

**UNIVERSITY OF GHANA**

**CENTRE FOR SOCIAL POLICY STUDIES**



**THE ROLE OF NON-GOVERNMENTAL ORGANIZATIONS IN URBAN  
POVERTY REDUCTION: THE CASE OF AYAWASO WEST  
MUNICIPALITY**

**FUSSEINI MUKADDAS  
(10317856)**

**THIS DISSERTATION IS SUBMITTED TO THE UNIVERSITY OF GHANA,  
LEGON IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE  
AWARD OF MASTER OF ARTS DEGREE IN  
SOCIAL POLICY STUDIES.**



**OCTOBER 2020**

**DECLARATION**

I hereby declare that, except for the references to works done by others which have been duly cited and acknowledged, this dissertation is my own work carried out at the Centre for Social Policy Studies (CSPS), University of Ghana, under the supervision of Dr. George Domfe.

I also certify that this dissertation has not been submitted in part or whole for an award of any degree in any other institution.

  
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Date: 30/11/2022

Fousseini A. Mukaddas

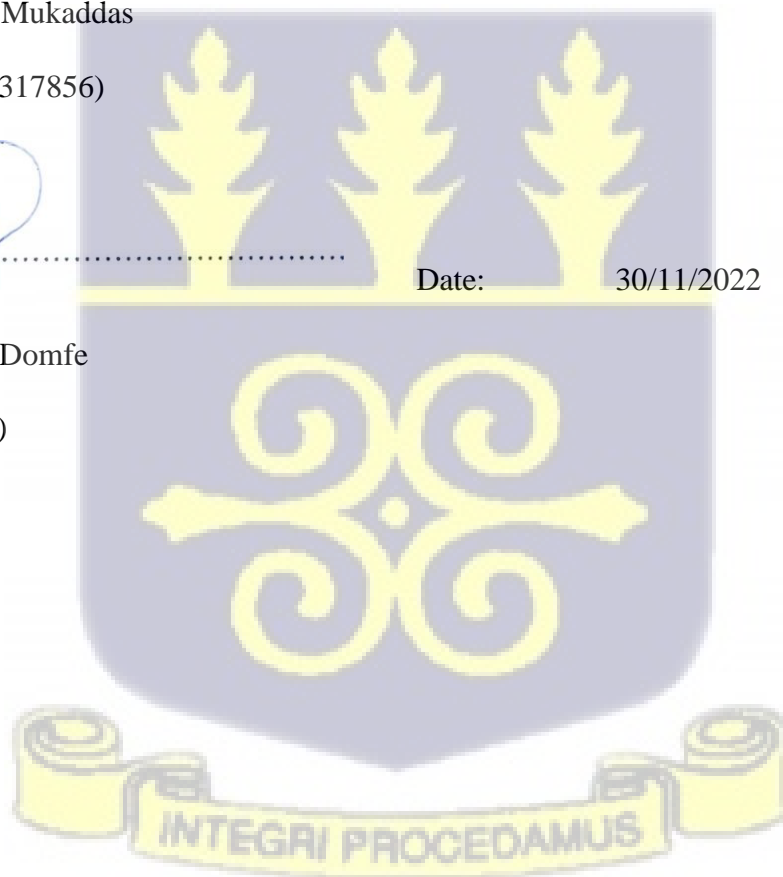
(Student-10317856)

  
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Date: 30/11/2022

Dr. George Domfe

(Supervisor)



**DEDICATION**

I dedicate this project to Almighty Allah, whose mercy and sympathy guided me to accomplish this work.

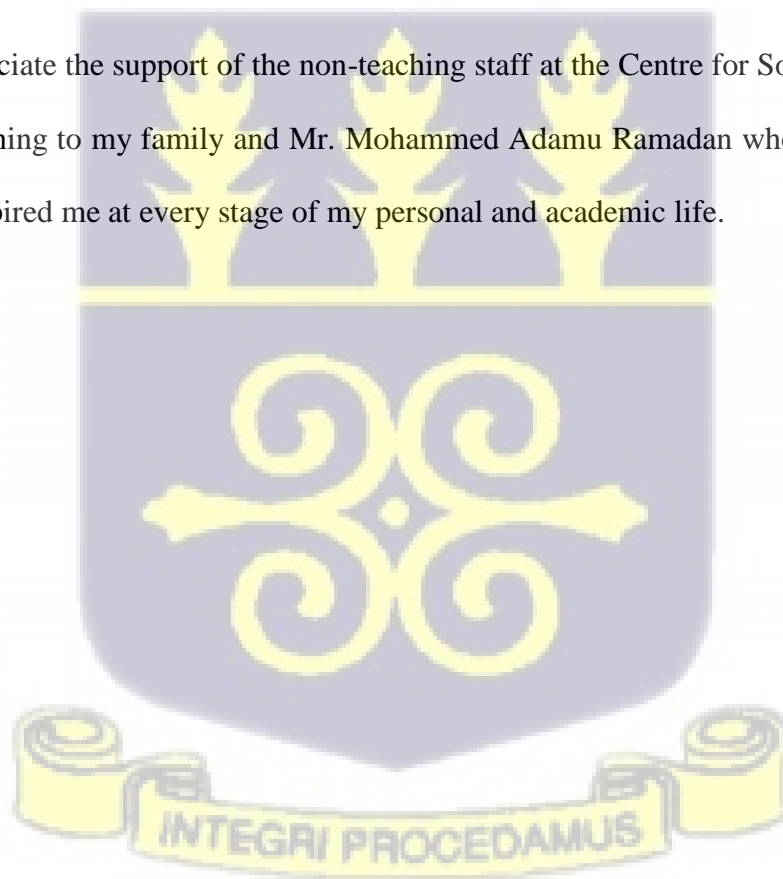


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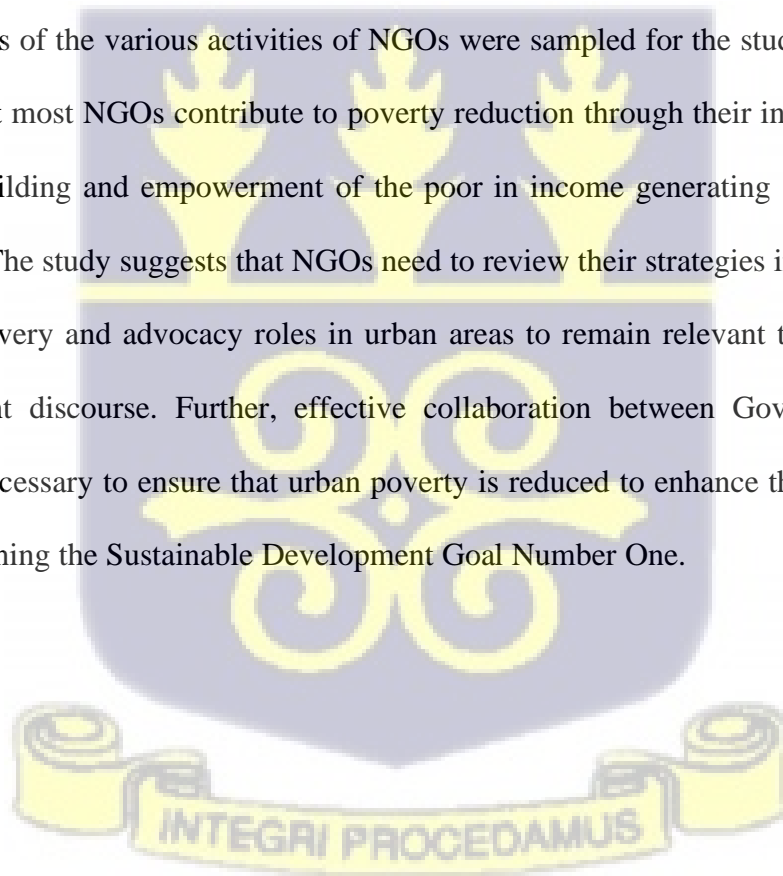
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## ABSTRACT

Poverty in Ghana has often been described as being a rural phenomenon and as a result the focus of the various poverty reduction programmes in the country has mainly concentrated on the rural communities. However, recent studies have identified the incidence of poverty in in the Greater Accra Metropolitan Area (GAMA), including Ayawaso West Municipality, to be increasing. This study examined the various roles being played by the Non-Governmental Organizations (NGOs) in the Ayawaso West Municipality in addressing poverty. The study employed an explanatory research design with an interview guide as the primary research instrument for collecting the data. Sixty-seven (67) respondents who were beneficiaries of the various activities of NGOs were sampled for the study. The study showed that most NGOs contribute to poverty reduction through their involvement in capacity building and empowerment of the poor in income generating activities and advocacy. The study suggests that NGOs need to review their strategies in the areas of service delivery and advocacy roles in urban areas to remain relevant to the current development discourse. Further, effective collaboration between Government and NGOs is necessary to ensure that urban poverty is reduced to enhance the chances of Ghana attaining the Sustainable Development Goal Number One.



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## LIST OF ACRONYMS

AMA	Accra Metropolitan Assembly
AWDF	African Women Development Fund
AWM	Ayawaso West Municipality
AWMA	Ayawaso West Municipal Assembly
DSWCD	Department of Social Welfare and Community Development
EI	Expert Interview
FGD	Focus Group Discussion
GHAFUP	Ghana Federation of the Urban Poor
GLSS	Ghana Living Standard Survey
HDI	Human Development Index
ISSER	Institute of Statistical, Social and Economic Research
KII	Key Informant Interview
LEAP	Livelihood Empowerment Against Poverty
LESDEP	Local Enterprise and Skills Development Programme
MDGs	Millennium Development Goals
MMDAs	Metropolitan, Municipal and District Assemblies
MoSWR	Ministry of Sanitation and Water Resources
NAPCO	Nation Builders Corp
NGOs	Non-Governmental Organizations
NPO	Non-Profit Organisation's Policy
OVC	Orphaned and/or qualify as Vulnerable Children (OVC)
SDGs	Sustainable Development Goals
UN	United Nations
WVG	World Vision Ghana

**CHAPTER ONE**  
**INTRODUCTION**

**1.1 Background of the Study**

In the past few decades, governments worldwide have put in place various strategies to reduce the incidence of poverty among their citizens. Even though some of these strategies have been effective, poverty remains a significant problem for many regions of the world. According to Shah (2014), over 3 billion people, constituting almost half of the global population, live on less than \$2.50 a day. As a result, the world leaders in 2015 agreed on many actions to reduce extreme poverty, disease, and hunger, by adopting a set of anti-poverty goals called the Sustainable Development Goals (SDGs) (United Nations, 2017). The United Nations SDGs framework puts poverty as the first goal, indicating the global urgency to address the problem.

As part of the implementation plan of the SDGs, nations have particular set of obligations to develop their strategies by ensuring the selection of relevant agents, stakeholders, and resources to address poverty. Because poverty is multi-dimensional, countries have been advised to fight poverty through activities that address low income, ill-health, malnutrition, insecurity, and illiteracy. Ghana has followed these measures and has since designed and implemented various strategies to help achieve SGD one. The country's experience in achieving the Millennium Development Goal One (MDG 1) in 2015 is a trump card to guide its effort to make another mark in poverty reduction.

Historically, the incidence of poverty in Ghana has continuously declined. According to the Ghana Statistical Service (2008), the poverty headcount declined from 51.7% in

the 1991/1992 survey period to 28.5% in the 2005/2006 survey period. This went down by 7.7% points in the 2012/2013 survey period and by 0.8% in the 2016/2017 survey period (Ghana Statistical Service, 2018). This further confirms progress in alleviating poverty over the years (Cooke et al., 2016).

Generally, individuals are said to be poor when they lack enough of what is needed to live comfortably. Even though many scholars have defined poverty from varying contexts, the key concept that runs through all these definitions is the inability of an individual to access basic needs of life. Poverty is, therefore, a state where individuals cannot cater adequately for their basic needs of food, clothing, and shelter. Poverty mostly comes from a lack of gainful employment, skills for self-reliance, assets, and self-esteem, and limited access to social and economic infrastructure such as education, health, potable water, and sanitation (Nkwede, 2014). Just like an individual, a community could be poor when it lacks access to basic needs such as schools, health facilities, water, and sanitation.

Efforts put in place to address poverty is referred to as poverty reduction – which often includes activities designed to reduce the rate and prevalence of poverty in a country (Cammack, 2003). Poverty reduction strategies are actions which are borne out of collaborative efforts of a broad range of stakeholders in poverty reduction (Scherl et al., 2004). They are typically designed and implemented through the participation of all involved in poverty reduction.

Poverty in Ghana has often been described as rural phenomenon (Domfe, Ackah & Osei, 2014; Ghana Statistical Service, 2008). However, Ghana Statistical Service (2014) indicated that the urban poverty in Ghana has been increasing as well. Aggrey-Korsah and Oppong (2013) explained that urban poverty is concentrated in

the slums which are often characterized by inadequate drinking water, poor structural quality of housing, and insecurity of tenure and sanitation. Unfortunately, Ghana's poverty reduction efforts have mainly concentrated in the rural communities where the incidence of poverty has mostly been higher (Domfe, et al, 2014).

Realising the need to eradicate urban poverty, Sustainable Development Goals pay particular attention to make cities and human settlements inclusive, safe, resilient and sustainable. Again, the New Urban Agenda (NUA) in 2016 seeks to create a better and more sustainable future where all people will have equal rights and access to cities' benefits and opportunities. These resolutions firmly place urbanization at the forefront of international development discussions. The World Cities Report 2020 indicated that, after decades of ambivalence from policymakers, urbanization has emerged as a critical agenda within international development policy (Habitat, 2020). The same reports warned that Africa should prepare for a total population increase of about 60 percent by 2050, with the urban population tripling to 1.23 billion (Habitat, 2020).

According to Ghana Statistical Service (2021), 54.8% of the country's estimated population of 30,280,811 lives in urban areas. This implies the country is rapidly urbanizing. Unfortunately, most of these cities are characterized by slums – which often lack adequate supply of basic amenities to address poverty (Aggrey-Korsah and Oppong, 2013). A rapid inventory of slum communities in Ghana indicated an estimated 45% of Ghana's urban population living in slums (MacTavish, 2021). Ayawaso West Municipality has several of these slums, including: Mempeasem, Bawaleshie, Abelemkpe-mawa, shiashie, Okpongple and Santana.

Even though much of the efforts in reducing poverty in Ghana has over the years been concentrated in the rural areas, Governments has often collaborated with the international development partners and the private sector, including the Non-Governmental Organizations (NGOs) in addressing urban poverty. All over the world, NGOs are part of the planning related to urban regeneration processes (Zbucnea & Romanelli, 2018). They are regarded as more responsive to the needs of local people than the state, whose responsibility is to eradicate poverty in all its forms (Bray et al., 2020). Their involvement might vary from being the initiators to getting involved in implementing and activating the renewed urban landscape.

In Ghana, NGOs have been involved in the construction of schools, clinics and provision of water in most urban communities in Ghana. Some of them, especially the faith-based ones, have been providing financial assistance to some identifiable groups to economically empower members.

As earlier noted, Ayawaso West Municipality (AWM) has many slum communities where the incidence of poverty is high. Availability of basic social amenities is not as common as those seen in most parts of the city. The aim of the study therefore is to examine the various roles being currently played by the NGOs to improve welfare of the residents in the slum communities in the Municipality.

## **1.2 Problem Statement**

There has been a growing discussion about the urban poverty, which is usually higher in the slums (Lucci et al., 2018). The United Nation's Human Settlements Programme (UN-Habitat, 2014) estimated that 881 million people live in slums in the urban communities – which mostly lack social amenities. Just as urban population is

increasing, so has been rapid expansion in urban slums with its accompanying increases in the incidence of urban poverty.

According to the Ghana Statistical Service (2021), more than half of Ghana's population lives in the urban. At an estimated average urban growth rate of 4.2%, the country's urban population is expected to rise to 65% by 2030. Unfortunately, Ghanaian cities are characterized by slums with high incidence of poverty (UN Habitat, 2020). Considerable number of the slums are found in the Ayawaso West Municipality, which incidentally is one of the most developed Municipalities in Ghana. In this Municipality are several developed communities including Airport residential Area, West Legon Residential Area, Dzorwulu and East Legon. However, there are also many slums – Mempeasem, Bawaleshie, Abelemkpe-mawa, shiashie, Okpongile, Santana, among others – where incidence of poverty has been identified to be high.

Just as it had been with the case of rural poverty, there are many underlining causes of urban poverty (Banks & Hulme, 2012). Ghana continues to experience migration in-flows from rural to urban areas (Domfe et al., 2016). Members of poor households, mainly from the northern part of Ghana and rural parts of southern Ghana, have continuously moved to Kumasi and Accra, searching of jobs. Most of these migrants are however compelled by the circumstances of high cost of rent and other economic reasons to put up in the slums where they sleep in kiosks and uncompleted buildings. As a result of difficulty in getting jobs in the city, they end up with low-income generating jobs such as truck pushing, domestic workers, and head porters ('kayayei') – further subjecting them to economic hardships. Moreover, the farmlands of the indigenes of the urban communities have been taken over by estate developers,

thereby affecting their livelihoods to render most of them poor Aggrey-Korsah & Oppong, 2013).

The response of the youth in poor urban household has sometimes been involvement in armed robbery and prostitution. This contributes to the rising levels of crime-related activities in urban Ghana. A considerable number of criminals arrested each day in urban centres tend out to be the unemployed youth who live in the slums. Apart from becoming criminals, the inability to go to school or learn a trade because of poverty tends to have adverse consequences on their human capital development.

While governments have through their annual budgets and other poverty reduction programmes tried to address poverty, Banks and Hulme (2012) indicated that NGOs could play significant roles in poverty reduction. Indeed, as a result of effective ways NGOs are able to address poverty, governments keep on opening the doors for more of them as key stakeholders in the fight against poverty (Bank & Hulme, 2012).

However, because poverty has mostly been considered as rural phenomenon, many studies on the effectiveness of NGOs' contribution to poverty reduction had focused on rural communities. Undertaking a comparative study in rural Pakistan, Khan, Kasmi, Saboor and Ali (2020) concluded that NGOs could help in poverty reduction through delivery of varying but essential services to the people. On his part, Mohammed (2010) suggested that there is a need by governments and the NGOs to include rural communities in the design and implementation of poverty reduction programmes, to ensure effective eradication of poverty. Studies in Ghana have identified the contributions of NGOs to poverty reduction in rural areas through various activities (Adjei et al., 2012; Afrane & Filipovitch, 2012).

Elsewhere, few of the studies have however focused on the urban poverty. Studying on the roles of NGOs on urban poor households in Kibera in Kenya, Mohamed (2010) concluded that provision of clean water, health services, sanitation services, and building of social capital of the low-income families excluded from government services could help with poverty reduction. Abdulkadir, Mohamud and Dahie (2019) investigated the contribution of NGOs to poverty reduction in the urban Somalia (Mogadishu) and suggested that the roles of NGOs are very effective in addressing urban poverty.

In Ghana, while a number of NGOs have their headquarters in the urban, only few of them extend their interventions to the residents of the city. Mainly as a result, studies have not paid much attention on the contribution of NGOs to the reduction of urban poverty. This study seeks to complement the results of studies on NGOs' contribution to poverty reduction in the rural Ghana by focusing on Ayawaso West Municipality – an urban community where incidence of poverty is higher with several NGOs working on different activities to address poverty among the residents.

### **1.3 Objectives of the Study**

The study's overall objective is to assess the role of Non-Governmental Organizations in Urban Poverty Reduction within the Ayawaso West Municipality in the Greater Accra Region of Ghana.

The specific objectives are:

- To identify the various interventions of NGOs in the Ayawaso West Municipality.
- To assess the contribution of the interventions of NGOs on the welfare (wellbeing) of the beneficiaries in the Ayawaso West Municipality.

- To identify the challenges in the implementation of interventions of the NGOs in the Municipality.

#### **1.4 Research Questions**

The study seeks to answer the following questions:

- What interventions are implemented by NGOs in the Ayawaso West Municipality?
- How do NGO interventions affect the intended beneficiaries?
- What specific challenges confront the NGOs in implementing their interventions?

#### **1.5 Significance of the Study**

The study seeks to provide a comprehensive understanding of the interventions or activities of NGOs' operations in reducing poverty in the urban communities. While Ghana Government has over the years implemented various poverty reduction programmes, much efforts have been focused on rural areas. However, achievement of the SDG One means that urban poverty should be eradicated as well.

Even though NGOs are mostly located in the urban areas, few of them operate in the urban communities. Therefore, there is a need for a study to assess the various roles they play in addressing urban poverty. While literature is limited on this – much of the attention had been focused on state interventions such as free senior secondary school, health insurance and school feeding as the main agents of poverty alleviation effort in the urban. This could be discouraging to the NGOs that are contributing their quota to urban poverty reduction.

Some NGOs are already involved in equipping the poor in rural communities with skills training such as dressmaking, bead making, and soap making. These skills, once attained, tend to improve welfare. The study, therefore, followed activities of the NGOs in the Ayawaso West Municipality to find out the extent to which they impact on the welfare of the beneficiaries.

The outcome from the study is expected to improve poverty reduction strategy papers to comprehensively address Ghana's poverty. The outcome is also supposed to prompt the necessary responses from the Government on the need to increase the involvement of the private sector in tackling poverty and community development in Ghana (Access, 2017).

### **1.6 Scope and Limitation of the Study**

The study was conducted in the Ayawaso West Municipality in the Greater Accra Region. It employed a qualitative approach to address its objectives. The study was conducted during the Covid-19 pandemic, which made it difficult to access the respondents. Some respondents declined to be part of the study for the fear of being infected by Covid-19. However, Covid-19 protocols were used to provide security and protection for those who took part in the study.

### **1.7 Chapter Organization**

This project is divided into five chapters. Chapter one outlines the context, intent and justification of the research through issues such as the background of the study, problem statement, purpose of the study, research objectives, research questions, significance of the study, study scope and limitation, and organization of the study.

Chapter two consists of the literature review and theoretical perspectives. Chapter three outlines the various methods used to collect and analyse data. Chapter four comprises the presentation, analysis, and discussion of empirical data gathered from the field. This is presented in an orderly manner, considering research sub-questions and themes from the data. Chapter Five summarises the essential findings and makes conclusions and policy recommendations based on them (the findings).



## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

This chapter reviews the literature on poverty and its related issues. It begins with discussions on the theoretical perspectives of the study. This is followed by discussions on the study's fundamental concepts and the empirical literature. It then concludes with a summary of the key identified observations from the reviews.

#### 2.2 Theoretical Framework

##### 2.2.1 Social exclusion theory

Social exclusion has been identified as one of the key reasons for the incidence of poverty in communities and among individuals (Domfe et. al, 2013). Various authors have used social exclusion theory to explain how individuals could become poor through exclusion from active participation in social and economic activities in their communities. In 1995, the European Union described social exclusion as how individuals or groups are wholly or partially excluded from full participation in the society within which they live (Deakin et al., 1995). Wiik (2014) demonstrated that 'social exclusion is not necessarily fixed, and often varies from one context to another.

Silver (2007, p12) stated that "the theory (social exclusion theory) is understood within an institutional framework as a multidimensional process of progressive social rupture, detaching groups and individuals from social relations and institutions and preventing them from full participation in the prescribed activities of the society in which they live." Even though some scholars have raised issues with the theory of social exclusion for its limited theoretical focus with too broad application, the idea

has been generally used to denote a lack of participation in society, emphasizing the multidimensional, multi-layered and dynamic character of poverty.

Sen (2000) indicated that "social exclusion could be distinguished as either intrinsic or instrumental exclusion. While intrinsic exclusion here refers to exclusion as constituting a form of deprivation in itself, instrumental exclusion means that not being able to partake in certain activities can lead to the denial of socio-economic and political opportunities beneficial to a person. For instance, unemployment (or unfavourable working conditions) can be seen as an impediment to future possibilities regarding land ownership or entitlements to land. In other words, social exclusion can limit a person's capabilities in terms of income, which in turn makes it difficult to escape poverty. The lack of a decent income substantially hinders better living conditions. Therefore, social exclusion can have the effect of accentuating inequalities and the risk associated with living in poverty."

Lister (2004) suggested that 'the theory has some value addition through its ability to prompt discussions that go beyond the mere economic aspects of poverty with an added perspective of looking into the unequal access and lack of equal opportunity for participation in social life. The social exclusion theory is criticized as inherently a European concept with French origins. René Lenoir, a French scholar, was the first to coin the term social exclusion in the year 1974. He used the term to signify a range of social categories of people excluded in French society, such as single parents, multi-problem households, and delinquents. The term has since been used to denote 'the exclusion from comfortable livelihood, secure and permanent employment, education, housing, and democratic participation. Even though the theory's popularity still reigns

in Europe, an assumption suggests that poverty emanating from social exclusion is relevant to many societies in Africa in general and Ghana in particular.

In the Ghanaian context, exclusion from economic activities because of a lack of skills or qualifications could plunge an individual into poverty. Such individuals who have been excluded from the production process could technically be excluded from the market for lack of purchasing power. As primarily an agrarian society, the land tenure system in Ghana has excluded many from being engaged in agricultural activities. On the political front, individual Ghanaians with "political connections" could quickly access employment and other opportunities that would help them stay out of poverty compared to those who do not have access to these opportunities.

Cooke et al. (2016) indicated the incidence of poverty in Ayawaso West as being 32.8%. This means that about one out of every three residents in the Municipality live below the poverty line. Ayawaso West Municipality houses some of the affluent neighbourhoods in the Greater Accra Region. Therefore, the poor in the Municipality are sometimes excluded from the various poverty reduction efforts by the Government. The poor residents also suffer exclusion from the top-class employment activities in the Municipality mostly for lack of requisite skills. Eventually, they are also excluded from the commodity markets, including shopping malls and supermarket for lack of purchasing power. It is for this reason that some NGOs have been working with them to promote inclusive economic growth.

Apart from the above exclusions, the Municipality has been suffering from policy and social protection exclusions. Until 2018, the Municipality was not considered for Livelihood Empowerment Against Poverty (LEAP) disbursement. This was significantly due to an assumption that there were no poor or vulnerable persons

living in the Municipality. The theory of social exclusion is therefore applied in this study to explain how systematic exclusion of some residents in Ayawaso Municipality have rendered them poor.

### **2.2.2. Empowerment theory**

Another theory relevant to the study is the theory of empowerment. This theory is related to the well-being of people within the broader social and political environment (Perkins & Zimmerman, 1995). It is popular in psychological research as well. Empowerment is defined as a group of people in a community gaining a significant level of control and increased capacity (Said-Allsopp & Tallontire, 2015). Furthermore, Perkins and Zimmerman (1995) defined it as improving people's well-being while providing chances to develop knowledge and skills; and study and address societal problems produced by environmental influence. This theory has some assumptions, including but not limited to participation, power to the powerless, and the motivational dimension of empowerment (Nwosu, 2016).

According to Nwosu (2016), the empowerment theory in a developmental context suggests 'community development through self-reliant economies, self-help, endogenously developed communities, good governance, and legitimacy, focusing on the process rather than the outcome.' The assumption here is that participation recognized as a foundational premise is vital in empowering individuals or a group of people. It involves their direct involvement in any given intervention to improve their well-being. The assumption of power to the powerless implies empowerment where people do not merely participate in their community but obtain a significant level of control, reflected in the effectiveness of their actions to influence the outcome of life events and change (Lord & Hutchison, 1993). Power to the powerless posits that

through participation, people gain control. This is to say that people should be involved in decision-making that directly impacts them (Nwosu, 2016). This unleashes their productive and creative energies towards continuous improvement in their living standards. The main aim of the empowerment theory is to enhance the possibilities for people to control their own lives (Ile & Boadu, 2018). In simpler words, empowering people to gain power and critically influence their ability to cope with, and affect change in all aspects of their lives, be it social, economic, or political. Consequently, a greater level of independence indicates greater empowerment.

Empowerment was outlined in three motivational dimensions. In the absence of will for change, empowerment will fail. In some instances, people are ignorant of the importance of being empowered, resulting in their disinterest in the idea. In this case, they need to be enlightened on the significance of empowerment, which leads to the second dimension; creating the conditions favourable to enhance motivation to perform (Tengland, 2008). People need to be assisted to become aware of their circumstances and work towards overcoming them." This has been depicted in a study by (Holcomb-McCoy & Bryan, 2010), who posited that for people to take power, they need to gain information about themselves and their environment and be willing to identify and work with others for change. Thirdly, empowerment requires providing the individual in need with the ability to perform. This is to say that to empower someone; there would be the need for developing capacities through the provision of skills and knowledge, which will conscientize them to take practical actions towards the change they desire.

Some researchers have found the concept of empowerment as having a propensity to restrict the efforts of individuals to challenge existing structures, notwithstanding its

positive connotations autonomously. Additionally, emphasis has been made on the fact that empowerment must come from the people themselves and not an expert somewhere or the organizations (Buckley, 2000). The people must decide what fits them or will lead to their empowerment. These limits foreign donors' prospects of implementing their interventions in local countries without localizing the intervention (Vogel, 2016). Development partners who put in their resources or mobilize resources for development are inconsistent with empowerment. This is because top-down characteristics of planning contravene empowerment. Beneficiaries must therefore be involved in the planning and execution of projects that are meant for them (Buckley, 2000).

Finally, Buckley (2000) suggested that "power dynamics that takes the form of elites in the local community manipulating the process of participation to reflect their preferences instead of the larger whole, is often neglected in participatory methodologies." In the same vein, "the issue of power dynamics that exist in a community, creates a flaw in the participatory methodologies held in high esteem by development actors" (Buckley, 2000, p.15). It is, therefore, suggested that there is a gap in the participatory methodologies employed by these development partners as far as empowerment is concerned.

The relevance of the theory is seen in the ability of the various activities of the NGOs to empower the poor and the excluded residents in the Municipality. As the NGOs design programmes to economically empower the poor, the assumption is that they would earn income to become competitive in the commodity market in order to improve their well-being.

## 2.3 Key Concepts of the Study

### 2.3.1 The concept of poverty

Many scholars have defined poverty differently. Adjei et al. (2012) posited that "the central theme underlying the conceptualization of poverty is diversity. Diversity in how people perceive and understand poverty, diversity in measuring poverty, and how people strive to either escape or cope with it. There is also the diversity in policy interventions employed to combat poverty. This explains the assumption that poverty is multidimensional and subjective. Hence, what one community would see as poverty might be viewed differently by another community. Poverty, according to Taiwo (2016), is a state where an individual is not able to cater adequately for their basic needs of food, clothing, and shelter, being unable to meet social and economic obligations".

Poverty could also be defined as 'an unacceptable physiological and social deprivation that an individual or community experiences' (Essamuah & Tonah, 2004). Ahmed (2000) referred to poverty as various forms of economic, social, and psychological deprivation among the people who lack adequate ownership control or access to resources for achieving a minimum level of living. In the views of scholars like Ravallion (2013), poverty must be measured with a different lens. Abraham and Kumar (2008) suggested that "there is a need to go beyond income to get a more accurate poverty measure. Ravallion (2013) expanded the argument to say that poverty measures should include 'the measure of the abilities to do what people can do and be what they can be, thus having freedom. Therefore, the approach by Ravallion calls for organizations to redirect their efforts at developing the capabilities of individuals to enable them to overcome what he referred to as the 'poverty traps' (Ravallion, 2013). Suharko (2007) has helped explain the poverty trap. He states that

the concept 'depicts the poor's inability and lack of control to overcome their poverty situation using their resources.' Poverty as a concept is viewed in this research as multidimensional without any rigid orientation. As we have come to know, NGOs' activities cut across all areas in dealing with the incidence of poverty.

### **2.3.2 Urban poverty**

Despite the seeming prevalence of rural poverty in the developing world and the world at large, evidence suggests that urban poverty is on the rise and that conscious attempts must be made to address the situation. The ever-increasing urban population in Africa and Asia has led to the concept of 'urbanization of Poverty (Quaye, 2018). Small et al. (2010) refer to the urban poor as 'those with income levels below the poverty line who live in metropolitan areas. While Small et al. (2010) definition of poverty could stand the test of time when based on mere monetary measures for poverty assessment. The description exhibits several weaknesses when the scope of poverty assessment is expanded to address inclusion, accessibility, and deprivation issues.

Masika et al. (2007), while admitting that there is no consensus on the definition of urban poverty, emphasized the two broad trajectories for conceptualizing urban poverty: economic and anthropological interpretations. They further argued that while conventional economic approaches to urban poverty premise on income and consumption patterns coupled with other social indicators, the anthropologic focus on the conception of being disadvantaged in society. The economic and anthropogenic strands result is that researchers have focused on describing urban poverty by "drawing out the characteristics of urban poverty, often by comparing rural with urban

poverty" (Masika et al., 2007). Mitlin and Satterthwaite (2004) contended that many states and funding agencies often define urban poverty by income, with national poverty measured by the number of people or households below an official poverty line (Mitlin & Satterthwaite, 2004). Whereas income levels have frequently been used in examining urban poverty, especially in Ghana's urban space, the current study seeks to merge income levels and anthropogenic indicators to arrive at an all-encompassing examination of urban poverty.

### **2.3.3 Causes of urban poverty**

Urban poverty in the developing world has become a challenge. The influx of migrants into cities may be driven by the perception that greener pastures exist in urban areas. Urban areas everywhere are perceived to be centres of innovation, investment, and well-being (UN-HABITAT 2016). But as argued by Satterthwaite and Mitlin (2013), things are not always rosy in the urban.

#### **2.3.3.1 Rural-urban migration**

The cause of poverty in the urban areas could be attributed first to migration from rural areas to urban centres: youth, especially without sufficient income, migrate from rural areas, which contributes to the expansions of informal settlements in cities. Because of inadequate income, the people who have migrated live in slums or the periphery of the cities where no one is held accountable for their living conditions. Some of these people engage in menial jobs which do not earn them much money.

#### **2.3.3.2. Lack of adequate job opportunities**

Another cause of poverty in urban areas is the poor's lack of adequate job opportunities. They are usually not able to pay for skills or vocational training, and

many do not feel they have the ability to learn the skills needed to advance or to find a suitable job that pays more. Moreover, the cost of living and the lack of affordability in terms of accommodation, food, and other services compared to rural areas has increased poverty in these areas. Because their incomes are low due to the nature of jobs, they are attracted to, and they cannot afford these basic needs.

#### **2.3.3.3. Birth Rate**

The high birth rate remains a closely linked factor contributing to urban poverty. An uncontrolled and very high birth rate makes it difficult for the family to meet all that they are required to live comfortably.

#### **2.3.3.4. Lack of Quality Education**

The lack of quality education is also a factor attributed to the poverty situation in urban areas. A well-educated person is expected to have a decent but well-paid job; a lack of access to quality education deprives a person of various economic opportunities. Though Ghana has introduced Free Education, the quality and usefulness of some of the subjects and courses being taught remain questionable. Acquisition of certificates or degrees alone may not be enough because of increased competition in the job market.

#### **2.3.4. Non-Governmental Organization (NGO)**

There has not been a globally accepted definition for the explanation of NGOs. The report was contextualized by Aubrey Williams, the Commissioner responsible for cooperation with the World Bank in 1990, as 'private and non-profit organizations that collaborate with the developing countries to alleviate their suffering, fight for the interests of the poor, protect the environment, provide essential social services and

seek community development (Haddad, 1990). Sohel et al. (2007) contended that NGO is "a legally constituted organization created by natural or legal persons that operate independently from any government and a term usually used by governments to refer to entities that have no government status." According to Kenya's NGO Coordination Act No 19 (section 2, 1990), an NGO is "a private voluntary grouping of individuals or associations, not operating for profit or other commercial purposes. They organized themselves nationally or internationally for the benefit of the public and the promotion of social welfare, development, charity, or research. They cover areas including but not restricted to health, relief, agriculture, education, industry, and the supply of amenities and services (Brass, 2012). However, Cordery et al. (2019) criticized scholars for not being comprehensive in their definition of NGOs. They opined that some scholars often exclude one of the many areas of NGO development or exclude legal implications in various countries. He defined NGOs as independent, non-profit, developmental, voluntary organizations engaged in poverty reduction at the local and international levels. Adjei et al. (2012) postulated that even though NGOs may be indispensable in the poverty reduction struggle, their indispensability often lies in their respect for the rule of law, commitment to the people-centred development plan, the pursuit of their stated goals, and a clearer understanding of, and adaption to, the environment in which they operate.'

#### **2.3.4.1 Types of NGOs**

Different scholars have categorized NGOs differently. Some classify NGOs in terms of their structure and form, and others consider their activities. Others have categorized NGOs based on their scope of activities, location, and degree of autonomy (Gauri & Galef, 2005). NGOs are also grouped into Community NGOs,

Regional NGOs, National NGOs, and international NGOs if their location is taken into cognizance. NGOs are generally difficult to categorize into specific groups because they exist between states and markets and handle diverse organizational forms (Lewis & Kanji, 2009). However, Cornman et al. (2005) group them into two, Local NGOs and International NGOs. Local NGOs are owned and run by nationals, formed on local initiatives rather than donors, and driven by the desire to identify specific needs or experiences and find local solutions to the development problems. While International NGOs are those NGOs that receive funding from bilateral, multilateral, or foreign private-sector donors and whose policies and systems are from their headquarters based outside the country (Cornman et al., 2005). The level of operation and scale of operations determine whether it is local, regional, national, or international.

Some scholars have also suggested that NGOs are classified according to their primary focus, thus, their aims and objectives. Therefore, NGOs specialize in service provision, developmental activities, welfare programs, human rights advocacy, faith-based activities, and women advocacy (Nelson & 2003). To Mostashari, NGOs can be grouped into two groups that is advocacy and operational. According to him, some achieve change directly through implementing projects and programs, and those achieve change indirectly through influencing decisions by political authorities. Willetts (2002) further explained in his own words that operational NGOs seek to achieve small-scale change directly through projects while advocacy NGOs seek to achieve large-scale change promoted indirectly through the influence of the political system. Willetts further noted that operational NGOs focus on the implementation of projects. At the same time, advocacy NGOs are concerned with holding demonstrations or campaigns to promote or defend a specific cause they deem.

Operational NGOs are involved with service delivery. Advocacy, however, is concerned with creating awareness, knowledge, lobbying, and activism.

Generally, the classification of NGOs overlaps due to their diversity in characteristics. Therefore, it is not surprising to have NGOs oppose each other on the focus of operations but have others collaborate to execute their mandates. For instance, we have the Coalition of NGOs in Health in Ghana, composed of NGOs operating in health. Lokorwe (2007) suggested that classifications of NGOs are shrouded in ambiguity and cover a wide range of organizations, from political groupings, civil society organizations, and pressure groups to sports clubs. Hence, the categorizations of these organizations are crucial because it helps establish the frameworks with which they operate. However, it is not easy to categorize NGOs in Ghana since they usually work in diverse areas and sometimes do not even follow the objectives stated in their constitutions.

## **2.4 Empirical Review**

### **2.4.1 Poverty situation in Ghana**

Studies conducted both nationally and internationally have shown a growth in the country's economy. Ghana achieved the MDG1 target by reducing poverty by more than half (from 51.7% to 24.2%) between 1992 and 2013, affirming the progress in reducing poverty in recent years (Cooke et al., 2016).

Despite continued economic growth, poverty reduction slowed considerably, and inequality rose between 2012 and 2016. Poverty fell marginally from 24.2 to 23.4 during this period despite the rapid increase in GDP per capita. (WCR, 2020). Recent trends in poverty and inequality indicate that the gains made in poverty in earlier

periods are being diluted as poverty. The outbreak of the Covid-19 pandemic exacerbated the situation. The Covid-19 pandemic with its attendant lockdown, border closures, and a sharp decline in commodity exports with an overall GDP as low as 0.4% has resulted in an economic slowdown, which has impacted households. The poverty rate is estimated to have slightly increased from 25% in 2019 to 25.5% in 2020 (World Bank, 2020)

#### **2.4.2 Interventions aimed at poverty reduction**

Since its independence, various governments in the country have made several efforts to reduce poverty, as it forms an integral part of promoting its development. The country's attempts to reduce poverty have been seen in its adoption of several poverty reduction programs in the past few decades. Poverty reduction programs start from the Economic Recovery Program, Structural Adjustment Program, Programme of Actions to Mitigate the Social Costs of Adjustments, Sector-Wide Approaches to Poverty Reduction Strategy Papers I & II, and Presidential Special Initiatives (PSIs). In recent times, programs such as Livelihood Empowerment Against Poverty (LEAP), National Youth Employment Programme (NYEP), Local Enterprise and Skills Development Programme (LESDEP), Planting for Food and Jobs (PFJ), and Nation Builders Corp (NAPCO).

#### **2.4.3 Selected Government Interventions aimed at Poverty Reduction**

##### **LEAP**

Livelihood Empowerment Against Poverty (LEAP) is a conditional cash transfer program provided to households with the following member-level characteristics:

1. Household members age 65 years or more without any form of income support.
2. Severely disabled household members without any productive/income-generating capacity.
3. Household members who are orphaned qualify as vulnerable children (OVC).
4. Extremely poor or vulnerable households with pregnant women and mothers with infants.

The intervention benefits include bi-monthly cash transfers and free enrolment in the NHIS, with exemption from premium payments.

#### **2.4.3.1. LESDEP**

The government established the local Enterprise and Skills Development Programme (LESDEP) in 2011 to create and facilitate the acquisition of technical, entrepreneurial, and other specialized skills that can help the beneficiaries (youth) to establish their businesses and manage them and also to ensure that they remain in the market (Evans & Isioma, 2017). It is a youth entrepreneurial and skills development program established to lessen the economic pressures on the unemployed Ghanaian youth. Beneficiaries after the acquisition of skills, LESDEP provides funds, start-up equipment, and post-set-up support services to ensure that the beneficiaries are adequately catered for. The program is under the auspices of the Ministry of Local Government and Rural Development in partnership with the then Ministry of Employment and Social Welfare.

#### **2.4.3.2. Planting for Food and Jobs (PFJ)**

Planting for food and jobs was launched in 2017 to promote food security and ensure immediate availability of selected food crops on the market, and provide employment. Under this program, five models are implemented, this includes food crops, planting for exports and rural development, greenhouse technology villages, rearing for food and jobs, and agricultural mechanization services (MOFA, 2018)

#### **2.4.3.3. The Nation Builders Corps (NABCO)**

The nation Builders Corps is an intervention by the government of Ghana started in 2019 to address graduate unemployment to solve social problems. This initiative improves public service delivery in health, education, agriculture technology, and governance and drives revenue mobilization and collection. Notwithstanding these efforts made by the government towards poverty reduction, it cannot be solely left to meet these high and ever-increasing figures, hence the need for the involvement of another non-public sectors such as NGOs in fighting poverty.

#### **2.5.0. The history of NGOS and poverty reduction efforts**

Until the later part of 1970, non-government organizations had not received the needed recognition and attention for their involvement in development and poverty reduction. This recognition was mainly in service provision, short-term emergencies, and relief activities (Murray & Overton, 2011). In the words of Nader and Foundation (2016), "NGOs became the sweetheart of development when state-led development approaches through the course of decades 1970s and 1980s largely failed." It added that NGOs were perceived as the alternative for development, offering innovative and

community-cantered development approaches to service delivery, advocacy, and community empowerment."

Non-governmental organizations are known universally to be playing a lead role in combating Poverty (Banks et al., 2015). NGOs' capacity to reach the minority and the vulnerable has made it a thing of interest to societies worldwide, of which Ghana has not been left out. As compared to States or governments, NGOs are flexible and receptive both in their approaches and implementation, which makes them more relatable, especially when it comes to projects that deal with the poor and the grassroots.

NGOs widen political participation by engaging marginalized groups such as women, disabled people, and low-income urban residents. NGOs serve a critical advocacy role in promoting development and bringing people together in cooperative ventures to teach civic values such as negotiation, compromise, cooperation, and trust. NGOs are viewed to challenge local urban poverty reduction programs introduced by the state but are not suitable for the needs of the local population. Given a lack of state service provision, NGOs help promote the rights of excluded segments of the people, such as the urban poor, and provide them with essential services.

NGOs, civil society associations, and churches share similar moral, political, and social commitments toward alleviating poverty and human suffering. In general, NGOs' contribution toward development and poverty alleviation is significant. Still, NGOs also need to organize and empower themselves to provide substantial support in sustainable development to reduce poverty and other human sufferings (Russel & Swilling, 2002).

### **2.5.1. The role of NGOs in poverty reduction through service delivery**

NGOs have become key stakeholders in responding to and dealing with poverty and related suffering. Primarily, NGOs focus on providing health care and education, which offer a broad spectrum of services across multiple fields. These services range from livelihood interventions and health and education services to more specific areas, such as emergency response, democracy building, conflict resolution, human rights, finance, environmental management, and policy analysis" (Lewis & Kanji, 2009). Interests in the contribution of NGOs to service delivery did not rise only because of the enforced rollback of state services provided but also because of their perceived comparative advantages in service provision. These include the ability to innovate and experiment, their flexibility to adopt new strategies quickly, and their linkages with the grassroots that offer participation in program design and implementation, thereby fostering self-reliance and sustainability (Banks & Hulme, 2012; Lewis & Kanji 2009). In the wake of failed top-down development discourse, NGOs offer the only organizational forms that could implement the global commitment to 'bottom-up' development (Bebbington et al., 2008).

### **2.5.3. The role of NGOs in poverty reduction through advocacy**

The NGOs' role and contribution to advocacy and empowerment are challenging to define, but we can consider their efforts along a broad spectrum. Some actively intervene in democracy building and transforming state-society relations. Others are engaged in mobilization and supporting the radical provision of social interventions to Alleviate Poverty (Banks & Hulme, 2012). Ghana, for instance, has NGOs such as Action Aid Ghana, Konrad- Adenauer-Stiftung, Friedrich Ebert Stiftung, Global Communities, and SEND Ghana, among others. Through their advocacy role, NGOs

have supported economic and socio-political, gender equality, integration, and protection of human rights, among others. NGOs represent the voice of the voiceless, as they represent them in decision-making where their voices cannot be heard. Nelson (2007) posited that advocacy takes the form of researching, analysing, and informing the public about issues, mobilizing citizen action through media campaigns and other forms of activism, and lobbying business leaders and policymakers. Apart from influencing policy, they also serve as watchdogs of duty bearers and promoters of democracy.

NGOs' advocacy efforts toward development and creating an environment for poverty reduction are countless (Chibba, 2009). For example, under their program Amplify Change Partnership, deepening roots, African Women Development Fund (AWDF), an NGO, supported 71 organizations advancing advocacy on sexual and reproductive health and rights, representing USD 5.4 million in 2018 alone (AWDF report, 2018).

#### **2.5.4. History of NGOs in Ghana and poverty reduction**

Despite the existing poverty levels in Ghana, evidence point to immense contributions made by NGOs to the lives of the poor, from the provision of health and educational facilities, provision of employment opportunities, and improved access to potable water (Adjei., 2012). Porter (2003) reports that whiles Ghana had about 10 NGOs registered and working in 1960, by the 80s, there were an additional 70. This increased to over 350 by 1991, and by 1996 there were 900, including International NGOs operating in Ghana. In Ghana, NGOs engage in various interventions from capacity building, service provision, and provision of microfinance services. They pursue the aim of helping alleviate poverty among the poor in communities. For example, Global Communities Ghana 2018, with funding from USAID, collaborated

with the government of Ghana, the Ministry of Sanitation and Water Resources (MoSWR), to develop guidelines for targeting the poor and communities, and vulnerable populations. World Vision Ghana (WVG), following the severe drought in Ghana in 1983, for instance, drilled 363 boreholes in 249 communities in the Atebubu and Afram Plains Districts to support the Government of Ghana's efforts at eradicating guinea worm and other waterborne related diseases. In the Atebubu District, 196 boreholes were provided in 125 rural communities, while in Afram Plains District, 167 boreholes were drilled in 124 rural communities from 1990 to 2003 (World Vision report, 2003).

Apart from providing free services, another mechanism that has received massive endorsement for its role in poverty reduction is the establishment of microfinance organizations by NGOs (McDonald, 2013). There is much microfinance in Ghana being managed by NGOs. The establishment of these entities is regarded as an effective means of reducing poverty, especially among Ghanaian women in petty trading. Adjei et al. (2009) state that the provision of small loans, savings, and insurance products to the poor (especially women) could be a way of developing capabilities by providing opportunities and encouraging self-reliance and active control of their households and community roles (Adjei et al., 2009). For instance, ASA Savings and Loans, a microfinance NGO in Ghana, provides low-income female business owners loans to start their businesses and grow existing ones.

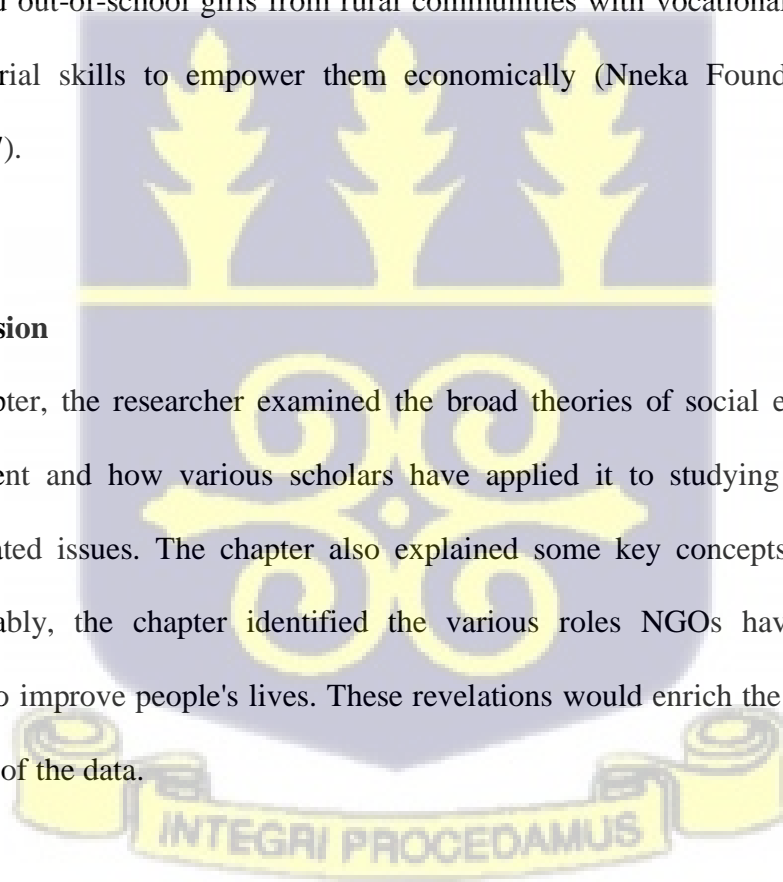
As previously pointed out, another role played by NGOs in Ghana is advocacy. They influence the government's actions, serving as the voice of the vulnerable, and advocating on their behalf by keeping people in authority accountable to the people. In 2003, Water Aid supported a group of local NGOs called the Ghana Coalition of

NGOs in Water and Sanitation (CONIWAS) to engage with the government in creating a national water policy. The Ghana government has acknowledged the role that NGOs play in making, following, and monitoring the national water and sanitation policies. Due to this, investment in the rural water sector increased coverage from less than 8% in 1994 to 40% in 1998. Again, the MOLE series created the conditions for nationwide convergence on the Right to Water (Dangah, 2012).

Furthermore, as part of their role in reducing poverty, NGOs help provide skills training to the youth and the vulnerable. For example, Nneka Foundation, in 2017, as part of measures to restore hopes in the lives of girls, has provided about 200 teen mothers and out-of-school girls from rural communities with vocational training and entrepreneurial skills to empower them economically (Nneka Foundation annual report, 2017).

## **2.6 Conclusion**

In this chapter, the researcher examined the broad theories of social exclusion and empowerment and how various scholars have applied it to studying poverty and poverty-related issues. The chapter also explained some key concepts used in the study. Notably, the chapter identified the various roles NGOs have performed elsewhere to improve people's lives. These revelations would enrich the analyses and discussions of the data.



## CHAPTER THREE

### METHODS OF THE STUDY

#### 3.1 Introduction

This chapter presents discussions on the methods used in collecting and analysing data to address the research questions. The discussions began with research design and followed in order by the study's approach, the profile of the NGOs, study area, population, sampling technique, sample size, data collection procedure, and data analysis method adopted.

#### 3.2 Research Design

According to Johnson and Onwuegbuzie (2004), research design describes the pattern adopted by the researcher in the collection, unionizing, and integration of research data to establish research findings to answer a set of research questions. The study adopted an exploratory research design. This is significantly because the role of NGOs in urban poverty reduction has not attracted much attention of research in Ghana. Therefore, exploratory design provides the opportunity to **formulate perspectives on the importance of NGOs in urban poverty reduction in order to provide space for more precise investigation in the future.** Specifically, exploratory research is convenient in setting the pace for vital information to understand how NGOs are helping in the reduction of poverty in the Ayawaso West Municipality.

##### 3.2.1 Research approach

The study adopted a qualitative research approach. According to Punch and Oancea (2014) qualitative research allows the researcher to get closer to what is being

investigated while gaining an in-depth and holistic understanding of the events to explain intricate social and cultural issues. Furthermore, Toomela (2011) indicated in her study that qualitative research makes it possible to study particular areas that are not achievable with quantitative research, and it uncovers issues that are unexpected and often overlooked by quantitative researchers. For this study, qualitative is convenient because the study seeks to explore and understand, in detail, the contribution of the NGOs towards poverty reduction in the urban communities of Ghana.

### **3.3 Brief Profile of the Selected NGOs**

The following are the discussions on the profile of the five NGOs considered by the study:

#### ***Global Communities***

Global Communities is a non-profit, non-political organization founded in the year 1952. Global Communities work in 28 countries worldwide, forming a partnership that ensures underserved and marginalized communities are at the heart of leading their development. Their community-driven approach is coupled with a wide breadth and depth of technical expertise, helping secure the success and sustainability of their social interventions. Global community focuses on humanitarian assistance, community development, governance, financial inclusion, and youth development. Their mission, as captured in their 2018 reports, "is to create long-lasting, positive, and community-led change that improves the lives and livelihoods of vulnerable people across the globe."

***Go, Help Africa***

The founder of Go Help Africa is a Canadian married to a Ghanaian man who now resides in Ghana. According to her, she visited Ghana some years back, and while in Ghana, she saw lots of young girls who were not schooling, though they were of school-going age and did not have any training but roamed around. She inquired and realized that the girls come from a low home and do not have anybody to support them. According to her, she visited Remar, a reform centre in Kumasi, and situations pushed her to establish Go Help Africa to empower young girls and boys to finish school and have skills training. They also intend to train teachers to help in the training of the girls.

***Women's DNA Foundation***

Women's DNA Foundation was inspired by the experience of the Chairperson, Dr. Amanobe Boateng. Dr. Boateng lived in South Africa for 23 years, where she worked in various capacities. She worked for two mining companies and was responsible for providing business development support services to small Black-owned businesses in mining towns on behalf of her employers. The work involved providing advice and organizing business skills workshops for entrepreneurs. The impact on beneficiaries convinced her to develop the further potential for furthering her work to develop SMEs. She has also worked with the Graça Machel Trust, where she was involved in the financial inclusion program that worked with women's networks in 17 African countries to ensure that women entrepreneurs have adequate access to finance to support their businesses. Her research into women empowerment revealed that it is natural for women, once empowered, to seek to empower others. Her research backed up the assertion about the importance of empowering women. Children are better educated when women are empowered, and the nutrition and

health of families and communities also improve. Besides, research has found that women invest 90% of their income in their families and communities. This is what inspired the executive Director to seek to apply her experience, knowledge, and passion for creating an initiative in Ghana to empower the women of Ghana from the grassroots.

### ***Child Development Foundation***

The founder of Adonai Child Development Foundation worked with NGOs both locally and internationally to develop and promote policies for the welfare of women and children, especially the development of gender-based poverty alleviation programs, including microfinance schemes and livelihood skill training programs. Her vast experience gained while working with the ministry inspired her to establish a foundation to continue to offer her experience in that direction. Adonai Child Development Centre works towards empowering families, women, children, and other marginalised community groups through integrated development programs, such as livelihood skill training and rehabilitation services. This is done through counselling, advocacy, and service delivery that were needed to improve the quality of life of children, parents, and families.

### ***Women Development Fund***

This NGO was established in the year 2000 by three African women to make measurable changes in African women's lives. Inspired by the aspirations of the African women's movement, the AWDF was created as an independent resource for gender equality and development across the continent. The vision of AWDF is for women to live in a world where there is social justice, equality, and respect for women's human rights. Its mission is to mobilize financial, human, and material

resources to support African women and the work of the African women's movement to advance women's rights and gender equality in Africa. They believe that if women and women's organizations are empowered with skills, information, sustainable livelihoods, and opportunities to fulfil their potential, coupled with the capacity and space to make transformative choices, we will have vibrant, healthy, and inclusive communities.

### 3.4 Study Area

The Ayawaso West Municipal Assembly (AWMA) was carved out of Accra Metropolitan Assembly (AMA) on 15th March 2018 by the Legislative Instrument (LI) 2312, with its capital as Dzorwulu. It has a total land area of 385km sq. The Municipality occupies about 3.0 % of the Greater Accra Regional Land Area. The Assembly is located at Longitude 05°35'N and Latitude 00°06'W. Predominantly urban (90% of the population reside in urban areas). It is bordered in the North by La Nkwantanang-Madina Municipal Assembly, North-East by Adentan Municipal Assembly, East by Ledzokuku Municipal Assembly, southeast by La Dade Kotopon, South by Ayawaso North Municipal Assembly, southwest by Accra Metropolitan Assembly, West with Okaikwei North Municipal Assembly and in North West by Ga East Municipal Assembly.

As earlier pointed out, the Municipality houses some of the affluent neighbourhoods in Greater Accra. This makes it easy to overlook incidence of poverty and vulnerability – even though there are pockets of slums in the Municipality with high incidence of poverty. A survey conducted by the Ghana Federation of the Urban Poor (GHAFUP) published in September 2016 identified 17 poverty-prone slums within the Ayawaso Municipality. These include Abelemkpe-mawa, Bawaleshie, and

Mempeasem, among others. Records from the Department of Social Welfare and Community Development show that about 46 NGOs are registered and performing various activities in the Municipality. This makes it very interesting to find out what exactly they are doing and how that impacts on the citizens.

The Ayawaso West Municipal Assembly, in its 2018-2021 medium-term development plan, indicated that most households in the Municipality, especially those in the slums, face a wide range of economic problems. This appears to affirm that poverty is an issue in the Municipality. Indeed, the Municipality's current effort is to mainstream poverty and vulnerability in the planning and implementation of development activities. Interestingly, this is to be achieved through collaboration with NGOs and international development partners (AWMA Medium-term report, 2018-2021). The presence of the numerous NGOs and their recognition by the Municipality therefore attracted my attention to investigate the role being played by the NGOs to address urban poverty.

**Figure 3. 1: Map of Ayawaso West Municipal Area.**



*Source: Ayawaso West Municipal Assembly, 2020.*

### **3.5 Population**

According to the 2010 Population and Housing Census Ayawaso West Municipal Assembly had 70,667, representing 5.7% of the Greater Accra Region's population (4,010,054) with a growth rate of 3.1. The females (33,602) formed 48% of the people against (37,065) 57% of males denoting more males than females in the municipality—population density 1:234 people per square kilometre.

#### **3.5.1 Target Population**

As defined by Fowler (2013), the population of a study refers to the entire group of persons or objects within a specific location or to which the researcher may be interested in generalizing their findings on a subject matter. Based on this definition, the target population for this study is all individuals living in the slum areas in the Ayawaso West Municipality who are beneficiaries of the operations of NGOs, the managers of developmental NGOs, and key expert informants from the Department of Social Welfare and Community in the Municipality.

### **3.6 Source of Data**

Primary data were the data used in addressing the research objectives. Interview guide was the instrument used for the data collection. It was unstructured and therefore allowed the researcher to probe further during the interview session, thereby gaining more in-depth information on the subject matter.

### 3.7 Sampling Technique and Sample Size

#### 3.7.1 Sampling Technique

A purposive sampling technique was used to select participants for the study. The purposive sampling technique primarily used in qualitative research involves identifying and selecting individuals or groups of individuals experienced with a phenomenon of interest (Creswell et al., 2011). Purposive sampling is a non-probability form of sampling. According to Bryman (2012) this type of sampling is used when the researcher does not seek to sample research participants on a random basis. The goal of purposive sampling is to sample cases or participants so that those sampled are relevant to the research questions that are being posed. The purposive sampling technique in this study was used to sample the officials from the NGOs, staff of the Department of Social Welfare and Community Development (DSWCD), and individuals from Bawaleshie, Dzorwulu, and Mempeasem after they were identified as beneficiaries of the activities of NGOs.

This technique allowed the researcher to target and select key persons with requisite knowledge on the role of NGOs in poverty reduction in urban areas (Ritchie, Lewis, Nicholls, & Ormston, 2013). Officials of NGOs were sampled because of their expertise as managers of social interventions to reduce poverty in the study area. The Department of Social Welfare and Community Development staff were also selected because they are the implementors of essential government social intervention programmes.

Also, individuals within the three communities were purposively selected based on the data collected from the office of the DSWCD, which shows that they were beneficiaries of some interventions implemented by NGOs in the Municipality. The

technique allows the researcher to decide what needs to be known and set out to find people who can and are willing to provide the information by virtue of their knowledge or experience (Tongco, 2007). The problems with the purposive technique are that it is subjective and biased in choosing the subject of the study.

### 3.7.2 Sample size

Fowler (2013) defined sample size as "a subset of the overall population under consideration by the researcher from which data will be collected and analysed." Fowler (2013) further posited that responses and findings from the sampled population are projected to reflect the entire population. As such, the sample size should be representative of the population. However, in a qualitative environment, the quality of the information obtained takes precedence over the number of participants. For instance, Guest et al. (2006) have suggested that qualitative research aims to understand common perceptions and experiences among a group of relatively homogeneous individuals; twelve or more interviews should be enough. Marshall et al. (2013) also argued that "fifteen is the smallest acceptable sample size in qualitative research." However, in this study, the interviews were conducted until a saturation point was reached.

At the end of the interviews, 67 respondents were interviewed. This comprises eight (8) officials, two each from the four selected NGOs, namely, Women's DNA, Go Help Africa, and African Women Development Fund, and two (2) officials from Ayawaso West Municipal Assembly's Department of Social Welfare, twenty-three (23) individuals from selected communities and officials of selected NGOs engaged in the various key informant interviews (KIIs), and 36 participants sampled from

Bawaleshie, Abelemkpe-mawa and Mempeasem communities were involved in Focus Group Discussions (FGD). Three communities where NGOs operate were purposively sampled for the study: Bawaleshie, Abelemkpe-mawa, and Mempeasem. Apart from being the least developed communities with a higher proportion of the citizens being poor in the Municipality, NGOs were also found operating in the communities to improve the welfare of the people. Officials from Global Communities Ghana and Go Help Africa were involved in the study.

### **3.8 Data Collection Procedure**

Data were collected within three (3) weeks as the researcher had to adjust time schedules to meet most of the officials for the interviews. Using the purposive sampling technique, the study identified officers of the Department of Social Welfare and Community Development (DSWCD), officials of NGOs, and communities and individuals deemed to have benefited from the operations of the NGOs in the study area. The researcher visited the office of the DSWCD and conducted an Expert Interview (EI). Data from the department guided the choice of NGOs sampled for the study. NGOs such as Global Communities, Go, Help Africa, African Women Development Fund, Adonai Child Development Foundation, and Women's DNA Foundation were then sampled for this study. The researcher visited each NGOs office twice to conduct EI on their activities geared towards eradicating poverty in the study area.

The researcher also visited each of the three central communities twice a week to conduct a Focus Group Discussion (FGD). Each FGD lasted for an hour. The selection of individuals for the FGD was based on the beneficiary data received from

the NGOs. Subsequently, some of these beneficiaries were identified and interviewed separately.

### **3.8.1 Expert interview**

The expert interview aims at exploring or collecting data about a specific field of interest. Meuser and Nagel (2009) described the expert interview as a qualitative interview based on a topical guide, focusing on the expert's knowledge, broadly characterized as specific knowledge in a particular field of action. Expert interviews were conducted with two officials from Ayawaso West Municipal Assembly's department of social welfare and two (2) officials from each of the four selected NGOs for the study. The officials from the department were questioned on the registration and processes of registering an NGO and their activities in reducing poverty in the area. The officials from the NGOs were also asked about their profiles and strategies employed to reduce poverty in the study area.

### **3.8.2 Key informant Interview**

A key informant offers the perceptive researcher information about the social setting, important events, and individuals (Bryman, 2012). The purpose was to collect data from a wide range of people to invoke their deep thinking and knowledge as respondents, their feeling and thoughts on poverty and poverty-related issues. Eighteen in-depth interviews were conducted, with six interviews in each community. Three interviews were conducted for women and three for men in each community.

The criteria for the choice of respondents were:

- Opinion leaders.
- An Assemblyman or woman living in the community.

- People identified as having worked or benefited from the activities of NGOs.

### **3.8.3 Focus Group**

The focus group technique (FGD) is a method of interviewing that involves more than one, usually at least four, interviewees (Bryman, 2012). Smith and Lincoln (1994) also defined a focus group where the interviewer asks group members particular questions about a topic of interest after considerable research has already been completed. It is also a carefully planned discussion design to obtain perceptions and opinions in a defined area of interest permissive and non-threatening environment (Gibbs, 1997). The focus group practitioner is invariably interested in how individuals discuss a particular issue as group members rather than simply as individuals. The FGD involving groups was conducted to get the general appreciation of the issues earlier discussed. Two separate FGDs took place in each community, with twelve members, six men and six women, mostly youth. A mixed group of both men and women were preferred to be able to elicit views of both sexes on how poverty affects them and the role of NGOs.

### **3.9 Data Analysis**

The study adopted a thematic analysis to analyse the data collected. Voice recorders were used to record interviews on the field. The recorded interviews were firstly transcribed and coded into themes and sub-themes. The themes shed light on the current trends on the subject matter, in this case, the role of NGOs in urban poverty reduction, their activities, and challenges encountered in working to reduce poverty in the Ayawaso West Municipality Ghana. Various codes were assigned to each theme.

Responses that fitted the same themes were given the codes of those themes. After the coding, all responses with the same code were placed under the theme they fit.

### **3. 10 Ethical Consideration**

For ethical consideration, the researcher obtained an introductory letter from the University of Ghana Centre for Social Policy Studies to introduce the researcher to the organizations and individuals included in this study. Furthermore, the researcher sought permission from the Department of Social Welfare and Developmental NGOs and individuals living within the Municipality to engage in the study. The researcher further assured them of their privacy and confidentiality as the collected data would be used only for academic purposes.



## CHAPTER FOUR

### DATA PRESENTATION AND ANALYSIS

#### 4.1 Introduction

This chapter analyses and discusses the data collected from the field in response to the various objectives. The discussion includes the activities of the various NGOs in the fight against urban poverty and the challenges associated with it. The chapter begins with a discussion on the demographic characteristics of the respondents. It then continues to respectively look at the activities of NGOs, the effects of their activities on the welfare of the people, and the challenges encountered by NGOs as they perform the identified activities to improve the welfare of the people.

#### 4.2 Demographic Information of the Respondents

The researcher interviewed three categories of people; experts, including staff of the DSWCD and the managers of the NGOs, and key informants sampled from individuals deemed to have been beneficiaries of the activities of the NGOs. The researcher interviewed 12 people for the expert interviews, 9 for the KII, and 36 for the FGDs.

Most of the respondents fell between the 18 – 40 age brackets. This is indicative of the fact that most respondents are youthful and within the active working population group. The study opines that the high number of respondents in the youth category could be attributed to urbanization, affirming the position of Domfeh et. al., (2017) that low-income families send their relatives to the economic hubs with the hope of supporting their livelihood. Concerning the educational level of respondents, the results indicate that out of the 67 respondents sampled from the three communities, only eight have had their education to the tertiary level, 11 hold Senior High

certificate, 16 were Junior High certificate graduates, and the remaining 10 had no formal education. However, 22 respondents have acquired informal education.

Most of the beneficiary respondents were petty traders. As many as 36 respondents are engaged in petty trading, four (1) are under skills training, five (9) are unemployed, and three (8) are gainfully employed. When asked how long respondents have lived in their respective localities, the results show that five (12) respondents have lived in the community for 20-30 years, nine (14) respondents have lived in the communities between 10-19 years, while the rest of the respondents have lived in these communities for less than 10 years. The results show that almost all the respondents migrated to their present abode from other regions.

Many NGOs operate in the Municipality, but only five were selected for the study due to their involvement in poverty-related activities. Global Communities, Go, Help Africa, African Women Development Fund, Adonai Child Development Foundation, and Women's DNA Foundation are the NGOs selected for the study.

#### **4.3 Registration of NGOs**

In one of the expert interviews conducted, a staff of the DSWCD was asked to outline the procedure involved in the registration of NGOs as an entity. She narrated that,

*"There are two main steps for registration as an NGO in Ghana: (1) Get a certificate to commence business and incorporation at the Registrar General's Department under the Ministry of Justice and Attorney General; and (2) Register at a local or with Social Welfare Department. Also, under the NGO policy regulation of Ghana (2007), an organization is expected to renew its registration every year. Failure to renew amounts to termination of operations*

*and will lead to the deletion of the organization's name from the register. Other regulating public agencies of NGO operations in the country are the Regional Co-ordinating Councils (RCC) and the Metropolitan, Municipal, and District Assemblies (MMDAs) (EI, Dzorwulu, July 2020)*

Additionally, NGOs have to acquire another certificate from the district or municipal assembly to complete the licensing procedure; failure to obtain the municipal certificate or the district certificate contravenes the bylaws of the assembly as it is another income generating avenue for the assemblies.

#### **4.4 Interventions/Activities of the NGOs in the Ayawaso West Municipality (Objective One)**

This section discusses various activities or interventions engaged by NGOs to reduce poverty in the Municipality. Respondents from the selected communities were able to identify the activities of some NGOs – including those selected for the study. The NGOs' efforts in reducing poverty mostly depend on their approaches and strategies, which form the core of their transformation agenda. Therefore, this section takes on the various strategies by NGOs to reduce poverty in AWM.

##### **4.4.1 Provision of income-generating services**

NGOs are relief-oriented and humanitarian. They go to support people affected by conflict, natural disasters, famines, and more. They can provide them with water, food, medicine, clothing, and other necessities. Aside from this, NGOs operating mainly in in Municipality primarily engage in the provision of income-generating activities aimed at taking the poor out of extreme poverty.

According to the CEO of Go Help Africa, in 2019, the NGO has been able to provide women and youth with income-generating activities through skills and vocational training. They sponsored the training of 50 women in AWM in bead-making, bakery, and preparation of alcohol-based sanitizers and supported them with seed money to start their businesses. He added that:

*There is the need for all stakeholders to put much effort into skills acquisition if we are to succeed in our fight against poverty. We are in discussion with our partners to support us to be able to train more youth and women who have no jobs. (EI, Dzorwulu, July 2020)*

In their quest to provide jobs for the youth, the Women's DNA Foundation trained 60 young men and women in making liquid soap, shower gel, hand sanitizers, and disinfectants. This has helped a number of the beneficiaries to start their businesses. I asked what activities the NGO engaged in, and he said;

*We economically empower Ghanaian women at the grassroots. We engaged stakeholders and encouraged them to channel resources to support and develop female entrepreneurs and female-operated projects.*

These statements above are consistent with research by (Adjei et al., 2012; Banks et al., 2015) and reflect the pro-poor inclination of non-profit organizations and their resolve to fight poverty and seek the interests of the vulnerable in society. To ascertain the veracity of claims by the NGOs on poverty-based activities and programs, FGD was held, and respondents were asked if they had heard of NGOs before. All except 2 responded in the negative. A further probe by the researcher revealed that the two respondents had misconstrued the support received from the NGO as government support. Respondents were also asked if they knew any NGO

operating in their communities and how they heard or knew about the interventions?

The response was affirmative for all respondents who indicated multiple sources of knowledge on NGOs. A participant of FGD remarked;

*I heard of Go Help African Foundation when staff from the Department of Social Welfare and Community Development called me to say that an NGO wants people to train them in bead making and set them up. I went and registered and became part of those who received the training; after the training, some of us were given money to buy tools to start our businesses. (FGD, Bawaleshie, July 2020).*

One indicator of the well-being of urban populations, beyond the income and expenditure measures, is the qualitative dimension, which considers comfort, health, personal safety, and social inclusion as felt by urban dwellers. Lack of and low-quality employment, low levels of education, large household sizes, and poor housing conditions are characteristic of poor urban neighbourhoods (Zainal, Kaur, Ahmad, & Khalili, 2012). In furtherance to this is the organization's various program areas with which respondents are beneficiaries. Primary data gathered indicates that most respondents are engaged in several activities of the NGOs. Thus, the living conditions of various respondents and communities in the study have significantly improved as they are empowered for life sustenance through the various designed programs.

Further, on the poverty reduction activities of NGOs, respondents explained that, in income-generating programmes, beneficiaries were trained in soap making and processing, bead-making, and sewing. Others include the making of sanitizers, access to loans through the support of NGOs, and many others in line with its objectives to

drive the development of individual people and eradicate poverty. A woman beneficiary had this to say;

*Since the organization, referring to ACDF, came to this our community, most of us the women were trained in several areas. For example, I was trained in soap and alcohol-based sanitizer making; because of Covid-19, I make some and sell them. This has helped me earn some income to cater to my family (KII, Abelemkpe-mawa, July 2020).*

The introduction of income-generating opportunities is essential to boosting the livelihoods of the poor as they will now be able to generate additional income. In a similar study in Ghana, Lewis & Opoku-Mensah (2006) indicated that most NGOs that have aimed to help the government tackle the poverty menace in the country have sought to train more women in their areas of operations on various income-generating activities. Such training has thus offered an opportunity to have a livelihood, which has dramatically helped improve the lives of poor people.

This supports the findings of the studies (Willets, 2002; Lewis & Kanji, 2009; Banks et al., 2015). One of the pivotal roles of NGOs is identified to be advocacy in demanding and enforcing change in several ways. A similar position was shared by Lewis and Kanji (2009). They described NGOs as being catalytic as they sought to bring positive transformation by facilitating development and contributing to individual, group, local communities, and stakeholder developments. Regarding data on health and sanitation programs, respondents identified the provision of free health screening, registration of free National Health Insurance Scheme (NHIS), sensitization and education on maternal mortality, and the provision of child health education to various communities. Assessing poverty reduction in the study areas, it is

imperative to underscore that the Go Help Africa Foundation has significantly engaged communities in different economic empowerment and other poverty eradication schemes. The foundation 2018 organized a sensitization program on street hawking, rural-urban migration, sensitization on a child upbringing, and school dropout. The opinion one respondent remarked;

*This foundation (Go Help Africa Foundation) has dramatically helped in the government's effort to reduce poverty in this community (Bawaleshie). They have trained many of us, especially the women, in various income-generating activities like soap making and alcohol-based sanitizers, which has bettered our lives a bit. Now, most of our women are in various businesses partly due to the foundation's training. Again, the majority of these women and their children and even men, in some cases, have benefited from health-related issues. We all got educated on street hawking, migration, and personal hygiene. I think their operations in this community have greatly helped reduce poverty reduction (KII, Bawaleshie, July 2020).*

#### **4.4.2 Provision of advocacy and capacity building services**

Aside from providing people with skills training, NGOs are engaged in an advocacy role, helping in the policy formulation and its implementation. They are also agents of change through advocacy and capacity building. NGOs have assumed greater importance in providing policy inputs to shape government development policies and have effectively engaged the government on several topical national issues through policy dialogues. Advocacy is raising awareness of issues and bringing them into the public view. As slums within the city, their plights are usually overlooked or completely ignored. Inhabitants, mostly the poor, do not have a voice or platform of

their own to draw attention to issues affecting them. NGOs can provide this platform for the vulnerable to air their views, share their stories and attract the attention of the duty bearers. For instance, Amnesty International can put a spotlight on human rights issues.

The effects of the NGOs depended mainly on the nature of their activities. A representative of GC had this to say:

*We believe that the people who understand their needs best are the community's people. We make a difference by engaging with communities, governments, the private sector, and civil society as partners for good, bringing together complementary strengths and shared responsibilities to work toward common goals. (Expert Interview, July 2020).*

In the case of activities and programs on capacity building and empowerment of the poor, AWDF instituted a program dubbed Amplify Change Partnership. The NGO supported 71 organizations advancing advocacy on sexual and reproductive health and rights at USD 5.4 million. Some beneficiary respondents explained as follows;

With funding from USAID, Global Communities collaborated with the government of Ghana's Ministry of Sanitation and Water Resources (MoSWR) to develop guidelines for targeting the poor and communities with vulnerable populations. A significant policy change is reflected in the guidelines in the GoG's support for publicly financed subsidies for needy households' sanitation latrines, which is a substantial shift from past policies. The country director added that the guidelines serve to ensure equity, inclusion, and sustainability for those who cannot afford household toilets.

*As part of alleviating poverty and social exclusion, we also facilitated the empowerment of women and girls from being poor and marginalized through education, training, and direct service delivery. (EI, Dzorwulu, July 2020).*

A participant of FGD remarked; *We have received training on how to trade and save money to expand the petty businesses we manage. They also taught us how to plan our families to reduce burden; in addition to that, they advised us against rural-urban migration and said we live meaningful lives in our villages than traveling here to trade. (FGD, Mempeasem, July 2020)*

The role of NGOs as advocates was further supported by a statement the founder of Go Help Africa made:

*Apart from skills training, we organized workshops on civic education and gender discrimination to safeguard the rights of the poor in our society. Additionally, to help fight against poverty amongst women and children through education (KII, Mempeasem, July 2020).*

Research done by Brophy (2020) posited that NGOs play a critical role in service delivery and have been deemed as strategic affiliates of the public sector. Adjei et al. (2012) also suggested that "NGOs have facilitated poverty reduction through their pro-poor activities; multifaceted view of poverty." Service provision by Go Help Africa Ghana in this regard goes back to the claim in the literature that NGOs perform service delivery roles. For instance, Banks et al. (2015) posited that "NGOs worldwide are known to be involved in service delivery like clothing, food, health, and education to the poor through the mobilization of resources from various partners."

#### **4.4.3 Provision of other essential services**

NGOs provide other essential services including, water, temporal structures and waste disposal services. The following were some of the opinions expressed on the activities of the NGOs in that regard. A beneficiary had this to say:

We were not having water and had to travel far away to get water. Fortunately, Go Help Africa Foundation came to our aid and constructed boreholes for us  
*(KII, Mempeasem, July 2020).*

Another beneficiary had this to say:

*Global Communities has been helping us with the provision of temporal structures. We could hardly find a place to stay until they came to our aid*  
*(KII, Dzorwulu, July 2020).*

In conclusion, NGOs operating in the Ayawaso West Municipality engage in activities including: provision of skill training, soft loans, consumables, scholarship opportunities, educational support, boreholes, shelter and waste disposal.

#### **4.5 Effects of the NGO Interventions on the Welfare of the (Objective Two)**

The activities and programmes of the NGOs were identified to have impacted positively on the welfare of the beneficiaries. This section discusses the experience of the beneficiaries of the various NGO activities.

##### **4.5.1 Effect of NGOs' Interventions on job creation**

Low-economic growth, low level of industrialization and poor governance, have resulted in unemployment, especially among migrants in the cities. The influx of

NGOs in the Municipality, no doubt, has resulted in the creation of direct and indirect jobs for the teeming youth. The NGOs employ both permanent and volunteers who acquire experience in the job market. Secondly, providing loans and skills has given both skilled and unskilled employment. The NGOs' income-generating activities have ensured that many youths and women earn income from the products and services they render. Engagement in income-generating activities has impacted positively; a woman had this to say;

*I can pay my child's school fees and put food on the table for my family (KII, Dzorwulu, July 2020).*

Respondents were asked to indicate whether the activities of the NGOs helped reduce poverty? All respondents responded in the affirmative. To probe further, respondents were asked to mention how their activities impacted their well-being as individuals. Some said they can now provide a good meal for their families; others mention that they pay their wards' school fees. Others said they had expanded their businesses due to the loan facilities. A beneficiary had this to say;

*The intervention by the NGO was timely as I was able to cash in on the rise in the sale of liquid soap and alcohol-based sanitizers because of the Covid-19 pandemic, where everyone was required to have such items. (KII, Mempeasem, July 2020).*

This was indicative of the fact that the poverty-related programmes have impacted the lives of ordinary individuals in the Municipality by creating jobs for several of them who now fend for themselves. This confirms what Adjei et al. (2009) indicated that NGOs had received massive endorsement for establishing microfinance institutions and using them as a strategic tool for poverty reduction. This position was also shared

by Sharmin (2014), who posited that various development strategies aimed at eliminating poverty are now combining microcredit as one of the key sectors in their programs. Empirical studies provide convincing evidence that microcredit has positively impacted three important national development sectors - the alleviation of poverty, the empowerment of women, and food security. A survey by GSS in 2015 on job creation reports that 4,194 new skilled jobs were created by NGOs representing almost 2% of the total jobs created during the period (Ghana Statistical Service, 2015).

#### **4.5.2 Effect of scholarship and educational support on welfare of beneficiaries**

NGOs have helped reduced poverty by providing scholarships and grants for children from poor homes. One of the areas of intervention by the NGOs has been the education of children in the Municipality. With the help of the Department of Social Welfare and Community Development (DSW/CD), the NGOs identified brilliant but needy students in the Municipality. The scholarship covers books, uniforms, pens and pencils, shoes, school fees, and other educational materials. With the introduction of such schemes, respondents said, poverty levels reduced significantly as parents saved little money to fund their wards' education.

*Hitherto, you would have met some children roaming about, including my children, for lack of funds to cater to their fees and educational materials, but today, with the help of an NGO who came to our aid. Through the Assembly's DSWCD, many of the children in this community are in school. The free government schools are far from this community, and children have to travel far to access education. Still, private schools that charge exorbitant fees are*

*closer, so the intervention by the NGO was a good initiative that has helped our children. (FGD, Mempeasem, July 2020).*

This affirms that NGOs helped provide essential social services like education for the poor and needy in society. Most NGOs have helped provide essential services like water, schools, health facilities, and public toilets (Holmen & Jirstrom, 2009). In a similar view, Makoba (2002) contended that the provision of essential facilities like education in most African countries would not be possible but for the presence and interventions of NGOs in several of the poor communities. The support that NGOs give in terms of providing scholarships and educational facilities; is a worthy course that will ultimately lead to poverty reduction if not wholly eradicated.

#### **4.5.3 Effects of financial support and soft loans on welfare of beneficiaries**

Further, respondents identified the provision of financial support and equipment as necessary steps in the poverty eradication effort of the organization. Data gathered in the study indicates that the Go Help Africa Foundation had granted seed monies to its beneficiaries of skills training organized. AWDF had also allowed beneficiaries of their projects to access soft loans from financial institutions and create savings schemes for them. As explained by respondents, the organization has set up various women in their enterprises and sensitized them on savings. Such financial literacy granted beneficiaries assisted in growing their businesses, maximizing their profit, and reducing poverty among them. The impact of these activities of NGOs has had on the people goes to confirm the findings by Adjei et al. (2009) that NGOs have resorted to establishing microfinance entities to provide soft loans for the poor in rural poor communities. The provision of such loans to low-income earners and small

businesses too many could be a way of eradicating poverty, especially among the urban poor. This is what a beneficiary intimated:

*Banks and financial institutions will demand collateral before giving out loans to poor people like us. Still, this NGO (AWDF) has been able to facilitate soft loans to start our businesses, and many of us are doing well and making profits (KII, Bawaleshie, July 2020).*

#### **4.6 Challenges encountered by the NGOs in the Implementation of Poverty Reduction Related Interventions (Objective Three)**

Implementation of poverty-related interventions by NGOs does not come without some challenges that have adversely affected their efforts in fighting urban poverty.

Key among the challenges include:

- Lack of funding or difficulty in accessing donor funding.
- Lack of support from government agencies.
- Lack of monitoring or plan to ensure sustainability.

Some of these interventions and the lack of accurate data on interventions and beneficiaries, resulting in individuals benefiting from multiple interventions to the detriment of others, lack of proper mechanisms for the selection of beneficiaries, among others, are some of the challenges that emanated from this study.

##### **4.6.1 Lack of Funds**

Generally, NGOs are engaged in giving aid and support to the vulnerable. Most of these funds come from donors and charitable organizations. The interviews revealed that funding had been a big challenge in executing NGOs mandates. The outbreak of the Covid-19 pandemic has exacerbated the situation. Avolio-Toly (2010) indicated that 'NGOs thrive mainly on the availability of finances for their operations. Finances

for NGOs come primarily from donations and grants (Avolio-Toly, 2010). The CEO of Go Help Africa had this to say;

*Many organizations that fund our programmes and projects were heavily hit by the Covid-19 pandemic resulting in some not operating fully, while others had no choice but to shut down operations. This made them unable to make funds available to us while others redirected their support to fighting the pandemic. (Expert interview, Dzorwulu, July 2020).*

In Ghana, financial constraints associated with inadequacy and delays in releasing donor funds appear very normal among NGO operations (Adjei et al., 2012).

#### **4.6.2 Lack of accurate data and mechanism of individual and community beneficiaries**

Several social interventions are being implemented by the government and NGOs, which have their respective modes of selecting beneficiaries. The lack of a proper mechanism for selecting beneficiaries of NGO programmes has resulted in persons accessing multiple interventions to the detriment of other poor people or communities. Official at the Department of Social Welfare and Community Development (DSWCD) said that data from other GSS are used to track poor communities. She added that NGOs have also adopted instruments used by interventions such as LEAP and PWDs common funds to select their beneficiaries. She lamented that some NGOs do not involve the department in the selection process. As a result, some people are benefiting from multiple social intervention programmes instead of expanding them to cover others who are also in need. There is also a lack of collaboration with the government. She indicated this to that regard:

*Because their funding comes from donors who usually would want to implement an intervention the way they want it, even though that may not yield*

*the needed benefits to the beneficiaries, it is difficult for these NGOs to listen to advice from local authorities such as my department or Assembly (Expert Interview, Dzorwulu, July 2020).*

Another KII interview revealed some challenges faced by the organizations, officials who participated in the study identified difficulty in mobilizing beneficiaries as some do not have mobile phones.

#### **4.6.3 Lack of Sustainability of programmes and projects**

Sustainability and continuity of programmes depends largely on:

- Commitment and support from state institutions.
- Desire to hold on to traditions and culture.

It came out of the study that, there is not much commitment from government officials or authorities to implement policies and programmes that they do not see immediate political capital. Efforts by the NGOs to develop communities through interventions are solely based on the strength of the NGOs. A manager of an NGO opined that:

*We do not receive any form of support and assistance from state institutions, be it technical or whatsoever, to end poverty. Such an absence of collaboration significantly impacts our activities negatively. (KII, July 2020).*

Sustainability is vital in ensuring the successful implementation of programmes and projects. This research, however, has established that some of the activities carried out by the NGOs in the Municipality were left without monitoring or continuity to ensure their sustainability. This may be partly due to the lack of synergy between all stakeholders. In some cases, funds made available were inadequate to see to the completion of programmes and projects. A respondent has this to say;

*My people were promised equipment after training, but we are yet to receive them three months after completing their training (KII, July 2020).*

Arhin (2016) outlined four central challenges to the sustainability of Ghanaian NGOs. These included (1) financial sustainability, where several organizations were facing difficulties in meeting their revenue targets and raising financial resources; (2) operational sustainability, where institutional infrastructure and capacity to sustain programs as well as continuity of expected quality of programs were challenging for organizations; (3) identity sustainability where the relevance of mission and the identity of some organizations were fading and (4) interventions sustainability where some organizations were struggling to continue or expand programs beyond their existing or already secured funding arrangements.

#### **4.6.4 Lack of collaboration between NGOs and beneficiaries/politicians**

Findings indicated that NGOs do not sufficiently fulfil the beneficiaries' needs due to ineffective strategies that they implement. There is an insufficient understanding of the livelihoods of the poor in these communities, hence the need for participatory development approaches that will consider the beneficiaries' views. On the issue of non-involvement of the beneficiaries in critical decisions that affect them, a respondent remarked that:

*We expect that the NGOs at least seek our opinion on some of their interventions and allow us to make inputs, but that is not the case. They already have what they will do written for them to dump on us (FGD, Mempeasem, July 2020)*

In cases where NGOs have refused such manipulations by the politicians, it has resulted in conflicts. The ultimate losers are the people who are the direct beneficiaries of these projects.

An official of AWDF has this to say;

*There are projects we have initiated that require continuous monitoring. Some of the projects are handed over to the care of the state agencies. For instance, if a school block is built for a community, the state agencies like the local assembly that is supposed to ensure its sustainability do not pay attention just because they do not initiate it. The bureaucracy one must go through before getting the needed support is so cumbersome that, by the time you finally get their attention, the project's duration would have elapsed.*

Similar research done by Adekola et al. (2020) in Nigeria intimated that most NGOs do not receive the needed collaboration and partnership from state institutions or local authorities required to undertake their various projects. The seeming lack of cooperation could stem from the fear of the government associating with NGOs that seek to work with various accountability mechanisms (Adekola et al., 2020). With this notion, Ramesh (2017) argued that most NGOs do not collaborate with government and state institutions due to the interest of political appointees to politicize the activities of these NGOs and take credit for themselves.

#### **4.7 Ways of Enhancing NGOs' poverty reduction efforts**

##### **4.7.1 Adequate source of funding**

Most respondents suggested sustainable funding sources to enhance the sustainability of projects and programmes by NGOs. The head of the SWCD opined that NGOs

should find diverse ways of funding their projects to make them sustainable. She also added that the government and NGOs should find a way to collaborate effectively, which will see an end to the lack of funding for most abandoned projects and programs. Donor support is the primary source of funds for NGOs, and they are woefully inadequate. The representative of AWDF had this to say;

*Grants and donor support sometimes are not released on time, and you know, some of the programs and projects we embark on are time-bound, which is a significant challenge in our quest to fight poverty and improve people's lives. We are looking at diversifying our funding sources to ensure these bottlenecks are overcome (KII, Dzorwulu July 2020).*

Thus, to effectively and efficiently improve the organization's effort, financial support to beneficiaries, especially the start-up capital, must be substantial enough to help individual beneficiaries set up their businesses. In the opinion of a member of the FGD conducted, he remarked,

*AWDF has helped to improve our living conditions, particularly for our wives. However, financial support is not enough to expand our businesses that much. If they can increase it, we would be glad; I can tell you that some members, after collecting the money, just spend it on food for their families (FGD, Mempeasem, July 2020).*

Since NGOs are not profit-oriented organizations, donations and grants are vital for sustaining the planning, initiation, and management of various poverty reduction activities of NGOs.

#### 4.7.2 Effective collaboration with state agencies and involvement of stakeholders

The involvement of key stakeholders would ensure the sustainability of programmes. According to a respondent, the cultural needs and conditions of the local communities are best understood by local people, particularly opinion leaders in the respective communities. As such, the organization should employ the services of these people who can better communicate with the people and consult them on the type of income-generating activities they prefer.

When such a partnership between local communities and the organization is set, it will help identify the most critical areas of income generation that the people would want to be engaged in, he further intimated. In the words of an opinion leader,

*When these officials come, they do not consult us on what and what we want to go into; they will just go and dump whatever they have written in their books without taking the people's views. They must employ the services of local people to tell them the taste of the people; this will ensure great success for their programs (KII, Bawaleshie, July 2020).*

Researchers in the field of NGOs significantly accept this position. Thus, UNESCO (2007) presented that when NGOs work with the various communities to meet the needs of the people, they attract greater involvement and support from the community. They stated that;

*Involving the community in the decision-making of programmes strengthens the relationship between NGOs, the communities, and project implementation. Community members and beneficiaries feel more ownership and responsibility for the projects and are more likely to be invested in a project's success and effectiveness. Community involvement can also help with the funding and*

*staffing of programs and increases the likelihood of a successful handover from NGOs to the inhabitants (KII, Bawaleshie, July 2020).*

Further, the founder of ACDF mentioned the need for collaboration between state actors at the local level and the organization as the key to their efforts to reduce poverty among the people. According to her, the government must ensure development reaches the people's doorsteps; however, NGOs come to assist in that direction. Thus, the government must assist such organizations in performing such poverty alleviation activities, she clarified.

*As it is so-called, the Third sector only comes in to support the government's effort to reduce poverty. It is, therefore, the responsibility of government institutions to provide the required partnership for NGOs towards poverty alleviation effort". (KII, Dzorwulu, July 2020).*

This position calls for the need for an effective partnership between government and NGOs for the efficient delivery of the functions of NGOs. Nagao et al. (2007) shared similar views when they opined that collaboration between government, state-led institutions, and NGOs is critical to the development of projects and sustaining the works of NGOs around the world. They further intimated that NGOs are just partners for growth, and their effectiveness and efficiency rely much on the government. Any serious government that seeks development and poverty reduction should partner with NGOs for the collective well-being of society. Finally, beneficiaries of various communities called for investment in social infrastructure, especially housing, to have a decent place of abode.

#### **4.7.3 Ineffective implementation strategies**

Findings indicated that NGOs do not sufficiently fulfil the beneficiaries' needs due to ineffective strategies that they implement. There is an insufficient understanding of the livelihoods of the poor in these communities, hence the need for participatory development approaches that will consider the beneficiaries' views.



## CHAPTER FIVE

### SUMMARY OF KEY FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

#### 5.1 Introduction

The study investigates the role of NGOs in urban poverty reduction using Ayawaso West Municipality as a case in the Greater Accra Region. This chapter presents the study's key findings and draws conclusions based on the study outcomes. Finally, policy recommendations based on the conclusions are suggested to inform policies on poverty reduction in Ghana.

#### 5.2 Summary of Key Findings

The study sought to address three objectives: to identify the primary interventions or activities of NGOs, assess the effects of the activities of NGOs on the welfare of the beneficiaries, and the challenges NGOs encounter as they perform the activities. This section discusses the key findings of the study based on the objectives mentioned above.

##### 5.2.1 Activities/Intervention of the NGOs in Ayawaso West Municipality.

The study set out to identify activities or programmes of NGOs in their effort to reduce poverty in Ayawaso West Municipality. To do this, the study selected five NGOs from three communities, namely Mempeasem, Abelemkpe-mawa, and Bawaleshie. The study took an interest in finding out the strategies and intricacies employed by NGOs in reducing poverty. In Ghana, many studies done in this field have mostly concentrated on the rural and savannah communities. However, this

study assesses the intricacies of NGOs work in the urban rather than just simply looking at how those interventions have impacted the lives of the vulnerable. It is also noteworthy that the study took an interest in delving into the background of the NGOs and the procedures used in the registration of NGOs in Ghana.

Firstly, it came out of the study that NGOs have a role in urban poverty reduction. NGOs have mounted several poverty reduction projects aimed at cushioning the lives of the poor and also bringing them out of poverty. These activities are grouped under thematic areas including, livelihood and economic empowerment, capacity building and empowerment of the poor, income generation activities, and health and sanitation.

Additionally, the study identified the shift in NGOs' approach from solving the needs of the poor to working to prevent people from falling into poverty. This appears to have enhanced their relevance as actors in urban poverty reduction efforts. In this sense, they advocate for the protection of the rights of the poor and the underprivileged; providing them with a platform to air their views.

In the area of economic empowerment and income generation activities, beneficiaries have received training in various economic and income-generating activities such as soap making and bead-making, preparation of alcohol-based sanitizers, sandals making, weaving of handbags, bakery, shoemaking, the building of various community self-help groups for women, grain banking, feeding programs and provision of grinding machines and tricycles. Also noteworthy was providing access to loans through the support of AWDF. This, according to beneficiaries, has empowered them to support their families and help create different streams of income generation for them. Consequently, the livelihoods of beneficiaries and that of their families have greatly improved. Moreover, on capacity building and empowerment of

the poor, programmes included education and sensitization of community members on rights, sensitization on street hawking, sensitization on rural-urban migration, sensitization on child upbringing and school dropout.

### **5.2.2 Effects of Poverty Reduction efforts by NGOs on Beneficiaries**

It came out of the study that programmes and projects of the NGOs have impacted positively on the lives of the beneficiaries. Activities of the NGOs have been helpful: employment generation, supporting children's education through scholarships, provision of loans, participation in decision-making that affects them, and the provision of health care. Respondents agreed that the various training received on economic and income-generating activities have resulted in the improvement of their lives.

Again, respondents identified the provision of scholarship and construction of social infrastructure like sanitation facilities as very instrumental in poverty reduction efforts. Moreover, on the provision of financial support, respondents explained the organization had created avenues where beneficiaries are given financial aid in the form of soft loans from various savings and loans institutions. The organization's support the community through their stream of income as well as building teams with members to save and raise capital for their trading in what they called "susu". This has led to a boost in the beneficiary's business confidence-level which has ultimately improved their income generation capacity.

Finally, on capacity building and advocacy, the study indicates that the intervention by the organizations has empowered the people to challenge issues they hitherto accepted. Learning this new skill has enabled them to act in new, more empowering

ways. Besides, the involvement of NGOs in poverty reduction in these communities has drawn the attention of local authorities to community challenges that resulted in inaction by the government on urban poor. According to some respondents, through advocacy by NGOs, Government has provided some of them Health Insurance and enrolled all beneficiaries on the schemes. Beneficiaries can now have access to certain health conditions including maternal health, health education, and the screening and provision of various drugs to the aged in the communities. The study revealed that the interventions have aided them to reduce their financial burden on the people.

### **5.2.3 Challenges encountered by the NGOs in their poverty reduction efforts**

Generally, NGOs sampled for this study are engaged in giving aid and support in many forms to reduce poverty in the communities they operate. Challenges such as difficulty in accessing funds from donors and donor agencies were seen as significant obstacles to implementing their interventions. Aside from rolling out their interventions, the NGOs would also want to monitor their efforts to ensure sustainability. To do this, they need to acquire continuous flow of funds for the programmes. The lack of or delay in releasing funds from their donors was a significant challenge identified. The outbreak of the Covid-19 pandemic exacerbated this.

Sustainability is fundamental as it ensures effective resource utilization and continuity. However, this study established some of the interventions by the NGOs were not sustainable. Some of the programmes were done halfway without seeing to their completion. Some beneficiaries who received the skills training did not receive the needed capital to start their businesses. Without sustainability embedded in the

plan, the communities cannot support themselves once the initiators of the programme or project leave.

The beneficiaries also identified issues such as inadequate benefits, long distances from their residence to the offices of the NGOs, the timing for meetings with NGOs as not favouring them, and the inability of the organizations to involve beneficiaries in the decisions of the NGOs as some of the critical challenges they face. In the case of the inadequacy of the benefits, it came out that the beneficiaries are often not provided with the needed training on the various projects and programmes they are enrolled in. In some cases, the equipment offered for their training is not enough to completely set them up.

#### **5.2.4 Ways of enhancing poverty reduction programmes by NGOs**

The study also found ways in which poverty reduction efforts by these NGOs could be enhanced from the respondents' perspectives. Respondents suggested that a different source of funding should be found to address the issue of insufficient funding. The lack of or inadequate financial resources for programmes and projects could be overcome when NGOs seek multiple sources of funding, both local and foreign aid. Whether public or private, foreign or local, depending exclusively on one single source does not ensure continuous funds flow.

Secondly, respondents made a strong case for NGO-State collaborations. To effectively tackle poverty, they need a shared understanding at all levels; from the identification of communities, policy formulation, and implementation, the MMDAs must be must have their inputs factored in the plan. The higher the level of cooperation and collaboration among stakeholders, the more effective development interventions.

It was also suggested that NGOs and the government partner to ensure the completion and sustainability of programmes initiated by NGOs. Also, respondents indicated that NGOs should broaden their streams of sources of funds to enable beneficiaries to access financial support from such sources. It is also suggested that organizations with similar visions and missions could pull resources together to see the successful execution of programs and projects to their conclusions.

Furthermore, to promote effective and efficient service delivery, NGOs were encouraged to provide mechanisms and create platforms for the involvement of all stakeholders, especially those their interventions are targeted at. With the suitability and continuation of programs and projects, it is strongly advised that the beneficiaries are involved in the processes leading to the implementation. Thus, adopting a bottom-up approach in supporting communities will ensure greater sustainability and maintenance of projects.

### **5.3 Conclusion**

The study concludes that NGOs are primarily set up with a particular focus on actions based on their expertise. Therefore, they tend to specialize in those areas within the confines of their expertise to address poverty. Activities such as training, empowerment, and advocacy, in various ways, were explicitly designed to address different segments of poverty.

The study concludes that urban poverty is persistent because of insufficient attention. Therefore, the space created by the NGOs to provide financial services, training of beneficiaries, empowerment of the excluded, and advocacy to enhance consciousness – in many ways, have helped the poor in the urban to receive some attention.

The study identified challenges that the NGOs encountered and concluded that the benefits could have been better and broader without the obstacles. Even with the challenges, NGOs play various significant roles in reducing poverty.

#### **5.4 Recommendation**

That urban poverty is identified as being increased is a wakeup call to the Government and other development partners not to overly consider Ghana's poverty situation rural phenomenon. Five essential recommendations are made to enhance the effectiveness of the operations of NGOs in their efforts to reduce poverty in the AWM in particular and Ghana in general.

1. Poverty reduction efforts must be comprehensive enough to embrace all the urban communities of Ghana. That access to quality education and skills training helped with poverty reduction implies that such activities should be prioritized in all efforts.
2. Findings from this study also suggest that Government does not provide the necessary support to and collaboration with the NGOs, even though this is captured in the Non-for-Profit Organization (NPO's) policy framework. This could be a hindrance to poverty reduction efforts. Therefore, the study recommends that Government and its agencies collaborate effectively with the NGOs to assist them in rendering the poverty reduction-related services. This will ensure a continuation of projects, monitoring progress, and giving the necessary support to NGOs' efforts by government agencies will ensure sustainability.
3. The Ministry of Business Development is advised to increase the use of some of the effective strategies employed by the NGOs, including providing

financial support, skills training, and advocacy to help more youth in the urban communities to be involved in the production process to address urban poverty.

4. The various challenges faced by NGOs and the beneficiaries should be addressed to ensure better results. For example, the vulnerable that these interventions are made for should be involved in planning the various programmes to help them. Again, the benefits should be adequate for the beneficiaries to engage in something substantial.
5. Government should liaise with its development partners to identify the level of negative impacts COVID-19 pandemic has brought upon urban dwellers in order to strategize to extend more support to address the additional vulnerabilities.



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## **APPENDIX A: INTERVIEW GUIDE**

Dear Respondent,

This instrument is to seek the relevant primary data for the conduct of an academic exercise on the topic **“THE ROLE OF NON-GOVERNMENTAL ORGANIZATIONS IN URBAN POVERTY REDUCTION: THE CASE OF AYAWASO WEST MUNICIPALITY”** towards the award of Master’s Degree in Social Policy Studies from the Centre for Social Policy Studies, University of Ghana. The purpose of this study is to identify the main activities of NGOs in addressing urban poverty, examine the effect of the activities on the well-being of the citizens and to identify challenges behind the implementation of poverty reduction programs. All information gathered will be treated with utmost confidentiality and would be solely used for academic purposes. Your support and contribution would be very much appreciated. Thank you.

### **SECTION A: Demographic Information**

1. Can you please tell me your age?
2. What is your position in this organization?
3. How many NGOs are registered with the Assembly?

4. Can you please take me through how NGOs are registered?
5. What are the requirements for the registration of NGOs?

**SECTION B: Main Issues**

1. What is the role of the NGOs in poverty reduction?
2. What interventions or activities have they employed in ensuring poverty reduction in Ayawaso West?
3. How has these interventions impacted in your lives?
4. What are the specific challenges confronting the NGOs in the implementation of their interventions in the municipality?
5. What way can these challenges be resolved?



**APPENDIX B: INTERVIEW GUIDE FOR INDIVIDUALS LIVING IN SOME  
DEPRIVED AREAS IN AYAWASO WEST MUNICIPALITY.**

**SECTION A. Demographic Information**

1. Can you please tell me your age?
2. What is your level of education?
3. What work do you do please?
4. How long have you lived in this community?
5. Where were you born?
6. Where were you staying before?

**SECTION B poverty reduction interventions**

Main activities of NGOs:

1. Do you know what NGOs are? Mention some.
2. Have you benefited from the activities of the NGO(s)?
3. Do you know any project or person that has benefited directly or indirectly by the operations of the NGOs?
4. What type of interventions have you benefited from the operation of the NGO? Mention them.

**SECTION C: Effects of the operations of the NGO**

1. How has the operations of the NGO helped met your needs?
2. How have the operations of the NGO helped reduce poverty in your area?
3. Has it improved your well-being?
4. In what way? (Probe further)

**SECTION D: Factors affecting the implementation of poverty reduction strategies by the NGOs**

1. What in your views are the challenges in accessing NGOs programme?
2. Will you suggest a different approach in the implementation of poverty reduction strategies by NGOs?
3. What do you think can help sustain those interventions?
4. Do you benefit from any other interventions from other bodies such as Government, Assembly, Faith-Based Organization (FBO)?



## APPENDIX C: INTERVIEW GUIDE FOR NGO

### SECTION A: Background of the NGOs

1. Can you please tell me your name?
2. What is the name of the NGO?
3. What is your position in this organization?
4. Briefly give me the background of this organization.

### SECTION B: Main Issues

1. What projects have you done so far?
2. How do you select your beneficiaries?
3. How often do you engage the beneficiaries of your interventions?
4. How often do you engage other stakeholders in the implementation of your projects?
5. What challenges do you face with the selection of beneficiaries?
6. Do you monitor to ensure sustainability of your interventions?
7. In which areas have your interventions impacted on the lives of the beneficiaries?
8. What are some of the institutional challenges associated with your operations?

