of bride wealth, formalization of the rites of marriage, separation of marriage, all these constituents of the process are arranged by families which also have an abiding responsibility to ensure stability of the union through a variety of controls and a mutual-support network (Adepoju, 1994). A major incentive for polygamous marriage is the provision of economic, social and domestic help by the woman, but for the African male polygyny also attests social status and hence, a source of vast prestige (Oppong, 1991).

The table 2 shows that a vast majority (75%) of respondents was married which comprise of 15 and 15 females and males respectively. 5 percent of the respondents were not married which consist of 2 males, It can also be seen from the table that 17.5 percent of the respondents are widows which constitute 6 females and 1 male and the remaining 2.5 percent are divorced which consist of 1 female. According to the traditional custom of the people when a woman divorces her husband she is obliged to pay back the bride price to the family of the husband (Communication with the chief). This attributes to the rationale behind low divorce rate in Karni.
Table 2: Marital Status of Respondents

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Both Sexes</th>
<th>%</th>
<th>Females</th>
<th>%</th>
<th>Males</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>2</td>
<td>5</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>100</td>
</tr>
<tr>
<td>Married</td>
<td>30</td>
<td>75</td>
<td>15</td>
<td>50</td>
<td>15</td>
<td>50</td>
</tr>
<tr>
<td>Widowed</td>
<td>7</td>
<td>17.5</td>
<td>6</td>
<td>85.7</td>
<td>1</td>
<td>14.3</td>
</tr>
<tr>
<td>Divorced</td>
<td>1(n)</td>
<td>2.5</td>
<td>1</td>
<td>100</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
<td><strong>22</strong></td>
<td><strong>55</strong></td>
<td><strong>18</strong></td>
<td><strong>45</strong></td>
</tr>
</tbody>
</table>

Source: Field survey, 2011

5.3.4 Educational Background of Respondents

It is commonly contended that the single most significant central key to rural development and to poverty reduction is education and this must start with general mandatory basic education for both girls and boys (Kircher and Wolfensohn, 2005). White (2004) confirms this by saying education is rudimentary to the internationally embraced poverty alleviation goals. The level of one’s education determines how effective he or she can contribute to decision making and how to improve upon his or her standard of living. Through education a woman is better able to execute her role in the family as a wife and a mother (Adegboyega et al., 1997). The respondents were questioned on the level of education attained. The responses are presented below:
Table 3: Educational Background of Respondents

<table>
<thead>
<tr>
<th>Status</th>
<th>Both Sexes</th>
<th></th>
<th>Females</th>
<th></th>
<th>Males</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Participants</td>
<td>%</td>
<td>Participants</td>
<td>%</td>
<td>Participants</td>
<td>%</td>
</tr>
<tr>
<td>Illiterates</td>
<td>20</td>
<td>50</td>
<td>12</td>
<td>60</td>
<td>8</td>
<td>40</td>
</tr>
<tr>
<td>Non-Formal Education</td>
<td>2</td>
<td>5</td>
<td>2</td>
<td>100</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Primary</td>
<td>8</td>
<td>20</td>
<td>4</td>
<td>50</td>
<td>4</td>
<td>50</td>
</tr>
<tr>
<td>Middle/J.S.S</td>
<td>4</td>
<td>10</td>
<td>2</td>
<td>50</td>
<td>2</td>
<td>50</td>
</tr>
<tr>
<td>SSS/Tertiary/Vocational</td>
<td>6</td>
<td>15</td>
<td>2</td>
<td>33.3</td>
<td>4</td>
<td>66.7</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td>100</td>
<td>22</td>
<td>55</td>
<td>18</td>
<td>45</td>
</tr>
</tbody>
</table>

Source: Field survey, 2011

5Non – Formal education: Education offered to adults who were not able to get the opportunity to attend school. The school is normally conducted in the night with the aim to teach them how to read and write.

Table 3 gives the educational background of respondents. It was observed that 50 percent of the respondents are uneducated and in the age between 46-60. Women constitute 60 percent illiterates which is the majority. Only 15% had above SSS/Tertiary/Vocational education were men dominated. The main rational behind the high rate of illiteracy in the community is due to its peripheral location in combination with economic hardships although education is free at the basic level in Karni. When asked why there was high level of illiteracy in the area, some of the respondents said that generally they withdraw their children from school because of their inability to pay fees when their children reach beyond junior secondary school which is not part of the free education program.

5.3.5 Household Unit

The paradigms of community development used in Africa have to a large extent paid scant recognition to the household size as a dynamic source of change as well as a recipient of change (Adepoju, 1994). Bongaarts, (2001: 263) contends that a household is “a group of persons who make common provision for food, shelter and other essentials for living”. A household ‘‘institutes a unit of people, consisting of one or more persons-related or not related by blood-
usually living under one roof and/or making common provision for food and other living arrangements’. Hence a household is basically an ‘economic unit’ (Adegboyega et al., 1997: 28). The members are usually made up of a man, his wife and their children and extended families, but in some cases, households with single men and women are found. Weeks, (2005) cited in Dungumaro, (2008) attested that household unit is closely associated to its socio economic condition and its member’s prospects in life.

Table 4: Household Unit of Respondents

<table>
<thead>
<tr>
<th>Household Unit</th>
<th>Number of Household</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5</td>
<td>7</td>
<td>17.5</td>
</tr>
<tr>
<td>6-10</td>
<td>28</td>
<td>70</td>
</tr>
<tr>
<td>11-15</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>16-20</td>
<td>1</td>
<td>2.5</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field survey, 2011

Table 4 above indicates that 70 percent of respondents had a household unit of 6-10 members, while 17.5 percent have a household unit of 1-5. The number of providers in each household depends on its unit. For example, households made up of 1-5 people usually have only one provider or care taker, compared to those with larger family unit of about 11-15. 10 percent had a household unit of 11-15 and lastly 2.5 percent had a household unit of 16-20. This can be attributed to the extended family system of living in the community whereby distant relations occupy empty rooms in the house. Household wealth depends not only or primarily on size. A household with many dependents (children, aged) is likely to be poor whereas a household with many members in working age (especially young adult) is likely to be better-off.

5.3.6 Agricultural and Other Economic Activities in Karni

Karni is predominantly an agrarian community. Agriculture is the primary economic activity, with a minor portion of the people engaged in service jobs and other economic activities such as artifact making, traditional medicine and charcoal burning, fire wood collection, pito brewing, dawadawa processing, shea butter extraction and food vending. Artifacts make by the rural folks
include leatherwork, weaving, pottery and blacksmithing. The lives of the rural people are ascertained by the two major seasons which are rainy season and the dry season. The busiest period of the inhabitants in the area is the rainy season as they have to make the best out of the rainy season before the oncoming of the dry season (Yaro, 2002). Farmers cultivate both traditional staple crops in addition to newly introduced crops. The average farm size in Karni is less than 1 hectare but in some exceptional cases more than 1 hectare. The primary crops grown by the farmers are cereals such as millet, maize, rice, and sorghum. Groundnuts are the dominant crops grown in Karni according to the forty respondents interviewed. Smaller unit’s gardens are situated opposite the irrigation dam. The popular and most profitable vegetables grown in the gardens are tomato, pepper, onion, okro, pumpkin leaves and bra (Karni community profile, 2003).

Rearing of livestock is a major economic activity that has always been of great value to the people both socially and economically. The livestock of the area includes cattle, pigs, goats and poultry. According to the respondents, when they are beset with economic hardship they normally sell their livestock. Trading in Karni is basically in food produce, since its market plays host to clients from nearby villages. The trading sub-sector includes purchasing and processing crops such as rice and groundnut, retailing wild fruits, selling food, retailing manufactured goods such as soap, cigarettes, clothing, sardines, cooking utensils, and kerosene, buying grain and reselling during high seasons, pito brewing and livestock trade (Karni community profile, 2003). Dawadawa and sheanuts are significant export earner in the Upper West region. Shea nut picking is normally done during June, July and August. During the off-farm season shea butter processing is common; this is due to the fact that the pressure from farming has reduced (ibid.).

Shea butter making is a major source of financial gain for the women. They generally buy the nuts from other women during the peak season of the nut. Pito brewing is another significant economic activity in the area.

Majority of the 40 respondents are farmers. Table 5 below shows that ¾ of the respondents in the area are farmers, equally divided among sexes. It can also be seen that 10 percent of the respondents are into trading. Only (12.5%) respondents engaged in services or local industry. All the farming respondents said that they sell their harvested groundnuts at the market center.
through middle men due to high cost of transportation. However, ¾ of the respondents said they do not eat their livestock meat; they sell them when they encounter economic hardships or used it for sacrifice to their gods and lastly the number of livestock in ones possession indicates how wealthy he or she is. Farming was equal among sexes, trade more common among women. The farmers made mention that they have not made any collective efforts to improve their marketing situation in the area and neither have NGOs and DA made any effort to improve farmers’ marketing situation.

Table 5: Economic Activities of Respondents

<table>
<thead>
<tr>
<th>Economic Activities</th>
<th>Both Sexes</th>
<th>Females</th>
<th>Males</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic Activities</td>
<td>Participants</td>
<td>%</td>
<td>Participants</td>
</tr>
<tr>
<td>Farming</td>
<td>31</td>
<td>77.5</td>
<td>15</td>
</tr>
<tr>
<td>Trading</td>
<td>4</td>
<td>10</td>
<td>4</td>
</tr>
<tr>
<td>Service Sector</td>
<td>2</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Local Industry</td>
<td>3</td>
<td>7.5</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td>100</td>
<td>22</td>
</tr>
</tbody>
</table>

Source: Field survey, 2011
Credit has become a very common characteristic in contemporary economic life. Access to credit in rural areas is one of the most important financial tools available to the poor (Dhawan, 2005). Both the farmers and the entrepreneurs in the area are poor, and their daily farming activities such as clearing of the land for farming, purchasing of fertilizers, farming inputs, fencing of their vegetable garden and other economic activities such as pito brewing, shea extraction, carving and trading involves the use of money. The credit sources that exist in Karni are rural banks, money lenders, NGOs and rotating saving clubs.
Table 6: Number of Farmers and Entrepreneurs that Access Loan

<table>
<thead>
<tr>
<th>Economic Activities</th>
<th>Both Sexes</th>
<th></th>
<th></th>
<th>Females</th>
<th></th>
<th></th>
<th>Males</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
<td>Number</td>
<td>%</td>
<td>Number</td>
<td>%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farming</td>
<td>10</td>
<td>25</td>
<td>3</td>
<td>30</td>
<td>7</td>
<td>70</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trading</td>
<td>12</td>
<td>30</td>
<td>8</td>
<td>66.7</td>
<td>4</td>
<td>33.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service Sector</td>
<td>2</td>
<td>5</td>
<td>1</td>
<td>50</td>
<td>1</td>
<td>50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local Industry</td>
<td>16</td>
<td>40</td>
<td>10</td>
<td>62.5</td>
<td>6</td>
<td>37.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td>100</td>
<td>22</td>
<td>55</td>
<td>18</td>
<td>45</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field survey, 2011

The 40 respondents interviewed, their main source of finance was from NGOs and the interest rate ranges from 15-25%. This is primarily due to the area’s peripheral location and lack of collateral by the indigenous people to access loan from banks. From table 6 above, 25% of farmer’s access loans comprising of 30% females and 70% males. According to the 25% farmers interviewed the loan given to them by NGOs is inadequate for farming and due to high dependence on rainfed agriculture they are not able to break through in their farming activities. 30% of traders (66.7% females and 33.3% males) are able to access loans. In the service sector 5%, (50% of females and males respectively). 40% in the local industry (62.5% females and 37.5 males) are able to access loans. According to the 40 respondents some of them are into multiple income activities especially during off-farm season. Examples of these activities are pito brewing, shea extraction, carving and trading.

5.3.8 Constraints Facing Farmers and Entrepreneurs in the Area

Incidences of poverty and food insecurity are especially devastating in Karni. Provision of adequate nutrition is the fundamental necessity for rural development. Without good nutrition, children are scrawny, physically, socially and mentally and adults are faced with increase in mortality rate, prone to sickness and their potency to the disadvantage of the society as a whole (IFPRI, 2002).
The poor in rural areas confront the most severe difficulties in subsistence means of production of food, which end up making them the most disadvantaged in society in terms of food security crisis (Maxwell, 2000). Primitive farming equipment are used which consists of hoe, plough, cutlass, digging stick, bullock and donkeys in the study area.

When asked local people about constraints they face for improving their livelihood, their answers can be ranked in order of importance. Table 7 below indicates that 27.5% of the inhabitants highlighted high interest rate, 17.5% high level of poverty and food insecurity, 15% destruction of crops by livestock and lack of capital to purchase fertilizer for soil improvement 12.5%. The rest of the figures are lack of knowledge on improved farming 10%, lack of market for farm products 7.5%, inadequate infrastructure and poor soil 5% and limited lands for farm expansion 5% was the constraints.

Table 7: Constraints Facing Respondents in their Daily Activities

<table>
<thead>
<tr>
<th>Constraints</th>
<th>Number</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>High interest rate</td>
<td>11</td>
<td>27.5</td>
</tr>
<tr>
<td>High level of poverty and food insecurity</td>
<td>7</td>
<td>17.5</td>
</tr>
<tr>
<td>Destruction of crops by livestock</td>
<td>6</td>
<td>15</td>
</tr>
<tr>
<td>Poor soils and lack of capital to purchase fertilizer for soil improvement</td>
<td>5</td>
<td>12.5</td>
</tr>
<tr>
<td>Lack of knowledge on improved farming</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>Lack of market for farm products</td>
<td>3</td>
<td>7.5</td>
</tr>
<tr>
<td>Inadequate infrastructure</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Limited land for farm expansion</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>40</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

*Source: Field survey, 2011*
Figure 6: Nature of the soil, the farmers have to raise bonds before they can sow Source: *Field survey, 2011*

Figure 7: Vegetable garden being destroyed by Livestock Source: *Field survey, 2011*
5.4 ACTIVITIES OF LOCAL, REGIONAL, INGOS AND DA

There are diverse NGOs operating in Karni ranging from local, regional and international. The international NGOs are Care International Ghana and SNV Netherlands. Local NGOs include Karni Community Based Rehabilitation Center, Karni Water Users Association, Partnership for Rural Development Action (PRUDA) and School for life/Literacy for Change. At the regional level the NGOs are Send-Ghana, Rural Action Alliance Program (RAAP) and Professional Network Association (Pronet-North).

5.4.1 Community Development Programs or Projects Implemented by NGOs and Local Government in the Area

Community development programs or projects implemented by NGOs, CBOs and DA for the socio-economic development of Karni are discussed below.

5.4.2 Animal Rearing

Rearing of livestock is a major economic activity that has always been of great value to the people both socially and economically (Karni community profile, 2003). The livestock of the area includes cattle, pigs, goats and poultry. Socially, livestock’s meat are used for performing funeral rites, marriage ceremonies, and sacrifices and given as gifts. From my own observation in the community I witnessed the elders in the area killing goats and fowls for sacrifice primarily for the rainy season to start on time. Economically, one of the measurements used in estimating the wealth of a native is the number of livestock in one’s possession (ibid.). RAAP which is a regional NGO has implemented a program whereby a doe and fowls are given to people in the area to rear. The strategy being adopted is to form a group of 10-20 kids, each of whom would be given a doe and some fowls in oscillation. When they mature and reproduce, they will be taken and given to the next member in the group. Moreover, there is nothing like extension service purposely to cater for the livestock’s given by RAAP. The names of the groups formed are Mallema, Sikirimarong, Abookangbo, and Songmaalema.
5.4.3 Economic Empowerment through Micro-Credit

Lack of credit and high interest rates were mentioned by respondents as obstacles to improved livelihood. The interest that has been developed by NGOs for micro-credit in the 21st century cannot be underestimated. Today, empowering the rural poor has become the objective of development interventions (Cooke and Kothari, 2001). Recent studies have found that micro-credit has an exaggerated reputation and less transformative impact than what has usually been believed (Bateman, 2011). There is the need to distinguish the two principal strategies being employed by these different types of NGOs reaching different markets of the poor population in the rural areas to be specific Karni. There are some general characteristics affiliated with all the NGOs financial institutions, some variations were ascertained.

The schemes adopted by both local and international NGOs to select potential client will be examined in this segment. The NGOs used the organization of groups in the lending scheme. The groups formed by the NGOs in the area comprise of individuals engaged in similar economic activities that come together and select individuals they would like to work with. In some cases anyone can join the group. The person identified should not have been previously indebted to the NGO and someone whom the other members feel comfortable working with (Communication with members of the group). After the formation of a group of 10-20 people, the project officer inspects the group, evaluates the potentials of its members and recommends the group for consideration and funding. Some of the NGOs dictated forced savings for their own programs and a client may be required to save for a period ranging from one week to six months or one year before he or she is entitled to a loan time depending on the purpose of the loan and/or scale. The re-payment of the loan is done on weekly basis. In this way the poorer are not likely to be chosen since they will not be involved in any economic activity and may not be regarded as people who have the capability to repay the loan (ibid.).

The second method adopted by these NGOs is known as collective responsibility. Groups of people come together and agree to contribute a certain amount of money based on their daily monetary transactions over a given period. The money is put into a safe by the leader of the group. This connotes that the members of the group must be involved in an economic activity in Karni. Some of the NGOs open the safe within a particular time of the year and give interest based on the group’s contribution and after use the money to lend its members. Once a group
member is able to meet the terms set out by the NGO, he or she qualifies for a loan. Repayment of the collected loan is spread out over a stipulated period of time and the continuance is determined by one’s daily input (Communication with members of the group). Thus, this method is essentially self-selected and grounded on the willingness of an individual to become a member. One criterion adopted by the NGOs is that you have to be a member. Names of the groups formed by NGOs in the area are Sontaa-Nontaa, Karni Nyognye, Malma and Karni Tiennu.

Apart from Karni community based rehabilitation center for the blind, Karni water users association, School for life and SNV Netherlands, all the above mentioned NGOs are into economic empowerment through micro credit in the area. SNV Netherlands plays an advisory role to some of the above mentioned local and regional NGOs. The interest rate ranges from 15% to 25% but previously it was 30% with Banking and Change and saving with loan implemented by Rural Action Alliance Program in collaboration with Care international. For farming the payback period is one year and trading is six months. In some of the groups before you qualified for a loan you need three grantees from people saving with the NGO (ibid.). According to the NGOs officials operating in the area, women are reliable in terms of lending and pay-back within the stipulated time. Women constitute majority of the borrowers in Karni and they often used the money for pito brewing and shea extraction.
Table 8: List of Micro Credit Programs Implemented by both Local, Regional and International NGOs in the Area

<table>
<thead>
<tr>
<th>Names of NGOs</th>
<th>Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Care International, Ghana</td>
<td>Village savings and loans</td>
</tr>
<tr>
<td>Rural Action Alliance Program</td>
<td>Banking and Change, but currently SALSO&lt;sup&gt;8&lt;/sup&gt;</td>
</tr>
<tr>
<td>Partnership For Rural Development Action</td>
<td>Village savings and loans</td>
</tr>
<tr>
<td>Send - Ghana</td>
<td>Capitation grant</td>
</tr>
<tr>
<td>Pronet-North</td>
<td>Micro-Enterprise</td>
</tr>
</tbody>
</table>

<sup>8</sup> SALSO means individual Savings and Loan Solutions.

Source: Field survey, 2011

Figure 8: Karni Tiennu group formed by Pronet North. Source: Field survey, 2011
5.4.4 Education as a Means to Community Development

Education forms a major component of the activities of many DA and NGOs as they go about their work organizing, informing and undertaking activities in remote rural areas such as literacy, primary health care, women and adult education and training. All the NGOs in the area have educational components as a means to improve the socio-economic development of Karni. All the NGOs mentioned above see education as a priority to development. Rural Action for Alliance Program has implemented rural education fund, SNV Netherlands, has facilitated the development of district results oriented plan for the education sector, supports in service training for untrained teachers, undertakes system audit towards strengthening decentralized educational management information system, facilitates the knowledge and skills enhancement of core staff of Ghana education service and staff of district assemblies in proposal writing which is piloted through local NGO and GES the Aflatoun\(^9\) initiative in two schools.

Pronet North has carried out Touching Educational Needs Inclusively (TENI) program, Partnership for Rural Development has also brought to light educational development activities and lastly School for life in collaboration with DFID has also implemented non-formal and complementary educational programs whereby school dropouts between the ages of 8-14 are sent back to school. Combating HIV/AIDS is also included in all of their agendas. The disabled are not left out. The Karni Community Based Rehabilitation Center was funded by USAID Ghana and implemented by ADRA in 2002 purposely to cater for the needs of the disabled in the area. Capacity building in the form of training on various skills is carried out to help the disabled earn income. They educate the blind on how to sow and harvest vegetables in their vegetable gardens. Karni Community Based Rehabilitation Center is owned by a native in the area. Training the indigenous people as administrators, accountants and project planners which is a key to sustainable development, was not mentioned as part of education programs of any of 9 NGOs in the area.

\(^9\)Aflatoun is a program on financial innovative education for children in school implemented by SNV Netherlands.
5.4.5 *Shea Inventory Program*

The *shea* tree has gained grandness as an economic crop due to the large demand for its butter, globally. The ripening of the *shea* fruit commences from April to August yearly. The *shea* tree is an important contributor to socio-economic development in the area. The *shea* tree nut is used as oil for cooking, for soap making, serves as the primary source of sustenance for the rural women and children who engage in collecting and it contributes to food security during the off-farm season for the rural poor. For example school children chew the nut as breakfast as well as the adults in the area (Karni community profile, 2003). Both International and local NGOs such as SNV Netherlands, RAAP and PRUDA have taken it upon themselves to assist the rural poor in their economic endeavors by providing micro-credit for the women engaged in *shea* business through village savings and loans associations.

5.4.6 *Food and Agricultural Recovery Management (FARMPLUS) Project*

‘*Food security exists when all people, at all times, have physical and economic, access to sufficient, safe and nutritious food to meet their dietary needs and food preference for an active and healthy life’*’ (World Food Summit Plan of Action, Rome 1996).

CARE Ghana and RAAP in collaboration with OXFAM and EU have implemented a new Project known as FARMPLUS in Karni. The project is meant to extenuate the negative effects of food price hikes and to fortify agricultural productive capacity in poor households in Karni. The project is primarily meant to increased food security incentives in Karni. During my interview with a CARE international official he was reluctant to discuss the pros and cons of the FARMPLUS Project.

5.4.7 *Provision of Fertilizer and other Development Programs or Projects*

The DA plays an important role in the development process in rural communities in Ghana. The DA in collaboration with Ministry of Food and Agriculture and the Department of Social Welfare provide farm inputs such as hoe, watering cans, seeds and skills training to Karni Community Based Rehabilitation Farming Association. The DA also provides fertilizer to the rural people. The fertilizer distribution program started two years ago according to the farmers.
The University for Development Studies in collaboration with the DA makes provision of seeds to the blind farmers association. The DA has contributed to the renovation, building of the primary school, provision of furniture in the primary and junior high school, renovation of roads in the area and electrification projects. Among the nine NGOs only SNV Netherlands and Karni Community Based Rehabilitation Center work in collaboration with the DA. There is no cooperation between the other seven NGOs. The DA and NGOs decide on the interventions and priorities in a top-down manner.

**5.4.8 Interventions and Priorities of Local, Regional and Foreign NGOs and DA**

Poor economic conditions have made it impossible for the government of Ghana to play any important role in creating the necessary socio-economic conditions for the development of Karni; as a result they do not benefit much from the Government. The goal of the NGOs intervention is to enable the deprived inhabitants in the area to share more fully in the benefits of development. So far many actors have intervened in the socio-economic development of the area in one way or the other to extenuate the problem.

The DA and NGOs have been involved in development activities such as Agriculture and food security, improvement of livelihood, micro-credit, combating HIV/AIDS, education, health, to improve the dignity and morale of citizens, and the provision of technical backstopping for project implementers. The NGOs interviewees said these priorities are made to improve livelihoods, and community development services. They claim there has been a missing link in development work so they chose to fill the gap, because it is in line with MDGs on education, to alleviate poverty of the most vulnerable and lastly due to scarce resources.
5.4.9 Source of Finance for NGOs and DA

All NGOs present in the area depended-totally or largely on external funding for their activities. The primary source of funding for the NGOs and DA operating in the area can be seen in table 9 below:

**Table 9: Source of Finance for NGOs and DA**

<table>
<thead>
<tr>
<th>Int., local, Regional NGOs and DA</th>
<th>Source of Finance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Care International, Ghana</td>
<td>Donors, European Commission</td>
</tr>
<tr>
<td>SNV Netherlands</td>
<td>Netherland Government and Other Partners</td>
</tr>
<tr>
<td>Karni community Based Rehabilitation Center</td>
<td>Donor NGOs, Government</td>
</tr>
<tr>
<td>Karni Water Users Association</td>
<td>Donor NGOs</td>
</tr>
<tr>
<td>Rural Action Alliance Program (RAAP)</td>
<td>Care Int., OXFARM, SNV, Plan Ghana, etcetera</td>
</tr>
<tr>
<td>Partnership For Rural Development Action (PRUDA)</td>
<td>Donor NGOs</td>
</tr>
<tr>
<td>Professional Network Association (Pronet-North)</td>
<td>Donor NGOs</td>
</tr>
<tr>
<td>School For life/Literacy for Change</td>
<td>DFID</td>
</tr>
<tr>
<td>Send – Ghana</td>
<td>Donor NGOs</td>
</tr>
<tr>
<td>District Assembly</td>
<td>DACF, Donor NGOs</td>
</tr>
</tbody>
</table>

*Source: Field survey, 2011*
5.5 FINDINGS BASED ON RESEARCH QUESTIONS

The main findings will be described and summarized in terms of the following categories:

- Conditionalities and Financial dependencies of NGOs and DA
- How stakeholders participate in development projects or program
- Impact of development projects or programs on food security
- Sustainability of implemented development projects or programs by NGOs and DA
- Transparency of NGOs and DA
- Unfavorable conditions of trade

5.5.1 Conditionalities and Financial Dependency of NGOs and DA

The study revealed that donor assistance now comes mainly through NGOs with conditionalities. All the NGOs interviewed said that their programs or projects are rigidly defined and that it prevents them from carrying out other actions apart from those initially foreseen in the project or program. In this case they are not flexible (top-down) (Interviews with NGOs).

A Care International official indicated that one of the main conditionality from their current donor which is EC is origin and nationality rule in procurement. For example they have to purchase Toyota cars in no other country apart from South Africa and SNV Netherland only for capacity building (ibid.). This confirms with Holmén (2010) who argues that NGOs suffer from external agenda-setting and create new dependencies.

The Planner at the DA said that the government does not have enough funds for the development of the area so they often depend on donors for funds. The Planner emphasized that only SNV Netherland has consulted the DA in their development endeavors. From the above evidence it can be said that there is lack of co-ordination among the NGOs and the DA (Interview with DA).

5.5.2 How Stakeholders Participate in Development Projects or Programs

As many as 47.5% of respondents said that a portion of the youth, the elders and the chief are normally contacted during project or program implementation and formulation. The respondents indicated that it is not always what they want that is normally done, they often contribute to an
all-ready decided projects or programs about to be implemented (Households interview; Interview with key informants).

37.5% and 47.5% of the respondents aged 46-60 and 20-40 respectively said they normally participate in past programs or projects like the irrigation dam and presently renovation of the schools, roads and the electrification project as laborers. The study also revealed that respondents aged 61-75 constituting 12.5% participate by providing ideas to the all-ready determined projects or programs about to be implemented in the area. During the field survey the respondent were irritated because they said development practitioners always come to interview them but their standard of living has remained the same. Respondents aged 76 and above were regarded disadvantaged in community who were former participant in project formulation and implementation (Households interview; Interview with focus group).

5.5.3 Impact of Development Projects or Programs on Food Security

It was evident from the study that actors such as NGOs and DA have intervened in the arena of rural people institutional development for example through implementation of micro credit scheme, education and food security measures. The NGOs and DA interviewees said that they decide on interventions and the rural poor contribute to the already determined project or program about to be implemented (Interviews with NGOs and DA). This indicates that the NGOs and DA impose projects or programs on the community (top-down).

Poverty is widespread in the area in the sense that ¾ of respondents who were farmers said that in their households cooking is normally done once a day and the two primary meals are breakfast and supper. Generally, breakfast comprise of left over from the previous evening supper. Children are much favoured to eat leftover food for breakfast or drink locally brewed beverage drink called *pito* or chew fresh raw groundnuts as lunch and there is virtually no consumption of fruits. 70% of the household units brought to light that they cannot get adequate food to eat. This clearly indicates the interventions have not benefited them (Households interview).
5.5.4 Sustainability of Implemented Development Projects or Programs by NGOs and DA

The farmers, constituting 25%, who had access to credit, said that due to high interest rates, rain-fed agriculture and the poor soil in the area, they are not able to break through in their daily activities. The amount of money given to them is not enough to farm and most of them are scared to go for these loans as a result. Groups being used as collateral affect sustainability negatively. When the loan cycle is over, individuals who have successfully repaid their loan cannot access any further credit from their account should other members of the group fail to completely repay their loans (Households interview; Interview with focus group).

The respondents mentioned unfavorable conditions of loan payment. According to the respondents the pay-back starts after one week of collection date which is too short to profit from the loan (ibid.). The ¾ of farmer respondents said government fertilizer does not reach them in time. Clientelist between the rich farmers and the DA in Lambussie which is the district capital brings about monopoly in purchasing. The respondents said that the rich farmers purchase all the fertilizers and sell it to them at a profit. The government sometimes brings coupons for acquisition of fertilizer but it is not easy to get access to the coupons. They sometimes get access to fertilizers after the farming season which does not benefit them (Households interview).

The farmers said the animal extraction program has not benefited them. The animals destroy their crops near the dam so they have to sleep on the farm to prevent the animals from destroying their crops (ibid.). The saddest aspect is that majority of them are blind.

In the education sector 50% of illiterate respondents said that the educational program has been beneficial because they can send their children to school (ibid.). In contrast, the study also revealed that there has not been any training for sustainable self-reliant organizations. For example all the 9 NGOs in the area have not trained the people as administrators, accountants and project planners for them to manage the projects or programs implemented by the NGOs (Interviews with NGOs).
5.5.5 Transparency of NGOs

The study revealed that lack of transparency is a significant element hindering the effective management of NGOs operating in Karni. All in the area for development purposes, none of the nine NGOs (international, local and regional) were able to disclose their annual reports for the purpose of this research, yet they claim to be transparent in their activities (Interviews with NGOs).

5.5.6 Unfavorable Conditions of Trade

According to ¾ of the farmers in the area, due to the high cost of transportation and the nature of the road, they are not able to travel to the regional capital to sell their harvested crops like groundnuts. The farmers said when they harvest their groundnuts at the peak season 20-40 middlemen from the regional capital and other cities come to purchase their products at a very low price because it is abundant in the area. They face unfavorable conditions of trade by the middlemen. The study revealed that farmers have not made any collective efforts to improve their marketing situation in the area and neither has NGOs and DA made any effort to improve farmers marketing situation (Households interview).

5.5.7 SUMMARY OF EMPIRICAL FINDINGS

- The study emphasized that NGOs suffer from external agenda-setting and create new dependencies.
- It was evident from the study that NGOs and DA programs or projects are rigidly defined and that it prevents them from carrying out other actions apart from those initially foreseen in the project or program. In this case they are not flexible (top-down).
- The study brought to light that interventions have not benefited the people and lack of transparency and co-ordination among the NGOs and the DA is a primary problem in the study area.
- The stakeholders often contribute to an all-ready decided projects or programs and participate in past programs or projects like the irrigation dam and presently renovation of the schools, roads and the electrification project as laborers.
- Clientelist has weakened the DA system in Lambussie.
There has not been any training for sustainable self-reliant organizations by the 9 NGOs in the area. For example administrators, accountants and project planners for them to manage the projects or programs implemented by the NGOs.

The study revealed that farmers have not made any collective efforts to improve their marketing situation in the area and neither has NGOs and DA made any effort to improve farmers marketing situation.

5.6 PROPOSED SOLUTIONS

Farmers Suggestions

Interest rates must be reduced to 5% or be interest-free. The respondents said it will help them to improve upon their standards of living and do some savings and they want more credit systems available in the area.

- Dredging of the irrigation dam, fencing of the vegetable garden opposite the dam to prevent livestock from destroying their crops and DA bylaws must be made for the inhabitants to keep their livestock from the vegetable garden.
- Improvement in soil intervention, and modern farming methods and equipment.
- Improved Infrastructure and Market for their harvested groundnuts.
- The people of Karni want to decide on their own the priorities and interventions in the community.
CHAPTER SIX

SUMMARY, SUGGESTIONS FOR IMPROVING NGOs AND DA ACTIVITIES AND CONCLUSION

6.1 INTRODUCTION

This chapter elaborates on the summary of the empirical findings; suggestions for improving NGOs and DA activities and conclusion. The suggestions for improving NGOs and DA activities and conclusion are essentially based on the findings of the study.

6.2 SUMMARY OF EMPIRICAL FINDINGS

The study brought to light that over the years, the rainfall pattern has been erratic resulting in reduced crop yields. The indigenous people in Karni depend mainly on rainfed agriculture for their subsistence and land holding are small, coupled with infertile soils covering almost the whole area obligating them to work their land continuously. Hence, the traditional methods of farming which includes primitive equipment such as hoe, plough, cutlass and digging stick has not been beneficial to the people. High interest rate and limited amount of finance being given to farmers and traders have made it impossible for them to access loan to improve upon their daily activities and unfavourable conditions of trade after harvest do not allow the people to make profit.

The findings have shown that NGOs and DA have implemented programs and projects to speed up development in the area in order to ameliorate the standards of living of the people in Karni. The objective of the NGOs intervention is to enable the deprived inhabitants in the area to share more fully in the benefits of development. The DA and NGOs have been involved in development activities such as; Agriculture and food security, improvement of livelihood, micro-credit, combating HIV/AIDS, education, health, to improve the dignity and morale of citizens, and the provision of technical backstopping for project implementers. The NGOs interviewees emphasized that these priorities are made to improve livelihoods and community development
services. However, there has been a missing link in development work so they chose to fill the gap, because it is in line with MDGs on education, to alleviate poverty of the most vulnerable and lastly due to scarce resources. The main source of funding for DA, international and local NGOs is through international donors. Development interventions and priorities implemented by NGOs and DA were top-down and according to respondents have not been beneficial to the people. Clientelist still exists in the administrative system of the DA and inadequate funds do not benefit the DA to implement sustainable development projects or programs.

Moreover, the study also revealed that NGOs only pay lip service to empowerment whilst they implement what has already been decided. Thus their priorities and interventions are set by the NGOs not by the people. It has been rare for NGOs to undertake an analysis to determine exactly who is reached even though the majority view is that most of the projects or programs have been centered on “the people”. There is no basis for saying that NGOs are able to reach the poor effectively and the poorest appear to be missed.

6.3 SUGGESTIONS FOR IMPROVING NGOs AND DA ACTIVITIES

In the light of the multifaceted difficulties that the people in Karni face there is the need for a logical approach to remedy the situation. A broad program or project of this nature should have specific integral part including those recommended below:

6.3.1 Access to Improved Infrastructures

Road network is an asset since it enhances transportation and socio-economic activities in a community. Since farming is seasonal - a need for complementary incomes, especially those that can be done during dry season. Renovation of the road by the DA in the area would increase trading and transportation of goods and services. It will enable the farmers to sell their harvested groundnuts themselves without any middle men and it will also enhance trading of other commodities. A better road would bring the market closer to farmers through central and local government collaboration.
6.3.2 Availability of Unrestricted Funds from Donors

There is freedom for NGOs in Ghana. However, currently in Ghana self-reliant NGOs are few and government does not have adequate funds to support their activities. NGOs have become entirely dependent on the finance they receive from their foreign partners (donors and INGOs) in the area. This restricts both their development and the efficiency of support they can give to the rural poor in Karni. This external dependence diverts attention away from those allegedly empowered to an ambition to please donors, resulting in top-down management. Not only local NGOs but also local groups and ‘beneficiaries’ have to be given a free role in implementation and formulation of programs, projects or policies.

6.3.3 Education and Gender Issues

NGOs and DA must take it upon themselves as a responsibility for ensuring that individuals need to be educated in order to make informed decision on food security issues and other projects and programs in the area. NGOs need to educate the people as administrators, accountants, project planners and so forth in order for them to be able to manage projects and programs implemented by their own organizations. Particularly since most NGOs do not stay long-in strengthening decentralized educational management information system facilitated by SNV Netherlands, Touching Educational Needs Inclusively by Pronet North and complementary educational programs initiated by School for life is a great move towards socio-economic development in the area. Since HIV epidemic is also a major problem in Africa combating HIV/AIDS is also included in their policies. Women must be given the potency to air their voice during NGOs project or programs formulation and implementation.

6.3.4 Enhancing Micro-Credit Schemes and Small Scale Industries

People in Karni need well-designed programs, projects or policies to enhance the growth of the private sector in the community. These programs, projects or policies should be in the form of reducing the interest rate or interest-free for micro-credit schemes. There is also the need for a review of the poverty alleviation program of the DA and the program should focus more on the activities of the rural people’s priorities and interventions. The shea butter could be refined and used as cooking for both the domestic and export markets. Pito brewing can be given a scientific
touch to promote it as any other drink both for domestic and export markets. The formation of co-operatives among traders and farmers would enhance good returns for their farm and other locally manufactured products thereby making it difficult for middle-men to control or monopolize prices. The price of harvested groundnuts needs to be stabilized in order to enable the poor farmers to sell their produce any time of the year after harvesting.

6.3.5 Modernization of Agricultural Productivity

There is a need to introduce modern agricultural technology and development that focus on the aspirations and priorities of the vulnerable and impoverished households in Karni. Modernization of agriculture through empowering the rural people to create small scale irrigation schemes to reduce over reliance on rain-fed agriculture. This will improve the cropping and a regular flow of income which will improve their standard of living. The existing irrigation dam should be expanded to service a wider area and farmlands fenced to engage the farmers throughout the year. This could increase the level of production of crops such as onions, tomatoes and other vegetables for local consumption and for distribution to other regions in Ghana. The irrigation dam could also be explored for fish farming to supplement the nutritional requirements of the people. Both fish and irrigation farming would provide jobs for the youth. Lastly, it would be beneficial for the people to organize themselves to build a store house or purchase a pedestrian tractor.

6.3.6 Transparency and Accountability

There must be transparency, effective and efficient accountability in the activities of NGOs and DA in Karni. Programs or Projects should be effectively implemented and any development programs or projects implemented by the NGOs and DA must be a continuous process. There have to be a law which will focus on collaboration of NGOs and DA of which is important linkage capable of regulating the effectiveness of NGOs activities.
6.4 CONCLUSION

Today the two fundamental actors in local development processes are NGOs and local government in rural areas in Ghana. NGOs and local government contribution to the Ghanaian community’s development has been seen as an essential part of the country’s development. NGOs and local government are particularly active in top-down initiatives among the poor in the area. Poverty being everyday phenomena in the area, the projects and programs that have been implemented by NGOs and local government to curtail the problem has nothing to write home about in the case that projects and programs are unsustainable and are not able to eradicate poverty in the area. NGOs and local government need to see themselves as providing well managed and cost effective programs and projects for the community. Where some success has been observed, questions about sustainability have arisen.
REFERENCE LIST


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[http://www.fao.org/docrep/003/w3613e/w3613e00.htm#PoA].


Annex1: RESEARCH QUESTIONNAIRE FOR PROJECT OR PROGRAME PARTICIPANTS

A. PERSONAL INFORMATION

1. Sex……………………….. Male ( ) Female ( )

2. Age………………

3. Marital status…………. (a) Married (b) Single (c) Widow (d) Divorce

4. Education level………. (a) Non-formal (b) Primary (c) Middle school (d) Junior Secondary (e) Senior High School (f) Tertiary Level (g) Others, (specify)…….

5. How many people are living in the house?............... How many providers or dependents?............... 

B. Economic Activities

6a. What economic activity do you engage in? ........................., Is it personal or household?

b. If more than one-which is most important?.................................................................

7. Since when did you start with this activity?.................................................................

8. Do you have access to credit?.................................................................

If yes, what is your source?.................................................................

If no, what prevents you from accessing credit?.................................................................

9. How much can you access as credit?.................................................................

10. Where do you sell the product of your activity or farm produce? ............

11. Do you sell it by yourself or through other means or persons (specify)..................If by somebody else, do you pay the person?..................If yes how much?.................................
12. Do you make profit on your activity? .............. If yes how much?........................................

13a. What are the problems facing you in your daily activities? Mention them
..................................................................................................................................................
..................................................................................................................................................
..................................................................................................................................................

b. What do you think can be the most practical solutions to the problems mentioned above?
..................................................................................................................................................
..................................................................................................................................................
..................................................................................................................................................

C. Activities of local or foreign NGOs

14a. How many local or foreign NGOs exist in Karni?.................................................................

b. Name them................................................................................................................................
..................................................................................................................................................
..................................................................................................................................................

15. Who are the members of these NGOs in Karni?.................................................................

16. Did you participate in the implementation of development project or programs?.... If no why?
..................................................................................................................................................

17. How many projects or programs have these NGOs implemented?........................................

18. How many people from the community were involved?....................................................... 

19. What did they do as projects or programs’ participant?.........................................................

20. Was the project or program sustainable?............................................................................
21a. Have you benefited from the project or programs? .................................................................

b. If not what in your opinion do you think can be done to improve the implementation of projects or programs in the community? ............................................................................................... 

22. Were you able to influence project formulation or implementation? ........................................

   If yes, how? ................................................................................................................................

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

   If no, why not? ....................................................................................................................... 

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

“Thank You ”
Annex 2 RESEARCH GUIDE FOR LOCAL AND FOREIGN NGOs OFFICIALS PRESENT IN THE DISTRICT

1. Name of Organization and official:..................................................................................................................

2. Age and Gender:...................................................................................................................................................

3. Position:..............................................................................................................................................................

4. How long have you been working in Karni?:........................................................................................................

5. Why are you located in Karni/Lambussie district?:.............................................................................................

6. How are projects normally funded?:..................................................................................................................

7 a. What is your annual budget?:..............................................................................................................................

   b. Can you decide freely how to use available funds?:............................................................................................

8. What is the main conditionality from your sponsors?:...........................................................................................

9. What are your main priorities (in order of importance) in terms of development projects or programs?:..................

10. Why do you make these priorities?:...................................................................................................................

11. Which projects, programs or policies have been implemented by your NGO or organization?:...........................

12. What is your NGO focus on interventions and stakeholders’ investment?:.........................................................

..............................................................................................................................................................................
13. Are local people involved in projects or programs formulation and implementation? If yes how? ..............................................................................................................................................................................................
..............................................................................................................................................................................................
..............................................................................................................................................................................................
If no, why not................................................................................................................................................................................

“Thank You”
Annex 3 RESEARCH GUIDE FOR LOCAL GOVERNMENT OFFICIALS PRESENT IN THE DISTRICT

1. Name:

2. Age and Gender:

3. Position:

4. How long have you been working in Karni?.................................................................

5. Has the District Assembly implemented any projects or programs from the District Assembly Common Fund? If yes, list the projects or programs and where...................................................

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

6. Who made the priorities?.............................................................................................

7. Do you have enough funds?..........................................................................................

8. How do you raise funds for local development?..........................................................

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

9. Do you work with local and foreign NGOs in the implementation of projects or programs?.................................................................................................................................

If yes, name the foreign NGOs..........................................................................................

If no, why not?......................................................................................................................

10. What are your views on previous implementation of projects or programs?..................

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

11. What are your interpretations of needs?........................................................................

........................................................................................................................................
12. What are your interpretation of potentials and constraints?

13. What role did you play in representing the government?

“Thank You”
Annex 4 RESEARCH QUESTIONNAIRES FOR FOCUS GROUP DISCUSSIONS AND KEY INFORMANTS

(Chief, Teacher, 2 Farmers, 1 Industrial woman, 2 Disabled in the society and 1 nurse)

1. Has the community benefited from government and NGOs’ projects and programs? If yes how? If no, why not?

2. Did you participate in the development process? If yes how? If no, why not?

3. How many local or foreign NGOs have your community benefitted from?

4. How long do projects last?

5. What are your perceptions towards the implementation of development projects or programs in the community?

6. Are local people aware and included in the implementation of development projects or programs?

7. In your view, what do you think are the priorities of the local people in terms of needs?

8. How do the people participate in the process of development programs and projects?

9. What are your main perception about external funding of development programs and projects?

10. Does the local government contribute?

11. Do local government and NGOs cooperate or compete?

12. What in your view is the best way to effectively improve the community’s participation in development projects and programs?

“Thank You”