ASSESSING THE ROLE OF NON-GOVERNMENTAL ORGANIZATIONS IN
GHANA’S DEVELOPMENT: THE CASE OF THE WORLD VISION
INTERNATIONAL IN THE JIRAPA DISTRICT OF THE UPPER WEST REGION

NOYUORO CHRISTOPHER
ASSESSING THE ROLE OF NON-GOVERNMENTAL ORGANISATIONS IN GHANA’S DEVELOPMENT. THE CASE OF THE WORLD VISION INTERNATIONAL IN THE JIRAPA DISTRICT OF THE UPPER WEST REGION

BY

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THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF MPHIL POLITICAL SCIENCE DEGREE.

JULY, 2018
DECLARATION
I hereby solemnly declare that this MPHIL thesis submitted to the University of Ghana, Legon is my own independent research work, to the best of my knowledge it contains no material previously published by another person or material which has been accepted for the award of any other degree. References made to other people's work have been acknowledged through citations.

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Date……………………………

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ABSTRACT

World Vision International as one of the major NGOs in Ghana is playing a dominant role in the development of people in Ghana especially in the rural areas due to the failure of the state to meet the basic needs of its citizens. WVI is contributing not in any small way to the development of both economic and social conditions of people in the Jirapa district in particular and also in the country at large. The study identified some of the programmes and activities of WVI in providing the basic needs of people in the Jirapa district to include economic empowerment through loans, supporting education, assisting farmers and women, providing employment opportunities, protection of people rights, undertaking food security strategies, improving health care delivery and providing potable water. The mixed method of qualitative and quantitative was used. The primary and secondary data were collected using questionnaires and interview guides. Simple random sampling was used to select the respondents and purposive sampling was used to identify 80 households for the study.

The study also revealed what the community members expected from WVI as an NGO and this included the need to provide educational facilities, improved health care delivery, potable water, social justice, food security and loans; some of which are already being met by WVI. Programme sustainability responsibilities of the activities of WVI have also been digested. This entails reducing unemployment, inequality and poverty in Ghanaian communities. Some challenges in the area of the study are difficulty in the mobilization of the communities’ members for WVI programmes, bureaucratic procedures in getting assistance from WVI, unwillingness of the local people to change their outmoded cultural practices and refusal to pay loans on the part of those who have benefited from the credit schemes were identified as threats to the Vision Fund. Suggestions to problems here include the need for WVI to take legal
measures to retrieve loans given out to beneficiaries who default. The involvement of local people by NGOs in problems identification, projects planning and implementation and monitoring would lead to the achievement of the Sustainable Development Goals (SDGs). At the end of the study it came to light that NGOs are indeed playing complementary roles in providing the basic needs of people in Ghana especially in the rural areas to improve development.
DEDICATION

With much gratitude to the almighty God, this work is dedicated to my beloved parents Mr. Pamphilio Noyuoro of blessing memory and Mrs. Mary Noyuoro, my Supervisors Prof. Joseph Atsu Ayee and Dr. Kwame Asah-Asante, my beloved wife Mrs. Christencia Noyuoro and children. My colleagues and all loved ones who had supported and guided me in diverse ways to make this work a success. I say bravo to you all.
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<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>CRS</td>
<td>Catholic Relief Services</td>
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<tr>
<td>MDGs</td>
<td>Millennium Development Goals</td>
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<tr>
<td>NetTel</td>
<td>Network for capacity building and knowledge exchange in ICT policy, regulation and applications</td>
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<td>NGOs</td>
<td>Non-Governmental Organisations</td>
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<td>OXFAM</td>
<td>Oxford Committee for Famine Relief</td>
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<td>WVI</td>
<td>World Vision International</td>
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<td>CHPS</td>
<td>Community Bases Health Planning Services</td>
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<tr>
<td>DfID</td>
<td>Department for International Development</td>
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<tr>
<td>GNP</td>
<td>Gross National Product</td>
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<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>SHS</td>
<td>Senior High School</td>
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<tr>
<td>BECE</td>
<td>Basic Education Certificate Examination</td>
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<tr>
<td>NHIS</td>
<td>National Health Insurance Scheme</td>
</tr>
<tr>
<td>SPSS</td>
<td>Statistical Package for the Social Sciences</td>
</tr>
<tr>
<td>HIV</td>
<td>Human Immune Virus</td>
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<tr>
<td>AIDS</td>
<td>Acquired Immune Deficiency Syndrome</td>
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<tr>
<td>USA</td>
<td>United States of America</td>
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<td>RWGs</td>
<td>Regional Working Groups</td>
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<td>PHC</td>
<td>Population and Housing Census</td>
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<td>WC</td>
<td>Water Closet</td>
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<tr>
<td>IBRD</td>
<td>International Bank for Reconstruction and Development</td>
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<tr>
<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
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<tr>
<td>Acronym</td>
<td>Full Form</td>
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<tr>
<td>UN</td>
<td>United Nations</td>
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<td>SDGs</td>
<td>Sustainable Development Goals</td>
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<tr>
<td>BNA</td>
<td>Basic Needs Approach</td>
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<td>GONGOS</td>
<td>Government Non-Governmental Organisations</td>
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<tr>
<td>HIPC</td>
<td>Highly Indebted Poor Countries</td>
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<tr>
<td>ILO</td>
<td>International Labour Organisation</td>
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<tr>
<td>GES</td>
<td>Ghana Education Service</td>
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<td>GHS</td>
<td>Ghana Health Service</td>
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<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
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<tr>
<td>ISSER</td>
<td>Institute of Social Statistical and Economic Research</td>
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<tr>
<td>HDI</td>
<td>Human Development Index</td>
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<tr>
<td>WASSCE</td>
<td>West African Secondary School Certificate Examination</td>
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<tr>
<td>BECE</td>
<td>Basic Education Certificate Examination</td>
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<tr>
<td>DOVVSU</td>
<td>Domestic Violence Victim Support Unit</td>
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ACKNOWLEDGEMENT

I am very grateful to the almighty God, my maker, teacher, director, protector and everything, without him this study wouldn’t have seen the light of the day. I acknowledge my Principal supervisor Prof. Joseph Atsu Ayee without whose relentless effort, selfless dedications, experienced mentorship and assistance, I wouldn’t have come this far with this thesis. Indeed, your prayers, invaluable supervision and constructive criticisms had been instrumental and productive in this thesis. My sincerest appreciation goes to Dr. Kwame Asah-Asante my Co-Supervisor for the time spent, advice and your contributions in making this thesis a success. Also, to my able lecturers, Prof. Kwame Boafo-Arthur, Prof. A. Essuman-Johnson, Dr. Isaac Brako and Mr. Lawrence Quarshie for their pieces of advice and encouragement.

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CHAPTER ONE

BACKGROUND OF THE STUDY

1.1 Introduction

Development has preoccupied both state and non-state actors for a very long time because of its beneficent outcomes such as the provision of basic needs and reduction of poverty, inequality and unemployment (Todaro and Smith, 2012).

According to Todaro and Smith (2012), development is described in terms of the reduction or elimination of poverty, inequality and unemployment in society. In addition, De Haas (2005) opines that development is the improvement of people’s lives through quality education, good health care delivery, income, capacity development and jobs. Development became prominent after the Second World War because development assistance emerged strongly due to the desire to revamp states that were devastated by the war. This drive was considered paramount as part of the Cold War agenda between the two super powers as well as a duty of the developed countries towards the developing countries (Todaro and Smith, 2012). This led to the creation of international institutions such as the United Nations, the International Bank for Reconstruction and Development (IBRD), International Monetary Fund (IMF) and Organisation for Economic Co-operation and Development (OECD) (World Bank 2015).

A major intervention developed by the United Nations to address development is the Millennium Development Goals (MDGs) to help reduce poverty, inequality, and unemployment especially in the developing countries (UN, 2013). Due to the commitment of state and non-state actors, the United Nations formulated the Sustainable Development Goals (SDGs) usually referred to as Agenda 2030 in 2015 to replace the MDGs to further champion the
cause of alleviating poverty, economic inequality and unemployment in the world (World Bank 2015).

Ghana is not an exception to the challenges of poverty, unemployment and inequality in the African continent. The country has witnessed macro- and micro- economic challenges such as high inflation, interest rates, depreciating currency and inability to create the enabling environment for the development of the private sector. Growth has stagnated moving between 3 and 12 per cent in 2015 and there is high unemployment, poverty and economic inequality among the people (ISSER, 2016). The attention of the government is therefore focused on the implementation of the MDGs and currently the SDGs to improve development in the country (World Bank, 2015).

In spite of the implementation of the MDGs and other interventions such as decentralization to promote development, the basic needs of the people which include education, health, potable water, local participation, jobs, food security and social justice have not been fully met solely by the government of Ghana (ISSER, 2015). In other words, the capacity of the state to lead in the development process has been largely ineffective thereby creating a gap which needs to be filled by non-state actors.

As in many African countries, the development process in Ghana has also attracted the interest and attention of non-state actors such as Non-Governmental Organizations (NGOs) due to the democratization process in the country and state incapacity. The democratization process in Africa has led to an increasing interest in, and support for, the role of NGOs in promoting democratic development (Bratton, 1989). Several NGOs have emerged not only to alleviate human suffering but also to promote development generally particularly in the rural areas in Ghana (Oquaye, 1996).
According to Williams as cited in Oquaye (1996) NGOs are private non-profit organisations that operate in developing countries to relieve suffering, promote the interest of the poor, protect the environment, provide basic social services or undertake community development. NGOs have realized that succeeding governments in Ghana have not been able to fully provide the basic needs of the people especially those in the rural areas of the country. They have therefore developed strategies in this democratization process to assist communities to access basic needs which include local participation, job creation, potable water, food security and social justice in order to improve development in Ghana (Meng, 2010). Some of the NGOs in Ghana include the World Vision International (WVI), Plan Ghana, Catholic Relief Services (CRS), Action Aid Ghana and Pro-Net. It is the contribution of NGOs such as the WVI to development in the Jirapa District of the Upper West Region that this study focuses on.

1.2 Statement of the Problem

Development efforts have not had much change in the lives of the citizens in any dramatic form in Ghana (Nafizinger, 2011). Inadequate employment avenues apart from farming have resulted in poverty in most communities and high unemployment in the urban areas across the country (Meng, 2010). Those who are employed have low incomes due to low levels of production and education resulting in low standard of living (UNDP, 2015). The agriculture products and raw materials that are exported for foreign exchange have not yielded good revenue for the country (World Bank, 2016). In addition, the majority of the citizens do not have access to life sustaining necessities such as food, shelter, clothing, water and electricity as well as basic social services like education, health and infrastructure such as good roads, schools, hospitals and public toilets (Kusi, 2006).

While the life-sustaining necessities are inadequate, there has been a corresponding creation of space for non-state actors such as NGOs to promote democratic development since
the return to constitutional rule in 1993 in Ghana (World Bank, 2016). The intervention of NGOs in development especially the provision of basic services to better the lives of people in Ghana has been intensified in this democratisation period especially in the rural areas (World Vision International (WVI), 2015) and the incapacity of the state to adequately provide basic services and needs. Some of the NGOs in Ghana include the Catholic Relief Services, World Vision International (WVI), Action-Aid Ghana, Pro-Net and Plan Ghana International.

The WVI, however, started operating in Ghana in 1979 before the era of democratization. It has been involved in holistic and integrated development programmes in the rural areas (WVI, 2015). The WVI is a vibrant Christian relief, development and advocacy organization that provide a range of interventions or services with the aim of reducing poverty, economic inequality and unemployment (World Vision, 2015). A few studies Quaicoo (2006), Dangah (2012) and Baah (2013) have been conducted in some districts in Ghana such as Nadowli, Sisaala East, Mfantseman and Twifo-Hemang Lower-Denkyira districts on WVI and development. Little or no study has been devoted to the performance of WVI in the Jirapa district even though the WVI has been operating in the district since 2010 (Government of Ghana, 2016).

Against this backdrop, this study assesses the WVI based on its contribution to reduce poverty, inequality and unemployment in the Jirapa District from 2010 to 2017. Some of the challenges faced and how they were addressed would also be discussed.

1.3 Purpose of the Study

The purpose of the study is to assess the role of NGOs in the development of Ghana using the WVI as a case study in the Jirapa District of the Upper West Region. It specifically deals with what worked and what did not in the interventions by the WVI to reduce poverty, inequality and unemployment in the Jirapa district.
1.4 Significance of the Study

The study is significant for two reasons. First, it builds on the literature on NGOs and development in Ghana with specific focus on the Jirapa district, which has attracted little or no attention in the literature. Second, it examines what worked and what did not in the poverty reduction, inequality and unemployment strategies of the WVI in the Jirapa district that may provide useful lessons for comparative analysis at the sectorial, district and, possibly, national levels.

1.5 Objectives of the Study

The study examines the contribution of the WVI to the development of Ghana through interventions to reduce poverty, inequality and unemployment in the Jirapa District. The criteria used in assessing this contribution are the provision of education, quality health care, economic empowerment through loans, local participation in development projects, community development projects, food security, provision of potable water and employment opportunities.

The specific objectives of the study include:

1. Assessing how the WVI had contributed to poverty reduction, inequality and unemployment in the Jirapa district through the provision of education, quality health care, economic assistance, local participation, community development projects, social justice, potable water, food security and employment opportunities.

2. Examining what worked and what did not and what lessons can be drawn from the WVI interventions to reduce poverty, inequality and unemployment in the Jirapa district.

3. Evaluating the involvement of the local beneficiaries in the WVI projects planning and implementation in the Jirapa district.

4. Ascertaining how the WVI facilitates job creation to people in the Jirapa district.

5. Unraveling the challenges facing WVI in its intervention in the Jirapa district.
6. Finding out the ways by which challenges facing WVI in the Jirapa district can be resolved.

1.6 Research questions
The key empirical questions to be addressed are as follows:

1. How did World Vision International contribute to education, local participation, community development projects, job creation, economic empowerment through loans, social justice, food security, potable water and health care delivery in the Jirapa district?

2. What worked and what did not in the WVI’s interventions aimed at reducing poverty, inequality and unemployment in the Jirapa district?

3. What were the challenges and how were they addressed?

1.7 Limitations of the Study
The researcher encountered a number of challenges while undertaking the study. First, the WVI operates in 37 communities while the researcher was forced to select 15 out of the 37 communities to conduct the study because of limited time. Second is the use of the purposive sampling method to select the communities and the respondents. Third is the reluctance on the part of some of the respondents to provide appropriate answers on their incomes, savings and expenditure for fear of paying taxes in spite of assurances of confidentiality. It must, however, be emphasized that the challenges did not affect the findings of the study as control measures such as cross-checking information from formal and informal sources were put in place.

1.8 Delimitation of the Study
The study assesses the contribution of the WVI to poverty reduction, inequality and unemployment in the Jirapa district through the provision of education, quality health care, economic assistance, local participation, community development projects, food security, potable water and employment opportunities from 2010 to 2017. The period 2010 to 2017 was chosen
because 2010 is when the WVI started its operations in the Jirapa District while 2017 was selected to give a more meaningful analysis of the performance of the WVI for the eight years it has been operating in the district.

The study covers the Ghana Education Service (GES), Ghana Health Service (GHS), National Health Insurance Scheme (NHIS), District Assembly, women groups and farmers groups because they are the core beneficiaries of the WVI projects and can therefore give adequate information on the activities of WVI in the Jirapa district.

1.9 Hypothesis of the Study

The hypothesis of the study is the WVI has implemented strategies to help provide basic services in the Jirapa district which have reduced poverty, inequality and unemployment. This was addressed by assessing the contribution of the WVI on the provision of education, quality health care, economic empowerment through loans, local participation in development projects, community development projects, food security, provision of water and employment opportunities.

1.10 Organisation of the Study

This study is divided into six chapters. Chapter one is devoted to the introduction to the study, statement of the problem, significance of the study, objectives of the study, research questions, limitation of the study, delimitation, hypothesis of the study and organization of the study.

Chapter two contains the literature review in six thematic areas including studies on the concept of development, studies on the concept of non-governmental organizations (NGOs), studies on NGOs and development in Ghana, studies on World Vision International, studies on World Vision International and development in Ghana and studies on Ghanaian politics on NGOs.
Chapter three covers the theoretical framework which is the Basic Needs Approach propounded by Paul Streeten and was reviewed by Andrews Webster in 1984. Chapter four deals with the methodology, the research design, sampling method, population, sample size, sources of data, data collection methods and data analysis procedures.

Chapter five is devoted to the data analysis and presentation of the field work.

Chapter six highlights the summary of research findings, conclusion and recommendation.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction
The literature on non-governmental organizations (NGOs) and development is quite extensive in both the developed and developing countries. Even though in the Ghanaian context, there are studies on the World Vision International (WVI), there is little or nothing about the WVI’s operations in the Jirapa district. This study therefore intends to fill this lacuna. The literature review is in the following six thematic areas:

1. Studies on Development
2. Studies on Non-Governmental Organizations (NGOs)
3. Studies on NGOs and development in Ghana
4. Studies on World Vision International
5. Studies on World Vision International and Development in Ghana
6. Studies on Ghanaian Politics on NGOs

2.2 Studies on Development
This section discusses the meaning of development and the theories of development such as the basic needs theory, modernization theory, stages of growth theory, theory of balanced growth and the big-push theory.

Galtung (1996) defines development as an increasing satisfaction of basic needs beginning with those most in need such as food, security, water among others. Galtung’s view on development is premised on the meeting of basic needs and the attainment of high economic growth for the people but at no one expense or detriment. The advantage of Galtung’s
opinion on development is premised on the satisfaction of the basic needs of people which this study supports. Galtung’s view does not however, add social justice and the respect for human rights which creates what is termed as sustainable development. This must satisfy the basic needs of the unborn generation to satisfy their own needs. The view of Galtung on development suits this study because he emphasizes the satisfaction of human needs aim at attaining high economic growth. His view, however, fails to involve local participation and economic empowerment as ways of facilitating development in society.

Kusi (2006) opines that development is the provision of better infrastructure, education and health systems, higher levels of employment, efficient national institutions and effective modernization of society. The view of Yaw on development is about the provision of good infrastructure, good educational facilities, good medical facilities and employment for the people. This proposition supports Galtung’s view that sees development as the provision of human needs. Therefore, this study will complement local participation, social justice and execution of community development projects as ways of improving development by NGOs in Ghana.

Streeten, P. (1980) opines that development is defined as an attack on the chief evils of the world today: malnutrition, disease, illiteracy, unemployment and inequality. Streeten’s perception of development focuses on the removal of the factors that hinder the progress of society and these factors are evil and if they are eliminated development will unfold. This study supports Streeten’s view because his emphasises on the attack of poverty, unemployment and inequality. His perception of development is therefore challenged by the fact that he did not include ways of removing the evil factors and including local participation and economic empowerment as ways of ensuring development in society.
Todaro and Smith (2012) asserted that development is the elimination of poverty, unemployment and inequality within the context of economic growth. This study will complement this view with local participation, job creation, social justice, provision of water, education, health services, food and community development projects as ways of improving development.

Kumssa (2002) opines that development refers to the qualitative change in the lives of people to accessing their basic needs and services (Kumssa, 2002). This study supports this view because it intends to assess the activities of NGOs in development through provision of the people’s basic needs and services such as education, health, water, food, local participation, social justice and job creation.

Several theories have been propounded by various scholars to explain development by outlining various ways by which countries can develop. Some of these theories are the basic needs approach, the modernization theory, the stages of growth theory, the big-push theory and theory of balanced growth, which are discussed below.

2.2.1 The Basic Needs Approach: The basic needs approach (BNA) is one of the main theories of measuring absolute poverty, economic inequality and unemployment to better the lives of people in society (Dicen, 2015). The BNA originated from the Maslow’s theory of human needs which gave priority to the provision of basic needs of people (Dicen, 2015). Paul Streeten as cited in Webster (1984) the leading proponent of this approach concentrated on the fulfillment of basic or fundamental needs of people such as education, health care, economic empowerment and employment opportunities to improving the level of development in society. In the view of Webster, the basic needs theory of development focuses on the provision of personal life sustaining necessities which include food, water, shelter, clothing and social services. A major
weakness of the approach is that it does not focus on industrialization and also neglect the use of Gross National Product in measuring development. However, this model is important to the study because of the focus on the basic needs provision which include local participation, social justice and poverty reduction and the creation of jobs in society. This model is different from the other theories of development because it talks about meeting the life sustaining needs of the individual in society but does not talk about investment, industrialization and steps in achieving development in society as emphasized by the other models of development.

2.2.2 The Modernization Theory: According to this theory, local reasons in the state including primitive agricultural practices, high illiteracy, primitive behaviours of the people, poor division of labour, the lack of communication and infrastructure attribute to underdevelopment in the society. Differences in structure and historical origins are considered of minimal relevance; international dependencies are not considered (Kuhnen, 1987). The model postulates that development is the belief in discarding the primitive ways of doing things in society and to adopt the spirit of industrialization and investment with modern methods of production. The theory has been criticized because it does not talk about the provision of basic needs and local participation in decision making on development to alleviate poverty. In the view of the proponent of this theory, development is based on doing away with old practices and to adopt the modern practices of development. This study, however, emphasizes the encouragement of local participation, social justice and job creation as part of the ways by which society can develop. This model is the foundation for the Stages of growth model and is similar to it and the big-push model they all talk about investment and growth but the former is different because it emphasises industrialization and modern production methods.
2.2.3 The Stages of Growth Theory: This model describes the procedures of economic growth from the point of view of economic history by explaining five stages through which all countries pass: the traditional society, the transitional stage, the take-off stage, the drive to maturity and the stage of high mass consumption (Rostow, 1960 as cited in Kuhnen, 1987). Rostow complements the modernization theory by giving the steps or ways through which society can do away with the primitive ways of doing things and to achieve sustainable development. Our study supports this theory because it outlines how the life sustaining needs of the poor in society are attained in the stage of high mass consumption. This theory refers to the ways by which society can develop, which this study complements with its focus on the use of local participation, social justice and job creation as part of the ways by which society can develop. This model is similar to the big-push model because they both talk about investment and growth but their differences is that the former talks about stages which is absent in the big-push model because it only focuses on the take-off stage.

2.2.4 The Balanced of Growth theory: The balanced of growth model considers the major challenges to development in the narrow market and, thus, in the limited market opportunities (Nurske, 1963). Under these situations, only a bundle of complementary investments attained at the same time has the chance of creating mutual demand. The model refers to Say's theorem and requests investments in such sectors which have a high relation between supply, purchasing power, and demand as in consumer goods industry and food production (Nurske, 1963). This theory emphasizes supply and demand of goods in the market as well as investment as the ways through which society can develop. It, however, fails to recognize the welfare of the people as echoed by the basic needs approach (Nurske, 1963). This model is similar to the big-push model
because they both talk about investment but is different in the other hand because former talks about demand and supply whereas the later talks about growth of society.

2.2.5 The Big-Push theory: This theory is the extended version of the Stages of growth model because both talk about investment and growth of society. This model is an investment theory which emphasises the principles of take-off through serious investment (Rosenstein, 1970). The investments should be of a relatively high minimum in order to reap the benefits of external economies. The argumentation is quite similar to the balanced of growth model but stresses the need for a big push through investment.

2.2.6 The Dependency theory: According to the dependence theory, the cause of underdevelopment is the dependence on industrialized countries while internal factors of developing countries are considered irrelevant or seen as symptoms and consequences of dependence (Galtung, 1972). The development of industrialized countries and the underdevelopment of developing countries are parts of one historical process. Developing countries are dependent countries. The economic and political interests of industrialized countries determine their development or underdevelopment. The goals are superimposed. Underdevelopment is not backwardness but intentional downward development (Lewis, 1965). As to the causes of dependence, the various theories differ, economic factors always dominating. External trade theories concentrate on economic relations between countries. Imperialism theories stress the politico economic interest while dependency theory concentrates on the deformation of internal structures by dependence which perpetuates the situation (Galtung, 1972). Dependence theory concentrates on explanations of the genesis of underdevelopment and pays little attention to strategies for overcoming this situation. Implicit development here means liberation, end of structural dependence, and independence.
2.2.7 Studies on the Nature of Development in Ghana

The extent of poverty and its weight in global poverty needs no great discussion. The World Bank Report (2001) claims that three quarters of the 1.2 billion people living below $US 1 per day are in the rural areas; and the Report estimates that by 2020, 60 percent of the world’s poor will still be from the developing countries such as Ghana. The geography and demographics of low level of development largely reflect the Africanisation and feminization of poverty more generally. A notable feature, however, is the concentration of rural poverty in low potential ‘areas and perhaps two thirds of the rural poor live in areas of low agro-ecological potential and poor communications. Conflict is also a regular feature of rural life in many areas up to 20% of Africans may be exposed to conflict in any year (Farrington, 2002).

The living conditions of people in Ghana, Nigeria, Congo and others are characterized by low income, malnutrition, low levels of education, inadequate economic opportunities, inadequate social services, and exclusion from political decision-making processes (De Haas, 2001).

Ghana’s Human Development Index (HDI) value for 2017 is 0.592— which put the country in the medium human development category—positioning it at 140 out of 189 countries and territories as compared with the HDI value of Nigeria for 2017 which is 0.532. Between 1990 and 2017, Ghana’s HDI value increased from 0.455 to 0.592, an increase of 30.1 percent (Ghana Statistical Service, 2018).

A review on Ghana’s progress in each of the HDI indicators. Between 1990 and 2017, Ghana’s life expectancy at birth increased by 6.2 years, mean years of schooling increased by 2.2 years and expected years of schooling increased by 4.0 years. Ghana’s GNI per capita increased by about 115.9 percent between 1990 and 2017 (Ghana Statistical Service, 2018). This
makes it necessary for development agents like the NGOs to come to Ghana and supplement the
government effort in developing the country especially in the rural areas.

2.3 The Concept of Non-Governmental Organizations
This section discusses the meaning, categorization and characteristics of NGOs.

Defining the term NGO is difficult because different scholars have differing opinions on the
understanding of the term but many try to define it in their own ways. In the West, for instance,
NGOs are referred to as private institutions working on development in non-industrialized
countries (Lewis, 1999). This means NGOs are institutions that engage in ensuring development
in the poor or non-industrialised states just like Ghana; however, this view is solely on non-
industrialised countries but failed to include the industrialised states which in certain ways are
still grappling with economic inequality and unemployment (Lewis, 1999).

Kens (2002) asserts that non-governmental organisations are legal
(professionalised) independent societal institutions whose basic purpose is to promote common
development goals at the national or the international level. Marten’s argument about the
meaning of NGOs is somehow similar to the western understanding of NGOs because they both
focus on development in broad terms. Our study extends this view with local participation,
social justice, job creation, improvement in education and health care delivery as the ways of
promoting economic growth in Ghana.

Oquaye & Katsriku (1996) opine that NGOs are organisations which are voluntary, independent, not-self servicing, not-for-profit-making aim at improving the standard
of living of people in society. This study supports this view because WVI is an independent non-
profit making organisation that provides basic services to people in Ghana especially in the rural
areas.
Williams as cited in Oquaye (1996) posits that many non-commercial organisations outside government could loosely be regarded as non-governmental organisations. Thus, he identified what he calls “development NGOs” which he defines as “those private non-profit making organisations that work with developing countries to relieve suffering, promote the interest of the poor, protect the environment, provide basic social services or undertake community development” (Oquaye, 1996 pp.52). This study will complement this view with local participation and job creation as part of the understanding of NGOs in Ghanaian communities.

Teegen et al., (2004: 466) NGOs are private, non-profit making institutions which focus on serving specific societal interests by aiming at advocacy and or operational efforts on social, political and economic goals, including equity, education, health, environmental protection, water and the protection of people rights (Teegen et al., 2004: 466). This study extends the use of local participation and job creation as part of the meaning of NGOs in providing basic services to people in the society.

Due to the variety of the opinions held by scholars on the meaning of NGOs they equally have different ways of categorizing these institutions and these are given below:

John Clark (1991) has categorised non-governmental organisations into six main types as follows:

1. Relief and welfare agencies such as the Catholic Relief Services and missionary societies just to mention but a few have been delivering relief services to people during disasters.

2. Technical innovation organisations, for example, the Intermediate Technology Development Group and the Grameen Bank of Bangladesh.
3. Public service contractors, for example NGOs which receive their funds from developed states (industrialized countries), work closely with developing countries (low income countries) their officials and agencies like CARE International.

4. Popular development agencies, for example, Northern NGOs and their Southern intermediary counterparts whose interest is on self-help, social development and grassroots democracy, for example OXFAM.

5. Grassroots development organisations, for example, locally-based Southern NGOs (constituting mainly the poor and the oppressed themselves), which attempt to shape a popular development process.

6. Advocacy groups without field projects but which exist primarily for education and lobbying, for example Freedom from Debt Coalition in the Philippines (Clark, 1991).

The departure of this study from Clark’s categorization is that it will include local participation and job creation as part of NGOs categorization.

According to Oquaye (1996), NGOs can be grouped into four main groups, namely:

i. Indigenous NGOs: these are local institutions without external affiliation,

ii. National Indigenous NGOs: these are local institutions without external affiliation,

iii. National affiliates of international organisations with indigenous leadership,

iv. International organisations working internally (Oquaye, 1996). This study advances the inclusion of local participation and job creation as part of the categorization of NGOs.

According to the World Bank (1995), NGOs could be classified according to the type of their development and the way of involving the local people in their activities and can be classified into internal and external NGOs. This study extends job creation and advocacy as part of the categorization of NGOs.
According to Ayee (2002), NGOs can be categorized into local NGOs and foreign NGOs. To him there are nine local NGOs which include trade unions, professional associations, student or youth groups, religious groups, non-religious service providers, community-based development associations, farmers associations, processors associations, Government Non-Governmental Organisations (GONGOS) (Ayee, 2002). In the view of Ayee (2002) NGOs are categorized into local and foreign which is similar to the view of Oquaye (1996) and the World Bank (1995). This study supports this view because World Vision International is a foreign NGO which provides education, health services, job creation, social justice and community development projects.

Riddell, (1995: 26), opines that there are varied categorisation of non-governmental organisations, depended on the area they cover viz., regional, national and international. There is a categorisation based on location whether they are based in a developed country (rich countries) or developing country (poor countries).

Maslyukivska (1999:7) postulates that NGOs are distinguished based on the aim of their operation; some according to the method they adopt are operational(undefined) or advocacy. This study complements this view with local participation and job creation as part of the categorization of NGOs.

In simple terms, NGOs can easily be categorized based on national or community organisations and international or foreign organisations, local participative or non-local participative with the aim of providing the personal life sustaining needs of people to reduce poverty, inequality and unemployment in society. It is clear that Clark’s and Ayee’s classifications of NGOs are broader than the others and have covered almost all the aspects of
NGOs but the World Bank categorization of NGOs actually refers to local participation, which this study supports.

Diversity has become a hallmark of NGOs and it is nearly an impossible task to outline the various NGOs characteristics when it comes to their aims, strategies, resources, target groups, tools, effectiveness, impact and sustainability. Even though the NGO sector has grown in scope and operation the principles of altruism and voluntarism remain the major defining characteristics (World Bank, 1995).

Sequeira et. al. (2007) opine that NGOs operation is mostly regarded as small scale, flexible, dynamic, adaptive, local, efficient and creative. These are abilities that make them complementary to state action. The government cannot compete with their ability and interest to innovate, since “the government’s capacity and structure does not allow the flexibility required to experiment with new approaches” (Sequeira et. al. 2007: 44). The view of Sequeira and the other scholars show that NGOs are very adaptive to the conditions of society and very efficient in performing their activities which amount to eradicating absolute poverty in society especially in the rural areas. This study will complement their views with job creation and food security as ways of improving development in society.

Kadzamira (2002) says that non-governmental organisations are often considered as being more flexible and dynamic than donor agencies and international organizations, while adapting easily to the specific political, economic and social context in a given country. As a result, it may be easier for NGOs to promote a needs-based, demand-led approach rather than a donor-driven one. For example, in Malawi, NGOs use needs assessment and prioritisation as an entry point into the community (Kadzamira and Kunje, 2002). In the views of Maddox et.al. and Kadzamira et.al. on the characteristics of NGOs are that they are
dynamic, flexible, very adaptive and efficient in the provision of basic services to the society but they all fail to acknowledge the non-profit seeking nature of NGOs, which this study will show using the operations of the WVI as a case study.

2.3.1 The Role of Non-Governmental Organizations (NGOs) in Ghana

Najam (2013) classifies the operation of NGOs in the policy making process in development in four roles: monitor, advocate, innovator and service provider. NGOs operation in policy making processes could be through a coalition of multiple organisations or a single organisation. It could be institutionalised participation, which is formal and government-oriented, or non-institutionalised participation, which is informal and free from government influence. This study extends the use of job creation and local participation as part of the responsibility of NGOs in the provision of basic needs.

According to the UNDP (2007), non-governmental organisations have primarily taken on the role of gap filling; that is, taking on strategies of improving basic education where the government lacks the ability to do so or does not see it as a priority. Some scholars link this role to the structural adjustment programmes that were introduced in the 1980s and 1990s, claiming that they lead to the “disengagement of most African governments from their role as providers of social services such as education and health termed as ‘non-productive’ sectors”. This study supports the view of the UNDP because it focuses on service provision undertaken by the WVI in the Jirapa district.

To Fowler (2000), the major function of NGOs has been in education and health service provision. Their ‘gap-filling’ role and independence from government has allowed them to implement innovative approaches that can serve as models for government and the public services. In this regard, NGOs should continue doing what they already do best in order to become a useful laboratory for government. Mainstreaming such successful innovations in
cooperation with government thus becomes a capacity development process par excellence; going beyond the individual and community level, this type of scaling up can become part of education sector reform, involving all levels and actors, and incorporating NGOs as policy-partners and advisors. NGOs can become “acknowledged innovators in the public interest, with a constant eye on adoption by bigger and more powerful actors and on enhancing the capacity of claimants” (Fowler, 2000 pp. 25). Fowler’s opinion about the role of NGOs is similar to that of the UNDP’s view. However, this study supports the view of Fowler (2000) and will therefore complement it with local participation, job creation, food security and water provision.

According to Chapman (2002), one role of NGOs is to take on capacity development strategies at various levels. The possibilities for making an impact are many within a decentralized education system and do not have to be restricted to a school focus. Partnerships can be developed, or formalized, with both local and central governments. In his view, NGOs can participate as a policy partner at all levels, bringing knowledge and clarity to education policy formulation and implementation. At the community level, engaging with the authorities can strengthen local education governance as well as local civil society. The latter might be interpreted as more of an indirect than a direct role in capacity development but is important because it can generate greater civil society input at the level of government. Chapman’s view is similar to that of Fowler because of the educational aspect of the role of NGOs but Fowler’s opinion seems the best for this study because of the emphasis on NGOs in providing education and health services.

The role NGOs play in Ghana includes capacity building (which is the process by which individuals and organizations obtain, improve, and retain the skills, knowledge, tools, equipment and other resources needed to do their jobs competently or to a greater capacity),
health care delivery, economic empowerment of the vulnerable groups, development training, provision of employment opportunities, quality education and social amenities, planning and execution of community development projects. This study complements these studies on NGOs and service delivery with specific reference to local participation, job creation, food security, water provision and social justice as part of the role of NGOs in Ghana.

2.4 Studies on NGOs and Development in Ghana

In this 21st Century, there has been a tremendous increase in the number of NGOs involved in development aid, in both Northern and Southern countries. The total sum of public funds being spent through NGOs has increased dramatically and the part of development aid going through NGOs, relative to bilateral or multilateral agencies, has also grown tremendously (Pearce et. al 2000). NGOs have become an enormous ally in the development agenda of the developing countries especially in Africa in general and Ghana in particular.

NGOs fill the gap in development, although working with inadequate funds of their own. NGOs make it feasible for districts to execute their desired projects at very minimal costs (Osei-Hwedie, 2000). Thus, NGOs perform an important role in development in Ghana. There is no region or district in the country that has not benefitted from the operation of NGOs. NGOs have been a driving force in development in Ghana. Through its operation, over 650 communities in Ghana have been able to put up school blocks and health centres; construct drainage systems, community dams, roads; undertake agricultural projects; women empowerment, payment of school fees, granting loans, microfinance, provision of mosquito nets, payment of apprentice fees, organize health education programmes, food security, potable water and disseminate information and knowledge to the local people (Osei-Hwedie, 2000). This study supports this view because NGOs are complementing the efforts of government in providing the
basic services of people in Ghana but complements the use of local participation and job creation as part of the role of NGOs in Ghana.

To the WVI (2015), many NGOs provide health service, women empowerment and food security services to the people of Ghana especially those in the rural areas to enable them meet their basic needs. For example, the Catholic Relief Service which is a Catholic organization supported the Ghana government and Ministry of Health in 1994 with 1410.10 MT of hungry season food supplements to about 24,740 beneficiaries and families in the rural areas of Upper West, Upper East and Northern regions (Oquaye, 2010). This shows that NGOs have been engaged in providing health service, women empowerment and food security that this study supports and which is based on assessing the role of NGOs in Ghana’s development.

Oquaye (1996) opines that NGOs also provide education to the communities in Ghana especially in the three Northern regions. The World Vision International, a Catholic organization, had provided teaching aid and text books for a kindergarten school and four teachers’ quarters in Nadowli district, a JSS classroom block was built and 600 pieces of furniture were provided (Oquaye, 1996). The literature has shown that NGOs provide education, health services, technical assistance, economic empowerment and building of community development projects in Ghana even though there is still poverty and inequality in the country (World Bank, 2015).

### 2.4.1 Studies on the Challenges facing NGOs in Relation to Development

There are several problems facing the operations of some NGOs and in this regard and some of these limitations are discussed.
Henderson (1997) opines that some NGOs in the developing world are not carefully structured in organizational terms and have the features of social or political movements. Owing to the nature of their funding, hardly any NGO projects in Ghana have been long term or geared to the future development of the country. Donor fatigue and the fact that much of the previous aid was politically motivated, have led NGOs to begin to question the value of their existing work and to consider how they might do more to promote peace and long term reconstruction and development (Barakat, 1994). The recent Indian Ocean tsunami crisis has also elevated the issues of accountability and transparency faced by NGOs through the intense public interest and scrutiny over how aid efforts have been directed and distributed to those in need (Overseas Development Institute, 2005).

In the view of Bob-Milliar (2005), the benefits that communities are deriving from NGOs cannot be said to be a general phenomenon regarding all NGOs operating in the country and further argues that some NGOs have lost focus on their main objectives being the desire to help. Some NGOs focus on making money out of the Ghanaian poor. They are being turned into money making organizations with profit making being their main objective. Besides the profit making NGOs, the other prominent category of NGOs emerging are the political NGOs. These NGOs are either directly or indirectly linked to some political parties in Ghana (Bob-Milliar, 2005).

Another key weakness of NGOs in Africa is the inappropriate organizational structures which impact upon NGOs carrying out their core business. Most if not all NGOs depend on voluntary staffs to run their activities and programmes. Lack of well trained and experienced human resources affects the extent to which NGOs manage their daily affairs and capacity to effectively plan, appraise, implement and monitor their projects and
programmes (Lekorwe, 1999).

According to Bob-Milliar (2005), with a typical profit making NGO in Ghana, the founder of such an NGO is the executive director and president as well. The composition of such an NGO takes the form of bogus board members drawn from family members or in some cases church members who affect the effective running and accountability of the organization.

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

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

2.5 Studies on Ghanaian Politics on NGOs

By 1992, Ghana under the leadership of former President Rawlings opened up the country for democracy. Civil society and non-state actors were resurgent having grown in varied areas of operation and self-confidence in their determination to preserve freedom and ensure good governance (Boafo-Arthur, 2007: 88). This democratization process in Ghana brought about the influx of non-state actors and NGOs to champion the cause of development in Ghana. This study supports the view of Boafo-Arthur (2007) to intensify the role of NGOs in local participation, social justice, job creation and provision of basic services to the people in Ghana.
According to Ninsin (1998), the number of development NGOs and human rights organisations playing advocacy role and the provision of basic needs of the people in Ghana increased tremendously during this democratization period (Ninsin, 1993: 192). This study supports Ninsin’s view on NGOs and will extend it through evaluating the operations of WVI in the Jirapa district.

According to Chazan (1987), it is the obligation of the country to ensure that all individuals enjoy basic social and economic entitlements that will make the exercise of effective citizenship feasible in Ghana. The failure of the modern state of Ghana to meet the human needs of the people especially in the rural communities brought the influx of NGOs and other non-state actors to complement the government role of providing basic services, jobs and protecting the rights of people. This study supports this view by assessing how the WVI undertook its activities in improving development in the Jirapa district.

Boafo-Arthur (2007) opines that the liberal state under the Fourth Republic has failed to deliver in terms of economic growth and the provision of basic needs of the people as showed in the lack of response by prospective non-state actors to a “golden age” of private business while the country totally accepts in self-accepted defeat as a Highly Indebted Poor Country (HIPC) to quickly meet the needs of the people in Ghana. This study supports the view of Boafo-Arthur that non-state actors should complement the state in providing the basic services, encouraging local participation, social justice, food security and job creation to the people of Ghana.

Baah (2013) postulates that non-governmental organisations are crucial allies in the development process of Ghana. In his view, NGOs actually help in improving the status of development in Ghana through the provision of aid but Pearce (2000) is also of the view that
NGOs do not spend a lot of funds to carry out development in the community. Based on these contrasting views, about the effectiveness of NGOs role in Ghana’s development this study supports the view of Baah that NGOs are actually helping in improving the development status of Ghana.

2.6 The History of the World Vision International in Ghana

The World Vision International (WVI) is a relief and development agency operating in more than 15 countries around the world and was founded in 1950. The World Vision consists of numerous national bodies around the world, classified into what is informally referred to as the World Vision "partnership." This partnership is managed by World Vision International (WVI report, 2017).

The WVI which was formed as the international coordinating body in 1977, provides global coordination for the partnership, and ensures that global standards and policies are pursued (WVI report, 2017). The offices are found in London, Geneva, Bangkok, Nairobi, Lusaka, Dakar, Cyprus, New York, Los Angeles, and San Jose, Costa Rica and they co-ordinate the strategic operations of the organisation and represent World Vision in international forums (WVI Report, 2017). Since 1977, it has focused its operation on programmes that assist villages to remedy the root causes and not just symptoms of poverty. WVI assists the masses based on need and not on creed. Its operation principles are to be faithful messenger of God’s love, trusted partners of lasting change, and strong motivators of caring; courageous promoters of justice and peace; and inspiring models of cooperation. They serve all the masses irrespective of religion, colour, ethnicity, and gender (WVI, 2016).

The WVI Ghana is a corporate member of World Vision, an international Christian relief and development agency which is a non-profit organization. It is legally registered with the government of Ghana and plans, coordinates and implements its development
work with all relevant government ministries and other NGOs. The WVI has its headquarters in Accra with regional offices in most of the regions, since 1979. It has directed its work in reducing vulnerabilities, enhancing capacities and providing opportunities for the poorest of the poor in these programme areas involving, education (formal and informal), child development and protection; health and nutrition; water and sanitation; food and agriculture, gender and development, income generation activities, HIV/AIDS prevention, care and support, emergency relief and rehabilitation and Christian witnessing. The WVI places the highest interest on projects that benefit the most vulnerable and marginalized among the poor are centered and community-based development (WVI, 2016).

2.7 The Organizational Structure and Funding of WVI

Its board of directors (“the International Board”) controls the partnership, and its body of members is the highest governing authority for certain fundamental decisions (WVI report, 2017). The WVI is incorporated as a religious non-profit corporation under the laws of the State of California, USA, and has been considered as a tax-exempt organization by the relevant US tax authorities (WVI Report, 2017).

The WVI established national offices in its countries of operation including Ghana. The national office of the WVI in Ghana is located in Accra. There are also 9 regional offices and 100 district offices in Ghana where decisions are taken to provide basic needs to the people of Ghana especially those in the rural areas (WVI Report, 2017). The WVI uses a common set of criteria and weightings to review priorities for ministry, at the national, regional and global levels, when allocating resources or selecting projects.

These criteria include: relative intensity of needs; historical commitments; and ability to make a tangible difference. The discussions take place through Regional Working Groups (RWGs), which agree on the investment allocations needed to support regional
strategies. When the RWGs have decided what each region’s resource allocation priorities should be, all stakeholders then have to review their plans (and adjust them as required) to meet the strategy. The strategy is compared to historical and forecasted investments throughout the fiscal year and adjusted whenever realignment is needed. The WVI does this in its drive to provide the basic necessities of the masses in Ghana especially in the rural areas (WVI Report, 2017).

**Figure 2.1: The Organisational Structure of WVI**

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*WVI Report (2017)*
In Table 2.1, the WVI had allocated $3444 billion for development projects, which was more than $822 billion it allocated to relief services in 2010 because development was the major priority of the organization. However, in 2017 the budget allocated to development and relief services reduced to $1444 billion and $432 billion respectively because the WVI almost achieved most of its development targets. In addition, the organisation allocated $826 billion to administration and fundraising purposes than it allocated to community advocacy which was $82 billion in 2010. This is because it was more expensive to run the WVI than raising funds for its growth. Hence, the total amount of money allocated by WVI to carry out its activities from 2010 was $1252 million and 2017 is $2510 billion due to the reduction in the workload of the organisation in 2017.

In Table 2.1, the WVI had allocated funds to various sectors in the Jirapa district from 2010 to 2017. Education was allocated GHS1, 500,000 while water had GHS900, 000 in 2010 because it was expensive to provide education than water to the communities. The budget, however, was reduced in 2017 to GHS700, 000 for education and GHS400, 000 for water because of the reduction in the operation due to the achievement of most of its objectives in the Jirapa district in 2017.

Table 2.1: Budget of the WVI, 2010 to 2017

<table>
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<tr>
<th>Category</th>
<th>2010 (Millions)</th>
<th>2011 (Millions)</th>
<th>2012 (Millions)</th>
<th>2013 (Millions)</th>
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<td>Community</td>
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<tr>
<td>Development Projects</td>
<td>3444</td>
<td>3332</td>
<td>3225</td>
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<td>3115</td>
<td>3000</td>
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<td>Food Security and Water</td>
<td>822</td>
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<td>815</td>
<td>756</td>
<td>700</td>
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<tr>
<td>Community Education</td>
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<td>73</td>
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<td>Advocacy and Health</td>
<td>339</td>
<td>330</td>
<td>329</td>
<td>325</td>
<td>300</td>
<td>265</td>
<td>245</td>
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<tr>
<td>Administration</td>
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<td>475</td>
<td>400</td>
<td>375</td>
<td>360</td>
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<td>Fundraising</td>
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<td>4919</td>
<td>4767</td>
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<td>4252</td>
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WVI Report, (2017)

In table 2.2, the WVI also allocated GHS1280000 to health services while economic empowerment received GHS30,000 because few women and farmers were interested in getting loans. These figures, however, reduced in 2017 to GHS650,000 and GHS20,000 respectively. The WVI had also allocated an amount of GHS 300,000 and GHS 120,000 for community development and for social justice respectively in 2010. In 2017, however, the budget was reduced to GHS200,000 and GHS80,000 respectively.
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<tr>
<td>1.</td>
<td>Education</td>
<td>Tizza, Sigri, Jeffiir Die, Duori</td>
<td>Renovation of Two School Blocks, TLMS To schools</td>
<td>800,000</td>
<td>750,000</td>
<td>700,000</td>
<td>655,000</td>
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<td>2.</td>
<td>Potable water</td>
<td>Duori, Tizza, Sigri, Jeffiir</td>
<td>10 bore holes</td>
<td>900,000</td>
<td>800,000</td>
<td>750,000</td>
<td>700,000</td>
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<tr>
<td></td>
<td>Economic Empowerment Through Loans</td>
<td>Duori, Tizza, Die, Gengvooore, Die, Jeffiir e</td>
<td>10 women groups, 10 farmers groups and 50 individuals</td>
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<tr>
<th></th>
<th>Health Duori, Tizza, Sigri, 1000 people</th>
<th>400,000 390,000 380,000 370,000 350,000 320,000 250,000 200,000</th>
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<th>Health Duori, Tizza, Die, Gengvooore, Die 5 clinics</th>
<th>600,000 500,000 480,000 460,000 450,000 400,000 360,000 300,000</th>
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<th>Health Duori, Tizza, Sigri, Mank 5 communities</th>
<th>100,000 800,000 700,000 680,000 650,000 630,000 550,000 50,000</th>
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University of Ghana [http://ugspace.ug.edu.gh](http://ugspace.ug.edu.gh)
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<td>uri, Tigboro</td>
<td>All Communities</td>
<td>Duori, Tizza, Sigri, Die, Gengvoore, Jeffiri etc</td>
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<td>Duori, Tizza, Sigri, Die, Gengvoore, Jeffiri etc</td>
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This section includes a review of the activities of WVI in terms of the programmes it undertakes. Investing in the quality of human capital is more relevant than investment in the physical capital. Advances in knowledge and spread of new ideas are needed to resolve economic depression (Meier, 1989). Although investment in physical capital may indirectly lead to the reduction of the economic backwardness of human resources, the more decisive means is through investment in human beings (Meier, 1989). This study supports this view because WVI complements the government effort in improving development in Ghana and therefore advances the creation of jobs, social advocacy and local participation as part of the role of WVI in improving development in Ghana.

In their effort to build the capacity of teachers, in-service training has been organized, mobile libraries, and scholarship to needy and brilliant students, teachers ‘quarters
have also been built and readers clubs formed for the pupils to inculcate reading habits (WVI, 2015). This study supports this view because WVI engages in improving education in the development of Ghana and therefore extends the use of local participation, social advocacy, job creation and the provision of potable water as part of the activities of WVI in the development of Ghana.

2.9 Conclusion

This chapter discussed the review of literature on the following thematic areas which includes studies on development, studies on non-governmental organizations (NGOs), studies on NGOs and development in Ghana, studies on World Vision International, studies on World Vision International and development in Ghana and studies on Ghanaian Politics. The analysis of the views of the various scholars on NGOs and development in Ghana showed that these organisations are actually complementing the effort of government in providing the basic services of people in Ghana most importantly in the rural areas with the priority of reducing poverty, inequality and unemployment.
CHAPTER THREE

THEORETICAL FRAMEWORK

3.1 Introduction
This chapter examines the Basic Needs Approach (BNA), which forms the theoretical framework of the study. Specifically, the chapter discusses the origin, characteristics, strengths, weaknesses and relevance of the BNA.

3.2 Origin of the Basic Needs Approach
The discovery of scientific principles laid the solid foundation for development thinking. Thus, people started to estimate the fundamental necessities of human life (Hulme, 2007). Food, considered as the most basic input, formed the root for calculating minimum nutritional requirement. Other needs including cloths, shelter, fuel, and sundries were later added. This is how the ‘approach of basic needs’ evolved (Hulme, 2007). In 1901, the concept was practised in the United Kingdom. In 1962, India’s Planning Commission set a target for minimum consumption level for the fifth Five Year Plan. It revolved around the ‘minimum diet’ level, to which non-food spending was added. Two separate nutrition requirements were considered – higher calories for rural masses and a lower calories level for rather developed urban areas (Rapley, 2007).

In the early 1970s the idea that the satisfaction of basic needs should be the primary objective of development emerged from the work on employment at the International Labour Organization (ILO) (Sen, 2013). In 1977, the idea of meeting basic needs as the goal of development policy was formally introduced for the first time in a report on Employment, Growth and Basic Needs by the ILO (Cowen, 1996). The idea
gained policy influence when it was picked up by the then World Bank President Robert McNamara, who set up a special commission, led by Paul Streeten, to work explicitly on basic needs. The commission’s work was published in 1981, which became known as the basic needs approach (Cowen, 1996).

Even though the basic needs approach appealed to the aid agencies due to its simplicity of implementation, it remained neglected during the 1980s and saw revival in the early 1990s, particularly, with the creation of the Human Development Report and the Human Development Index in 1990 (Peet, 1999). Henceforth, the approach has been used as one of the best approaches in measuring development in the world especially in the developing countries like Ghana (Sen, 2013).

3.3 The Basic Needs Approach

As already pointed out, the idea of the Basic Needs Approach (BNA) was propounded by a special commission led by Paul Streeten in 1981 through the effort of the then World Bank President, Robert McNamara (Cowen, 1996). This theory is one of the main approaches to the measurement of abject poverty, economic inequality and unemployment to better the lives of people in society (Hulme, 2007).

The BNA seeks to satisfy the unmet basic needs of the less privileged people. Human beings who are not able to meet their life sustaining needs are considered poor (Rapley, 2007). It outlines a bundle of basic minimum needs of people life such as food, shelter, clothing, potable water, sanitation, food security, social justice, local participation and entitlement to employment (Hulme, 2007).

The BNA stresses the fulfillment of the life sustaining needs of people such as education, health care, economic empowerment, social justice, local participation, food, water and employment opportunities to better the lives of the poor in
society (Cowen, 1996). Government should give priority to the use of basic needs to measure development rather than using the Gross National Product (GDP) (Webster, 1984 p. 34). The use of the Gross National Product model, the dependency theory, the modernization theory and the big-push theory to measuring development leaves millions of people as “social casualties” (as victims of poverty, inequality, unemployment and social needs) (Todaro and Smith, 2012).

According to the proponents of the BNA there are certain assumptions or objectives of this approach which are as follows:

(a) To relieve abject poverty by giving intensive direct help to people in desperate situations or poor conditions;
(b) To satisfy the life sustaining needs of people in terms of material wants such as food, clothing, shelter, and fuel as well as social services such as education, health, economic empowerment; human rights and participation in social life through employment and political involvement in decision making (Webster, 1984 p.35);
(c) To ensure income earning opportunities for the needy people and public services also reach the less privileged people;
(d) To ensure the provision of goods and services to satisfy the needs of all the poor people especially in the rural areas;
(e) To ensure the involvement of the less privileged people in the areas in which their needs are satisfied; and
(f) To ensure that people employment needs are met and their rights protected (Peet, 1999).

All these objectives must be developed on a sustainable basis and the fundamental
human needs of the people must be fulfilled in a shorter period of two years and at a lower level of earned income per capita than has generally been true in the past, or than would have been achieved via the income expansion associated with growth alone (Hulme, 2007).

The International Labour Organisation (ILO) in 1977 argued that in the rural areas this approach emphasises the importance for land reforms to ensure that land is available for the poorer farmers, creating new farm lands as well as making cheap loans or grants available to the rural folds (Cowen, 1996). Furthermore, in the urban areas, the ILO asserted that the state authorities should assist those who have had to rely on their chances and kin for help to make some work for themselves in the towns because many rural folds who live for the city to seek jobs find it cumbersome to get in the formal sector and are forced to do menial jobs in the informal sector which is full of illegal activities (Webster, 1984 p.35). Hence, the ILO argued that all governments should encourage the informal sector rather than discourage it (Cowen, 1996).

Commenting on the development of Ghana, the ILO notes that: “On the basis of reasonable calculation, the urban informal sector in 1985 will include a larger proportion of the urban labour force than it does today. We do not view this inevitable development with dismay; for we see in the informal sector not only growth and vitality, but also the source of a new strategy of development for Ghana” (Todaro and Smith, 2012).

These rural and urban strategies of reducing human suffering and meeting the fundamental human needs of the poor are similar to the view of poverty as ‘relative deprivation’ and reflects Townsend’s concept of ‘participation’ which is based
on the belief that the provision of human rights of employment and political involvement in decision making are part of the basic needs of every individual in any society hence government and NGOs must provide employment and protect the rights of the people (Townsend as cited in Webster, 1984 p. 36).

Thus, notwithstanding the move away from the earlier growth models such as the Gross National Product approach, the dependency model and the big-push model of the first ‘development decade’ nevertheless, there has been minimal real effort to implement the basic needs policy properly (Streeten, 1981). Even though institutions like the Department for International Development (DfID) and the World Bank made vivid declarations – emphatically promising to provide self-reliant and sustainable development of those countries and in particular of the poorest which have been left behind, many countries and some international institutions in the world still neglected the BNA (Yaw, 2006). In practice, they extend most of their assistance to states or groups in countries that are seen as a good commercial bet to the neglect of the majority of the developing countries especially Ghana (Rapley, 2007).

Hence, many developing states governments in turn have begun to truncate the use of the basic needs approach to development because they have seen it as a mere window dressing (Webster, 1984 p. 36). This bad attitude of the developed countries towards the implementation of the BNA coupled with the inability of the state actors in Africa to meet the basic needs of their people to better their lives is contrary to the major objective of the proponents of the BNA (Todaro and Smith, 2012). They stressed that the elimination of absolute poverty through the provision of basic needs is the best approach to involve the less privileged people in the development process in
society so that they can provide labour more easily and act as consumers and savers (Hulme, 2007).

Due to this failure of the developing states’ actors especially in African countries to meet the basic needs of their people, non-governmental organisations have been undertaking programmes and projects that complement the meeting of the life sustaining needs of the people such as water, food, human rights, local involvement in decision making, economic empowerment through loans and employment in Ghana especially in the rural areas (Oquaye, 2010).

3.3.1 Characteristics of the Basic Needs Approach

The following are the key characteristics of the BNA:

1. It is simple and flexible in application because policy makers on development find it easier to implement and measure the basic needs of the people as compared to other development theories like the Gross National Product model, the structuralist model, the big-push model and the dependency model which need strenuous procedures to measure their impact.

2. It focuses on meeting the basic necessities of the poor in society.

3. It aims at reducing poverty and unemployment in society.

4. It also encourages local participation in decision making on development.

5. It fails to focus on investing in economically productive areas like industrialisation.

6. It is considered as a criterion for measuring absolute minimum requirement individual needs to live.

7. It views poverty in terms of consumption deprivation (inadequate food, nutrition, potable water, education, health, etc.).

8. It focuses on giving the less privileged people adequate access to some minimum
benchmark of consumption; thus, assuring them subsistence (Streeten, 1981).

3.3.2 Strengths of the Basic Needs Approach

First is the ease of implementation. Varied criteria can be formed for different communities or states. Second, the BNA provides adequate flexibility to the policymakers in its application. This is because policy makers find it easier to implement development policies and to measure the basic needs of people to ascertain the development status of the state.

Third, the reduction of abject poverty is the best way to make the masses active in society so that they can provide labour more easily and act as consumers and savers. Fourth, the BNA outlines in clearly the fundamental human needs in terms of health, food, education, water, shelter, transport, simple household goods, as well as non-material needs like participation, cultural identity, social justice and a sense of purpose in life and work, which interact with the material needs (Streeten, 1981).

3.3.3 Weaknesses of the BNA

First, it has been criticized for its arbitrariness. This is because development specialists, experts as well as bureaucrats at the top usually decide what and how much people 'need', assuming that all people have exactly the same needs, which is questionable. So, it is essentially a paternalistic approach indifferent to individuals’ choices. Ideally, the bundle of consumption should be assessed at the individual level in terms of what people need (Peter, 1996). This has implications for the study because WVI personnel may use their paternalistic views to champion their responses about the organisation which may result to obtaining inaccurate data on the performance of WVI in providing basic needs to the people of the Jirapa district.

Second, being consumption-based model, it fails to link poverty with
people’s values and aspirations and the end result or well-being (Rapley, 2007). The implication is that the BNA can only measure basic needs of the people but not the values and aspirations of the people which also contribute to the prevalence of poverty in Ghana.

Third, it does have theoretical rigour and practical precision, and runs the risk of leaving southern countries in everlasting underdevelopment (Streeten, 1981). In other words, the approach only measures the basic needs of the people as it excludes the economic activities that are mostly used by development practitioners to measure the total level of development in the country.

Fourth, it is in conflict with economic growth promotion policies because of its protest against the use of the Gross National Product (GNP) in measuring development (Hulme, 2007). This is because the BNA only measures the basic needs of people but rather neglects the use of the Gross National Product which gives a broader assessment of development on the WVI activities in the Jirapa district.

Lastly, it emphasized absolute reliance on the provision of basic needs to the neglect of industrialization and investment (Streeten, 1981). The WVI activities on its supports on investment and industrialization are not included in the approach hence may lead to an incomplete measurement of the activities of the WVI to the people of the Jirapa district. These weaknesses, however, do not affect the findings of the study.

3.3.4 The Relevance of the Basic Needs Approach to the Study

The BNA is relevant to the study for three reasons. First, the activities of World Vision International concentrate largely on the provision of basic needs to the people of Upper West Region especially in the rural areas. Consequently, the BNA provides the needed framework through indicators or pointers within which to evaluate
the activities of WVI in the Upper West Region.

Second, the BNA is elastic enough to take care of tangible benefits of WVI such as schools, clinics, text books, water projects, food security projects, community development projects and non-tangible benefits such as local participation, social justice, capacity building, employment opportunities and economic empowerment through loans in the Jirapa district.

Third, the BNA has helped the researcher to construct the research objectives and questions. This is because the BNA, which is flexible, has clearly outlined the basic needs of people in society and the reasons why they should be provided by the state and non-state actors.

3.4 Conclusion

This chapter has discussed the origin, characteristics, strengths, relevance and weaknesses of the BNA. The approach with its comprehensiveness has identified both tangible and non-tangible benefits that are the outcome of the activities of the WVI in the Jirapa District. Hence, it seems appropriate to use it as the theoretical framework of the study because it is seen as the only theory that emphasizes the fulfillment of the life sustaining needs of the individual in society rather than focusing on using the Growth Domestic Product to measure development in a state as emphasized by the other development models. Thus, the Basic needs Approach is the foundation for this study because it emphasized the provision of basic essential needs by the government and other stakeholders of development to the people especially those living in the rural areas as the only way a state can improve its development status.
CHAPTER FOUR

METHODOLOGY

4.1 Introduction
This chapter deals with the methodology used to examine the role of World Vision International (WVI) in the development of the Jirapa district through the provision of education, health care delivery, economic empowerment, local participation in development projects planning, community projects, social justice, food security, water and employment opportunities. Since 2010 WVI has been operating in the Jirapa district after it moved from the Nadowli district when it had achieved its goal of providing potable water to the people. The Jirapa district is chosen as a case study because it was listed among the deprived districts in the Upper West Region by the government of Ghana. Both qualitative and quantitative methods of data collection and analysis were used. This chapter discussed the research design, methods of data collection, source of data, population of the study, sampling methods and sample size, data analysis procedures, history and budget of the WVI in the Jirapa district.

4.2 Research Design
Mohan (200:22) defines research design as “the researcher’s overall for answering the research question or testing the research hypothesis”. It is a mixed method of qualitative and quantitative data collection and analysis that was used to assess the role of World Vision International in the development of the Jirapa district since 2010.

Burns and Grove (2003:19) define a qualitative approach as “a systematic subjective approach used to describe life experiences and situations to give
them meaning”. The researcher used the qualitative approach to explore the behaviour, perspectives, experiences and feelings of people and emphasizes the understanding of these elements. Quantitative approach is used with respect to quantities which involve estimated figures (Obeng, 2009).

The mixed method helped the researcher to use both numeric data and non-numeric data to analyze the data that was collected on the activities of WVI in the Jirapa district. In other words, it helped the researcher to use expressions, percentages and figures in the data analysis to assess the contribution of WVI in the development of Jirapa district for quality living for the citizens.

However, this type of research design has its own inherent problems and these include respondents deliberately refused to give accurate information on income and other materials items that were given to them by WVI for fear of being attacked by others, respondents feared to give information about their incomes and wealth status because of being taxed and lastly, some of the respondents especially the illiterates gave wrong figures about money and items they received from WVI. But these challenges of the research design did not affect the results of the field work because accurate measures were put to cross check information from the WVI office in Jirapa to obtain the correct figures which ensured validity and reliability of the data.

The rationale behind the choice of this research design was to ascertain the role WVI play in improving the development of the Jirapa district upon which head teachers, assembly members, unit committee members, chiefs, members of farmers groups, members of women groups and WVI officials were interviewed on the activities WVI undertook to improve development in the Jirapa district, sustainability of the
projects, challenges facing WVI in its intervention and the way forward for the organisation and this ensured validity and reliability of the data collected based on the field work.

With regards to the sustainability of the WVI programme in the Jirapa district, the chiefs, assembly members and unit committee members were of the view that the programme would be sustainability because of the consistency in the provision of items to people in the communities by WVI but the WVI officials and the head teachers rather cautioned that the programme would be unsustainable because WVI will soon fold up in the district leaving this huge responsibility in the hands of the local people which they cannot continue with.

4.3 Methods of Data Collection

According to Fielmua and Boye Bandie, (2012: 20), research instrument is “a tool used to collect data. An instrument is a tool designed to measure knowledge attitude and skills”. The researcher used data collection methods such as interview, field observation, administration of questionnaires and focus group discussion.

According to Dugle, Akanbang, and Salakpi, (2015), focus group discussion is an interaction between one or more researchers and more than one participant for the purpose of collating data. Interview is a method of field investigation whereby the researcher meets his respondents and through the interaction asks specific questions to find answers to his research problem (Obeng, 2009).

The interview methods of probing (verbal and non-verbal) were used. These included probing or “exploring”, silence, prompting as well as summarising. The researcher used phrases such as “Could you elaborate more on that point?” maintained eye contact to encourage participants to continue speaking (Adjei, Agyemang, and
Afriyie, 2012). The researcher summarised the last statements of the participants and encouraged more discussion from the respondents.

A semi-structured interview guide was used, but the line of questioning and responses from participants maintained flexibility and consistency. Questionnaires are formal questions constructed and written down for respondents to provide answers (Obeng, 2009). These were administered personally by the researcher to gather information from the respondents such as students, teachers, farmers groups, women groups, nurses and parents of students on the activities of WVI in the Jirapa district.

Field observation is a situation where the researcher conducts a case study on a small group of people for some length of time (Obeng, 2009). The researcher observed the targeted population through direct, non-participatory discussions and focus group discussion before he conducted the interview to obtain information from the respondents. These methods guided the researcher in gathering the information from people on the contribution of WVI to the development of the Jirapa district.

4.4 Sources of Data

Data was obtained from both primary and secondary sources. Secondary information was gathered from books, journals, theses of students, statistical data, graphs and charts, use of census data, reports and newspapers. Primary information was gathered through field observations, and interviews with officials of WVI, district assembly officers, community leaders in beneficiary communities, assemblymen and unit committee members, school teachers and students, health workers, women groups and farmers groups. An official arrangement was made with women groups and farmers groups, officials and students in the various institutions such as Primary, Junior High and Senior High Schools, Ghana Health Service, NHIS, WVI, District assembly and Ghana
Education Service. This helped the researcher to gather adequate information on the activities of WVI in the Jirapa district since 2010 when it started its operation in the district. These sources guided the researcher to gather adequate and accurate information on the topic under study.

4.5 Population of the Study
The population is simply all the members of the group that a researcher is interested in (Bynner. J et al, 1978). The researcher used 1000 citizens as the population representing the people in the WVI beneficiary communities. The population included 100 staff and 300 pupils of some public schools (Primary, Junior High School and Senior High School), 230 parents of pupils, who benefited from the WVI activities, 37 chiefs, 37 District Assembly members, 37 Unit Committee members, 119 members from farmers groups, 100 members of women groups, 10 WVI officials, 30 health workers in the Jirapa district. These respondents benefited or were aware of the interventions of WVI in the Jirapa district since 2010.

4.6 Sampling Methods and Sample Size
Burns and Grove (2003:31) define sampling as a process of selecting a group of people, events or behaviour with which to conduct a study. A mixed methodological approach consisting of the purposive and simple random sampling was used to select relevant respondents for the study. Badu and Parker, (1994:23) describe purposive sampling as “a method of sampling where the researcher deliberately chooses who to include in the study based on their ability to provide necessary data”. Simple random sampling is a method of sampling in which each member of the sample size has an equal probability or chance of being chosen (Badu and Parker, 1994). The simple random sampling method was used to select respondents such as students, teachers,
nurses, members of farmers groups, members of women groups and parents of students
to administer the questionnaires but the purposive sampling method was employed to
select respondents such as chiefs, assembly members, unit committee members,
members of farmers groups, members of women groups and WVI officials for the interview.

A sample size is a sub-set of the population that is usually chosen
because to access all members of the population is prohibitive in time, money and other
resources (Foddy, 1994). In order to ensure reliability of data and fair representation of
the population, the researcher selected 200 as the sample size of the study. This number
was convenient for the researcher to contact for adequate information about the activities
of WVI in the development of the Jirapa district. The sample size consisted of 30 staff
and 60 pupils of public schools, 40 parents of pupils, who benefited from the WVI
activities, members, 5 members from farmers groups, 5 members from women groups, 5
WVI officials, 5 health workers were selected for the questionnaire administration
through the use of the simple random sampling method. Also, 10 staff were head
teachers, 10 District Assembly members, 10 Unit Committee, 10 chiefs, 5 members of
women groups and 5 members of farmers groups were selected for the interview through
the purposive sampling method they were involved in decision making on the
programmes of WVI in the Jirapa district.

Furthermore, 80 households from 15 selected WVI beneficiary
communities such as Tizza, Guo, Guri, Degri, Naayipari, Guri Pala, Murwie,
Naachenyir, Gyan, Sigri, Gengvoore, Jefiire, Tigboro, Die and Zengpene within the
district were interviewed. The sample size of 80 households was necessary because it
was convenient to study 15 communities out of the 37 communities within which WVI operates in the district. The selection of respondents such as community leaders, WVI officials, teachers and pupils, health workers, women groups and farmers groups was done via purposive sampling which is a non-probability sampling technique. This was based on the assumption that these respondents possessed information that was relevant to the study. The towns of Tizza, Guo, Guri, Degri, Naayipari, Guri Pala, Murwie, Naachenyir, Gyan, Sigri, Gengvoore, Jefire, Tigboro, Die and Zengpene were selected because of easy accessibility and how difficult it took to reach other areas.

Due to the scattered nature of the towns, each community was divided into four clusters in terms of neighborhood in order to save time and cost. Ten (10) respondents were drawn from each cluster. The heads of households were interviewed and since all must have a chance of inclusion the lottery method was used in selecting respondents. Separate slips of papers numbered 1-10 which consisted of six “Yes” and four “No” were placed in a box and those who selected “Yes” took part in the interview.

4.7 Data Analysis Procedures
Qualitative and quantitative procedures were used in analyzing the data that was collected in the field. The Statistical Package for the Social Sciences (SPSS) was used to generate frequency tables and charts with percentages to help the researcher analyze the quantitative data. Microsoft Excel was also used to generate graphs from the results of the respondents to explain the role of WVI in the Jirapa district and its impact on the people.

4.9 Area of the Study
The Jirapa District is one of the eleven (11) districts created by the Ghana government in the Upper West Region. It was created in 1992 and was carved out of the
then Jirapa-Lambussie District in 2007 as part of Ghana’s decentralization process. It is bounded on the east by Sisaala East, west by Lawra, north by Lambussie and south by Nadowli Kaleo respectively (Figure 1).

The National Population and Housing Census results put the district total population at 88,402 distributed across all ages and different sexes. The total population consists of 53.0 percent females and 47.0 percent for males. The district was listed among the most deprived districts in Upper West Region in the 2010 ranking of districts (Government of Ghana, 2016). This attracted the WVI and other NGOs to the district to help improve the living standards of the people (Government of Ghana, 2016).
4.9.1 Social and Cultural Structure

The district is made up of one main indigenous ethnic group, namely,
the Dagaaba, which constitutes the Jirapa Paramountcy with nine (9) divisional areas. There are, however, pockets of other ethnic groups such as Sissala, Moshi, Wangara, Fulani and other ethnic groups from the southern part of Ghana. There has been a long standing peaceful ethnic and religious co-existence in the area, which serves as a potential for development investment in the district.

The main festivals of the Jirapa Traditional area are: the Bong-ngo and Bogre festivals. The Bong-ngo festival is developmental oriented and brings the youth of the traditional area together each year to deliberate on the development of the area. The Bogre festival, on the other hand, is a religious festival, which is shrouded in secrecy. It is an annual festival, which falls immediately after the harvest of crops. Available statistics from the 2010 Population and Housing Census results identified three main religious groups in the District including Christianity (65.9%), Islam (10.4%) and Traditional (18.8%) (Government of Ghana, 2016).

4.9.2 Socio-Economic Activities of the Study Area
The district’s economy is characterized by agricultural activities, services, agro-processing and other small-scale manufacturing activities (Government of Ghana, 2016).

4.9.3 Agriculture
Agriculture is the major economic activity in the district. 67.1 percent of the masses in the area engaged in agriculture, which is largely subsistence in nature. A few farmers are engaged in commercial production of cereals and legumes in Han and Mwankuri areas. Cash crops cultivated in the district are shea nuts, cotton, groundnuts and cashew (Government of Ghana, 2016).

4.9.4 Crop Production and Food Balance
Productivity of crops is low due to numerous reasons which include poor
rainfall, low fertility, bad farming strategies and low technology application. For example, rainfall distribution and amount in the district are concentrated within the second and third quarters of the year. Since the district relies on rainfall agriculture, the consequence of such rainfall pattern is low crop productivity and inability to produce all year round, hence there is a high risk of food insecurity. Low crop productivity is one of the main factors responsible for the existence of poverty in the District (Government of Ghana, 2016).

4.9.5 Tourism

Tourism is largely an underdeveloped area in the Jirapa District. Internal and external investors have not been sufficiently motivated to invest in hotels, restaurants and other hospitality outlets. This is mainly due to speculated low profits on investments as a result of perceived low patronage. But the District has the advantage of a central location, easy accessibility, and a variety of tourist attractions, which are evenly spread. Some of these attractions are:

- Wulling Rock Pedestals – These are mushroom shaped rocks with some having human faces. The Ghana Tourist Board has already begun a site protection project there in collaboration with the District Authorities.
- Bayong’s footprints at Ullo – The legendary Bayong of Dantie left his footprints on a Baobab tree at a place now called Bayongyir during the Babatu-Samori wars.
- The donkey of the great leader, Dootoraa of Gbare left footprints on a rock surface in the Village not far from Jirapa.
- The annual Dawadawa harvest festival of the chiefs and people of the Jirapa Traditional Area called Bong-Ngo. It is held in April to lift the ban on the harvest of the fruit and to mark the beginning of the farming season.
The stone built Catholic Church and mission house is the oldest in the Upper West Region. The arrival of these missionaries marked the beginning of formal education and Christian morality in the region.

Python Sanctuary – This is located at Jefiri close to Jirapa. These reptiles can be seen during the intense heat season around February – April when they come out of their rock caves.

Jirapa Naa’s Palace – This is a local storey building situated in Jirapa which was built about 200 years ago (Government of Ghana, 2016).

4.9.6 Financial Services
The district has five major financial institutions. They are: the Sonzele Rural Bank Ltd with branches in Han, Pro Credit, First National Bank, GN Bank and the St. Joseph’s Credit Union. These five financial institutions play a major economic function by granting credit facilities to its customers, small-scale business operators and farmers (Government of Ghana, 2016).

4.9.7 Energy
The Jirapa District has recognized that extension of electricity to many rural areas would greatly improve the quality of life of the people; as the facility is being used for other industrial works such as carpentry workshops, blacksmithing, welding, vulcanizing, fitting shops and agro processing (shea butter and groundnut extraction). This helps to create some jobs as well. Wood fuel is the source of energy for cooking for about 200 households in the Jirapa District (Government of Ghana, 2016).

4.9.8 Education
To ensure effective monitoring and supervision in education, the Jirapa District is sub-divided into eight (8) circuits, namely: Jirapa, Han, Gbare, Konzokala,
Tizza, Ullo, Sigri and Sabuli. Many primary schools and the JHS have inadequate trained teachers, furniture, teaching learning materials and potable water which are responsible for the low performance of students in Basic Education Certificate Examination (BECE) in the district (Government of Ghana, 2016).

4.9.9 Water and Sanitation

Local wells, dams, pipe-borne water, and tube wells serve as the major source of drinking water for many more households than any other source of water in the Jirapa District. In the district 30 percent of all households depended on pipe-borne water and tube wells as their major source of drinking water but the rest depend on local wells and dams (Government of Ghana, 2016).

The sanitation condition of the district is one of the poorest in the region as well as in the country. According to the 2010 PHC, about 81.0 percent of all households in the district had no toilet facilities, compared to 72.0 percent for the region and about 19.0 percent for the country. Public toilet (WC, Pit, and Pan) was the most predominantly used toilet facility at all levels (Government of Ghana, 2016).

4.9.10 Service

There are five major financial institutions in the district, namely, the Sonzele Rural Bank Ltd established in 1983 with branches in Han and the St. Joseph’s Credit Union, Pro Credit, First National Bank and GN Bank also situated in Jirapa. These institutions help about 60% of the people of Jirapa to make their financial transactions which has made market activities booming in the district (Government of Ghana, 2016).

4.10 Budget of the Jirapa District

Table 4.3 shows the budget of the Jirapa district from 2010 to 2017. In 2010, the district allocated GHS 1,130,451 to construct dams and rehabilitation dug outs
to ensure that there was water. There was a decrease from all the years to (GHS588, 672) in 2017 because of the reduction in the responsibility of the district to provide water to the people. In 2010, the district allocated GHS 1, 298, 90 to rehabilitate warehouses to ensure food security in the district but was reduced as the years go by to GHS 259, 781 in 2017 because much of the work on food security was completed.

Furthermore, in 2010 the district spent GHS 396, 177 on building classrooms for Kindergarten, Primary and Junior High Schools but was reduced to GHS 297, 144 in 2017 because the problem of classrooms blocks in the district was halfway solved. The district in 2010 spent GHS 424, 252 in building a dining hall in Ullo SHS because there was an urgent need for the students to eat in a dinning but not in the open. Nothing has been spent in 2017 in building dining halls because the need for dining hall in Ullo SHS had been solved.

Table 4.3: Jirapa District Budget 2010 to 2017

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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rehabilitation of a dug out</td>
<td>Sigri, Gengvoore,</td>
<td>519, 171</td>
<td>166, 547</td>
<td>155, 455</td>
<td>145, 456</td>
<td>143, 222</td>
<td>142, 333</td>
<td>140, 454</td>
<td>135, 456</td>
</tr>
<tr>
<td></td>
<td>Project Description</td>
<td>Location</td>
<td>2021</td>
<td>2022</td>
<td>2023</td>
<td>2024</td>
<td>2025</td>
<td>2026</td>
<td>2027</td>
<td>2028</td>
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</tr>
<tr>
<td>2</td>
<td>Construction of dam</td>
<td>Tizza, Piiyiri, Duor, Tizza</td>
<td>611, 280</td>
<td>422, 125</td>
<td>411, 145</td>
<td>410, 233</td>
<td>405, 452</td>
<td>400, 555</td>
<td>392, 256</td>
<td>391, 252</td>
</tr>
<tr>
<td>3</td>
<td>Rehabilitation of warehouse</td>
<td>Yagha, Duori</td>
<td>1,29, 8,90</td>
<td>259, 781</td>
<td>226, 656</td>
<td>221, 565</td>
<td>212, 555</td>
<td>211, 233</td>
<td>200, 565</td>
<td>200, 454</td>
</tr>
<tr>
<td>4</td>
<td>Construction of 3 classroom block</td>
<td>Mwankuri, Yagha</td>
<td>254, 532</td>
<td>169, 799</td>
<td>163, 856</td>
<td>161, 335</td>
<td>160, 656</td>
<td>160, 353</td>
<td>159, 455</td>
<td>157, 454</td>
</tr>
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<td>5</td>
<td>Construction of Kindergarten block</td>
<td>Ul-Tuopare, Konzok</td>
<td>141, 645</td>
<td>127, 345</td>
<td>122, 235</td>
<td>121, 225</td>
<td>121, 111</td>
<td>120, 252</td>
<td>120, 122</td>
<td>120, 111</td>
</tr>
<tr>
<td>6</td>
<td>Construction of Dining Hall</td>
<td>Ullo SHS, Die</td>
<td>424, 252</td>
<td>412, 255</td>
<td>411, 255</td>
<td>411, 545</td>
<td>410, 753</td>
<td>410, 554</td>
<td>400, 454</td>
<td>339, 675</td>
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<td>7</td>
<td>Provide potable water to basic schools</td>
<td>Duori, D/A KG/Pri</td>
<td>232, 145</td>
<td>125, 245</td>
<td>125, 200</td>
<td>123, 535</td>
<td>122, 755</td>
<td>121, 852</td>
<td>121, 353</td>
<td>120, 755</td>
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<td>8</td>
<td>Construction of CHPS</td>
<td>Yagha, Duori, Sigri</td>
<td>101, 451</td>
<td>52, 89</td>
<td>51,6 52</td>
<td>51,2 52</td>
<td>51,2 45</td>
<td>50,7 55</td>
<td>50,6 55</td>
<td>49,7 85</td>
</tr>
</tbody>
</table>
Complete Construction of Nurses Quarters Tuggo, Konzokala, Duori
115, 546 98,5 85 96,5 75 95,5 65 95,4 55 94,7 85 92,7 85 90, 754

Drilling of 4 boreholes Kompori, Sigri-
78,6 57 54,7 24 52,6 52 51,5 55 51,3 55 51,4 85 50,7 49,9 55


4.11 Conclusion
This chapter discussed the physical background of the Jirapa District, the socio-economic characteristics of the area, education, health, financial service, agriculture and water activities. From the information it can be deduced that the Jirapa district is making progress towards achieving water, food security, agriculture and health coverage, but that of social justice and education still lag behind although efforts are being made to achieve its coverage. This is because of the massive expenses made by the district assembly on education and fighting the abuse of people rights especially the vulnerable ones but according to the Ghana Education Service Report (2017) that Jirapa district obtained 23% in BECE and 19% in WASSCE. The office of DOVVSU of Jirapa in 2017 also recorded a high number of social injustice cases upon the government education on the negative effects of these actions.
CHAPTER FIVE

DATA ANALYSIS AND PRESENTATION

5.1 Introduction

This chapter analyses the data from the field work, which covered 200 respondents in 15 communities in the Jirapa district of the Upper West Region. Specifically, the chapter deals with the background information of the respondents, the activities of the World Vision International (WVI) on education, improved health service, economic empowerment through loans, potable water, food security, community development projects, social justice, encouraging local participation in decision making on its development projects and sustainability. In addition, the chapter also discusses the problems facing the WVI and suggestions to help it improve its development contributions. The data analysis and presentation are focused on the hypothesis of the study and the research questions. The hypothesis of the study is that the WVI has provided basic services in the Jirapa district which have reduced poverty, inequality and unemployment. The research questions are: first, how did World Vision International contribute to education, local participation, community development projects, job creation, economic empowerment through loans, social justice, food security, potable water and health care delivery in the Jirapa district? Second, what worked and what did not in the WVI’s interventions aimed at reducing poverty, inequality and unemployment in the Jirapa district? Third, what were the challenges and how were they addressed?
5.2 Socio-Economic Analysis of Respondents

5.2.1 Sex Distribution of Respondents

Fifty percent (50%) of both male and female respondents were interviewed (table 5.1). The 200 respondents form 0.81 percentage of the total number of 24576 WVI beneficiaries and they are a representative sample which ensured fairness in the distribution of the respondents to do away with gender discrimination.

Table 5.1 Sex Distribution of Respondents

<table>
<thead>
<tr>
<th>Sex</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid</th>
<th>Cumulative</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Percent</td>
<td>Percent</td>
</tr>
<tr>
<td>Male</td>
<td>100</td>
<td>50.0</td>
<td>50.0</td>
<td>50.0</td>
</tr>
<tr>
<td>Female</td>
<td>100</td>
<td>50.0</td>
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<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
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</tr>
</tbody>
</table>

Source: Field Survey, April, 2018

5.2.2 Age Distribution of Respondents

The age of respondents ranges from 10 years to 40 years and above (table 5.2). The age brackets of 10 years to 40 years and above were chosen to capture children and adults, most of which were beneficiaries of interventions of WVI. It can further be seen that age 28-33 years topped this list with 23.5% of respondents. This is followed by 16-21 years, 22-27 years, 34-39 years, 10-15 years and 40 years and above,
representing 19.5%, 18%, 16%, 12% and 10.5% respectively.

According to the results of the 2010 National Population and Housing Census, the district total population was 88,402, which was distributed across all ages and different sexes with 40% employed and 60% unemployed (Government of Ghana, 2016). This means that most of the people in the Jirapa District are young between the ages of 16 and 33, who were unemployed.

### Table 5.2 Age Distribution of Respondents

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
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<tr>
<td>10-15</td>
<td>24</td>
<td>12.0</td>
<td>12.0</td>
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<tr>
<td>16-21</td>
<td>39</td>
<td>19.5</td>
<td>19.5</td>
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<td>22-27</td>
<td>36</td>
<td>18.0</td>
<td>18.0</td>
<td>49.5</td>
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<tr>
<td>Valid 28-33</td>
<td>47</td>
<td>23.5</td>
<td>23.5</td>
<td>73.0</td>
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<tr>
<td>34-39</td>
<td>33</td>
<td>16.5</td>
<td>16.5</td>
<td>89.5</td>
</tr>
<tr>
<td>40 &amp; above</td>
<td>21</td>
<td>10.5</td>
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<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
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</tr>
</tbody>
</table>

**Source:** Field Survey, April, 2018

### 4.3 Educational Level of Respondents

Table 5.3 shows the level of education of respondents. The majority of the respondents did not continue their education beyond the primary and secondary levels. Respondents with secondary level educational attainment are the highest with
35.5%, basic education level and those with no formal education constitute 27% and 24.5% respectively. Respondents with tertiary level educational attainment and those without formal education but can speak and write English constitute 9% and 4% respectively. Most of the people were educated up to the secondary level and therefore needed help to enable them access tertiary education. Admittedly, people in rural areas are not likely to have all the needed support to advance their education beyond the primary and secondary levels. Consequently, they are compelled to drop out of school mostly after the primary level which affected their ability to read and write.

**Table 5.3 Educational Level of Attainment of Respondents**

**Highest level of educational attainment**

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
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<tbody>
<tr>
<td>No formal education</td>
<td>49</td>
<td>24.5</td>
<td>24.5</td>
<td>24.5</td>
</tr>
<tr>
<td>Basic (Primary, middle and JSS)</td>
<td>54</td>
<td>27.0</td>
<td>27.0</td>
<td>51.5</td>
</tr>
<tr>
<td>Secondary(SSS, Training college and Vocational)</td>
<td>71</td>
<td>35.5</td>
<td>35.5</td>
<td>87.0</td>
</tr>
<tr>
<td>Tertiary</td>
<td>18</td>
<td>9.0</td>
<td>9.0</td>
<td>96.0</td>
</tr>
<tr>
<td>No formal education but can read and write English</td>
<td>8</td>
<td>4.0</td>
<td>4.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>
### 5.4 Occupational Level of Respondents

Figure 5.1 shows the occupation of the respondents. The majority of the respondents (33.5%) were farmers. Other categories captured include students (32%), teachers 13.5%, artisans 6% and health workers 5.5%. Traders, the unemployed and civil servants constitute 5%, 3.5% and 1.5% respectively. This shows that the Jirapa District has farmers as the majority group and therefore depends on agriculture to meet their basic needs with support from NGOs.

This affirms De Haas’ (2001) findings that the increasing challenge of rural development is evident because more people in the poorest countries still live in rural areas and are dependent directly or indirectly on agriculture. Some of the NGOs operate micro-credit schemes where some of these residents are able to apply for loans to undertake trading activities and expand their businesses.
5.5 Knowledge about WVI and How Respondents Heard about the WVI

From tables 5.4 and 5.5 all respondents had heard about the WVI (100%) in all the communities in the Jirapa District through a friend (17%), its operations or interventions (65.5%), radio (16%) and assistance (1.5%). This means that the WVI is well known by the people in the Jirapa District based on its operation and activities.
### Table 5.4 Knowledge of Respondents about the WVI

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Yes</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field Survey, April, 2018

### Table 5.5 How Respondents Heard about the WVI

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Through a friend</td>
<td>34</td>
<td>17.0</td>
<td>17.0</td>
<td>17.0</td>
</tr>
<tr>
<td>Through the radio</td>
<td>32</td>
<td>16.0</td>
<td>16.0</td>
<td>33.0</td>
</tr>
<tr>
<td>Through their operation</td>
<td>131</td>
<td>65.5</td>
<td>65.5</td>
<td>98.5</td>
</tr>
<tr>
<td>Valid When needed assistance</td>
<td>3</td>
<td>1.5</td>
<td>1.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field Survey, April, 2018.
5.6 The Activities of WVI in the Jirapa District

Hundred percent (100%) respondents agreed that the WVI provided basic needs such as education, health services, protection of rights, community development projects, loans, water, local participation and food security in the Jirapa District.

Table 5.6 The basic services provided by the World Vision International in the Jirapa district

<table>
<thead>
<tr>
<th>Basic Services</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid</th>
<th>Cumulative</th>
</tr>
</thead>
<tbody>
<tr>
<td>education, health, loans, water, protection of rights, community development projects, food security, local participation, jobs</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field Survey, April, 2018.

5.7 WVI Activities on Education Development

From table 5.7, one can identify some of the activities of the WVI as an NGO in the communities that were of direct benefit to individuals. Two schools and teachers’ bungalows each were built, 300 people received counseling while 465 schools benefited from teaching learning materials. The manager of WVI in the Jirapa district said that the WVI formed Kids Clubs in the various schools in the communities in which they were located, which gave help to 2,386 students. This motivated a lot of children in
the communities to be enrolled in schools.

**Table 5.7 Activities of the WVI on Education Development**

<table>
<thead>
<tr>
<th>Activity</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment of school fees, provision of stationary, feeding.</td>
<td>175</td>
<td>86.6</td>
<td>87.5</td>
<td>87.5</td>
</tr>
<tr>
<td>Building teachers bungalows and schools.</td>
<td>3</td>
<td>1.5</td>
<td>1.5</td>
<td>89.0</td>
</tr>
<tr>
<td>Counseling and provision of school furniture</td>
<td>22</td>
<td>10.9</td>
<td>11.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

**5.8 Activities of the WVI on Economic Empowerment through Loans**

Figure 5.2 and table 5.8 show that 18.6% had access to credit from the WVI Savings Box or the Vision Fund which provided micro-finance intervention to people to learn artisanal work like dress making, carpentry, mechanic and buying of food stuffs; 17.1% represented others which used the loan for a trade or business; 43.2% used their GHS 20,000 loans to pay their school fees, hospital bills and farming activities while 21.1% of the respondents did not benefit from the loans they took. This means that
the majority of the respondents benefitted from the loans facilities provided by the WVI in the communities. The manager of the WVI in the Jirapa district confirmed that GHS 500 to GHS 2,000 loans were given out based on payment terms, which were adhered to by the beneficiaries.
Figure 5.2 Economic Activities of the WVI

If yes, in what ways did the loans benefit you?

- Payment of school fees, art, work, buying foodstuff, farming
- Trade or business
- Did not benefit from the loan

Percent
Table 5.8 Activities of the WVI on Economic Empowerment through loans

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>payment of school fees,</td>
<td>86</td>
<td>42.6</td>
<td>43.2</td>
<td>43.2</td>
</tr>
<tr>
<td>payment of hospital bills</td>
<td>37</td>
<td>18.3</td>
<td>18.6</td>
<td>61.8</td>
</tr>
<tr>
<td>farming</td>
<td>34</td>
<td>16.8</td>
<td>17.1</td>
<td>78.9</td>
</tr>
<tr>
<td>learn artisan work.</td>
<td>37</td>
<td>18.3</td>
<td>18.6</td>
<td>61.8</td>
</tr>
<tr>
<td>Valid buying of food stuff</td>
<td>34</td>
<td>16.8</td>
<td>17.1</td>
<td>78.9</td>
</tr>
<tr>
<td>trade or business</td>
<td>34</td>
<td>16.8</td>
<td>17.1</td>
<td>78.9</td>
</tr>
<tr>
<td>Did not benefit from the</td>
<td>43</td>
<td>21.5</td>
<td>21.5</td>
<td>100.0</td>
</tr>
<tr>
<td>loan</td>
<td>Total</td>
<td>200</td>
<td>100</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field Survey, April, 2018
5.9 Activities of the WVI on Food Security

In tables 5.9 and 5.9.1, 46.5% of the respondents agreed that the WVI educated 19422 farmers on improved technology to raise their food productivity level while 53.5% also confirmed that WVI provided chemical for storage of farm produce and public education on food security. The manager of Jirapa WVI pointed out that 55 village agents were recruited to educate the 19422 farmers on improved farming practices that increased the level of food productivity from 2,000 tons to 7,000 tons of maize, beans, soya beans, rice and groundnuts in the communities. They also provided them with improved and more resistant seedlings. The WVI also contributed to the capacity building of 222 community leaders by organising 4 workshops to train them. According to the WVI manager of the Jirapa district, local people were encouraged to save in the form of “susu” through what they called “Saving Box” which enabled 45 farmers and 20 women to pick loans to carry out their economic activities for improved food productivity and meeting their basic needs.

<table>
<thead>
<tr>
<th>Activities of the WVI to Improve Food Security</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
</tr>
<tr>
<td>provision of chemical for storage, public education,</td>
</tr>
</tbody>
</table>
Table 5.9.1 Training of farmers and village agents from 2010 to 2017

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Farmers</td>
<td>100</td>
<td>2000</td>
<td>2200</td>
<td>2300</td>
<td>2400</td>
<td>2500</td>
<td>3500</td>
<td>3522</td>
</tr>
<tr>
<td>Village Agents</td>
<td>5</td>
<td>10</td>
<td>5</td>
<td>8</td>
<td>5</td>
<td>8</td>
<td>5</td>
<td>10</td>
</tr>
</tbody>
</table>

Source: WVI Report for Jirapa district, 2017

5.10 Activities of the WVI on Health Care Delivery and Provision of Health Services

Thirty-two and a half percent (32.5%) of respondents agreed that the WVI provided health services such as building clinics, health centres and compounds, which formed 1.5% of health services, vaccination against epidemic diseases 12.5%, and buying of drugs for the sick and community health education 15.5% and 26% respectively. The payment of hospital bills and health insurance fees by the WVI is the highest with 44.5%. This means that the WVI undertakes interventions such as health education, vaccination, purchasing of drugs, payment of hospital bills and health insurance bills in the Jirapa district.
Figure 5.3

Table 5.10 Activities of the WVI on the Provision of Health Services

<p>| Activity                        | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------------------------|-----------|---------|---------------|--------------------|-------------------|
| Payment of hospital bills and health insurance fee |           |         |               |                    |
| Buying of drugs for the sick    |           |         |               |                    |
| Community health education      |           |         |               |                    |
| Vaccination against epidemic diseases |           |         |               |                    |
| Building of clinics, health centres and CHP compounds |           |         |               |                    |</p>
<table>
<thead>
<tr>
<th></th>
<th>Valid</th>
<th>Predicted</th>
<th>Actual</th>
<th>Expected</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid payment of hospital bills and health insurance fee</td>
<td>89</td>
<td>44.1</td>
<td>44.5</td>
<td>44.5</td>
</tr>
<tr>
<td>Buying of drugs for the sick</td>
<td>52</td>
<td>25.7</td>
<td>26.0</td>
<td>70.5</td>
</tr>
<tr>
<td>Community health education</td>
<td>31</td>
<td>15.3</td>
<td>15.5</td>
<td>86.0</td>
</tr>
<tr>
<td>Vaccination against epidemic diseases</td>
<td>25</td>
<td>12.4</td>
<td>12.5</td>
<td>98.5</td>
</tr>
<tr>
<td>Building of clinics, health centres and CHP compounds</td>
<td>3</td>
<td>1.5</td>
<td>1.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field survey, April, 2018

5.11 The WVI on Local Participation in Decision Making on Development Projects

For development projects to be appreciated by beneficiaries there should be some participation between the projects providers and beneficiaries for the real needs of the people to be identified and appropriate solution given, that will ensure sustainability of projects for present and future use. In table 5.11, 33% of the respondents confirmed that 20 local people were consulted at problem identification stages, 13.5% at
the implementation stage and 24.5% the decision-making stage. However, 29% of the respondents noted that the WVI usually organized meetings with the community and its leaders such as chiefs and assembly members. The projects embarked on were all in existence due to the involvement of 20 local people even though 80% of the people were not involved. In table 5.11, 98% of the respondents strongly agreed that WVI usually involved the local people in its decision making on development projects in the communities. The WVI area manager of the Jirapa district pointed out that 82 community volunteers from 37 communities were also trained within a period of eight years to educate the local people on food security, health issues and supervise some projects for the people to appreciate the effort of WVI (table 5.11.1). There were also regular visitations or periodic checks to monitor the progress and sustainability of projects by the WVI officials.

Table 5.11 The ways by which the WVI encourages local participation in decision making on its development projects

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>community meeting and</td>
<td>58</td>
<td>28.7</td>
<td>29.0</td>
<td>29.0</td>
</tr>
<tr>
<td>meeting with</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>community leaders</td>
<td>49</td>
<td>24.3</td>
<td>24.5</td>
<td>53.5</td>
</tr>
<tr>
<td>decision making on</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>projects</td>
<td>66</td>
<td>32.7</td>
<td>33.0</td>
<td>86.5</td>
</tr>
</tbody>
</table>
### Table 5.11.1 Number of Community Volunteers trained from 2010 to 2017

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Community volunteers</td>
<td>5</td>
<td>10</td>
<td>5</td>
<td>5</td>
<td>10</td>
<td>15</td>
<td>10</td>
<td>22</td>
</tr>
</tbody>
</table>

Source: WVI Report for Jirapa district, 2017

### Table 5.12 The WVI Involvement of Local People in its Decision Making on Development Projects

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>198</td>
<td>98.0</td>
<td>99.0</td>
<td>99.0</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
<td>1.0</td>
<td>1.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field survey, April, 2018
5.13 Activities of the WVI on the Provision of Potable Water

In Table 5.13 and figure 5.4, 90.5% of the respondents agreed that the WVI provided potable water through the drilling of 20 boreholes to enable them drink clean water and 9.5% also agreed that the WVI helped the communities in treating river water to make it potable to the people to prevent water borne diseases.

| Table 5.13 Activities of the WVI on the Provision of Potable Water |
| --- | --- | --- | --- |
| | Frequency | Percent | Valid Percent | Cumulative Percent |
| **drilling of boreholes** | 180 | 90.5 | 90.5 | 90.5 |
| **valid treating river water** | 20 | 9.5 | 9.5 | 100.0 |
| **total** | 200 | 100 | 100.0 | 100.0 |

Source: Field survey, April, 2018
Figure 5.4

How does WVI ensure the provision of potable water in the Jirapa district?

- Drilling of boreholes: 89.11%
- Treating river water: 9.41%
- Missing: 1.49%
5.14 Activities of the WVI on Social Justice

In table 5.14 and figure 5.5, 33% of respondents strongly agreed that the WVI fought against domestic violence against women; 31.5% agreed that the WVI fought against outmoded cultural practices and abuse of human rights; 19.5% agreed that the WVI fought against child marriage and child labour; and 16% agreed that the WVI fought against rape. According to the WVI manager of the Jirapa district 82 community volunteers and 55 village agents were recruited to embark on anti-violence and the respect for human rights campaign in the communities to prevent the abuse of human rights and violence against women as well as the fight against outmoded cultural practices like female genital mutilation, widowhood rites and the Trokosi system which resolved 150 cases in the Jirapa district.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fighting against outmoded cultural practices and abuse of human rights</td>
<td>63</td>
<td>31.2</td>
<td>31.5</td>
<td>31.5</td>
</tr>
<tr>
<td>Fighting against rape</td>
<td>32</td>
<td>15.8</td>
<td>16.0</td>
<td>47.5</td>
</tr>
<tr>
<td>Fighting against domestic violence against women</td>
<td>66</td>
<td>32.7</td>
<td>33.0</td>
<td>80.5</td>
</tr>
<tr>
<td>Fighting against child marriage and child labour</td>
<td>39</td>
<td>19.5</td>
<td>19.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field survey, April, 2018
5.15 Activities of the WVI on Job creation

In table 5.15 and figure 5.6, 33% respondents agreed that the WVI recruited 185 field workers and 20 researchers; 31.5% agreed that it created business for the people in the communities and 28.5% agreed it created jobs for farmers in the communities. The WVI manager of the Jirapa district noted that the WVI recruited 55 village agents and 10 extension officers to help train the 19422 farmers on the improved
ways of farming to increase food productivity in order to alleviate poverty. He said that the WVI also trained the 55 village agents as savings collectors in the communities to collate money of women groups and farmers and save it in the “Saving Box” for members to pick as loans (Table 5.15.1).

**Table 5.15 Activities of the WVI on Job Creation**

<table>
<thead>
<tr>
<th>Activity</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid</th>
<th>Cumulative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Field workers and</td>
<td>66</td>
<td>32.7</td>
<td>33.0</td>
<td>33.0</td>
</tr>
<tr>
<td>Researchers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teaching</td>
<td>8</td>
<td>4.0</td>
<td>4.0</td>
<td>37.0</td>
</tr>
<tr>
<td>Nursing</td>
<td>6</td>
<td>3.0</td>
<td>3.0</td>
<td>40.0</td>
</tr>
<tr>
<td>Farming</td>
<td>57</td>
<td>28.2</td>
<td>28.5</td>
<td>68.5</td>
</tr>
<tr>
<td>Business</td>
<td>63</td>
<td>31.2</td>
<td>31.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

*Source: Field survey, April, 2018*
5.17 Activities of the WVI to Ensure the Execution of Community Development Projects

In Table 5.17 and figure 5.7, 42.5% respondents noted that the WVI provided 10 technical personnel for the execution of community development projects; 26.5% for supervision of community development projects; 16% agreed that WVI bought materials for the execution of community development projects; and 15% agreed that WVI funded some of the community development projects in the communities.
Table 5.17 Activities of the WVI on the Execution of Community Development Projects

<table>
<thead>
<tr>
<th>Activity</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providing technical personnel</td>
<td>85</td>
<td>42.1</td>
<td>42.5</td>
<td>42.5</td>
</tr>
<tr>
<td>Funding of the projects</td>
<td>30</td>
<td>14.9</td>
<td>15.0</td>
<td>57.5</td>
</tr>
<tr>
<td>Supervision</td>
<td>53</td>
<td>26.2</td>
<td>26.5</td>
<td>84.0</td>
</tr>
<tr>
<td>Buying of the materials</td>
<td>32</td>
<td>15.8</td>
<td>16.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Field survey, April, 2018
5.18 The WVI Project Sustainability

5.18.1 Prospects for the Sustainability of the WVI Project

In table 5.18, 68.8% of the respondents agreed that the WVI project was sustainable based on various factors. 40.3% of the 139 respondents agreed that the WVI project was sustainable because of the constant provision of the basic needs of the people, 23.7% because of the trust between the WVI and the local people, 20.1% because of community participation in the activities of the WVI and 15.8% because of the good attitude of the WVI officials towards the local people.
Table 5.18 Sustainability of the WVI Project

<table>
<thead>
<tr>
<th>Valid</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>constant provision of basic needs of the people</td>
<td>56</td>
<td>27.7</td>
<td>40.3</td>
</tr>
<tr>
<td></td>
<td>community participation</td>
<td>28</td>
<td>13.9</td>
<td>20.1</td>
</tr>
<tr>
<td></td>
<td>trust between WVI and the local people</td>
<td>33</td>
<td>16.3</td>
<td>23.7</td>
</tr>
<tr>
<td></td>
<td>good attitude of WVI officials towards the locals</td>
<td>22</td>
<td>10.9</td>
<td>15.8</td>
</tr>
<tr>
<td></td>
<td>Total</td>
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<td>68.8</td>
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<tr>
<td>Total</td>
<td>200</td>
<td>100.0</td>
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</tbody>
</table>

Source: Field survey, April, 2018

5.18.2 Barriers to the Sustainability of the WVI Projects

In Table 5.19, 29.5% respondents agreed that people’s mind-sets served as a barrier to the sustainability of projects, 27.9% the environmental factors; 24.6% the financial constraints; and 18% poor supervision. However, the Assembly member of the Tizza electoral area asserted that the facilitators of the project provided resources to ensure sustainability. Without the necessary support and collaboration
between the WVI, the district assembly, chiefs and Unit Committee members, there will be little that the WVI can do to contribute to development in the communities of the Jirapa district. The manager of the WVI asserted that the projects are not sustainable because they do not build the capacity of rural masses to address their own needs. These strategies of the WVI, to all intents and purposes, confirm the views of Singh (1986) that NGOs play a vital role in demonstrating interventions towards improving the quality of life of rural communities and through their activities they attempt to break the cycle of deprivation and poverty to enable the rural poor live dignified quality of life. In addition, NGOs have been active in areas where the market and the state have failed to reach.

**Table 5.19 Barriers to the Sustainability of the WVI Projects**

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
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<tr>
<td>people mind-sets about WVI projects</td>
<td>18</td>
<td>8.9</td>
<td>29.5</td>
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<tr>
<td>environmental factors</td>
<td>17</td>
<td>8.4</td>
<td>27.9</td>
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<tr>
<td>financial constraint</td>
<td>15</td>
<td>7.4</td>
<td>24.6</td>
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<tr>
<td>poor supervision</td>
<td>11</td>
<td>5.4</td>
<td>18.0</td>
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<tr>
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<tr>
<td>Total</td>
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*Source: Field survey, April, 2018*
5.20 Problems of the WVI that Led to Some Inefficiency

The WVI as an NGO has its share of limitations. First, is the inability of the 20 beneficiaries to pay back their loans early thus creating problems for the Saving Box and the ease or difficulty in accessing the WVI officials. The policy of the WVI is to complete its mission in a particular area which is roughly 16 years and the WVI in Jirapa district is left with 8 years to fold up which will leave development in the hands of the people and can be counterproductive as they are poor and may not be able to survive.

Second, the local people sometimes have to pass through some bureaucratic processes before their problems are heard. The area manager of the WVI was worried about the fat allowances which other NGOs used to lure the community leaders when they organised workshops to train them. Money, therefore, has served as the motivation in the training instead of the real essence of building their capacity.

Third, there is a delay in attending to communities’ problems by the WVI because of the communication barrier between the WVI officials and most of the communities’ members. This is largely caused by the high illiteracy rate resulting in the WVI to employ some citizens within the communities to be able to communicate effectively with the local people.

Fourth, there is a difficulty in the mobilization of the communities’ members for the execution of the WVI projects awareness. This is because the local people are largely preoccupied with their economic activities and therefore failed to attend the WVI meetings called to discuss projects.

Fifth, the bad nature of the roads network linking the communities also serves as a challenge to the WVI’s operation in the Jirapa district because most of
the roads linking the communities in the Jirapa district are un-tarred roads and therefore made movement to many communities very difficult. Sixth, the attitude of people to change has been problematic for the WVI officials. Resistance in several areas has been noted. This is because the local people are unwilling to change some of their traditions, customs and cultural practices to which they are so inclined.

The failure of both the central and local governments to provide basic services such as potable water, quality education, food security, improved health service delivery and economic empowerment through loans to enable the citizens live better lives in the state reinforces Singh’s (1986) view that even though the state, bound by the constitution, is to provide communities with basic services it has not been able to do so thereby leading NGOs to supplement the state’s responsibilities to the citizenry.

5.21 How the Challenges Facing Jirapa District Were Addressed by the WVI

First, the WVI organized meetings with the communities’ members and leaders to create the awareness of its projects and sought the opinions of the village members in the identification of their welfare problems, designation and the implementation of the projects. The WVI also organized 8 training sessions for the 1060 communities’ members, 900 leaders and 1,000 school children to undertake certain activities and practices that helped the local people to adopt modern farming practices, save money through “susu’, and form Kid’s Fun Clubs to solve some of the problems for the eight years.

Second, the WVI supported 1000 people including farmers, business men and women, farmers and women groups by giving them GHS 10, 000 each as loans through the saving box which enabled 200 of them to set up businesses, learn artisan
works and adopt modern practices in farming which increased their food productivity from 200,000 tons to 700,000 tons.

Third, the WVI recruited 55 village agents and 82 community volunteers to train the farmers on improved farming practices, while fun clubs in the communities were formed to train children on issues which include creating the awareness on human rights, the relevance of education, good health practices and environmental protection. This led to an increase in school enrolment, improvement in the education performance and reduction in health problems in the communities.

Fourth, the WVI engaged in providing school uniforms to school children, teaching and learning materials to schools and providing potable water, paying of people health bills and encouragement of local people participation in decision making on development projects in the communities.

Fifth, the WVI persuaded the communities members especially farmers and women to form “susu” groups which they called the “saving box” from which they accessed loans to enable them carry out their businesses, pay their children school fees and buy farm inputs which improved food productivity in the communities.

Sixth, there was continuous sensitization of the communities by the WVI officials, community volunteers and the village agents on the need to change their old ways of doing things to new ones.

5.22 Conclusion
This chapter has examined how the activities of the WVI have promoted some development in the Jirapa district irrespective of the challenges faced. The WVI has implemented strategies or activities such as the provision of teaching and learning materials, school uniforms and Kids Fun Clubs to improve education. It also
implemented strategies which include food security strategies, provision of potable water and the provision of loans to the local people to ensure economic empowerment as well as creating the awareness of human rights and education of the people against bad and outmoded cultural practices and customs to ensure social justice. In addition, the WVI has also encouraged the participation of the local people in problems identification; policy formulation and implementation which have improved the lives of the people in the Jirapa District. The long-term outcome of the interventions of the WVI is to reduce the level of poverty, inequality and the unemployment in the Jirapa District and, for sure, progress in the attainment of some of the Sustainable Development Goals.
CHAPTER SIX

SUMMARY, RECOMMENDATIONS AND CONCLUSION

6.1 Introduction
This study sets out to examine the contribution of the WVI to the development of the Jirapa District. The hypothesis of the study is the WVI has implemented strategies to help provide basic services in the Jirapa district which have reduced poverty, inequality and unemployment. This was addressed by assessing the contribution of the WVI on the provision of education, quality health care, economic empowerment through loans, local participation in development projects, community development projects, food security, provision of potable water and employment opportunities. The purpose of this chapter is to summarise the findings and make some recommendations which will deepen the interventions of the WVI and make them more sustainable.

6.2 Summary of Research Findings
From the previous chapters, the main findings of the study are summarised in the paragraphs below. First, the residents of Jirapa district highly valued the role of the WVI in development. Most of them expected to see considerable improvements in their lives and communities. The expectations of individuals and families from the communities surveyed ranged from employment through infrastructural development, water, food security, improvement in education performance, better health care, local participation in decision making and social upliftment.
Second, some of the activities of WVI were aimed at promoting development by improving education, including providing counseling services, supporting education by providing stationary, building teachers’ quarters to reduce the accommodation burden on teachers and, especially paying school fees for needy but brilliant students, school uniforms and toys to increase enrolment in the schools. The WVI also formed Kids Clubs in the various schools and communities on which they educated children on the importance of education and motivated them to enroll in school and also study very hard to earn a living.

Third, the WVI in its attempt to improve livelihood and empower people economically granted loans and credit to some people, provided employment opportunities like paying apprentice fees for some citizens in masonry, carpentry and other trades and improved seedlings to farmers to increase productivity. The study also found that the WVI recruited village agents who trained farmers and women on improved farming practices to increase food productivity which ensured food security and reduced poverty in the communities.

Fourth, the impact of the activities of the WVI included loans granted to some of the beneficiaries that enabled them to start and expand their businesses while their educational needs were met to enable students and pupils stay in school. Others were able to get employment opportunities. It was found that the WVI was reliable and sustainable in providing the basic needs of the people and therefore beneficial to them. Fifth, the study found that the WVI involved the local people in decision making on problems identification, projects planning and implementation which actually improved the relations between its officials and the communities’ members.
In spite of the achievements of the WVI, it faced some major problems that include delay in attending to the problems of the communities, inadequate assistance to community members especially the unemployed youth, communication barriers between its officials and the community members and little collaboration between it and the communities in which it operated.

6.3 Recommendations
A number of recommendations can be made to WVI, residents and traditional authorities of the communities in the Jirapa district.

6.3.1 Recommendations to the WVI
First, the WVI should use its resources to provide sanitation facilities such as places of convenience and incinerators, clinics, compounds and health centres, senior high schools, teachers’ bungalows, potable water, technical and vocational centres to all the rural communities in the Jirapa district. The activities of the WVI are beneficial and, to some extent, met the expectations of most of the respondents. As a result of this the WVI should extend its stay in the district to continue to provide these services to the people.

Second, towns which are not already on the national grid should be connected to promote small scale industrialization by liaising with the government and other stakeholders concern to pull their resources together to help curb this situation. Other essential services such as transportation networks, educational infrastructure, health facilities, sporting/recreational infrastructure, economic/commercial facilities, and institutional infrastructure must be provided and existing ones upgraded to the communities to facilitate socio-economic development.

Third, due to the bureaucratic nature one goes through when seeking
for help from the WVI, more decentralization through opening more local offices should be implemented. Fourth, the WVI should encourage loan beneficiaries to pay back loans as scheduled and if they do not then it can institute legal actions to compel them to do so. Fifth, the WVI should increase its collaboration with members of the communities to win their full trust and liaise with opinion leaders such as chiefs, head teachers and assembly members in the communities to get the entire population on board. Sixth, the WVI should periodically review the needs of the people of the communities through periodic communal meetings to ascertain their current needs and problems.

Last but not least, the WVI should target for support not only orphaned children but also those whose parents are alive but poor and persons living with disabilities. This will go a long way to promote equity and reduce poverty. Lastly, the WVI should continue to involve all people in planning, implementing and monitoring its projects in the communities.

6.3.2 Recommendations to Residents

First, communities’ members should be encouraged to participate effectively in the WVI projects to enable them gain the benefits with which they come. This will help the government to reduce poverty, inequality and unemployment in Ghana especially in the rural areas.

Second, communities’ members should desist from engaging in actions that retard the effort of the WVI in changing the lives of the people through its intervention in providing basic services. Third, communities’ members should appreciate the change in doing old things to the new ways of doing things such as the awareness created on the fundamental human rights, penalties on rape, child abuse and the crusade against outmoded cultural practices and customs as well as the violence against women.
that are being implemented by the WVI.

6.3.3 Recommendations to Communities’ Leaders

First, Government in collaboration with the District Assemblies and the community leaders should establish institutions responsible for the monitoring of activities of NGOs as some of them are interested in profit making. Second, Unit Committee members should design and implement measures to sustain and maintain those development strategies or projects for the future development of the rural areas.

6.4 Conclusion

Reviewing the various development policies of the various governments provide the platform for instituting policies that are likely to be resourceful and advantageous to the rural communities. There is the need for integrated rural development while development should also not be left in the hands of the state alone. There is the need to develop the rural areas for sustainable development. This entails reducing unemployment, inequality and poverty. The involvement of local people by NGOs in problems identification, projects planning and implementation and monitoring would lead to the achievement of the Sustainable Development Goals (SDGs). Indeed, NGOs are playing complementary roles in providing the basic needs of people in Ghana especially in the rural areas to improve development.

The findings of this study have reiterated the major aim of the Basic Needs Approach which is the foundation of this study. This approach emphasized the fulfillment of individuals essential needs in society and the findings of this study showed that WVI is actually supplementing the government in providing basic needs such as water, food security, quality education, good health care and the protection of people rights which have indeed addressed the study objectives assessing the activities of
WVI in the Jirapa district towards improvement in development of the area. Thus, the government and the NGOs in Ghana and in the African Continent should bury their differences and support each other in providing the basic needs of the people which in the long run will help mother Ghana and the other countries in Africa to achieve this contemporary development target called the Sustainable development goals. This is because it is only harmonious relationship between the state and NGOs that will create a genuine partnership for development in Ghana, Africa and the World as a whole.
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Interview with Chief. Naachenyir community. 15th April. 2018

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APPENDIX 1: INTERVIEW GUIDE
DEPARTMENT OF POLITICAL SCIENCE
UNIVERSITY OF GHANA, LEGON

RESEARCH TOPIC:
ASSESSING THE ROLE OF NON-GOVERNMENTAL ORGANIZATIONS IN GHANA’S DEVELOPMENT. THE CASE OF WORLD VISION INTERNATIONAL IN THE JIRAPA DISTRICT OF THE UPPER WEST REGION

This survey is meant to collect data for a study titled: “Assessing the Role of Non-Governmental Organizations in Ghana’s Development. The Case of World Vision International in the Jirapa District of the Upper West Region”. This research is purely meant for academic purposes. Any information provided will be treated as confidential. I will therefore count on your support and cooperation to answer the questions.

INTERVIEWER…………………………………………...…………………………

NAME OF INTERVIEWEE……………………………………………………….…

NAME OF INSTITUTION………………………………………………………….

OFFICIAL POSITION………………………………………………………………

DATE OF INTERVIEW…………………………………………………………….

1. List the basic services provided by World Vision International (WVI) to the people of the Jirapa District. You can do so in order of preference.

(i) ........................................................................................................

(ii) ........................................................................................................

(iii) ........................................................................................................

(iv) ........................................................................................................
2. What are the key reasons behind the provision of these basic services to people in the Jirapa district? You can list them in order of preference.

(i) ........................................................................................................

(ii) ........................................................................................................

(iii) ........................................................................................................

(iv) ........................................................................................................

3. What are the strategies used by the WVI to provide the services in the district?

(i) ........................................................................................................

(ii) ........................................................................................................

(iii) ........................................................................................................

(iv) ........................................................................................................

4. How would you rate these strategies?

(i) Excellent; (ii) Good; (iii) Satisfactory; (iv) Not Satisfactory; (v) Don’t Know

5. What are some of the activities WVI implemented in the education development in the Jirapa district?

(i) ........................................................................................................

(ii) ........................................................................................................

(iii) ........................................................................................................

(iv) ........................................................................................................

6. How would you rate these activities?

(i) Excellent; (ii) Good; (iii) Satisfactory; (iv) Not Satisfactory; (v) Don’t Know

7. What activities does WVI undertake to ensure food security in the Jirapa district?
8. How would you rate the activities?
   i) Excellent; (ii) Good; (iii) Satisfactory; (iv) Not Satisfactory; (v) Don’t Know

9. How would you rate the provision of water in the Jirapa district by WVI?
   (i) Excellent; (ii) Good; (iii) Satisfactory; (iv) Not Satisfactory; (v) Don’t Know

10. What are some of the projects WVI implemented in providing quality health services to people in the Jirapa district?
    (i) ........................................................................................................................................
    (ii) ........................................................................................................................................
    (iii) ........................................................................................................................................
    (iv) ........................................................................................................................................

11. Have these projects achieved their objectives? (i) Yes; (ii) No; (iii) Don’t Know

12. If Yes, give reasons
    i. ........................................................................................................................................
    ii. ........................................................................................................................................
    iii. ........................................................................................................................................

13. If No, give reasons
    i. ........................................................................................................................................
    ii. ........................................................................................................................................
    iii. ........................................................................................................................................
14. Are you a beneficiary of the loan facilities provided by WVI? (i) Yes; (ii) No
15. If Yes, in what ways did the loan benefit you? ..............................................
16. Did you benefit from the jobs created by the WVI in the district? (i) Yes; (ii) No
17. If Yes, in what ways did it benefit you? .............................................................
18. What are the strategies used by WVI to ensure the execution of community
development projects in the Jirapa district?
(i) ......................................................................................................................
(ii) ......................................................................................................................
(iii) ......................................................................................................................
(iv) ......................................................................................................................
19. How would you rate the strategies?
(i) Excellent; (ii) Good; (iii) Satisfactory; (iv) Not Satisfactory; (v) Don’t Know
20. What strategies have been used by the WVI to encourage local participation in
decision making on its development projects in the Jirapa district?
(i) ......................................................................................................................
(ii) ......................................................................................................................
(iii) ......................................................................................................................
(iv) ......................................................................................................................
21. How would you rate the strategies?
(i) Excellent; (ii) Good; (iii) Satisfactory; (iv) Not Satisfactory; (v) Don’t Know
22. What measures have been used by the WVI to ensure social justice in the Jirapa
district?
(i) ......................................................................................................................
23. How would you rate the measures?
(i) Excellent; (ii) Good; (iii) Satisfactory; (iv) Not Satisfactory; (v) Don’t Know

24. What are some of the challenges that faced WVI in implementing its policies in the Jirapa district?
(i) .................................................................
(ii) .................................................................
(iii) .................................................................
(iv) .................................................................

25. How were the challenges addressed?
(i) .................................................................
(ii) .................................................................
(iii) .................................................................
(iv) .................................................................

26. Do you think the provision of basic needs by the WVI is in itself sustainable? (1) Yes; (2) No

27. If Yes, give reasons for your answer.................................................................

28. If No, give reasons for your answer.................................................................

29. Do you have any suggestions or recommendations which can improve the interventions of WVI in the Jirapa District?
.................................................................
Thank you for answering the questions. God bless you.
APPENDIX 2: QUESTIONNAIRE
DEPARTMENT OF POLITICAL SCIENCE
UNIVERSITY OF GHANA, LEGON

MPHIL THESIS TOPIC:

ASSESSING THE ROLE OF NON-GOVERNMENTAL ORGANIZATIONS IN GHANA’S DEVELOPMENT. THE CASE OF WORLD VISION INTERNATIONAL IN THE JIRAPA DISTRICT OF THE UPPER WEST REGION.

This survey is meant to collect data for a study titled: “Assessing the Role of Non-Governmental Organizations in Ghana’s Development. The Case of World Vision International in the Jirapa District of the Upper West Region”. This research is purely meant for academic purposes. Any information provided will be treated as confidential. I will therefore count on your support and cooperation to answer the questions.

SECTION A: Background Information about Beneficiaries


2. Sex: 1. Male [ ] 2. Female [ ]


4. Highest level of Education attainment: 1. No formal education [ ] 2. Basic (primary, middle, & JSS) [ ] 3. Secondary (SSS, Training college & vocational) [ ] 4. Tertiary [ ] 5. No formal education, but can read and write English [ ]


6. Are you an indigene of the community? 1. Yes [ ] 2. No [ ] (If yes, don’t answer from 7-9)
7. If no, where do you come from? 1. Another town in the district [ ] 2. Another region [ ] 3. Another country [ ]

8. How long have you lived in the community? 1. Less than one year [ ] 2. Between one and five years [ ] 3. More than five years [ ]


SECTION B: KNOWLEDGE ABOUT WORLD VISION INTERNATIONAL

12. Have you heard about World Vision International in your town? 1. Yes [ ] 2. No [ ]


SECTION C: THE NEED FOR WORLD VISION INTERNATIONAL INTERVENTION IN DEVELOPMENT IN THE DISTRICT

16. If it is necessary why? Tick as many as possible 1. To improve education 2. Improve health services 3. To empower people economically 4. To protect people rights 5. To provide portable water 6. Food security 7. To undertake community projects 8. Jobs


SECTION D: WORLD VISION INTERNATIONAL STRATEGIES ON EDUCATION DEVELOPMENT

19. Does World Vision International give priority to education development in the Jirapa district? 1. Yes [ ] 2. No [ ]


22. How long does it take for World Vision International to respond to your request? 1. Week [ ] 2. Month [ ] 3. Year [ ]
SECTION E: WORLD VISION INTERNATIONAL TO ENSURE FOOD SECURITY.

23. What activities does WVI undertake to ensure food security in the Jirapa district?

1. provision of farm inputs   2. Provision of chemicals for storage   3. Public education
4. Training of farmers by village agents   5. Other (specify……………………………


SECTION F: WORLD VISION INTERNATIONAL STRATEGIES TO PROVIDE POTABLE WATER

25. How does WVI ensure the provision of portable water in the Jirapa district?

5. Other (specify………………………………

26. How would you rate the provision of water in the Jirapa district by WVI?


SECTION G: WORLD VISION INTERNATIONAL STRATEGIES TO IMPROVE HEALTH SERVICES

27. What are some of the projects WVI implemented in providing quality health services to people in the Jirapa district? Tick as many as possible 1. Paying hospital bills and health insurance fee   2. Buying drugs for the sick   3. Community health education 4. Vaccination against epidemic diseases   4. Building clinics, health centres and CHP compounds

28. Have these projects achieved their objectives? 1. Yes; 2. No; 3. Don’t Know

29. If Yes, give reasons……………………………………………………………………………………………

30. If No, give reasons………………………………………………………………………………………………
SECTION H: WORLD VISION INTERNATIONAL STRATEGIES TO ENSURE ECONOMIC EMPOWERMENT THROUGH LOANS

31. Does WVI give loans to people in your community? 1. Yes  2. No

32. Are you a beneficiary of the loan facilities provided by WVI? 1. Yes; 2. No

33. If Yes, in what ways did the loan benefit you? ……………………………………………

SECTION I: WORLD VISION INTERNATIONAL STRATEGIES TO ENSURING JOB CREATION


35. Did you benefit from the jobs created by the WVI in the district? 1. Yes; 2. No

36. If Yes, in what ways did it benefit you? ……………………………………………

SECTION J: WORLD VISION INTERNATIONAL STRATEGIES TO ENSURE EXECUTION OF COMMUNITY PROJECTS

37. Does World Vision International undertake strategies to ensure the execution of community development projects in the Jirapa district? 1. Yes 2. No

38. If yes, how does it ensure the execution of community development projects in the district? Choose as applicable 1. Providing technical personnel 2. Funding of projects 3. Supervision 4. Buying materials 5. Other (Specify) ………………………

39. How would you rate these strategies in the Jirapa district?

SECTION K: WORLD VISION INTERNATIONAL STRATEGIES TO ENSURE LOCAL PARTICIPATION IN DECISION MAKING

40. Does World Vision International involve the local people in its decision making on development projects in your district? 1. Yes  2. No

41. If yes, in what ways does it encourage local participation in decision making on its development projects in your district? Choose as applicable  1. Community meeting and meeting with community leaders  2. Decision making  3. Problem identification  4. Implementation of projects  5. Other (Specify) ..................................

42. How would you rate these strategies? 1. Excellent; 2. Good; 3. Satisfactory; 4. Not Satisfactory; 5. Don’t Know

SECTION L: WORLD VISION INTERNATIONAL STRATEGIES TO ENSURE SOCIAL JUSTICE

43. What measures does World Vision International take to ensure social justice in the Jirapa district? Choose as applicable 1. Fighting against outmoded practices and human rights abuse 2. Fighting against rape  3. Fighting against domestic violence on women 4. Fighting against child marriage and child marriage  6. Other (Specify) ..............................

44. How would you rate these measures? 1. Excellent; 2. Good; 3. Satisfactory; 4. Not Satisfactory; 5. Don’t Know

SECTION M: CHALLENGES FACING WVI IN IMPLEMENTING ITS POLICIES IN THE DISTRICT, SOLUTIONS TO THE CHALLENGES AND SUGGESTIONS

45. What are some of the challenges that faced WVI in implementing its policies in the Jirapa district?

1. ...........................................................................................................................................
2. ......................................................................................................................

3. ......................................................................................................................

46. How were the challenges addressed?
1. ......................................................................................................................

2. ......................................................................................................................

3. ......................................................................................................................

47. Do you think the provision of basic needs by the WVI is in itself sustainable? (1) Yes; (2) No

48. If Yes, give reasons for your answer................................................................

49. If No, give reasons for your answer..............................................................

50. Do you have any suggestions or recommendations which can improve the interventions of WVI in the Jirapa District? .................................................................

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

Thank you for answering the questions. God bless you.
APPENDIX 3: OTHER RELEVANT DOCUMENTS

SENSITIZING AND TRAINING TEN COMMUNITIES ON FARMER MANAGED NATURAL REGENERATION (FMNR) CONCEPT

FMNR IN TEN COMMUNITIES IN THE TIZZA AND DOURI AREA COUNCILS

©19TH FEBRUARY TO 2ND MARCH 2018

Prepared by: Partner
Introduction
This report covered so far 10 communities on the above subject some of the officers that were part of the awareness creation were: Mr. Francis Mensah (World Vision Programme Area Manager), Joshua Adombire- Lead facilitator World Vision, Mr. George Asasiba agriculturist, and Mr. Eric of veterinary service, Ayisha Nasiri-deen Social Welfare and Community Development and Fire Officer STO. Alhassan.

Target Communities & Coverage

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<td>TizzaBaguu</td>
<td>Nimbarre</td>
<td>TizzaMwofo</td>
<td>Jeffeir</td>
</tr>
</tbody>
</table>

Statistics of Participation

<table>
<thead>
<tr>
<th>Beneficiaries</th>
<th>Total Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult Male</td>
<td>321</td>
</tr>
<tr>
<td>Adult Female</td>
<td>403</td>
</tr>
<tr>
<td>Girls</td>
<td>45</td>
</tr>
<tr>
<td>Boys</td>
<td>82</td>
</tr>
</tbody>
</table>

Farmer Managed natural regeneration (FMNR): Overview
The lead facilitator, Joshua Adombire introduced World Vision core mandate in the District and spelled out the intervention areas of the Organisation he mentioned child sponsorship, Water and sanitation, education, health, child protection, food, security and resilience as the intervention areas of the Organisation. The officer underscores the need to preserve the environment he explain the importance of shrubs and plants and how helpful these plants are to the planet. He took audience through the methods of protecting shrubs and plants, on natural and regeneration (FMNR) he said farmers can prune the trees and shrubs on their farmers to refresh them to grow and fruit very well. He told farmers that burning of the land is not the best farming practice it rather causes harm to the soil and make the soil infertile, he asked farmers to desist from the bad farming practice and adopted natural and regeneration methods to boost their yields. The officer also talked about the medicinal values of trees and shrubs, he said some trees bear fruits which
serves as a source of food to mankind. The officer urge farmers to protect the trees in their farmers and plant more trees to help improve the soil fertility of their farmers and to help restore the lost forest to boost rainfall for food protection. Joshua replicate message in all the 10 communities we visited.

**Pictorial Illustration:**

Joshua emphasizing the value of trees

The Farmer Managed Natural Regeneration is a low-cost and sustainable land restoration technique. In FMNR, the farmer selects prunes and manages shrubs to become trees. These shrubs grow naturally from stumps, roots and seeds. In this technique, indigenous naturally
growing shrubs which are adapted to the environment are nurtured into trees rather than planting trees. This technique has proven successful in many countries including Kenya, Niger, Senegal, Ethiopia, Ghana etc.

In Ghana, the concept is being practiced in as a project in Talensi District in the Upper East region of Ghana.

**Training Objectives**

The objectives of the training were to:

- introduce participants to the FMNR concept
- outline the advantages of the concept
- equip farmers with adequate pruning techniques
- enumerate setbacks of the concept
- educate farmers on bush fires

The expected outcomes were:

- communities adopt FMNR as a standard practice and establish pilot field
- Farmers practice FMNR on their arable lands
- communities record zero or minimal bushfires
- farmers avoid the use of fires for land preparation

**Content of Activity**

The activity was done in two stages. The staged one comprised of sensitization of the ten communities namely Guo, Nimbare, Kompore, Tangzu, Bague, Boi, Karl, Zinpeng, Mwofo and Jeffiri from 19th February to 2nd March, 2018 on the FMNR concept. It involved highlighting the deteriorating nature of the environment due harmful human activities such as indiscriminate felling of trees, frequent bushfires, galamsey etc. This has resulted in reduced vegetative cover. Climatic change is also persistent because of these harmful activities. Participants attested that there has been declining soil fertility, extinction of wild life, biodiversity, global warming, irregular erratic rainfalls etc. which are the consequence of reduced tree population on the land. Participants agreed there was the need to reforest our environment if we want to restore our environment for our own good. Participants said this can be done if we avoid bush fires and indiscriminate cutting of trees besides planting of trees.
It was agreed that trees planting is not sustainable since the farmer will have to look for the seedlings and buy, plant, water morning and evening, protect them from animals. However, participants were introduced to the FMNR concept which is a low-cost sustainable environmental restoration technique. It involved the farmer selection, pruning and management of natural growths from stumps roots etc. In entails the management of indigenous shrubs to become trees rather than plant trees.

Participants were educated that the technique does not require sophisticated machinery but simple tools such as cutlass, knife and sickle to get it done. Each community was entreated to provide about one-two acres of land containing shrubs, ten females and ten males as volunteers to be trained as lead farmers in their respective communities. These lead farmers will intend train the rest of the community members on the pruning techniques.

*Pictorial Illustration:*

The fire officer took audience through the advert effects of bush fires at different communities visited he said bush fires kill living organism in the soil there by making the soil infertile for
food production he made audience to understand that trees and shrubs are very important in the environment and that trees are planted to serve as wind breakers to protect our house roofs from wine and that plants are again use for roofing of houses and fuel wood for cooking. Each of the 10 communities were helped to identify 20 strong bodied men and women for training as community fire volunteers. This is to be done in the days yet to be announced.

**Rights and Responsibilities**

Madam Ayisha of Social Welfare and Community Development draw the attention of audience to the provisions of the 1992 constitution and the children’s ACT (Act 560) she said parents own it a duty to make sure that the rights of children are met madam said the provision of salter, health and the basic needs of children are the duties of parents. She said parents must ensure that children are protected against all forms of abuse to enhance child survival and development. The officer said the rights of children and their responsibilities are always enjoined and parents need to supervise children in the house to do light works, works that would not endanger their lives but build them up to grow into useful citizens. She urged parents to fight very hard to build the
feature of our children. The manager of world vision in each of these communities urge audience that in their fight to protect children and improve their lives should not relent in prayer he said whatever we are doing in life God is aware of it and we need his support to achieve in our fight for development.

**Education on Rabies and other Domestic pets’ management**

Mr. Eric from the veterinary unity of agric in the District on that subject matter took audience through first Aid methods in case there is dog bite in the community. He said one would have to apply sodium soap with running water to prevent saliva from touching a fresh sore before the victim is sent to the hospital for further treatment, Mr. Eric advice members of the community to vaccinate their dogs against rabies. He equally took community members in pet management and early reportage of finding any strange behaviour of pets.

**Questions and Contributions**
Mr. Adombire asked the audience whether they were interested in bringing back the lost vegetation. The response of the communities was yes. A Community member wanted to know how those who use tractors to farm can adopt the farmer managed natural regeneration. The response was that there is a way it is done. He tasked all the 10 communities to volunteer ten men and ten women for training on farm managed natural regeneration to restore the lost vegetation in order to improve soil facilities.

### Communities Visited

<table>
<thead>
<tr>
<th>S/N</th>
<th>Community</th>
<th>Date</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>DuoriGuo</td>
<td>19/02/18</td>
<td>Very successful</td>
</tr>
<tr>
<td>2</td>
<td>TizzaBoi</td>
<td>20/02/18</td>
<td>Very successful</td>
</tr>
<tr>
<td>3</td>
<td>Jeffiri</td>
<td>21/02/18</td>
<td>Very successful</td>
</tr>
<tr>
<td>4</td>
<td>SigriKar</td>
<td>22/02/18</td>
<td>Very successful</td>
</tr>
<tr>
<td>5</td>
<td>SigriTangzu</td>
<td>23/02/18</td>
<td>Very successful</td>
</tr>
<tr>
<td>6</td>
<td>TizzaBaggu</td>
<td>24/02/18</td>
<td>Very successful</td>
</tr>
<tr>
<td>7</td>
<td>Kompore</td>
<td>26/02/18</td>
<td>Very successful</td>
</tr>
<tr>
<td>8</td>
<td>TizzaMwofo</td>
<td>27/02/18</td>
<td>Very successful</td>
</tr>
<tr>
<td>9</td>
<td>Nimbare</td>
<td>28/02/18</td>
<td>Very successful</td>
</tr>
<tr>
<td>10</td>
<td>Zienpeng</td>
<td>01/03/18</td>
<td>Very successful</td>
</tr>
</tbody>
</table>

### Conclusion:

For Ghana to develop as expected, there is a lot that needs to be done to enhance development. The country is faced with challenges such as child abuse, the infringement of child’s rights, poor farming practices, bush burning and ignorance of the law. World Vision and its partners need to be supported to deal with the aforementioned challenges in our communities.
REPORT ON
EARLY WARNING SYSTEM DEVELOPMENT-23 COMMUNITIES

The District Ministry of Food Officer emphasizing on a typical Early Warning Sign that has to be noted by all community members

JIRAPA ADP, DECEMBER, 2017
**EARLY WARNING SYSTEM DEVELOPMENT:** FACILITATED BY WORLD VISION GHANA, JIRAPA AREA PROGRAMME (ADP) IN COLLABORATION WITH KEY DISTRICT PARTNERS

**FACILITATOR:** JIRAPA ADP  
**IMPLEMENTORS:** MoFA, BAC, SOCIAL WELFARE & WORLD VISION  
**LOCATIONS:** Tigboro, Baguu, Jeffiri, Degri, SigiriTanzu, Kuree, Dodoguri, Naayipare, Gyan, Die, Vinving, Muriwie, Looreyiri, Nimbare, Kompore, Kpanyiri, Guo, Kani, Gyanvuuri, Naachenyiri, Boi, Zienpeng,  
MALE = 455  and  FEMALE = 910  
**TOTAL ATTENDANCE:** 1365

<table>
<thead>
<tr>
<th>COMMUNITY NAME</th>
<th>ATTENDANCE COMMUNITY MEMBERS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>MALE</td>
<td>FEMALE</td>
</tr>
<tr>
<td>1. Tigboro</td>
<td>19</td>
<td>27</td>
</tr>
<tr>
<td>2. Jeffiri</td>
<td>44</td>
<td>54</td>
</tr>
<tr>
<td>3. Baguu</td>
<td>47</td>
<td>120</td>
</tr>
<tr>
<td>4. Degri</td>
<td>15</td>
<td>27</td>
</tr>
<tr>
<td>5. SigiriTanzu</td>
<td>15</td>
<td>45</td>
</tr>
<tr>
<td>6. Zienpeng</td>
<td>32</td>
<td>38</td>
</tr>
<tr>
<td>7. Nimbare</td>
<td>19</td>
<td>20</td>
</tr>
<tr>
<td>8. Kompore</td>
<td>32</td>
<td>56</td>
</tr>
<tr>
<td>9. Kpanyiri</td>
<td>21</td>
<td>26</td>
</tr>
<tr>
<td>10. Guo</td>
<td>15</td>
<td>31</td>
</tr>
<tr>
<td>11. Kani</td>
<td>12</td>
<td>23</td>
</tr>
<tr>
<td>12. Boi</td>
<td>14</td>
<td>33</td>
</tr>
<tr>
<td>13. Kuree</td>
<td>7</td>
<td>12</td>
</tr>
<tr>
<td>14. Naakyenyiri</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>15. Dodogyri</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>16. Naayipare</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>17. Gyan</td>
<td>17</td>
<td>35</td>
</tr>
<tr>
<td>18. Gyanvuuri</td>
<td>52</td>
<td>69</td>
</tr>
<tr>
<td>19. Die</td>
<td>29</td>
<td>93</td>
</tr>
<tr>
<td>20. Vingving</td>
<td>28</td>
<td>88</td>
</tr>
<tr>
<td>21. Muriwie</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>22. Loore-Yiri</td>
<td>23</td>
<td>56</td>
</tr>
</tbody>
</table>

*Early Warning Development at the Community level*

In the bid to prepare before-hand before being hit by disaster, 23 community members: made up of 455 males and 910 females were trained in what Early Warning systems, their importance and what can be done when these signs are identified. These communities were helped to identify all their Early Warning Systems at their various communities. It further increased the community awareness of possible disaster related issues that has to be addressed. The training equally contributed to the increased community knowledge and capacity to mitigate Disaster-related issues in the two (2) area councils.

The AP in collaboration with Jirapa District MoFA, Social Welfare and BAC facilitated 23 communities to identify and develop their Early Warning Systems (EWS) and strengthening existing community bye laws to protect their degrading environment.
The District MoFA director stressing on the fact that some human actions contribute to poor rainfall pattern and these are enough to tell us the amount of rainfall will reduce as shown in the picture below:
Human actions that are early warning sign for poor rainfall pattern

The development of the early warning system is to help communities to develop action plans to prevent the situations where individual actions and inactions could contribute to disaster occurrence. The 20 days early warning system identification and action plans development throughout the communities begun in November and ended in December, 2017 during which time 1365 community members comprising men, women, boys and girls benefitted from the process and promised to safeguard their environment.

The Social Welfare staff cautioning community members of the negative effects on the development of the child, particularly the girl-child

Communities were given the opportunity to discuss in detail the issue of child marriage and elopement and teenage pregnancy. Very interesting situations unfolded:

Some community leaders alluded to the fact that their actions towards this practice is not favourable but see it as an opportunity to generate income in various ways, a situation where son in law will farm for in-laws, pay dowry in a form of animals and also in cash among others. They were helped to know that it is the right of the child to have full and meaningful education to develop their potentials and to make choices in life and marriage. The child will also be more productive to him/herself and the larger society if allowed to grow with all the needed support.
An enriching discussion on community empowerment, where community members do not only have negative behaviour but also could engage in positive and united actions to embark on capital generation to initiate and expand their local businesses through savings group was discussed. This was discussed in all the 23 communities. The Business Advisory Center representative facilitated the knowledge sharing and encouraged all to initiate the savings concept.

The BAC staff confidently stresses that there is money in our communities because little drops of water makes a mighty ocean.

**SOME SPECIFICS OF THE EWS**

The program manager, Mr. Francis Mensah encouraged both community members and the facilitators to take the exercise serious since it has great potential to help communities identify their common signs that pop up before possible disasters occur and when this is known and actions plans implemented disasters will not come.

Definition that was translated into “dagaare”: Community members were guided to understand what **early warning signs** are. “a set of inter-linked activities designed and used to generate timely and useful warning information about a potential or impending disaster”. Facilitators introduced the methods of identifying traditional (indigenous knowledge based on
observation) and scientific (i.e. meteorological equipment etc). The objective is to provide communities with adequate, useful, accurate and timely information for:

- Preparation of their Disaster Mitigation plans
- Timely effective disaster preparedness and response support from D/A and partners.
- Timely and appropriate response that reduces the impact of, or prevents disasters, thus saving lives and reducing the extent of human suffering.
- Stimulate contingency planning either to prevent or reduce impact of disaster

The main focus area was:

- Pre-season (pre-harvest) – necessity for baseline information
- Seasonal (harvest) - assessment for gap

**Summary of EWS identified in the communities during the period are as below.**

<table>
<thead>
<tr>
<th>Sign</th>
<th>Probable Disaster</th>
<th>Period</th>
<th>How Long does it take for sign to result in reality?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor Harvest</td>
<td>Food insecurity</td>
<td>Aug-Oct</td>
<td>3 months</td>
</tr>
<tr>
<td>Delay of rain</td>
<td>Food insecurity</td>
<td>Jun-Jul</td>
<td>2 months</td>
</tr>
<tr>
<td>Burning around fruit trees</td>
<td>Food insecurity</td>
<td>Jun-Aug</td>
<td>3 months</td>
</tr>
<tr>
<td>Dry wind</td>
<td>Bush fire</td>
<td>Nov-Apr</td>
<td>6 months</td>
</tr>
<tr>
<td>Long Dry season</td>
<td>Bush fire/ Food insecurity</td>
<td>Nov-Apr</td>
<td>6 months</td>
</tr>
<tr>
<td>Event Description</td>
<td>Type of Risk</td>
<td>Duration</td>
<td></td>
</tr>
<tr>
<td>----------------------------------------------------------------------------------</td>
<td>-----------------</td>
<td>------------</td>
<td></td>
</tr>
<tr>
<td>Handling of naked fire/smokers/hunters/honey tappers/charcoal burners</td>
<td>Bush fire/ Food insecurity</td>
<td>Nov-Apr 6 months</td>
<td></td>
</tr>
<tr>
<td>Single season</td>
<td>Bush fire/ Food insecurity</td>
<td>Nov-Apr 6 months</td>
<td></td>
</tr>
<tr>
<td>Abundance dry leaves</td>
<td>Bush fire/ Food insecurity</td>
<td>Nov-Apr 6 months</td>
<td></td>
</tr>
<tr>
<td>Intensive Heat</td>
<td>CSM</td>
<td>Feb-Mar 2 months</td>
<td></td>
</tr>
<tr>
<td>Bush Burning</td>
<td>Bush fire/ Food insecurity</td>
<td>Nov-Apr 6 months</td>
<td></td>
</tr>
<tr>
<td>Cutting of wood</td>
<td>Poor rainfall pattern</td>
<td>Nov-Apr 6 months</td>
<td></td>
</tr>
<tr>
<td>Dry season</td>
<td>Poor water and drought.</td>
<td>Nov-Apr 6 months</td>
<td></td>
</tr>
<tr>
<td>Presence of Fulani Herding</td>
<td>Deforestation</td>
<td>Jun-Nov 6 months</td>
<td></td>
</tr>
<tr>
<td>Wind Storm</td>
<td>Destruction of properties</td>
<td>All year round 12 months</td>
<td></td>
</tr>
<tr>
<td>Floods</td>
<td>Erosion and wash away</td>
<td>June-August 3 months</td>
<td></td>
</tr>
<tr>
<td>EWS</td>
<td>Disaster</td>
<td>RANKINGS</td>
<td></td>
</tr>
<tr>
<td>----------------------</td>
<td>-----------------------------------------</td>
<td>----------</td>
<td></td>
</tr>
<tr>
<td>1. Dry Long Season</td>
<td>Famine (Severe food shortage)</td>
<td>1&lt;sup&gt;st&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td>2. Bush burning (Smoking Hunting/ Honey Naked fire)</td>
<td>Poor soil fertility (Poor harvest)</td>
<td>2&lt;sup&gt;nd&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td>3. Delay in raining season</td>
<td>Poor Harvest (Hunger)</td>
<td>3&lt;sup&gt;rd&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td>4. Strong wind storm</td>
<td>Loss of property and bush fire</td>
<td>4&lt;sup&gt;th&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td>5. Excessive Heat</td>
<td>CMS epidemic</td>
<td>5&lt;sup&gt;th&lt;/sup&gt;</td>
<td></td>
</tr>
</tbody>
</table>

Early Warning Systems (EWS) ranked as they exist in the two (2) area councils: Duori and Tizza.
Community member contributing to discussion on EWS

Children observing what has been done to a tree

COMMUNITY ACTION PLAN:
Communities have initiated community bye-laws to prevent/deal possible disasters

CONCLUSION:
New Community DVGs have been identified and existing one strengthened to function.

Jirapa Food Security and resilience Project

FY16

1 Project profile

<table>
<thead>
<tr>
<th>Project number</th>
<th>GH 200424</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project location(s)</td>
<td>DOURI and TIZZA AREA COUNCILS</td>
</tr>
<tr>
<td>Target population</td>
<td>18,579</td>
</tr>
<tr>
<td>Direct participants - total</td>
<td>14,000</td>
</tr>
<tr>
<td>Direct participants - girls</td>
<td>2,500</td>
</tr>
<tr>
<td>Direct participants - boys</td>
<td>2,500</td>
</tr>
<tr>
<td>Direct participants - women</td>
<td>4,500</td>
</tr>
<tr>
<td>Direct participants - men</td>
<td>4,500</td>
</tr>
<tr>
<td>Project start date</td>
<td>1st October, 2014</td>
</tr>
<tr>
<td>Project end date</td>
<td>30th September, 2018</td>
</tr>
</tbody>
</table>

2 Project progress

Progress towards project goal & outcomes

The food security and resilient project worked during the reporting year to contribute towards improving and sustaining household food security and the existing structures and knowledge to improve on environmental management practices. The period saw the implementation of activities to achieve the following outcomes: improved resilience to climate change and disaster, increased crop and livestock productivity and production, increased economic opportunities for women and youth, improved household food utilization and increased capacity for project implementation.

Through series of community education and awareness creation on the need to protect the fast depleting environment, twenty (20) communities that benefited from training have developed plans in addressing disaster related issues and have as one of the many measures planted over 3,500 fast growing mango seedlings to protect the land and to have access to income. Communities have in place community own bye-laws to deal with recalcitrant community members who flout their decisions. The August 2016 AMIC report recorded 22.88% households
experiencing some form of disaster defined by their local context and 37.67% reporting of their homes ripped off as a result of a rainstorm. Knowledge in early warning signs as recorded stood at 37.67% as households being aware of what are the signs to inform them of possible disaster strike if not quickly addressed. The low percentage of awareness is because the project is in its early formative years and hopes to increase the coverage as the years increase. The knowledge gained as a result of the AP’s intervention have put communities in a better position to understand dangers of disasters and have developed their own management plans to reduce the impact and handle the unfriendly climate change.

The over 545 farmers in the 15 communities who were trained by the District MoFA staff in adopting good farming practices: appropriate agronomics use, implementing the required animal husbandry practices and linking these farmers to input suppliers has greatly enhance the interest of households and has assured them of good yield in the harvesting season. The August AMIC report clearly indicate that 90.32% of the households confirm that there were months HH did not have enough food in the past 12 months to meet their family’s needs. This clearly shows that the programme has to continue to collaborate with key stakeholders to improve on the food security situation in the District.

The period under review saw strong collaboration between women and the youth with World Vision strengthening existing savings groups and facilitating the formation of more groups for households to understand the need to generate their own income to meet their economic needs without fully depending on any external institutions for survival. Two (2) of such groups in Sigiri Tangzu and Carl have been linked to Vision Fund and will start accessing loans in February and October as they share out. Women groups from five communities totalling twenty-seven, who were trained in soya bean flour processing and soap making have graduated and 3 of such groups with the support from the soap production expert are into the production of soap at their community level. The AMIC report shows 39.83% of HH being involved in Community based-Savings Group or VLSA activity. The 2016 AMIC reports of 29.9% of women to have received microcredit form Vision Fund and other Micro-Finance Institution.

More than 50% of households in the Tizza and Duori area councils have received adequate knowledge from WV facilitated Health Nutritionists and MoFA staffs to build capacity of these
households in food nutrition education, food preservation and safety, proper balance dieting for children and with the needed skills in food preparation. More than 1047 mothers, 229 fathers and 232 children benefitted from these trainings and demonstrations. The August AMIC report captured an average of 2.66 Individual Dietary Diversity (IDD) and 4.48 of Household Dietary Diversity (HDD), and AP looks forward to improving upon this in subsequent years.

Outcome #1 Improved resilience to climate change and disaster

In contributing to the efforts of community members and key stakeholders in ensuring that households have access to the needed knowledge and tools to develop and improved on their capacities of resilience to climate change and disaster related issues, the project contributed in increasing community capacity for environment management in collaboration with MOFA to train 10 communities to develop ten forest and fire management plans and monitor the implementation of 10 other communities with existing plans. The AMIC report showed 23% of these communities adopting appropriate disaster risk reduction strategies and 84% of the HH also adopting sustainable coping strategies within the past year in the event of any disaster. These 20 communities have equally benefitted from Community Vulnerability Capacity Assessment (COVACA) and Early Warning Signs (EWS) identification and have documented plans to put into use all action points identified during the trainings. These two departments, District Fire Department and National Disaster Management Organization were very instrumental in implementing most of the activities.

Out of the forty communities in the Programme Impact Area (PIA), 20 of them, representing 50% are now ready to manage their own local disaster related issues. The AP only has to continue to monitor and strengthen their operations to sustain the knowledge acquired. The August 2016, AMIC report identified 1.83% as domestic fires and 1.37% bush fires that have occurred during this reporting period. The low figures shows that, there is the possibility of these disasters completely being addressed if the community and household sensitization on these issues continues to be handled with all seriousness.

Outcome #2 increased crop and livestock productivity and production
The District MoFA staffs facilitated the training of 516 farmers to adopt appropriate farming practices in crop farming and animal rearing. Most of the 516 farmers who benefited from the training at the community level have adopted the line cropping and the use of animal drops and other appropriate farm inputs in the current farming season as reported by the MoFA staff during June/July/August field monitoring and observed that most of the farmers are practicing the knowledge acquired. We therefore expect enough yields to be harvested during the September and October harvest periods. Though the 2016, August AMIC report registered only 6.96% as using conventional farming practices, there is more opportunity for farmers to improve and use appropriate farming practices to improve on their farm yield as the project continues to partner MoFA staff to support the process. The August AMIC report identified 9 months as communities having Adequate Household Food Provision (AHFP) with HH food score recorded as 37.

Outcome #3 Increased Economic opportunities for women and youth

In contributing to ensuring the economic empowerment of the youth and women who constitute a greater proportion of the household population, the project in collaboration with Vision Fund oriented households in 5 communities and facilitated the formation and equipping of two new groups in Carl and SigiriTangzu. Currently, the 7 groups that exist have had 2 of them mature enough to share out and access loans from Vision Fund next October and February as they share out. These mothers have develop the skill to set aside little of their income to invest in bigger businesses. They will also be in the position to support their children education with basic school needs.

The soya bean flour processing and soap making skill training benefitted 27 women from 5 communities. Three of the groups are ahead of the others in producing soap for the market to improve their income generating desire. Some of the proceeds will also be used to support family life, provision of vegetables, and fish among others to improve diet.

The August, 2016 AMIC reported that 22.42% of the caregivers are engaged in value chain to improve their economic power. The report also identified 16.85% as farmers who engage in
banking and credit union services.

**Outcome #4 Improved household food Utilization**

The partner support in implementing the activities that contributed to the improvement of household food utilization has been very prompt and yielding result. During the reporting period GHS and the Food and Agric staffs have been very instrumental in educating caregivers and other community members to adopt proper utilisation of food products to improve the health of the child. Three hundred and twelve (312) females and 42 males were trained in the preparation of balanced diet. This training offered beneficiaries the opportunity to combine in the right proportion of all the 4 star diet to serve as a complete meal for the household to improve on their health. Three hundred and thirty seven (337) mothers, 101 fathers and 232 children were also taken through all hands on preparation of the 4 star food, both men and women were fully involved in the preparation. The knowledge gained guarantees the high possibility of improving children’s nutritional status leading to good health. The AP’s contribution to the reduction in children underweight is gradually becoming visible as recorded by the August, 2016 AMIC report of 13.5% as against 2015 Baseline report of 18.3%..

**Outcome #4: Increased capacity for project implementation**

The four key partners, MoFA, NADMO, Fire Service and the Ghana Health Service staffs whose contribution towards the implementation of the activities have enhanced the AP’s progress toward the realization of the outcomes in the food security project. These staffs were oriented to understand how WV operates. Project staffs were also oriented particularly the newly hired staffs to know and understand the mode of operations of the AP model.

**PROGRAME GOAL FOR CHILDREN IN THE 2 AREA COUNCILS:**
To contribute to improved and sustained conditions of life for children and families in the district by 2028.

**SUMMARY OF PROGRAM ACHIEVEMENT.**

**Duration of implementation:** October 2014 to 30\textsuperscript{TH} August 2017

**ACHIEVEMENTS**

**Sponsorship**

a) 2300 children are in programme

b) 2042 are with sponsors

c) 105 gift notification (GN) has benefitted 105 children and their families = GHC45,007.70
Kofi and Yaa happily displaying the parcels they received from their sponsors
d) Annual Progress Report (APR) has been prepared for 2042 children
e) Christmas cards were also prepared for 2042 children
f) 2300 children have fully participated and continue to participate in programme
g) 2300 children and their families have become aware of **WHO WV is** and **WHAT WV is capable of doing** and **HOW WV works.**
h) Key District partners (Health, Education, MoFA, DCE, DCD, CHIRAJ Social Welfare and Community Development) have been oriented on how WV operates and the contribution/responsibilities expected from them.

**Child Participation**

a) The 2300 registered children have fully been involved in programme; they drew pictures and wrote messages on their introductory letters and replies to their sponsors.
Quizzing children during Christmas Carols day on the birth of Christ

The best school receiving their award

b) Quarterly monitoring is always been done

c) 1200 children have benefitted from birthday bounce back celebration
We are proud of our donors; they have made our day, very happy

Children demonstrating their writing skills

Child Protection

a) 10 child protection committees to protect children have been formed and trained in 10 communities

b) 2300 have continually been trained in child protection issues.
c) Kids clubs have been formed in five (5) schools and are being supported to demonstrate their knowledge in child protection issues.
d) 7 registered children were rescued from being taken to the south to work as house helps

**Parent/Community Participation**

a) Parents/Community has been involved in all child selection activities CSC. 10 CSC have been formed.
b) Parents/Communities continue to be involve in programme implementation

**Gift in Kind**

a) Assorted educational books ranging from science, English, literature, and art and culture has benefitted:
   - 3 Senior High Schools
   - 8 Junior High
   - 10 Primary school

Children celebrating their books
Very so busy. Keep away

b) The District Health directorate received assorted medical items (pharmaceuticals and theater equipment.

Beneficiaries were: a) 3 community clinics b) 2 District Hospital (Jirapa and Nadowli)

The medical items have contributed to improving the health needs of the children and their parents in the District.
WOMEN & YOUTH EMPOWERMENT---SAVINGS GROUPS

- 2080 community members from 20 communities have been sensitized in VSLA concept
- 35 Savings Groups have been formed and equipped

New savings group at their first sitting, going through the processes of the concept

- 20 Village Agents (VA) have been trained and are supporting in nursing the groups

I am saving my money
- There is the potential of more new groups to be formed

Care givers being empowered in skill development

A final product

- There are Logistics to equip more new groups.
We are sharing our for the first time

**DISASTER PREVENTION**

- Kids clubs have been trained in Disaster Risk Reduction (DRR) and are serving as agent of change in their schools and communities.
Pamela demonstrate how to put off both domestic and bush fire when it is detected early enough

- 10 Community Disaster Volunteer groups established trained and monitored
- District –Disaster Volunteer Groups D-DVG continues to support the community-DVGs

**FARMER BASED GROUPS**

- 85 community farmer based groups from 20 communities have been trained to practice Conservation Farming methods, adopt appropriate animal husbandry and practice appropriate agronomics among others.
- 8 Saving groups have been trained to adopt economic (income generating) activity- soap making

**COMMUNITY FOOD DEMONSTRATIONS**

- 10 Communities have trained in preparation in balanced diets to improve in household health

Health staff taken care givers through proper proportion of food mix
Preparation of highly enriched t-z under underway

- 10 Communities have identified the value of local food crops
- 872 Households and over 2,000 care-givers benefitted from food demonstration
Feeding the child from the enriched meal

REPORT ON TRAINING COMMUNITY MEMBERS AS VILLAGE AGENTS FOR SGs BY JIRAPA AP.
Demonstration of SG box kits to participants

Facilitators: Francis Mensah & Beatrice saiw-Yeboah. February, 2018

Mobilizer: Douglas Bruno Amagao
Supporting Staff: Pualinus Karatoore& Clifford M. Bayor.
Supporting Facilitators: Dakurah Thomas & Batusing Louis.
Date: 6th-8th February, 2018.
Venue: Sisters convent conference hall- Jirapa.
Number participants:
- Males: 29
- Females: 20
Total: 49

As part of measures to strengthen and sustain its Savings Groups, the Jirapa AP organized a four day training workshop for forty community members as village agents across the AP. The training workshop was aimed at equipping the participants with the needed knowledge and skills
that will give them the necessary competence in performing their duties efficiently and effectively as village agents. Participants were first and foremost given a brief overview about the activities of World Vision.

The workshop began with an introduction of the World Vision Jirapa AP team, partners and participants.

Each day’s activities began with a devotion which sort to invite the presence of the Almighty in order to ensure a successful program. The daily devotions were led by Mr. Francis Mensah. Readings from the holy Bible selected for the devotions were linked to the need for savings and hard work coupled with prayers. Mr. Mensah in his daily leading of the devotion sessions for the workshop, reminded participants of the need for prayer as Savings group members since it was the surest way to achieve their individual and group goals.

SHARING OF EXPERIENCES ON SGs.

The participants of the training workshop were called upon to share their experience with the various SGs they belonged to at their communities. All admonished that, the SG concept have brought about a tremendous impact in their individual and group lives. Some of them shared their success stories. They included:

- Mr. Leander Tengan said his savings wielded greater profits which supported him in the payment of fees for his ward at the Nursing Training College. He also added that, through loans contracted from his group, he was able to restock his chemical shop in his community (Sigri).

- According to Madame Rita Doole also of the Sigri community, after the she completed her training as a seamstress two years ago, she was unable to setup her own shop but thanks to the contributions of her husband and herself at their SGs, this year, she has been able to setup a shop and is now training two apprentices as well.

- On her part, Madame Tangzing Nangtanba of the “Saanye” SG in Sigri, through her association with her SG, her was able to insure her entire family with the NHIS and also bought a lot of foodstuff for her family.

- For Charity Bonye, her was able to open a weaving center and supported her farming last year through the benefits she gained from her SG.
Mr. Vitalis Boro said he have started a small fuel retail business as well as phone credit vending through loans contracted from his SG.

The story of Madame Celestine Bayuo a member of the Songbaala SG in the Kaar community was exceptional. According to her, she contracted a loan of Ghc 100 to purchase a bag of maize to start a baking business which has grown tremulously. She also added that, her goat rearing business she just started from a loan contracted from her SG is also doing very well.

Some of the expectations of the participants for the training included:

- Acquire the needed competences expected of a village agent.
- Remind themselves about the importance of saving.
- Refresh their mind about the rules and regulations governing the operations of SGs among others.
- Learn certain new things about Savings group.
OVERVIEW OF WV’S SAVINGS GROUP MODULE

Miss Beatrice gave the participants an overview of WV’s SG module. She began with explaining what an SG was about. She stated that, a savings group is a group of 10-25 people who save together in a safe, convenient and flexible ways. She added that Savings groups are owned, managed and operated by the members, using a simple, transparent method whereby groups accumulate and convert small amounts of cash into savings. Also, the group’s savings can be lent as credit to earn additional income, kept in a safe place for emergencies, or both.
Participants being given an overview of WV activities by AP Manager

Again, Savings Group projects are low cost (requiring only facilitation staff and a small operating budget) and finally, they are community led and therefore, sustainable.

Miss Beatrice also mentioned the issues/problems that the project was developed to address which included:

- The project model was developed to address the root causes of lack of capital, inability to save, exclusion from existing financial services or dependence on WV for the purchase of business and agricultural inputs, identified within communities.

- The project model was developed to address the root causes of lack of capital, inability to save, exclusion from existing financial services or dependence on WV for the purchase of business and agricultural inputs, identified within communities.

- Community members have irregular income, more cash in some months than is required for subsistence, but not enough to survive in other months.

- The community is in a remote area and some distance from banks and financial institutions.

- Community members do not meet the criteria of microfinance institutions.

- Communities are locked into cycles of dependency and believe they have no money to save.
- Community members are not resilient to economic shocks and household emergencies and continue to need assistance.
- There are low literacy levels and people are intimidated by formal financial services.

She also took the participants through the feature of the SG model. These included:

1. Voluntary
Members self-select and participation is voluntary. This she said was important for establishing trust which has implications for motivation, the durability of the group and the safety of members. She added that, groups can choose not to select people they know they cannot trust with their money.

2. Self-managed
Money is handled solely by the groups themselves and all net fee income remains their property. Most of the cash is usually out on loan to other members, which minimizes the cash management requirement and decreases the risk of loss.

3. Time bound:
The activities of the savings group run in cycles of no longer than one year, at which time all or part of the accumulated savings and loan profits are shared out to the members according to the amount they have saved.
Miss Beatrice taking participants through the SG model

The group can then re-form and start another cycle. This ensures that the group fund never becomes too large to manage, thereby minimizing fraud. It also provides an exit and entry point for new members.

4. Group size

The group size is 10 -25 maximum. The group must not be too small or too big. If the group is too small the loan fund will be too small to benefit its members. If group is too large it become difficult to manage.

5. Training

The SG training is simple and self-replicating, the field officer facilitates the savings groups, coaching them through the process from inception to savings management and loan management through to the share-out meeting.

6. Recording

WV Savings groups use a share purchase method where members record their savings, loans and balances. They each have a passbook, where savings (shares) are recorded using a rubber stamp indicating the number of shares. This method is easy to use, maximizes participation and minimizes fraud.

Practical demonstration on how to fill a passbook
7. Self-Replicating
The ultimate goal of the Savings Group project model is for local community agents (drawn from successful savings groups) to take over the role of promoting and training new groups. Savings groups are designed to be independent after the first share-out (9-12 months). After graduating, savings groups may benefit from having a community agent or field officer acting as a mentor and guide if confusion or conflicts arise.

8. Sustainable
Savings groups acquire the skills to manage their activities during a well-structured training cycle and through experience. They become fully independent and institutionally sustainable at the end of a one-year training cycle. From the outset, savings group members are trained with the expectation that the involvement of WV is limited and in the long run, savings groups will need to pay village agents for training and resourcing received.

9. Independent:
Savings groups should not be merged with community-based organizations or cooperatives because it dilutes the proven savings group methodology by introducing additional goals and activities. This can overwhelm the savings group meetings and money management systems. Since the key internal control of savings groups is the transparency of the transactions. Savings group members are free to access financial services from microfinance institutions and other sources on an individual-decision basis. Savings groups should not be established with a direct link to a microfinance institution.

Miss Beatrice concluded the session by outlining the expected benefits or impacts of this model? These were:

1. Savings groups empower people to save in small regular amounts, with no external injection of capital.

2. Members typically use the lump sum for school fees, medical costs for their children, lifecycle events, emergencies or investment in agriculture and other income-generating activities.

3. Savings groups have both economic impacts, as members are more resilient to cope with emergencies and economic shocks, as well as social empowerment, as group solidarity builds social capital for longer-lasting empowerment.
Pastor Paul of the LCC encouraging participants to save more for abundant rewards from God

GROUP WORK ON THE FORMATION OF SG.

The participants were grouped into three and taken through a practical process of involved in setting up a Saving Group. That is from the group formation through to the share-out.

- Groups, leadership and elections;
  
  According to Miss Beatrice, the first step in forming an SG is to select a group name and also election leaders of the group. The purpose of the first meeting is to give the Group a name and to elect leaders who will be its managers for a period of one year.

  Elections are held every year and the next elections in one year’s time will also be facilitated by the FO. The five member committee should have the following qualities;
  1. Confidence in each other
  2. A knowledge of the character of all of the members
  3. A reputation for honesty
  4. A cooperative personality
  5. The ability to save regularly.
  6. The ability to repay and treat loans seriously. The group chooses a name for the SG and the FO gives the Group a number.
All members have the same rights. The Management Committee is elected by the members, who can also dismiss it for poor performance. The Management Committee serves for one year, after which a new committee is elected. He then reviews the qualities needed for each position and the work that each person chosen needs to do.

- Social Fund, share-purchase and credit policies.

Purpose of this meeting is to:

Develop a set of rules concerning how the members of the Group will save by buying shares. How they will take out loans and pay them back. How they will offer insurance to their members through a Social Fund. Groups may wish to create a Social Fund to provide grants to members who encounter serious problems (this is an optional service and a Group may decide not to create a Social Fund). Grants are often made to help with:

1. Funeral expenses
2. Catastrophes, such as fire damage or house damage
3. Loss of livestock

The Group then decides what the amount of regular contributions to the Social Fund should be. The Social Fund is kept separately from the Loan Fund, in its own bag. The Social Fund is used for grants, not loans. The constitution lists the payouts for death of the member and his or her relatives; the Group can decide to make payments for other types of losses if it wishes.

- First savings meeting.

This meeting will be the first chance the members have to buy shares and that he will guide them through the steps.

The Group is told that the safety of the kit will be the responsibility of the Box-keeper and that he must carry it to every meeting of the Group. The FO tells the members that although they have appointed their Management Committee, it is necessary to appoint three people, to be called Key-holders, who will keep the keys, so that the box can only be opened in meetings.
Mr. Thomas demonstrating how to enter savings on the passbook

- **Loan Meetings**

Purpose of the meeting. This meeting takes place 3 weeks after the first savings meeting. The FO tells the members that this meeting will be the first chance they have to borrow, once Social Fund and share purchase activities are completed.

- **First loan repayment.**

This meeting takes place 4 weeks after the first loan disbursement. The FO tells the members that this meeting will be the first time that the Association will receive loan repayments and (s) he will guide them through the steps. The FO reminds them that loans will be taken and repaid every four weeks, even if the Group meets weekly. The FO uses Procedures for a loan meeting with first loan repayments to facilitate the first meeting with loan repayments. The FO should teach the SG the loan recording procedures so that the group will understand the loan record-keeping system. This should be studied by the FO beforehand.

- **Share-out /action-audit and graduation.**

The Social Fund is counted, the amount announced and put away. It does not get shared out.

- Loan repayment and fines money for the meeting are combined with the Loan Fund
- If any member still owes the Group money, that amount is recovered by cancelling the number of shares in his/her passbook that equal the value of the amount owing.
The Money Counters start counting the Loan Fund

While the Money Counters are counting, the Record-keeper takes the member passbooks and counts the total number of shares of the Group.

Once the Money Counters are finished, the Record-keeper uses the calculator to divide the total of the Loan Fund by the total number of shares. This determines the value of a single share. It should be written down to three decimal places (for example, Ghc 756.244).

Next, the Record-keeper multiples the number of shares in each passbook by the value of one share. He then announces the number of shares and the amount, rounding down to the lowest unit of currency. He then asks the Money Counters to put that amount into the passbook, which is set aside.

The Record-keeper then cancels all of the members’ shares by drawing a large cross on each page of the passbook on which there are share stamps. All passbooks are treated in the same way before anyone receives any money. Once the process is complete, there will be a small amount of money remaining due to rounding, but there should not be a shortfall. If there is a shortfall, the process is repeated until the amounts are correct.

Any small amount remaining is put in the Social Fund. All members are given their passbooks with all the money. It is very important that every member’s money is placed in their hand.

Preparation for the next cycle. The following are done in preparing for a new cycle:

- Any member who wishes to leave the Group should be free to do so
- New members can now be allowed to join, if all remaining members agree
- The continuing members now decide on the share price for the next cycle
- If the group wishes to establish seed capital to initiate the next cycle, they should now do so. All members, including new members, must contribute the same amount. It can be more than 5 shares on this one occasion.

SG ED & CWB

Miss Beatrice also took the participant’s through how the SG Project model contributes to Child Wellbeing which is the major priority of World Vision.

Child Wellbeing Outcomes and Aspirations:

GROUP 1 –

Children are Educated for life. How does Savings Group contribute to the ensuring that Boys and Girls can Read, write, and use numeracy skills to make Good judgments:
GROUP 2
Children love God and their Neighbors. Show case how children will Experience God’s love, Enjoy positive relationships and be able to care for others and their environment through savings group.

GROUP 3- Enjoy good health
Bring out points to justify how Children can be well nourished, Protected from disease, have access health services through the practice of Savings Group Project Model.

GROUP 4 – How does savings groups ensure that Children are cared for and protected, Children provided for:

_Miss Beatrice explaining how the SG model contributes to CWB_

She concluded her presentation on the final day by taking the participants through a brief presentation on MIS and how it was important in measuring the activities of SGs.
The Upper West Regional manager of Vision Fund were invited to the workshop to talk to the participants about Vision Fund, its relationship with World Vision and the important role it played in transforming the lives of individual and groups such as SGs. Mr. Thomas of Vision Fund gave an overview about the operations of the institution and an encouraged the participants to talk to their groups to access loans from Vision Fund. He took them through the various processes involved in accessing a loan facility from the institution and the payment process.

He said VF loans had a payment period of 4 months and during the payment, the interest is added to the principal and paid together in bits over the payment period. He added that, loans contracted from VF are kept in the SG box of the beneficiary with the SG serving as a guarantor for the beneficiary member.

WAY FORWARD

At the end of the four day training workshop, the participants came out with the following as the way forward after the leave for their communities.

- Replication of what they had learn in their groups for the benefit of those other group members.
➢ Strengthening of their SGs.

➢ Formation of more SGs in their communities.

➢ Supporting WV staff in playing a supervisory role of SGs at their various communities.

In conclusion, the four day refresher training workshop for the secretaries the forty selected SGs was very successful. This was due to the good done by the facilitators, the active participation of the participants and finally the abundant blessing from our Almighty Father.