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By the Grace of God, the day will come when poverty will receive the final blow: the impact of NGOs supported by Dutch co-financing agencies on poverty reduction and regional development in the Sahel: Northern Ghana report

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***BY THE GRACE OF GOD, THE DAY WILL COME WHEN
POVERTY WILL RECEIVE THE FINAL BLOW****

**THE IMPACT OF NGOS SUPPORTED BY DUTCH CO-FINANCING AGENCIES
ON POVERTY REDUCTION AND REGIONAL DEVELOPMENT IN THE SAHEL**

Northern Ghana report

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with

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**In collaboration with ACDEP, BAFF, Cordaid, DDO Navrongo-Bolgatanga, ICCO,
Presbyterian Agricultural Station, Garu, and PCG**

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Amsterdam/Bolgatanga October, 2002

* last sentence of self-evaluation report PAS-Garu.

Table of Contents

Introduction	3
Chapter 1 Introduction on rural development, on the poverty situation and on poverty reduction strategies in (northern) Ghana	5
Chapter 2 Perceived changes in the research area	22
Chapter 3 Non-Governmental Organisations in Northern Ghana, and Dutch Support	46
Chapter 4 Specific information on the diocesan development office of the Catholic Diocese of Navrongo-Bolgatanga and of BAFP in particular	70
Chapter 5 Specific information on the development activities of PCG and of the Presbyterian Agricultural Station, Garu in particular	78
Chapter 6 Detailed study of Bongo	86
Chapter 7 Detailed study of Garu	108
Chapter 8 Conclusions about the aid chain	131
Chapter 9 Summary and conclusions about the impact of Dutch-supported NGOs on rural development and poverty reduction in Northern Ghana	146
References	162

Introduction

In 2001 the Dutch ‘Stuurgroep Evaluatie Medefinancieringsprogramma’ (Steering group to evaluate the Co-Financing Agency Programme for Dutch Development Co-operation) asked four Dutch geographers working for the University of Amsterdam and the University of Utrecht to design a research project to evaluate the impact of Dutch development assistance provided via Dutch co-financing agencies on poverty reduction and regional development in the Sahel. It was agreed to take Mali, Burkina Faso and Northern Ghana as research countries and three of the current five co-financing agencies (CORDAID, ICCO and Novib) as CFO agencies to be evaluated. This report deals with the results of the study in Northern Ghana, where CORDAID and ICCO have a long history of support, and where it was decided to focus on two major recipient NGOs: the Catholic Diocesan Development Office of Navrongo-Bolgatanga, with a further focus on the Bongo Agro-Forestry Project and the Presbyterian Church of Ghana, with a further focus on the Garu Agricultural Station.

The Ghana study was done with a team, consisting of a team leader (Prof. Ton Dietz) and two students (Kees van der Geest and Geeske Hovingh) from the University of Amsterdam, together with members of staff and students of the University for Development Studies at Tamale, headed by a field co-ordinator Francis Obeng (agricultural economist/extensionist and PhD student at the University of Amsterdam), senior members of staff (gender specialist Joyce Bediako, agricultural economists Prof. Saa Dittoh and Samuel Donkor, and sociologist Dr David Millar), assisted by Paul Adraki, Yakubu, Linda Awedagha, Dr T.B. Bayorbor, and Beatrix Bawa.

During the preparatory phase (in June 2001) Francis Obeng, then in the Netherlands, went to the head offices of CORDAID in The Hague and ICCO in Zeist, and received rather meagre documentation and assistance at CORDAID and a lot at ICCO. The information was used to design the field research, which took place in March and April 2002.

The design of the impact study became different from a ‘normal’ evaluation exercise. The point of departure would not be the ‘projects’, or ‘NGOs’ as such but the changes that took place in the research area, and in two focus regions in particular: Bongo District and Garu Sub-district, both in Ghana’s Upper East Region. These changes were detected by ‘looking through the eyes’ of the local population: a participatory evaluation study at three levels of analysis: Bongo and Garu, two villages in each of these districts and 179 individuals in these four villages. The Bongo and Garu study was done by organising an inception workshop, by interviewing district directors of agriculture, education and health, and by studying lots of secondary (partly gray) literature. The village study was done with focus group sessions in each of the four selected villages. The individual-level study was done by separate surveys among women aged 40-45, their husbands, their parents and some of their children. Results were analysed making use of SPSS, both in Ghana and in the Netherlands.

Because of the crucial role of the inception workshop we will briefly deal with its organisation. During two days, 35 people were together in Bolgatanga to discuss the poverty situation and the impact of poverty alleviation interventions in Upper East Region, with a focus on Bongo District and Garu sub-District. Three groups of people were present: key persons from Bongo, key persons from Garu and researchers from the University for Development Studies at Tamale. Care was taken to have a good gender balance. First the group was divided in groups of two people (mainly one from Bongo and one from Garu) who

discussed their own history, focusing on the impact of the 'disaster years' in the early 1980s, and 1983/84 in particular, on their lives. Each person then had to tell the story of the colleague who was interviewed and this gave a valuable reconstruction of the situation and coping strategies during the regions' most difficult period of recent history. After that the period 1984-2002 was discussed to find out what major problems happened when. The second part of the workshop was devoted to the reconstruction of all interventions in Bongo and Garu since the early 1980s, and to a valuation of the impact of these interventions (in four groups: Bongo and Garu, men and women). In between (but also throughout the workshop) there was a discussion about the 'signs of poverty' in both areas and 'proxy' ways of measurement. During the second day most attention was given to the discussion about 'capitals and capabilities'. After a general meeting in which the components of each of the six 'capitals' were discussed, four groups (again Bongo and Garu women and men) judged the positive and negative changes, which took place during the last twenty years. The final touch was a sketch map of both Bongo and Garu, with a visualisation of some of the changes between the early 1980s and 2002.

The inception workshop was used to formulate detailed questions which were asked during the village focus group meetings, the individual interviews and the interviews with key persons.

Chapter 1

Introduction on rural development, on the poverty situation and poverty reduction strategies in (northern) Ghana

1.1 Introduction to Northern Ghana

Northern Ghana consists of three administrative Regions: Northern Region (headquarters Tamale), Upper West Region (headquarters Wa) and Upper East Region (headquarters Bolgatanga). Within Ghana it can be regarded as the most problematic area in poverty terms, with relatively low household incomes, low agricultural productivity, few wage jobs, low literacy levels, and low health and nutrition standards.

In 1986, UNICEF published a comparative study about poverty in Ghana. Based on three variables (infant mortality, literacy and life expectation), a 'physical quality of life index' was constructed, in which the Greater Accra Region was used as the reference area (with index 1), all non-northern regions scored between 0.69 and 0.89, but the northern regions much lower: 0.24 for the Northern Region and 0.265 for the Upper Region (see Whitehead, 1996, p. 33). In a subsequent 'Poverty Profile of Ghana', using the Ghana Living Standards Survey of 1987/89, the 'Savannah Region' (the North as a whole) only had 70% of the average mean per capita household expenditure; and, with 12% of the national population, it had 29% of the 'poor' (those with less than 2/3 of the national average per capita expenditure) and 51% of the 'hard core poor' (those with less than 1/3 of the national average per capita expenditure) (Whitehead, 1996, p. 28, using Boateng et al. 1990). In an assessment written by the World Bank in 1989 (Whitehead, 1996, p. 28) it was stated that 60% of the poorest tenth of the Ghanaian population were to be found in Northern Ghana.

Northern Ghana is isolated from the main areas of economic activity (cocoa, gold, industry) in the Kumasi and Accra areas of the South. In British colonial times the North was regarded as a 'backwaters' area, and since Ghana became independent in 1957, northerners have complained that the Ghanaian state continued to regard the area as marginal, with few government investments in infrastructure, agricultural services, education and health care facilities (cf Bekye, 1999, Bening, 1975 and 1990, Brukum, 1998, Van der Geest, 2002). Christian-inspired NGOs have often been more active in these latter fields, both the various Catholic Dioceses and related NGOs and a number of protestant NGOs, of which the Presbyterian Church of Ghana (PCG) has been most important. There are also some Muslim and some non-religious NGOs active in the area.

Administratively the three Regions are subdivided in Districts (the most important government planning unit), and those in Zones. Politically each District has one or more Members of Parliament (with their Constituency) and each Zone has a Councillor in the Local (District) Government structure. The Catholic Church has a structure of Dioceses, and each Diocese has a number of Parishes. The Navrongo-Bolgatanga Diocese covers the whole of Upper East Region and the North-eastern part of Northern Region. The Protestant structure is much less hierarchical and more 'loose'.

Low investment in physical capital (low urbanisation, few industries, few roads and other means of communication) goes together with a relatively problematic natural environment, with large areas with very low soil fertility and relatively low and erratic rainfall. Northern Ghana forms the driest part of Ghana, and is part of the savannah region of West Africa. In good rainfall years it is sub-humid in character; in bad years it is semi-arid. It can be regarded as part of the Sahel Region. After relatively good rainfall years in the 1950s and 1960s, the rainfall situation in the 1970s and early 1980s deteriorated dramatically, with drought and famine in 1973/74, 1976 and 1981-85. Rainfall patterns partly recovered in the late 1980s and

1990s, but not up to the pre-drought level (cf Dietz & Millar, 1999; Dietz, Verhagen & Ruben, 2001, Van der Geest 2002)¹.

The population of Ghana as a whole increased from 7 million inhabitants in 1960 to 20 million now² (various World Development Reports). In Northern Ghana the current population is estimated at about 3.4 million people, with three densely populated clusters (part of Upper West, most of Upper East and the area around Tamale in the Northern Region) surrounded by vast areas of very low population densities. Population density for Northern Ghana as a whole is 34 inhabitants per km², but with the high-density pockets beyond 100 inh/km². (Census 2000). It was 24 inh/km² according to Census 1984; and 13 inh/km² in 1960. Population growth has been rapid since 1960 (2-3% per annum; in 1960 there were 1.3 million inhabitants in the North³), but lower than in Southern Ghana, and the demographic growth figures are recently slowing down. There has been a steady influx of people from Burkina Faso (easily integrating among their ethnically related next of kin), but not at all as massive as in Ivory Coast.

Migration to the South has been high throughout the 20th century and is probably increasing. Many northerners have relatives living in the South⁴ (or even abroad) and because many of those ‘temporary southerners’ still hope to be buried in their ‘home areas’ up North, social and economic ties with their northern family members are quite strong. At various levels of scale Northern Ghanaians can nowadays be regarded as people with ‘multi-locational and multi-occupational livelihood pathways’. Many people (mainly men, but recently an increasing number of women as well) have life histories in which they partly stay and work in the North and partly in the South, with a more ‘northern’ profile in youth and old age, and a more ‘southern’ profile between the age of twenty and forty. Also within the North people have a history of combining work in ‘home agriculture’, with work elsewhere, both in rural areas and in the few urban and semi-urban settlements, like Tamale, Bolgatanga, Bawku, Wa or Lawra.

Locally many people cultivate fields near their home (the ‘compound fields’), at some distance from home (the ‘bush fields’) or even so far from home that they have built temporary shelters in areas of pioneer occupation (like the seasonal rice fields in the marshy and riverine areas of the Volta river system). Looking at family networks at any point in time, the large variety of places and types of work is striking, and hence the diversity of social capital. A lot of this livelihood behaviour was triggered by the climatic shocks which people experienced in the early 1970s and early 1980s, but already in Colonial times some of the

¹ Most parts of Southern Ghana have a humid climate and the original vegetation in the south-western and central parts of the country is tropical rain forest. Not much of it remains, though. During this century large areas have been converted to cocoa growing regions. Most of Ghana’s food consumption is based on root and tuber crops. Only in the northern, drier areas grains dominate.

² 18 million inhabitants, according to provisional findings of the Ghana Census 2000

³ In 1921 the first British Census after the inclusion of parts of former German Togoland indicated that the ‘Northern Territories’ had 630,000 inhabitants (Bening, 1990, p. 82), which suggests an average annual population growth of close to 2% during the Colonial period. Much of this growth was a result of major immigration from the French territories Upper Volta, Togo and Ivory Coast of people who tried to escape the forced conscription and other policies, which were regarded as harsh, as well as the results of desertification and drought in the northern parts of Upper Volta (cf Whitehead, 1996, p. 34-35).

⁴ In 1989, Whitehead found out that 74% of households in a case study community in Bawku East had one or more “male dependants away on labour migration” and 56% of all male household heads had labour migration experience; her 1989 research is a rare example of repeating a research design in the same area; in 1975 the percentage of households with “male dependants away on labour migration had been 62%, and 51% of all male household heads had labour migration experience (Whitehead, 1996, p. 46).

Northern people were known as among the most populous (seasonal) migrant groups in the South: the 1948 Census counted 14% of the men of the North-eastern Frafra ethnic group (Talensi and Namnam) in the South, 11% of the North-western Dagarti and 9% of the North-eastern Kusasi; in 1960 this had further increased to 31%, 24% and 18% respectively (Whitehead, 1996, p.36-37).

1.2 Agriculture, and food security in Northern Ghana

Despite the precarious climatic circumstances in Northern Ghana, with erratic rainfall and occasional droughts causing livelihood insecurity, agriculture is still the area's core activity, and most of the produce is still directly meant for family subsistence. Crops, which are relevant in the northern parts of Ghana include sorghum, millets, maize, rice, groundnuts and cotton. Most of the crop (harvest area) data recorded by the FAO for these crops for Ghana as a whole can be attributed to the northern areas⁵.

Looking at the 'northern crops' as a whole we can notice a steep increase in the total area under cultivation: from less than 600,000 ha in 1960 to more than 1.4 m. ha in the late 1990s. In the total Ghanaian hectareage of arable crops the 'northern crops' increased its share from one-third to half of the agricultural land use. Probably there are two causes: arable land use in the north increased, following an increase in the rural population; but also: 'northern crops' steadily 'moved south', partly as a result of climate change.

Using estimated hectareage and estimated production data, the FAO data also suggest changes (and fluctuations) in yield levels. These will be given in table 1.

Table 1.1: Ghana, 'northern crops', 1960-1998, yield levels (in kg/ha)

Crop	Av yield 1960- 1998	Lowest Yield (yr)	Highest Yield (yr)	St dev Yield (st dev/av*1 00%)	Yield level 1960s	Yield level 1970s	Yield level 1980s	Yield level 1990s
maize	1155	430 ('83)	1648 ('98)	258 (22)	1200	1100	1000	1400
sorghum	753	482 ('83)	1124 ('96)	161 (21)	600	700	700	900
millets	665	477 ('65)	1020 ('96)	131 (20)	600	600	700	800

⁵ Maize has almost always been the most important grain crop of Ghana, in terms of hectareage (although more important in the centre-north areas and not in the upper-north areas). The maize area increased from between 200,000 and 300,000 ha in the 1960s to a level between 600,000 and 700,000 ha in the late 1990s. Sorghum and millets are the most important crops for the upper north areas. The sorghum area increased with ups and downs from 150,000 ha in the 1960s to more than 300,000 ha in the late 1990s. The area of millet production increased from 100,000 ha in the early 1960s to 180,000 ha in the late 1990s, but with higher figures in between. The rice (paddy) area increased from 25,000 ha in the early 1960s to more than 105,000 ha in the late 1990s: a steep increase. However, rice hectareage showed extreme fluctuations: up to 130,000 ha in 1977, down to 40,000 ha again in 1983. The area of groundnut production was 60,000 ha in the early 1960s, decreased to half of this in the mid 1960s and increased to fluctuating levels around 90,000 ha in the 1970s, 120,000 ha in the 1980s and more than 160,000 ha in the late 1990s. The seed cotton production area has always been much less. From almost zero in 1960 to 25,000 ha in 1970, down again to almost zero in 1978, but increasing considerably until the 1990s (up to 50,000 ha).

rice	1234	590 (’82)	2075 (’98)	438 (35)	1100	900	1200	1800
groundnuts	1033	670 (’91)	1697 (’80)	248 (24)	900	1200	1200	800
seed cotton	696	305 (’70)	1014 (’85)	208 (30)	500	600	800	no data

Source: FAO data (www.fao.org); compiled by Maaïke Snel and Jacoline Plomp, supervised by Marcel Put, in March 1999.

The FAO data suggest a number of interesting conclusions about yield developments:

- For all grains the 1990s seem to be ‘breakthrough years’ with suddenly much increased yield levels. This improvement is not recorded for groundnuts (decrease) and for cotton (no data yet);
- For maize and rice the 1970s show poorer crops than the 1960s, for millets stagnating levels, for sorghum some improvement and for the cash crops groundnuts and cotton much improved yield levels;
- The 1980s show a further deterioration for maize, stagnation for sorghum and groundnuts, and improved levels for millets and cotton; in Northern Ghana as a whole the early 1980s were climatic emergency years with rainfall levels up to 30% lower than in the 1960s.
- In terms of average yields of the grain crops for the period as a whole, rice leads (but yield data are far less impressive than elsewhere in the world), followed by maize, sorghum and millets.
- Looking at the standard deviation of annual crop yield data, and comparing those with average yield figures it is evident that millets are the least risky crop (in terms of yield fluctuations), but closely followed by sorghum and, surprisingly, by maize. Also groundnuts have quite comparable levels of fluctuations. Both rice and cotton are ‘gamble crops’, with rather extreme fluctuations.

Increased hectarage and increased yield levels for all major grains have resulted in a considerable increase in grain production. In the early 1960s total grain production reached 410 million kg, or 60 kg/cap for Ghana as a whole. In the late 1990s the total production had more than quadrupled, to 1790 million kg, or 105 kg/cap for Ghana as a whole, despite the almost 250% increase in the number of people. This very positive result can mainly be attributed to the 1990s, when yield levels dramatically improved and hectarages increased.

Part of the agricultural improvements of the 1990s can (and should) be attributed to the better average rainfall situation, certainly compared to the mid 1970s and the early 1980s. Another part is a result of the improved social-political and economic situation in the country as a whole. And part will have been a result of improved agricultural support facilities and better infrastructure.

For the food security situation in the upper north area sorghum and millets have always been the most important crops. In the 1960-98 period there were nine years in which both the sorghum yield and the millet yield were less than the previous year; an indication of food security problems; these years were 1965, 1968, 1975, 1980, 1982 and 1983, 1990, 1994 and 1997.

The northern part of Ghana can also be regarded as the most important livestock area of the country. Livestock production trends can also be found by using the FAO database. Total (commercial) meat production steadily improved in the 1960s, from a level of 60,000 metric tonnes to about 80,000 metric tonnes. After 1976 there was a major increase, to a level of 140,000 metric tonnes in 1984 and afterwards this level was maintained. However, the recorded beef and veal production in Ghana shows a slightly downward trend from the 1960s until now, although it can also be said that the period 1974-78 showed a tremendous downfall, and after that the production improved again to the current level which is still slightly below the high 1970-74 level of 22,000 metric tonnes. Both goat meat and mutton and lamb production steadily improved, from 3,000 metric tonnes each in the early 1960s to 6,000 metric tonnes each currently. Other meat includes pork, chicken, and guinea fowl meat.

Commercial milk production increased from a level of 10,000 metric tonnes in the early 1960s to 24,000 metric tonnes currently. There was a steady increase with the exception of a severe crisis between 1974 and 1980. The Ghanaian production of meat and milk combined remained rather stable per capita, at a level of 10 kg/cap/annum.

Food security does not only mean the capacity to feed the population with food that is produced in the country itself. Food security can also be attained by importing food. Food imports can come through food aid or through trade. In Ghana the food aid component of food imports has mostly been small. Food aid data for the period after 1970 show that the average cereal imports through food aid were about 80,000 metric tonnes, with peaks in 1977-80, 1983-85, 1987, 1991 (an absolute peak of 200,000 metric tonnes), and 1992-93. Cereal aid mainly consisted of wheat, wheat flour and rice, although coarse grains were included as well. After 1993 cereal aid gradually stopped.

The US dollar value of total agricultural imports in Ghana has risen steeply: from a level of 50 m\$ in the early 1960s to 350 m\$ currently. The increase mainly started in 1986. Registered livestock imports decreased considerably, though: from a level of 120,000 annual cattle imports in 1961 to almost zero after 1975 (\$ value: from about 8 m\$ to less than 1 m\$). The import of goats decreased from 130,000 per year to almost zero after 1977 (value dropped from 1.5 m\$ to less than 0.2 m\$) and the import of sheep from 100,000 to less than 10,000 after 1978 (value dropped from 1.2 m\$ to 0.6 m\$). Most animals used to come from Burkina Faso, but after the 1974 drought the livestock trade petered out (at least the registered trade). Nowadays most (registered) agricultural imports consist of food grains, but FAO data are lacking.

Between 1960 and 1998 the consumption of food in Ghana as a whole (per capita) shows a change in composition, with a much higher importance of grains in the average diet, and hence a greater importance for the 'northern crops' (and for grain imports):

- maize consumption increased from a level of 20-25 kg/cap in the early 1960s to 35-40 in the 1990s, with peaks first around 1970 and after 1984;
- rice consumption is on the increase, from 10 kg/cap until 1990 to between 20 and 30 kg/cap in the 1990s;
- millet consumption was rather stable, with 8 kg/cap (peaks in the 1970s); sorghum consumption increased (from 9 kg/cap in the early 1960s to 13 kg/cap nowadays, but after rather low levels of 6-7 kg/cap in the 1980s);
- groundnut consumption first increased from a level of 2 kg/cap to between 4 and 6 between 1970 and 1990, and down again to a level of between 2 and 3 kg/cap in the 1990s;

- meat consumption was rather stable, at 10 kg/cap (but less beef, veal, goat, and mutton), while milk consumption deteriorated (between 6 and 12 kg/cap before 1978 and between 2 and 6 kg/cap afterwards).

The growing importance of grains in the Ghanaian diet results in a steady commercialisation of the Northern agricultural production, rice mostly, but other grains as well. In addition, first groundnuts, and later onions, tomatoes and other vegetables - the latter coming from irrigation schemes - became important commercial crops for Northern farmers. The (growing?) demand for different types of livestock and meat in Southern Ghanaian urban centres is also a challenge for Northern farmers.

Further information about Ghana's economy and about agricultural policy can be found in appendix 1.

1.3 The Ghana Poverty Reduction Strategy and Opinions among Northern Ghanaian NGOs about its quality and relevance⁶

Introduction

On March 7, 2002, at the end of a tour in Northern Ghana⁷, three British parliamentarians attended a two-hour seminar on the Ghana Poverty Reduction Strategy, with about 40 representatives of Northern Ghanaian NGOs, organised at the request of the British Embassy/DFiD by ACDEP, the leading NGO in Northern Ghana. NGO leaders came from all corners of the North; those from Upper West had to travel up to eight hours to get there; those from Upper East three to five hours. Many of the representatives know each other from earlier seminars. In fact this was the fourth time they met to discuss the GPRS process. It was obvious during the meeting that Northern Ghanaian representatives of NGOs don't shy away from rather provocative statements and from internal disagreements.

Poverty in Northern Ghana: an Overview of the Causes/Dimensions and the responses of the GPRS

In the years 2000-2002 a substantial attempt was made to formulate new poverty reduction policy by the Ghanaian government, assisted by various international donors. It started with a Ghana Livelihood Study Survey and it resulted in a Ghana Poverty Reduction Strategy Paper. In the Ghana Livelihood Study Survey of 2000, for Ghana as a whole, 42% of the people were found to be poor (= under the poverty line) and 33% extremely poor. For Ghana as a whole the picture was given of a reduction of poverty: from 51% poor in 1992 to 42% poor in 1999. However, the situation in Northern Ghana is far worse and the trend in fact negative: the category of the 'poor' in Northern Region went from 61% in 1992 to 69% in 1999 (seven out of ten are defined as poor), in Upper West it stabilised at a high poverty level of 87% and in Upper East there was a drastic deterioration of the poverty situation: from 64% to 89%. In Ghana's Upper Regions nine out of ten inhabitants are poor. In Northern Ghana as a whole more than 50% of the people can be regarded as *extremely* poor. This categorisation is based on an assessment of economic positions: extremely poor have a total income level (subsistence, gifts and cash) that is below the economic value needed for minimum food requirements for a healthy life; the poor are below this level plus 25%. Also non-economic

⁶ Based on a Report on a UK Parliamentary IDSC Seminar with Civil Society Organizations in Northern Ghana, Tamale March 7, 2002, on Poverty in Northern Ghana and the Ghana Poverty Reduction Strategy (by Ton Dietz and Saa Dittoh).

⁷ Two from the Labour Party and one from the Conservatives

poverty indicators for northern Ghana are relatively bad: showing low education levels, and bad health status compared to other parts of Ghana.

The document that was made for the Ghana Poverty Reduction Strategy states that past attempts at poverty reduction have not been successful, basically due to bad targeting. Spending on poverty reduction programmes was mainly on recurrent costs (salaries). The pledge is to improve the situation in northern Ghana in the next decade to a maximum of 60% poor in northern region and 70% in the upper regions. There is a pledge to bridge the huge geographical gaps in wealth levels within Ghana by spending more in the north and to change the Public Budget in favour of poverty reduction. At the meeting the following data were provided.

Table 1.2 Budget change intentions in Ghana, 2000-2004

Sector	2000 %	2004 %	Index 2004/2000
Defence	3.4	3.4	100
Health	4.9	7.0	143
Education	18.3	19.5	107
Housing	2.6	4.8	189
Agriculture	2.0	5.0	250
Water	11.0	17.0	155
General Public Services	10.8	7.0	65
Other	47.0	36.3	78

The intentions are clear: substantial redistribution of public funds in favour of agriculture, housing, water, health care and a bit of education. From this table, it is unclear which sectors will get less and what it means in terms of absolute real expenditure

Critique from Northern Ghanaian NGOs on the GPRS process and outcome

The Northern Ghanaian NGOs did not seem to be very impressed by the GPRS document. “In fact, if you compare it with the same documents for other African countries (e.g. Gambia, Burkina Faso) it is almost the same document: a ‘cut and paste’ exercise by some paper producers behind computer screens at the World Bank”. The data that are presented as proof of poverty are regarded as very doubtful and hence the policy choices presented. It does not adequately treat the problems of Ghana and it has a very narrow and ‘economistic’ definition of poverty, neglecting the people’s perception of poverty and the opinions of the poor how to tackle poverty from their perspective. The GPRS process is not ‘owned’ by Ghanaians, let alone by the Ghanaian poor. It created a lot of heat but no movement”.

The attitude towards wealth creation is wrong: it is as if only foreign export would create wealth, with the result that almost the whole of Northern Ghana “does not produce anything useful”. Food production is rather neglected in the document and so is the fact that the North can be regarded as a very important ‘producer’ of manpower for work in the South. There is no attention for the question of comparative advantages in the North (livestock, cotton, shea butter?).

In the GPRS paper there is a lot of emphasis on the role of the private sector. But what is the private sector? In fact all small-scale farmers-cum-crafts people in the North can be regarded as the backbone of Northern Ghana’s economy and they are all part of the ‘private sector’. But

the document only seems to regard the urban, formal and export-oriented sectors as the 'private sector' that needs to be strengthened.

The Northern NGOs are of the opinion that there is a dichotomy of discourse and action in the GPRS policies. Recently funds were provided for anti-poverty measures to 38 districts (out of 110 existing districts in Ghana). Only eight of those were from the North (4 northern (out of 13), 2 upper east (out of 6), 2 upper west (out of 5)). Too much the impression is created that the Ashanti region also has immense poverty and that the situation deteriorates there, too. What is needed is the design of composite regional poverty reduction plans, with the full involvement of the NGO sector (forming the Northern Ghana Network for Development, and moving from service delivery to advocacy).

The NGO sector was also critical about the HIPC initiative of the World Bank (writing off the debt of Highly Indebted Poor Countries with good governance, in exchange of government willingness to use the money that would otherwise be spent on debt repayment for poverty reduction measures). On paper it looks good. In practice the Ghanaian Government would not have had the money to pay back the loans so where would the HIPC funds come from?

The NGO sector has at least three tasks here:

- make sure that the government indeed mobilises funds
- make sure that the funds are really spent on poverty reduction
- assist the regions, and all District Assemblies, to produce good-quality assessments and plans.

The problem in the North, compared to parts of the South, is the lack of capacity in many District Assemblies to make good assessments and plans, and the lack of NGO capacity (in terms of numbers but often also quality) to assist.

The GPRS does not address the causes of poverty adequately. Quite a lot of the 'products' of the North go to the South with very meagre payment and multipliers to the North. A good example is the firewood and charcoal sector. Two-thirds of Ghana's firewood needs are produced in the North⁸, however only a fraction of the financial rewards ends up in the North: 70% goes to transport companies, mainly from the South.

Looking at the last forty years of Independent Ghana relatively few government funds reached the Northern Ghanaian farmers, although in the colonial era, the situation was even worse. One of the major real subsidies, which Northerners used to get, on fertiliser prices, was completely removed between 1988 and 1990 (Bumb et al. 1994, in Tripp & Marfo 1997). On the other hand, education is still basically free (the problem is that few poor people make use of it), and the government also spends quite some money on water (boreholes mainly).

The potential impact of decentralisation on poverty reduction

Like so many other countries, the government of Ghana has also launched a major decentralisation policy. However, there is a lot of confusion concerning the real power of District Assemblies in the new decentralised system of government. Also, most donors preach support for decentralisation, but in fact cut down on regional development programmes. The sector-specific policy of most current donors strengthens the capacity of central ministries, at the expense of local-level comprehensive planning. Although the districts have extensive legal

⁸ Probably this includes Brong Ahafo, which is the area between Northern Ghana and the Ashanti Region.

mandates, the decentralisation of funds and implementation capacity under the responsibility of the District Assemblies is still rather meagre or completely absent in some sectors (e.g. education, agriculture, feeder roads, health, with the exception of environmental health). Even if some money is allocated to the district level, it is often unclear if it will ever get there, and if it does it has often taken a lot of time and energy of District assembly staff. At local levels the systems to mobilise and engage the poor in the process of district planning are poor or absent. At central levels parliamentary oversight is weak. There is no national (poverty) Monitoring and Evaluation System in place. In practice mainly the NGOs act as watchdogs, and although they have proliferated in many areas, there is still a meagre capacity in many districts. In many districts there is a very weak accountability system and in many districts the relationship between the D.A. and NGOs active in the district is weak. Although NGOs have played a role in the planning of the GPRS at the national level, their roles at the local levels are not specified and in the actual expenditure of the D.A. budget (e.g. the 'common fund') NGOs are generally left out. It is often the other way around: NGOs succeed to get the involvement of civil servants (e.g. in agriculture) in foreign-donor funded NGO projects and NGOs support the activities of local government agencies with logistics and training (see chapter five and six).

NGO representatives made a strong plea for donors to give more funds directly to NGOs as representatives of civil society, and also NGOs should play a more direct role in implementing government-funded projects at the local level. Civil society should put pressure on donors to make sure that the Government really spends more in the North and more on poverty reduction. NGOs (in the North) should form a Task Force to monitor donors and government decision-making and expenditure patterns. NGOs themselves should better inform each other about the available funds: the new Social Relief Fund for the three Northern Regions is hardly known. Although the regional distribution within Ghana can be criticised a lot (out of 700 billion cedis (105 million Euros) only 100 billion goes to the North, and 200 billion alone to Central Region...), the funds for the North are hardly accessed: only 10% until now. (It is meant for District Assemblies: 60 billion for Northern Region, 20 billion for Upper East Region and 20 billion for Upper West Region).

Gender and poverty in Northern Ghana

It is widely acknowledged that poverty is not gender neutral: women are disproportionately hit by poverty and its effects. Both at government level and among NGOs specific emphasis on women and specific poverty reduction programmes for women became accepted policy after 1980. But at government level the current situation is not at all clear anymore. There is a lot of confusion about the recent change at central government level to create a separate Ministry for Women's and Children's Affairs. In the past women's affairs were in the hands of the National Council for Women and Development (NCDW). Also the President's wife formed an organisation after the Revolution, called the 31st December Women's Movement, which also helped in championing the cause of women. This was later transformed into an NGO. DWM became connected with the NCDW, until the present government set up the Ministry for Women's and Children's Affairs. At the District level women's affairs were in the hands of the Wife of the District executive officer. It is feared that the new structure will mean that "all minor issues" would be dealt with by the new Ministry, and that it would become more difficult to "mainstream" women's affairs in sector-specific ministries and at the level of the District Assemblies. In the North the number of women in formal sector jobs is still extremely low (1-3% only) and between 82 and 85% of all (adult) women are illiterate. Many women have never had any (formal) training. On the other hand in most Northern Districts women are

a considerable majority, as many men are away in the South during most of the year. Women have to handle the burden of absent husbands and sons, but they have limited access to land, tools, technology, skills and training. Only credit has become more accessible to women, but few women get it for anything beyond small-scale ventures. Women did not play a major role in the Ghana Poverty Reduction Strategy (GPRS) consultation either.

For women to play a role in redistribution of funds in the wake of the decentralisation exercise they need to be members of District Assemblies and of Area Councils. In many districts all the elected members are men, while only a few of the government-appointed members are women. According to the workshop attendants there still is a long way to go.

Some remarks by the British Parliamentarians on the GPRS debate among Northern Ghanaian NGOs

The British parliamentarians who visited the north noted a lot of energy among the NGOs in the North, and high quality. They urged the NGOs to go beyond complaining and move towards planning and action, with a continuation of the change towards advocacy. NGOs can play a major role to make sure that the aid priorities will really be changed towards more successful poverty reduction. “There is no sympathy in Britain for aid spent on Mercedes cars for big bosses, and if that image continues aid will simply dry up”. Total British aid per annum is 3 billion Pounds, of which 10% through British NGOs. The UK spends 60m Pounds per annum on aid to Ghana (half budget support; half sectoral support), while exports to UK are 180 m Pounds. Poverty reduction is both wealth creation and redistribution to the poor. NGOs should not only be a watchdog for more redistribution, but also support wealth creation and creating an ‘enabling environment’ for private sector initiatives. The parliamentarians note a very critical attitude towards the World Bank and the Poverty Reduction Strategy Paper (PRSP) process among the Northern Ghanaian NGOs, but they would like to urge the NGO sector to take the World Bank initiatives on poverty reduction serious and as proof of ‘real change’ (“also thanks to our Minister Kate Short, who sits on the WB board”). But NGOs should be encouraged to play an active role in the Ghana Poverty Reduction Strategy (GPRS) process, both in planning and in implementation, both at national and at local levels. NGOs can be a watchdog to fight corruption and to avoid that decentralisation only means a localisation of favouritism and exclusion of the poor. NGOs can support open and accountable district assemblies. NGOs are also invited to hold the British Department for International Development (DfID) accountable for what it does. The parliamentarians would strongly support an NGO watchdog role with regard to aid/donors.

1.4 Focus on Bongo and Bawku East

Within Northern Ghana, the most problematic situation in poverty terms can be found in those areas where meagre resources go together with very high numbers of people. Historically some parts of Northern Ghana became refuge areas to escape slave raids and turmoil. These areas had (and still have) a relatively difficult terrain and hence accessibility, and clusters of inhabitants could be more easily defended by making use of the rugged terrain, hiding places and the possibility to use poisoned arrows. These refuge areas could be found in the Upper West Region (around Wa, Lawra and Nandom), but in particular in the Upper East Region (around Bongo and Bawku). For an agricultural area full of boulders, and problematic rainfall, population densities of currently more than 200 inhabitants per square kilometre, as in Bongo, or more than 160 inhabitants per square kilometre, as in Bawku East, can really be regarded as extreme for West Africa. Poverty levels are high in areas like Bongo and Bawku Districts (cf Whitehead, 1996). We selected these two most problematic areas (Bongo and Bawku-East) for an in-depth analysis.

The problematic situation in Bongo and Bawku East can already be seen by looking at the data on population growth between 1984 and 2000, which are relatively low, compared to the rest of Northern Ghana (particularly in Bongo). This is probably not primarily because of lower birth rates or higher death rates, but because of out migration. The 2000 Census results show that 186,647 out of the 379,007 (49%) Kusasi (who are the major inhabitants of Bawku East)

live outside Upper East Region, mainly in Ashanti, Western and Brong Ahafo regions; 166,636 out of the 426,019 (39%) Namnams – with Bongo as one of their home areas – live outside Upper East Region, with Ashanti, Brong Ahafo and Greater Accra as their areas of destination (GCS Census 2000, p. 23 and 50). Mainly men leave the area in search of better prospects: the male/female ratio around 90% suggests a continuation of a gender-selective process of labour migration to areas mainly in Southern Ghana: towns, as well as rural areas. As a result we see a situation, which is called ‘feminisation of agriculture’ in the literature. However, unlike other African areas with high (male) labour migration, this process of gender-selective migration patterns does hardly result in a strong presence of female-managed households. The size of household compounds is relatively large in this area, with mostly a male head, and a number of married women present in the compound: wives of the polygamous male head and often also wives of sons, who may or may not be present continuously. In her research findings Whitehead stresses the fact that female labour had become more important in between her two research periods, 1975 and 1989, and that many women had to work much harder in 1989, compared to 1975. But she also stresses that remittances from husbands and/or sons who work elsewhere in Ghana are (or were?) low. Households with a labour problem - e.g. because of most males being elsewhere, and not sending money to replace them by hired labour or to enable the financing of labour parties - are, according to Whitehead, households with hard-core poverty. As women dominate those households, we may speak of ‘feminisation of poverty’.

Table 1.3: data about Bongo and Bawku-East Districts, Upper East Region, Ghana

	Population 1984	Population 2000	Annual Growth Rate 1984- 2000	Pop. density 2000 inh/sq km	Male/ Female 2000	% Children 2000
Bongo	60,335	77885	1.6%	239	87%	41%
Bawku East	195,280	307917	2.9%	196	92%	49%

Source: Census 1984 and 2000

We will specifically look at the impact of the activities of PCG in Garu (supported by ICCO) and of activities supported by the Catholic Diocese of Navrongo-Bolgatanga with a focus on Bongo (supported by CORDAID). In Bongo we will look at the activities of the Bongo Agro-Forestry Project with special interest (see Navrongo-Bolgatanga Diocese, 1998). In addition we will study some activities of BESSFA and ACDEP (both NGOs were supported by both ICCO and CORDAID) in the research area. The activities sponsored by ICCO and CORDAID will be contextualised by looking at the NGOs as a whole, and by putting their activities in perspective by taking account of interventions by all relevant NGOs and government agencies in the two study areas.

We have included a community North-east of Garu (In Gagbiri Natinga) which was already studied twice, in 1975 and 1989, by Ann Whitehead of the University of Sussex, as part of a British Government-sponsored assessment study of poverty in Northeast Ghana (Whitehead, 1996). It is a rare example of a panel study, done in an area with potential impact of the Garu Agricultural Research Station. According to Ann Whitehead this station was started by the British Colonial Government in 1938, and taken over by the PCG soon after Independence,

when PCG started activities in Bawku and surroundings, assisted by Dutch support (not yet ICCO) (Whitehead, 1996, p. 51).

Existing evidence in the literature about poverty in Ghana's Upper East Region (and in Bongo and Bawku-East in particular) suggests that households can be subdivided in three major groups of poverty profiles:

A Relatively rich households

Relatively rich households, generally large, often polygamous, with considerable internal labour supply, owning cattle which are used for ploughing (and also hiring out to other farmers), generally with at least one son with secondary education, and a salaried job elsewhere, with sufficient food production for home consumption, and two different livelihood profiles:

- A1 Specialising in commercial niche farming, e.g. onions in Bawku, or tomato production, through access to e.g. the Veia Irrigation farms in Bongo
- A2 Diversifying in commercial agriculture, and/or trade, and/or politics or civil service or NGO jobs and/or religious functions and/or petty industry.

B Average households

Average households, with on average a food deficit from home production, but who balance food needs with sufficient income from agriculture (sale of goats, sheep and chicken is important), local non-farm income and labour migrant income; no cattle owned, but they do own sheep and goats; some of these households have invested or do invest heavily in education of children (sons mainly), but until now without benefits surpassing costs.

C Relatively poor households

Relatively poor households, generally small, not polygamous, with major agricultural labour problems (locally regarded as "too poor to farm", although they are not landless, and they often do cultivate a small piece of land, but with harvests (far) below the food needs of the household ; there are no or unreliable remittances from members elsewhere (or no members elsewhere); these households do not even own goats or sheep, but they may own some chicken or guinea fowls; they are often forced to 'hunt' for day labour jobs (paid in cash or kind), often at the expense of own farm work. This category includes rare cases of socially abandoned widows or diseased people, and "mad" or socially despised households.

Authors like Ann Whitehead strongly suggest that indeed ownership of cattle, and goats/sheep, can and should be used as a proxy for poverty categorisation in this area (as the most important potential financial asset), and from there onwards to look at labour profiles, livelihood diversity in labour and income terms, past educational investments (and hence human capabilities), geographical dispersion of next of kin (and hence potential social capabilities), investments in political office and religious/ritual functions (and hence social and cultural capabilities). The 'livestock ownership' proxy will indeed be used in our research, but it should be acknowledged that there will (still) be (some) Fulani households in the area - permanently staying or more or less wandering, or passing by - who do own cattle, but who might be regarded as very vulnerable and poor. Note that the Fulani usually also herd the cattle of the *local population*. They do not *own* all the cattle they herd.

The importance of micro geography in the distribution of these poverty types of households should not be underestimated. Being near roads, or at considerable (walking) distance from

roads is important. Having access to niches of prime agricultural value (irrigation, riverine areas) can be decisive too. The selection of communities and households within communities should enable a good distribution of these micro geographical assets and constraints in the research design.

1.5 Poverty assessment, using local perceptions

Who are the poor in Bongo and Garu according to local perceptions? The people present at the inception workshop suggested a number of characteristics, which would partly overlap:

- compounds would look untidy, with no ‘modern’ structures, no door and window frames, hardly any furniture in the house, and (most important to assess women’s wealth): no or only very few (types of) bowls on display. Women are supposed to ‘prepare’ for funerals when they would have the responsibility to feed the guests from special bowls, which are quite expensive: the more bowls a woman has, the wealthier she would be.
- certainly no cattle or pigs, hardly any or no sheep or goats, maybe a few (but sometimes no) fowls and the dogs which are on the compounds look very underfed (“all bones”, “not fit to eat”, as dogs are used for food occasionally).
- a ‘poor’ compound farm (around the house), with visibly meagre harvests and during the dry season you can see that the (sorghum) stalk remains are very thin; the very poor don’t even have a food ban on the compound; the little harvest they have they keep in the house.
- very shy people, who would not present themselves; would not go to meetings; would not have many ‘friends’ in the village; are often treated as ‘strange’, ‘fools’ or outcasts or their poverty is seen as a punishment for their ‘immoral’ or ‘not-normal’ behaviour; they would generally not have relatives elsewhere who support them (‘socially poor’) and they would not have many (or any) children. Wealth is often counted as ‘social wealth’. In the Frafra language people use a phrase “Atari neriba yani atari buno”: Having human beings is better than having material wealth. Having many wives and many children is traditionally regarded as wealth in itself. Being childless is seen as dire poverty and, if barren women have been left by their husbands or if they become widows, and if they have not succeeded in getting adopted children, that is the worst poverty that can happen.
- in poor houses you will not find bicycles, nor radios (or if these are present they don’t function because people can’t afford batteries), nor iron ploughs, nor wrist watches; women don’t have a separate cloth to use when they go to church (if they go; they often shy away from going) or when they go to a funeral; their children don’t have shoes and the clothing and shoes of adults is often torn or partly destroyed.

1.6 Local experiences with disaster and coping strategies⁹

Poverty is felt most severely during a period of crisis. The last time the inhabitants of Bongo and Garu experienced a really severe crisis was in 1983-84. After a few years with low rainfall, the year 1983/84 was a real drought, and in addition “everything went wrong”. For many people in the area this period became a reference period, like in Europe ‘before the war, or after the war’. We used it as a point of departure for the reconstruction of people’s lives during the last twenty years.

The disaster years 1983/1984

⁹ This section is based on the Inception Workshop, March 7-8, 2002 in Bolgatanga

Generally the drought resulted in hunger in the area and this led to the adoption of several strategies to enable people to cope or survive. Specifically the following were the survival and coping strategies people adopted.

BONGO

- People who were relatively well endowed and could afford maize had to share with other members of the family.
- People travelled to Burkina Faso to buy millet and provisions to sell in Bongo.
- Many adults migrated to the south and to Burkina Faso as well.
- In some instances some children had to stop schooling
- Many crops got burnt because of widespread bush fires.
- People sold their animals cheaply - often to local butchers - so as to raise money to purchase food; many people also bartered animals directly for grains. People could no longer feed and water their animals; many animals died (also many after the first rains when it finally came).
- After 1984 the number of animals per capita never recovered
- The level of malnutrition increased dramatically to more than 85%.
- Everybody ate food that was not familiar.
- Government sent food aid (sorghum and oil). People would spend hours to find food aid if there was a rumour that food aid had arrived.
- Sorghum was used to prepare unfamiliar dishes. For example sorghum was used to prepare the meal as well as the soup.
- Wild fruits and leaves were commonly eaten; people rediscovered traditional foods.
- People learnt to use food judiciously.
- Eating one meal a day became the norm.
- People chewed millet stalks for their lunch.
- Some resorted to the more intensive use of baobab leaves and guava seeds for the preparation of soup.
- There were queues to buy uncooked kenkey so that they could cook themselves.
- Stealing became rampant. Also many women traders who had come all the way from Accra lost their cash when travelling north; they had to be helped by churches when they became stranded. Many traders were accused of cheating farmers
- Properties were sold cheaply to raise money to buy food.
- After the 1983/84-drought, many farmers decided to expand their crop area. In 1984/85, a year with good rains, there was plenty of food and a lot of it could be sold to Burkina Faso, where the food situation was still bad.

GARU

- Those who did not have food flocked to the homes of those who had food.
- Those who could afford developed sympathy for those who had no food to eat.
- Many people turned themselves into beggars for food and money.
- It resulted in out-migration. The food situation down south was better and this caused people to migrate to the south to work for money since there was no money to buy food in the north.
- It was common for the women to carry pots to Burkina Faso to exchange them for millet.
- People ate baobab fruits and seeds. Children especially took the baobab fruits as breakfast and lunch to sustain them till the one main meal in the evening.

- In one instance a man was served with clay as food. After getting to know this he committed suicide.
- Due to the high cost or non-availability of fuel-wood some people depended on cooked food from outside.
- People resorted to processing cassava into gari (grated cassava which has been roasted after the water has been extracted) because the cassava was too hard to be eaten.
- People learnt to eat one main meal a day. This has remained till today.
- Dry season gardening became very common.
- People combined their salaries to enable them to buy a bag of maize.
- Some people ate raw unripe shea nuts and cooked mango fruits.
- Some mothers deceived their children by putting bowls on fire when there was no food to cook. The bowls could be on the fire till the children fell asleep.
- Some families died through food poisoning after they had eaten false yam which is poisonous.
- Many children were stealing food.
- There was a major increase of cross-border (barter) activities.

There were also people present during the inception workshop who lived in other parts of Ghana during the difficult years 1983/84 and who also gave their stories. People from Garu and Bongo confirmed that many of these additional experiences were also relevant in their situation. Experiences from other parts of the country included the following:

- Shortage of water. Even hospitals were without water. Many wells and streams, which were always having water during the dry season dried. Water problems were particularly severe for animals.
- Lots of severe diseases (e.g. flu) causing death.
- “Fast Track” processing of cassava for the preparation of “kokonte”. The cassava was harvested, grated, dried and used to prepare “kokonte” the same day.
- Yellow maize and other less cherished foods like “kokonte” were eaten.
- Some women forced their husbands to travel to far-away places to earn extra money (many had no money for transport and they decided to walk hundreds of kilometres), whilst some other women resorted to prostitution as a means to earn some income: barter of sex for food.
- There were many ‘broken homes’: many women went to other men who could ‘provide’ for them better; many children were left to fend for themselves.

In an answer to a question as to why Ghana suffered these hardships, even more so than Burkina Faso - which is generally located in a (much) drier region - the following reasons were given.

- Widespread bush fires in the south of Ghana (due to extreme drought there as well) led to food shortage in the south and this adversely affected the ‘normal’ south-to-north supply of food.
- The bulk of grains that were produced in the north were airlifted to the south, so causing major problems in the north later. The 1983/84 drought took place after the 1981 military coup/‘revolution’ of Rawlings and soldiers would demand food or would demand that northern farmers sold their ‘surplus’ at ‘official prices’. In some places in the north (e.g. in Bongo) the ‘revolution’ had caused a political vacuum and

left people defenceless as some political leaders of the pre-1981 period had decided to flee to Burkina Faso (to places just across the border).

- The differences in eating habits were a factor of importance. Whilst Burkinabes eat more meat and less grains Ghanaians eat more grains and less meat. Many animals were not slaughtered in time and when they died of disease or thirst a lot of meat got spoilt.
- The influx of forced returnees from Nigeria in 1983 (more than one million Ghanaians were kicked out...) increased the demand for food. Many of these returnees gradually had to sell whatever 'luxuries' they came with in order to buy food. Farmers often were 'fooled' to barter a radio or another 'Nigerian' product for food, which left them with depleted stocks.
- Crop yields were generally very low due to the poor rainfall, as farmers in northern Ghana had not yet adapted their farming strategies to lower rainfall patterns, unlike farmers in Burkina Faso. The 1983/84 drought (in fact a longer period of difficult rainfall in 1980-1984) taught Ghanaian farmers to change to more 'Burkina-like' farming styles. The influx of Burkinabe farmers/refugees during the 1987 major drought in Burkina Faso (which was not so problematic in Ghana) also added Burkina expertise of more drought-adapted land management strategies.
- Many (northern) Ghanaians became convinced of the fact that "Ghana/Ghanaians must have done something very bad" and they deserved a punishment for their sins. The 'sins' were not so much related to the political situation (e.g. the coup of Rawlings) but more to sinful personal behaviour, that could maybe be corrected by becoming 'born again Christians' or be more strict in Christian or Muslim beliefs and practices. The major (rainfall) improvements after 1984 were believed by many to be God's or Allah's answer to 'improved behaviour'.

1983-2002: a local calendar of difficult years in Bongo and Garu¹⁰

BONGO

Year	Type of Difficulty	Impact on Life
1983	Dust pollution, drought	Poor livestock feeding and poor livestock health, hunger
1987	Drought	Late planting; Poor livestock feeding and death; Seeds for sowing eaten
1993/94	Political conflict	Loss of life; Displaced families: Use of resources for security; Destruction of houses and population
1995	Floods	Destruction of farms, crops and animal houses; high erosion
1997	Army worm; CSMenengitis; Floods	Loss of human life; Disruption of school activities; Destruction of crops and property

¹⁰ Also based on the inception workshop

1998/99	Political conflict	Loss of limb; Resources used to ensure peace;
2001	Drought (erratic rainfall)	Poor harvest

GARU

Year	Difficulty	Cause(s)	Impact
1984; 1997	Cerebrospinal meningitis (CSM)	Area in CSM belt; Poor ventilation	Death; Increased poverty; High loan default; Loss of labour; Mental and physical disorder
1991; 1999	Cholera	Poor sanitation; Heavy rainfall; Contaminated water	Death; Increased poverty
1983; 1984; 1985; 2000; 2001	Ethnic Conflict	Protracted chieftancy dispute (historical)	Death; Poverty; Low productivity; Low government/NGO intervention; Low development; Mistrust; Looting; Armed robbery.
1985; 1987; 1994; 1999; 2001	Army worm infestation	Drought (Eggs of worms laid during drought)	Crop loss; Poverty; Low harvest; Death through inhaling chemicals;
1999	Floods	Silted river beds; Spilling of dams; Excessive rainfall	Loss of life and property; Poor crop yield; Livestock loss
Annual Event (Except 1991)	Storms	Lack of wind breaks	Loss of life and property; Increased poverty and hardship; Injuries
1983/1984; 1987; 1990; 1994; 1997; 2001	Drought		Low crop yield; Lack of water; Increased poverty; Food shortage and hunger; Animal death through thirst; Diseases (multiplication); Walking long distances for water by

			women
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Chapter 2: Perceived changes in the research area.

2.1 Introduction

Both in Bongo and in Garu we have tried to get an idea about the perceptions among men and women about the changes in the area and how they value those changes. People were asked to judge changes in six major ‘capitals’: natural capital, physical capital, human capital, economic/financial capital, socio-political capital and cultural capital. They were asked to compare the current situation with the situation before and during the major drought of 1983/84.

The study about perceived changes was done at the inception workshop (for Bongo and Garu men and women separately, resulting in four sets of assessments) and at focus group meetings in four villages, two in Bongo area (Anafobisi and Balungu) and two in Garu area (Kugsabilla and Tambalug).

We will first give a brief description about these four villages.

Bongo: Anafobisi

Anafobisi is a village south of Bongo Town. It is ten minutes by car to reach the ‘Town’ of Bongo. Anafobisi has always been an important village for the Catholic Diocese, and for the Bongo Agro-forestry Programme in particular. However, a few other NGOs have also been active, and, being close to the District Headquarters in Bongo Town, the government services (e.g. the Ministry of Agriculture and Food) have also been relatively active. Anafobisi village is divided in five clan areas. Each clan occupies a section of the village. In the focus group discussion of the men, members of three of the five clans were present. These three clans consisted of 57, 48 and 18 houses (113 houses together). The other two clans were estimated to consist of 70 and 30 houses. In total therefore, Anafobisi roughly consists of more than 200 houses, and probably close to 2,000 inhabitants. The participants said that all houses and households in Anafobisi belong to the same ethnic group, which they referred to as ‘Borsi’ (a Namnam sub-group). Nine women attended during the first day of the focus group discussion but the number increased to 16 for the second day. Out of the 16, 13 were Christians and 3 traditionalists. No Muslim woman was attending, but the Muslim community is very small in this area.

Bongo: Balungu

The Balungu area consists of two villages, Balungu and Lungu or Longo, north of Bongo Town, near the Burkina Faso border. It takes about 45 minutes by car to reach the village social centre from Bongo Town. It can be regarded as a ‘remote place’, at quite a cultural distance from ‘big-city Ghana’. Both government services and NGOs regard the area as ‘remote’ as well. For the Catholic Diocese and the Bongo Agro-forestry Programme it only recently became a target area. When we first visited the village on a reconnaissance visit a small group of people gathered for a preliminary discussion, as had happened when we did the same in Anafobisi, earlier during that day. The difference was striking. In Anafobisi all men and all women were eager to discuss things and express their opinions about all the topics, which we touched. In Balungu far less women came, and those who came were first very silent, and later, after all the men had had a chance to say something (from the elder with most local authority, to men lower in the hierarchy), one woman appeared to be a kind of women organiser and she became the spokeswoman for all. The atmosphere was more shy and more

at a distance than in any of the selected villages. The village itself also looks much more traditional, with hardly any signs of ‘modernity’. Later a local key person told us, “Indeed, every ten minutes you drive towards Burkina Faso, you go back ten years in history”. During the focus discussions later, the atmosphere became much more participative and especially here the separation of women and men for focus discussions proved to be very important to get a woman’s point of view. One of the external participants told us “yes, these women were more at a distance in the beginning, more reluctant, more shy, maybe less trusting; but once they began to believe in the exercise they were soon more enthusiastic, and more creative than in the other villages”.

The size of the population of the twin villages is not known (around 1,000?), but it has most certainly increased over the last twenty years. 12 men and 20 women took part in the Focus Group Discussions.

Garu: Kugsabilla

Kugsabilla (or Kugsabile) is a village at about 12 kms from Garu Town, half an hour drive by car, two hours walk. It is to the north/north-east of Garu, near Tempane. It was one of the first villages where Garu Agricultural Station started to work with the group concept and one of the first where they decided to withdraw (‘weaning’, since 1995). The village community was thought to be advanced enough to look after themselves. The village has 83 compounds (and close to 1,000 inhabitants): approx. 60 Kusasis, approx. 15 Busangas, 6 Bimobas and 1 Fulani (one other Fulani recently left). The village consists of 50% Muslims (mainly Busanga, Bimoba, but also some Kusasi), 10% animists (Kusasi) and 40% Presbyterians (mostly Kusasi). Both the Chief and the Tindana (the Earth Priest) are Kusasis. The Busangas and Bimobas came approx. 80 years ago from Burkina Faso and Togo. Next to the Presbyterian Church of Ghana there are no other Christian church groups active in the village. Muslims generally live in much larger compounds, in a more or less separate part of the village, and they have more children nowadays than Christians. The village nowadays has two small mosques and one Presbyterian Church (each Sunday with approx. 300 people coming together). Although it was said that there were no problems between the two major communities, contacts are relatively scarce, with the exception of the nursery and primary school, where Muslim and Christian children (and their parents) meet for those who go to school. No Muslims were present during the focus groups, although they had been invited. They get support for their mosque(s) and other activities from Kuwaiti-based NGOs. In the village 100 people are member of five different groups that used to be supported by PCG/GAS. Most are Presbyterian Kusasis, but some are Muslims, also from the non-Kusasi groups.

The village forms a ‘unit’ in the system of local government. Ten members were elected: five Kusasi and five Busangas (who are also said to represent the Bimobas and the Fulani). All are men. Each man represents a territorial/social section of the village community and hence a group of families. Five members had been appointed by the government: three women (one Busanga, two Kusasis), and two men. One person from the village has been elected in both the Gagbiri Area Council (where he represents five villages; they meet four times a year, in the Primary School of Kugsabilla) and as a District Assembly man (where they meet three times per year). Since eight years he is an important political trait-d’union between the village and the Bawku East District leaders. With the implementation of decentralisation it is expected that this village has a sound base-line situation to make use of increased government funds for local-level development initiatives.

Some notes about the agricultural situation. The most important crop nowadays is maize, but towards the river also rice is important, as well as sorghum and millet in areas away from the river. Near the river onion fields abound. In 1976 a farmer started a pig farm, which continued up till 1986. In 1994 his son started again, but with improved methods: contained in improved piggeries during the rainy season; open range during the dry season, with additional feeding in the mornings and evenings. Manure production now is an important side effect: 12 adult pigs and 38 piglets produce 28 donkey carts, which is enough for one acre. In some years there is enough to also barter manure for pito mash or rice bran (one bag against one bag; mainly with women groups), which can be fed to the pigs. If this has to be bought it costs 10,000 cedis per bag and a bag lasts for a week, for twelve adult pigs. He carefully uses weeds as well, gathered between the crop fields, to feed the pigs as well. Occasionally he sells manure (3000 cedi for a cocoa bag of manure). He started to give out piglets to those farmers who also wanted to become an improved pig farmer (there are eight of them now): after birth he gets half of the piglets and the original pig ("share pigging"). Pig rearing is a rewarding business (300,000 - 500,000 cedis can be earned per adult pig) but it is also risky due to anthrax disease. It was said that in the village even a Muslim became a pig farmer and made so much money that he could finance a trip to Mekka... The pig business is basically a result of the initiative of a few innovative farmers. Some assistance was received from PCG/PAS e.g. veterinary medicine, and from Care Int. funding the expansion of improved piggeries. Also some training was given in record keeping and in 'a business-like approach'

Garu: Tambalug

Tambalug (or Tamballug) means "young sheanut trees". Tambalug village is located 7 kilometres south-west of Garu Town. But the connection by road is rather bad. There is only a rough road even in the dry season. It takes at least twenty minutes by car to reach the town. Walking takes one and a half hour. There are 36 compounds in the village, with probably up to 400 inhabitants. The first family came about 100 years ago. With the exception of one Fulani family (10 people) and two Moshi families (respectively 7 and 5 people), all are Kusasis (with compound sizes between 6 and 22 people; most compounds consist of two households. The range is one to four households per compound). There still are a few 'traditionalists' and some Kusasis became Muslim (but there is no mosque yet: they go to Garu). Most people in the village are Christians and most Christians are PCG members, but there are also members of the Assemblies of God (who go to a church in Garu). The head of the village is a young Muslim man. There is GAS support since six years; to different groups. Rural Aid donated a borehole. The hand pump is shared by two communities. In the 1970s there was some ICOUR support, related to an attempt (which failed) by Tate and Lyle to establish a sugar plantation in the area.

There are 48 group members of the Garu Agricultural Station (GAS) in the village; about 50 percent of the compounds have group members among the compound dwellers. Most of these compounds have several group members.

Intervening institutions since 1983 include: the Garu Agricultural Station (GAS) of the Presbyterian Church of Ghana (PCG); the Savannah Agriculture Research Institute (SARI); Rural Aid; 'the Catholic Church' and 'the government'.

In the introduction round of the focus group discussions, we asked the participants to mention their main occupation besides rain-fed agriculture. For women, the activities mentioned were

malt making (for sale to pito brewers), sheanut procession and selling firewood. For males, livestock trading was mentioned. As we will also see later, the men in Tambalug do not have many non-farm activities. Cash income generating *agricultural* activities that were mentioned by both women and men were rice farming, maize farming, soybean farming, livestock production and especially dry season gardening (onion production).

After the introduction round, we drew the village map with the help of the participants of the focus group discussion. The most outstanding finding of this exercise was that the community is not endowed with a lot of public services, certainly compared to Kugsabilla.

2.2 Perceived changes in natural capital

Natural capital can be perceived as those parts of the natural environment which are used by people to sustain their livelihoods. For agricultural people these are mainly water, soil, and trees.

Bongo

In Bongo the women present in the inception workshop were generally quite positive about the changes in natural capital since 1980. They talked about increased livestock production; improvements in soil quality due to increased soil and water conservation activities; and increased numbers of trees. Bongo women saw as major deterioration the many examples of erosion, leading to infertile soils and useless rocks. They were particularly worried about the loss of soils along rivers. On the other hand, around the boreholes dry-season-farming takes place nowadays. The women of Bongo observed that the area's agricultural problems (rocks and boulders) could also turn into assets, as the area's landscape beauty became discovered by tourists and tourists begin to form an interesting market for the area's (artisanal) produce.

The women in Anafobisi tell that they spend more time on farming than in former days, but yield less. Farmlands have reduced due to the establishment of schools and houses on the places that were formerly used for farming. The increasing population also affects the space for farming. More farmers use small areas, while fertility has reduced. People have been told how to improve the fertility of the soil, though and an increasing number of farmers now pick up cow dung to fertilise the land, while making compost and using ashes and plant residues increased as well. Compared to the past, people produce more crops and more varieties, and they intercrop sorghum with cowpeas and other nitrogen-binding plants in their compound farms.

Anafobisi women also said that they have adopted new varieties of sorghum that mature faster like *akonkuosibua* (which means "you won't have to sell your goat"). The people who went to Burkina Faso during the period of famine in 1983 brought these new varieties. Later other types of sorghum were introduced as well (e.g. *Naga white* and *Global 2000*) and are now widely used. A new variety of groundnuts called *Daponga* has also been accepted. It does not mean, though that people have changed completely to these new varieties. Almost all farmers continue growing the old sorghum and groundnut varieties alongside the new ones. For millet people are still sticking to their old varieties.

Also according to Balungu women, most people adopted new varieties of sorghum after 1983, called *Akandaboa* and *Talanga*. These varieties came from Burkina Faso and only take three months to mature. People used to plant white early millet and white late millet, but now they only plant the early variety. Many poor landowners have to cultivate dark or black millet. *Awania* is a variety of millet that matures early, but has to be planted on fertile land. *Nakobluga* is an early maturing, hairy millet, which birds don't enjoy. The people therefore cultivate it in the lowlands, where most birds are. In general we may conclude that during the last twenty years many farmers have adapted their staple crops to drier conditions. People also adapted some other crops. The old varieties of groundnut used to consist of two or three seeds but they mature late. A few people still grow these varieties. The *Dapoona* variety is now most popular. It also contains two seeds, but it matures earlier. It has been brought from

the Sankasi-area and from Togo. Another new variety is *Dagana*, also with two seeds, but slower in maturation than the *Dapoonna*. This variety originates from Tamale. A new variety of cowpea has been introduced from Burkina Faso, which matures earlier than the old one. Both old and new varieties are still in use. The same applies to *Bambara beans*; a new, earlier maturing variety from Burkina Faso has been introduced, but the old one is also still in use. More people than in the past started to grow rice in wet places. The red variety matures early, but takes a long time to cook. The white variety matures late, but cooks early. Soybeans was introduced four years ago. Some people brought it from Bolgatanga. The farmlands in Balungu are not fertile enough for the cultivating of maize. The people only plant them in their backyards for home use.

Before 1983 the farming land in Balungu used to be very fertile, but at that time the people were not making use of the farming techniques they have now. From the early 1980s a weed called *striga* is bothering the farmers. It makes all the crops turn yellow; and, according to the Balungu women it appears when your land becomes less fertile. The people were taught how to avoid this striga, for instance by using groundnut-peels as compost. Ash can also control it. The farmland has reduced because new houses have been built. The planting of trees and the constructing of dams also makes the farmlands shrink. The increasing population led to land sharing. Building of schools and markets also had its part in this reduction of farmland-space. According to Balungu women, today there is less grass than in former days. The women believe this had to do with bullock ploughing, which spoils the grass and with the fact that animals have been eating most of the vegetation. Bullock ploughing was introduced in Balungu a long time ago. The women cannot precisely trace the date, but it should be in the fifties or sixties. The government donated the bullocks and ploughs and taught the people how to make use of them. In the early 1970s (in the aftermath of the toppling of the 'development dictatorship' of Nkrumah) this teaching stopped. A few years ago the technique got introduced again and now more and more people are making use of it.

Anafobisi and Balungu women and men claim that there is more livestock now than in the 1980s, but probably still less than before the period of drought and diseases. It is more easy nowadays to get treatment for animal diseases. The importance of livestock in the total livelihood of households has probably increased. There is an annual problem of food shortage during the dry season. People have to sell livestock to buy food and also to take care of the school expenses for their children. The types of domesticated animals have increased. Nowadays it not only consists of goats, poultry, cattle, dogs and donkeys, but also ducks, pigeons, (domesticated) rabbits, pigs, and turkeys (among the rich). Also new varieties of sheep and goats have been introduced. However, there are hardly any horses anymore.

The Bongo men present at the inception workshop were more sceptical about the changes in natural capital, than the women, and they were particularly worried about the reduction in the size of farm land per household. As positive changes they saw much more terracing and bunding, and even some land reclamation thanks to strongly improved soil and water conservation investments. However, in many other areas they saw depletion of soil fertility and soil degradation, due to overgrazing and due to poor land management among quite a number of farmers. Part of the poor quality of land management was a result of poor land tenure and land conflicts, according to them. As proof of the problematic situation they mentioned the many exposed rocks now, compared to the situation before 1980. They were worried about increased erosion for another reason too: the silt blocks water ways and this results in damaging floods.

In Anafobisi the men had a long story to tell about changes in farming. Unlike in the two villages in the Garu Area (see later), maize had not at all taken over millet/sorghum as the principal crop. Very few people grow maize. The reason the participants gave was interesting: "If you are the only one who grows maize, other people will harvest it to roast (i.e. they would steal it). If everybody would grow it, it wouldn't be a problem". In the past twenty years, some long duration crop varieties (esp. sorghum types) disappeared because the rainy season has shortened. They have been replaced by early maturing varieties of sorghum. Another new crop variety is 'Chinese groundnuts' and a newly introduced crop is soybean. The two most important crops are millet and guinea corn/sorghum. The focus group participants were in disagreement about which of the two was the most important. Improvements during the last twenty years were the adoption of composting, bullock farming, and the increase in the number of trees on the farms. But yields have declined due to late and erratic rainfall, continuous farming and land fragmentation. Thirteen out of twenty-four male participants of the focus group discussion had prepared their fields (at least some of their fields) with bullocks last year. Of these thirteen, four also owned the

bullocks and plough. The other ones paid an average amount of 50,000 cedis per acre (per season) to have their fields ploughed. The average yield of millet and sorghum in Anafobisi was believed to be about three bags per acre (750 kg/ha)¹¹. It was also estimated that an average household cultivates about three acres. This suggests that an average household harvests less than 1000 kg from its own farm, which is not sufficient to feed an average household. Land is extremely scarce. Some families in the village do not own land and have to pay (in cash or kind) to gain access to farmland. This makes their situation even more precarious. No farmer in the village ever used a tractor to till the land. No farmer had a dry season garden in the village.

Like their spouses, the men from Balungu had adopted many new varieties (of sorghum and groundnuts) and crops (soybean, bambara bean, cowpea) recently, partly adapting to drier climate, and partly to make use of better commercial possibilities. The men mentioned more sorghum varieties than the women: *mamgariya*, *akamdaboya*, *naaduliga*, and *keedaa*.

Farm sizes in Balungu were larger in the past. Because of population growth, land sizes have reduced, hence harvests are lower. According to the Balungu men, yields are also low because of decreasing fertility, continuous cropping, and erratic rainfall. Now there are no vacant lands anymore, except narrow strips on which animals graze. Livestock are fed on tree species like *nkanga* and *bohalia*, *sampaliga*, baobab and kapok. More gullies are observed now due to ploughing along the slope using bullock ploughs; vegetation to control erosion is disappearing. Farmers now practise stone bunding, grass bunding and composting, “Nowadays farmers encourage themselves not to plough along the slope and they bury crop residues on their farms”.

Men from Balungu talked a lot about changes in grass and grass use. A particular grass type was used in roofing in the past (*moor-pelungo*) and it is still there, but far away nowadays. Now the vetiver grass has become common as roofing material. In the past vetiver grass was used as material for the making of gates. Vetiver grass is now planted along farms as an erosion control measure. Other grass types (giant star, spear grass and *kinmege*) are also used as materials for roofing. The uses of grass include the following ‘functions’: roofing; storage; weaving of mats, hats, and doors; animal feed and traditional medicine (e.g. *nyuga* for cooling the body temperature of sick people; seeds for removing peck from the eye and *visiga* is used to weave a ring around children to ward off sickness especially in the rainy season). Some grass is used as a mosquito repellent and as a fungicide e.g. *kinke*. For cultivation, grass provides difficulties, as it is often difficult to weed in the crop fields.

The Bongo men who were present during the inception workshop did see major improvements in one element of the natural environment: tree cover. They saw the improvements in tree cover as a major asset: as source of shade and fodder for animals; as a ‘tool’ in reclaiming soil fertility; and as a source of medicine mainly. The men from Bongo saw minor positive changes in the fact that the availability of clay and fluoride deposits is now seen as an asset (although mainly untapped). Small scale quarrying has started and contractors have started buying stone chips. Again: although rocks and boulders are generally seen as a nuisance, they can now also be used for commercial purposes.

In Anafobisi the men were very clear: “In the past, we cut trees. Nowadays, we plant trees”. Twenty years ago, there were almost no trees left. Nowadays, the trees are quite many. Sheanut trees began to disappear more than forty years ago. “The sheanut tree followed the ancestors when they died”, an old man said. According to one participant in the focus group discussion, a more scientific explanation is that the sheanut trees grew old and died while the old ones were not replaced by new ones because of increased pressure on the land and unawareness of the need to plant new trees. Recently, some villagers have started to plant sheanut trees successfully. The big problem with sheanut trees is that it only bears fruits after ten years. Dawadawa trees in Anafobisi show the same ‘history’ as the sheanut trees. A problem in the replanting of these economic trees is that the water table has reduced now. The ground water is far away. There are quite a number of newly introduced trees: teak, pawpaw, leucena, cashew, neem, eucalyptus and mahogany. The latter four have medicinal uses. Mango trees were introduced in the 1960s. The neem tree is the most beneficial tree according to the participants.

¹¹ In appendix 2 more detailed data are presented about yield assessments according to the Ministry of Food and Agriculture. For Bongo yield levels of 800 kg/ha for sorghum and 600 kg/ha for millet are given.

Women in the Anafobisi focus groups were not so sure about the increase of trees in the long run. They agree that right now there are more trees than during the period of drought and famine of the early 1980s, when many trees died. However, according to them trees are less numerous nowadays compared to the period before 1980. Since 1985 things have improved, though. Because of the installation of certain laws, people are not allowed to cut trees freely anymore.

Women in Balungu told us that around 1983 you could look straight at Bongo Town through the trees (Balungu is slightly higher than Bongo). More than ten years ago people started planting trees and right now you cannot see Bongo Town anymore: the number of trees in the area has increased a lot. Through the tree planting the people now have more fruits and wood which they use for rafters, fuel and other uses. When discussing 'economic capital' the women started a lengthy discussion about the economic value of trees. They listed the various trees and their economic functions as follows:

- Sheanut-trees: to make sheabutter, use for medicines, for food preparation, the wood is being used for building
- Dawadawa-trees: they eat the fruit, they use it to flavour the food, the shells are being used for the plastering of walls
- Sinsabiga-trees: they eat and sell the fruit and use the wood as firewood
- Mango-trees: they eat and sell the fruit. They use the leaves for medical treatment.
- Guava-trees: they eat the fruit, the leaves are being cooked, it stops diarrhoea
- Ebony-trees: they eat and sell the fruit, and use the wood for firewood, they use the roots for treatment of measles and avoidance of miscarriages
- Blackberry-trees: they eat the fruit, it stops stomach pains, they use the trunk for the manufacturing of drums
- Kinkara-trees: they use the wood for firewood and the roots for medical treatment
- Baobab-trees: they eat the fruit, use the leaves for cooking
- Kapok-trees: they eat the young fruits, they use the matured fruit for filling their pillows.

The trees that have most economic value, according to the women, are sheanut-trees. The only disadvantage of this tree is, that it takes a long time to mature. After that, mango-trees, dawadawa-trees, guava-trees, and kapok-trees are their favourites. Later on the women also mentioned cashew-trees, although they have not been planted in Balungu yet. In the recent past, planting trees was a taboo, certainly for women. Nowadays women are very much involved in tree planting and management and the discussions showed that 'tree issues' were high on their agenda.

The men of Balungu also talked a lot about the trees in their village. In the olden days people got trees from the forest to roof their houses, but now they depend on trees planted for fuel wood. In the past there were more economic trees than now. Examples are sheanut, baobab and dawadawa. The forest (*Adabe*; also known as the 'oncho free zone') is now disappearing due to farming activities and bush burning. Men from Balungu now see the importance of trees. They mention quite a number of 'functions': shade, income, fruits, feed for livestock (e.g. *leucena*), roofing, firewood/charcoal, trees serve as windbreaks, leaves fertilise soils, with the presence of new trees animals do not need to go far in search of food (and get lost), trees are a place for tethering animals and trees provide a nice place for the production of pepper because of the provision of shade. However, the men also talked about the disadvantages of trees. Trees, especially *neem*, compete with the crops for nutrients, sunshine etc. Indigenous trees, especially baobab and fig trees, are considered as spirits who come to beg or sometimes steal money. In the case of begging if they are refused they bring curses and sickness to their victims. In the case of stealing, it results in quarrelling, which generally leads to conflicts and disunity. These beliefs have reduced now because of cultural changes.

Garu

Women from Garu who were present at the inception workshop said that women in Garu nowadays have access to more land for farming, they have less water problems and water quality has improved. They complain that women are overused by men in dry season farming, which in Garu mainly has to do with onions. They generally first have to work on their husband's farm before working on their own farm.

In Kugsabilla the women complained that they are still not allowed to grow millet and sorghum. However, their husbands allow them to cultivate bambara beans, groundnuts, soy beans, and maize.

Women in Kugsabilla village were worried about the energy situation. In the past they used to collect firewood from the surrounding bushes and they only used wood for their energy. They once planted trees on a piece of land far from their homes. These did not survive. Now there is no more wood nearby and they have to go far away, or they harvest wood from blown down or dead trees for fuel wood. They now depend more on sorghum and maize stocks and other farm remains for fuel. They do not have tree seedlings and do not have land for planting woodlots, while on the farm they have to ask for permission from their husbands before planting trees. Compared to the villages in Bongo, where there was a strong NGO programme for reforestation, the energy situation in Garu seems to be much worse.

Women in Tambalug confirmed that in the past women were not allowed to cultivate any crops. Now they cultivate millet, sorghum, bambara beans, and sesame. They have also started to become involved in a variety of income-generating activities, namely malt brewing, rice processing, onion production, rice production, shea butter extraction and pig farming. They apply farm yard manure, and practice composting and ridging. Some women use chemical fertilisers. According to the women in Tambalug there are reduced livestock populations due to theft, diseases, water and feed problems.

In the past the women said that there were more trees. However, most of the economic trees now were not there in the past. Many new trees have been introduced. These include cashew, guava, pawpaw, mango, neem and citrus trees. Cutting of trees has now stopped and stocks and cow dung are now being used as alternative sources of fuel wood. Identified problems with trees include competition for land. Some trees are believed to be witches, but people “try to be friendly with them because they are useful”.

Men from Garu said that land has more value now, thanks to improved conservation. They also reported that burning became less and saw that as a positive change. Livestock has increased in numbers and in quality and is more diversified now. There is less unequal distribution of animals (less polarised), and very important is the increased importance of pig farming. There are more tree species now than in the past (more fruits, better nutrition) and trees are better used for construction. There is increased medicinal use of trees as well. As negative developments they saw increased overgrazing. Compared to the period before the mid 1970s the old men are convinced that rainfall has diminished and there is limited access to land, due to reduced land per head. There is increased (ground)water use, endangering future water availability, and there is increased tree felling (mainly for charcoal).

During lengthy focus group meetings, the men from Kugsabilla started to compare their landscape now with what they remember from the 1970s. On the whole there has been a reduction in the number of trees in the village over the years. There were more trees in the village 25 years ago than there are now in spite of tree planting exercises carried out. According to an old man, in his youth there were more baobabs and more dawadawa trees. Tree planting in the village started about 20 years ago. The idea was introduced to the village by the then manager of the Garu Agricultural Station (GAS) of the Presbyterian Church of Ghana. Trees planted include mango, guava, neem, mahogany and kapok tree. The men are convinced that if the GAS manager (“the Dutchman”, = Karel Rigters) had not introduced tree planting then, there was no way the villagers themselves would have started tree planting 20 years ago. For the past 20 years the rate at which trees are felled has reduced drastically. This is because the people have now realised that trees are important. In this village there is no charcoal production (yet). The men started an interesting exercise to compare positive and negative effects of planted trees.

Positive Effects	Negative Effects
<ul style="list-style-type: none"> • Leaves as animal feed • Sticks/branches as rafters for roofing. • For fruits and shade • Medicinal use • Broad leaves used to wrap local food for cooking • As wind break • Improve soil fertility 	<ul style="list-style-type: none"> • Caring for them is time consuming • Reduces arable land size • Roots weaken walls of buildings • Children climb fruit trees and fall to injure themselves

<ul style="list-style-type: none"> As fuel wood (mainly dead trees, dried tree branches and pruned branches) Other sources of fuel wood are stalks of millet and sorghum 	
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The men also agreed among themselves that soil fertility has declined over the years. Soils were more fertile before the early 1980s than they are now, except in areas where composting is practised. This implies that generally crop yields have also reduced over the years, except on fields where compost is applied. For example, before 1980 one could harvest about five bags of groundnut per acre but this has reduced (although the picture was coloured negatively by a very bad harvest in 2001). Compost use has increased and is one of the best innovations that have been introduced. Almost all farmers present during the focus group meeting on natural capital do make compost nowadays, to be used around the house ('compound farms') and on the gardens of the women.

On bush and compound farms non-burning is practised now and the crop residues are ploughed into the soil when the rainy season starts, to improve soil fertility. The men thought that in this village gradually maize, white sorghum and cowpea yields had increased, but late millet and groundnuts yields had decreased.

Traditional staples have gradually given way to new staples. Late millet and sorghum, which used to dominate food crop cultivation has now been replaced by maize. Maize has become a very important crop now because of the following reasons.

- It is early maturing. This makes it suitable for the short rainfall seasons now experienced.
- At least something can be harvested even when rainfall amounts are not enough.
- Even though they prefer millet and sorghum, the hunger situation has forced them to eat maize.
- Maize can be used to prepare different meals than millet. Maize is now even used to make maize beer and people have adapted to use maize for their favourite drink ('flour water'), which they used to make from millet in the past.

Now also new coarse grain varieties have been introduced (naga white), but new maize varieties as well. New cowpea varieties (black eye) became popular recently.

The first onions were produced 35-40 years ago, "during Nkrumah's time". The Busanga from Burkina Faso introduced it, but soon afterwards also Kusasi farmers followed. Now it is 'big business'. Dry season gardening was also stimulated.

In Tambalug, the men judged the long-term changes in natural capital as follows. The rainy season has shortened and the amounts of rainfall have reduced. Twenty years ago, people cultivated millet, guinea corn, groundnuts, rice, cowpea and sweet potatoes. Maize and soybean were introduced more recently, as well as 'Naga White': a new sorghum variety. Farmers adopted this new variety, but they abandoned it again because the birds liked the seeds too much and caused disturbance. Moreover, the main food, TZ, prepared with 'Naga White' was not to the people's liking. Compared to twenty years ago, maize has taken over from millet as the major food crop. Soils have become less fertile as compared to twenty years ago. Group discussion participants indicated that where they used to get eight bags of millet per acre (i.e. 2000 kg/ha: slightly overestimated we assume) in 'the past', they nowadays only get two bags per acre (500 kg/ha). Total crop output increased due to the expansion of the acreage under cultivation and the cultivation of a wider variety of crops. People in this village can still expand their farms. According to the group participants, land is not scarce in Tambalug. Indeed, the large tracts of fallow land make the area look quite different from Kugsabilla (the other focus village) where every small corner is being cultivated.

To maintain or improve the fertility of the soils, farmers no longer burn the crop residues on their fields. Instead, they plough the crop residues into the topsoil. In addition, some farmers practice composting and all farmers nowadays apply manure on their farms. Despite these measures, striga infestation has increased, which is regarded as a sign of fertility problems. Farm sizes have increased. The farmers were *forced* to increase the farm sizes because the yields had decreased and the farmers were *able* to increase their farm sizes through the use of animal traction. Presently the average size of the household farm was estimated at 7 to 8 acres. This excludes the individual fields of the man, his wife and grown-up children. Every household in the village currently uses bullocks to plough the fields. About two thirds of the households own bullocks and plough themselves. Twenty years ago, only four households owned bullocks and plough so the adoption rate has been extremely high in the

past twenty years. In the past, a few farmers hired tractors to plough their rice fields. Since the massive adoption of bullock farming, they no longer do this. The total output from the household fields has increased. In other words: the increase in farm size was stronger than the decrease in yields. Still, farmers have less surplus food because nowadays more farm produce is sold (due to increased cash needs). Most farmers are able to subsist throughout the year on own food production, but a few households have to supplement their own food production by food purchases in the market. Since six years, people in Tambalug are cultivating dry season gardens (see below). They mainly produce onions.

Farmers in the village rear cattle, donkeys, goats, sheep, pigs and poultry. In the past, some households also kept horses. New breeds of poultry, pigs and cattle have been introduced in the village. *Only 3 out of 36 households do not own cattle.* The vast majority of cattle-owning households herd their own cattle. A few households have their cattle herded by the Fulani household that lives in Tambalug. In the past, a few households owned large numbers of cattle. *Their* holdings have reduced, but in the mean time, cattle ownership has spread to virtually all households in the village. Among those households, livestock ownership has increased. This applies to all types of animals: cattle, donkeys, goats, sheep, poultry and pigs. Livestock ownership also increased when related to population growth, i.e. *per capita* livestock ownership has increased.

Nowadays it is more difficult to water the animals. Fodder is not a major constraint because there is enough fallow land in the village territory. Initially, the group discussion participants said that no interventions in water availability for livestock occurred, but later it appeared that the bore-holes and wells that were brought to the village by external agents are also used to water the animals.

The tree cover in Tambalug has reduced due to a big storm some years ago and due to the extraction of firewood. Some people nowadays plant trees around their compounds, but not in the 'bush'. The rate of extraction is still higher than the rate of replanting so the tree cover still reduces. The tree cover reduces less sharply than in the past, however. People no longer intentionally burn the vegetation cover. Occasionally, bush fires occur by accident, however.

2.3 Perceived changes in physical capital

Bongo

Bongo women reported many positive changes in the physical environment during the last twenty years. There is a strong increase in potable water due to increased numbers of bore-holes, dams, wells and dugouts. There are more schools, and all schools now have buildings and furniture. There is improved market infrastructure. Many farmers now make use of bullock ploughs and carts. The women were happy about the availability of a telephone facility and of electricity in Bongo Town and of grinding mills for flour and shea butter production in many villages nowadays. They only regarded the increase of dam-related malaria as a negative side effect of the improved water availability in the area.

In Anafobisi, one of the older women tells us that there used to be a river where they could fetch water all year long. Probably this was about 50 years ago. In 1969 a dam got constructed which in the end stopped the flowing of water. Twenty years ago the quality of the water was bad and it spread diseases, whilst now "you can watch right through it," which means the quality has improved, partly thanks to the introduction of boreholes. Water is more available than in former days. People from Anafobisi now use water from the nearby Ve-a-dam, for farm work, building et cetera. Even during the dry season they have water. The NGO 'Rural Aid' has been providing boreholes, financed by IFAD/MOFA. The people also have hand-dug wells. There are 14 of those, from which 9 are providing water at this moment.

Before 1983 there used to be four rivers in the village area of Balungu, with water all year through. Nowadays, all the rivers dry up in the course of the dry season. Thanks to the bore-holes and wells, there is still sufficient water. The women from Balungu gave different reasons for the drying up of the rivers:

- the Ve-a-dam
- low rainfall
- poor farming in the lowlands

- tree felling
- the only small-scale dam they had, has broken down

The quality of the water has improved. Before 1983 the people were forced to drink from the rivers. This caused diseases like guinea worm, stomach trouble, bad cough and diarrhoea. According to the women, nowadays they only suffer of diarrhoea, and, according to them, this is due to bad household keeping.

The men from Balungu agree: there were many water bodies in the past. They used to fish in some ponds that were about drying up. In such ponds water could even be scooped out for domestic use. People and animals could come and drink from these ponds. Access to water has become a problem since the ponds dried up. The Vea dam has claimed all the water bodies. Villagers now depend on the bore-holes for water. Rivers have dried up because of decreasing rainfall. In olden days farmers used to sow three months after December. Now planting is done five months after December. Because of scanty rains the water table has gone down and the little rain that falls runs off.

Balungu women commented very positively about the improved road network. In former days there only used to be one road in the village area, now there are three, and a fourth one is under construction. They are very happy with them, because it is now easier to carry their loads to town. The building techniques of the local houses have improved. This is partly the result of new building materials like zinc and mud blocks. Nowadays there are more modern buildings in the surroundings of Balungu and Longo.

However, Balungu women insisted that many other improvements in physical capital were still needed. In the rainy season it is very difficult for the people to cross the river. Therefore, bridges should be built. The women wish there was a youth centre or a handicraft centre, so that those who are good at certain crafts, can teach the ones who are still learning. A bookshop should be built in the neighbourhood so that the school-going children don't have to travel far to obtain their learning-materials. A day nursery should be built as well.

Bongo men who were present at the inception workshop reported positively about the fact that more and better roads have increased the accessibility of the district. People have invested a lot in their houses during the last decades. The designs of houses are nicer now, and it beautifies the area. It even provides an extra stimulus for tourism and the 'status' of the area is enhanced. The better quality of many houses has improved the living conditions (e.g. it creates a 'micro cooling effect'). Like their spouses many Bongo men are very positive about the major improvements in the water situation. Many bore-holes, dams and dugouts lead to increased water availability, better water quality and reduction in water borne diseases. Less time is spent on fetching water. There is more water now for livestock, for irrigation, and for building. Possibilities for fishing have increased. And water has a cooling effect on the environment. Bongo men criticised the fact that roads are untarred, which, according to them, enhances erosion. The erosion in the area undermines houses and there have been cases of collapsing walls causing death. Despite the positive changes in the water availability men from Bongo note that many rivers still dry up in the dry season. On the other hand the strong increase in water masses increases breeding environments for mosquitoes, and bilharzia. There are also many cases of children getting drowned.

The impressive improvement of the water situation can be illustrated by observations in Anafobisi. There are five bore-holes in Anafobisi and each clan-section in the village has one bore-hole. Besides the bore-holes, there are about ten wells. There were no bore-holes and only few wells before 1980.

There are five boreholes in Longo and there are also seven boreholes in Balungu. These were built in 1980-81. There is one primary school in Balungu and one in Longo, and there is one Junior Secondary School in Balungu. The schools have been there since colonial times. There is one health centre, a village market and a dam in Balungu. The dam used to be a dug-out about forty years ago but was made a dam seven years ago. The health centre was built four years ago but has not yet been officially opened. The village market has been in existence since colonial times. The area has many wells. For example, Balungu has thirteen wells. The first well was built in 1969-1970. There is an area council office at Balungu, which is also serving Longo. There is a social centre at

Longo. A new road to Vea was constructed in the early 1980s. Roads are un-tarred. There are two church buildings: a Catholic Church and a church for the SDA (Seventh Day Adventists).

Garu

As most important positive changes in physical capital the women from Garu reported that bore-holes have improved; there are more dams for dry season gardening (mainly used for onions); the road network has improved a lot; women now make use of donkey carts and there is a much better availability of schools, clinics, churches and better-quality houses in many villages. As a negative development they see that land is taken from some unwilling owners for community use (public buildings) without proper agreement and adequate compensation.

Women in Kugsabilla confirm that in the past they used to fetch water from open streams and rivers that gave them cholera, guinea worm, and goiter. Now they have wells and bore-holes nearby and disease levels have come down. Women from Tambalug said that they only have one bore-hole and there are three hand-dug wells in their village.

The men from Garu who were present during the inception workshop reported a substantial increase of water dams and dugouts (and as a result more reliable water sources and more fish). There are more roads and improved access, making travelling more easy. And compared to twenty years ago there is an increase in number, variety and use of agricultural tools. As negative aspects of physical capital they said that siltation of the water bodies is a major problem, caused by erosion. Road quality is poor due to low maintenance. And tools often have a poor quality. They also told us that there have been many cases of wrong use or even abuse of pesticides.

Men from Kugsabilla told us that one of the first things that started to change in the village was the introduction of bullock ploughs. These were introduced some 50 years ago and have gained importance ever since.

The Kugsabilla men also agree that the drinking water situation is better now than it was in the past. In the past there were very few wells and no bore-holes. Apart from the few wells drinking water was fetched from streams and rivers. Since 1977 3 bore-holes have been constructed and. In addition to these there are many wells in the village now. To ensure that water is available at all times Water Management Committees have been formed. Each committee comprises 10 people, males and females. The ratio of males to females varies from one committee to another, e.g. 6:4, 5:5. The committee members are responsible for the maintenance of the pumps, tidiness of the surroundings of the bore-holes and arranging of meetings. When a committee is not discharging its duties to the satisfaction of the community it is reconstituted. Contributions are made for the maintenance of the bore-hole. These contributions vary from bore-hole to bore-hole. For the 3 bore-holes the annual contributions are 1000 cedis per married man and woman, 2000 cedis per man and 10,000 cedis per married man. For those who pay 2000 cedis per man the married women pay 1000 cedis and for those who pay 10,000 cedis per man the married women pay 8,000 cedis annually. Those who pay higher rates are not many and in addition they want to open a savings account from which they will withdraw money to maintain the bore-hole. Those who contribute less make extra contributions to maintain the pump when it breaks down. There are two dams in the community.

The Kugsabilla men saw major benefits of the improved water situation:

- Closeness to residence
- Reduction in diseases, especially guinea worm
- Availability of water for animals
- Water for pito brewing and
- Water for building construction

The road leading to Kugsabilla village from the junction was made by the Presbyterian Church, when it was established in 1963. The main road was, however, constructed by the government. Buildings that have been constructed in the village apart from people's houses are a fertiliser store, a school (pavilion, 1995), school quarters (1979, after a start in the old church in 1975), a day-nursery, a church, a clinic and two mosques (first

one about thirty years old?). There is no Junior Secondary School or Senior Secondary School in the village. There is a JSS and a SSS at one-hour walk, in Tempene.

In Tambalug the men who were discussing during the focus group meetings had this to say about the changes in physical capital during the last decades. They confirmed that the village has one bore-hole and three wells. At the household level, an important increase in physical capital concerns the increased ownership of donkey carts and bullock ploughs. One third of the households owns donkey(s) and a donkey cart. Two thirds of the households own a bullock plough. Bullock farming was first introduced in colonial times, but the vast majority of farmers in the village have adopted bullock farming in the past two decades. Only four farmers used bullocks to till their land twenty years ago. Nobody owned a donkey cart twenty years ago. Donkey carts owners use their carts to transport own goods and goods of others (for money or in barter relations); to carry water and to transport construction materials. Donkey carts are occasionally used as ‘ambulance’. The increase in bicycle ownership is spectacular. In the whole village, only two men owned bicycles twenty years ago. Nowadays virtually every man and most male adolescents own a bicycle. Most women also ride bicycles, but they do not own bicycles themselves.

The men from Tambalug complained about the fact that their village has been ‘forgotten’ with regard to other improvements which are demanded. Compared to Kugsabilla, and even the two villages in Bongo, the public investments in physical capital have been rather meagre. The village has no school. The village has no market. In several compounds in the village, goods are sold (table-top selling). The men in the group discussion indicated that in the dry season they cycle to Garu Town market almost every day for different reasons. There is no grinding mill in the village. People grind their grains in the neighbouring village. The traditional method of grinding grains (with stones) has been abandoned by all households in the village more than twenty years ago. No other public buildings can be found in the village either. A motorable dirt road passes through the village, but is in a bad shape. On several occasions, community members have collectively filled potholes in the road. The village has no dam or dugout.

At the end of the Focus Group Discussion, we asked the male participants in Tambalug which type of intervention was most urgently needed in the community. They responded that a dam and/or dugouts should be constructed and that the road should be improved. We asked them whether they had ever tried to construct a dugout themselves. They replied that they did, but that the water flows destroyed their dugout almost immediately.

2.4 Perceived changes in human capital

Bongo

The women of Bongo positively looked at the population increase in their villages in recent decades. According to them families are larger now because there is less infant mortality, and therefore more labour is available for farm work. Women value the increased attendance at schools and free access to education. And they very much value the fact that an increased number of women nowadays is better educated and more enlightened. They freely talk about “women empowerment” and they are better aware about health risks and in particular about AIDS, thanks to the introduction of HIV/AIDS education. On the other hand they notice a low participation in development activities among many women, and they criticise the education level of women which is still very low. They note that too many teachers are not indigenous and see it as a sign of low indigenous human capacity. The women fear AIDS and note that it is becoming a problem in society, while it was not there twenty years ago¹².

Anafobisi women who were present at the focus group discussions say that polygamy has decreased compared to the 1970s. Due to poverty and external influences most men have reduced the number of wives to 2 or 4 at the

¹² In appendix 2 more information is given about the health care situation, based on interviews with key persons and secondary material. In Bongo the health data do not show that HIV/AIDS has become a problem yet. At Bawku Hospital between 1991 and 1998 848 persons tested ‘positive’ on HIV/AIDS.

most. Only chiefs still marry many women if they want to do so. Out of 16 women in the focus group, 4 were in single marriage, 6 were 'in rivalry', i.e. polygamous marriage, 4 did not want to tell, while 2 were single. Twenty years ago only men were known to be family heads. Now, in this group of 16 women there were four female heads. Out of the 16 women present only one had ever been to school. Presently all group members with the exception of one, have or had all their children of both sexes in school. The one exception had to remove her children from school because of the inability to cope with school going expenses. Group members narrated that they had suffered numerous humiliations and sometimes thefts and misinformation because they cannot read and write. As a result in spite of the difficulties, they have to struggle and find money to keep their children in school. They sell food and livestock in spite of household food shortages and add money from income generating activities to pay for school expenses for their children. Ten out of the 16 women in the focus group are receiving adult education night classes. They can now write their names, the names of their husbands and children and many more. The informal schools started in 1999. Their only responsibility is to contribute and buy kerosene for the lantern. The people of Anafobisi enjoy two health posts. One is a hospital at Bongo Town and the other is a clinic close to Bongo. The hospital used to be a small health post about 40 years ago, which was expanded into a health centre and recently to a hospital. The women could not remember the year of expansion nor the funding agent. During the last year all the group members claimed they had attended the health posts. The clinic was completed five years ago but started operating three years ago. Payment at health centers is a problem now.

Balungu women said that more and more children are attending the schools, but the school-fees and the costs of school-uniforms give some parents financial difficulties. Most of the women have not attended school themselves. A medical centre is near to Longo, but it has not yet been opened. Nobody in the group seems to know the reason of this. When the people need medical treatment, they have to go to the hospital in Bongo.

Bongo men saw a major improvement in 'lifestyles', thanks to more exposure to other lifestyles and skills. It gives them "satisfaction and confidence, and a better ability to make decisions and right choices". They are also convinced that nowadays innovations are accepted more easily and faster than twenty years ago, and they see the increase in education among the youth as a major factor¹³. The improvements in lifestyles are also visible in improved eating habits and more varied food, which results in an increase in productive capacity. The improved health situation (health centres, latrines) also results in major economic benefits.

A lot of the men present during the focus group discussions in Balungu started going to school, but some of them stopped because the school was relocated. Some of their village friends managed to go as far as the University but these people are currently not staying in the community. More children are now going to school than in the olden days. Some men used to attend adult education classes at Bongo Town but now they do not attend anymore. However, they are all convinced of the importance of formal education: "It enlightens you"; "it is an eye opener"; "you can live well and get remittances from your children if they have gone to school"; "you are abreast with development issues nationally and globally"; "you get wiser"; were opinions given about the benefits of the school. However, the men also mentioned some disadvantages: "The knowledge you get might not necessarily be good"; "the payment of fees is a burden"; "children will not be available for animal rearing"; "school drop-outs create problems and are involved in social vices and are not prepared to work on the farm".

In times of sickness the men from Balungu resort to self-medication first, then call for a medicine man especially during the rainy season and then go to the hospital as a last alternative. In the olden days it was basically self-medication and reliance on the herbalists in the community. In the olden days they had more powerful herbalists than now because the government is encouraging them to go to the hospital and these herbalists have withdrawn. The most common sickness since the olden days is fever/malaria in addition to measles for children. Now they also have Traditional Birth Attendants (and these are both men and women).

Garu

¹³ In appendix 2 more information is provided about education. Statistics show that for Bongo District as a whole between 1991 and 2001 the number of primary school children increased twofold (to an estimated enrolment rate of 65%), of junior secondary school 2.5-fold and of nursery school sixfold. The increase in the number of primary school girls has been rather spectacular (x 2.9) and there is hardly any difference anymore between school enrolment rates for boys and girls. Data for Anafobisi and Balungu show comparable changes. For Garu and the research villages there no education statistics could be found.

The women from Garu saw as the most important change in human capital that far more women are better educated than in the past. Also the men started their inventory of 'most positive changes in human capital' with the increase of the average education level and better access to schools, although they complain about the quality of the teachers. The men added that the new generation has more skills in more diversified forms. People's health and nutrition status has gone up, thanks to better access to health care and better food. However, the men are worried about the health impact of the fact that traditional values have gone down and about the erosion of knowledge about traditional medicine.

Women from Kugsabilla recalled that in the past formal schools were rare and far away from their community. They were not paying school fees and where there was payment it was done only by their husbands. Not many women did go to school. Some women used to have non-formal education but that has now stopped. Night school still goes on but abates when farming is at its peak. Many of their children do or did go to school, though. A few women said that they were very happy that one can now read the bible in Kusaa. Many women got training in agro-processing and the use of soybeans and regard that as very useful knowledge. In terms of health care the women from Kugsabilla said that two health facilities have just been provided. They can go for treatment and pay later. Many women now combine traditional and formal medicine.

The women in Tambalug said that there was virtually no formal education twenty years ago. Adult literacy classes existed about 6 years ago but they are no longer provided. There are no schools in their village; children go to the nearest school at Namboko (1.5-2 km away). The women said that they had received informal training in soybean cultivation, credit management and improved mud store construction. There is one health post at Garu; most women patronise a herbalist at Namboko.

Among the men in Kugsabilla the discussions in the focus groups mainly centred on the benefits of education. The men agreed that the benefits of the school (and of improved education) were:

- Distance to school has reduced drastically
- Schooling has brought enlightenment
- School children can help in the home now due to proximity
- The benefits derived from school far outweigh the cost involved
- Through the night school four people have even made it to the university.

The only disadvantage is that the children become troublesome at times because of what they learn at school. From this village four people finished a university degree (one is in Bawku; three elsewhere in Ghana). There are no university students now, but nine villagers study at teacher training colleges. All three teachers in the village school are Kusasi, one from this village, two from outside. There is no health clinic in this village, but one in the neighbouring village. Bawku Hospital is not too far away.

The men from Tambalug said that many children now attend school in Namboko, because there is no school in the village. At least one child per household nowadays attends school. Twenty years ago, only two persons in the village had ever attended school. The men saw as benefits of education that it enhances communication, skills are acquired, it improves agricultural practices, and it enables record keeping. Few men and women in the village can read or write, though, and there is no non-formal education in the village. There is also no hospital, clinic or health centre in the village. The immunisation programme of the government visits the village about once a year, and as a result infant mortality has reduced. For medical care, people visit Garu hospital or local herbalists. Traditional health care is still popular to cure certain diseases. The 'Cash & Carry' system (instant payment) of the hospital can make it difficult for people to get access to adequate health care. People pay herbalists in kind (e.g. fowls). Payments to herbalists are not necessarily lower than the hospital bills, but no instant payment is usually required.

2.5 Perceived changes in economic capital

Bongo

According to the women in Bongo, job availability has slightly enhanced during the recent decades (more work for NGOs and thanks to the development of a local handicraft industry).

An increasing number of women opens bank accounts and women are more independent now compared to twenty years ago. School drop out girls are now all in 'business', and even their few years in school help to make them better 'business women' and to be more independent.

Women at the focus group meetings in Anafobisi told that in the past three traditions existed by which people who were in need could get credit: a) one male goat loaned out to be paid for later with one female goat; b) one calabash or basket full of groundnut or maize loaned out was paid for with two calabashes or baskets of the produce collected; c) a young bull loaned out was paid for with a cow later. The periods of the loans were not stated explicitly but generally paying back was expected within a year. People who travelled south came back to teach the communities the collection of interests on cash money credits. And nowadays women do get cash credits from various NGOs. It is interesting to note that the men say that there are currently no credit groups for men in Anafobisi, although there used to be one recently. Part of the credit was used to support fishing, which proved to be a rewarding activity and money that was saved was put on a bank account, but it was stolen. There were also problems within the credit group about people who died and whose relatives had to accept to pay back the arrears.

The women of Balungu gave evidence of strongly increased income-generating activities: weaving of hats and baskets, producing ropes, sheabutter extraction, malt making (as a preparatory step for *pito* brewing), dawadawa processing (a food-flavourer), parboiling of rice, *pito* brewing, kenkey processing, trading, and pot making. In the olden days women only used to weave big baskets, make pots, produce sheabutter and dawadawa and brew *pito* for special occasions. Life has become much more busy for them, they say: not only income-generating activities have become far more important, also farm work has become more intensive. In the past many women were not used to work on the land, and this started to change during the 1980s.

The women in Balungu used to help each other with the building and plastering of houses. They helped with carrying water necessary for the production of mud bricks or cooked food for the builders. Whatever someone could afford to miss would be paid to the one who assisted him or her. By that time, the people didn't really form a group and were helped by their friends and relatives. When someone would borrow a male-goat, he would have to return a female-goat and the same counts for other livestock. This traditional form of credit and interest is still being practised today. However, many women now also make use of modern credit-systems.

Bongo men say that they can better meet basic needs nowadays compared to the period of the early 1980s and before. According to them there is an improved standard of living. There are more established businesses, there is more business knowledge, and people are generally more healthy, and more productive. In many villages there are now 'visibly rich people'. Larger inequality in the villages does result in problems though. The Bongo men were worried that "the rich become power drunk" and there is increased trouble making and increased litigation. Growing wealth also resulted in increased polygamy among the 'new rich' (while the overall trend in polygamy has been downward), which increased envy and jealousy in the community.

In Anafobisi, like the women, the men also became far more involved in commercial non-farm activities, like rope making, contract labour (especially in construction), hat making, fishing, carpentry, and producing tree seedlings. Two occupation groups were formed: one for tree seedling production and the other for fishermen.

The men from Balungu are involved in a number of non-agricultural cash-generating activities as well: hat weaving; smock sowing; tailoring; blacksmithing. Their agricultural work has also become more commercially oriented: livestock selling became important (especially small stock, poultry and pigs) as well as - for some -dry season farming (tomatoes). They do not have enough water for dry season onion cultivation, although they know that in the Bawku area it has become a very lucrative activity.

Men from Balungu can get credit from various sources, nowadays. They do have problems with the terms of credit, though. Problems with credit are: high interest rate (interest rates range between twenty and fifty percent), late disbursement of loans, unfavourable repayment terms, and they are made to repay back credit immediately after harvest by which time crop prices are too low. Because of these problems the large majority of the farmers do not make use of these credit schemes. There are also informal credit systems, both in cash and in kind. In case a relative is the source of the informal credit there is no interest but for a non-relative there is an (annual) interest

of fifty percent. Livestock is also given as credit. A male animal is often given as credit and paid back with a female animal.

The men from Balungu told us that they see increased “signs of economic wealth” in the village. They were asked what these signs are, according to them. On an individual basis “wealth” can be measured as follows, they say:

- having enough to eat
- have more livestock
- if people come to borrow from you
- having a zinc roof
- having a donkey cart
- having a bullock plough
- having a bicycle
- having more than one wife
- using bitumen to plaster the house (normally, a mixture of cow dung and soil is used to plaster houses), and
- owning a water pumping machine

Over the years more people started owning these assets. Almost everybody should be able to roof his/her house now. People agree that over the years their wealth has been increasing. We asked how that is possible, while at the same time they say that their crop yields have been decreasing. The participants said that in the olden days people kept wealth in the form of livestock without selling them. That was a sign of wealth. These days they invest in bullock ploughs, bicycles etc. Even though you may not have a lot of money, you must force yourself to get these items. In the olden days they also believed that the ancestors did not want them to sleep in zinc-roofed houses but now they think zinc is best for them, because it secures their property from fire. The participants also agreed that migrant income has become quite important. The youth especially go down to the south (Kintampo, Kumasi and Accra) soon after harvest time. They are usually involved in selling meat, weeding and pounding fufu among other activities. Some go to the Northern Region to do harvesting because the harvesting there is done later than theirs. Generally the rate of migration is higher now than in the past.

According to the men from Balungu, the growing commercialisation of the local economy is evident and can be seen by the strong increase of activities at local markets if we compare today with twenty years ago. Their own people as well as Burkinabés patronise the local market. They sell livestock, craft ware and foodstuff. People from Burkina Faso come with cash and not foodstuff. Whereas the people from Balungu prefer to sell foodstuff to their own people, they would not mind selling craft ware to the Burkinabés. They do not want to sell foodstuff to the Burkinabés because “that creates inflation for ourselves”. Patronage in the main market is reducing now because new markets are springing up. Whereas the old folks used to go to the market in the morning, younger people want to go in the evening “because they want to socialise”. Having the market in the evening implies lower patronage. Initially, livestock was frequently sold in the main market. Now it is no longer sold there, but at more scattered markets.

Garu

Access to credit has improved a lot for women. As a result, there is higher engagement in income generation activities. Many women are now saving money in banks. An important economic change is that women can now own livestock and women now have better access to land, they can own farms, they can cultivate more crops than in the past and they can independently decide on sale of crops. However, there are sometimes cases in which women are deceived by men: men borrow money and refuse to pay back, leading to bankruptcy and hardship among the business women.

Kugsabilla women said that crop marketing has strongly increased. In the past there was only a small local market. Now they can sell at local and external markets, and traders from the south of Ghana come all the way to buy from their village. They also sell to Garu, Bawku, and Widana markets. Recently middlemen came to buy their soy beans.

The women also said that in the past there was hardly any cash income generation for women and there were no credit facilities. Now women save in the bank and obtain credit. They also give communal financial assistance to each other. The introduction of new technology has resulted in a change in gender roles and the demand for cash has increased due to increase in social services and payment for them. They

now have group activities and individual activities and are no longer economically dependent on their husbands. They put the group incomes into banks for credit or use it to pay their loans. Individual women now pay school fees and medical expenses. Among pito brewers an informal credit system (*susu*) has developed. Two groups have collected 4 million cedis and 2 million respectively. Loans are divided into two parts: one part for group activity and the other part is divided among the individual group members. The credit portfolio is limited, though, by their savings in the bank, type of venture, and ability to pay back.

Tambalug women were far less outspoken about economic change in their village, compared to women in Kugsabilla. For credit they rely on the local bank, on individuals and on their husbands. Loans are generally very small and the size of loans ranges between 20,000 and 80,000 cedis.

The men from Garu who were present during the inception workshop told us that compared to the 1970s there is more money, living standards have improved, there is a higher number of income-generating activities, also for men (e.g. charcoal business) and there is better access to credit and an increase in the forms of credit. The men were worried, though, about the inflation and its impact on their savings.

In Kugsabilla the men reported very positively about the increase in credit possibilities and savings groups. It is, however, easier for groups to secure credit than it is for individuals. Even though interest on credit is regarded as too high it helps farmers to purchase inputs for farming. The maize produced using the credit is stored for consumption. Farmers resort to dry season gardening (onion production) to pay back the loan. Interest rates are regarded as too high, though. However, with high annual inflation the real interest rates are much lower.

The dry season gardening is seen as more beneficial than the rainy season farming. Credit can also be secured from the bank for income generation activities. Onion production has been introduced into the area by the Busangas, about 35-40 years ago. The first Kusasi to cultivate onion did so in 1965/66. It has now become a very lucrative venture in the area. Citizens of the area have migrated to other parts of the country, especially around Accra to cultivate onions. In Accra, however, they cultivate the crop during the rainy season and return to the village to do the dry season production. In other words: onion cultivation has been capable of reversing the normal seasonal pattern of labour migration. The fact that these farmers abandon the rain-fed cultivation of grains (and their 'livelihood tradition') is a clear sign that onion farming is a lucrative activity. During the dry season production they raise seeds for the rainy season production in Accra. This is because seed production in Accra is not possible due to differences in climatic conditions. Even though dry season gardening (onion production) was first introduced to the area by the Busangas the farmers were taught by a Project how to do dry season gardening properly. Other crops produced in the dry season include cabbage, watermelon and lettuce.

Another very beneficial venture in Kugsabilla is pig farming and people have been assisted to put up better structures to house the pigs.

Also in Tambalug the possibilities to get credit have increased, and people have formed credit groups. In Tambalug, these groups are rice, soybean and welfare groups. The group members are collectively responsible for repayment of the loans. Individuals could get access to formal credit if they had the required collateral. In practice, they don't have. This implies that besides the group members no other people have access to formal credit. For small amounts, people also borrow from friends and relatives. Income-generating activities of male community members include dry season onion cultivation, small ruminants trade, seasonal labour migration and agricultural labour. Even after insisting, no other income generating activities, like masonry, carpentry, leather working, etc. were mentioned in this village, which seems rather far behind villages like Kugsabilla. Per season, about twenty men from Tambalug engage in seasonal labour migration. Seasonal labour migration has reduced due to increased dry season gardening and also because of education (more boys of 14-20 years old are in school nowadays).

The most important sign of wealth concerns cattle ownership (the more cattle, the wealthier). Other signs of wealth are: to have many wives; to have many children and to have a house with iron-sheet roofing. The participants in the group discussion also indicated that wealthy households are able to meet food needs from their own fields. In the section on natural capital, they indicated that most households in the village meet this goal in 'normal' years.

2.6 Perceived changes in social-political capital

Bongo

Many Bongo women value improved contact with government for projects and aid, partly thanks to NGO activity. They observe a much greater freedom of association compared to twenty, or even five years ago. As negative social development they see a high (and increasing?) rate of teenage pregnancy. With regard to political change the Bongo women present at the inception workshop were rather critical about, what they called, ineffective NGO networking and the lack of adequate political leaders. The fact that there are more NGOs now compared to the recent past is seen as a positive change, but they criticise an NGO-dependent attitude ('waiting') and 'whitism': people mainly tend to come to meetings when a white person comes.

In Anafobisi the women told that there are many more groups now than in the past. The function of the chief's wife used to be to organise women to work for the chief. Nowadays this function doesn't necessarily need to be fulfilled by the chief's wife anymore and more women can take initiatives. In the past regular groups only consisted of a few women helping each other with plastering of houses. Now there are many more functions. The organised groups arrange funerals and festivals. They take part in composting, farming and income-generating activities like weaving hats and baskets, producing sheabutter, brewing pito, trading, parboiling, and producing *dawadawa*. Some groups are quite big: in Anafobisi one group consists of 64 people, mostly women. There are a number of farmer groups with 6-7 members per group. They help each other on a rotational basis. Some are women groups, while others are mixed and men groups. Mutual assistance by farmer groups has become much more established now than in the past, both women and men claim.

Bongo men report increased networking; enhanced organisational knowledge and skills, and increased leadership. There are far more opportunities now than in the 1970s, and there is more 'achievement pride'.

Men from Balungu said that there are many more groups in the village than in the past: political groups, co-operative groups, women groups, church groups and BAFP Groups. They help one another on their farms. Group members can help to resolve conflicts in their in-laws' houses. They can support one another in animal traction and credit. They also contribute food to support funerals in the houses of group members. They sacrifice together, "but they do not give their daughters free". Dowry is usually collected to help brothers to marry. "If nothing is collected, the lady is not respected and her children belong to her".

Garu

According to the women from Garu who were present during the inception workshop the number of well-informed dynamic women leaders has increased a lot. Women are now able to fight for their rights. Women have the right to grow any crop nowadays (e.g. millet; in the past only groundnuts and vegetables). Women able to form groups and link up with other organisations. Women are now educating their children (and especially the increase in educated girls has been fast). There is more consultation with men. Women have improved their status: there are even two female chiefs in Northern Ghana nowadays! As a social price to pay, "disrespect for husbands" often leads to broken homes due to social elevation of the wives and acceptance problems among the husbands.

Looking back at their young years the elderly women who were present during the focus group meetings in Kugsabilla said that family sizes used to be large, with husbands having an average of two wives, and six children per woman. Extended families were the norm, with extended responsibilities, and these extended families were the basic social unit in the village. Boys normally migrated to learn skills elsewhere and to earn some cash. Women did not have mixed meetings with men and women did not speak during meetings. The women's leader

was often the Chief's wife. All households had reciprocity linkages with their neighbours. Beyond the extended family groups were more of a social nature such as age or peer groups and were not organised per activity. Nowadays family sizes have become smaller, with husbands generally having one wife, and four children per woman. The extended family with extended responsibilities is giving way to a nuclear family system. No longer only boys migrate. Also many girls 'go South'. Now women have mixed meetings with men, and now women speak during meetings. The women do regard this change as a big 'cultural revolution'. Nowadays women's leaders are chosen according to leadership skills and often get trained by a Project. The economic relationships in the village are now based on payment for services commensurate with work done. Within households there is now joint discussion of family problems resulting in joint investment in solutions to these problems with their husbands.

In Tambalug the women who discussed changes in social capital during the focus group meetings said that they are part of three groups, which are now independent and these groups are involved in income-generating activities. They can now pay for their children's school fees and cloth expenses and they take care of each other. In one of the groups the women succeeded to get a loan to buy donkey carts to carry their goods to the market.

The men from Garu who were present at the inception workshop told us that nowadays there are more groups and 'networks' and more NGOs. There are more active chiefs and assemblymen and people share more information. Nowadays Chiefs and assembly members are better working together.

In Kugsabilla the men told us that group formation started in the village area in 1975. It started with the contact farmer concept, which later changed to the formation of farmer groups for better effect and wider reach. The groups were mainly men groups in the beginning because the women were a bit shy and would not talk in the presence of the men. This situation could also be attributed to traditional norms. The women started forming groups in 1986 (farming, savings and credit, training). The formation of the women's groups removed fear from the women and made them more independent of the men. Other social groups apart from the water committees (see physical capital) are a Pig Farmers Group (with 8 members), 11 other Farmer Groups, a.o. a Rice Processors Association, a Soybean Processors Association and Credit and Production Groups. Others are Parents Teacher Associations, a Women's Dancing Group and a football team (with two other villages).

In Tambalug, economic group formation only started ten years ago: two male groups and one mixed group have been formed. The mixed group has been organised around soybean cultivation. One male group focuses on rice farming and one group is a 'welfare' group. There is no special group for onion production. Farmers started onion production on their own initiative. *Locally*, people help each other in the farm. This occurs on request. No cash payment is involved. The farmer who receives labourers on his farm only provides food for the workers. *Extra-local* networks mainly consist of villagers having relatives who migrated to southern Ghana or to towns in the north. Remittances are an importance source of cash and an insurance against food and livelihood insecurity. Of the ten male participants in the focus group discussion, six received considerable amounts of money from migrant relatives on a regular basis. Another way in which migrant relatives support their relatives in Tambalug is to help to construct 'zinc houses' of which there are many nowadays.

2.7 Perceived changes in cultural capital

Bongo

The large majority of the people in Bongo still are Namnam/Frafras, but there are now more non-indigenous people in Bongo than in the olden days and ethnically homogenous villages are becoming rare.

Women in Bongo report an increased number of religious organisations in their villages, with Catholics in the lead, but also other churches are becoming important. According to many women who were present during the inception workshop more Christianity results in better interaction between men and women and in diminishing traditional cultural practices which they regard as bad for women. As an example they mention that female circumcision practices

have reduced. Also they report cultural changes that positively affect production and environment: e.g. tree planting is no longer taboo, and also women may freely participate. The women from Bongo who were present during the inception workshop report two negative changes in the cultural domain: funeral expenses have become (much) higher (“nowadays hiring a band is ‘normal’”) and there is a higher incidence of incest due to the breakdown of traditional taboos. Also their husbands are afraid this is increasing.

The men from Bongo observed an increased number of festivals and they value it positively as it promotes unity, identity and ‘brotherliness’. There is more interest in knowledge about the past, and in cultural history. On the other hand the display of superstition and fetishism is still strong. The men from Bongo were convinced that, despite the increasing importance of Christianity in their villages, a large majority of the adult men still regard themselves as ‘traditionalists’. Some of their wives, and many of their children have joined a church, though, and a few individuals became Muslims.

Earlier, women in Bongo were not allowed to farm because the men believed they were not strong enough. They were also not permitted to take part in the decision-making. Right now women are allowed to take part in the farming and are allowed to attend meetings and discussions. First, women were not allowed to eat certain things after they got married (for instance fowls, fowl eggs and dogs). Now they are allowed to eat everything. According to the women, the men are now happy that the women can support them in their work. Cultural change has deeply affected the communities, and religious change has been a major driving force, with positive, but also -according to some- negative effects.

When discussing changes in cultural capital, Balungu women insisted that one of the most dramatic changes was their access to individual fields. In former days, women were not allowed to take part in farming activities. If women would become “too rich”, it was said, men “would stop respecting them”. Today the women are also working on the land, both the family land and their own fields, because they need more things and the men cannot do the farming work alone. The women are generally talking about cultural change in positive tones. Men, whose wives belong to a women’s group say that their wives can talk freely and also can take collective decisions as women. They agree that women have become much more free.

Among the Balungu men more negative impressions could be heard than among their spouses. For instance, participants of the focus group discussion seriously blamed people’s behaviour as a reason for the negative climatic change since the 1970s. “A lot of taboos are flouted and one of them is having sex outside the house and even in the shrines and grooves because those places are normally quiet. In the past, whenever people had sex outside the house, anybody who came to the holy places would put a stone until a pile of stones is created. They believed that all the sins that would have affected the community would fall on the pile of stones. Nowadays especially the youth does not perform these rites and that explains the scanty rains. The taboos are now flouted because of modernisation: mixing with ladies for social functions, holding their hands etc. such that one is likely to have sex with a lady. Now sex is so common that if they should continue to pile stones they would have stones all around them thereby losing the significance of the stones. There is also a lot of drug abuse (smoking and drinking)”. Traditionalists blame the Church’s influence. “In the olden days all people prayed for rains and some still do so now, but because of numerous sins the gods do not listen to them anymore”.

Among the Anafobisi women discussions about changes in cultural capital mainly dealt with religious changes. The arrival of Christianity (and for some: Islam) has resulted in a lot of changes. The women are not exactly aware of the time the first churches appeared; the catholic church came first; more specifically the White Fathers. The Baptists are there for quite some time as well and smaller churches like the Presbyterian and Deeper Life Church have been introduced more recently. Both traditionalist and Christian women, present at the focus group discussions believe that the church helps them to solve problems. In times of crisis, they pray so that God (or other gods) takes control and helps them. Physical benefits of the church are food supply and income generation. The church has built a nursery. The church taught the people to share things with one another, no matter if they

are Muslims, Christians or traditionalists. The traditionalists do not believe that the church has any bad effects on the local structures: "It is a matter of mutual understanding".

The men present at the Anafobisi focus groups also talked a lot about the churches and the changes they caused. The group participants explained that most household heads are Traditionalists and that their children (and some of their wives) have converted to another religion. On a certain moment, it was estimated that 75% of the children were Catholics, which seems a high estimation. It was further estimated that 25 *individuals* in Anafobisi have become Muslims. The Catholic Church members among the men claim that they have received a lot of benefits from the Church: the church helped them with bags of cement to construct their wells; they have received food aid for the aged; they received fruit tree seedlings (especially mango) for planting; it has helped in inculcating the spirit of friendliness and brotherhood in them; they no longer quarrel with their neighbours but live with them in peace; many have stopped sacrificing to idols since it wastes money and the church helps in paying 2/3 of the school fees of secondary school wards of poor members. However, also the Traditionalists among the attendants of the focus group meetings told that the increased influence of the Church had mainly positive effects: they have learnt to use resources judiciously without wasting them; and they have stopped fighting other communities with weapons as part of their culture. The men recalled that in their culture two words help in determining the masculinity of a man. These are "*Boraa*" and "*Budibiga*". *Boraa* means one who has ever killed whilst *Budibiga* means one who is very gentle. Killing someone was seen as a sign of bravery. Any stranger who used the word *Budibiga* for a man therefore incurred the wrath of the man and this resulted in violence or even war. The church has helped them to stop practising this and they now live in peace with their neighbours. In spite of the good effects of the church Traditionalist men of Anafobisi had this to say about its negative influence. Some of their women have become disrespectful because they attend church. When asked to grind grain for sacrifices to the gods they "squeeze their faces". Some refuse to do it altogether. Some men claim that their women have become adulterous because of the church. Wearing of 'decent clothes', which particularly the church is constantly advocating, costs a lot of money. The men also complained that some of the churches, which they called 'hallelujah' churches (like Pentecost, Church of Christ, Seed Across the Nation, and Fountain Gate) disturb other people with their clapping, drumming, and singing. They sometimes disturb their sleep in the night and at dawn.

Also in the focus group meetings in Balungu the women talked a lot about religious change. Of the 20 women in the focus group, 11 are Catholics, 8 are traditionalists and one is a Muslim. The Roman-Catholic church has been there before the eldest woman was born, so that should be more than 50 years. Right now there are four different Christian churches:

- Roman Catholic Church
- Assemblies of God
- Pentecostals
- Seed Across The Nation

According to the participants, the advantages of the Catholic Church are that they have built the social centre (where we were gathered for the discussion), that they give the people food aid and that they sometimes bring clothes for the children. The Catholic Church has built schools. This happened about ten years ago. The government built the teachers' cottages. They do not exclusively help the Catholic people. When they see that someone is in need, they will give what they can offer.

The traditionalists among the women do believe that the church has had some negative effects on the local structures. Some women stopped attending church because it barred them from traditional activities. Church-members started doing things that are traditionally forbidden, like killing and eating of pythons, which is a taboo for the traditionalists. According to the participants the other churches haven't helped them with anything. The church of Pentecost only helps people who attend that particular church.

Garu

Although there is an important Muslim minority in Garu, their views were not much heard during the inception workshop and the focus meetings, as most participants came from a Christian background. The women reported that one of the most evident changes since the 1970s was the Christianisation of many families. Prayers said before workshops and clinics (as practised in the - leading - Presbyterian church) have brought many to Christianity. According to some women, there is more inter-ethnic interaction, though (partly through trans-ethnic churches) leading to more understanding of each other and to an improved

attitude of care and unity. As a result of more interaction and more exposure to the outside world, women have learned to speak more languages. As negative changes the women mentioned neglect of traditional values at times; disobedience of children; and lack of knowledge of traditional norms and practices (e.g. of medicinal herbs). Some women are critical about church leadership because local women do not yet have high positions in the (Presbyterian) church.

Comparing the past with the present, the women at Kugsabilla reported many cultural changes. They used to have the same religion (traditional worship) until Islam and Presbyterians came. Longer ago they used to have a common language (Kusaa) until the Busanga came in. There were limited cross-marriages (between members of different ethnic groups). They shared similar taboos, dressings, and festivals. Women did not farm but processed and cooked food for men. Women fetched firewood and water for home consumption only. Women were involved in repair of homes especially plastering. Women constructed sheds for children to play in. Women did not have any income generating activities. Young girls only did 'women jobs'. They only had indigenous names. Services were not paid for in cash. They wore very minimal clothing often using leaves. They were using only local grinding stones. They fetched water with clay pots. They gave a lot of sacrifices to idols which used to waste their resources in terms of demands for sacrifices. Rivalry of women married to the same husband often resulted in conflicts within the family. Women used not to be interested in taking care of each other's children. They used to seek the assistance of soothsayers which often resulted in messages leading to hatred and conflicts among the community. Nowadays the village has various religions including traditional worship, Islam and Presbyterians. Older people stick to their mother tongues but younger ones mix languages. There are quite a few Busanga – Kusasi inter-marriages and there is cross-fertilisation of cultures: Busanga – Kusasis and external cultures as well. Women now farm cereals and legumes and have dry season gardens and livestock (pigs). Women fetch firewood for sale and the use of stocks is on the increase. Women now have income generating activities and do go to banks for loans. Women are still involved in repair of homes especially plastering. Young girls do predominantly 'women jobs', but no longer exclusively. They now have Christian and Moslem names. Many services are nowadays paid for in cash. They now have bore-holes and they fetch water with buckets. Many women now use grinding mills. They no longer sacrifice anymore and they use resources for children's education. Rivalry between women married to the same husband no longer results in conflicts as much as in the past. And they now they go to church.

The women in Tambalug were far less outspoken about the cultural changes in their village. They told us of some changes in gendered behaviour. In the past men normally took decisions without consulting their wives. In the words of a woman: "It was usually difficult to dialogue in the past". Women had fears to talk in a group when their husbands were around. Now, as long as they give prior notice to their husbands, they are allowed to act on their own. They no longer fear to talk in groups when husbands are around.

Also Garu men report a proliferation of churches and gradual disappearance of superstition and sacrifices. Due to improved communication, more languages are spoken, which also improved inter-ethnic economic transactions and contacts with the outside world. Men are critical about the increasing lack of respect from the youth towards the elders. They are worried about conflicts between chiefs and assembly members in some areas, about the disappearance of traditional values; and especially about corrupted funeral practices, and, what they called "corrupted, polluted and diluted language".

In Kugsabilla there were only Presbyterians and Traditionalists men present during the focus groups, as the invited Muslims did not come. The Christian men said that the teachings of the church have influenced their lives a lot.

- They do not quarrel as they used to do in the past
- The various ethnic groups understand each other better now and have become more united
- Communication among them has increased and they share information more
- They have gained a lot of self-confidence. They do not fear each other any longer
- There has been an improvement in personal hygiene
- They benefit more from NGOs because of their relationship with the church

- Conflict between Muslims and Christians has diminished because of the approach the Christians adopted.

The Kugsabilla men did also talk about the perceived negative effects of the church

- Church attendance competes with work for time
- It has limited the number of wives per man to one
- Muslims do not allow marriage between Christian men and Moslem women but the other way around is allowed.

In Tambalug the men only briefly discussed the cultural changes in their village. Nowadays three religions are practised: Christianity, Islam and Animism (traditional worshipping). According to the men, in Tambalug, the majority of the young people are Christians (Presbyterian, Anglican and Catholic), followed by Traditionalists and finally Muslims. Twenty years ago, there were no Christians in the village and there were only a few Muslims. The vast majority practised the traditional religion. Nowadays, especially the younger people have converted to Christianity.

Chapter 3

Non-Governmental Organisations in Northern Ghana, and Dutch Support

Non-governmental agencies in Northern Ghana have always been strongly dominated by Christian church-related organisations. There are few Islamic NGOs (although on the rise, e.g. Ahmadiyya Muslim Mission) and there are few non-religious NGOs. On the one hand there are numerous initiatives stimulated by and funded through the Catholic Church. On the other hand there are a number of Protestant groups. All Christian NGOs active in Northern Ghana work together in an organisation called ACDEP, which has developed as the ‘think-tank’ NGO of the region.

3.1 ACDEP’s opinion about poverty in Northern Ghana

Brief history of ACDEP¹⁴

ACDEP, the Association of Church-related Development Projects, was formed as a network of NGOs in 1977. Church-based development work had started in the early 1960s in Yendi (NR), followed by Garu (1967) and Langbensi (1972), and by many other initiatives in the period 1972-1975, during and after the Sahel drought. In those years Northern Ghana was a very isolated, rural place with a scattered population, hardly any communications, a few churches (mainly Catholic and Presbyterian) with some activities in education and health care and no professional competence in rural or agricultural development. During and after the drought of the early 1970s many expatriate volunteers came to run 3- or 4-year projects, which very much depended on the expertise of the particular volunteers. Agricultural projects became a major activity of most of the churches (Catholic, Presbyterian but also Methodist, Baptist, Anglican, Evangelical, Lutheran¹⁵). Most of the churches were successful in getting considerable foreign support¹⁶, first related to the work of the foreign volunteers/experts, later directly given to church-related NGOs, but they lacked expert knowledge. ACDEP began to function as a ‘background NGO’ to support all these church-based NGOs and their rural development activities. First, as en vogue in the 1970s and early 1980s, the ‘best farmer approach’ was followed. From 1982 onwards women’s projects, support of women group formation, and gender issues became more important. In the 1990s ACDEP stimulated an alternative approach to the ‘best farmers’, based on much wider coverage and ‘bottom up’ participation. From 1992-93 onwards ‘empowerment’ became the catchword and it gradually replaced a ‘service orientation’ of most NGOs. Recently ‘gender mainstreaming’ is propagated. ‘Professionalisation’ of NGO work became the mission of ACDEP from 1993/94 onwards: with attention for log-frame planning, strategic planning, monitoring and evaluation, ‘one-shot’ baseline studies and of late (2001): impact assessment and baseline studies as part of an M&E system. ACDEP follows the major policy changes in the ‘development industry’; not always as pioneers (“but ICCO and CORDAID can not be regarded as pioneers either”), sometimes even behind in some of the terminology, but in practice very much ‘rooted’ in the regional community and consistent in commitment.

¹⁴ Information about ACDEP is based on an interview with Mr Malex Alebikiya, secr. of ACDEP, 5/3/2002 (Ton Dietz, Samuel Donkor, Francis Obeng.)

¹⁵ Although the ‘charismatic movement’ has become rather strong, the charismatic churches never started development activities, and are not active in ACDEP.

¹⁶ Recently also muslim organisations (funded by Iran) started to support agricultural and rural development projects around Tamale (tractor services, credit, vocational training).

ACDEP's tasks

ACDEP sees itself as a 'back-up NGO', enabling the sharing of experiences, initiating new activities and approaches, training NGO staff, and managing information services. There are close contacts with the Ministry of Food and Agriculture (MOFA), with their agricultural research stations, and the Savanna Agricultural Research Institute, and with the University for Development Studies at Tamale. 'Interaction', and 'bridging the gap' as well as 'bringing expertise to the field' are the tools. From the 1980s onwards the link with Dutch-related think tanks on sustainable agriculture and participatory technology development has been very strong: with Bertus Haverkort (IAC Wageningen, later ILEIA, now COMPAS, both linked to ETC Int.) in a key position. Northern Ghana became one of the world's key 'learning environments' about sustainable agriculture since the first training activities in 1989. Unlike many other areas in the world, there are strong and fruitful linkages between think-tank NGOs like ACDEP and the regional university (UDS) ("UDS uses ACDEP as their second office"; many students get field attachments to ACDEP and to ACDEP-supported NGOs. A number of university lecturers play key roles in evaluations and project identifications for ACDEP and for NGOs).

ACDEP's funds and ideas on NGO funding in Northern Ghana

According to Mr Malex Alebikiya Northern Ghana has become a 'Dutch NGO area', with 60 to 70% of all NGO projects funded by Dutch sources, and up to 85% of all annual funds for the NGO sector coming from the Netherlands (= ICCO and Cordaid nowadays). Later, the ACDEP Chairman (Mr John Abugri, who was part of the inception workshop in Bolgatanga) confirmed the major impact of 'the Dutch', but according to him, the NGO sector should not be overestimated: of all funds coming to Northern Ghana from outside the region about 15% came through NGOs: in Upper West and Upper East between 10 and 15%, and in Northern (and mainly around Tamale) between 15 and 20%. Only in health care the NGO funding is relatively large (estimate: 30%). Most "outside" funds come from the central Ghanaian government, although the large majority of it for salaries. Since the implementation of the decentralisation the 'common fund' for the District Assemblies is "huge" and 20% of it meant for social projects (the 'social fund'). Foreign support for church-based NGOs goes to where the churches are active. For example: the Lutherans (with USA financial support) can mainly be found in Nakpanduri. The northeast of UER is a stronghold of the Presbyterians (together with Muslims). Catholics are very active around Bolgatanga and a.o. in Bongo. Some church-based NGOs also succeeded to get 'secular funding' (e.g. Binfacu of Canadian CUSO, later taken over by Cordaid).

Opinions on poverty in Northern Ghana at ACDEP

The leading NGO in Northern Ghana, ACDEP¹⁷, has been part and parcel of the Ghana Poverty Reduction Strategy process, and has been very active in organising debates among all major Northern Ghanaian NGOs. It criticises the narrow definition of poverty as 'lack of income': poverty is a result of the combination of lack of access to resources and lack of safety nets (securities). The main goal of development organisations should be to create access to services, to credit, to political power: assisting the poor to articulate and to become part of the (local) communities.

¹⁷ Based on interview with Mr Alex Alebikiya, 5/3/2002

According to ACDEP's secretary Mr Malex Alebikiya, statistics on northern poverty levels should be studied with a lot of caution. He agrees that assets in the North have increased (as available time series show... although the main asset (livestock) has decreased), but he also agrees that people have become less able to feed themselves and that the migration to the South has increased ("and remittances not making up for the reduction in labour; the labour efficiency must have reduced; remittances are very meagre, and if they arrive they are hardly ever spent on food" (note: this opinion is rather contested by others, e.g. see Van der Geest, 2002). Many youth are away from the North for most of the year. In many areas in Upper East Region and Upper West Region some villages consist mainly of elderly, women and children, even in the rainy season. If agricultural statistics show that the yield levels have increased during the 1990s (which they do) he does not believe those statistics: "they are all fake; MOFA people have to show that the IFAD project has been successful"; "crop cuts concentrate on the best farmers, near the roads". However, he also doubts the statistics on the extremely low food intake in the region. "Free food is not measured properly", seasonal variations are not well covered and the movement of grain is not well monitored.

UNICEF's data show a gradual improvement of the health status of children in the region, but these are more a result of better health care than of better nutrition. However, they concentrate on children between 0 and 5 years of age, who are generally breast fed for a long time, and in this region "during a food crisis these children are the last to be forgotten".

ACDEP has always functioned as a bridge with the most important government agencies (MOFA in particular), which are not regarded as 'part of the enemy', or as 'useless', or 'corrupt', but more as potential centres of support and technical expertise whose full potential can often not be used because of lack of government funds to 'reach out'; lack of communication facilities. NGOs often lack technical expertise, but they are experts in communication. NGOs in Northern Ghana can be credited for a major cultural revolution among the women: now women easily talk in public (which was hardly ever done in the past), and they articulate their ideas among themselves and in public meetings (e.g. in a very outspoken way when in February 2002 the Dutch Minister for DC visited the area).

Northern Ghanaian NGOs also very much succeeded to 'mainstream' ideas about sustainable agriculture, sustainable land use, sustainable development within the government departments like MOFA. Before other regions in Africa, already in the mid 1980s, ideas about animal traction instead of tractor services took root. NGOs also succeeded to prove the importance of small-scale banking (like BESSFA in Garu and the Nandom Rural bank). However: the level of education in the North is still relatively low, the quality of the teachers too low, the expertise of District Assembly members and of Northern MPs not very convincing and hence PRS Programmes will be implemented slower than in the rest of Ghana.

NGOs are more poverty oriented than district assemblies and they put more emphasis on the necessity of food improvement. UNICEF has recently become very instrumental in linking agricultural improvements and health improvements (a Dutch person, Kees van Veluw was a crucial person: he first worked for ACDEP, later for UDS and then for UNICEF).

Migration is a very important issue in the region: since the drought years of the early 1980s 30-40% of the people left the region and during the dry seasons 10-20% of the northern population also works in the south. "The funny thing is that the same people who are often

regarded as 'lazy' when they are in the north, are regarded as very hard working in the south: in fact most of the labour in the cocoa farms down south and in the houses of the rich and the middle classes comes from the north". In the north it is often lack of challenges, lack of industriousness which make people (appear to be) 'lazy'. Instead of supporting further out-migration, the north itself should pose the challenges. However: how? The world's terms of trade do not (yet) favour a major industrialisation process in (N.) Ghana. Further migration down south will only stimulate the 'route to urban misery' and result in many people 'losing touch'. According to the ACDEP secretary the most promising route to poverty reduction in the north is still agricultural intensification, in a sustainable way, but including export production for niche markets abroad and production for the urban areas towards the north (Ouagadougou) and the south (Kumasi, Accra).

3.2 Opinions on poverty in Northern Ghana among PCG leaders¹⁸

Among the leaders of PCG the poverty assessment is as follows. One should look at the community's perspective. Really poor people are known as 'taram'. They first and foremost would define poverty as 'lack of food', and that would be 'visible' if people only have one meal a day, and/or if their food stores are empty before the next harvest (and in extreme cases there is not even a food ban outside the house) and/or if they depend a lot on 'wild foods' during the 'lean season'. It would also 'show' by a lack of animals in and around the house ("not even chicken"), and if there is a dog the dog would look emaciated: "bones and skin". People's shelter conditions would also be relatively bad (their main house is not well roofed, in some cases not even well 'grassed', their room walls and floor is not plastered; there are no pans in the kitchen) and they would have rags as clothes. Poor people would not be able to afford any costs on medical bills. Very important: poor people tend to be invisible for outsiders: they do not come to public meetings, they are very shy if talked to, they try to hide if people visit their places.

The causes of extreme poverty in the area are diverse. Although it looks as if all people have more or less equal access to land, this is not the case. Not everyone has access to 'own' land, and some people have to 'beg' the use of land claimed by others. Also land quality differs a lot and only a minority of the people has access to a combination of fields in higher areas, fields in valleys or depressions and fields which can be irrigated. Rainfall conditions are so insecure that farmers with only one type of land regularly experience crop failure, which causes a breakdown of their assets, a 'dip' from where they can hardly recover. Many of the really poor have few or no people around them "who can help out" during a crisis, and if they have children often these children lack education and job opportunities. Really poor often have no energy left to go and work for others (elsewhere) and they lack the social, economic and physical strength to organise others to work for them (e.g. in work parties on their fields; they don't have the means to 'pay in beer'). In some areas within the North cultural traditions prevent a full mobilisation of (farm) labour: among the Dagomba in NR- and particularly if they are Muslim - women do not work on the farms (unlike UER where women perform 70% of all farm work).

¹⁸ Based on interview with Rev. Stephen Alando, pastor and chairperson of Presbytery Northern Ghana and Dan Kolbilla, project manager Langbensi Presbyterian Agric. Station and future development officer, March 5, 2002, in Tamale, by Ton Dietz, Francis Obeng, and Samuel Donkor

In Northern Ghana the general trend of living conditions has improved during the last ten years, but in some areas the situation has been worsening: especially where rainfall risks are high and in pockets with relatively high population densities. In bad rainfall years in the southern or middle belt of Ghana, traders from the south come to the north to buy the little food there is in the markets, causing high prices or simply no food remaining for sale. The poor are often those who did not have the means or the foresight to buy food when it was cheap, and who are forced to pay much more during bad months.

The picture in the recent Ghana Living Standard Study (GLSS) of a deteriorating situation of extreme poverty in UER “should be taken with a pinch of salt”. It is a political exaggeration in order to get more support. Also it should be highlighted that the ‘method of finding trends’ (by comparing two different years) is simply inadequate in a situation where rainfall and yield variations can be fluctuating a lot; more sophisticated longitudinal research methods are necessary to go beyond chance data. If, as the Poverty Assessment Study says, it is true that large numbers of people are living at a poverty level which is 40% below the GLSS poverty line which is based on 2900 kcal/adult male equivalent/day consumption standard, than it is hard to believe this. There is no ‘open’ starvation; there is stunting but not emaciation.

Compared to the 1960s dry-season and irrigated gardening has expanded a lot (in the 1960s there was none). In the 1960s in February and March you could not find any fresh produce in the market; now there is a lot. Onion, tomato and watermelon production has expanded tremendously and almost everyone has added new products to their daily meals (like carrots, green peppers). Many farmers have adopted an experimenting attitude; many have visited other areas and they have seen many different approaches to farming. Children nowadays look better and stronger than in the 1960s, they are also dressed much better and many of them have gone to school. The number of (young) men and now also (young) women who go to the South to work has increased a lot. Even if many parents complain that their next of kin do not send them (enough) money, many of them receive gifts or support for big expenses (like funerals, marriages, medical costs) and many invest in the improvement of houses and in buying animals. Many more people are now rearing livestock and they are much better educated with regard to livestock keeping and supplementary feeding and medication. The veterinary service has much improved since it adopted the community livestock worker approach and full payment for veterinary services. Pig rearing has become a major success (even among Muslims). In many areas in the North the social structure has become much stronger and where groups were formed the community has grown much more cohesive as well. Of course a basic weakness of many NGOs (including PCG) is that they have never realised the importance of ‘monitoring and documenting improvements’ and that they have often been rather naive with regard to internal differences in poverty levels in the region, within villages and within compounds (in the North ‘rich’ compounds can still contain very poor people, women mainly, due to the sometimes extreme separation between the wealth of the leading man in the compound and the living conditions of his wife/wives and other members of his extended family and visitors).

The last few years cost of living has increased and food prices have gone up a lot (note: however, 2001 was a rather bad year). Also fuel prices have increased too rapidly causing major inflation in the local markets.

How to fight poverty?

According to the PCG people the key is: improved food production, and mainly by improved soil conditions: agricultural extension/education, cropping techniques, compost, legumes, increased animal production techniques, more pigs and good use of pig manure.

3.3 The opinion about poverty among the staff of the Catholic Diocesan Development Office in Bolgatanga¹⁹

The staff members of the Catholic Diocesan Development Office regard the fact that “each year between 400,000 and 500,000 youth from their diocese (out of 1.5 million people...) leave the area to migrate to the South for ‘contracts’ as the biggest ‘proof’ of a desperate poverty situation”. Most youth start to leave the area in October and by December most have gone. They only come back in April-May and some stay away for years. The remittances are regarded as meagre or even absent. Migrants do not support the ‘home area’ a lot (only by leaving and not being a burden to the meagre food reserves). According to the Catholic leaders most poverty in the area is related to the poor land quality and land degradation, but also the fact that for years the real wages in the ‘formal sector’ have gone down and that the number of jobs in government agencies has diminished has contributed to the poverty. The Catholic Church people regard migration to the south (and abroad) as a bad situation and would like to keep people in the area as much as possible, by improving the local conditions. Agricultural development, land improvement and support for income-generating activities (by women in particular) are seen as the way forward.

3.4 Catholic NGOs and support by CORDAID

a) The Catholic Church in Northern Ghana

The Catholic Church is organised in Dioceses and Parishes, under the overall responsibility of the Tamale Archdiocese. Under the leadership of the Tamale Archdiocesan Development Office (e.g. see TADO, 1997) all dioceses have a development agency (like the Navrongo-Bolgatanga Diocese Development Agency in Upper East and north eastern Northern Region, or the Development Agency of the Diocese of Wa. And these have branches in central places with separate project activities (e.g. Diocese of Wa, Finsi projects or Tumu projects), and in some cases separate projects have been institutionalised as separate Development NGOs: the Nandom Agricultural Project in Upper West is an example. Besides ‘classical’ church-related work (building churches, training catechists, supporting choirs) and church-related development work (health care, education, women groups, adult education) the Catholic Church has become very active in agricultural and agro-forestry work. The Catholic Church has also supported initiatives in rural banking (Maata-n-tudu, “women of the North”, in Tamale, but with activities in Northern Ghana as a whole, Bilfacu in Bunkpurugu in the east of Northern Region - East Mamprusi; active since 1975 in an area partly troubled by ethnic warfare- , and BESSFA in both Tamale and Bawku²⁰), and in agricultural co-operatives (e.g. NACOP, the Nandom Food Farmers Co-operative Union).

b) Dutch support for Catholic development activities in Northern Ghana

¹⁹ Based on an interview with Rex Asanga, Moses Aduko and Rosemary, at the Bolgatanga Headquarters of the Catholic Diocese of Navrongo Bolgatanga, 6/3/2002

²⁰ IC Consult did research about rural credit in Bawku.

Recent Dutch support to Catholic development activities (from CORDAID and its predecessors) has not concentrated on the more classical church-related activities in health care and education, but on productive and environmental activities as well as on provision of (agricultural) credit through 'rural banking' (e.g. see CORDAID 2001). From lists of projects given to us, it becomes very clear that CORDAID has concentrated its activities in Ghana in the North, although recently there is a shift to the South. Out of Euro 13.1 million project commitments in 1990-2001, in total Euro 9.3 million was given to projects in the North: 71%. Thirteen different NGOs have been supported there, spread over the area. Most of the money went to Northern Region, but that includes projects for the North as a whole (like the Archdiocese, and ACDEP). In Upper West, the Diocese of Wa has a long history of support by a Dutch Catholic Mission Agency (Mill Hill), and some Dutch Catholic priests are still active. CORDAID's predecessor CEBEMO has been supporting the Wa Diocese since 1974²¹. In Navrongo-Bolgatanga the Catholic Diocese has concentrated its development activities in a separate development agency since 1981²². More information can be found in chapter 4.

Table 3.1: Recent support to Northern Ghanaian NGOs by CORDAID²³

²¹ Recent evaluations took place in 1998 in Tumu and in 1999 in Funsu, see Alebikiya & Pul, 1998 and Kabo-Bah et al. 1999.

²² Activities have been evaluated in 1998

²³ Some of the projects, which were or are supported in the South also deal with the North, like Christian Health Association of Ghana (€ 76,000), the National Catholic Secretariat (€ 269,000), ISODEC (relationship with BESSFA, € 431,000), Ecasard (€ 130,000), The CrisisResponse Centre of the Ark Foundation (€ 77,000) and the West African Network for Peace Building (€ 68,000). Most other projects in the South support dioceses (like Cape Coast, Goaso, Jasikan, Ho, Kumasi, Obuasi and specifically Sunyani) and specific hospitals. Many of those projects have a Memisa background.

Organisation	Headquarters	Sector supported	Cordaid funds (commitments; in Euros x 1000)	Years
Archdiocese Tamale	Tamale	General ²⁴ Rural Water ²⁵ Agriculture ²⁶ Education ²⁷ Health ²⁸	281 1626 114 103 203	1997-1999 1990-1998 1998-1999 1998-1999 1998-2001
Human Help and Development Maata-n-tudu ³⁰	Tamale	Social (aged) ²⁹ Rural Banking, training, women	56 306	2001-2003 1996-2002
Bilfacu ³¹ ACDEF ³² BESSFA/ ISODEC ³³ Depsocom ³⁴	Bunkpurugu Tamale Tamale and Bawku Wa	Rural Banking Training Rural banking Radio station	304 293 214 43	1998-2000 1996-2002 1998-2001 1995-1999
Diocese Navrongo- Bolgatanga ³⁵	Bolgatanga	General Agroforestry Women & Dev. Agriculture Youth exchange Health	362 135 157 117 119 298	1995-2003 1996-2002 1999-2001 1997-1999 1999-2001 1998-2003
Diocese Wa ³⁶	Wa	Agric. Dev. in Finsi in Tumu in Lasia Tuolu Rural Development ³⁷ Rur. dev. Tumu ³⁸ Health Jirapa ³⁹ General ⁴⁰	672 249 45 159 221 142 281	1992-2001 1992-2000 1999-2001 1999-2000 2001-2002 1992-1998 1999-2002

²⁴ Project nr C121/1414B, C

²⁵ Project nr C-121/1046F, G

²⁶ Project nr C-121/1959D

²⁷ Project nr 1180B and C

²⁸ Project nr 9519

²⁹ Project 10052

³⁰ It means: Women of the North. The information in the various lists is not clear. Project numbers C-121/1403 and 1403B, V-121/1403B and C. See Maata-N-Tudu, 1998. Also: C121/10047

³¹ Project number C-121/1441; see Bimoba, 1998.

³² Project nrs C121/1440 and 1440A, B

³³ Project numbers C-121/1452, 1458, 1459. About BESSFA we also have an old evaluation document, see Timmer, 1988.

³⁴ Project nr C121/1412

³⁵ Project numbers C121/1426, 1426A for general, V-121/1376A (Bolgatanga) and 1376B (Bongo) for agroforestry; C-121/1460 for women; C121/1431 for agriculture; V121/1443B and C for youth exchange; C121/9503 and 9503A for health

³⁶ Project numbers C-121/1222A, B, C for Finsi; C-121/1056B (also see Finsi Development Programme 1999), C, E for Tumu and C-121/1210B for Lasia-Tuolu (see Catholic Diocese of Wa, 1998).

³⁷ Project nr C-121/1222C

³⁸ Project nr C121/10044

³⁹ Project nr C121/1311R

⁴⁰ Project nrs C121/1461 and 1461A

Diocese	Damongo	Inst.building ⁴¹	1662	1996-2002
Damongo		Health ⁴²	128	1996-2001
FIC ⁴³	Wa	Training	131	1998
PEPSC ⁴⁴	Nandom	Small entrepreneurs	635	1994-2002
Nandom Agric Project/NACOP ⁴⁵	Wa	Agriculture and co- operatives	290	1993-95 and 1998- 2000

Source: collected at Cordaid Office The Hague by Francis Obeng, June 2001. Additions: new lists Cordaid office May 2002 ('Cordaid Projecten Ghana 1990-2002. 16/5/2002', and 'Betalingen Ghana 1990-2002').

Table 3.2: CORDAID support to NGOs in Northern Ghana in 1990-2001 (commitments): sector and regional distribution (in Euro x 1000).

Sector	Northern	Upper West	Upper East	Total
General/ Inst. building	1943	281	362	2586
Agriculture & agroforestry	244 w	1256 w	252 w	1752
Small-scale enterprise		635 w		635
Banking	610 w		214 w	824
Rural Development		380		380
Water supply	1589 w			1589
Communication		43		43
Training	268 w	131 w		399
Education	103			103
Health	203 w	142 w	298 w	643
Women	128 w		157 w	285
Youth			119	119
Aged	56			56
Total	5144	2868	1402	9414

w = explicit attention for or focus on women

⁴¹ Project nrs C121/1433, 1433A and 10048

⁴² Project nr C121/9505 and 1437

⁴³ Project nr C-121/1290A

⁴⁴ Producer Enterprises Promotion Service Centre. Project number C121/1084B, C

⁴⁵ Project numbers V-121/1419 and C-121/1447. See NAP/NACOP, 1997.

Table 3.3: Additional information about Cordaid's partners in Ghana, 1993-2001⁴⁶

A. Northern Ghana 1993-2001

NGO	Years	nr proj	nr com	commitm. Euro 000	nr mt	money transfers Euro 000
Northern Ghana						
Archdiocese Tamale/TADO	93-01	11	8	2289	51	2962
ACDEP (Tamale)	96-01	2	3	294	7	260
BESSFA (Bawku)	98-00	2	3	214	5	146
DDO Wa	94-01	8	8	1806	24	1061
Nandom Agric Project	93-96	1	2	290	5	140
Nandom Food Farmers Coop	93-95	1	-	-	3	119
Tumu Agric. Project	95-97	1	-	-	3	119
Diocese of Damongo	96-01	4	5	1791	24	1444
Fic Brothers Wa	98	1	1	131	2	131
Christ. Mothers Ass. Bolgatanga	93	1	-	-	1	24
Diocese of Navrongo Bolgatanga	94-01	12	8	1231	48	1815
Maata-N-Tudu (Tamale)	96-01	2	4	306	11	320
PEPSC (Nandom/Wa)	93-01	3	2	635	29	731
Bilfacu (Bunkpurugu)	98-01	1	1	304	5	282
HHDP (Tamale)	00	1	1	56	1	33
TOTAL Northern		50	46	9353	219	9587

⁴⁶ We used three lists: 'Cordaid overzicht saldolijst per land met planning, 25/6/2001 module 121 Ghana'; 'Cordaid projecten Ghana 1990-2002 16/5/2002' and 'Betalingen Ghana 1990-2002' (also 16/5/2002). These lists are not as complete as they should be. On 'projecten Ghana 1990-2002' the following projects are lacking: 1056 B,C,E, 1122A, 1125C, 1222 A,B, 1272B, 1288A, 1311R, 1317, 1325, 1326, 1327, 1336, 1339A,C, 1345R, 1354, 1362, 1366, 1367, 1368, 1368S, 1370, 1372, 1375, 1376A, 1377, 1390A, 1393, 1398, 1402, 1403, 1403C, 1413, 1421, 1443A, B, 1459. On the 2001 list other projects could not be found. We have combined the three lists in an attempt to make the information as complete as possible.

B. Southern Ghana 1993-2001

NGO	Years	Nr proj	Nr Co m	Commitm. Euro 000	mt	Money transfers Euro 000
Archdiocese Cape Coast	98-01	6	4	534	8	355
Catholic Diocese of Goaso	01	1	1	271	2	226
Catholic Diocese of Jasikan	00-01	1	1	200	3	125
Catholic Diocese of Sunyani (incl Dioc. Health Cee)	93-01	17	10	1010	21	1363
Catholic Diocese of (Keta) Ho	93/99-01	4	1	23	5	147
Catholic Diocese of Kumasi	98-01	5	3	84	5	68
Catholic Diocese of Obuasi	99-01	1	2	219	5	83
Catholic Graduates for Action	94	1	-	-	1	9
Centre for Communications	94	1	-	-	1	20
Christian Health Assoc. Of Ghana	98-01	1	1	76	6	70
Chr. Rural Health Network (Cape Coast)	00-01	1	2	89	3	89
Ecumenical Assoc. For Sust. Agriculture ECASARD	93-01	2	2	130	10	220
ISODEC (Accra)	01	1	1	431	2	204
National Catholic Secr. SED	93-00	2	1	116	9	227
National Catholic Secr Health	98-01	2	2	153	3	136
Our Lady of Fatima Agr Voc Tr	96	1	-	-	1	36
Rural Dev. Youth Ass. (Atwima)	00-01	1	1	107	2	86
St Matthias Hospital Yeti	98-00	3	2	25	1	11
St Michaels Hospital Pramso	99-01	1	1	135	3	105
The Ark Foundation (Crisis Response Centre)	01	1	1	77	1	45
W.Afr.Network for Peace Building (Accra)	00	1	1	68	2	68
TOTAL Southern Ghana		54	37	3748	94	3693
TOTAL Ghana		104	79	13101	313	13280

Nr proj = Number of projects as used by Cordaid (project number and project number A, B etc counted as one)

Nr com = number of new commitments

Nr mt = number of money transfers (above 1000 Euro per transfer, omitting the small transfers)

3.5 Protestant NGOs and support by ICCO

There are a large number of Protestant denominations active in Northern Ghana, and their numbers and impact seem to increase. Most denominations have their own development wings, like the Lutherans, the Baptists and the Presbyterians. The rapidly growing Pentecostal churches and groups seem to be the big exception. They are concentrating on church building and church-related social activities. One big faith-based donor organisation, World Vision, supports different Protestant groups and also acts as an individual NGO. However, many Protestant groups have their own financial linkage with a particular foreign donor or groups of related denominational donors. The Presbyterian church gets most of its support from ICCO.

As was the case with CORDAID, ICCO's geographical concentration was in the North (at least 77% of all support went to Northern NGOs). Most of ICCO's support to Northern Ghana went to one NGO, the Presbyterian Church of Ghana, PCG. Of all support to Ghanaian NGOs, which was Euro 8.6 million (DFI. 19.0 million) since 1988, Euro 5.3 million (DFI. 11.7 million) or 61% went to PCG. A considerable part of ICCO's funds for Ghanaian NGOs was meant for (sustainable) agriculture, land conservation and community forestry projects: 54% for Ghana as a whole, and 51% in the North. For PCG the support for agriculture and related activities was 57% of all support to that NGO. More information about PCG can be found in chapter 5.

In Northern Ghana a few other NGOs also received ICCO support. Two of those are related to PCG (BESSFA and BRHS) and also ACDEP has a strong relationship with PCG and its activities. ACDEP was supported with four projects, funded with Euro 450,000 since 1996: mainly in agricultural development, but also in health and education. ACDEP, the Association of Church Development Projects, is a very influential network of Church-related NGOs in Northern Ghana, based in Tamale⁴⁷. It was also supported by CORDAID⁴⁸.

ICCO's support to activities in Northern Ghana also went to AGREDS (since 1996, around Yendi, with support for vocational training for girls and for HIV/AIDS awareness; in total seven separate projects with Euro 533,000), and to GNAT (two projects in basic education support, since 2001; Euro 99,000).

⁴⁷ ACDEP's training programme has been evaluated by Dittoh et al. in 2000. ACDEP's projects are administered by ICCO under nrs GH015011, 015021, 15041 and 15051. See ACDEP, 1999 and 2001.

⁴⁸ Project Balance C-121/1440 (See Project Impact Assessment Report Dec. 1999, Tamale) and CORDAID C-121/1440A (see Progress Report January-December 2000). From CORDAID we received Haagsma, 1997: 'Linking Logical Framework with Monitoring and Evaluation. Workshop with ACDEP members in Tamale, Ghana, April 2001'.

Table 3.4: Recent support to Ghanaian NGOs by ICCO, 1990-2001, in Euro x 1000⁴⁹

NGO	Total	Agricult.	Other. Econ.	Health	Social	Educ	Commun forestry	Unspec
ACDEP	448	166		34		34		214
BESSFA	10		10					
PCG	5295	2403		2125		168		
AGREDS	533			98		139		296
BRHS	68			68				
GNAT	99					99		
Northern	6453	3168	10	2325		440		511
AL	23				23			
Archdioc	22							22
BLA	22			22				
Cencosad	10					10		
CHAG	102							102
Ecasard	190	190						
FoeGhana	254						254	
GEO	177						177	
GN	120						120	
GTG	25	17	7					
LMK	245					245		
Nazareth	57					57		
PPHC	161	161						
Rudeya	592						592	
WIDS	147		147					
YDF	23				23			
Rest Ghana	2170	368	155	22	46	312	1142	124
Total Ghana	8623	3536	165	2347	46	752	1142	634

3.6 Government agencies, NGOs, Churches and Poverty Reduction Interventions in Bongo District

During the Inception Workshop an attempt was made to get an idea about all external interventions in Bongo District which in one way or another attempted to reduce poverty (or “bring rural development to the area”). For each intervention the participants of the inception workshop who came from Bongo evaluated their status, and finally men and women were asked to evaluate the order of importance of these interventions for the people’s well-being in the area.

Legend for evaluation:

A = Started on paper but never came off the ground

B = Started recently and does not have noticeable effects or impacts yet

⁴⁹ Source: Project information list provided to Francis Obeng in June 2001 by ICCO Head Office in Zeist. In April 2002 we received a new, updated list from ICCO’s Jennie van der Mheen. The first list was in Dutch guilders, the second in Euros. 1 Euro = 2.20371 Dfl; 1 Dfl = 0.454 Euro. We provide the financial data of awarded contracts. Not all of it has been disbursed yet. The updated list starts in 1988 and continues till the end of 2001.

C = Has ended as a 'project', but with positive effects and impacts till today

D = Has ended as a 'project', but with no or negative effects/impacts

E = Ongoing as a project but already with positive effects/impacts

F = Ongoing for quite some time now, but no noticeable or even negative effects/impacts

Organisation	Intervention	Evaluation
<i>Government of Ghana</i> BORADEP	Co-operatives for group farming; Livestock and poultry; Handicrafts; Grants/Credit; Functional literacy	C
MoFA	Mass treatment of livestock and crop diseases; Construction of dams and dugouts; Extension services; Promotion of income generating activities; Construction of hand dug wells and household latrines; Diffusion of improved crop varieties.	C C C D E E
District Education Service	School building, teachers salaries, school facilities	E
MOH	Immunisation; Maternal and child health and nutrition education	C
ICOUR/UNDP Agro-forestry	Irrigation; Tree planting; Water for livestock	C B C
<i>NGOs</i>		
BAFP	tree planting; land management; extension	E
Trax/Rural Aid	tree planting	E/B?
Catholic Relief Service (CRS)	Supplementary ration for basic schools/children at the hospitals; Training of health personnel; Infrastructure Development; Credit for income generating activities.	C
World Vision International (WVI)	Training and education; Infrastructure development; Scholarship for the youth; Income generating activities; Health and nutrition education; Crops and livestock production, Christian witnessing; Advocacy; Relief services; etc.	E
CCFI (CBO)		F

World Food Programme (WFP)	Tree nursery Support for girl child education. Income generating activities.	E
CECIK	Grant to farmers; Tree planting at shrines and groves; Donating grinding mills; Nutrition; Provision of seeds; Fish farming; Pig rearing; Income generation activities.	E

Churches in Bongo

Church	Size of congregation
Roman Catholic	Very large
Presbyterian	Medium
Seventh Day Adventist (SDA)	Small
Fountain Gate Chapel	Small
Pentecost	Small
Baptist	Small
Deeper Life Bible Church	Small
New Apostolic	Very small
Seed Across Nations Evangelical Mission	Small
Straight Way Church	Small
Assemblies of God	Small
Jehovah Witness	Small

Positive/'most important' and negative /'least important' interventions by area and gender

BONGO WOMEN

Most important interventions:

1. Support for girl child education (WFP)
2. Income generation activities (MoFA; CRS; WVI; WFP; CECIK)
3. Tree planting (BAFP; CECIK)
4. Health and nutrition education (WVI)
5. Advocacy e.g. literacy programmes (WVI; BORADEP)
6. Grinding mill support (CECIK)
7. Seed supply (a.o. MoFA; CECIK)
8. Immunisation (MoH)
9. Dams and hand dug wells (MoFA)
10. Soil and water conservation (BAFP)

Less/least important interventions

1. Honorarium to community members during sensitisation programmes (various)

2. Free inputs (in the past a.o. MoFA)

BONGO MEN

Most important interventions

1. School support programme (CRS; WVI)
2. Health/nutrition education (MoH, WVI)
3. Water/sanitation programmes (ICOUR/UNDP; CRS?)
4. Credit (BORADEP)
5. Dams/wells (MoFA)
6. Soil and water conservation (BAFP)
7. Afforestation (BAFP; CECIK; ICOUR/UNDP)
8. Capacity building (various)
9. Christian witness (WVI)
10. Promotion of large/small ruminant and poultry production (BORADEP)
11. Animal traction (MoFA)

Less/least important interventions

1. Free inputs (in the past a.o. MoFA)
2. Grants to individuals or groups (various a.o. BORADEP)
3. Use of heavy tillage equipment annually (MoFA)

3.7 Government agencies, NGOs, Churches and Poverty Reduction Interventions in Garu

During the Inception Workshop an attempt was made to get an idea about all external interventions in Garu Sub-District which in one way or another attempted to reduce poverty (or “bring rural development to the area”). For each intervention the participants of the inception workshop who came from Garu evaluated their status, and finally men and women were asked to evaluate the order of importance of these interventions for the people’s well-being in the area.

Legend for evaluation:

A = Started on paper but never came off the ground

B = Started recently and does not have noticeable effects or impacts yet

C = Has ended as a ‘project’, but with positive effects and impacts till today

D = Has ended as a ‘project’, but with no or negative effects/impacts

E = Ongoing as a project but already with positive effects/impacts

F = Ongoing for quite some time now, but no noticeable or even negative effects/impacts

Organisation	Intervention	Evaluation
Government of Ghana MOFA (Global 2000)	Credit provision (inputs), extension, livestock improvement	C
Program of Action to Mitigate	Legume production; Establishment of	C

the Structural Cost of Adjustment (PAMSCAD)	community clinics; Construction of hand dug wells; Supplementary feeding	
International Fund for Agricultural Development (IFAD)	Rehabilitation and construction of dams; Credit; Construction of hand dug wells; KVIPs; Farmer field schools; Gender capacity development	E
Agricultural Sector Improvement Project (ASIP)	Dam construction; Market construction	E
Village Infrastructure Project (VIP)	Continuation of ASIP projects (under District Assembly)	D
Emergency Social Relief Fund (ESRF)		B
Poverty Alleviation Fund (PAF)	Through District Assembly (funds awaited): loans/credit facility	F
District Education Service	School building, facilities, teacher's salaries	E
<i>NGOs</i>		
Presbyterian Agricultural Station (PAS)	Agricultural production; Soil fertility; livestock improvement (pigs/veterinary assistance); group formation; management; gender awareness; empowerment; health (related to Bawku Presbyterian Hospital); family planning	C/E
BESSFA	Banking services; Savings mobilisation; Credit	E
Community Based Rehabilitation (CBR)	Rehabilitation of the disabled	C
Catholic Relief Service (CRS)	Bee keeping; School and hospital feeding	E
BNP Bawku Nutrition Project	Credit with education; Nutrition education	E
CARE International	Food security	B
UNICEF	Child and maternal nutrition	B
Adventist Development and Relief Agency (ADRA)	Food security; Soybean production; KVIP construction; Tree nursery establishment; woodlot establishment; Credit (bullocks)	E

Bawku East Women's Dev. Assoc. (BEWDA)	Capacity building; Micro-credit with education; Group formation; Nutrition education; family planning	E
Rural Aid	Boreholes	C
Community Welfare Foundation (COMWEF)	Agro-forestry; Nutrition; Food security; Literacy	F
Garu Tree Growing Project ("One man no chop"; Dutch-American couple based in Nalerigu NR)	Provision of tree seedlings and chain links (fences on rotation)	E
PCG-related Dutch Church communities and individuals	church rehabilitation/maintenance of buildings; generators; corn mills; day nursery support; support for education and for women groups; support for individual farmers	C/E
Kuwaiti NGO	Dug well and built mosque	E

Churches in Garu

Church	Congregation size
Presbyterian Church	Very large
Roman Catholic	Very large
Assemblies of God	Large
Pentecost	Medium
SDA	Medium
Rock Foundation Mission	Medium
Christian Mission	Medium
Baptist	Small
Deeper Life	Medium
Church of Christ Menonites	Small
Christian Church	Medium

Positive/'most important' and negative/'least important' interventions by area and gender

GARU WOMEN

10 most positive interventions; in order of importance and with an indication of the agencies involved:

1. Credit facilities (mainly BESSFA)
2. Gender development/issues (PAS; BEWDA; IFAD)
3. Livestock improvement (PAS; MoFA)
4. Literacy programmes (a.o. COMWEF)

5. Capacity building for successful operation with bank (PAS; BESSFA)
6. Family planning education (a.o. BEWDA)
7. Water and sanitation infrastructure (ASIP; VIP)
8. Dry season vegetable production (PAMSCAD; PAS)
9. Eradication of Female Genital Mutilation (BEWDA?; PAS?)
10. Eradication of witchcraft homes/village (BEWDA? PAS?)

Garu women found it difficult to mention the ten least important interventions

GARU MEN

Most important interventions

1. Soil fertility management (composting) (PAS mainly)
2. Credit (mainly BESSFA; also but also BNP, PAF, ADRA, IFAD, MOFA)
3. Empowerment (PAS)
4. Livestock improvement (PAS; MoFA)
5. Dry season gardening (PAMSCAD; PAS)
6. Introduction of early maturing varieties (PAS)
7. Dam construction (ASIP; VIP)
8. Hand dug wells (ASIP; VIP; PAS?)
9. Sale of farm inputs (MoFA)
10. Cash crop/ fruit tree growing (mainly PAS)

Less/least important interventions

1. Use/promotion of chemical fertiliser (in the past: MOFA)
2. Nutrition education (BNP; BEWDA)
3. Group development (BEWDA; PAS)
4. Woodlot production (ADRA)
5. Soap/pomade making (BEWDA?)
6. Literacy programmes (COMWEF)
7. Family planning programmes (PAS and others)
8. HIV/AIDS education (various).

3.8 Development interventions in the research villages

Bongo: Anafobisi

The people who were present during the focus group meetings agree that the Bongo Agro-Forestry Programme has been the most prominent external agency during the 1990s, concentrating on agro-environmental improvements, tree planting, group formation and a hand-dug well (in 1999). The predecessor of BAFP introduced group farming in 1986, when it still was operating under the Department of Forestry. The expatriate DoF worker often came to the village and taught the people how to transplant trees. He also introduced new income generating activities. In addition he helped the people to get a loan. BAFP later arranged loans for the women's group from the Gender and Development Project Leader of the Roman Catholic Church. The Catholic Church started a Youth Association Group with 64 members. There is also a tree planting group, and a rabbit growers association both initiated by BAFP. One group received credit of 3,750,000 from Australian Catholic Relief (ACR) in 2000. They were to pay back 4,689,000 within one year. Each member of the group received 60,000 cedis. The members used the money for different purposes. They used it to support their weaving

activities, buy goats (local breeds), buy fishing nets and buy seeds for sowing. Many of the members have paid back their moneys except a few. The defaulters include the dead and those who fell sick. For the dead their relatives have arranged to pay back the money on their behalf..

There was one other NGOs that was active in Anafobisi, although only for a brief period: Rural Aid (hand-dug wells in 1993, with British funding and UNICEF support; latrines).

The central government has been active in water, health, education and roads. Bore-holes were introduced to the area by MoFA with IFAD assistance in 1990. The District Assembly and the Catholic church supported the improvement and maintenance of the water facilities in the village. IFAD also gave a loan to one of the women groups and formed a 'Poverty Reduction Group'.

Occasionally the Ministry of Health organises immunisation programmes with the intention to reduce the incidence of measles and other diseases. There is also a health clinic in the village. The District Assembly built it in 1999. The construction of latrines was a partnership between IFAD and 'Rural Aid'. The former gave the contract to the latter, an interesting example of an IGO providing funds to an NGO.

There is a primary and a junior secondary school in the village. The primary school had 4 trained teachers and one un-trained teacher and together they taught 200 boys and 257 girls (more girls than boys!) in 2001/2002. The secondary school had five trained teachers and two untrained teachers, for 149 boys and 122 girls.

There are about five new roads in the area. The village people don't know who has been responsible for constructing these roads but they believe it has been the Feeder Road Department. There is one church building for the Catholic Church.

Although the village is not far from the District Headquarters in Bongo Town the villagers hardly ever see persons from the Ministry of Food and Agriculture. For them all relevant agricultural and afforestation advice comes from BAFP.

Bongo: Balungu

Also in Balungu the people regard BAFP as the most important external agency, although it started later than in Anafobisi. BAFP taught people to start tree planting (and adoption of new trees, like neem and mango) and to improve their soil and water management. BAFP has supplied them with a credit facility, so that they are able to cultivate groundnuts. A group of ten people got a loan of 50,000 cedis, which they have to pay back with an interest of 10 %. This means that everyone has to pay back 5,500 cedis. After an exposure tour to Garu station and Pong-Tamale, organised by BAFP, some Balungu farmers started pig rearing. The men from Balungu are involved in a large number of non-agricultural cash-generating activities nowadays: hat weaving is now on a commercial scale, with assistance from BAFP (Community Development).

There have been scattered activities of some other NGOs. An NGO, which deals with small-scale businesses for women groups gave them a loan; at first of 5,000 cedis, later of 10,000

cedis. In the year 2000 World Vision came to Balungu and provided the first members of the group with a loan of 100,000 cedis. Those who joined later got a loan of 70,000 cedis.

For most government agencies the Balungu area is regarded as 'far away'. The Ministry of Food and Agriculture recently started to introduce new crops and crop varieties, though. Also improved types of sheep, goats and poultry were introduced by MoFA recently, and there is poultry vaccination. MoFA also helped in introducing new technologies but the villagers say "MoFA people do not work with them as intensively as BAFP did and does". MoFA taught them row planting and weeding around their trees, but training through BAFP is "far more serious and more consistent".

Some specialised government projects briefly reached the village. PAMSCAD (a governmental programme for action to mitigate the social cost of adjustment) has given some people access to credit. A few farmers got access to credit from IFAD/MoFA, channelled through ADB. ICOUR/CCFI briefly supported a collaborative community forest initiative.

The area has many wells. For example, Balungu has thirteen wells. The first well was built in 1969-1970 with assistance from Father Labelle (a Canadian priest) of the Catholic Church. There are five boreholes in Longo, which were built with assistance from CIDA. There are also seven boreholes in Balungu. These were built in 1980-81. The dam in Balungu used to be a dug-out about forty years ago but was made a dam seven years ago by MoFA/IFAD.

There is one primary school in Balungu and one in Longo, and there is one Junior Secondary School in Balungu. The schools have been there since colonial times. In 2001/2002 the Balungu Primary School had three trained teachers and two untrained teachers, for 241 boys and 305 girls (again: more girls than boys nowadays!). The junior secondary school had two trained teachers and two untrained teachers, for 69 boys and 43 girls.

There is one health centre, and a village market and in Balungu. The health centre was built four years ago but has not yet been officially opened. The village market has been in existence since colonial times. There is an area council office at Balungu, which is also serving Longo. There is a social centre at Longo. There are a few roads, which have been there since colonial times, except the one to Vea, which was constructed in the early 1980s. Roads are un-tarred. There are two church buildings: a Catholic Church and a church for the SDA (Seventh Day Adventists).

Garu: Kugsabilla

Kugsabilla village can be regarded as one of the show cases of development involvement of the Presbyterian Church of Ghana (PCG). Agricultural support and group formation through the Garu Agricultural sStation (later Presbyterian Agricultural Station) started twenty five years ago and in 1994 the village was 'weaned', as the groups were regarded to be sustainable and the village inhabitants had picked up many of the propagated agricultural interventions. The village has a very interesting history with regard to foreign (Dutch) involvement. Therefore it is good to start with a brief history of the Presbyterian Church in the village. Presbyterian influence started with a German reverend (Joseph Eichholzer), who first from Bolgatanga, later from Bawku and finally from Garu started to preach in the village (1949-1965). In the late 1950s and early 1960s also Rev. Ernst Niklaus, Rev Wilhelm Haeberle Bader and Rev. Ernst Roth worked part time in the village. In 1960 Dutch missionaries took

over: Rev. C.B. Bot (1960-1972; from Eerbeek) became very influential and was one of the founding fathers of the Garu Agricultural Station in 1965 and of getting ICCO support. In 1963 the first church was built in Kugsabilla. After him Rev. G.D.E. van Veldhuizen took over (1971-1976) and at the end of his stay a new church building had been built⁵⁰. In 1972 'sister Truus' Geertsen settled in the village (half-time; the other half in Bawku Presbyterian Hospital) as a medical nurse. She was also adopted to a house in the village and stayed there for ten years. After she left in 1981 she maintained contact and is still very influential in linking the Presbyterian community with a variety of Dutch church groups. Dutch church groups are very active in supporting the church financially: with a generator (Diakonie Zwolle), a corn mill, in 2001, from Hilversum 'women for peace' and the Lions Club Utrecht; a day nursery building (Borssele), renovation of the church (1995, Hoek van Holland). One of the most successful young (pig) farmers of the village was invited to come to the Netherlands, and later started to function as a 'host' to visitors from the Netherlands. Each year various Dutch visitors come and they mostly leave behind some financial support, both for the church and for individuals. E.g. a pig farmer recently received 300 \$ from a Dutch visitor to buy a donkey cart. To put things in financial perspective: villagers accept 3000-5000 cedis as a day's wage for agricultural work, which is Euro 0.45-0.70.

Group formation started in the village area in 1975 with the help of GAS. It started with the contact farmer concept then later to the formation of farmer groups for better effect and wider reach. The groups were mainly men groups in the beginning because the women were a bit shy and would not talk in the presence of the men. This situation could also be attributed to traditional norms. With encouragement from GAS and other women's groups from other areas the women started forming groups in 1986 (farming, savings and credit, training). The formation of the women's groups removed fear from the women and made them more independent of the men.

Even though dry season gardening (onion production) was first introduced to the area by the Busangas, GAS taught the farmers how to do dry season gardening properly, with a big impact. Compost use has increased and is regarded as one of the best innovations of the PAS, introduced when they started in this village.

Tree planting in the village started about 20 years ago. The idea was introduced to the village by the then manager of the Garu Agricultural Station (GAS) of the Presbyterian Church of Ghana. Apart from the GAS another NGO - Nakpanduri Tree Planting Project (another Dutchman, John Kleindouwel and his American wife Denise) - has recently been helping the people in the village to plant trees by supplying seedlings and chain links. The people buy the seedlings while the chain link is used on a rotational basis. The Forestry department of the government never ever assisted them ("they only come to arrest you if you cut trees").

Despite the strong presence of PCG and their groups, the government is not completely absent. Since 1977 the central government has constructed three bore-holes and is about to fix pumps on two wells. In addition to these there are many other wells in the village now. NGOs that have helped with improving the water situation are Rural Aid and GAS. Rural Aid has built a well for them whilst GAS provided them with well lining materials about 20 years

⁵⁰ In 1976 a Ghanaian reverent took over: Rev. G.A. Anaba 1976-1980, followed by Rev. A.E. Mahama 1980-1982, Ref Ofori Lorbi 1983-1987, Rev. Oppong 1987-1991, ? 1991-1996, Rev. Abuki 1996-1999 and Rev. Kpaje 1999-now. They now use the Kusaa language and they use a Kusaa bible.

ago. There are two water dams in the community. The first one was funded jointly by ICCO and the EU, whilst the second one was built by the government through the Agricultural Sector Improvement Project (ASIP). The village thought that GAS had also 'promised' to get (ICCO) funds to build another dam, after a consultancy study, which recommended 25 dam sites. When nothing happened the village started with a dug out, but it failed.

The road leading to the village from the junction was made by the Presbyterian Church, when it was established in 1963. The main road, however, was constructed by the government.

Some buildings were provided by donor agencies, a health clinic was donated by the District Assembly and the American Embassy. A day-nursery was donated by the beloved 'Sister Truus' (see above).

Credit is available to the people through BESSFA⁵¹. This bank was established "through the ingenuity of the GAS", as they said in the village. On realising the importance of credit in farming the station organised the farmers into savings groups that finally culminated in the establishment of BESSFA. The bank caters for both individuals and groups.

Apart from GAS, MoFA also operates in the area. The farmers are not at all impressed: "Whilst GAS staff visits frequently MoFA staff visit seldom". CARE International is helping the pig farmers to put up better structures to house the pigs. GAS helps the farmers to vaccinate their fowls and treat their sick animals. Community animators have been trained for this purpose. They help the farmers to secure the vaccines and drugs at a cost.

When PAS was still directly involved in the village to support groups they came every week, and they also trained village extension workers. MoFA-Garu (crop extension, veterinary and livestock advice) was not absent, but their visits were much less frequent (sometimes only once a year) and also not very dependable. Not unimportant, though: some good veterinary actions were remembered as well as the sale of fertilisers. Now groups are still very active, even new specialised groups were formed without PAS support (e.g. bee keeping group, pig farmer association, maize seed multiplication group). Some of the groups now (try to) get support from CARE Int. In fact CARE was very surprised when they came to the village in 2001 how fast the groups responded: "what PAS started has not passed".

Other social groups apart from the water committees are a Pig Farmers Group (with 8 members), 11 other Farmer Groups, a.o. a Rice Processors Association, a Soybean Processors Association and Credit and Production Groups. All these groups were formed with the help of the GAS. The groups formed through the GAS started with the distribution of free fertiliser. When the benefits of fertiliser application were realised the people were asked to pay for it the following season. Payment was in kind rather than in cash. The farm produce used to pay for the fertiliser was stored and sold later in Bawku during the lean season for three times the price after the harvest. The extra income was given to the farmers and this helped them to reconstruct their houses and roof them well.

⁵¹ Started in 1983. In the Board the PAS has always been a member, together with e.g. ISODEC and the Catholic church. To broaden the area, now people from Pusiga and from Northern are also member of the Board. In the past also the Bank of Ghana had a representative on the Board, but they stopped doing that ("as a matter of principle").

Although non-Presbyterians have been encouraged to join GAS groups and with some response, villagers told us that church members benefit more from GAS because of their relationship with the church. The PCG can be regarded as a ‘development church’ with constant attention for possible improvements in people’s well-being, and an almost ‘Weberian drive’.

Garu: Tambalug

Although not very far from Garu Town, the Tambalug area can be regarded as a ‘backwaters’ area, with few and late development initiatives. The Garu Agricultural Station started its activities here in the 1990s and is still actively encouraging people to form groups and improve their agriculture. People have adopted bullock farming in the past two decades (with assistance from the Garu Agricultural Station). Both maize and soybean were introduced by the Garu Agricultural Station. The Garu Agricultural Station taught farmers some uses of soybean (e.g. soy milk) and the farmers discovered some uses through experimentation. The station also introduced ‘Naga White’: a new sorghum variety. Farmers adopted this new variety, but they abandoned it again. Also poultry and pigs were introduced by the Garu Agricultural Station. Tree planting has increased due to the intervention of the Garu Agricultural Station in combination with the Nakpanduri Tree Growing Project. The soybean group and the rice farming group have been formed by the Garu Agricultural Station. The Garu Agricultural Station started forming the first groups about ten years ago. The last group has been formed three years ago. Two groups that were initially supported by the Garu Agricultural Station are now operating independently. The main source of credit is the BESSFA Bank, an off-spring of GAS.

One bore-hole has been provided by ‘the government’; one well was dug by the community; one well was dug by an individual household (privately owned) and one well was dug by Rural Aid.

Other ‘visible signs of development’ are hard to find: there is no school in the village, no health clinic, a bad road, and hardly any involvement ever of the Ministry of Food and Agriculture. The difference with Kugsabilla is striking. There still is a long way to go.

Chapter 4

Specific information on the diocesan development office of the Catholic Diocese of Navrongo-Bolgatanga and of BAFP in particular

4.1 The Catholic Diocese of Navrongo-Bolgatanga⁵²

The Catholic Diocese of Navrongo-Bolgatanga consists of 13 parishes in the six districts of Upper East Region and two north-eastern districts in Northern Region. A 14th parish is now being formed (in Fumbisi and a very remote area called ‘overseas’, as it can’t be reached in the rainy season). A bishop heads the diocese and there is also a priest who is the diocesan development co-ordinator. Each parish is headed by one priest (in some cases by two priests). Bongo is a parish, with a church in Bongo ‘Town’ and an outstation in Zoko. Four parishes (but not Bongo) have foreign priests: one of the two parishes in Bolgatanga has a Nigerian priest, the Garu parish has two priests from Congo DR, one parish in Northern Region (Bende) has a missionary from Canada and its health centre has a medical doctor from Spain, and the new parish in Fumbisi has a Swiss missionary. In Kongo, near Bolgatanga there is a ‘retreat centre’ for old priests, headed by White Fathers with support from Belgium and the USA. Most of the priests nowadays come from the region itself. Three parishes can be regarded as financially potentially self-supporting in the near future (= paying their priest(s) and church maintenance): Bolgatanga, Bawku and Navrongo; that is: the more urban parishes. All other parishes are regarded as poor and its members not in a position to support the church activities financially (at least not more than a token). For normal church activities (priest salaries, church building, services) support from outside the region is regarded as necessary for a long time to come, and for development activities foreign donors are regarded as vital. The people employed in the development office are all dependent on donor projects for their full salary. Own income generation is seen as something for the (far) future. The only regular income from within Ghana is the salary priests are getting for teaching at secondary schools (by the Government of Ghana). The people employed by the church (e.g. in development activities) are not all Catholics. However, in the health sector the policy is to hire Catholics only, to make sure that all are following the church rules on family planning.

The Diocese has its own central premises in Bolgatanga Town. It includes the development office. Although not without problems it now has two computers with e-mail connections: one for the accountant and one for the agricultural co-ordinator who is responsible for the Belgian-funded IVIDEP programme where the computer came from.

According to the diocese between 20 and 25% of the people in Upper East Region are members of the Catholic Church. The majority is still regarded as ‘traditional’. There are also various Protestant groups and in Bawku the Muslims are a considerable group. It is a policy of the Catholic Church not to differentiate between Catholics and non-Catholics in development activities.

4.2 The Development activities of the Catholic Church in Navrongo-Bolgatanga and its donors

⁵² The following sections are based on an interview with Rex Asanga, Moses Aduku and Rosemary at the headquarters of the Catholic Diocese of Navrongo Bolgatanga, 6/3/2002

According to the self-assessment report of BAFP (Aduku, 2002, p. 1), the goal of the Diocesan Development Office is “to promote human dignity through improvement in the living standards of the diocesan populations”. There are three offices, each under a Unit Co-ordinator: agriculture, health and gender. A fourth office might be established (rural water supply); it still is under the supervision of the Diocesan Development Co-ordinator. The development activities of the Catholic Church in the Navrongo-Bolgatanga Diocese are the following:

- 1 Educational activities (but not under the Diocesan Development Office; it existed before the establishment of the DDO in 1981; it has a separate office in Navrongo. In the past Cebemo has supported a School Rehabilitation programme (two phases, ending before 1999)
- 2 School feeding programme (also not under DDO) in relationship with the Government, through the Catholic Relief Services (Accra)
- 3 Feeding of the needy (not under DDO): St Vincent de Paul: CRS funds, to each parish.
- 4 Health programme (under DDO):, 2 big health centres (one in Bende, NR, not far from Garu, with Spanish support and a third Spanish doctor in a row) and one in Wiaga (SW UER, with support from Germany and German sisters present) and six clinics which used to be mobile clinics (in Kongo near Bolgatanga, Biu near Navrongo, Nakolo near Navrongo, Zoko in Bongo, Sirigu near Navrongo and Walewale in NR – with one Spanish sister). Cordaid supports the clinics and primary health care activities. Also there is an HIV-AIDS awareness project, paid by the USA, through the CRS-Ghana. Health projects got and get a lot of Bilance/Cordaid support: in 1996-97 through Bilance, later from Memisa now Cordaid.
- 5 The Integrated Village Development Programme IVIDEP (under DDO; Agricultural co-ordinator): mainly dam construction. Funded by the Felix Foundation in Belgium.
- 6 Northern Ghana Food Security and Agro-enterprise development project: housed by the diocese/ collaboration with DDO: USAID-funded through the USA Catholic Committee, through CRS-Ghana.
- 7 Agriculture Programme. Cordaid funded from 1997-1999, DFl. 303,000, new proposal for Phase II at Cordaid office since 2001, but no response yet.
- 8 Bongo Agro-Forestry Programme (BAFP; under Agricultural coordinator but with its own staff: three people now), started by a Swiss volunteer (1987-1994) funded by Caritas-Switzerland. Taken over by Cordaid since 1994. Now second phase (DFl. 237,000 1999-2002; mid-term evaluation done in 2001; end of phase evaluation planned in 2002, with Cordaid involvement)
- 9 Gender and Development programme: started with Miserior support, later organized as a separate programme, funded by Cordaid (since 1998; with a separate Women & Development co-ordinator under DDO since 1999; DFl. 345,000 from 1999-2002, but still two instalments to come because of late start; now preparing for evaluation and new project formulation).
- 10 DDO capacity building: first paid by Miserior, since 1991 by Cebemo (1994-1996 DDO Capacity Building Programme). Now Cordaid pays for support to Parish Development Committees (from 2001 onwards? DFl. 300,000; a three-year period?)

The Bongo Agro-Forestry Project falls under the Agricultural Development Office Unit, together with the Integrated Village Development Project, and a Small Agricultural Assistance Project. A Food Security Project used to be included as well. “Efforts are being made to renew it” (Aduku, 2000, p1).

The Catholic Diocese of Navrongo-Bolgatanga has a strong partnership with the Catholic Diocese of Münster in Germany, with partnerships between parishes. Some are very beneficial, including the partnership of one Münster parish with the Parish of Bongo. There is quite some financial support for instance for the educational activities in Bongo and for financing the normal church activities, including the salary of the village priest.

4.3 The relationship with the Government

Since the District Assemblies were established in the mid 1990s there are more attempts to bring together government agencies and NGOs. In Bolgatanga District there is a regular meeting and also the Regional Minister for UER has regular meetings with the most important NGOs in the Region. In Bongo some co-ordination activities are now starting, spearheaded by the District Assembly. In Garu the Presbyterian Agricultural Station in fact plays this role. In the sphere of government support for women’s programmes there used to be quite some co-ordination and information. E.g. in Bongo a network was formed of 150 women groups, including those supported by the Catholic Church. Until 31st Dec 2001 all women’s activities were co-ordinated by the National Council for Women and Development (headed by the former President’s wife), with a District Women Co-ordinator directly under the District Chief Executive officer in each District. District-wide workshops on gender policy or on women’s affairs used to combine women group leaders from various backgrounds and also NGO women representatives from different NGOs (e.g. in Bongo from both the Catholic Church and World Vision). Gradually the government has taken over the ‘NGO approach on women’ in all districts, working through women groups, putting a lot of emphasis on gender awareness training, and stimulating women (groups) to open bank accounts and make use of the ‘normal’ credit system in the rural areas, at ‘normal’ interest rates. Since 1st January 2002 things are suddenly far less clear. A new Ministry for Women’s and Children’s Affairs was established, but until now nobody seems to know what its structure will be (only that a Fund will be established of 21 billion cedis (approx 3 m. Euros) for credit for women, to be channelled through the banks. It is unclear how women groups or NGOs could access part of that money. Also a rather large IFAD programme was launched recently in UER for financial support to income generating activities and farming, for women groups. But no funds have been released yet.

4.4 The Bongo Agro-Forestry Project⁵³

Franz Zemp, a Swiss volunteer started work in Bongo in the Forestry Department in 1986. In 1987 eight local farmers joined as volunteers, including Richard Aniah. Mr Zemp stayed quite long, until 1994, and he left after problems with the Catholic Diocese (a.o. he wanted to hand over to the Forestry Department of the Government, but it stayed in the Catholic Diocese)⁵⁴. During the 1987-1994 period there were in fact three phases:

⁵³ Based on interview with BAFP management, 6/3/2002 in Bongo: Moses Aduku, Faustina Kuug and Richard Aniah by Ton Dietz, Francis Obeng and Samuel Donkor

⁵⁴ He married a Ghanaian woman and still lives somewhere in Northern Region. There is no contact any more.

- 1987-1989: establishment and promotional phase: sensitization and awareness creation on environmental issues, identification of agro-forestry/tree planting groups and establishment of agro-forestry demonstration plot at a Project House near Bongo Town.
- 1990-1992: research, training and education phase: contact groups and individuals were used to gather more information on environmental problems (simple action oriented research; educational training programme).
- 1992-1994: project consolidation phase: strengthen group organisation, leadership training, logistic support; transfer of leadership to a Ghanaian and prepare for project autonomy.

In 1994 Joseph Ayembila took over (he originates from Bawku; and he is the present director of IVIDEP; a Belgian-funded programme for support to the Catholic Diocese of Navrongo-Bolgatanga in dams, women groups/income generating activities, corn mills and agricultural extension). The original intention had been to move to another parish of District, hoping that “an autonomous self propelling and community managed environmental rehabilitation process” had started in Bongo” (Aduku, 2002, p. 3). However, in 1994 Cordaid started to support BAFP (first phase 1994-1998), and it was decided to stick to Bongo. During this phase, the volunteers became paid ‘animators’ (seven male persons x 32,000 cedis per month). A mid-phase review was done in 1997 (Millar, 1997), followed by an end-of-phase evaluation in 1998 (Taabazuing, 1998).

In June 1998 Moses Aduku took over (he was a fresh graduate from UDS; one of the pioneer students) and, again with Cordaid’s support, started BAFP Phase II (1998-2002). The animators lost their salary and became ‘community mobilisers’. Seven women were added (in each BAFP zone there is one man and one woman now). They received a bicycle, worth 500,000 cedis, which they can keep after four years of work for BAFP. In July 2000 Faustina Kuug joined as a Women in Development extension agent (she worked for the Garu Agricultural Station for 11 years). In 2000 also Richard Aniah joined as a paid member of staff. (He was referred to as a “moving environmental library”). In August 2001 Malex Alebikiya of ACDEP and Joe Taabazuing of the National Catholic Secretariat at Accra did a mid-term review (Alebikiya & Taabazuing, 2001).

Catholic activities started in the colonial period, but the first Catholics who came to Bongo were ‘driven away’ and went to Bolgatanga. In 1969 two Canadian priests came (incl. Father Labelle) and started the Catholic Church in Bongo. During the food crisis in the early 1970s OXFAM funded the Bongo Agricultural Co-operatives Project, with training, food distribution, erosion control and donkey carts. By that time a start had already been made with the Veia Irrigation Project, in the south-western part of Bongo (UNDP project; since early 60s?). Before the early 1970s the area was still well forested and most rocks still ‘buried’. The ecology deteriorated rapidly from 1970s onwards and by the late 1980s most trees had disappeared and erosion had caused massive denudation and exposure of many rocks.

Originally the Bongo Agro-Forestry project was planned to expand from Bongo to Tongo in the south and to Kongo in the east, covering all the densely populated Frafra and Talensi areas. In 1995 an evaluation was done (by Malex Alebikiya from ACDEP), which suggested restricting the geographical area to Bongo alone. CORDAID very much insisted that they had to concentrate, and the current CORDAID-funded activities of BAFP-II only take place in Bongo proper. Now most of the BAFP groups are reaching autonomy there and only now activities have started in other areas (one group in Kandigu village in Sirigu parish; funded by the Australian Catholic Relief Organisation, since 2001, small grant of 2.6 m. cedis).

CORDAID was never willing to discuss long-term prospects, e.g. the spread to new areas. After a visit to Burkina Faso (by Moses Aduku and Richard Aniah, in 2000) ideas were developed to invest much more in dams, but CORDAID regards those dams as too expensive (40 million cedis per dam; now modified to 8 million cedis for small dams) and refuses to discuss these ideas. The relationship with CORDAID was described as not very stimulating.

BAFP works with groups. The district was divided in seven zones and groups were started in every zone. Basic idea is: concentrate activities in target villages, create an impact that is visible, and scale down afterwards; move to another village. 76 old groups were phased out (with 15-20 members each; reach: 1000-1500 members; including compound members: beyond 6000 people). Currently there are 600-700 group members active (compound reach 3000 people). But beyond group activities there are also community environmental campaigns with a larger (but more shallow) reach.

Another NGO, TRAX, also became active in erosion control work in Bongo (with an emphasis on stone bunding). There is an arrangement not to work in each other's villages. There is also a plan to have regular co-ordinating meetings at district level with all NGOs and all relevant government departments. The District Assembly should take the lead, but until now this was never done. In Bolgatanga Action Aid spearheaded such collaboration: there every year all NGOs present their work.

4.5 Analysis of the BAFP programme design

The various recent BAFP documents and their self-evaluation report (Aduku, 2002), show the following project design:

project context and institutional environment see box 1

problem assessment see box 2

project approach see box 3

expected project impact see box 4

Box 1: Project context and institutional environment

Relevant at the higher level:

Ministry of Food and Agriculture
Forestry Department
District Assembly
UNDP Poverty Reduction Programme
Catholic Diocese and Diocesan Development Office
Cordaid

Relevant at the village level

Mixed groups and leaders
women groups and leaders
opinion leaders at village level
Parish development committees
chiefs and elders

BAFP internal structure

manager
two extension officers (one man, one woman)
community-based farmer animators (7 men, 7 women)
advisory committee (7 men, 1 woman)

Box 2: Problem assessment

Natural capabilities: severe land degradation resulting in low crop yields (300 kg, cereal yields per acre),
occasional environmental disasters
erosion resulting in rocky outcrops
overgrazing
deforestation
continuous cultivation
deficient soil rejuvenation practices

Physical capabilities: scarce safe drinking water, particularly during the dry season
poor road network

Human capabilities: inadequate education
low access of women to education
inadequate health

Economic capabilities: high agricultural population density
90% farmers
small land holdings
low productivity of agricultural labour
low access of women to economic opportunities
no access of women to loans
no access to support for income generation
growing incidence of tenancy: landlords do not permit tree planting and tenants don't invest in land, soil improvement, tree planting.

Social capabilities: low self-help mobilisation capacity

Cultural capabilities: 20% female-headed households
male domination
patri-linal inheritance system
polygamy
taboos on tree planting

Box 3: Project approach

BAFP nowadays works with 32 groups, with a membership between fifteen and twenty-five, of which women form 64%. Out of the 32 groups 12 are solely women groups, while 19 are mixed groups. In 21 groups the chairpersons are women. Out of 14 rural animators half are women. Seven ex-volunteers are also still available for advice.

improving natural capabilities

Soil-enriching trees and fruit trees (esp. guava, mango) planted on farms with high(er) survival rates, on woodlots (14 x quarter acre plots), on school compounds
Integrated with: gully erosion control, bush fire prevention, soil fertility management (compost, farm yard manure, farm residue management, groundnut waste in particular, cover cropping and cereal-legume (e.g. groundnut) mixes)
Livestock improvement through improved goat breeds, improved animal husbandry

practice, and crop-livestock integration

Soil and water conservation: micro pits to trap rainwater (at least 14), stone and grass bunding, contour ploughing (40% of all farms), gully erosion control

Marginal land recovery by women groups (at least 7 plots), and soybean, groundnut and tree planting.

improving physical capabilities

Well rehabilitation near tree nurseries (at least 7) and new wells (at least 2)

Tree nursery establishment (community-based, at least 7)

Provision of inputs: tree seeds and seedlings to nurseries; groundnut seeds to women groups, gully control inputs, tree seedlings to farmers, improved goat breeds to farmers, donkey carts to farmers.

Improved fire places to save fuel-wood

improving human capabilities

Village leadership training (7 men, 7 women)

Environmental education at farmer's level (study tours, ex-farm and on-farm), on tree growing, environmental sensitivity, compost making, farm-yard manure, contour ploughing (7 x 10 bullock farmers), stone and grass bunding, fodder production, animal husbandry (animal housing, supplementary feeding, animal health and hygiene), crop residue management, striga control, micro catchment pits, gender sensitivity)

School environmental training programme

Training on income-generating projects

improving economic capabilities

No direct interventions

improving social capabilities

Group formation: formation of mixed and women's groups

Village level environmental committees

Mobilisation to enhance local capability for community management of environmental rehabilitation

improving cultural capabilities

attitudinal change; creating 'stewardship mentality': environmental, social, moral and religious responsibility

Box 4: Expected Project Impact

Sustainable land use with an enhanced natural resource base:

Environmental rejuvenation e.g. water level raised in wells

Optimal benefits from the land:

Increased food volumes

Increased income

More improved goats

Increased Yields (goal: cereals from 300 to 400 kg/acre)

Self-assessment of impact

According to the self-assessment report (Aduku, 2002, p.5), the BAFP has succeeded to have a lot of impact in Bongo: "generally the project is on track and is achieving a lot of success" (Ibid., p. 10). The project has been one of the pioneers in group formation and "it is the most reputable NGO in the District", a.o. with the highest number of tree nurseries. Environmental awareness has been raised to a high level, thanks to a strong community-based approach and

structures. The number of compost farmers has increased over the years, and tree survival rates have increased from less than 20 to more than 30%. Thanks to community contact and presence the project succeeded to brake the taboo: “if you plant a tree and it grows to start bearing fruits you will die”. Everywhere you can now find woodlots and individual trees around houses in the district. The project had considerable impact on gender structures: “More and more women assume family responsibility (through meetings and capacity building)”.

Impact on natural capabilities:

Unlike twenty years ago, trees are everywhere now, as woodlots, scattered in farmer’s fields, along field boundaries and as fruit tree orchards. Farmers nowadays regard trees as important for wind protection, roofing material, firewood, poles etc. Making use of their own trees saves a lot of money and effort. In addition trees are income generating. Some farmers sell firewood, and guavas and with that money they buy food and other domestic needs.

There are over twenty-five individual tree nurseries now all over the project’s operational area. Nursery farmers sell seedlings and it gives them a considerable income. It has become a common sight to see farmers carrying seedlings on bicycles to sell in Bongo Town or as far as Bolgatanga. Now other NGOs (e.g. TRAX) have started to buy from these nursery farmers as well.

Farmers can no longer afford to buy fertilizers. They nowadays see composting as an environmentally friendly, technically feasible, culturally acceptable and economically viable alternative. Many group farmers who have started composting indicate good crop performance and increased crop yields, and hence higher food security. In addition non-group farmers have also started composting and are likewise happy with the result on soil fertility.

Increased crop yields were also reported by farmers who successfully fought the striga weed (locally also known as ‘witch weed’) and by farmers who had been involved in stone bunding, grass bunding and crop residue lining. The anti-bushfire campaigns have resulted in a much lower damage and in higher yields.

Groundnut farming, one of the project’s innovations, has become a success. It gives food for the children especially during the hunger season. It also is an income-generating activity. And the groundnut vines are used to feed the livestock and this has contributed to better looking animals, which fetch better prices in the market.

Impact on physical capabilities

The donkey carts are generally regarded as a very important asset nowadays. They are not only used to cart compost to farms (for which the project originally supported this sub-project), but for general transport purposes as well, helping women to trade and increase their trade income.

Impact on economic capabilities

Groups have now started to get loans for income generating projects. Loans have been acquired up to 5 million cedis.

Impact on social and cultural capabilities:

As a result of group promotion and capacity building, women can now talk freely and in public, which used not to be the case in the past. Most of the groups have started self contributions/savings, opened bank accounts and get loans for income-generating activities. It has also prepared farmers to make use of special funds (like the IFAD credit fund, and District

Assembly funds). Group formation has brought people together to take a lot of other development initiatives.

Self-assessment of constraints and weaknesses

BAFP regards its staff and animator numbers as grossly inadequate in relation to the demand and also notes that there are severe budgetary constraints to implement major programmes (e.g. for erosion control; effectively addressing gully erosion problems would demand a more capital-intensive approach, with tractor or tipper truck to cart stones). The integration of group activities into the larger community is a slow process, partly because of inadequate skills and knowledge of the project's animators.

The tree survival (although beyond 30% now) is still regarded as too low, and there are still signs of environmental degradation. A major problem is the lack of ability to really 'prove' positive changes due to the absence of base line data as reference points.

Chapter 5

Specific information on the development activities of PCG and of the Presbyterian Agricultural Station, Garu in particular

5.1 History of Presbyterian development work in Northern Ghana⁵⁵

Among a large variety of Protestant groups, with some development activities (and partly supported by foreign agencies), the Presbyterian Church of Ghana (PCG) seems to be most prominent. Since the 1960s their 'Northern Mission Field' is very active in supporting agricultural development, with headquarters in Tamale and field activities a.o. in Garu and Sandema of Upper East Region and Langbensi and Mile 7 in Northern Region.

PCG first got some support from the Basle Mission in Switzerland. Dutch people took the initiative to support PCG to add development work to church work. Karel Rigters was a key person. In the 1960s he worked in the region and started the agricultural projects in Garu and later Langbensi. In the 1970s Garu Station got its own Ghanaian management and currently has its third Ghanaian manager. In the past (early '80s) ICCO insisted to be the only donor. Since ten years PCG wanted to diversify and in the last five years this became more accepted by ICCO: donor diversification and own income generation. ICCO no longer regards itself as the 'donor' but as a 'development partner'. Donor diversification has resulted in some support from Germany (EMS, and their link with Brot für die Welt) and from the USA (Presbyterian Church). From the Netherlands also support comes from 'Samen op Weg Kerken' and 'Wilde Ganzen', and from a lot of individual church groups and individuals. Some of the 10 PCG districts are working in partnership with church groups in the Frankfurt area in Germany (Salaga, Tamale, Damango, Wa, Bawku). And some of the 250 Presbyterian congregations in Northern Ghana have been 'adopted' by Presbyterian congregations in Southern Ghana.

During colonial times there were a few government agricultural stations in the North (e.g. one in Bawku). After the fall of Nkrumah in 1966 they all collapsed. During that time PCG decided to start their own Agricultural Stations and since then these are the major (or even only) agricultural stations of its kind in the North (there used to be an agricultural station in Walewale supported by the Catholic Church but that "collapsed"). In the early 1970s four stations had been formed (the Garu Station in 1967) and they worked with the 'contact farmer approach'; these got a 'boost' (and increased ICCO funding) during and after the first Sahel drought of the early 1970s. In the 1980s the 'contact farmer approach' changed to a 'group' approach, with an emphasis on women groups. In total the groups that have been formed by the PCG Agric stations cover about 100,000 people: most of them, 60,000 in Garu; 20,000 in Sandema; and 10,000 each in Tamale rural and in Langbensi⁵⁶. In UER and NR PCG has supported 568 groups in 142 village communities. With 1.5 million inhabitants, a coverage of 100,000 would mean 7%. A more conservative assessment would look at the adult group

⁵⁵ Based on interview with Rev. Stephen Alando, pastor and chairperson of Presbytery Northern Ghana and Dan Kolbilla, project manager Langbensi Presbyterian Agric. Station and future development officer, March 5, 2002, in Tamale, by Ton Dietz, Francis Obeng, and Samuel Donkor

⁵⁶ PCG supported 568 groups until now, with 15-20 members in each group, but often with more than one member per compound or even per household. Compounds are big in the area, with 10 to 20 people. The estimate of 'direct influence' on '100,000 people' is maybe a bit exaggerated. On the other hand in quite a number of villages where PCG groups have been formed also additional 'spontaneous', or 'self-initiated' groups were formed.

members (approx. 10,000) out of an adult population of approx 700,000. In that case the direct coverage would be 1-2%.

However, PCG activities are rather localised within Northern Ghana. In the four core areas around the stations the coverage is much higher. In Garu first the strategy was to cover as many villages as possible in the area north-east of Garu town; later the area expanded to include villages southwest of Garu Town. In Garu it can be assessed that more than half of the 16,000 adult members of PCG church congregations are also members of PCG-supported groups. But recruitment has also gone beyond church members: some of the groups even have Muslim members. In Garu 192 groups were formed in 48 village communities. According to the Garu PAS co-ordinator in total 143 groups were 'weaned' (76 mixed groups and 67 women's groups); at the moment PAS still assists 87 groups. However weaned groups can always ask for advice. First PAS concentrated their efforts in an area north-east of Garu (Timpane area). Later new activities were started in an area south-west of Garu.

5.2 Current activities of PCG

The Presbyterian Church in Ghana (PCG) has the following activities:

- evangelism
- literacy
- lay leadership
- vocational training
- education (with Ghana government funding): kindergartens (a.o. one in UWR), primary schools (17 in UER, approx 20 in NR. 1 in UWR), Junior Secondary Schools (17 in UER, 20 in NR, 1 in UWR: Wa) and started with Senior Secondary School in Tamale. One of the PCG-supported 'Basic Schools' (PS and JSS) is in Garu; none in Bongo (in Bongo there is only a small congregation).
- community-based rehabilitation
- health care (with funding from ICCO, German EMS and Government of Ghana through the Christian Health Association of Ghana: pays salaries)
 - Bawku Hospital, in UER, handed over to PCG in 1956
 - started with mobile clinics, later primary health care projects in Sandema UER, Bolgatanga UER, Langbensi NR, Salaga NR and Tamale rural Health Centre
- agricultural projects: out of seven in Ghana, four are in Northern Ghana: Langbensi NR, Sandema UER, Garu UER and Tamale Rural NR).

PCG works with core teams of professionals. The senior staff is rather stable, although salaries are lower than government salaries. The (new) policy is to make salaries competitive, in order to get better quality project officers. Local-level staff members often come from the local area, with a 'development commitment', and often with a close relationship to the church and its (local) activities. Most difficult to retain is the middle-level technical staff. Many women were recruited but many of them found staying in the rural areas difficult and complain about the rough working conditions in the 'field'. There is a lot of job instability there, and good people are "easily snatched away".

5.3 Support by ICCO to PCG

In nine different projects⁵⁷ ICCO supported the activities of the four agricultural stations of PCG: since 1992 with (probably) € 2.4 million. Although it is not yet clear how the distribution has been over the four agricultural field stations, which were supported, it seems that quite some support went to Garu field station in Bawku-East (at least € 270,000 out of € 720,000 million where the geographical distribution is known). The activities in Garu have been part of earlier evaluations, including the DGIS/ICCO Sustainable Land Use in Africa Evaluation in the early 1990s⁵⁸. There were also four agricultural projects in 'agricultural information services' (€ 481,000 between 1990 and 1996) and one project to support irrigation in Denugu (€ 143,000; in 1990). In addition ICCO supported activities of PCG in health care (from 1988 onwards € 2.1 million), and in education and community projects (€ 169,000). Of all support to Ghanaian NGOs, which was € 8.6 million (DFI. 19.0 million) since 1988, € 5.3 million (DFI. 11.7 million) or 61% went to PCG.

In addition ICCO gave a little money to BESSFA rural banking activities in Bawku (in 1993; € 9,900⁵⁹), and to Bawku Nutrition Project (BRHS; € 68,000 in 2002). Both NGOs can be regarded as 'offspring' of PCG.

5.4 The funding of PCG: ICCO and others⁶⁰

ICCO was one of the very early funding agencies for PCG and always was one of the most important ones. Currently 90% of all PCG project funding comes from ICCO. Other donors are or were: UNDP (environment), GEF small grants programme, World Bank Agricultural Sector Improvement Programme (now over; main investment: dam). Expected: Village Improvement Programme Ghana Govt, through District Assemblies, but no funds received yet. In Garu also Care International has expressed an interest in funding some activities now, making use of the PCG group network.

ICCO visits PCG once or twice a year, for one or two weeks, and it always includes field visits. Recently ICCO representative Jennie van der Mheen visited Northern Ghana/PCG with a representative of AHOLD, who was/is interested in buying agricultural produce (e.g. organic soybean for children's food. PCG very much appreciates the way Jennie operates (last three years): like a real partner, prepared for dialogue. ICCO's approach changed from rather top down in the 1980s to much more 'partnership' in the 1990s, although the 'form' depends on the desk officer. ICCO was very influential in stimulating more attention for gender, first as separate sensitisation of women and formation of women groups; recently as 'gender analysis' and forming mixed groups. ICCO paid a Ghanaian expert to assist in gender analysis and staff training on gender issues. In each of the four agricultural stations there now is one 'gender watchdog'; there are still a large number of agricultural programmes directly geared to women (rice, pito, dry-season gardening, soybean production. Currently 80% of all PCG-supported groups are women groups (in Garu area the development of mixed-groups-with-attention-for-

⁵⁷ Project numbers GH002071, 002111, 002141, 002171, 002211, 002241, 002242, 002271, 026011. Not all contract sums have been disbursed yet.

⁵⁸ See Slob 1993, Slob et al. 1993 (see also Dietz, 1999), Atengdem et al. 1998. The last report was quite critical about the shortcomings and weaknesses of the agricultural stations in the PCG network).

⁵⁹ Project number GH002121.

⁶⁰ Interview with Rev. Stephen Alando, pastor and chairperson of Presbytery Northern Ghana and Dan Kolbilla, project manager Langbensi Presbyterian Agric. Station and future development officer, March 5, 2002, in Tamale, by Ton Dietz, Francis Obeng, and Samuel Donkor

gender-issues is a bit more advanced, 60-70% of all groups are women groups, 30-40% mixed groups).

A second important influence of ICCO has been the support for a participatory approach, and for a process approach, since the early 1990s. For ten years the Ghana government agencies resisted this approach but recently they also started to support this approach: “we are all on level playing fields now”. ICCO stimulated PCG to change from a service delivery organisation to an organisation stimulating people to better access government and private sector (banks), and to avoid subsidies and a ‘begging’ mentality. Many (former) PCG groups can now sustain themselves. Many are ready to use the new opportunities created by decentralisation and District Assembly funds (although most funds have not come yet). PCG group members have become elected or appointed DA members. PCG stimulates NGOs working in a district to form networks and to share information with other district-related networks of NGOs elsewhere. The PCG stations in Northern Ghana normally use a five-year period now: after supporting a group for five years there should be a ‘weaning process’, after which each of these groups should be able to work on its own (although with continued advice, if asked for).

A third major ICCO influence recently has been the urge to organise baseline surveys (done in 2001 at the four agric stations by UDS staff and students, in consultation with PCG staff⁶¹; currently report almost ready), and to urge all groups to make action plans. In 1999 it was realised that much more should be done to ‘prove to donors’ that living conditions are improving, and that ‘aid helps’. In 2000 the drive towards professionalisation was financed by ICCO and training was given first (by Ben Haagsma of I/C Consult and two people from ACDEP, Ben Anamo and current ACDEP chairman John Abugri).

5.5 The Presbyterian Agricultural Station, Garu

The various recent PCG documents and their self-evaluation report (PAS-Garu, 2002), show the following project design:

project context and institutional environment see box 1

problem assessment see box 2

project approach see box 3

expected project impact see box 4

Box 1: project context and institutional environment

Policy makers:

- PCG head office Accra
- ICER secretariat
- NMF- Agricultural Service Executive Management Board

⁶¹ It started with an M&E workshop in March 2001, followed by the design of an Action Plan, Development Targets, Indicators and the Baseline Study. The questionnaire was done in August and September 2001, in the rainy season of a rather bad rainfall year. We received a copy of the very extensive questionnaire.

- PCG-NMF: 4 managers and Technical Staff at Garu (9), Langbensi (9), Sandema (9), Mile 7 (6)

- Training at BSC, ACDEP, ILEIA, IPM Farmer Field School

Development partners:

- ACDEP (for networking, information sharing, training and advocacy)
- AIS (Agricultural Information Services) of PCG
- Rural banks (esp. BESSFA). BESSFA was founded by the (then) Garu Agricultural Station to take over a Credit Union, which the station had started with the farmers. The station works hand in hand with the Bank.
- FOSADEP (regional development programme to improve food security; collaboration specifically for promotion of soybean production and marketing)
- Ministry of Food and Agriculture: active participation in the Land Conservation and Smallholder Rehabilitation Project (LACOSREP) of the Ministry; PCG is one of the two NGOs serving on the District Co-ordinating Committee that oversees the implementation of the Catchment Area Protection Project of the Ministry; collaboration in areas such as training, management and technical support; the District Director of Agriculture is a member of the Executive Board of the Stations
- Animal Research Institute (to support the livestock and poultry improvement programme)
- Savannah Agricultural Research Institute (SARI): collaboration in on-farm trials (e.g. on the elimination of the striga weed), laboratory tests and other technical support
- University for Development Studies Tamale: collaboration in student field training (usually six-week attachments, hosting and guiding)
- UNDP: Global Environment Facility (Small Grants Programme) is major partner in the preservation of biodiversity along the Morago and Red Volta Rivers
- CARE International (recently started in the same region; consultations, joint training sessions, exchange visits)
- CRS (Catholic Relief Services)
- ICCO, 'Samen op Weg Kerken' and 'Wilde Ganzen'; I/C Consult
- EMS/Brot für die Welt (Bread for the World), Presbyterian Church USA, church groups in the Frankfurt area in Germany, Presbyterian congregations in Southern Ghana

Local leaders:

- Bawku East District Assembly: participation in District planning sessions; major target for local-level lobbying and advocacy
- Chiefs and Headmen
- Local PCG church leaders

Direct beneficiaries:

- Farmer groups (women groups and mixed groups)

box 2: problem assessment

Natural capabilities:

environmental degradation, harsh climatic conditions, declining soil fertility, decreasing availability of arable land, loss of biodiversity, decreasing number of trees, bush fires and overgrazing, low rainfall, unreliability of rainfall distribution, rampant animal and crop diseases

Physical capabilities:

isolation from urban centres, distant markets, lack of infrastructure, inadequate inputs

Human capabilities:

dense population, increasing migration, food shortages leading to poor nutrition, poor sanitation, inadequate extension services, lack of integrated approach to extension and gender issues

Economic capabilities:

PCG-NMF sole dependence on donors, problematic macro-economic policy, inability to increase yields especially in dry season, majority of people (95%) depend on agriculture, lack of off-farm income-generating activities, lack of attractive cash crops, meagre income, fluctuations in prices

Social capabilities:

inability of women to maximise benefits from extension services, land tenure problems, poor performance of state services, lack of clear government policies towards smallholder farming

Cultural capabilities:

subordination of women by men, extension services not geared to women, limited participation by women in decision making, different ethnic groups with some tensions between them (mainly Kusasi, Bimoba and Busanga), including religious differences(Christians-Muslims).

box 3: project approach

concentrating on the most densely populated part of Bawku East District (covering 65% of the district), but avoiding work in villages where other NGOs are already active

improving natural capabilities:

integrated soil fertility management with emphasis on composting, improved legume-cereal rotations/intercropping, non-burning (anti-bush fire campaigns), integration of crop and livestock production, tree planting, dry-season farming, on-farm trials for the introduction of drought-resistant and early maturing varieties, introduction of new crops (such as soybeans), new improved cross breeds, pigs and poultry development programme; measures to reduce animal disease, e.g. the high guinea fowl keet mortality

improving physical capabilities:

agricultural input support services, construction and rehabilitation of small dams and shallow wells, better veterinary services

improving human capabilities:

introduction of improved farm practices following the training of trainers approach, target group participation, information dissemination through Agricultural Information Services

improving economic capabilities:

diversify sources of income, promoting off farm activities especially with women groups: buying and selling of foodstuffs, malt making, pito brewing, livestock rearing, soap making, increase access to banking services, diversification of production system

improving social capabilities:

first: contract farmer approach, later target group formation, development to self reliance, weaning (against established criteria) (first male groups; later women groups/attention for farm families; now: groups of both sexes and communities), empower beneficiaries to get better access to services (credit, information, contacts, and facilities), and to improve networking abilities; training of village extension workers

improving cultural capabilities:

education on gender issues by gender specialists; sensitising men to allow their wives

to join groups; gender seminars for staff members to enlighten them on gender issues

box 4: expected project impact

- 1 Environmental protection and improvements
- 2 Improved farm productivity and income
- 3 Improved nutrition and sanitation
- 4 Self sustenance of agricultural stations and of individual groups
- 5 Equal partnerships between PCG-NMF itself and farming communities
- 6 PCG is a centre of excellence for the delivery of integrated agricultural extension services

Self assessment of impact

In the self-evaluation report 'Interventions on poverty alleviation' (PAS, Garu, 2002), it is stated that "For us at the station, the impact of our work over the last (ten) years is obvious". "Poverty is a complicated condition that poses a challenge to all stakeholders. No one has a single solution to it. We have not succeeded in eradicating it but we believe that we are on course. Our interventions have made a significant contribution to the survival strategies of the people we are working with".

On natural capabilities:

"Most people no longer depend solely on rain-fed agriculture". "The station has been very instrumental in promoting dry season gardening. The station assisted communities to obtain vegetable seed, wells and dams for irrigation, and technical support for dry season gardening". This has been so successful that "our role has really been minimal of late", because "this technology has caught up with the people". "Dry season gardening in this area is now very crucial for survival". Onions in particular have become a big success and onion income is now widely used to supplement food and income in many farm households. Also the introduction of soybean has become a success and (together with FOSADEP) "the issue of marketing is being taken up seriously". Also the GAS/PAS has been very instrumental to make piggery a very important activity in the area and a major income earner. "In 1999 the station won a district award on the occasion of the 15th National Farmers' Day for outstanding contribution to agricultural development". It is seen as "a testimony to the role we are playing to raise productivity".

On environmental issues the self-assessment report says: "Our soil fertility management activities are giving positive results notwithstanding the(se) difficult situations". "In the areas where we have worked for up to five years, bush burning has actually stopped".

On physical capabilities

"Means of intermediate transport have generally improved. People now travel more on motor cycles, bicycles and more donkey carts are used to convey produce to the marketing centres. This has spared especially women from carrying heavy loads to the market centres. Housing has also improved considerably. There are more zinc-roofed houses than before and generally the houses are of better quality".

The basic approach has not been to provide resources directly to the beneficiaries, but "we join hands with them to find a way of accessing resources and services". "We usually link the community or group to other organizations for support. A case in hand is the Kugur Irrigation Dam, which was funded by the Agricultural Sector Investment Program". In some other cases, the Station makes available certain vital services/goods to beneficiaries to purchase at

moderate but sustainable prices. Examples include inputs, farm implements, agro-chemicals, vaccines, improved breeds of poultry and swine, improved crop varieties etc. These services are not subsidized because the units providing the services must be self supporting and sustainable”.

On economic capabilities

The BESSFA Bank, an off-shoot of the Agricultural Station has become a major success in the region. “It has become the pivot for savings mobilization, credit support and other banking facilities”. It has played a major role to provide credit to women groups.

On social capabilities

Weaning of groups that were formed by GAS/PAS as a basic strategy has been taken very serious. Many groups now function without further support from PAS, other than occasional encouragement through follow-up visits. Together with ACDEP issues like land legislation have successfully been taken up. “The group formation has led to the development of leadership skills and aspirations. Some of the group members have become local government representatives as Assembly members in their areas while others have been elected as Unit Committee members in their respective areas”.

On cultural capabilities

“Men and women can now sit together to discuss issues more openly and freely which hitherto was not the cultural norm”. The change of approach was explained as follows: “Admittedly our gender program was rather narrow as it focused mainly on women. However, given the circumstances it was a wise thing to raise the consciousness of women to a reasonable level before adopting any ‘wide scale’ approach. Currently this (gender) program has moved beyond sensitisation to gender analysis and its mainstreaming in all our program activities. Interventions have been drawn towards addressing gender in-equity issues in our communities. Youth will be particularly targeted. Chiefs, opinion leaders and other actors will be actively involved in the fight to overturn the deeply rooted gender imbalance. We will make a conscious effort to reduce the male/female ratio at both the operational and management levels of the station”. Note that these sentences are written in the future sense; the change of approach is a recent one. However, the self-assessment report says: “there has been a significant shift in people’s perceptions on societal issues. The confidence of our women has swelled up. They mix more freely with their male counterparts and even form groups with them. We believe women are more vocal than before and that they have more say in the family decision-making. However, we recognise that with more economic activities now for women, they have taken up more responsibilities than before; for instance, funding school children and supplementing household food requirements. This situation could have other gender implications”.

Self-assessment of constraints and weaknesses

The self-assessment report is open about the problems the PCG and the Station face. “In spite of the numerous achievements that we can talk of, poverty is still prevalent in the area. Families still experience food shortages. Youth unemployment has become an issue while the gender imbalance remains unresolved. As an organization, we could have done better in some of our operations than we actually did.”. It continues with an issue that is on the top of the agenda among all NGOs in the region, and that is at least partly a result of donor pressure: “Documentation was not the best. We did not have any baseline data to work with. Thus

assessing impact is much more difficult especially for the outsider who did not see and experience life in the area. Even some important activities did not receive proper documentation. The issue of baseline data is now being addressed as household data have been collected and processed. We expect the final report to be ready in the course of the year” (but unfortunately not in time for this evaluation...) “Documentation at the station is improving, as staff members are more aware of its importance”.

With relief the current leadership of the Station notices that all types of communication problems have become much less, recently. “Communication has been a problem between the Church leadership and the Stations and also between the stations and ICCO. The situation created a lot of misunderstanding but thank God it is now a thing of the past”.

The self-assessment report ends by saying “By the grace of God, we hope that as we gear up for more action, the day will come when poverty will receive the final blow”.

Chapter 6

The impact of DNB/BAFP in Bongo: a micro-level assessment

Two villages were selected for in-depth analysis of the impact of BAFP and other interventions of the Diocese of Navrongo Bolgatanga: Anafobisi, as an example of a village near the District Headquarters (Bongo Town), where BAFP involvement started early, and Balungu, as an example of a village where BAFP involvement started more recent.

6.1 The results of the village survey in Anafobisi

42 people have been interviewed in Anafobisi, of 12 different compounds. It was the intention to select households with a long existence and a long memory of changes in the area and of the impact of the Bongo Agro-Forestry Project. In each compound a woman of at least 35 years old was the prime informant, next to her husband, one of her grown up children (between 14 and 35 years old) and one of the elderly people living on the same compound (often the father or mother of the husband; in total five mothers and two fathers could be interviewed). Half of the twelve selected families were selected because at least one of their members was a direct beneficiary of the Bongo Agro-Forestry Project; in the other half of the households it was the intention that this was not so. For each of these two subgroups an attempt was made to select two households, which locally were regarded as relatively rich; two, which were locally regarded as relatively poor and two in between. In Anafobisi, like in Balungu, the survey results about wealth levels so much deviate from this 'quick local perception scan', that we decided to base the wealth classification on the survey results. For our new wealth classification we looked at a large number of indicators for husbands' and wives' assets⁶²

Of the interviewed wives four had no 'rivals', which means that their husbands only have one wife. Five wives had one co-wife; one had two, one three and one four. Of the interviewed husbands the average number of wives was two. The wives who were interviewed had on average four children (with a range from 0-7), their husbands had on average seven children (range 3-18). In a few compounds the husbands said that they had the responsibility of considerable numbers of 'others' (up to 35 in one case...).

All interviewed inhabitants of Anafobisi are Frafras, who speak Grune. The majority of the interviewed husbands and wives still adhere to the Traditional beliefs, but only in two cases their children are Traditionalists as well. In two cases both husband and wife became Catholics (as well as their children), in one case a family joined the Baptist Church, in one case the wife became a Catholic (together with her children) and in one case the wife became a Baptist (together with some of her children). The village population still clings to traditional belief systems, but the men more than the women. Asked about stress behaviour during droughts eleven men said they still believed in bringing sacrifices to the Gods, and all recently participated. Among the wives only six said it was a good practice and four recently participated (but one of them a Catholic).

⁶² For each household we counted the total positive scores on the binary variables for husbands' and for wives' assets, and we gave double points for those variables with less than five out of twelve positive scores. Also we added an extra point for each wife beyond the 'normal' number of two (which is locally still regarded as a major sign of wealth). In Anafobisi total scores were between 39 for the most wealthy household and only 8 for the poorest household.

Grune is the lingua franca. But the knowledge of other languages shows the exposure of the villagers to the outside world. Of the interviewed wives four speak Twi (and hence have been to the South), two speak More (and hence have been to Burkina Faso), one speaks Hausa, one Kusaal and Bisa and one Dagbani. Five wives only speak their mother tongue. Among the husbands the migration to Southern Ghana has been widespread: nine husbands speak Twi, one in addition to Hausa and English, one in addition to Hausa and Dagbani, one in addition to English and one in addition to More. Only three husbands only speak their mother tongue. In only one of these households also the wife only speaks her mother tongue; this is the only household in the sample where husband, wife and children were sticking to their Traditional religion.

Ten of the husbands and eleven of the wives had never gone to school. In all households the parents had contributed to the education of their children, though, even the fully Traditionalist household, which does not participate in any of the BAFP activities and which is locally regarded as (very) poor. The first household investing in their children's education already did so in 1960, followed by others in the 1970s and 1980s. With the exception of one household, which only started in 1999, all households had started to contribute to their children's education by 1990. As far as we got information about the accumulated contributions of parents to their children's education, we can say that the amounts differ widely: from almost zero to 300,000 cedis. The contributions in the BAFP households are probably higher than in the non-BAFP households.

Among the eleven children who have been interviewed two had reached Senior Secondary School, one Junior Secondary School, one Middle School and four Primary School levels. Three children had never gone to school. Three of the children said that they "were born as Catholics", three converted between 1992 and 1999 and three during the last two years. Some are still members of Catholic Youth Groups; others have joined 'prayer groups'. One of the children belonged to the Baptist Church and one still regards himself as a 'Traditionalist'. Seven children had ever worked in the South, either as (seasonal) farm labourer or as domestic worker. One of them had worked for a year outside Ghana. Although Grune is the normal language for all, only one of the interviewed children only speaks the mother tongue. Four can speak Twi as well as English, three only Twi and three only English. Average income in 2001 was rather high; 460,000 cedis, with a range between 40,000 and 3 million cedis. Most of it was earned through migrant labour, some of it through livestock sales, petty trade and handicraft. Three children have their own land, and most have a few animals. Among the children whose parent(s) was active in BAFP groups education levels are higher and migration experience is more outspoken. However, in current income levels some of the children from non-BAFP families lead. Two children have joined BAFP groups, and they and others also sometimes get support from the Catholic Relief Services (e.g. food aid; credit). However, they complain that they are generally "left out". The children who have taken up farming themselves do follow BAFP and MOFA recommendations about fertility management but no one does any physical soil and water conservation. This is worrisome, and a result of the tendency of both NGO and government agencies to concentrate on family heads and their wives, and to forget about the youth. In terms of asset levels, the youth of Anafobisi are remarkably poor, even compared to their age mates from Balungu. We asked about a large number of assets, but only one person owned one of the items (a watch) beyond a few who have poultry or goats. No one has a radio, no one owns a bicycle, no one cattle, no one a cart, etc.

We will now first look at a number of poverty indicators to find out if there are differences between BAFP-member households and non-BAFP households and what the local overall assessments of rich, moderate and poor mean in terms of these indicators. We will present these findings in three categories (BAFP>non-BAFP; BAFP = non BAFP and BAFP< non-BAFP households). Per category we will start with the highest overall scores, which also shows a 'poverty fingerprint' for the village as a whole.

Before doing so, we first have to say that there are a number of indicators in Anafobisi where all interviewed households show a positive response: all husbands have planted trees, for instance.

Table 6.1 Poverty indicators; Anafobisi survey

in bold where the difference between BAFP and non-BAFP >1

w = wife; h = husband; r = rich, m = medium, p = poor

A BAFP households have a higher asset level than non-BAFP households

Indicator	all	BAFP	r	m	p	NON	r	m	p
h house has door/window frames	9	5	2	2	1	4	2	1	1
w has economic trees	7	5	2	1	2	2	0	2	0
h owns radio	7	4	2	1	1	3	1	2	0
w owns chicken	7	4	1	1	2	3	1	1	1
w had three meals yesterday	6	4	2	2	0	2	1	1	0
h owns bicycle	5	4	2	0	2	1	1	0	0
h has zinc or mud roof	5	3	2	1	0	2	2	0	0
h house built with blocks	4	3	2	0	1	1	0	1	0
2001 harvest food for >5 months	4	3	1	0	2	1	0	0	1
h owns cattle	4	3	1	1	1	1	1	0	0
h owns donkeys	3	2	1	0	1	1	1	0	0
h owns plough	3	3	2	0	1	0	0	0	0
h owns cutlass	3	2	1	1	0	1	1	0	0
w owns pig(s)	3	2	1	0	1	1	1	0	0
h owns pig(s)	3	2	1	1	0	1	1	0	0
w owns >2 bowl types	2	2	1	1	0	0	0	0	0
h owns wrist watch	1	1	0	1	0	0	0	0	0
h owns garden	1	1	0	1	0	0	0	0	0
w has >3 acres land	1	1	1	0	0	0	0	0	0
w owns sewing machine	1	1	1	0	0	0	0	0	0
w owns sheep	1	1	0	1	0	0	0	0	0
h owns cart	1	1	1	0	0	0	0	0	0
h has VIP latrine	1	1	1	0	0	0	0	0	0
sub-total									
other indicators									
land ownership h 1990	3.3	3.7	5.5	5.0	0.5	2.8	4.0	1.5	2.0
h 2001	3.9	4.0	5.5	5.0	1.5	3.8	6.0	2.5	3.0
w 1990	1.0	1.8	3.0	1.5	1.0	0.2	0	0.5	0.0

w 2001	1.5	2.0	3.5	1.5	1.0	1.0	1.0	1.0	1.0
w number of bowl types	1.7	2.2	2.5	2.5	1.5	1.2	1.5	1.0	1.0
h expenditure on health 2001 (x 10,000 cedis)	0.8	1.5	4	0	0.5	0	-	0	-

B No differences between BAFP and NON-BAFP households

Indicator	All	BAF P	r	m	p	NON	r	m	p
h owns goats	10	5	2	2	1	5	2	2	1
>1 food barns on compound	8	4	2	1	1	4	1	2	1
h owns guinea fowls	8	4	2	2	0	4	2	1	1
h has economic trees	8	4	1	2	1	4	1	2	1
w house has zinc/mud roof	4	2	2	0	0	2	2	0	0
h has bed/mattress	4	2	1	1	0	2	1	1	0
w has more animals than mother	4	2	0	2	0	2	1	1	0
h has >3 acres	4	2	1	1	0	2	2	0	0
w owns guinea fowls	2	1	0	1	0	1	0	0	1
sub-total	52	26	11	12	3	26	12	9	5

C NON-BAFP households have higher asset levels than BAFP households

h owns chicken	11	5	1	2	2	6	2	2	2
h floor plastered	10	4	1	1	2	6	2	2	2
h more cloth now than 10 yrs ago	9	4	1	2	1	5	2	2	1
h owns sheep	9	4	2	1	1	5	1	2	2
w house has door/window frames	7	3	1	2	0	4	2	1	1
w owns goats	5	2	0	1	1	3	1	1	1
w house built with blocks	3	1	1	0	0	2	1	1	0
sub-total	54	23	7	9	7	31	11	11	9

Table 6.2 Total wealth scores; Anafobisi survey results

	Rich	Medium	Poor	Total	Index R/P
Beneficiaries	46	36	25	107	184
Non-Beneficiaries	36	28	17	81	212
All	82	64	42	188	195
Index B/N	128	129	147	132	

As has been explained before, households have been selected as 'rich', 'medium' and 'poor' based on indicators based on local judgements of 'wealth appearance'. All variables used to indicate wealth/poverty levels have been based on local judgements about what it is that makes people relatively rich or poor. We can now see that 'rich households' indeed have a higher score on the total set of indicators than 'medium households' and much higher than 'poor households'. If we combine this information with the information about households' membership of BAFP groups, we see the same overall picture: both for beneficiaries and for non-beneficiaries 'rich' households are better off than 'medium' households and much better off than 'poor' households. The overall difference between beneficiary households and non-

beneficiary households is 32% (107 points versus 81). For the poor households the difference between beneficiaries and non-beneficiaries is even more visible. Of course nothing can be said yet about impact as the scores are a ‘poverty fingerprint’ of the situation in 2001 and do not yet say anything about causes and effects. We should therefore move to the second part of the analysis.

The Project’s impact

For the interviewed households in Anafobisi BAFP is the only relevant NGO, and more important than any of the government agencies. Out of the twelve husbands seven were in households which did experience a direct impact of BAFP and five of them did get personal assistance from BAFP: they got new crop varieties (5), training (3), pigs (1) and water (1). Of the men two were current members of BAFP men groups and one of a mixed group. Six of their wives were members of BAFP (women) groups. Three of their children were also members. One of them got a credit through BAFP. Two got training. The wives never got any assistance from central government agencies. Two wives ever got assistance from the District Assembly. Among the husbands two ever got assistance from a central government department (MOFA and the department of Co-operatives) and four from the District Assembly. Three of their children ever got a credit from a government agency.

We will now study the differences between BAFP and NON-BAFP households in use of services or in activities. We will do so by again using the same three categories, and an ordering from high overall scores to low ones. We add a further specification based on rich/medium/poor households. For some indicators in this village all interviewed households show a positive response: all men are involved in practising gully control, all husbands cultivate groundnuts and all wives ridge along the contour. On the other hand in a few cases no household qualified for certain indicators: e.g. no wives use sheep manure on their fields, no wife has a tree nursery and no wives have dry-season gardens.

Table 6.3 Changes in capitals and capabilities, BAFP and non-BAFP households compared; Anafobisi

In bold when the difference between BAFP and non-BAFP > 1

w = wives; h = husbands

Indicator	All	BAFP group members				Non-BAFP group members			
		T	R	M	P	T	R	M	P
NATURAL									
<i>A BAFP > non-BAFP</i>									
w planted trees	11	6	2	2	2	5	1	2	2
h use compost	11	6	2	2	2	5	2	2	1
h: yields improved	11	6	2	2	2	5	2	1	2
w produce groundnuts	11	6	2	2	2	5	1	2	2
w plough along contour	11	6	2	2	2	5	1	2	2
h: soil fertility improved	10	6	2	2	2	4	2	1	1
h use goat/sheep manure	9	6	2	2	2	3	1	1	1
w: yields improved	9	5	2	1	2	4	2	1	1

w: soil fertility improved	9	5	1	2	2	4	2	1	1
h use cow dung	9	5	2	2	1	4	2	1	1
w use cow dung	5	3	1	2	0	2	1	1	0
h use pig manure	3	2	1	1	0	1	1	0	0
h has tree nursery	2	2	1	0	1	0			
h use donkey manure	1	1	1	0	0	0			
h have garden	1	1	0	1	0	0			
<i>B: BAFP = non-BAFP</i>									
w use compost	10	5	2	1	2	5	2	2	1
h plough along contour	10	5	1	2	2	5	1	2	2
w use veterinary services	10	5	1	2	2	5	2	2	1
w use fowl droppings	8	4	1	1	2	4	1	2	1
w use bullock plough	8	4	2	1	1	4	1	2	1
h planted trees	8	4	1	1	2	4	2	1	1
w use goat manure	6	3	1	0	2	3	1	1	1
w use pig manure	2	1	1	0	0	1	1	0	0
<i>C BAFP < non-BAFP</i>									
w: quality of water has improved	11	5	2	2	1	6	2	2	2
h: grass bunding	11	5	2	1	2	6	2	2	2
w: grass bunding	11	5	2	2	1	6	2	2	2
h use bullock plough	9	4	2	1	1	5	2	2	1
w plough groundnut vines in soil	7	3	0	2	1	4	0	2	2
h plough groundnut vines in soil	6	2	1	0	1	4	1	2	1
<i>sub-total</i>	<i>230</i>	<i>121</i>	<i>42</i>	<i>39</i>	<i>40</i>	<i>109</i>	<i>38</i>	<i>39</i>	<i>32</i>
PHYSICAL									
<i>A BAFP > non-BAFP</i>									
w use grinding mill	11	6	2	2	2	5	2	2	1
h use grinding mill	9	5	2	2	1	4	2	1	1
w: stone bunding	9	5	2	2	1	4	1	1	2
<i>B BAFP = non-BAFP</i>									
w: gully control	8	4	1	2	1	4	2	1	1
<i>C BAFP < non-BAFP</i>									
h: stone bunding	10	4	1	2	1	6	2	2	2
<i>sub-total</i>	<i>47</i>	<i>24</i>	<i>8</i>	<i>10</i>	<i>6</i>	<i>23</i>	<i>9</i>	<i>7</i>	<i>7</i>
HUMAN									
<i>A BAFP > non-BAFP</i>									
w got agricultural training	7	6	2	2	2	1	1	0	0
w fields visited by BAFP	6	5	2	1	2	1	0	1	0
h got agricultural training	6	5	1	2	2	1	1	0	0
h trained on gender	5	4	1	2	1	1	1	0	0
w trained inc.gen.activities	5	5	2	2	1	0			
w visited by MOFA	5	3	1	1	1	2	1	0	1
h visited by MOFA	5	3	1	1	1	2	1	1	0
h got exposure tour	4	3	1	1	1	1	1	0	0
w trained on gender	4	3	1	0	2	1	1	0	0
h trained inc.gen.activities	4	3	1	1	1	1	1	0	0
h fields visited by BAFP	2	2	0	1	1	0			

h farm ever used as demo-farm	2	2	1	0	1	0			
<i>B BAFP=non-BAFP</i>									
w got exposure tour	2	1	1	0	0	1	0	1	0
<i>C BAFP<non-BAFP</i>									
w farm ever used as demo-farm	1	0				1	0	0	1
<i>sub-total</i>	<i>58</i>	<i>45</i>	<i>15</i>	<i>14</i>	<i>16</i>	<i>13</i>	<i>8</i>	<i>3</i>	<i>2</i>
SOCIAL									
<i>A BAFP>non-BAFP</i>									
w member of water committee	5	4	1	1	2	1	1	0	0
h member of school committee	4	4	1	2	1	0			
h leader of unit committee	4	3	1	2	0	1	1	0	0
w is women leader	3	3	2	0	1	0			
h village leader	3	2	1	1	0	1	0	1	0
w member of unit committee	2	2	1	0	1	0			
h member of water committee	2	2	1	0	1	0			
w member of school committee	1	1	1	0	0	0			
<i>B BAFP=non-BAFP</i>									
h related to political relative	6	3	1	1	1	3	1	1	1
h related to Chief	6	3	1	0	2	3	1	1	1
w related to political relative	4	2	0	1	1	2	0	1	1
<i>C BAFP<non-BAFP</i>									
h belongs to Tindana's family	1	0				1	0	1	0
<i>sub-total</i>	<i>41</i>	<i>29</i>	<i>11</i>	<i>8</i>	<i>10</i>	<i>12</i>	<i>4</i>	<i>5</i>	<i>3</i>
ECONOMIC									
<i>A BAFP>non-BAFP</i>									
w: standard of living has improved	11	6	2	2	2	5	1	2	2
h standard of living has improved	10	6	2	2	2	4	1	1	2
w get remittances from children	9	5	2	2	1	4	1	2	1
w ever received loan	6	6	2	2	2	0			
w livestock sales	5	4	2	1	1	1	0	0	1
w member of economic group	5	4	2	1	1	1	0	0	1
w crop sales	5	3	2	1	0	2	1	0	1
household ever received food aid	5	3	2	1	0	2	0	1	1
h ever received loan	5	3	0	1	2	2	1	1	0
h crop sales	4	4	1	1	2	0			
h sells dry-season produce	1	1	0	1	0	0			
h sells fruits	1	1	0	1	0	0			
<i>B BAFP=non-BAFP</i>									
g get remittances from children	8	4	2	1	1	4	1	2	1
h member of savings group	4	2	0	2	0	2	1	1	0
h member of economic group	4	2	0	1	1	2	1	1	0
w belongs to savings group	4	2	1	0	1	2	0	2	0
h: savings account	2	1	0	1	0	1	0	1	0
w: savings account	2	1	0	0	1	1	0	0	1
<i>C BAFP<non-BAFP</i>									
h livestock sales	9	4	1	2	1	5	2	1	2
<i>sub-total</i>	<i>100</i>	<i>62</i>	<i>21</i>	<i>23</i>	<i>18</i>	<i>38</i>	<i>10</i>	<i>15</i>	<i>13</i>

TOTAL	476	281	97	94	90	195	69	69	57
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If we compare the group of beneficiary households and the group of non-beneficiary households we can conclude that overall there are higher scores for beneficiary households (a total score of 281 points versus 195 points; 44% higher for the BAFP households). Also it is evident that there are many more indicators for which beneficiary households show a better score than non-beneficiary households.

We will again look at the differences between rich, medium and poor households. Poor households show the most relative difference between BAFP and non-BAFP households; for the poor BAFP membership was a major performance booster. The difference between BAFP and non-BAFP households (44%) is much bigger than between rich and poor (only 13%). Within the beneficiary group the difference between the category with the highest performance scores (the rich households) and the poor is less outspoken (only 8%) than within the non-beneficiary group (rich 21% higher than poor). But these differences are not high. BAFP recommendations (often jointly propagated with MOFA) seem to have spread through this village much beyond the BAFP groups proper.

Table 6.4 Impact of interventions: BAFP beneficiaries and non-beneficiaries, and wealth categories; scores on selected indicators; Anafobisi survey

	Rich	Medium	Poor	Total	Index R/P
beneficiaries	97	94	90	281	108
non-beneficiaries	69	69	57	195	121
total	166	163	147	476	113
index B/N	141	136	158	144	

We can do a final quantitative analysis showing the BAFP/non-BAFP index figures for the five categories of capitals. The BAFP households show a very clear performance advantage in the sphere of human and social capabilities and less so in the other categories. It is very interesting to note that in all categories of capability changes (with two exceptions) the poor households in the wealth classification show the biggest difference between BAFP and non-BAFP households. In relative terms, they are the ones gaining most from BAFP interventions. With the exception of the domain of economic capabilities, the difference between BAFP and non-BAFP households is higher for poor households than for rich households. For physical capabilities the BAFP households in the medium-level wealth category show an advantage over the other categories.

Table 6.5 Index figures for rich, medium and poor households showing performance differences between BAFP and non-BAFP households for five different capability domains; Anafobisi survey

Capability domain	Rich	Medium	Poor	Total
Natural	111	100	125	111
Physical	89	143	86	104
Human	188	467	800	346
Social	275	160	333	242
Economic	210	153	138	163
Total	141	136	158	144

What did the elders say about these changes? They are very positive about the recent improvements in infrastructure and communication, about the tree planting initiatives and new farm practices (high-yielding varieties, early maturing varieties, more diversified crops, no longer shifting cultivation). They appreciate the educational and health facilities (although some complain about the costs) and some also see the religious changes as a positive thing (although they all hope that Christianity will not destroy the dowry system and some of the valuable local traditions). None of the elders had become a Christian, though, and they also said that during their lifetime they had hardly ever received any assistance from either the government or NGOs (only one elder said to have ever received a loan - from a government agency -, and one received material assistance from BAFF, in the form of water containers). The elders agree among themselves that there have been many changes in the natural environment since the 1970s: rainfall became less and much less reliable; rivers and streams are dry now during the dry season; wildlife has virtually disappeared; livestock became less and local feeding possibilities have become a problem; crop yields have deteriorated and indigenous trees (like the dawadawa and the sheanut trees) are disappearing. As a result the food situation for many families has become more problematic and in case of critical food situations the elders observe that families are less inclined nowadays to help each other. People now depend more on food purchases and the elders complain about rising food prices. Their own role as elders has also become far less important, and much of it taken over by the church and schools. Elders used to consult the Gods, settle local disputes, perform funerals, counsel the youth, co-ordinate some aspects of house building and being in charge of dowry arrangements and farm management. Life is fast becoming more individualised, and people take charge of their own lives at a younger age. Many youngsters nowadays have experiences outside their area of birth, which the elders see as something positive. In Anafobisi only two of the interviewed seven elders have ever lived and worked elsewhere.

We can now finalise the analysis by adding a ‘historical’ analysis of changes and change agents for each of the twelve survey households.

Table 6.6 Time-specific information for the interviewed households in Anafobisi

nr	number of household interview
cat	wealth category of household (rich, medium, poor)
hb yr	husband born in year 19xx
nr w	husband’s number of wives
nr ch	husband’s number of children
nr ot	husband takes care of x others as well on his compound
h ed	husband has received formal education or not
wb yr	interviewed wife is born in 19xx
1w 2w	interviewed wife is first or second/third/etc wife
yr ma	wife married in 19xx
her	husband’s ethnicity (Frafra) and religion (Catholic, Baptist, Traditional, Pentecostal)
wer	wife’s religion (same)
cr	children’s religion (same)
ei h	year when husband started to invest in children’s education
ei w	year in which wife started to contribute to children’s education costs
mil h	year husband started to use the grinding mill
mil w	same for wives
h at/g	year husband got agricultural training/ year husband started a garden for dry season production of vegetables
w at	year wife got agricultural training
h sg	year husband became member of savings group
B wg	year wives became member of BAFF women group
h ln	year husband received loan (and is member of BAFF group)
w ln	same for wives
w g	wife got gender training

w iga	wife got training in income-generating activities
vh M	year the husband's farm was visited by a person from the Ministry of Food and Agriculture
vw M	same for wife's field
bp	household uses a bullock plough
tree	tree planting (h by husband, w by wife, n = there is a tree nursery on the plot)
gs h	year the husband started to adopt making grass strips on his fields
gb w	year the wife started to adopt making grass strips and/or stone bunds on her fields
sb h	year the husband started to adopt making stone bunds on his fields
cp h	year the husband started to use compost on his fields
cp w	year the wife started to use compost on her fields
pc h	year the husband started to plough along the contours
pc w	first year the wife's field was ploughed along the contours

nr	cat	hb yr	nrw	nr ch	nr oth	h ed	wb yr	1w 2w	yr ma	her	wer	cr	ei h	ei w	mi l h	mi l w	h at/ g	w at
1	BR	36	4	6	20	-	51	2	57/84	FC	FC80	C	?	86	97	97	-	01
2		34	2	7	15	+	44	1	61	FT	FT	C	72	90	82	75	-	98
3	BM	51	1	5	0	-	56	1	72	FB01	FB93	B	78	91	91	92	01/99	00
4		55	1	5	0	+	56	1	80	FT	FT	P	89	88	+	+	+	00
5	PP	56	2	8	35	-	63	2	70/83	FT	FB	T/B	99	00	99	96		
6		41	5	4	2	-	46	1	62	FT	FT	C	80	78	-	96	99	-
7	NR	18	3	18	?	-	56	2	44/?	FT	FT	C	-	95	+	95	-	-
8		62	2	>3	>2	-	65	1	82	FT	FT	C	89	97	95	+	-	00
9	NM	31	2	8	0	-	56	2	60/72	FC60	FC60	C	00	82	92	92	-	96
10		26	2	9	0	-	41	1	62	FT	FT	C	90	98	-	92	-	-
11	NP	46	1	5	0	-	56	1	77	FT	FT	T	84	-	+	+	-	-
12		28	1	3	0	-	31	1	52	FT	FC99	C	-	+	-	-	-	-
nr	cat	h sg	Bw g	h ln	w ln	w g	w iga	vh M	vw M	bp	tree	gs h	gb w	sb h	cp h	cp w	pc h	pc w
1	BR	-	01	-	88	+	+	56	-	+	hwn	56	?	56	56	88	56	?
2		-	98	-	98	-	+	-	-	+	hw	60	00	-	+	98	-	98
3	BM	98	95	-	95	-	+	01	01	+	hw	00	00	00	91	98	99	00
4		88	88	88	88	-	+	-	-	-	hw	-	99	+	99	-	-	?
5	BP	99	01	95	98	+	-	-	-	+	hw	97	01	98	98	01	99	01
6		-	87/01	87	87	+	+	+	96	-	hwn	97	98	-	97	97	+	+
7	NR	-	-	-	-	+	-	01	-	+	h	98	00	98	92	01	98	-
8		-	-	-	-	-	-	-	92	+	hw	00	98	00	90	97	+	-
9	NM	-	(94)	-	-	-	-	-	-	+	hw	92	98	96	+	96	96	-
10		-	-	-	-	-	-	70	-	+	hw	62	62	62	62	92	91	+
11	NP	-	-	-	-	-	-	-	-	-	hw	92	+	92	96	93	+	+
12		-	-	-	-	-	-	-	-	+	hw	-	92	97	-	-	96	92

A sequential analysis of the time-specific data in the interviews of husbands and wives shows a rather straightforward picture. It is mainly the women who have played key roles in BAFP. The first household, which became involved in activities of BAFP did so in 1987 (nr 6), with membership of a women's group and a loan. Recently the wife again joined a women's group. It is interesting to note that, although the children became Catholics, neither husband nor wife became members of the Church. However, this household was among the first to invest in their children's education (the wife taking the initiative, in 1978, the husband following in 1980). They were late and reluctant adopters of agro-technical innovations (not even ploughing with bullocks), although being one of the few with an on-farm tree nursery. In wealth terms they belong to the relatively poor households, although the fact that the husband has five wives is locally still regarded as a sign of major wealth. There are few other assets, though.

The second household to join BAFP activities did so in 1988 (nr 4), with membership of a women's group, a savings association and getting a loan. It was about the same time they started to invest in education (it is one of the few households in the village in which the husband had gone to school). Agro-technical innovations are late or absent, though (and also this household does not use bullocks for ploughing). Both husband and wife still adhere to their Traditionalist faith, although their children have joined the Pentecostal movement, and the husband is one of the few with only one wife. The household can be regarded as neither wealthy nor poor.

The third household joining BAFP activities (nr 1) also did so in 1988, with a loan taken by the wife. However, the wife only recently joined a BAFP women group. This is a Catholic household, already since 1980, and they were among the first in the village to adopt all types of agricultural innovations (already starting in 1956!). They also started an on-farm tree nursery. In terms of wealth classification this household is way beyond all the others, both if we look at 'traditional ideas about wealth' (the husband has four wives; the wife has three different types of 'display bowls'), and if we look at other assets: both husband and wife have the largest acreage among the survey household (the husband seven acres and the wife five). As one of the few households this husband has a house built with blocks and he has bed and mattress. The wife owns a sewing machine and both husband and wife own pigs. The husband also has his own plough and cutlass.

The fourth household in which household members started to join BAFP (nr 3) did so in 1995. The wife had by then joined the Baptist Church (in 1993); the husband and children followed later. The wife got a loan and joined a BAFP women group in 1995. The husband joined a savings group and both husband and wife received agricultural training (in 2000/2001), after the husband decided to start a garden (in 1999), the only one among the survey households in Anafobisi. This household had already started to invest in their children's education in 1978, and can be regarded as medium-rich.

The fifth BAFP household (nr 5) became involved in the mid-1990s as well. It is a household with a Traditionalist husband and a Baptist wife. This is one of the poor households, with an additional burden of a responsibility for very many 'visitors'. The husband got a loan in 1995, and joined a savings group later; the wife got a loan and agricultural training in 1998 and joined a BAFP women group in 2001. They only very recently started to invest in education. Finally in the sixth BAFP household (nr 2) the wife became a member of a BAFP women's group in 1998, attended an agricultural training and got a loan. The husband is not involved at all. It is a Traditionalist household whose children had become Catholics. This household is one of the few with a husband who had gone to school and it was among the first ones in the village to invest in the education of their children (in 1972), and among the first ones to make

grass strips (already in 1960). However, other agro-technical innovations were only adopted very recently or not at all.

There is one household in the sample (nr 9) in which the wife has briefly been a member of a BAFP women's group (she joined in 1994), but left after quarrels with the group's leader, after 'unfavourable experiences'. She belongs to an 'old' Catholic household. The wife was among the first women to get agricultural training (in 1996), and this household was among the first to adopt the new wave of agro-technical innovations in the 1990s. However, their involvement in BAFP activities seems to have been restricted to the wife's agricultural interests.

The other five survey households never became involved in BAFP activities (although not completely without government or other NGO involvement). In four of them there are Catholic children, in one also a Catholic wife (although recently converted). In many of these households, husband and/or wife adopted agro-technical innovations in the 1990s. In one household (nr 10), this had already started a long time ago (in 1962).

The fact that agro-technical innovations became widely used in this village partly can be attributed to the long and intense relationship with BAFP. BAFP was very active in promoting tree planting (all survey households have adopted tree planting now), but also gave micro credit (directly or as a bridge to the Catholic Relief Services agency), groundnut seeds, and a lot of training about agro-forestry and soil and water conservation. However, this village, close to Bongo Town, and in the 1990s a showcase of visible improvements, also attracted government attention (in six households officers of the Ministry of Food and Agriculture had ever visited the farm; MOFA also assisted with veterinary care; and in some cases it gave credit for bullock ploughing). Some of the training activities were joined initiatives of BAFP (and other parts of the Diocesan Development Office) and MOFA, and generally there is quite some contact between the people working in these two agencies. Anafobisi is also one of the few BAFP villages where BAFP is not the only NGO operating. Two survey households reported that they had received some support from World Vision International (micro-credit; training in income-generating activities), one from the Red Cross.

6.2 The results of the survey in Balungu

44 people have been interviewed in Balungu, of 12 different compounds. It was the intention to select households with a long existence and a long memory of changes in the area and of the impact of the Bongo Agro-Forestry Project. In each compound a woman of at least 35 years old was the prime informant, next to her husband, one of her children (between 12 and 27 years old; we interviewed ten) and one of the elderly people living on the same compound (often the father or mother of the husband; we interviewed eight mothers and two fathers). Half of the twelve selected families were selected because at least one of their members was a direct beneficiary of the Bongo Agro-Forestry Project; in the other half of the households this was not so. For each of these two subgroups an attempt was made to select two households, which locally were regarded as relatively rich; two, which were locally regarded as relatively poor and two in between. In Balungu, like in Anafobisi, the survey results about wealth levels so much deviate from this 'quick local perception scan', that we decided to base the wealth classification on the survey results. For our new wealth classification we looked at a large number of indicators for husband and wives' assets⁶³.

⁶³ For each household we counted the total positive scores on the binary variables for husbands' and for wives' assets, and we gave double points for those variables with less than five out of twelve positive scores. Also we added an extra point for each wife beyond the 'normal' number of two (which is locally still regarded as a major sign of wealth). In Balungu total scores were between 37 for the most wealthy household and only 8 for the

Of the interviewed wives two had no 'rivals', which means that their husbands only have one wife. Nine wives had one co-wife; one had two. Of the interviewed husbands the average number of wives was two. The wives who were interviewed had on average five children (with a range from 1-8), the average number of children of the husbands is not clear. There are also 'visitors' on some of the compound for which the husband has or shares the responsibility.

Most interviewed inhabitants of Balungu are Frafras, who speak Grune. One of the husbands and one of the wives has a Kusasi background, but in different households. With one exception all husbands still adhere to the Traditional beliefs (the one who became a Catholic - in 1969- is one of the few men who went to school, but he married a Traditionalist wife, and she still is). After 1996 six wives started to become Catholics, and so did their children. In two households only the children decided to become Catholics. In three households all members are still Traditionalists, though. Unexpectedly, these households belong to the middle category of wealth, and not to the poor. There are hardly any 'competing faiths' in this village. The important role of Traditional beliefs in Balungu can be illustrated by looking at the 'stress behaviour during droughts': among the husbands eleven said that sacrificing animals to the Gods is a good thing to do and ten of them recently practised it. Among the women nine still believe it is a good thing, and ten recently practised it; among them also Catholics.

Grune is the lingua franca. But the knowledge of other languages shows the exposure of the villagers to the outside world. Of the interviewed wives seven speak Twi (and hence have been to the South; three of them also went to school). One (educated) wife speaks both English and Talensi, next to Grune and Twi. Two wives speak Kusaal and one of them Bisa as well. Only two of the wives only speak their mother tongue. Among the husbands the migration to Southern Ghana has been widespread as well: eight husbands speak Twi, one in addition to Hausa and one in addition to English. Although very close to Burkina Faso, no one among the survey group in this village said they could speak More. Three husbands only speak their mother tongue. In these households the wife at least speaks one other language beside her mother tongue. There is no household where both husband and wife can only speak their local language; a remarkable collective cultural capability.

The education history of the husbands is not completely clear. In one case we know that the husband finalised primary school. In four others it is not clear if they ever went. Seven husbands never went. Of the wives three had attended primary school and for two it is not clear. In seven households the wife had never gone to school. In ten households the parents had contributed to the education of their children. For some this already started in 1982, for others only very recently. Compared to Anafobisi, this more isolated village clearly lags behind in education. As far as we got information about the accumulated contributions of parents to their children's education, we can say that the amounts differ widely: from zero (in two cases) to an exceptional case - one of the rich BAFP households - where the parents spent more than 2.2 million cedis on their children's education.

Among the ten interviewed children, three had gone as far as Senior Secondary School, three to Junior Secondary School, one only to Primary School and three did not get any formal

poorest household, almost the same range as in Anafobisi, despite the more isolated location of Balungu compared to Anafobisi.

education. Seven children adopted the Catholic religion, and all did so after 1995. Three of these children still belong to Catholic Youth Groups. Three children still stick to their Traditional faith. The relatively high level of children's education means that six of the ten children can speak English (two of them also Twi). One of the interviewed children speaks French and one Kasem. Two others can speak Twi but without speaking English. Only two of the children only speak their local language. Seven children had worked in the South; none outside Ghana. Farm and domestic seasonal labour are still important for them, next to local farm work (four manage their own crop farms, and seven own their own livestock), handicrafts (three) and petty trade (one). In 2001 the children earned on average 70,000 cedis (with a range from 10,000 to 360,000 cedis). The income 'from the South' is an important element of income opportunities for the youth. Some of them invested in their own assets (three have bicycles, two cattle, two donkeys, 2 wrist watches, two a pig, one a radio and one even an electrical heater. It is remarkable that children of households belonging to BAFP groups have higher education, more migration experience and more assets than children of non-BAFP households. However, it is worrying that hardly any children use the recommended agricultural practices on their farms. The Youth bitterly complain that they are "forgotten by the NGOs", and also by Government and District Assembly.

We will now first look at a number of poverty indicators to find out if there are differences between BAFP-member households and non-BAFP households and what the overall assessments of rich, moderate and poor mean in terms of these indicators. We will present these findings in three categories (BAFP>non-BAFP; BAFP = non BAFP and BAFP< non-BAFP households). Per category we will start with the highest overall scores, which also shows a 'poverty fingerprint' for the village as a whole.

Before doing so, we first have to say that there are a number of indicators in Balungu where all interviewed households show a positive response: all husbands have planted trees, for instance.

Table 6.7 Poverty indicators in Balungu; survey results

in bold where the difference between BAFP and non-BAFP >1

w = wife; h = husband

A BAFP households have a higher asset level than non-BAFP households

Indicator	all	BAFP	r	m	p	NON	r	m	p
w owns chicken	11	6	2	2	2	5	2	1	2
h has cattle	10	6	2	2	2	4	1	1	2
w house has zinc roof	9	5	2	2	1	4	2	1	1
h has economic trees	8	5	1	2	2	3	2	1	0
w had three meals yesterday	8	6	2	2	2	2	0	2	0
w owns goats	7	4	2	1	1	3	1	0	2
w has more animals than mother	6	4	1	2	1	2	0	1	1
w has economic trees	6	4	2	1	1	2	2	0	0
w owns >2 bowl types	6	4	2	1	1	2	1	0	1
h owns radio	6	5	2	2	1	1	0	1	0
h owns plough	5	3	1	2	0	2	1	0	1

h owns cutlass	5	3	1	2	0	2	2	0	0
h owns wrist watch	5	4	2	2	0	1	1	0	0
w owns pig	5	4	2	1	1	1	0	0	1
w house has door/window frames	3	3	1	2	0	0	0	0	0
2001 harvest food for >5 months	3	2	2	0	0	1	1	0	0
h house built with blocks	3	2	2	0	0	1	1	0	0
w owns bicycle	2	2	1	0	1	0	0	0	0
w owns guinea fowls	2	2	1	1	0	0	0	0	0
w owns wrist watch	1	1	1	0	0	0	0	0	0
w has dry-season garden	1	1	0	1	0	0	0	0	0
h has VIP toilet	1	1	1	0	0	0	0	0	0
w owns sheep	1	1	1	0	0	0	0	0	0
h owns sheep	1	1	0	0	1	0	0	0	0
sub-total									
other indicators									
wives' fields acreage 1990	1.8	1.8	2	1	2.5	1.8	1.5	1.5	2.5
wives' fields acreage 2001	2.4	2.5	2.5	3	2	2.3	2.5	2.5	2
h expenditure on health 2001 x 10,000 cedis	1.4	2.0	6	-	-	0.7	1	0.5	0.5
w average number of bowl types	2.2	2.5	3	2.5	2	2.0	2.5	1	2.5

B No differences between BAFFP and NON-BAFFP households

Indicator	All	BAFFP	r	m	p	NON	r	m	p
h >3 acres land	8	4	2	2	0	4	1	1	2
h owns gun	2	1	0	0	1	1	0	1	0
w owns sewing machine	2	1	1	0	0	1	0	1	0
sub-total	12	6	3	2	1	6	1	3	2

C NON-BAFFP households have higher asset levels than BAFFP households

h owns bicycle	11	5	2	2	1	6	2	2	2
h had >1 meal yesterday	11	5	1	2	2	6	2	2	2
h house has door/window frames	10	4	2	1	1	6	2	2	2
h owns guinea fowls	10	4	1	2	1	6	2	2	2
h has more cloth than 10 yrs ago	10	4	2	2	0	6	2	2	2
>1 food barn on compound	8	3	1	2	0	5	2	1	2
h house has zinc roof	8	3	2	1	0	5	2	2	1
h owns pigs	7	3	1	2	0	4	2	1	1
h owns cart	5	2	2	0	0	3	1	1	1
h has bed/mattress	4	1	1	0	0	3	0	1	2
w has bed/mattress	3	1	1	0	0	2	1	1	0
h has dry-season garden	2	0	0	0	0	2	0	2	0
w >3 acres land	1	0	0	0	0	1	0	1	0
w house built with blocks	1	0	0	0	0	1	1	0	0
sub-total	91	35	16	14	5	56	19	20	17

Table 6.8 Total wealth scores Balungu; survey results

	Rich	Medium	Poor	Total	Index R/P
Beneficiaries	53	44	23	120	230
Non-Beneficiaries	37	31	30	98	123
All	90	75	53	218	170
Index B/N	143	142	77	122	

As has been explained before, households have been selected as ‘rich’, ‘medium’ and ‘poor’ based on indicators, which were derived from local judgements of ‘wealth appearance’. All variables used to indicate wealth/poverty levels have been based on local judgements about what it is that makes people relatively rich or poor. We can now see that ‘rich households’ and ‘medium-level’ households are very close together⁶⁴, and both have a much higher score on the total set of indicators than ‘poor households’. If we combine this information with the information about households’ membership of BAFP groups, we see a clearer order: from rich, via medium to poor, in both cases. It is rather striking to see that among the poor the scores for non-beneficiaries are better than among BAFP group members. This is caused by one poor beneficiary household. They had very low scores on the wealth indicators. The overall difference between beneficiary households and non-beneficiary households is 22% (120 points versus 98). Of course nothing can be said yet about impact as the scores are a ‘poverty fingerprint’ of the situation in 2001 and do not yet say anything about causes and effects. We should therefore move to the second part of the analysis.

The Project’s impact

For the interviewed households in Balungu BAFP is the most important NGO, and more important than any of the government agencies (although BAFP works together with MOFA). Through the linkages of the Catholic Church in Balungu there are also connections with other activities of the Catholic Diocesan Development Office. For a few households also World Vision has been of some importance. We will now study the differences between BAFP and NON-BAFP households in use of services or in activities. We will do so by again using the same three categories, and an ordering from high overall scores to low ones. We will add a further specification based on rich/medium/poor households. For some indicators used in this study all households had a positive score (e.g. all husbands make ridges on their fields; all wives are convinced that their standard of living has improved the last ten years; all wives nowadays make use of the grinding mill in the village). For other indicators no one in the survey group qualified. For instance: no wife earned money with dry-season garden produce or by selling fruits.

Table 6.9 Changes in capitals and capabilities, BAFP and non-BAFP households compared; Balungu survey

In bold when the difference between BAFP and non-BAFP > 1

w = wives; h = husbands

Indicator	All	BAFP group	Non-BAFP
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⁶⁴ This is a side effect of our method: we ordered all households on the basis of their wealth scores and then ordered the beneficiary and non-beneficiary groups separately. In Balungu it then means that the medium-level beneficiaries have better scores than the rich non-beneficiaries, blurring the overall B/N picture.

		members				group members			
		T	R	M	P	T	R	M	P
NATURAL									
<i>A BAFP > non-BAFP</i>									
h planted trees	11	6	2	2	2	5	2	1	2
w cultivate groundnuts	11	6	2	2	2	5	2	1	2
w make use of veterinary service	11	6	2	2	2	5	2	1	2
h use goat/sheep manure	11	6	2	2	2	5	2	1	2
h use cow dung	10	6	2	2	2	4	1	1	2
w use compost	10	6	2	2	2	4	1	1	2
w planted trees	9	6	2	2	2	3	2	0	1
w use cow dung	9	5	2	2	1	4	2	0	2
h plough along the contour	9	5	2	2	1	4	1	1	2
w practice gully control	8	5	1	2	2	3	2	0	1
w plough groundnut vines in soil	7	4	2	1	1	3	1	1	1
w: soil fertility improved	7	4	2	1	1	3	2	0	1
h use donkey manure	5	3	1	2	0	2	1	1	0
w use fowl droppings	5	3	2	1	0	2	1	0	1
w use pig manure	5	3	2	0	1	2	1	0	1
w use goat manure	4	3	2	1	0	1	1	0	0
h has on-farm tree nursery	2	2	1	0	1	0			
w has on-farm tree nursery	1	1	0	0	1	0			
w use donkey manure	1	1	1	0	0	0			
w has dry-season garden	1	1	0	1	0	0			
<i>B: BAFP = non-BAFP</i>									
w ridge along contour	10	5	1	2	2	5	2	2	1
h use fowl droppings	10	5	2	2	1	5	2	1	2
w practice grass bunding	10	5	1	2	2	5	2	1	2
h: soil fertility improved	10	5	2	2	1	5	2	1	2
w water quality improved	10	5	2	2	1	5	2	2	1
w: agricultural yields improved	8	4	2	1	1	4	2	0	2
h use pig manure	6	3	1	2	0	3	2	0	1
<i>C BAFP < non-BAFP</i>									
h cultivate groundnuts	11	5	2	2	1	6	2	2	2
h practise grass bunding	11	5	2	2	1	6	2	2	2
w sow on ridge	11	5	1	1	2	6	2	2	2
h use bullock plough	10	4	2	2	0	6	2	2	2
h: agricultural yields improved	9	4	2	2	0	5	2	1	2
h use compost	9	4	2	2	0	5	2	1	2
w plough along contour	8	3	1	1	1	5	2	2	1
h plough groundnut vines in soil	5	2	2	0	0	3	0	1	2
w use sheep manure	3	1	1	0	0	2	1	0	1
h have dry-season garden	2	0				2	0	2	0
sub-total									
PHYSICAL									
<i>B BAFP = non-BAFP</i>									

w built stone bunds	6	3	1	1	1	3	2	1	0
<i>C BAFP<non-BAFP</i>									
h practice gully control	11	5	2	2	1	6	2	2	2
h use grinding mill	10	4	1	2	1	6	2	2	2
h built stone bunds	5	1	1	0	0	4	1	1	2
sub-total									
HUMAN									
<i>A BAFP>non-BAFP</i>									
w got training in agriculture/SWC	9	5	2	2	1	4	2	1	1
w fields ever visited by BAFP	8	5	1	2	2	3	2	0	1
w trained in inc.-gen. activities	8	5	1	2	2	3	1	0	2
h trained on gender	8	5	1	2	2	3	1	0	2
w got exposure tour	4	4	1	2	1	0			
h got exposure tour	4	4	2	2	0	0			
h fields ever visited by BAFP	2	2	1	0	1	0			
h trained in inc.gen.activities	2	2	1	0	1	0			
<i>B BAFP=non-BAFP</i>									
w fields ever visited by MOFA	8	4	1	1	2	4	2	1	1
h got agricultural training/SWC	6	3	2	1	0	3	1	0	2
h fields ever visited by MOFA	6	3	1	2	1	3	0	1	2
<i>C BAFP<non-BAFP</i>									
w trained on gender	9	4	1	2	1	5	2	1	2
sub-total									
SOCIAL									
<i>A BAFP>non-BAFP</i>									
h related to political relative	9	6	2	2	2	3	1	0	2
h related to Chief	5	3	1	2	0	2	1	0	1
h member of unit committee	2	2	1	0	1	0			
w member of unit committee	2	2	1	1	0	0			
w women's leader	2	2	1	1	0	0			
w member of school committee	1	1	1	0	0	0			
h member of school committee	1	1	1	0	0	0			
<i>B BAFP=non-BAFP</i>									
h member of water committee	8	4	1	2	1	4	1	2	1
h benefited from political relative	6	3	1	2	0	3	1	0	2
<i>C BAFP<non-BAFP</i>									
w related to political relative	6	2	1	1	0	4	2	1	1
h belongs to Tindana's family	5	1	1	0	0	4	2	1	1
h leader in the village	3	1	1	0	0	2	1	1	0
w member of water committee	3	1	0	1	0	2	1	0	1
sub-total									
ECONOMIC									
<i>A BAFP>non-BAFP</i>									
h livestock sales	11	6	2	2	2	5	1	2	2
household ever received food aid	9	5	1	2	2	4	2	1	1
w member of economic group	8	6	2	2	2	2	1	0	1
w remittances from children	7	4	1	1	2	3	1	1	1

w member of savings group	7	4	1	2	1	3	2	1	0
h member of savings group	6	4	2	0	2	2	1	1	0
h member of economic group	6	4	2	0	2	2	1	0	1
h has access to savings account	5	4	2	0	2	1	1	0	0
w crop sales	5	3	1	1	1	2	1	0	1
w has access to savings account	4	3	1	0	2	1	0	1	0
h remittances from children	3	2	0	2	0	1	1	0	0
h received loan	1	1	1	0	0	0			
<i>B BAFP=non-BAFP</i>									
w received loan	8	4	1	1	2	4	2	1	1
<i>C BAFP<non-BAFP</i>									
h: standard of living has improved	8	3	1	1	1	5	1	2	2
w livestock sales	8	3	1	2	0	5	2	1	2
h: crop sales	3	1	1	0	0	2	1	0	1
sub-total									
TOTAL									

If we compare the group of beneficiary households and the group of non-beneficiary households we can conclude that overall there are higher scores for beneficiary households (a total score of 292 points versus 246ints; 19higher for the BAFP households). Also it is evident that there are more indicators for which beneficiary households show a better score than non-beneficiary households. The beneficiary households show a somewhat better performance compared to the non-beneficiary ones.

We will again look at the differences between rich, medium and poor households. Among the medium-level households in wealth terms the difference between beneficiaries and non-beneficiaries is striking: BAFP members show 82% better performance, but that is very much due to an appalling performance of the medium non-beneficiary households, the lowest of all. The rich households show a much less impressive difference and the poor households show something rather surprising: the poor non-beneficiary households show a better performance than the BAFP members. In Balungu, many non-beneficiary households did improve on their capabilities, alongside the BAFP members. Positively formulated one may conclude that there are no big boundaries between BAFP and non-BAFP households and that BAFP (and MOFA) advice quite easily permeated throughout the community. The difference between BAFP and non-BAFP households (19%) is smaller than between rich and poor (26%), and certainly between rich and poor beneficiaries (44%). However, all these differences are not very big.

Table 6.10 Impact of interventions: BAFP beneficiaries and non-beneficiaries, and wealth categories; scores on selected indicators; Balungu survey

	Rich	Medium	Poor	Total	Index R/P
beneficiaries	111	104	77	292	144
non-beneficiaries	99	57	90	246	110
total	210	161	167	538	126 (R/M 130)
index (B/N)	112	182	86	119	

We can do a final quantitative analysis showing the BAFP/non-BAFP index figures for the five categories of capitals. The BAFP households show a minor performance advantage in the

sphere of most social capabilities, with the exception of human capabilities (better) and physical capabilities (worse). It is very interesting to note that in all categories of capability changes (with one exception) the medium-level households in the wealth classification show the biggest difference between BAFP and non-BAFP households. They are the ones gaining most from BAFP interventions. In the economic domain the poor BAFP households out compete the others in relative BAFP advantage. This is surprising, as the poor non-BAFP households show a better performance compared to the poor BAFP households in all other fields. It is the medium-level households who seem to have gained most from BAFP activities.

Table 6.11 Index figures for rich, medium and poor households showing performance differences between BAFP and non-BAFP households; five different capability domains; Balungu survey

Capability domain	Rich	Medium	Poor	Total
Natural	109	171	73	111
Physical	71	83	50	68
Human	136	450	100	164
Social	130	240	80	121
Economic	111	145	162	136
Total	112	182	86	119

What did the elders say about these changes? They are positive about the agro-technical changes in agriculture (e.g. the successful introduction of bullock ploughing; and new crop varieties). There is more diversified food now and of better quality. Also the water quality has much improved, and water-borne diseases are no longer threatening people's health. The educational and health facilities are appreciated (but too expensive, according to some). About the growing importance of the Catholic Church the elders are divided. A few complain about the major destruction of traditions, as they see it. Others appreciate the way people are being assisted by the church and their organisations. They notice (and most of them with appreciation) that women nowadays have become much more independent, and that they do manage their own farms, their own livestock and their own businesses. However, they hope that these changes do not change the dowry system, which they regard as important. Two of the elders were assisted themselves by BAFP (with seeds and tree seedlings). Three elders said they ever received assistance from a government agency (a loan, farm implements, food aid). Five elders have ever worked and lived outside their home area, and they can also speak languages like Twi. They appreciate that their children and grandchildren also go beyond the home area. Many elders are worried about some of the changes in the area, though. Rainfall has become a headache, the water in rivers and streams is drying up fast after the rainy season, wildlife has almost disappeared, the original vegetation is fast disappearing as well and soil fertility as well as crop yields have deteriorated for many farmers. The number of livestock has also gone down, animal diseases have become rampant and feed is a growing problem. The elders compare the current situation with the situation before the drought of the late 1970s and early 1980s, which - in environmental and agricultural terms - they regard as better than the current situation, despite the recovery during the 1990s. The elders observe a rapid individualisation in the village, with a rise of nuclear families and a tendency to restrict social assistance to the next of kin only. Social vices have proliferated, often connected with alcohol abuse (*pito* and a local gin, *akpeteshie*, mainly), although some elders confess that they earn good money producing those.

We can now finalise the analysis by adding a ‘historical’ analysis of changes and change agents for each of the twelve survey households.

Table 6.12 Time-specific information for the interviewed households in Balungu

nr	number of household interview
cat	wealth category of household (rich, medium, poor)
hb yr	husband born in year 19xx
nr w	husband’s number of wives
nr ch	husband’s number of children
nr ot	husband takes care of x others as well on his compound
h ed	husband has received formal education or not
wb yr	interviewed wife is born in 19xx
1w 2w	interviewed wife is first or second/third/etc wife
yr ma	wife married in 19xx
her	husband’s ethnicity (Frafra or Kusasi) and religion (Catholic, Traditional)
wer	wife’s religion (same)
cr	children’s religion (same)
ei h	year when husband started to invest in children’s education
ei w	year in which wife started to contribute to children’s education costs
mil h	year husband started to use the grinding mill (indicating producing or buying maize grains and a change in diet)
mil w	same for wives
h at/g	year husband got agricultural training/ year husband started a garden for dry season production of vegetables
w at	year wife got agricultural training
pig	husband and/or wife started pig rearing
B wg	year wives became member of BAFP women group
h ln	year husband received loan (and is member of BAFP group)
w ln	same for wives
wh g	wife and/or husband got gender training
wh iga	wife and/or husband got training in income-generating activities
vh M	year the husband’s farm was visited by a person from the Ministry of Food and Agriculture
vw M	same for wife’s field
bp	household uses a bullock plough
tree	tree planting (h by husband, w by wife, n = there is a tree nursery on the plot)
gs h	year the husband started to adopt making grass strips on his fields
gb w	year the wife started to adopt making grass strips and/or stone bunds on her fields
sb h	year the husband started to adopt making stone bunds on his fields
cp h	year the husband started to use compost on his fields
cp w	year the wife started to use compost on her fields
pc h	year the husband started to plough along the contours
pc w	first year the wife’s field was ploughed along the contours

nr	cat	hb yr	nr w	nr ch	nr oth	hw ed	wb yr	1w 2w	yr ma	her	wer	cr	ei h	ei w	mi l	mi l w	h at/g	w at
1	BR	39	3	9	?	w	57	2	64/75	FT	FC96	C	86	96	-	98	-	99
5		57	1	8	10	h	61	1	80	FC69	FT	C	?	?	86	?	01	?
3	BM	31	2	>7	1	-	51	1	70	FT	KT	T?	82	90	92	99	01	95
4		45	2	>5	0	h?	51	1	72	FT	FT	T?	82	94	92	?	01	00
5	BP	46	1	4	1	w	54	1	75	FT	FC99	C	97	?	-	98	01	98
6		31	2	>5	0	-	45	2	60/67	FT	FT	C	-	98	-	92	-	99
7	NR	31	2	>4	?	h?	53	2	67/75	FT	FC00	C	-	-	?	99	-	01

8		49	2	8	1	-	54	2	69/75	FT	FC	C	92	?	?	00	-	00
9	NM	45	2	8	0	-	53	1	79	KT	FT	?	01	82	-	?	-	?
10		44	2	>6	0	-	56	2	60/82	FT	FT	C	96	?	-	?	-	-
11	NP	53	2	>6	0	-	56	1	82	FT	FC98	C	96	01	92	99	00	-
12		53	2	4	0	h?	45!	1	73	FT	FC01	C	-	-	92	92	00	01
nr	cat	pig	B	h	w	wh	wh	vh	vw	bp	tree	gs	gb	sb	cp	cp	pc	pc
		wg	ln	ln	g	iga	M	M				h	w	h	h	w	h	w
1	BR	hw	99	-	98	-	w	-	98	+	hwn	01	-	-	99	99	-	-
2		w	-	95	01	w	h	01	-	+	hw	85	95	95	85	01	+	98
3	BM	-	99	-	95	wh	-	92	-	+	hw	92	99	-	98	99	97	99
4		-	97	-	+	wh	w	92	01	+	hw	92	99	-	98	99	97	?
5	BP	hw	99	-	98	wh	w	-	-	-	hw	98	97	-	-	99	98	98
6		h	98	-	97	-	w	-	99	-	wn	-	99	-	-	01	-	-
7	NR	-	-	-	-	w	-	-	90	+	w	97	99	99	96	99	?	?
8		w	-	-	98	wh	w	-	-	+	hw	99	98	99	00	-	-	?
9	NM	-	-	-	01	-	-	-	-	+	-	00	-	-	-	92	-	?
10		h	-	-	-	w	-	90	-	+	h	97	-	-	00	-	?	-
11	NP	w	-	-	-	wh	w	80	-	+	h	?	97	96	92	00	90	-
12		w	-	-	-	wh	w	00	-	+	hw	99	00	98	87	99	?	00

A sequential analysis of the time-specific data in the interviews of husbands and wives shows a rather straightforward picture. Compared to Anafobisi, the village became involved in BAFP activities much later; only after the mid-1990s. Like in Anafobisi, mainly the women have played key roles in BAFP.

The first household, which became involved in activities of BAFP did so only in 1995, getting a loan (nr 2). This is the only household where the husband had joined the Catholic Church. Recently (2001) the husband attended an agricultural training and the wife got a loan. But the wife never joined a BAFP women's group. In agricultural innovations this household is the village pioneer, starting with grass strips and compost already in 1985. They are also the first ones making use of a grain mill, indicating the start of producing or buying maize for home consumption. The household belongs to the more wealthy households.

The second household became involved in BAFP activities in 1995 as well (nr 3), when the wife got a loan and agricultural training. She joined a BAFP women's group in 1999. The husband joined recently. Upon a visit by MOFA the husband had started making grass strips in 1992. Other innovations started upon joining BAFP. This household can be regarded as medium-rich.

In the third household that can be regarded as a BAFP household (nr 4) the wife became a member of a BAFP women's group in 1997. First the wife and later the husband attended agricultural training and other courses. Like many households in the village both wife and husband attended gender courses. Also like many households in the village only the wife attended a course about income-generating activities. Upon a visit by officers from MOFA, in 1992, the husband started to make grass strips on his fields. Recently he and his wife also started to adopt the other agro-technical innovations propagated by BAFP and MOFA. In educational terms the household is exceptional: the wife and probably also the husband went to school and they were among the first ones to invest in the education of their children. Still, the household adheres to their Traditionalist faith. It can be regarded as medium-rich.

In the fourth household joining BAFP (nr 6) the wife got a loan in 1997 and became a member of a women's group in 1998, followed by an agricultural training. The wife started agricultural innovations and is one of the few with a tree nursery. The husband is not involved at all and his agricultural and educational behaviour is extremely conservative, although he adopted pig rearing. It is interesting to note that in this household the MOFA people did visit the wife's fields, but avoided the husband. This household also got support from World Vision International. Only in 1998 the wife started to invest in her children's education (again: without any support from her husband. In our wealth classification the household is the absolute bottom line, with very few assets.

In the fifth BAFP household (nr 5), the wife got a loan and agricultural training in 1998 and joined a women's group (and the Catholic Church) in 1999. The husband reluctantly follows (he attended an agricultural course in 2001), but he is one of the few who does not plough with a bullock (like his conservative colleague of household nr 6), and he was very late in supporting his children's education (only in 1997). In agricultural innovations the wife takes the lead (after 1997), and the husband started adopting some of the practices on his own fields recently. The household can be regarded as poor.

In the sixth BAFP household (nr 1), again the wife took the lead. She became a Catholic in 1996, got a loan in 1998 and agricultural training and women group's membership in 1999. She even started a tree nursery on the farm. And she also got some support from World Vision International to start income-generating activities. Her husband does not participate, although he adopted some innovations (pig rearing; grass strips, compost) recently. For local standards, the household is very well off, though. It is the only household in the survey group in which the husband has three wives, and the wife who was interviewed could display a good number of bowl types, locally regarded as a sign of prestige. But also other assets are well represented, with a remarkable display of wealth by the wife, and not so much by the husband. As one of the few houses the husband's house was built with blocks. But the wife's house has wooden door and window frames, which is very rare in this village. She also owns a sewing machine, a bed and mattress, a watch (as the only woman in the sample), a bicycle and sheep and guinea fowls. As one of the few households this household could feed itself from their 2001 harvest for seven months, which is the village record.

All other six households cannot be regarded as BAFP households, although some members did attend courses in which BAFP was involved as one of the organisers. In this village the BAFP and non-BAFP households cannot so easily be separated. Two non-BAFP households recently succeeded to get some micro-credit, five wives and three husbands attended training meetings on gender issues, and almost all had started to plant trees. Three non-BAFP households also began to adopt agro-technical innovations recently and in this group there are four recent conversions of wives (and their children) to Catholicism, so one can expect a further breakthrough of innovative behaviour. On the other hand the fact that two of these households (one even relatively rich; the other one poor) never invested in the education of their children is worrisome.

Chapter 7

The impact of PCG interventions in Garu: micro-level assessment

7.1 Results of the survey in Kugsabilla

48 people have been interviewed in Kugsabilla, of 12 different compounds. It was the intention to select households with a long existence and a long memory of changes in the area and of the impact of the Presbyterian (Garu) Agricultural Station (PAS). In each compound a woman of at least 35 years old was the prime informant, next to her husband, one of her grown up children (between 18 and 35 years old) and one of the elderly people living on the same compound (often the father or mother of the husband). Half of the twelve selected families were selected because at least one of their members was a direct beneficiary of the Presbyterian Agricultural Station in Garu; a member of a PAS group. In the other half there were no current members, although one of those households appeared to gain directly as well. For each of these two subgroups an attempt was made to select two households, which locally were regarded as relatively rich; two, which were locally regarded as relatively poor and two in between. Also an attempt was made to include Muslim members of PAS groups, although there are not many, and none of them Busangas.

Of the interviewed wives only one had no 'rivals'. Eight wives had one co-wife; three had two. Of the interviewed husbands the average number of wives was two. The wives who were interviewed had on average 6 children (with a range from 2-13), their husbands had on average 9 children (range 5-16). Half of the young people who were interviewed were married, with on average two children of their own. Of the elderly respondents five were still married and seven were widows or widowers.

The households that were selected happened to be a representation of the ethnic and religious differences in the village: 8 were Kusasi and 4 Busanga. None of the Busanga were member of a PAS group, but two of the Kusasis were neither. In three of the four Busanga compounds all interviewed members were Muslims. In the fourth Busanga compound both husband and wife said they were 'Traditionalists', but their children became Muslims. In the Kusasi group the situation is more complicated. Among the six PAS group beneficiary compounds (all Kusasi), two are Muslim (although one of the interviewed children appeared to be a 'break-away' Presbyterian). They belong to the rich and medium-rich category. In one Kusasi PAS-compound both husband and wife are 'Traditionalists', but their children joined the Presbyterian Church. This household belongs to the poor category. In one Kusasi PAS-compound the husband still regards himself to be a 'Traditionalist', but his wife joined the Presbyterians (already in 1972) and their children are Presbyterians as well. Also this household belongs to the poor category. In the two other PAS-compounds all members are Presbyterians. In both cases the husbands joined first (already in 1962, even before they were married) and the wives followed (in 1970 resp. 1980, but that was after their marriage). These households belong to the rich and medium rich category. Five interviewed children are Presbyterians, and one a Muslim. The Muslim child comes from a Traditionalist background. Among the two Kusasi compounds who have never been involved in PAS activities, both husband and wife regard themselves as 'Traditionalists', but their children joined the Presbyterian church. These two households belong to the medium and poor category.

Although in general it can be said that most Busangas are Muslims, our survey group shows that there can be exceptions. And although the large majority of the Kusasis are either Traditionalists or Presbyterians (and most of the children belong to the Church), we do have Muslim compounds in our survey group. The survey group also shows that PAS groups are not completely without Muslims, but we clearly had to look for examples, and all happen to be Kusasis. It is interesting to note that none of the interviewed children stated that they regard themselves as 'Traditionalists' any more. Of the elderly people only one complained about these religious changes ("it destroys our traditions, people become disobedient of the old customs, and they support the lobby for the abolition of the dowry system". All the others mainly saw advantages ("people become more enlightened, there is more love and care, and less conflicts in the households and in society"), although seven elders would regret the disappearance of the dowry system.

For almost all in the village Kusaal is the lingua franca. Only a few elderly Busanga only speak Bisa. All other Busanga are at least bilingual. A few Kusasi (one of the interviewed husbands, two of the interviewed wives and four of the interviewed children) also speak Bisa. Among the elderly four have ever stayed outside their home area, in Southern Ghana where they have learned Twi. Of the wives only one speaks Twi, the language of the South, but their husbands have had a much wider exposure to the outside world: four speak Twi and four Haussa. Their children show an even wider experience with migrant labour: ten have worked outside their home area (in the Kumasi and Accra Regions mainly; many of them as farm labourers). Seven speak Twi, three More (the language of Burkina Faso) and one English. Six of these children have stayed outside Ghana for some time (from five months to two years). Most of them have financed these foreign trips themselves. There is no differences in 'external exposure' between children of PAS-households and those who do not have one or more members in a PAS group. However, there is a difference in migrant earnings: on average the annual migrant earnings of a 'PAS-child' were more than 600,000 cedis, of which they gave an average of almost 100,000 cedis to their parents; while the average earnings of a 'non-PAS child' was less than half and they also gave less than 50,000 cedis to their parents. Looking at it the other way around confirms this picture: PAS households were better represented among the six wives and seven husbands who reported that they had received remittances from their children.

None of the elders and none of the wives had had any primary school education, although three PAS members had attended literacy classes. The husbands also had a very meagre education: one had once gone to primary school and one to a Koran school. However, seven of them had ever attended literacy classes. Four households had succeeded to get their children a school diploma: three PAS households had even succeeded to get their children as far as Junior Secondary School. Only one non-PAS household had succeeded to get at least one of their children a Primary School diploma. Out of the twelve households seven had ever contributed to their children's education or still do so: four of the six PAS households and three of the six non-PAS households. However, the average contributions differ widely: from more than 380,000 cedis for PAS households (husbands 350,000; wives 30,000) to less than 50,000 cedis for non-PAS households (husbands 43,000; wives 3,000). One rich PAS household and one medium PAS household even spent more than one million cedis each on their children's education. None of the poor households (neither in the PAS group nor in the non-PAS group) ever spent money on their children's education, a very worrying situation.

We will now first look at a number of poverty indicators to find out if there are differences between PAS-member households and non-PAS households and what the local overall assessments of rich, moderate and poor mean in terms of these indicators. We will present these findings in three categories (PAS>non-PAS; PAS = non PAS and PAS< non-PAS households). Per category we will start with the highest overall scores, which also shows a 'poverty fingerprint' for the village as a whole.

Before doing so, we first have to say that there are a number of indicators in Kugsabilla where all interviewed households show a positive response: all husbands still use hoes, but all also use bullocks for ploughing, all have adopted ridging techniques of cultivation, and all have adopted ploughing along the contours, some already a long time ago (the first ones in 1972), others only in the late 1990s. All husbands (and some wives and children) have started onion gardens, which they irrigate by using water from a nearby stream. For other wealth/poverty indicators we can see that the majority of the households do possess certain assets, and for others that only a few examples can be found. For instance: in Kugsabilla most husbands now sleep on a 'real bed' (a wooden frame), but in their wives' houses these can hardly be found. As almost all wives share a husband with one or two co-wives they only enjoy a 'nice bed' if they sleep with their husbands, and they go back to their mats if they sleep in their own huts.

Table 7 1 Poverty indicators; Kugsabilla survey

in bold where the difference between PAS and non-PAS >1

A PAS households have a higher asset level than non-PAS households

Indicator	all	PAS	r	m	p	NON	r	m	p
husband owns bullock cart	11	6	2	2	2	5	2	2	1
husband owns chicken	10	6	2	2	2	4	2	2	0
husband has bed	9	5	2	1	2	4	2	1	1
husband owns plough	9	5	2	2	1	4	2	1	1
husband owns bicycle	9	5	1	2	2	4	2	1	1
child has watch	9	5	2	2	1	4	1	1	2
husband's house has door frame	8	5	2	2	1	3	2	1	0
husband owns goats	7	4	1	2	1	3	2	1	0
husband owns cutlass	7	4	1	1	2	3	1	1	1
child owns poultry	7	4	2	2	0	3	2	1	0
husband owns radio	7	4	1	1	2	3	2	0	1
husband's house has zinc roof	5	3	2	0	1	2	2	0	0
more than one food barn	5	3	1	2	0	2	1	1	0
wife has more animals now than her mother	4	3	1	2	0	1	0	0	1
wife owns pigs	3	3	1	1	1	0	0	0	0
husband owns pigs	3	2	1	1	0	1	0	0	1
wife ate three meals yesterday	3	2	1	1	0	1	1	0	0
wife has bed and mattress	1	1	1	0	0	0	0	0	0
wife's house: blocks used	1	1	0	1	0	0	0	0	0
wife owns chicken	1	1	0	1	0	0	0	0	0
wife owns guinea fowls	1	1	0	1	0	0	0	0	0

wife owns sheep	1	1	0	1	0	0	0	0	0
Sub-total scores	121	74	26	30	18	47	24	13	10
other indicators									
av. Income child 2001 (x 10,000 cedis)	53	66	87	80	30	41	63	32	28
land ownership in acres									
husbands 1990	5.7	8.2	13.5	7.0	4.0	3.3	4.0	1.3	4.5
husbands 2001	6.4	9.3	14.0	6.5	5.5	3.5	5.5	1.5	3.5
wives 1990	1.3	2.0	1.5	2.3	2.0	0.6	0.5	0.4	1.0
wives 2001	1.7	2.2	1.6	2.5	2.5	1.2	1.0	0.5	2.0
garden ownership in acres									
husbands 1990	0.7	0.8	0.6	1.5	0.4	0.6	0.5	0.4	1.0
husbands 2001	0.9	1.0	1.0	1.5	0.5	0.9	1.0	0.8	0.8
wives 1990	0.2	0.3	0.0	0.8	0.0	0.2	0.2	0.4	0.0
wives 2001	0.5	0.6	0.1	1.0	0.8	0.4	0.8	0.5	0.0

B No differences between PAS and NON-PAS households

Indicator	All	PAS	r	m	p	NON	r	m	p
husband owns cattle	10	5	2	2	1	5	2	2	1
child owns bicycle	10	5	2	2	1	5	2	1	2
wife's house has door frame	8	4	2	2	0	4	2	1	1
husband owns guinea fowls	8	4	2	1	1	4	2	2	0
child owns goats	8	4	2	2	0	4	2	1	1
husband owns econ. trees	8	4	1	2	1	4	1	1	2
husbands have more cloth now than 10 years before	8	4	1	1	2	4	2	2	0
husband has mattress	6	3	2	1	0	3	2	1	0
wife's house has zinc roof	4	2	1	1	0	2	2	0	0
husband's house: blocks used	2	1	0	1	0	1	0	0	1
Sub-total scores	72	36	15	15	6	36	17	11	9

C NON-PAS households have higher asset levels than PAS households

husband yesterday had >1 meals	11	5	2	2	1	6	2	2	2
husband's floor is plastered	9	4	2	2	0	5	2	2	1
husband owns wrist watch	6	2	1	1	0	4	2	1	1
wives have > 2 bowls	5	2	1	0	1	3	2	1	0
husband owns donkeys	4	1	1	0	0	3	2	1	0
2001 harvest could feed household for > 5 months	4	1	1	0	0	3	2	0	1
child owns cattle	4	1	1	0	0	3	0	2	1
husband owns donkey cart	3	1	1	0	0	2	2	0	0
child owns donkey	1	0	0	0	0	1	0	1	0
sub-total scores	47	17	10	5	2	30	14	10	4
other indicators									
wives' average number of bowls	2.4	1.7	2.5	0.5	2.0	3.0	4.5	2.5	2.0
husbands' expenditure on health in	4	2	4	3	1	5	16	1	0

2001 (x 10,000 cedis)									
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Table 7 2 Total wealth scores Kugsabilla; survey results

	Rich	Medium	Poor	Total	Index R/P
Beneficiaries	49	48	25	122	196
Non-Beneficiaries	54	33	21	108	257
All	103	81	46	230	224
Index B/N	91	145	119	113	

As has been explained before, households have been selected as ‘rich’, ‘medium’ and ‘poor’ based on local overall judgements of their ‘wealth appearance’. Also all variables used to indicate wealth/poverty levels have been based on local judgements about what it is that makes people relatively rich or poor. We can now see that ‘rich households’ indeed have a higher score on the total set of indicators than ‘medium households’ and much higher than ‘poor households’. If we combine this information with the information about households’ membership of PAS groups, we see the same overall picture: both for beneficiaries and for non-beneficiaries ‘rich’ households are better off than ‘medium’ households and much better off than ‘poor’ households. The overall difference between beneficiary households and non-beneficiary households is 13% (122 points versus 108). However, for the rich households we see an inverse situation: the rich non-beneficiary households have a better score, although slightly. For the poor households the scores for the beneficiary group are a bit better than those for the non-beneficiary group. The big difference exists in the group of households which are locally regarded as ‘average’. For these households membership of a PAS group gives them a much better score compared to non member households. Of course nothing can be said yet about impact as the scores are a ‘poverty fingerprint’ of the situation in 2001 and do not yet say anything about causes and effects. We should therefore move to the second part of the analysis.

The Project’s impact

For the interviewed households in Kugsabilla PAS is the only relevant NGO, and more important than any of the government agencies. Out of the twelve husbands seven were in households which did experience a direct impact of PAS and five of them did get personal assistance from PAS: they got new crop varieties (5), training (3), pigs (1) and water (1). Of the men two were current members of PAS men groups and one of a mixed group. Six of their wives were members of PAS (women) groups. Three of their children were also members. One of them got a credit through PAS, two got training. The wives never got any assistance from central government agencies. Two wives ever got assistance from the District Assembly. Among the husbands two ever got assistance from a central government department (MOFA and the department of Co-operatives) and four from the District Assembly. Three of their children ever got a credit from a government agency.

We will now study the differences between PAS and NON-PAS households in use of services or in activities. We will do so by again using the same three categories, and an ordering from high overall scores to low ones. In some cases we will add a further specification based on rich/medium/poor households.

Table 7.3 Changes in capitals and capabilities, PAS and non-PAS households compared; Kugsabilla survey

In bold when the difference between PAS and non-PAS > 1

A: PAS households benefit(ed) more or follow advice more

Indicator	All	PAS group members	Non-PAS group members
NATURAL			
husbands ever planted trees	11	6 2 2 2	5 2 1 2
husbands: grass bunding	11	6 2 2 2	5 2 2 1
husbands: composting	10	6 2 2 2	4 2 1 1
wives sow on ridge	10	6 2 2 2	4 1 1 2
wives have dry season garden	9	5 1 2 2	4 2 2 0
wives plough along contour	9	5 2 2 1	4 1 1 2
wives ridge along contour	9	6 2 2 2	3 1 1 1
wives practice grass bunding	8	5 1 2 2	3 1 1 1
children use compost	8	5 2 2 1	3 0 2 1
husbands cultivate groundnuts	7	4 1 2 1	3 1 2 0
children use cow dung	7	5 2 2 1	2 1 1 0
wives practice gully control	7	4 0 2 2	3 1 1 1
wives practice stone bunding	6	4 1 2 1	2 1 1 0
wives practice composting	5	3 1 2 0	2 0 2 0
wives use goat manure	5	3 1 1 1	2 1 0 1
wives make use of veterinary services	4	4 1 2 1	0
wives use sheep manure	3	3 1 2 0	0
husbands use pig manure	3	2 1 1 0	1 0 1 0
husbands received pigs from PAS	2	2 1 1 0	0
agricultural yields have improved (husbands opinion, last ten years)	2	2 1 0 1	0
wives use pig manure	2	2 1 1 0	0
<i>Sub-total</i>	<i>138</i>	<i>88 28 36 24</i>	<i>50 17 20 13</i>
PHYSICAL			
husbands: gully control	11	6 2 2 2	5 2 2 1
husbands stone bunding	5	4 2 1 1	1 1 0 0
<i>Sub-total</i>	<i>16</i>	<i>10 4 3 3</i>	<i>6 3 2 1</i>
HUMAN			
wives immunised children	10	6 2 2 2	4 2 1 1
wives ever visited by PAS	7	6 2 2 2	1 1 0 0
husbands got agricultural training	7	6 2 2 2	1 0 0 1
husbands ever visited by PAS	6	5 2 2 1	1 1 0 0
wives were trained on gender	5	4 2 1 1	1 1 0 0
wives trained in health care	5	5 2 2 1	0
husbands were trained on gender	4	4 1 2 1	0

husbands ever visited by MOFA	4	4 2 2 0	0
wives got agricultural training	4	4 2 2 0	0
wives trained in income generating activities	3	3 1 1 1	0
husbands farms used as demo plot	3	3 2 1 0	0
husbands trained in income generating activities	2	2 2 0 0	0
husbands got exposure tour	2	2 1 1 0	0
<i>Sub-total</i>	62	54 23 20 11	8 5 1 2
SOCIAL			
wives ever got assistance from PAS	6	5 2 2 1	1 1 0 0
wife related to political relative	6	5 2 2 1	1 1 0 0
husbands ever got assistance from PAS	5	4 2 2 0	1 0 1 0
husband related to political relative	4	4 2 2 0	0
husband belongs to Tindana's family	3	2 1 1 0	1 0 0 1
households still get assistance from PAS	3	3 2 1 0	0
child got assistance from PAS	3	3 1 1 1	0
wife is member of school committee	1	1 1 0 0	0
<i>Sub-total</i>	31	27 13 11 3	4 2 1 1
ECONOMIC			
wives: standard of living has improved last ten years	11	6 2 2 2	5 2 1 2
husband benefits from dry season gardens	11	6 2 2 2	5 2 2 1
household ever received food aid	10	6 2 2 2	4 2 2 0
husbands: standard of living has improved last ten years	9	5 2 2 1	4 1 1 2
husband benefits from crop sales	7	5 2 1 2	2 2 0 0
husband benefits from livestock sales	7	4 2 1 1	3 1 1 1
husband gets remittance from child(ren)	7	4 0 2 2	3 1 1 1
wife gets remittance from child(ren)	6	4 1 2 1	2 0 1 1
wife benefits from crop sales	6	4 1 1 2	2 1 0 1
wife belongs to PAS savings group	5	5 2 2 1	0
husband ever received loan	4	4 2 1 1	0
wife benefits from livestock sales	3	2 1 1 0	1 0 0 1
wife pays for veterinary services to PAS	3	3 1 1 1	0
wife ever received loan	3	3 1 2 0	0
child got credit from government or Distr. Ass.	3	2 0 1 1	1 0 1 0
household ever got assistance from political relative	3	3 1 1 1	0
child member of economic group	3	3 2 0 1	0

wife has personal savings account	2	2 1 1 0	0
husband is member of savings group	2	2 1 1 0	0
wife is member of econ. group	1	1 1 0 0	0
<i>Sub-total</i>	106	74 27 26 21	32 12 10 10
Total	353	253 95 96 62	100 39 34 27

B: PAS members experience same benefits as non-PAS members

Indicator	All	PAS group members	Non-PAS group members
N: wives use bullock plough	10	5 2 2 1	5 1 2 2
E: wife benefits from dry season sales from garden	6	3 0 2 1	3 0 2 1
S: husband leader in the village	4	2 1 1 0	2 2 0 0
N: husbands plough groundnut vines into soil	3	2 0 1 1	1 1 0 0
N: wives ever planted trees	2	1 0 1 0	1 0 0 1
E: child has personal account	2	1 1 0 0	1 0 1 0
E: husband has personal savings account	2	1 1 0 0	1 1 0 0
E: husband benefits from fruit sales	2	1 1 0 0	1 1 0 0
S: wife member of water committee	2	1 0 0 1	1 0 0 1
Total	33	17 6 7 4	16 6 5 5

C: PAS members < non-PAS members

Indicator	All	PAS group members	Non-PAS group members
husbands use cow dung	11	5 2 2 1	6 2 2 2
wives: water quality improved	10	4 1 2 1	6 2 2 2
husbands use fowl droppings	9	4 1 2 1	5 2 2 1
husbands use goat/sheep manure	8	3 1 2 0	5 2 1 2
wives use cow dung	7	3 0 1 2	4 0 2 2
children use grass bunds	4	1 0 0 1	3 1 1 1
husbands use donkey manure	4	1 0 1 0	3 2 1 0
children use stone bunds	3	0	3 1 2 0
husbands: soil fertility has improved last ten years	3	1 1 0 0	2 1 1 0
wife is member of unit committee	1	0	1 1 0 0
Total	60	22 6 10 6	38 14 14 10

If we compare the group of beneficiary households and the group of non-beneficiary households we can conclude that overall there are much higher scores for beneficiary households (a total score of 292 points versus 154 points; 90% higher for the PAS households). Also it is evident that there are many more indicators for which beneficiary

households show a better score than non-beneficiary households. The beneficiary households show an impressive performance compared to the non-beneficiary ones.

We will again look at the differences between rich, medium and poor households. Although poor households show less impact of the activities of change agencies (in which PAS plays such a dominant role in the village), the difference with medium and rich households is not so big. The impact cuts across wealth differences. The difference between PAS and non-PAS households (90%) is much bigger than between rich and poor (46%), although within the beneficiary group the difference between the category with the highest performance scores (the medium-level households) and the poor is more outspoken (57%) than within the non-beneficiary group (rich 40% higher than poor).

Table 7.4 Impact of interventions: PAS beneficiaries and non-beneficiaries, and wealth categories; scores on selected indicators; Kugsabilla survey

	Rich	Medium	Poor	Total
beneficiaries	107	113	72	292
non-beneficiaries	59	53	42	154
total	166	166	114	446

We can do a final quantitative analysis showing the PAS/non-PAS index figures for the five categories of capitals. The PAS households show a very clear performance advantage in the sphere of human and social capabilities and less so in the other categories. It is very interesting to note that in all categories of capability changes (with one exception) the medium-level households in the wealth classification show the biggest difference between PAS and non-PAS households. They are the ones gaining most from PAS interventions. With the exception of the domain of economic capabilities, the difference between PAS and non-PAS households is higher for poor households than for rich households.

Table 7.5 Index figures for rich, medium and poor households showing performance differences between PAS and non-PAS households; Kugsabilla survey.

Capability domain	Rich	Medium	Poor	Total
Natural	113	139	123	126
Physical	133	150	300	167
Human	460	2000	550	675
Social	280	1200	400	375
Economic	214	215	200	210
Total	181	213	171	190

After this more quantitative approach, it is good to hear the opinion of the elderly people who have been interviewed as part of the survey. They still compare the situation today with the situation before the drought of the early 1980s. They are convinced that the food situation in the past (that is: in the 1960s and 70s) was better, that the number of meals per day has gone down for many people, and that the environment has changed considerably: in the past there were more trees, many dawadawa and sheanut trees have died, most wildlife became extinct and there is less livestock today than before 1975, less livestock feed and more livestock disease threats. Many streams and rivers dry up during the dry season unlike in the past.

However, the quality of the water has much improved and water-borne diseases are hardly a problem anymore. Communication with the outside world has much improved as well. The social and political role of the elders has been taken over to a large degree by churches, NGOs and also by some government agencies. Children are more closer to their parents nowadays and the role of the elderly in giving advice to the youth has mostly been taken over by peers. Many elders, although not belonging to a church themselves, generally regard the church's role as very commendable, both as 'development agent', and as a teacher and conflict 'manager'. They have experienced the growing roles of NGOs like PAS as a positive development and as more important for village-level changes than the activities of state agencies.

We can now finalise the analysis by adding a 'historical' analysis of changes and change agents for each of the twelve survey households.

Table 7.6 Time-specific information for the interviewed households in Kugsabilla

nr	number of household interview																	
cat	wealth category of household (rich, medium, poor)																	
hb yr	husband born in year 19xx																	
nr w	husband's number of wives																	
nr ch	husband's number of children																	
nr ot	husband takes care of x others as well on his compound																	
h ed	husband has received formal education or not																	
wb yr	interviewed wife is born in 19xx																	
1w 2w	interviewed wife is first or second/third wife																	
yr ma	wife married in 19xx																	
her	husband's ethnicity (kusasi or busanga) and religion (Muslim, Presbyterian, Traditional)																	
wer	wife's religion (same)																	
cr	children's religion (same)																	
ei h	year when husband started to invest in children's education																	
ei w	year in which wife started to contribute to children's education costs																	
w hs	wife started to have 'modern' house (either zinc roof or/and blocks) in 19xx																	
Ph me	year PAS group membership started for husband																	
Pw me	year PAS group membership started for wife																	
Ph at	year husband got PAS agricultural training																	
Pw at	year wife got PAS agricultural training																	
Ph sg	year husband became member of PAS savings group																	
Pw sg	same for wives																	
Ph ln	year husband received loan from or through PAS (/BESSFA)																	
Pw ln	same for wives																	
Ph as	year husband received other (financial or material) assistance from PAS																	
Pw as	same for wives																	
vh M	year the husband's farm was visited by a person from the Ministry of Food and Agriculture																	
vw M	same for wife's field																	
gar h	year the husband started a garden (for onion cultivation mainly)																	
gar w	year the wife started a garden																	
gs h	year the husband started to adopt making grass strips on his fields																	
gb w	year the wife started to adopt making grass strips resp. stone bunds on her fields																	
sb h	year the husband started to adopt making stone bunds on his fields																	
cp h	year the husband started to use compost on his fields																	
cp w	year the wife started to use compost on her fields																	
pc h	year the husband started to plough along the contours																	
pc w	first year the wife's field was ploughed along the contours																	
nr	cat	hb yr	nr w	nr ch	nr oth	h ed	wb yr	1w 2w	yr ma	her	wer	cr	ei h	ei w	Ph me	Pw me	Ph at	Pw at
1	PR	51	2	9	0	+	56	1	75	km	km	m	84	97	90	87	98	87
2		26	2	7	1	(+)	36	1	57	kp62	kp70	p	72	72	72	98	82	87

3	PM	35	1	13	1		51	1	62	kp62	kp80	p	87	87	72	87	-	87
4		59	2	9	0		56	2	82	km	km7	m	92	00	97	92	+	99
5	PP	41	2	7	1		55	2	77	kt	kt	p	-	-	99	99	-	-
6		31	2	9	1		56	2	75	kt	kp72	p	-	-	-	93	-	-
7	NR	55	3	13	15		60	2	85	bm	bm	m	92	-	-	-	-	-
8		55	3	16	?		56	1	72	bm	bm	m	87	97	-	(+)	-	-
9	NM	41	1	5	0	(+)	47	1	64	bt	bt	m	-	-	-	-	-	-
10		56	1	5	0		61	2	81	kt	kt	p	95	98	-	-	-	-
11	NP	41	2	9	1		46	2	71	kt	kt	p	-	-	-	-	-	-
12		36	3	9	1		46	2	75	bm	bm	m	-	-	-	-	-	-
nr	cat	Ph	Pw	Ph	Pw	Ph	Pw	vh	vw	gar	gar w	gs	gb	sb	cp	cp	pc	pc
		sg	sg	ln	ln	as	as	M	M	h		h	w	h	h	w	h	w
1	PR	82	86	+	98	-	88	99	01	62	97	97	87	99	99	98	+	99
2		80	86	01	-	80	-	62	-	80	-	82	-	92	82	-	72	72
3	PM	95	87	93	92	-	87	95	-	87	67	95	98	93	92	98	92	98
4		-	93	-	99	92	98	90	01	87	93	97	99	-	?	99	97	-
5	PP	97	99	-	-	-	-	-	-	57	92	99	99	99	00	-	+	-
6		-	92	97	-	-	93	+	-	70	97	88	01/	-	88	-	+	00
7	NR	-	-	-	-	-	-	-	-	72	97	97	98	97	97	-	97	-
8		-	98	-	-	-	-	-	-	80	95	82	-	-	87	-	87	-
9	NM	-	-	-	-	-	-	-	-	92	92	00	92/	-	97	99	+	-
10		-	-	-	-	-	-	-	-	84	99	97	-	-	99	92	-	-
11	NP	-	-	-	-	-	-	-	-	82	-	96	99/	-	98	-	87	99
12		-	-	-	-	-	-	-	-	92	-	-	-	-	-	-	72	75

A sequential analysis of the time-specific data in the interviews of husbands and wives shows a complicated picture. Membership of PAS groups started for the first time in 1972, by the two household in which the husband had converted to Christianity ten years before. In both households the wife joined much later, and also much later than her conversion to Christianity. One of these two households (nr 2) is the first one where both parents started to invest in their children's education, in the year the husband joined a PAS group. It is also the first household to get agricultural training, the husband in 1982 and the wife in 1987. They were the pioneers in joining savings groups set up by PAS, and the husband received a loan and other assistance through PAS (but: not the wife!). It is interesting to note that this household was the only one where the husband's farm had ever been visited by a person from the Ministry, before the 1990s (already in 1962). In terms of agricultural innovations this household was a pioneer in ploughing along the contours (1972), in using compost and making grass strips (both: 1982) and in making stone bunds on the husband's farm (1992). The household was not the first to start an onion garden (in 1980; while since 1957 four other men had started a garden) and the wife still does not have her own garden, as one of the few wives in the village. The fact that she only joined a PAS group very late (in 1998) shows a profile of some reluctance on her side). In this household it was the husband who was the pioneer in many changes. The second Presbyterian pioneer household (nr 3) has a more active and more autonomous wife: she joined a PAS group later than her husband, but already in

1987, when women's groups were started. She succeeded to get individual assistance and even a loan through PAS. She was also the pioneer in getting her own garden (already in 1967; long before any of the other women, who only started after 1992). In the technical adoptions the husband is mostly among the pioneers (around 1992); the wife follows only in 1998. The husband's farm got some attention from MOFA (but only in 1995); they never visited the wife's fields.

In 1982 the third household in our survey group (nr 1) started to get involved in PAS. First the husband and later the wife became involved in one of the PAS savings groups (and during that time the husband also started to invest in his children's education), but being a Muslim Kusasi family it lasted until 1987 before they actively joined a multi-purpose PAS group. The wife took the lead in getting agricultural training and other PAS assistance (in 1987/88) and even got a loan (in 1998). Both the husband's and the wife's fields were visited by MOFA, but only in 1999-2001. The wife was the pioneer among the women in the village in making grass strips and stone bunds on her fields (in 1987), upon adoption of the PAS group membership and the agricultural training. In the late 1990s this household also adopted all the other technical innovations which were propagated by PAS. But this household had already been one of the very early pioneers in gardens (in 1962, the second one in the village).

The other Kusasi Muslim household in our group of PAS members (nr 4) only joined in 1992, and mainly through the activities of the wife. The wife was also the first among the Muslim wives in the survey group to start her own garden (in 1993). The husband did receive some attention from MOFA (in 1990) before either of them joined PAS. They were late and not complete adopters of the technical innovations stimulated by PAS.

In 1992 the fifth household in our survey group joined PAS activities (nr 6). Here the wife is an early convert to Presbyterianism (already in 1972) but her husband refused to give up his Traditional beliefs. Only the wife joined PAS, first a savings' group, soon afterwards a multipurpose group. She also got PAS financial assistance. But interestingly: the husband got a loan (in 1997)! Although traditional in his religious orientation, the husband is not traditional in agriculture. He started a garden in 1970, and was among the early adopters of some of the technical innovations (1988, so before his wife joined PAS). His wife was much later or did not adopt at all. This household never invested any money in their children's education.

In 1997 a household joined PAS where both the husband and the wife were 'Traditionalists' (nr 5). The husband first joined a savings' group and in 1999 both husband and wife joined a multipurpose group. It was also the year in which they started to adopt some of the technical innovations, stimulated by PAS. Interestingly, this household was the pioneer in starting a garden (already in 1957) and the wife was the one to lead the explosion of gardens for women, after 1992. However, they never invested in the education of their children.

Finally, in 1998 a first Busanga Muslim household started to become a bit involved in a PAS savings' group (nr 8), but they cannot be regarded as a PAS household yet. Among the Busangas it is the household pioneering in gardens (1980), grass strips (1982), and compost (1987), without any direct relationship with either PAS or MOFA. They were also the first to invest in their children's education (1987; the wife joining in 1997, the only one among the Busanga wives) All other Busanga households were much later or did not adopt at all (with one strange exception: a Busanga household which were among the first to plough along the contours, already in 1972; however, this household (nr 12) further belongs to the most traditional and poorest members of the village. The two Kusasi 'Traditionalists' among the non-PAS households (nr 10 and 11) show a late, and reluctant start of adopting education and agricultural innovations.

The twelve household stories do not provide a 100% proof of the hypothesis “first households joined PAS and then they started to adopt innovations”, but they do show that overall PAS has had an important influence on the village population and it is likely that after 1995 the example of the PAS households began to be followed by many more households. The gender-sensitive approach (after 1987, and certainly the last few years) and attempts to reach beyond the Presbyterian community (first signs in 1987, clear attempts after 1992) begin to bear fruits. Kugsabilla has changed quite considerably and positively, and PAS can be regarded as the catalyst of many of these changes.

7.2 The results of the survey in Tambalug

45 people have been interviewed in Tambalug, of 12 different compounds. It was the intention to select households with a long existence and a long memory of changes in the area and of the impact of the Presbyterian (Garu) Agricultural Station (PAS). In each compound a woman of at least 35 years old was the prime informant, next to her husband, one of her grown up children (between 18 and 35 years old; we interviewed 11) and one of the elderly people living on the same compound (often the father or mother of the husband; we interviewed ten of them). Half of the twelve selected families were selected because at least one of their members was a direct beneficiary of the Presbyterian Agricultural Station in Garu; a member of a PAS group. In the other half there were no current members, although one of those households appeared to gain directly as well. For each of these two subgroups an attempt was made to select two households, which locally were regarded as relatively rich; two, which were locally regarded as relatively poor and two in between. Also an attempt was made to include Muslim households.

Of the interviewed wives only one had no ‘rivals’. Ten wives had one co-wife; one had two. Of the interviewed husbands the average number of wives was two. The wives who were interviewed had on average 5 children (with a range from 2-10), their husbands had on average 8 children (range 2-17).

All interviewed people in this village belong to the Kusasi ethnic group and use Kusaal as their basic language. The majority of the wives still adhere to the Traditional religion (8x), three became Presbyterians and one became Muslim. With four exceptions the husbands share the same religion (the exceptions are a husband who still is Traditional while his wife became a Muslim, and another one where the wife became a Presbyterian; also there is a husband who became a Muslim while his wife remained Traditional and there is a husband who became a Muslim while his wife joined the Presbyterian Church). According to most parents all or most of their children became Presbyterians (7x), and in a few cases Muslim (2x). In two cases the (Traditional) parents said their children also adhered to Traditional beliefs. However, among the eleven interviewed children only one said he was still a Traditionalist. Four had become a Presbyterian, one a Catholic, one a member of the Assemblies of God and four had become Muslims. The first religious change away from Traditionalism only happened in 1987 (much later than in Kugsabilla) and for most interviewees their conversion, if at all, happened recently.

Almost all children had been “to the South” and six of them now also speak Twi. One of them can also speak English, one French and one More (after working in Burkina Faso). Two of the interviewed children also speak Bisa, although there are no Busangas in this village. Among the fathers of these children Twi is also well known: eight of them can speak it. One father

can speak Bisa. Among the mothers three speak Twi (one also French), one Grunsi, and one Bisa. Four of the children had gone to the South last year and they earned between 50,000 and 330,000 cedis (av. 245,000 cedis). They gave an average of 90,000 cedis to their parents. There does not seem to be a difference between the children of households who were members of PAS and those who were not.

From the information about religion it is obvious that PAS does not restrict the membership of its groups to Presbyterians only. In fact in only one of the PAS households in Tambalug both the husband and the wife are members of the Presbyterian Church. A few more households have children who recently joined the Presbyterians. One of the leading PAS households is Muslim. On the other hand there are also two households in the survey where the wife became a Presbyterian, but neither she nor her husband became a member of a PAS group.

None of the elders, none of the wives and none of the husbands in Tambalug had had any primary school education, although three wives had attended literacy classes, organised by PAS. Only two households had succeeded to get at least one of their children a primary school diploma. Out of the twelve households ten had ever contributed to their children's education or still do so: all six PAS households and four of the six non-PAS households. However, the average cumulative contributions differ widely: from more than 280,000 cedis for PAS households (husbands 235,000; wives 45,000) to less than 85,000 cedis for non-PAS households (husbands 70,000; wives 15,000). One medium-level PAS household even spent more than 700,000 cedis on their children's education. Among the poor households three of the four ever spent money on their children's education, but in only one of them it was more than a pittance. It is mainly in the medium-level households that considerable sums of money have been spent on children's education: 610,000 cedis for the PAS households and 220,000 cedis for the non-PAS households. Among the rich households the sums spent on education have been surprisingly small and in one case even completely absent.

We will now first look at a number of poverty indicators to find out if there are differences between PAS-member households and non-PAS households and what the local overall assessments of rich, moderate and poor mean in terms of these indicators. We will present these findings in three categories (PAS>non-PAS; PAS = non PAS and PAS< non-PAS households). Per category we will start with the highest overall scores, which also shows a 'poverty fingerprint' for the village as a whole.

Before doing so, we first have to say that there are a number of indicators in Tambalug where all interviewed households show a positive response: for instance, unlike Kugsabilla all wives' houses have door and window frames. For other wealth/poverty indicators we can see that the majority of the households do possess certain assets, and for others that only a few examples can be found. For instance: in Tambalug most husbands now possess a bullock cart and a bicycle, but very few wives sleep on a mattress. Comparing the 'average wealth' situation in Tambalug with Kugsabilla does not show a major difference for the husbands. The wives of Tambalug do own less livestock and in general seem less 'autonomous' compared to their sisters in Kugsabilla. On the other hand three wives in Tambalug own sewing machines, and none of their colleagues in Kugsabilla have one.

Table7.7 Poverty indicators; Tambalug survey

(in bold: difference between PAS and non-PAS: >1)

A PAS households have a higher asset level than non-PAS households

Indicator	all	PAS	r	m	p	NON	r	m	p
husband owns hoe	11	6	2	2	2	5	2	2	1
husband owns sheep	11	6	2	2	2	5	2	2	1
husband owns goats	10	6	2	2	2	4	2	2	0
husband owns econ. trees	10	6	2	2	2	4	1	1	2
husband's floor is plastered	10	6	2	2	2	4	2	2	0
husband owns bullock cart	9	5	2	2	1	4	2	2	0
husband owns chicken	9	5	2	2	1	4	2	2	0
husband owns cutlass	9	5	2	2	1	4	2	2	0
husband owns cattle	9	5	2	2	1	4	2	1	1
husbands have more cloth now than 10 years before	9	5	2	2	1	4	1	2	1
husband owns guinea fowls	9	5	2	2	1	4	2	2	0
wife's house has zinc roof, and door and window frames	9	5	2	2	1	4	2	2	0
2001 harvest could feed household for >5 months	9	6	2	2	2	3	2	1	0
husband has bed and mattress	8	5	2	2	1	3	1	2	0
wives have > 2 bowls	8	5	2	2	1	3	2	0	1
husband's house has door and window frames	8	5	2	2	1	3	2	1	0
husband owns radio	8	5	2	2	1	3	1	1	1
more than one food barn	7	4	1	1	2	3	1	2	0
husband owns pigs	5	4	2	1	1	1	1	0	0
husband owns wrist watch	4	3	1	1	1	1	1	0	0
wife ate three meals yesterday	3	2	1	1	0	1	1	0	0
wife has sewing machine	3	3	1	1	1	0	0	0	0
wife has bed and mattress	1	1	1	0	0	0	0	0	0
wife owns chicken	1	1	0	1	0	0	0	0	0
wife owns pig	1	1	0	1	0	0	0	0	0
child owns goats, poultry, cattle	1	1	1	0	0	0	0	0	0
<i>Sub-total scores</i>	<i>182</i>	<i>111</i>	<i>42</i>	<i>41</i>	<i>28</i>	<i>71</i>	<i>34</i>	<i>29</i>	<i>8</i>
other indicators									
wives' average number of bowls	3.1	3.8	3.5	5.0	3.0	2.3	3.0	2.0	2.0
av. Income child 2001 (x 10,000 cedis)	40	49	110	34	3	31	20	30	44
land ownership in acres									
husbands: see C									
wives 1990	0.9	0.8	0.8	0.6	0.9	1.0	1.5	0.8	0.8
wives 2001	1.6	1.7	1.5	1.5	2.0	1.5	1.5	2.5	0.5
garden ownership in acres									
husbands 1990	0.1	0.2	0.5	0	0	0.1	0.3	0	0
husbands 2001	0.3	0.4	0.5	0.5	0.3	0.2	0.3	0.3	0
wives 1990	0.1	0.2	0	0	0.5	0	0	0	0
wives 2001	0.0	0.1	0	0	0.3	0	0	0	0

B No differences between PAS and NON-PAS households

Indicator	All	PAS	r	m	p	NON	r	m	p
husband owns bicycle	8	4	2	1	1	4	2	2	0
child owns bicycle	6	3	1	2	0	3	1	1	1
wife's house: blocks used	2	1	1	0	0	1	0	1	0
wife has more animals now than her mother	2	1	0	1	0	1	0	0	1
<i>Sub-total scores</i>	<i>18</i>	<i>9</i>	<i>4</i>	<i>4</i>	<i>1</i>	<i>9</i>	<i>3</i>	<i>4</i>	<i>2</i>

C NON-PAS households have higher asset levels than PAS households

husband yesterday had >1 meals	11	5	2	2	1	6	2	2	2
husband owns plough	9	4	2	2	0	5	2	2	1
husband's house has zinc roof	6	2	2	0	0	4	2	2	0
wife owns sheep	5	1	0	0	1	4	2	0	2
husband owns donkeys	7	3	2	1	0	4	2	2	0
husband owns cart	6	2	0	1	1	4	2	2	0
husband owns gun	4	1	0	0	1	3	2	1	0
<i>sub-total scores</i>	<i>48</i>	<i>18</i>	<i>8</i>	<i>6</i>	<i>4</i>	<i>30</i>	<i>14</i>	<i>11</i>	<i>5</i>
other indicators									
land ownership									
husbands 1990	5.6	4.5	2.3	10.5	0.8	6.6	11.5	5.5	2.8
husbands 2001	5.1	4.6	1.4	8.5	4.0	5.6	7.5	7.5	1.8
husbands' expenditure on health in 2001 (x 10,000 cedis)	3	2	1	5	1	5	4	10	0

Table 7.8 Total wealth scores Tambalug; survey results

	Rich	Medium	Poor	Total	Index R/P
Beneficiaries	54	51	33	138	164
Non-Beneficiaries	51	44	15	110	340
All	105	95	48	248	219
Index B/N	106	116	220	125	

As has been explained before, households have been selected as 'rich', 'medium' and 'poor' based on local overall judgements of their 'wealth appearance'. Also all variables used to indicate wealth/poverty levels have been based on local judgements about what it is that makes people relatively rich or poor. We can now see that 'rich households' indeed have a higher score on the total set of indicators than 'medium households' and much higher than 'poor households'. If we combine this information with the information about households' membership of PAS groups, we see the same overall picture: both for beneficiaries and for non-beneficiaries 'rich' households are better off than 'medium' households and much better off than 'poor' households. The overall difference between beneficiary households and non-beneficiary households is 25% (138 points versus 110). In Tambalug the difference between PAS beneficiaries and non-beneficiaries in the rich and medium wealth categories is not much, but for the poor the difference is considerable. Of course nothing can be said yet about impact as the scores are a 'poverty fingerprint' of the situation in 2001 and do not yet say

anything about causes and effects. We should therefore move to the second part of the analysis.

The Project’s impact

Like in Kugsabilla, for the interviewed households in Tambalug PAS is the only relevant NGO, and more important than any of the government agencies. Out of the twelve husbands six were in households which did experience a direct impact of PAS and all of them did get personal assistance from PAS: they got agricultural on-farm advice and off-farm training (all 6), training on gender (4), and on income generating activities (4), an exposure tour (2), pigs (3) or other financial/material assistance (4). Four of them were also member of a savings’ group and three of them got a loan through PAS. Of the men four are still member of one of the PAS groups. Five wives of men involved in PAS activities were members of PAS (women) groups as well, and in addition another women (of a non-PAS household) also got some benefits from PAS activities. Some of their children are also members. The assistance the wives got from PAS were training about running a savings group (6), agricultural training (5), training in income-generating activities (4), veterinary care (3), soybean training (3), micro credit (2), pig rearing (1), fertiliser (1), and a loan (1). PAS was also involved in distributing food aid (to 7 of the wives, but the National Disaster Management Organisation and the Catholic Relief services were also involved). Two wives ever got any assistance from central government agencies, notably the Ministry of Food and Agriculture. Among the husbands three ever got assistance from a central government department (MOFA). The wives mention water projects by the District Assembly.

We will now study the differences between PAS and NON-PAS households in use of services or in activities. We will do so by again using the same three categories, and an ordering from high overall scores to low ones. We will again add a further specification based on rich/medium/poor households. Some indicators show that all households in Tambalug follow a certain advice (e.g. all wives immunise their children and all wives benefit from crop sales) or have the same opinion about a change (e.g. all women say that the quality of the water has improved the last ten years). For other indicators there are clear differences within the village. And finally there are some indicators in which no one qualifies: e.g. in Tambalug there is no wife who has (access to) a personal savings account, unlike the situation in Kugsabilla.

Table 7.9 Changes in capitals and capabilities: PAS and non-PAS households compared; Tambalug survey

In bold: differences between PAS and non-PAS households > 1

A: PAS households benefit(ed) more or follow advice more

Indicator	All	PAS group members	Non-PAS group members
NATURAL			
husband makes ridges	11	6 2 2 2	5 2 2 1
husbands cultivate groundnuts	11	6 2 2 2	5 2 2 1
husband plough along contour	10	6 2 2 2	4 2 1 1

wives use bullock plough	10	6 2 2 2	4 2 2 0
husbands: grass bunding	10	6 2 2 2	4 1 2 1
wives sow on ridge	10	6 2 2 2	4 2 2 0
wives plough along contour	10	6 2 2 2	4 2 2 0
wives ridge along contour	10	6 2 2 2	4 2 2 0
wives practice gully control	9	5 2 2 1	4 1 2 1
husbands use goat/sheep manure	9	6 2 2 2	3 1 1 1
husbands ever planted trees	7	5 2 2 1	2 1 0 1
husbands use fowl droppings	7	4 2 1 1	3 2 1 0
husbands: composting	7	6 2 2 2	1 0 0 1
wives practice grass bunding	6	4 2 1 1	2 1 1 0
children use compost	6	4 1 2 1	2 1 1 0
agricultural yields have improved (last ten years, husb. Opinion)	5	4 2 1 1	1 1 0 0
wives use sheep manure	5	3 2 1 0	2 0 1 1
husbands have a garden	5	3 1 1 1	2 1 1 0
husbands: soil fertility has improved last ten years	5	4 2 1 1	1 1 0 0
wives practice composting	5	3 1 1 1	2 1 0 1
wives use goat manure	4	3 1 1 1	1 0 1 0
husbands received pigs from PAS	3	3 1 1 1	0
wives use cow dung	3	3 2 1 0	0
husbands plough groundnut vines into soil	3	2 1 1 0	1 0 0 1
wives make use of veterinary services	3	2 0 1 1	1 1 0 0
husbands use pig manure	2	2 1 0 1	0
husband has tree nursery	2	2 1 1 0	0
wives have dry season garden	1	1 0 0 1	0
<i>Sub-total</i>	<i>179</i>	<i>117 44 39 34</i>	<i>62 27 24 11</i>
PHYSICAL			
husbands: gully control	10	6 2 2 2	4 1 2 1
wives use a grinding mill	7	4 1 1 2	3 1 1 1
husbands stone bunding	3	3 1 1 1	0
<i>Sub-total</i>	<i>20</i>	<i>13 4 4 5</i>	<i>7 2 3 2</i>
HUMAN			
wives ever visited by PAS	7	6 2 2 2	1 1 0 0
husbands got agricultural training	7	6 2 2 2	1 0 0 1
husbands ever visited by PAS	6	6 2 2 2	0
wives got agricultural training	5	4 1 2 1	1 0 1 0
husbands were trained on gender	4	4 2 1 1	0
wives trained in income generating activities	4	3 1 1 1	1 0 1 0
husbands trained in income generating activities	4	4 1 2 1	0
husbands ever visited by MOFA	3	3 1 0 2	0
wives were trained on gender	3	3 1 1 1	0
husbands farms used as demo plot	2	2 1 1 0	0

husbands got exposure tour	2	2 1 1 0	0
<i>Sub-total</i>	<i>47</i>	<i>43 15 15 13</i>	<i>4 1 2 1</i>
SOCIAL			
households still get assistance from PAS	4	4 1 2 1	0
wife related to political relative	3	2 1 1 0	1 0 1 0
husband related to political relative	3	2 1 1 0	1 0 1 0
the household is related to the Chief	1	1 1 0 0	0
wife is member of unit committee	1	1 0 1 0	0
<i>Sub-total</i>	<i>12</i>	<i>10 4 5 1</i>	<i>2 0 2 0</i>
ECONOMIC			
wives: standard of living has improved last ten years	11	6 2 2 2	5 1 2 2
husbands: standard of living has improved last ten years	9	5 2 2 1	4 2 1 1
husband benefits from crop sales	9	5 2 2 1	4 2 1 1
husband benefits from livestock sales	9	5 1 2 2	4 1 2 1
wife belongs to PAS savings group	6	6 2 2 2	0
child is member of economic group	5	4 2 2 0	1 1 0 0
husband is member of economic group	5	4 1 2 1	1 0 1 0
wife is member of econ. group	5	5 2 2 1	0
wives ever got financial or material assistance from PAS	4	4 1 2 1	0
husbands ever got financial or material assistance from PAS	4	4 1 2 1	0
wife gets remittance from child(ren)	4	3 0 1 2	1 1 0 0
wife pays for veterinary services to PAS	3	2 0 1 1	1 1 0 0
husband ever received loan	3	3 1 2 0	0
husband is member of school committee	2	2 1 1 0	0
wife ever received loan	2	2 1 1 0	0
child ever got assistance from government or Distr. Ass.	1	1 0 1 0	0
wife benefits from livestock sales	1	1 0 0 1	0
wife benefits from dry season sales from garden	1	1 0 0 1	0
<i>Sub-total</i>	<i>84</i>	<i>63 19 27 17</i>	<i>21 9 7 5</i>
Total	342	246 86 90 70	96 39 38 19

B: PAS members experience same benefits as non-PAS members

Indicator	All	PAS group members	Non-PAS group members
N: husband uses bullock plough	10	5 1 2 2	5 2 2 1
N: wives: water quality improved	10	5 2 2 1	5 2 2 1

E: household ever received food aid	8	4 0 2 2	4 2 1 1
N: husbands use cow dung	8	4 1 2 1	4 2 1 1
N: children use cow dung	6	3 0 2 1	3 1 1 1
N: wives practice stone bunding	6	3 1 1 1	3 0 2 1
S: husband leader in the village	6	3 2 0 1	3 1 1 1
E: husband benefits from dry season gardens	6	3 1 1 1	3 1 1 1
E: child got assistance from PAS	4	2 1 0 1	2 1 0 1
E: husband benefits from fruit sales	4	2 0 2 0	2 1 0 1
N: husbands use donkey manure	4	2 1 1 0	2 1 1 0
E: husband has personal savings account	2	1 0 1 0	1 0 1 0
Total	74	37 10 16 11	37 14 13 10

C: PAS members < non-PAS members

Indicator	All	PAS group members	Non-PAS group members
S: husband belongs to Tindana's family	3	1 0 0 1	2 1 1 0
E: husband gets remittance from child(ren)	3	1 0 1 0	2 0 1 1
S: husband member of water committee	3	1 1 0 0	2 1 1 0
S: wife member of water committee	1	0	1 1 0 0
S: wife is member of school committee	1	0	1 0 1 0
Total	11	3 1 1 1	8 3 4 1

If we compare the group of beneficiary households and the group of non-beneficiary households we can conclude that overall there are much higher scores for beneficiary households (a total score of 286 points versus 141 points). Also it is evident that there are many more indicators for which beneficiary households show a better score than non-beneficiary households. The beneficiary households show an impressive performance compared to the non-beneficiary ones. We will again look at the differences between rich, medium and poor households. Although poor households show less impact of the activities of change agencies (in which PAS plays such a dominant role in the village), the difference with medium and rich households is not so big. The impact cuts across wealth differences. It is interesting to note that in Tambalug the medium-level households among the beneficiaries show a better performance compared to the rich and certainly the poor households. However, like in Kugsabilla, the differences between PAS and non-PAS households (index 203) are much higher than between the household wealth category with the highest performance scores (the medium-level households) and the poor (only an index of 145). The wealth category of households benefiting most from the PAS interventions (in relative terms) are the poor (index 273), followed by the medium-level households (index 195) and finally the rich (index 173). We can also conclude that the performance differences between rich and poor in the village are relatively low for the PAS households (only 118; and 130 for the difference between medium and poor households), while they are considerably higher for the non-PAS households (index 187).

Table 7.10 Impact of interventions: PAS beneficiaries and non-beneficiaries, and wealth categories; scores on selected indicators; Tambalug survey

	Rich	Medium	Poor	Total	Index R/P
Beneficiaries	97	107	82	286	118 (M/P 130)
Non-beneficiaries	56	55	30	141	187
Total	153	162	112	427	137 (M/P 145)
	173	195	273	203	

Like in Kugsabilla, it is tempting to add one more quantitative analysis: differences between beneficiaries and non-beneficiaries, and rich, medium and poor in performance variables for the different capitals or capability changes that were measured. Unlike Kugsabilla, not the medium-level households seem to have gained most (in relative terms) from being involved in the various PAS activities, but the poor. In the economic domain the medium-level households lead, though (and in the domain of human capability development the very high performance difference for the poor is even surpassed by an even higher performance difference for the rich households).

Table 7.11 Performance indicators for the different capitals: index figures for the differences between PAS and non-PAS households, for rich, medium and poor households, for specific capability domains; Tambalug survey.

Capability change	Rich	Medium	Poor	Total
Natural	143	148	250	165
Physical	200	133	250	186
Human	1500	750	1300	1075
Social	175	83	300	136
Economic	150	309	210	217
Total	173	195	273	203

What do the elders think about the changes that took place in the village? We interviewed ten elders, who belonged to families in which we interviewed the husband, the wife and one of their children. Half of them still live with at least one of their wives (one even still has six wives...). A few still earn their own money, partly used to help the family, and partly to buy tobacco and cola nuts for their personal consumption. The majority of the elders have experienced other areas; seven out of the ten have worked and lived outside their 'home area'.

Most elders are convinced about the deteriorating crop yields and livestock numbers in the village and the diminishing and more erratic rainfall. Own food production has gone down in most compounds, so they say, although the quality of food consumption has gone up and all farmers have changed from millet to maize. The elders are worried about the degradation of the wildlife ('almost extinct now'), the trees and the vegetation cover and about the drying up of rivers and streams. Deteriorating natural resources have been compensated by improved agricultural practices, a much better quality of water through bore holes and wells, and a much more reliable market for food. The growing difficulty to provide traditional roofing materials for houses and traditional clothes and bedding is compensated by zinc roofs, blocks, and modern clothes. People are healthy now and children have started 'to enjoy education'. Some

elders complain about the strongly reduced role of their age group, and about the lack of care for traditions. Some blame the churches for these changes. Three elders are even quite negative about the religious changes: churches destroy the traditions and provoke disobedience; they also make a lot of noise... Most elders, however, mainly see positive sides of Christian and Muslim activities: there is more enlightenment and there are less conflicts. Three of them actually got assistance from PAS, and no one got personal assistance from 'the Government'. However, they recognise the positive role of government agencies in providing boreholes and wells, schools and teachers, clinics and roads. There should be more of it, and - for health care - at lower costs.

We can now finalise the analysis by adding a 'historical' analysis of changes and change agents for each of the twelve households.

Table 7.12 Tambalug: Time-specific information for the interviewed households

nr	number of household interview
cat	wealth category of household (rich, medium, poor)
hb yr	husband born in year 19xx
nr w	husband's number of wives
nr ch	husband's number of children
nr ot	husband takes care of x others as well on his compound
h ed	husband has received formal education or not
wb yr	interviewed wife is born in 19xx
1w 2w	interviewed wife is first or second/third wife
yr ma	wife married in 19xx
hr	husband's religion (Muslim, Presbyterian, Traditional) (ethnicity: all Kusasis)
wr	wife's religion (same)
cr	children's religion (same)
ei h	year when husband started to invest in children's education
ei w	year in which wife started to contribute to children's education costs
w hs	wife started to have 'modern' house (either zinc roof or/and blocks) in 19xx
Ph me	year PAS group membership started for husband
Pw me	year PAS group membership started for wife
Ph at	year husband got PAS agricultural training
Pw at	year wife got PAS agricultural training
Ph sg	year husband became member of PAS savings group
Pw sg	same for wives
Ph ln	year husband received loan from or through PAS (/BESSFA)
Pw ln	same for wives
Ph as	year husband received other (financial or material) assistance from PAS
Pw as	same for wives
vh M	year the husband's farm was visited by a person from the Ministry of Food and Agriculture
vw M	same for wife's field
gar h	year the husband started a garden (for onion cultivation mainly)
gar w	year the wife started a garden
gs h	year the husband started to adopt making grass strips on his fields
gb w	year the wife started to adopt making grass strips resp. stone bunds on her fields
sb h	year the husband started to adopt making stone bunds on his fields
cp h	year the husband started to use compost on his fields
cp w	year the wife started to use compost on her fields
pc h	year the husband started to plough along the contours
pc w	first year the wife's field was ploughed along the contours

nr	cat	hb yr	nr w	nr ch	nr oth	h ed	wb yr	1w 2w	yr ma	hr	wr	cr	ei h	ei w	Ph me	Pw me	Ph at	Pw at
1	PR	61	2	6	3	-	61	1	77	T	M	M	80	87	87	92	99	+
2		51	2	9	4	-	61	1	80	P93	P92	P	00	00	72	82	82	-
3	PM	31	2	7	4	-	60	1	80	T	T	P	89	99	82	87	94	92

4		51	2	7	4	-	56	2	82	M	T	P	90	97	78	96	-	96
5	PP	40	2	17	1	-	51	1	65	T	T	P	70	75	99	-	82	-
6		66	2	3	2	-	67	1	85	T	T	T	-	97	99	99	00	99
7	NR	39	3	6	1	-	53	1	72	T	T	M	-	-	-	-	-	-
8		41	2	10	0	-	66	2	58	T	T	P	99	-	-	-	-	-
9	NM	31	2	7	7	-	61	2	82	M	P98	P	00	98	-	-	-	99
10		51	2	7	1	-	60	1	80	T	T	?	01	01	-	-	-	-
11	NP	56	2	10	0	-	61	1	82	T	P01	P	98	-	-	-	-	-
12		40	1	2	?	-	51	1	72	T	T	T	-	-	-	-	-	-

nr	cat	Ph sg	Pw sg	Ph ln	Pw ln	Ph as	Pw as	vh M	vw M	gar h	gar w	gs h	gb w	sb h	cp h	cp w	pc h	pc w
1	PR	-	99	99	-	-	97	+	94	-	-	97	99	-	97	99	-	+
2		00	97	-	-	00	+	-	+	94	-	97	98	92	77	-	-	+
3	PM	98	00	00	-	95	99	-	-	98	-	99	-	-	97	+	95	98
4		78	96	94	00	-	96	-	-	-	-	95	98/ 96	85	86	-	85	95
5	PP	-	97	-	-	-	-	01	-	01	00	72	-	-	96	-	53	97
6		00	00	-	-	-	01	01	-	-	-	01	97/ 98	99	99	96	00	95
7	NR	-	-	-	-	-	-	-	-	97	-	-	99	-	-	99	-	+
8		-	-	-	-	-	-	-	-	-	-	99	-	-	-	-	00	+
9	NM	-	-	-	-	-	98	-	-	-	-	82	-	-	-	-	00	00
10		-	-	-	-	-	-	-	-	99	-	00	+	-	-	-	-	+
11	NP	-	-	-	-	-	-	-	-	-	-	-	-	-	92	-	01	-
12		-	-	-	-	-	-	-	-	-	-	-	-/+	-	-	+	-	-

The results of the sequential analysis show that Tambalug considerably lags behind Kugsabilla, although recently PAS influence seems to have created a momentum of change. The first household that became involved in PAS activities (nr 2) started to do so in 1972 when the husband became a member of a PAS group in the village. His wife followed in 1982 as the first wife of the sample. In that same year the husband got an agricultural training, but the wife never participated. Already before that training the husband was the first to adopt compost as a fertiliser (in 1977). Later he became the first one to start a garden (in 1994). That was soon after both husband and wife decided to become a member of the Presbyterian church. After that they both joined a savings group and also adopted a number of agro-technical innovations, although not as the pioneers in the village, and some only very recently. The household was also very late in starting to invest in their children's education, only in 2000. This household is still the only one in the sample where both husband and wife became members of the Presbyterian Church.

The second household which became a member of a PAS group (nr 2) shows a peculiar combination of a Muslim husband, a Traditional wife and Presbyterian children. The husband already became involved in PAS in 1978, also in a savings group. But the wife only joined recently, in 1996. The husband was the first in the sample group to adopt stone bunds (in 1985), and almost the first one to adopt compost and ploughing along the contour (around the same time), but he never went to an agricultural training course of PAS. The wife was the first one to start ploughing along the contour on her fields (in 1995). Soon after she decided to go

for agricultural training. Both husband and wife were the first ones to get a loan through PAS (resp. in 1994 and 2000).

The third household which joined PAS (nr 3) did so in 1982, with the wife following suit in 1987. She was the first wife in the sample group to get agricultural training (in 1992), even before her husband (in 1994). Afterwards they adopted a number of agro-technical innovations and also became involved in other PAS-related activities. However, only their children became members of the Church.

The fourth PAS household (nr 5), also became involved in 1982, with an agricultural training for the husband, but only much later followed by membership of a group. The wife also joined a PAS savings group recently. Locally they are regarded as a poor household. However, they were absolute pioneers in a number of innovations long ago: as a young man the husband was the first to adopt ploughing along the contours (before 1960 even), and the first to make grass strips (in 1972). In the early 1970s they were one of the very few households investing in the education of their children, and both husband and wife contributed, which must have been rather revolutionary, in those years. It seems that this innovative behaviour did not give the household an advantage. Only recently the household picks up some of the PAS activities and also starts adopting some innovations which they long seem to have resisted. Although being poor, they did get some attention from the Ministry of Agriculture, whose officers even visited their farm recently. The wife is the only woman in the sample who dared to start her own garden recently (in 2000).

The fifth member household (nr 1) joined in 1987 (the Traditionalist husband), followed by his Muslim wife in 1992. This household is locally regarded as rich, but only very recently started to get involved in PAS activities and to adopt recommended innovations.

The sixth PAS household (nr 6) only became members in 1999, both husband and wife. They had started to adopt some of the technical innovations just before and they continued experimenting with new methods afterwards. It is household where even the children still adhere to the Traditional religion and where only in 1997 the first investments were done in education (by the wife only!).

Finally there is a peculiar case of a woman (nr 9), who upon her conversion to Christianity and upon getting material assistance from PAS, in 1998, decided to follow an agricultural training course, but (although not very clear) without joining a PAS group. Also the agricultural innovations are either absent or very recent. She did start, though, to invest in the education of their children (in 1998), and in 2000 her reluctant husband started to share that burden.

The other non-member cases generally show very late or absent adoptions as well, and generally lag much behind the PAS households. A purely Traditionalist household (nr 12) even shows hardly any technical or social adoptions at all, and is locally regarded as very poor. On the other hand a household that is locally regarded as rich (nr 7; Traditionalists with Muslim children) does not show a much better performance, despite their perceived wealth.

Like Kugsabilla, Tambalug shows a rather overwhelming evidence of important changes brought about by PAS, and it also shows the pioneering behaviour of PAS members, in contrast to the non or late PAS members. But this village also needs a longer period of PAS involvement to support a further breakthrough. Especially the leading economic ventures of Kugsabilla, (onion) gardens and pig rearing, started much later and with only a minority of the households currently involved, although gradually increasing.

Chapter 8

Conclusions about the aid chain

8.1 Introduction

Although ICCO and CORDAID are not ‘leading’ in the international development debate (and “are often a bit behind”, according to Mr Malex Alebikiya of ACDEP⁶⁵), as donors they did provoke quite a lot of discussions among the Northern Ghanaian NGOs, which later turned out to be rather strategic (examples: on log frames, M&E, gender mainstreaming). The quality of the relationship very much depends on the persons involved on the Dutch side and on the length of the relationship. In the early 1980s ICCO’s Taco van Dijkhorst had a major influence, but it was followed by an “epoch of crisis at ICCO”, with three different programme officers. Recently ICCO’s role has become “strong” again (and the “development dialogue” most appreciated), and pioneering in bringing farmers’ groups in contact with a Dutch-based supermarket chain (Ahold). In the early 1990s also Cordaid had a ‘strong commitment’ to Northern Ghana, with stable relationships. In 1995 a period of crisis started, which lasts until today, and which ‘colours’ a lot of the findings on the quality of the aid chain. Let us first look at Cordaid, through the eyes of one of the key persons in Northern Ghanaian development circles, the secretary of ACDEP, and through the eyes of the officials working at the Diocesan Development Office in Bolgatanga. We will then look at the opinions and documents of Cordaid itself. We continue with ICCO. And finally we will look at the opinion at the Netherlands Embassy.

8.2 CORDAID and Ghana; the opinion of ACDEP’s secretary and of DDO officials in Bolgatanga

According to Mr Malex Alebikiya of ACDEP, CORDAID’s role has recently become very minimal, “with only attention for the budget”. Also according to the development workers at the Diocesan Development Office of the Navrongo Bolgatanga Diocese the relationship between the Catholic Diocese of Navrongo Bolgatanga and Cordaid is not without problems⁶⁶. According to the DDO workers, in 1991 Nico Keijzer (‘smoking like a chimney’) pushed them to accept Cebemo to become the lead agency in the North of Ghana, and Miserior would restrict itself to the South. Mr Keijzer more or less insisted that Cebemo would have near monopoly, and would hence also pay for the ‘core activities’, like the DDO as such. In the beginning the relationship was ‘tough but firm’, with Keijzer coming once a year for three days to each of the three northern dioceses. His follower, Nel Veerman came twice for a two-day visit each. The next one in charge (Hetty Bakman) was more at a distance, and the next representative (Marriet van Rossum –ex-head Memisa) in 2000 only visited Tamale (where they had a half day together) and in 2001 came for only one afternoon. Now they have begun to realise that the relationship has become rather shaky and the ‘monopoly’ for Cordaid too dangerous for their continuity as an organisation. Recently successful attempts were made to get support from Belgium (IVIDEP), US Catholic Secretariat, and even Miserior again. They

⁶⁵ Interview with mr Alex Alebikiya, secretary of ACDEP, 5/3/2002

⁶⁶ Interview with Rex Asanga, Moses Aduko and Rosemary, Catholic Diocese Navrongo Bolgatanga 6/3/2002; we desperately tried to have a discussion with the Father in Charge of the Diocesan Development Office, Augustine Ayaga. He briefly came to the opening session of the Inception Workshop, but later avoided any contact. At an agreed second meeting with Rex Asanga and others at the headquarters after the Inception Workshop nobody turned up... Except for a secretary who told us that Father Ayaga had just left for Cameroon. The whole DDO compound was very empty.

find the once a year visits by Cordaid officials too short, too much of a 'rush', too much on finances only, and not informed on the past ('their archive must be a chaos, or they don't even seem to look at documents before they come'). They were shocked to hear at the last visit that Cordaid had changed its policy and that education and health should become a priority again, and support for agriculture and land quality should be a government responsibility. They were also shocked to hear that Cordaid wants to give more funds to non-Church partners ('while our beneficiaries for 80% are non-Catholics'). Many of the on-going projects paid by Cordaid are coming to an end in 2002 and they fear that Cordaid might be on a 'collision course'. They have already been told that annually the budget will never get beyond Euro 130,000 for the near future ("that is spreading too thin"; look at the Belgians: they give larger funds now and they spend two full weeks with us discussing in a very flexible way and they bring their accountant with them to discuss ways to translate local needs in budget requirements"). As their salaries depend mostly on Cordaid's support they foresee major difficulties and if the insecurity lasts much longer they will lose valuable staff. Still the 'Dutch connection' is very strong: 85% of their funds currently come from Cordaid. The development workers also all have 'Dutch experience': The Agricultural Co-ordinator studied for a year at Larenstein (1995-96), the W&D coordinator was at a three-week course recently at IAC (but did not pay a visit to the Cordaid office...), the Development Officer studied at ISS and the accountant had a study trip to the Netherlands as well. All visits were paid by Cordaid.

8.3 CORDAID's policy with regard to poverty alleviation and rural development in the Sahel⁶⁷

Cordaid's overall policy

Cordaid started in January 2000 as a merger between three organisations: Bilance, Memisa and 'Mensen in Nood' (Caritas Netherlands). Bilance was a merger between Cebemo and Vastenaktie (in 1995), but for Africa that was not a major change as collaboration had already started in 1990 ('*Proeftuin Afrika*'). The 1998-2000 merger created more turmoil and insecurity in the organisation and the last few years the atmosphere has been rather inward looking. The insecurity within the 'field of Development Co-operation', caused by signs of public 'development fatigue' and signs of Parliament and the Minister for Development Co-operation that the 'monopoly of the Dutch co-financing organisations had to be broken down', added to an uneasiness, which seems to have been more pronounced in Cordaid than among the other CFOs. The traditional orientation on African Catholic churches, which by now have been 'localised' to a large degree (with few Dutch 'missionaries' still present as 'eyes and ears') meant an additional need to rethink positions, resulting in a recent decision to decentralise part of the work to 'national Cordaid offices'. The realisation that there were too many scattered activities in far too many countries resulted in a decision (in 1998, during the process of preparing the last merger) to restrict activities to 38 countries world-wide (it used to be 67 countries), and in Africa to 16 countries (it used to be 37). Ghana and Mali are still included, but Burkina Faso no longer. The geographical decision making started with a "scientific process, looking at a number of criteria". First 76 countries were selected where more than 25% of the population had to eke out an existence below the poverty line⁶⁸. For the

⁶⁷ Based on 'Ghana Jaarplan 2000, 2001 and 2002', lists of projects, and interview with Peter de Keijzer, May 7, 2002. Peter de Keijzer works with ICCO since 1991. He was trained as an anthropologist (Utrecht University) and started his career as a development expert working for the Netherlands Development Organisation SNV, a.o. in Burkina Faso.

⁶⁸ See 'Cordaid Concentratiebeleid', 22-12-67. (Oegstgeest) 7p. The poverty data were taken from the Human Development Report, for the 1980-1990 period, rather old data.

years 1994-1996 the actual expenditure was added for Bilance, Memisa and Mensen in Nood: they appeared to be active in 67 countries; 37 in Africa. Out of those countries the total expenditure was beyond DFl. 1.5 million per annum in 39 countries, of which 19 were in Africa, including Ghana, Mali and Burkina Faso. The next step was to add a number of countries, (e.g. see Cordaid 2000, p2⁶⁹). which for political reasons should be added (“high on the political agenda of the Netherlands or Europe”). This resulted in the addition of 10 countries, two of those in Africa (South Africa and Morocco) and five in Eastern Europe. The final step was to look at the possibilities for fund raising, both among the general public in the Netherlands, and from the Dutch or European government. Five African countries were ‘deleted’ for that reason, including Burkina Faso. According to Peter de Keijzer a ‘hidden’ criterion was that a country was chosen where two or three of the three merging partners were active. Indeed, in all African countries that were selected (except the ‘political countries’ South Africa and Morocco) at least two agencies had a financial presence of more than DFl. 0.1 million per annum. But also Burundi, Rwanda and Zambia would qualify, and these three countries were dropped because of negative fund raising assessments. Burkina Faso was dropped because only Bilance had been active there⁷⁰. The geographical decision making resulted in a choice for 28 of the former 67 countries in which Bilance, Memisa and/or Mensen in Nood had been active (14 in Africa), and ten new (‘political’) countries, of which two in Africa. Of the 16 African countries, Minister Herfkens had also selected seven in her concentration attempt: Ethiopia, Eritrea, Ghana, Mali, Mozambique, South Africa, Tanzania and Uganda. However, nine African countries, Angola, Cameroon, Chad, Kenya, Malawi, Morocco, Sierra Leone, Sudan and Congo-Zaire were selected as Cordaid’s African priority countries but were not on Herfkens’ list. It is interesting to note that Burkina Faso was and still is on Herfkens’ list and despite that fact it was and continues to be dropped from the Cordaid list because of a negative assessment of both private and public fund raising opportunities in the (near) future (and because only one of the three constituting partners within Cordaid had been active there). It is also interesting to note that, already after four years Cordaid’s geographical policy is shifting again: it was decided recently to add Nigeria to the list, to drop Mali and to widen the support for Sierra Leone to the Mano River Basin area, which means including Liberia and Guinea.

Cordaid’s new Africa policy

In 2002 Cordaid is defining a new Africa policy for the period 2002-2006. At the time of our interview with Cordaid staff (May 2002), a concept policy report was being discussed. It is the intention that Cordaid will spend 50% of all its funds in Africa in the near future, combining structural poverty alleviation with emergency aid and with more emphasis on institution building, policy lobbying and disaster preparedness (funds for direct poverty alleviation will go down to 50%, for institution building up to 35% and for lobbying up to 15%). Individual NGOs which will be supported, and civil society as a whole should develop a more pronounced profile, and a higher visibility, to influence national, and Africa-wide policies to alleviate poverty (e.g. the New Partnership for Africa’s development, and the Poverty

⁶⁹ With the addition that “hard data are lacking to prove this feeling”, and that “others report a major improvement of wealth among the population, if alone because of the many new infrastructural projects” started by the Ghanaian government.

⁷⁰ Average funds in 1994-1996: DFl. 3.7 million per annum. Memisa had a negligible presence of DFl. 16,000 per annum. Mensen in Nood had no projects in Burkina Faso. In Mali Bilance had DFl. 1,365,000, Memisa DFl. 80,000 and Mensen in Nood DFl. 153,000 per annum. In Ghana Bilance had DFl. 5,306,000, Memisa DFl. 1,205,000 and Mensen in Nood DFl. 33,000 per annum in those years 1994-1996.

Reduction Policies supported by World Bank and a growing number of bilateral donors)⁷¹. Cordaid's Africa policy will be based on the premises that poverty is multidimensional and that poverty alleviation should combine efforts to improve access to income generating activities, and to health and education services, and to increase political ownership and diminish insecurity. Cordaid's analysis shows that there is a growing feminisation of poverty and that the hyper urbanisation, which took and takes place has resulted in a large urban underclass and a rapid growth of urban poverty. Cordaid will concentrate its support to five core fields: healthcare, HIV/aids, peace and conflict, access to markets and urban quality of life. With regard to economic improvements, Cordaid will move away from direct support to producers and concentrate its efforts to intermediary organisations, with an emphasis on credit provision, training, information exchange and linking markets. In all fields strategic partnerships will be developed, both in Africa and in the Netherlands. Catholic organisations are 'natural partners', but not exclusively so. But Cordaid sticks to what is called 'Faith-based institutions'. To translate these ideas in practices, the emphasis on project funding will diminish and change in favour of strategic ('catalyst') funding in the five core fields and in a restricted number of countries. Much more time will be devoted to develop the 'learning abilities' of NGO partners and of Cordaid itself. Within Cordaid information has been much too fragmented, and was not enough used to learn. Not enough was done to support partners to develop their learning capabilities. Cordaid will support partners' initiatives for local and regional networking, and for 'linking and learning'.

Cordaid's Africa offices and its staff

The current two Africa offices within Cordaid are dealing with Central and Western Africa and Eastern and Southern Africa respectively. The Central and Western Africa Office has a head (Peter de Keijzer), a management assistant, a staff member for policy issues, a health advisor and two regional teams, one for Central Africa and one for Western Africa. There used to be one policy expert for Africa as a whole, who was also supposed to deal with evaluation policy, but that function has been decentralised. The Western Africa team has three programme managers (Manuela Jansen for Ghana, Herman Lauwereijnsen for Morocco and Sierra Leone/Mano River area, as well as Burkina Faso, Senegal and Benin as countries where Cordaid is withdrawing, and Fanny Meeuws for Mali and Nigeria, where Cordaid is expanding). In addition to these three programme managers there are two programme assistants, one financial officer, one financial assistant and one secretary. The Ghana programme as such is regarded as so important within Cordaid that a full-time programme officer is regarded as a necessary investment. Annually about 7 million euros are spent in Ghana alone. In Ghana, there is an on-going relationship with 27 NGOs in 2002. It is the intention to visit Ghana and Cordaid's partners there twice a year, for a period of three weeks per visit. In practice each partner is visited once every three years. Sometimes the Head is joining (as in 2002), sometimes one of the programme assistants. In March 2002, for the first time, there was a partner conference with all Ghanaian partners. Some of the monitoring work is subcontracted to local partners or consultants: it is allowed to use project funds for that purpose, while if Cordaid staff would be doing it, it is regarded (by the Dutch Ministry for Development Co-operation; the main funding agent of Cordaid) as overhead, with a ceiling of 8% of all funds. Almost all evaluation work (per partner on average once every six years) is

⁷¹ According to Cordaid's Africa staff in many African countries civil society organisations, and Cordaid's own partners are not yet participating enough in these macro-level discussions and often fail to go beyond a local impact.

also subcontracted, although the evaluation ‘system’ and results do not play the policy role within Cordaid, which they should play. According to Cordaid staff, there simply is not enough time available.

Cordaid and Ghana

Cebemo and Memisa used to be active in Ghana since the 1960s, Cebemo funding a scattered programme of support to Diocesan Development Offices (or their predecessors) and separate projects, and Memisa providing technical health expertise all over the country, but mainly in the South (Vastenaktie, nor Mensen in Nood did much in Ghana, and there was also no funding from the European Union for projects in Ghana related to Cordaid and its predecessors). In the late 1980s Cebemo decided to concentrate its efforts on Northern Ghana, as the poorest part of the country. In 1992/93 this was confirmed in an agreement with (German-funded) Miserior whereby Cebemo would become the lead agency in the North and Miserior in the South. It never was the intention to make that an absolute geographical restriction, but in practice it soon worked out as such: in 1993 the majority of money transfers and volume was still going to the South, but from 1994 until 2000 the bulk of the money transfers and volume went to partners and their projects in the North. In the year 2000 the geographical concentration shifted to the South again, both in number of partners (in 1999 this had already started), in volume of money and in number of money transfers. See table 7.1. The annual reports of the last few years are not very clear about the ‘geographical decision making’. In the annual report for 2000 Cordaid formulates its intention to continue the concentration on Northern Ghana, “which can be defended because of the differences in wealth between Northern and Southern Ghana”. “As long as the quality of the project proposals from the North remains sub-standard interesting initiatives from other poor areas in Ghana will be stimulated” (Cordaid, 2000, p.4). In 2001 we read (Cordaid 2001, p. 3) “The concentration on Northern Ghana will be maintained” (while in that year the bulk of the partners and of the money transfers went to Southern Ghana). And in 2002 there is some regret “The geographical concentration has recently flawed. It is the intention for 2006 to concentrate on the more isolated and less developed areas of Ghana, Northern Ghana and the Volta Region in particular” (Cordaid, 2002, p. 2).

Table 8.1: Cordaid’s partner portfolio in Ghana and number of money transfers, 1993-2001⁷²

Year	Number of partners			Number of money transfers			Volume of money transfers in Euro x 1000		
	North	South	Total	North	South	Total	North	South	Total
1993	5	4	9	8	9	17	230	242	472
1994	6	5	11	20	5	25	585	255	840
1995	7	3	10	29	5	34	1365	221	1586
1996	8	5	13	37	9	46	1737	383	2120
1997	8	3	11	19	4	23	916	80	996
1998	10	8	18	29	1	30	1872	91	2959
1999	9	11	20	38	14	52	1364	425	1789
2000	9	15	24	18	27	45	567	648	1215
2001	9	15	24	20	23	43	984	1341	2289
							9584	3686	13270

⁷² Use was made of a list provided by Cordaid’s secretariat: ‘Betalingen Ghana 1990-2002’.

average per year: 1065 410 1474

In terms of sector-specific emphasis and approach there also is a change between the early 1990s and the current situation. In the early 1990s agricultural and environmental projects received considerable attention, in Northern Ghana in particular, and related to development offices of local dioceses. Recently it seems that Cordaid became tired of the 'sustainable agriculture' projects and of the dioceses and their development offices. "Many church-related partners appear to be less successful in projects dealing with livelihood" (Cordaid, 2000, p. 7). "Since a long time the church has the conviction that it should be active in all fields to improve the lot of the population; an approach which goes against a professional outlook whereby priorities should be formulated ... based on an assessment of strengths and-weaknesses of the target groups" (Cordaid, 2000, p. 4, translated from Dutch⁷³). Also the "church appears to be less successful in mobilising the participation of the target groups, and its approach results in donor dependence" (Ibid., p. 5). The diocesan development offices were also very late to acknowledge the importance of a gender-specific approach. Only in the mid 1990s 'women and development' began to receive considerable attention, and it was also prominently included in one of the Lenten (Vastenactie) campaigns in the Netherlands. But the approach remains "too much women and development, and not enough gender mainstreaming" (Cordaid 2000, p.6). Education projects should also put more emphasis on girls and their access to education. Again, there is frustration with the Church: "a workshop about the Catholic Church and education in Northern Ghana, in 1999, showed a lack of policy, weak and confusing management, lack of information about the Church's involvement in education and lack of insight in the effectivity of the Church's involvement" (Cordaid, 2000, p. 7). Health projects were and are important in Cordaid's (and prior to 2000 in Memisa's) portfolio. In the many projects on health co-operation between Bilance and Memisa used to be normal in Ghana, long before the merger. Recently the major challenge is to contribute to the recent integration of government and church-related health facilities in a new comprehensive system of healthcare. Finally, together with the local office of Catholic Relief Services (CRS) some new initiatives have been developed to support peace-building and 'disaster-preparedness' initiatives, following the violent and disruptive ethnic/political clashes in Northern Ghana in 1994-96 (Konkomba wars), 2001 (Bawku) and 2002 (Yendi).

In the annual plan for the year 2000 an overview is presented of the sector-specific objectives ('taakstelling'). Out of DFl. 4,350,000 intended commitments more than half would go to healthcare (DFl. 2.2 million), a quarter (Dfl. 1.1 million) to livelihood ('middelen van bestaan'), and the remainder to education (DFl. 0.5 million), habitat (DFl. 0.35 million), human rights and democracy (DFl. 0.13 million) and social projects (DFl. 0.05 million). A bit more than half of it would come from the co-financing programme, a bit less than half from Memisa (partly through PSO) and a little bit from Vastenactie. The sector-specific objectives for 2001 show an increase in overall funding (up to DFl. 5 million) with a major increase in funds for 'primary production and other economic activities' (up to DFl. 2,25 million), and a bit less for education (DFl. 0.4 million). In the annual plan for 2002 the emphasis on healthcare is less than before: "commitments on health projects should not be more than 30%" (Cordaid, 2002, p. 2). In terms of methods, there will be a slight shift away from direct poverty reduction (from 55% in 2001 to 50% in 2006), and a bit more emphasis on civil

⁷³ Already in 1994 an evaluation mission pointed at the necessity to change, and indeed diocesan development offices have started a process of reorientation. "However, results are below expectations" (Cordaid, 2000, p. 3). In particular the DDOs in Northern Ghana were regarded as "rather weak".

society development/capacity building (from 32% to 35%) and on policy advocacy (from 13 to 15%) (Cordaid, 2002, p. 5).

In the annual report of 2001 two new fields are formulated: on urban quality of life (in Accra in particular, resulting in a project for street children which started in 2002) and on HIV/AIDS. Improvement of livelihoods should be connected to the necessity to get better access to markets, partly markets in the Netherlands. In 2001 the intention was formulated to link Northern Ghanaian NGOs with Ahold (Cordaid, 2001, p. 2). These changes are in line with the new Africa programme, but it becomes rather unclear what will happen with the agricultural and environmental emphasis, which has long dominated the support for Northern Ghana.

In 2000 Cordaid formulated its intentions to put more emphasis on NGOs without a direct relationship with the Catholic Church and its development offices. Especially ISODEC (together with NOVIB) and Maata-N-Tudu are presented as promising alternatives, and church-related intermediary organisations (ACDEP and ECASARD for livelihood, and CHAG for health, all three together with ICCO) will also get more attention. In a meeting of Bilance, Memisa and Miserior with the Bishop's Conference, in 1999, the intention was formulated to start a professional advisory council on development issues. In 2001 it was formed as the National Catholic Development Council.

The need for higher further profession standards also results in more emphasis on reporting, monitoring and evaluation and formulation of expected results in project proposals (Cordaid, 2001, p.1). Maybe SNV could play a role (Cordaid, 2001, p. 5). The design of the annual plan of 2001 already indicated a shift towards a target-input-throughput/result design⁷⁴. Local intermediary NGOs (like ACDEP) are regarded as potential agencies to support the 'drive to higher quality'.

Personalities and partnership practices

Until 1990 the Cebemo representative for Ghana was Martine Benschop Jansen who used to do that already since 1980. Her follower, Nico Keijzer, worked for the Ghana desk (and a bit for Chad and Mali) between 1990 and 1995, followed by John Bindels (1995-1998; he went to Ghana afterwards to work for the DDO Damongo; now retired but still in Ghana), followed by Nel Veerman (1998-2000, but partly ill) and Mariette van Rossum after the merger, until she left for a job elsewhere. Mariette van Rossum used to be the Ghana desk officer for Memisa for quite some time before the merger; before her it was Marieke Verhallen (now working for a private consultancy firm in health and development). Currently Manuela Jansen is in charge, but after a period of discontinuity. In fact the whole period 1995-2001 can be regarded as a rather problematic period with regard to Cordaid's attention for Ghana, with instability and discontinuity. With a large number of partners (in 2001: 23 partners with 57 on-going projects) and workloads which do not enable in-depth involvement per partner, the high turnover of Cordaid staff simply meant that partners were confronted with too many new faces, who could not really build up a personal relationship and 'partnership'. The 'normal' work schedule would mean two visits of three weeks each per programme officer per year, in which a few partners can be visited each time. During the last six years this was even less. According to Cordaid's Peter de Keijzer a partner in Ghana "only saw a Cordaid's representative once every three years and there could only be one evaluation per six years at

⁷⁴ On the other hand the annual plan for 2002 is rather terrible...

most". In addition there are so many other duties in the office (the Central and West Africa office gets more than 1000 project applications each year of which at most 15% can be awarded) that "attention per partner" became minimal. There is simply not enough time to do a good job in those circumstances. The recent turnover of staff indeed undermined the trust and partnership relationship between Cordaid and Ghanaian NGOs, as was also clear in the field. However, the alternative of long and stable relationships (as in the early 1990s) can also be problematic if there is no situation of internal checks and balances (Peter de Keijzer: "too cosy; no longer critical"). The problem is perceived as the result of the restrictions in the contract between the Ministry and the CFOs in which their 'overhead' is perceived (by CFOs) as rather minimal, and work loads too 'heavy' and undermining the quality of the work. It appears that ideally the CFO staff should combine qualities of 'bankers', 'development experts' and 'organisational advisors'. For development expert functions they don't have the time (nor the energy to develop good linkages with colleagues and with academics in North and South). For 'management advice' many don't have the qualifications (yet), and 'bankers' many don't want to be, although that seems to be the minimum function to which many are forced to restrict themselves nowadays.

The frequent changes in personnel also meant that the institutional memory is not working properly. Cordaid and its predecessors did not have a very good archival system, although recently - in the process of getting iso-certification - archival services have improved. Nevertheless, the merger and the change of offices in late 1999 created a lot of chaos ("a lot went wrong"). Getting an idea about which projects existed in which year, and how much money was sent when can be traced for the last five years, but it takes time to get it. Going back more than five years is more difficult and going back to the period before 1990 means a time-consuming search, a.o. in the Catholic Archives in Nijmegen. It would also be difficult to find evaluation reports of the period before 1990. Since the early 1990s there is a systematised index of (own) evaluations, though, but there is no systematic overview of evaluations done by NGOs themselves, and there is no system, nor time to really trace, read and discuss all written documents about partners, let alone about contexts. There is not at all a systematic relationship with Dutch universities either. The only useful 'think tank', which is used (and which is highly valued) is I/C Consult, the joint consultancy branch of ICCO and Cordaid combined.

The atmosphere of frustration with and within Cordaid, which NGO representatives in Ghana reported to us, was confirmed to us in The Hague and explained by pointing at the financial restrictions ('the 8% overhead ceiling') and workload. It seems appropriate to look into the internal organisation within Cordaid to better understand the situation. Let us start by looking at the project portfolio⁷⁵. The Ghana desk officer at Cordaid has to monitor 57 on-going projects (projects which were not or not yet finalised) among 24 partners, of which 14 projects had already been committed before 1997. In chapter 2 and table 7.2 details have been given about the growth of the partner portfolio and of the number and volume of money transfers and about the projects. The average sum of money committed per project was Euro 132,000, but 15 projects only had a commitment of Euro 45,378 (DFI. 100,000) or less and the median was only Euro 90,756 (DFI. 200,000). The number of new commitments per year differs a lot:

⁷⁵ Situation mid 2001, using 'Cordaid Overzicht saldolijsst per land met planning', 25/06/2001. For one project no financial data were given. In May 2002 an update was received of the list of (27) partners and of actual expenditure 1993-2001.

in 1998: 17, 1999: 13, 2000: 5 and 2001 (until June): 5 as well. One cannot escape the conclusion that there are too many too small projects.

In some cases the support for an NGO is also too fragmented. For example, the support for the Diocesan Development Office in Navrongo-Bolgatanga during the 1995-2001 period consisted of ten different projects, which all had to go through a full and time-consuming decision making process and which all have to be monitored separately, with annual reports and separate communications (see table 7.2). It would probably be more efficient and it would give more autonomy to the local NGO if the organisation as a whole would be supported, with one overall funding arrangement once every four years. For the desk officer concerned and for the local staff it would mean that once every four years a major effort is needed to 'design the future' and negotiate the terms of partnership, and the rest of the time support can be given based on monitoring and research communications. It would also support the coherence of the local staff. Now each staff member is responsible for different, and separately managed projects, each one having a different timing. The salaries of members of staff also seem to be dependent on the continuation of that particular project. It now happens (e.g. with the Agricultural Project) that a necessary new phase apparently takes much too long to decide, so the responsible project officer at the moment does not have a Cordaid-dependent project-related salary. The DDO co-ordinator now has to 'manoeuvre' financially (there are hardly any financial reserves) to enable the continuation of salary payments. This creates problems with financial auditors and might even be regarded as 'fraud', if auditors would be very strict. There is a risk that there will be no new project (phase) forthcoming, which means that the DDO has paid 'out of the blue'. One may argue that exactly the chaotic project funding enables some manoeuvring capacity (one can use the cash flow of one on-going project to pay a salary or other costs based on 'expected money' of another project). But that is not the way it should be. Funding should be timely, and certainly if it would be organisational funding (one programme for the organisation as such, with sub-projects). If we look at the practices at Cordaid with regard to financial arrangements, in eight out of ten projects for DDO Navrongo/Bolgatanga the agreed starting date was (much) before the commitment date. That seems to be 'normal practice': out of 57 projects for Cordaid-Ghana as a whole 47 had a 'starting date' (much) before the 'commitment date'. Often it is half a year, sometimes even longer. So it seems that almost all Cordaid partners are confronted with the necessity to 'pre fund' activities, or at least salaries of staff members on 'project payrolls'.

Table 8.2 Cordaid's project commitments, all on-going projects in June 2001 and separate attention for DDO N/B

Year	Nr of new commitments	Euro x 1000	Euro Per project x 1000	Support for DDO N/B Project, new commitments in Euro x 1000
1992	1	142	142	
1993	2	68	34	
1994	1	567	567	
1995	4	270	68	DDO I 226
1996	6	1460	255	BAFP I 34
1997	2	183	92	Agric Dev 117
1998	17	1824	107	Health I 167
1999	13	1224	94	Youth exch I 32 BAFP II 101

				Wom.& Dev.	157
2000	5	409	82	DDO II	136
				Youth exch II	87
2001	5	1254	251	Health II	131
Total on-	56	16309	average: 132	total:	1188
going				average:	119

Not only the number of projects is too big, and the average project too small, per project too much time is spent on preparations, a continuous to and fro of communications about details. Cordaid's uneasiness with the political climate about development assistance in the Netherlands resulted in a risk-avoiding attitude towards partners and their project proposals. As there is far too much attention for the pre-project phase, there is no time left for organisational support after a project has been awarded, and for context analysis and policy debates.

Cordaid's dilemma is that concentrating efforts to big, intermediary NGOs, with organisational support and more freedom to spend funds in a more flexible way is seen as too big a risk in the current Ghanaian situation. Cordaid's experiences with 'delegated funds to intermediary NGOs' are not positive. Its experiences with local-level 'think-tank' types of NGOs who could at least partly play such roles are not so negative (e.g. ACDEP in Northern Ghana, or ISODEC and CHAG for Ghana as a whole), but giving more weight to these NGOs is also regarded as rather risky. It would make these big NGOs too dependent on Cordaid and it would exclude the small, more local-level initiatives, which have been the 'trade mark' of a lot of Catholic development activities. For Cordaid it would be difficult to avoid the National Catholic Development Council, which exists since 2001 and which a.o. organises meetings with all donor agencies to Catholic development NGOs in Ghana. But Cordaid's relationship with the Catholic Church bureaucracy in Ghana seems to be a bit strained, so it would not trust, so it seems, to give a lump sum to NCDC for further distribution to NGOs. On the other hand it is clear that the current staff cannot continue the type of support that used to be normal. There are too many new tasks (Cordaid's role in the Netherlands, policy lobbying, impact evaluation, 'development audits'). And the last ten years the relationship has not been optimal, so quite some 'new investments in quality' seem to be needed. Still, it remains the intention to fund at least 30% small partners, despite the management problems for Cordaid (Cordaid, 2002, p. 2).

Discussion about Cordaid's involvement in Northern Ghana

For a long period, Cordaid's analysis of the situation in Northern Ghana was based on an assessment that the Ghanaian government was virtually non-existent and that the many NGOs that became active in the area after 1970 were in fact a kind of pseudo-government. Cordaid supported projects, which they regarded as 'normally a government responsibility' (e.g. agricultural stations, agro-ecological conservation, water projects; even the water works of the Town of Tamale were funded...). Since the mid 1990s things are changing. The Ghanaian government, supported by World Bank and IFAD started a number of large-scale development programmes in rural and agricultural development. Decentralisation also meant a lot of new possibilities to tap government funds locally. According to Cordaid the Church needs to rethink its development role. It SHOULD change from providing services to enabling access. This also means that the type of expertise needed in each of the DDOs and in project offices needs to change from being micro-organisers to becoming professional lobby-experts. It also means that Cordaid is no longer prepared to continue the same type of project funding and it

would like to concentrate its efforts to 'more classical fields of church-based development work': healthcare and education. We should note here that this is rather remarkable and quite inappropriate: healthcare and education are in fact the two sectors where the government has started to take its responsibilities and has started to 'perform'. This cannot be said for agricultural projects. We think it would be irresponsible to withdraw support from agricultural stations and projects (like GAS and BAFP) before the government proves that it is prepared and capable to take over. "Don't throw away your old bicycle before you have a new one". The preference is also based on a 'feeling' that despite the rather massive emphasis on agricultural development and livelihood support, life in the villages is not visibly improving and poverty even seems to be increasing (e.g. see Cordaid 2000, p2⁷⁶). We can say now that this 'feeling' is not based on sound evidence. Our study shows otherwise. According to Peter de Keijzer the need for this 'change of emphasis' was already discussed internally in the late 1990s, but was obviously not communicated in a clear enough way with the partners. Indeed, only in March 2002 there was a first joint consultation with the (Northern) Ghanaian partners to discuss these long-term policy issues. Another obvious necessity was also not communicated in a very clear way: the need for all partners to diversify funding sources. Cordaid still has a 'dangerous' near monopoly in funding. The 'lead agent' policy in the early 1990s in fact created that dependency. NGOs should develop more 'ownership' and this is blocked if one funding agency pays more than 80 or 90% of all costs, including salaries of all members of staff. But according to Peter de Keijzer also ACDEP's leadership "did very little" to create more awareness and simply "banked on Cordaid (and ICCO) for continued support into the far future". Not only the diversification of foreign donors is not well developed, also attempts to get support from Ghanaian sources are meagre, both from the government, from private (e.g. business) sources in (Southern) Ghana and from the public in the project areas who make use of the services. There was so much trust in the long-term reliability of the Dutch funding agents, that the current 'signs of potential (partial) withdrawal' are regarded as a 'breach of trust', and it explains why NGO representatives were saying to us: "we were struck by lightning". According to Peter de Keijzer indeed the recent proposals coming from Northern Ghana do not yet show signs that the NGOs are changing course. It might mean that the donor pressure is simply not yet regarded as 'serious enough', and that among the local-level NGOs there is no real professionalism in dealing with these strategic issues (although at ACDEP there clearly is). The Church hierarchy is also blocking changes. Their DDOs are the 'service face of the Church', and they have become important in the rather severe 'competition' from other churches and their 'development images'. Giving up the 'direct service' orientation and changing it to a 'lobby' orientation enabling access to services provided by others (the decentralised agencies of government in particular) might undermine the competitive strength of the Catholic church. It might also risk a more visible opposition to 'government', certain local 'power blocks', or the political party in charge. The recent violent (ethnic) confrontations in the eastern part of Northern Region (Yendi) or in the North-eastern part of Upper East Region (Bawku) confront the Church with image problems. In earlier 'clashes' (1995) the Catholic Church openly took sides and that was very much criticised. In the 2001 and 2002 clashes the Catholic Church was remarkably silent and again there is much criticism, now about the Church's silence.

We find the desired re-orientation away from delivering services and towards lobbying (for access to government services/resources) remarkable. Is 'The State' ALIVE again? Has the

⁷⁶ With the addition that "hard data are lacking to prove this feeling", and that "others report a major improvement of wealth among the population, if alone because of the many new infrastructural projects" started by the Ghanaian government.

void that the state left behind after the SAPs of the 1980s (and in the case of N-Ghana: the void that the state has never filled) and that the NGO sector filled since the 1960s and 1970s suddenly disappeared? Is the state now capable of what it has never been capable of? Although there are some steps in the good direction (especially the decentralization), local governments (D.A.) are not (yet) capable of delivering the services that are presently provided by the NGO sector and we sincerely doubt whether they ever will be in the nearby future.

Not only the orientation of partners should change in the eyes of Cordaid, also the number of partners has to be reduced drastically in the future, and there is a need for more thematic focus. This means a further professionalisation of partners in being 'development brokers'. On the other hand this might undermine the close and fruitful relationship with local-level church-related groups and it might undermine a personalised relationship between certain communities and Dutch persons or groups who would like to commit themselves to supporting those communities. In the past, Dutch Memisa health personnel used to build up such relationships (but not so much in Northern Ghana). The Balance Service Fund could be used to double funds, which are collected by local groups (e.g. Lion's clubs, church parishes, or schools) in the Netherlands, but not much was done for Northern Ghana either. Cordaid is involved in an active search for Ghanaians in the Netherlands, to enable linkages and support those with funds and advice. The new CFO Front Office could play a major role there. Cordaid would also like to invest in partnerships with Dutch companies (and individuals/groups working for those companies) who would like to 'work in Ghana'. As with ICCO, Ahold is mentioned as an important link, and Ghana as a potential pilot country to develop 'socially responsible entrepreneurship'. But this falls under Cordaid's General Director's staff, and not so much under the Central and Western Africa Team.

The relationship with The Dutch Embassy in Ghana is not as it should be, and the Embassy staff is regarded as "rather arrogant". Although Cordaid's Manuela Jansen is the 'link officer' between all CFOs and the Embassy, there is not much contact. Recently a meeting was organised by Manuela Jansen in which Embassy staff met a number of Cordaid's partners. Ghana is one of the core countries for Dutch development co-operation and the Embassy seems to think that they know the 'good NGOs' themselves, and that they can directly fund those, without the intermediary role of any of the CFOs. For instance the Embassy has a direct link with CHAG for support to the church-based health sector. The Dutch CFO staff is regarded as "too much at a distance" and their visits too infrequent and knowledge too limited to be of any additional value. The sector-specific support, which is currently en vogue is also not very helpful for a good and fruitful relationship. The Embassy regards its policy of supporting two sectors (health and tropical forests) by giving loads of money to a donor pool as superior to the scattered, micro-level support to many small agencies which is seen as an old-fashioned style of development co-operation. CFOs are regarded as useful mainly in the Netherlands itself, by mobilising broad popular support to continued development co-operation. The Embassy does not seem to take the dilemma very serious of a CFO sector, which should mobilise support, without "a story to tell" and without "Dutch people who have been there". There is an atmosphere of technocracy, a top-down management style, more on macro issues than on micro issues and it is no longer 'development with a human face'. There is a risk that CFOs develop in the same unwanted direction. On the other hand, the annual plans for Ghana show some eagerness of the CFO sector to get better access to "funds, which become available through basket funding" (Cordaid 2000, p. 8). In 2001 an intention was formulated to join hands with other CFOs in designing a joint approach towards the Embassy, with Cordaid in the driver's seat ("als GOM woordvoerder", Cordaid, 2001, p.1). Mainly the

sector concentration on health is interesting for Cordaid. The Embassy's sector support for resource management in tropical forest regions "is no specific field for us" (Cordaid, 2001, p. 4).

8.4 ICCO and Ghana⁷⁷

Jennie van der Mheen joined ICCO in 1999. She did not have a history of involvement in CFA work, but spent a lot of time in Africa, after her university studies in development sociology at Wageningen University (Prof. Long et al.). In 1985 she first went to Madagascar as a UN Volunteer (and worked in a UNESCO project). She spent four years in an FAO Project in Zambia and lived in Zimbabwe between 1991 and 1998 with her husband and young children, partly doing consultancy jobs for World Bank, Dutch Embassy, IFAD and others. Working for ICCO was quite a change, but she feels that her long experience in the 'African dirt' gives her work an extra impetus. She feels that ICCO has gained strength recently (after the reorganisation and the merger with SOH; Dutch Inter-Church Aid). ICCO policies and structure are more clear now than in the past. She works in a 'cluster' of five people, who are all dealing with West Africa (practising collective decision making, but with a lot of autonomy for the individual team members), under a 'regional manager for Africa' (it used to be Elly Boon who retired now, since Sept. 2001, Dian van Unen). As a representative for Ghana Jennie is (in 2002) responsible for 950,000 Euro and for Burkina Faso for 770,000 Euro. In addition there is extra money for 'Aid and Trade' pilot activities. She does not feel a strong 'Protestant' or religious atmosphere in ICCO's daily activities, although it helps in contacts with Protestant leaders at the NGOs, which are supported that ICCO staff members who go to the field have some Protestant background. She does ('gereformeerd opgevoed'). In the Netherlands an important partner (also for work in Ghana), is 'Kerken in Aktie' (Gonda de Haan) and I/C Consult (Ben Haagsma). Workloads at ICCO are 'heavy', and quite a lot of work has to be done in her evening and weekend hours.

ICCO staff and Ghana

Until 1995 (or 1996?) Tako van Dijkhorst was the 'strong man' in ICCO for Ghana (he retired in 1996). According to Jennie he still has many contacts in the 'field' and is regarded "as a friend". After 1996 a few years of under-performance followed, due to personnel problems: for Ghana Lisette Kasius took over in 1996 but became ill. Annewil van der Meer worked as a junior but in fact took over the programme, with a very unclear mandate ("PCG Accra clearly misused that") and upon not getting a more secure position she left ICCO. From November 1998 until April 1999 there was nobody in charge.

ICCO recently decided to restrict its number of countries from 80 to 50 (out of 30 exit countries 16 are from Africa). In 2004 new country decision-making will take place. If a country is dropped or if a partner is dropped it has been decided to follow a four-year exit policy and to enable the partner to sustain itself as much as possible after that period. It could be possible that during an exit period total funds would be higher than before, if that is deemed necessary for sustainability. ICCO notices that exit countries are very soon taken over by other CFAs, even without any prior arrangement. Contacts with colleagues at the other

⁷⁷ Based on an interview with Jennie van der Mheen, programme officer for Ghana and Burkina Faso at ICCO, 16/4/2002, by Ton Dietz and Fred Zaal, at Utrecht.

CFAs are rather meagre, despite the arrangement that one of them is a 'lead agent' in each of the countries (for Ghana it is CORDAID's Manuela Jansen). CORDAID is very much at a distance. There is some co-financing with CORDAID though: ACDEP, some activities at the Agricultural Stations and a major new activity in Southern Ghana (Ecasart). But for instance Cordaid's Manuela Jansen did not know anything about Cordaid's activities with AHOLD in Ghana. For Ghana contacts with NOVIB are still minimal because NOVIB has just started in Ghana.

ICCO and PCG

When Jennie started at ICCO (1999) she in fact got the message to get rid of the PCG agricultural stations, due to the ever-present problems with PCG Accra. She decided to start a fight with PCG Accra in order to rescue the situation and to change the responsibility for the agricultural stations in Northern Ghana to northern Ghanaian development professionals. The alternative would have been to withdraw from the PCG agricultural stations.

Although PCG Accra was not very happy with Jennie's perseverance, all decision-making and administration has clearly gone to the Tamale office. The ICCO support for health is still firmly managed from Accra, so it is not a matter of principle to decentralise. For health the Accra leadership is good, and the people managing it are professionals. "For health the people in charge of PCG Ghana more easily accept autonomous professionalism; for agriculture, gender and social work they easily think that they also know a lot and constantly interfere with professionals or do not even give them a chance to do a professional job. That almost killed the stations". Still, the professionalism of the station managers is – according to Jennie, not completely beyond doubt; in fact only the manager of Langbensi can be regarded a real agricultural/rural development professional. On the other hand the changes during the last three years with regard to the Agricultural Stations are now generally regarded as positive ones and promising. Within ICCO the atmosphere towards the Stations has changed from being tired of them, to renewed enthusiasm ("some colleagues now envy me").

One of the programmes with PCG concerns the nutrition programme. It used to be funded by SOH but got two negative evaluations in a row⁷⁸. It was decided to fund a one-and-a-half year 'get away project' ('afbouwfinanciering'). In June 2002 a new mission will decide what to do next, although the basic idea is to integrate nutrition with primary healthcare, but breaking away from the current set up. Of course the Bawku Nutrition Project manager, was angry and if he suggests that it was ICCO's decision to get rid of a former SOH project upon the merger of ICCO and SOH that is misinformation: SOH already decided to discontinue, and ICCO just finalises that decision. The problem of course is that the BNP manager is a powerful person in Northern Ghana (he is the chairman of ACDEP and with a lot of connections, also with the political elite). There is another nutrition programme sponsored in Bolgatanga, which is regarded as a success and which will be continued the way it is.

Jennie is worried about the high dependence of PCG on Dutch funds. She is trying to support the professionalisation of reporting, in order to open up possibilities for PCG and the Stations to get EU funds and/or other donors. According to her it has not been very wise during the early 1990s to claim such a strong position for ICCO as lead donor and to de-emphasise the necessity to broaden the funding basis of PCG.

⁷⁸ Also the steering committee's separate evaluation of healthcare (two years ago) was critical and suggested changes, which are now all incorporated in the new ideas how to handle primary healthcare and nutrition.

Aid and Trade

ICCO had a rather intensive working group on Trade and Aid and together with a section at ICCO on loans and guarantees tried to develop ideas about networking between ICCO and ICCO-supported NGOs and some Dutch companies who are interested to work in developing countries. In Brazil contacts were established with AHOLD and at higher ICCO levels there have been some contacts with a.o. Unilever and Vlisco. AHOLD (David Rosenberg and staff) was actively looking for a connection with the Dutch CFA sector for new activities in Africa: a consultant from the Agricultural Economics Research Institute (LEI) in the Netherlands, had already contacted Jennie about a possibility⁷⁹. In October 2001 there was a final ICCO workshop (with Rabobank) about Aid and Trade, and an AHOLD representative with Ghanaian linkages, Roland Waardenburg (met Jennie and rapidly decided that he wanted to join her on a trip she had planned to Northern Ghana in November 2001⁸⁰. AHOLD's intentions are to 'source' for fresh fruit and vegetables, as well as spices (ecological and fair trade; but developing own standards, to avoid the niche market and to 'mainstream' eco/fair trade⁸¹ with Africa (also for PR reasons). They are also interested to develop a new product idea for both the international (USA) and the Ghanaian (North different from South) market: a "one shot super nutritious product to combat malnutrition". And finally they are interested in shea butter and in Ghanaian art and crafts.

Final remarks on ICCO's opinion about the NGO sector in Northern Ghana

Jennie confirms our impression that the Northern Ghanaian NGO world currently is much more dynamic than the one in Burkina Faso and that a successful change takes place from a 'service and local group formation mentality' to policy advocacy, using the current opportunities of decentralisation as best as possible. Jennie is eager to support this process and she tends to "play it the hard way", using 'new ICCO policy' as one of her tools to sometimes enforce changes a bit faster than would otherwise happen. She clearly tries to professionalise the NGO sector. On the other hand she tries to maintain the very useful linkages the projects have with the PCG churches and their leadership. The church does provide excellent mobilisation possibilities and there is a constant local-level discussion with all local people who attend church services and meetings. The challenge is to bridge the cultural distance with the Muslims in the Garu area, although this is now clearly on the agenda.

8.5 The opinion of the Netherlands Embassy about NGOs and their role in development co-operation⁸²

⁷⁹ AHOLD had also tried to involve DGIS, CORDAID and NOVIB, but only ICCO (Jennie) was interested.

⁸⁰ Also here 'personal linkages' do play an important role: Roland has a close family relationship with protestant missionaries who worked in Northern Ghana for a long time and he knows the ex-chairman of ACDEP, Stephen Acheti, and the current chairman of PCG Tamale, Stephen Alando). His 'personal commitment' to Northern Ghana, and his enthusiasm for the professionalism of Northern Ghanaian NGOs made him decide to spontaneously give a kind of training to ACDEP management and related development workers to present themselves as professionally as possible to Minister Herfkens when she would visit Northern Ghana soon afterwards, using his professional skills in marketing and communication.

⁸¹ ICCO supports Agro Fair Development Assistance, and ICCO is already involved in ecological mango production and export from Burkina Faso and is interested to develop 'bio cotton' for the export market. ICCO's policy plan 2001-2005 ("Bewegen tot Gerechtigheid") mentions the need to bring Aid and Trade together.

⁸² Based on an interview with Mr Jaap van der Zeeuw at the Netherlands Embassy, Accra, by David Millar, 24/4/2002

For the Netherlands, Ghana has become one of the core countries for development co-operation (one of the current 17 core countries of the 'list of Herfkens'), with an emphasis on healthcare and (more recently) the environment (tropical rain forests in the South of Ghana in particular). There is a specific Head of Development Co-operation (Mr Jaap van der Zeeuw) and a separate officer for healthcare projects (Dr Jan van der Horst). Most Dutch support is 'sector-wide support' to the Health and Environment ministries of the central government, co-financed with other donors. Separate projects are regarded as outdated and the Embassy is not involved in 'micro-financing' of projects: according to Mr Van der Zeeuw: "the Embassy does not have the capacity nor the human resources to get into development project financing that will require it having to deal with several little projects dotted everywhere in Ghana, dealing with a pile of project applications, monitoring small actions here and there, and dealing with a load of financial issues that come with micro projects". Most Dutch aid is spent on institutional capacity building and policy reforms and a lot of attention has been given to the recent major policy reform in the health sector.

According to the Embassy's spokesman there is very little overlap between support through Dutch CFOs and Dutch support to the Ghanaian central government (DGIS money via the Embassy). Although there is an arrangement to meet a representative from the CFO sector regularly, that is: once a year (Cordaid plays the role of 'lead agency' for Ghana), and the Embassy receives information about CFO activities, the Embassy's involvement in CFO projects is virtually nil. One exception was mentioned (Elmina Project, with the Embassy, Cordaid and Hivos involved). The Embassy does not have the capacity, nor the intention to monitor CFO projects. From what they hear the Embassy representatives believe that that the 'impact gains', which are reported in CFO evaluations and CFO reports are actually attained and that the desired objectives are reached. But the Embassy does not seem to need the information input coming from CFOs or their NGOs: it can handle 'development issues' alone, so it seems. Whenever they want to involve NGOs (like in the health sector, where government and religious hospitals and general healthcare have joined hands in a major policy reform) they can reach the relevant NGOs (like CHAG) themselves, without the interference of CFO representatives. When these Ghanaian NGOs are part of a public-private consortium (as in the health sector) Dutch aid will reach them as part of the consortium arrangements, and without Cordaid or ICCO playing any 'broker's role'. The interview, although friendly, confirmed an impression among the Dutch CFO representatives that 'The Embassy does not need us and treats us with quite a lot of arrogance'. The decentralisation of Dutch development assistance to Dutch Embassies, and the sector-wide approach, without direct involvement in projects, has resulted in an approach which is at a large distance to the Dutch people and to Dutch development agencies and their representatives, who try to maintain 'development communication', or - as it was called - 'development with a human face'. As a result, the Dutch Embassy does not seem to be aware of a lot of things happening in and with Ghana with Dutch involvement.

Chapter 9

Summary and conclusions about the impact of Dutch-supported NGOs on rural development and poverty reduction in Northern Ghana

9.1 Introduction

North Ghana can be characterised as the southernmost area with Sahel features. A period of drought may result in major problems, similar to the situation during the early years of the 1980s. Moreover, parts of North Ghana (particularly Upper East Region) are very densely populated, with marked poverty and worsening environmental conditions. Northern Ghana as a whole has 3.5 million inhabitants. To study the significance of the NGOs supported by Dutch co-funding organisations, the work of Cordaid and ICCO was examined, along with one partner of each – the Catholic Diocesan Development Office of Navrongo/Bolgatanga and the Presbyterian Church of Ghana, respectively. DDO-N/B caters for Upper East Region and the north-eastern part of Northern Region, with a population of close to one million people, of whom 20-25% can be regarded as Catholics, although the development activities of the Diocese does not restrict its work among the Catholics only. PCG mainly works in Garu area (the eastern part of Upper East Region and the north-eastern part of Northern Region) and in areas around Tamale, Sandema and Langbensi. In total its target areas have approx. 100,000 inhabitants, with 40% Presbyterians. Development work is not restricted to Church members. In the case of DDO N/B, the research focus was on the activities of the Bongo Agro Forestry Programme in the district of Bongo (70,000 inhabitants) and, in the case of PCG, on the activities of the Presbyterian Agricultural Station in the sub-district of Garu (also around 70,000 inhabitants). The information is based on the results of an inception workshop, focus group discussions in four villages, talks with key persons, interviews with individual men, women, youth and the elderly in the four case study villages, two self-study reports, archives and documentation studies, supplemented by regional knowledge from the literature.

To put Cordaid's and ICCO's support in perspective it is important to mention that many key persons in the NGO community in Northern Ghana regard the 'Dutch support' as the life line of the NGO community in the area, probably providing more than half of all funds to the NGO sector in the region. There is a clear 'Dutch connection': many people in the NGO community of Northern Ghana have been in the Netherlands, and have established contacts with other Dutch persons and agencies, beyond Cordaid and ICCO. These are contacts with Dutch consultancy firms (ILEIA, ETC-Compas project, I/C Consult), Dutch universities (staff and student exchange and research collaboration with Universities in Wageningen, Amsterdam, (both UvA and VU) and Delft, and a prominent role for the Tamale University for Development Studies as a hub in a lively NGO-University-Consultancy network) and Church groups (mainly from the Dutch Reformed Church).

Summary of key data about CFOs and selected NGOs in Northern Ghana

Cordaid

Support for Ghana: 1.5 m Euro on average per year (1993-2001 data), of which 72% for Northern Ghana

Sectors N.Ghana: total commitments 1993-2001: 9.4 m Euro

General/Institution Building: 2.6 m. Euro
Agriculture and agro-forestry: 1.8 m.

ICCO

Support for Ghana: 0.8 m Euro on average per year (1990-2001 data), of which 77% for Northern Ghana

Sectors N.Ghana: total commitments 1990-2001: 6.5 m Euro

Sustainable agriculture: 3.2 m. Euro
Health: 2.3 m.

Water supply: 1.6 m.
Credit/Banking: 0.8 m.
Small-scale enterprise: 0.6 m.
Health: 0.6 m.
Other: 1.4 m.

Number of partners: in Ghana as a whole: 37
in Northern Ghana: 12

Partners in Northern Ghana and commitments 1993-2001:

Archdiocese Tamale: 3.0 m. Euro
DDO Navrongo-Bolgatanga: 1.8 m. of which 135,000 Euro to BAFF
Diocese of Damongo: 1.4 m.
DDO Wa: 1.4 m.
PEPSC-Wa/Nandom: 0.7 m.
ACDEP: 0.3 m.
BESSFA: 0.1 m.
Others (5): 1.2 m.

Details about DDO-N/B: exists since 1981 (but the Catholic Diocese much longer); Agro-forestry project in Bongo exists since 1987 as project of the Department of Forestry. Cordaid support since 1994, also to BAFF, when it was taken over by DDO-N/B.

% of all Cordaid funds for N.Ghana to DDO-N/B: 19%

Same to BAFF: 1.4%

Staff: DDO-N/B: 8, of which 3 for BAFF; 5 men; 3 women (in BAFF also 7 men and 7 women as community mobilisers).

Annual budget DDO-N/B: 250,000 Euro of which 80-85% comes from Cordaid. Other main donors: CRS, Felix Foundation Belgium, USAID, German and Swiss parishes. BAFF has an annual budget of 25,000 Euro, all provided by Cordaid. Local cash contributions small; local work contributions considerable.

DDO-N/B sectors: BAFF: agro-forestry, land conservation, Other: agriculture, education, school feeding, health, dam construction, enterprise development, gender and development

Type of NGO: intermediary

Target groups: BAFF: all inhabitants of Bongo (70,000); reach: 1000-1500 group members of phased-out groups and 600-700

Education: 0.4 m.
Other: 0.5 m.

Number of partners: in Ghana as a whole 22 of which 6 in Northern Ghana

Partners in Northern Ghana and commitments 1990-2001:

PCG: 5.3 m. Euro (Plus BESSFA and BRHS 0.1 m.). Of which Garu Agr. Station approx. 750,000 Euro.
AGREDS: 0.5 m.
ACDEP: 0.5 m.
GNAT: 0.1 m.

Details about PCG: exists since 1963; supported by ICCO since 1965. Garu Agricultural Station was supported since 1967. Recently it was renamed as Presbyterian Agricultural Station, Garu.

% of all ICCO funds for N.Ghana to PCG: 82%

Same to PAS Garu: 12%

Staff: PCG: has four Station Managers in Northern Ghana (all men) and support staff (including 'women and development' staff).

Annual budget PCG: 500,000 Euro; 90% from ICCO. Other donors: EMS, Presbyterian church USA, World bank, UNDP, church groups from the Netherlands and Germany. PAS Garu has annual budget of 100,000 Euro, mostly from ICCO. Local cash contributions small (some support from Presbyterian churches in Southern Ghana); local work contributions considerable.

PCG sectors: PAS: agriculture, land conservation, Other: literacy, leadership, vocational training, education, health

Type of NGO: intermediary (with some service elements)

Target groups: PAS: all inhabitants of Garu area (70,000+), of which 192 groups in 48 villages (ex-)members of PAS-groups. PCG

group members of current groups. DDO-N/B has a target population of all inhabitants of UER and NO NR: 1 million people, of which 20-25% Catholic. Since late 1990s specific attention for women.

has less than 100,000 members in Northern Ghana, but tries to reach beyond (including the Muslim community in Garu). Since mid 1990s specific attention for women.

9.2 Policy

1 General policy translated to countries and sector policy

Cordaid and ICCO in particular have been active in Ghana. For both Cordaid and ICCO, Ghana can be seen as a structural African partner country. It is expected that this will remain the case. Both organisations have long been active in supporting partners, in the field of health care on the one hand (particularly Memisa) and, on the other, in the area of sustainable agriculture. Additionally, there has been particular support for credit programmes and for rural, small-scale income-generation outside of agriculture. Here, the emphasis has been on North Ghana since the 1980s. In the 1990s (none too early) special attention developed for a gender approach.

ICCO concentrated primarily on a single main partner, the Presbyterian Church of Ghana (PCG). Our study focused on one of four agricultural stations of the PCG, which is located in the most arid area around Garu in the north-eastern-most part of Ghana. It is an area with an ethnic and religious diverse population, in which the difference between Busanga Muslims and Kusasi Presbyterians is significant.

Although Cordaid's support is more widely spread, support given to the Development Office of the Diocese of Navrongo/Bolgatanga (DNB) has been relatively important. Our study concentrated on one of the main activities of DNB – environmental reconstruction in the most problematical district, Bongo (in terms of poverty and environmental degradation). This district has an ethnically more homogenous population (Frafras) in which the Catholic Church plays an increasing role, although the District still has a majority of 'traditional worshippers'.

Both donors have been supporting an umbrella NGO for support to Christian NGOs in North Ghana, ACDEP. The protracted support given to think-tank-type NGOs such as ACDEP, and to the PCG agricultural stations, coupled to the major development role taken up by the University in Tamale (and their intensive relationship with the NGO sector), as well as to the activities of locally-influential consultancy groups concerned with low, external-input, sustainable agriculture (also with support from the Netherlands, DGIS, ETC-International) – have transformed it into a pioneering area of sustainable agricultural and environmental development experiments in Africa.

ICCO seems consistent in its continuing concentration on these sectors and areas. There is progressive emphasis on direct combating of poverty at a primary level. Despite some frustration in the late 1990s with inadequate monitoring, assessment and reporting activities at PCG and despite a period of high turnover of personnel, resulting in poor consultation, recently they got a better grip on the situation. There is new confidence in the ability of the partners (particularly PCG and ACDEP) to continue their pioneering work.

One can see a reversal at Cordaid, with a desire to move away from the traditional operating methods of the Catholic partners and establish closer ties to secular NGOs. There is also a desire to stop direct combating of poverty at a primary level (agriculture and the environment) and concentrate on health care, peace and safety and combating urban poverty for all of Africa. They would like to restrict the support for the primary sector to the area of increasing

international and regional access to markets. Add to this many years of faulty communication with the traditional partners – and the contours of an approaching tragedy become visible. The Cordaid partners are largely dependent on Cordaid as donor and are insufficiently prepared for a phasing-out process.

Conspicuously, for the whole of North Ghana Dutch support to NGOs is the major lifeline keeping much of the NGO sector afloat, although there are also many smaller NGOs that are entirely or partially financed by other foreign donors. World Vision in particular has a prominent presence. In the district of Bongo we found seven active NGOs and 13 in the sub-district of Garu.

2 Specific policy for marginal regions

Within North Ghana, the Upper East Region is the most marginal area in terms of poverty, population density and environmental degradation. On the other hand, from the 1990s, road links to South Ghana were greatly improved. Concerning accessibility and marginality, the Upper West Region is more marginal, but somewhat less in terms of poverty. Cordaid is spread across many subsections throughout the north of Ghana and across quite a few sectors (to put it irreverently, the comments from the field are that Cordaid is “shooting with buckshot”). ICCO is much more specific, concentrating expressly on a restricted number of problem areas and on several major problems. It is notable that people at ICCO and Cordaid and their supporting partners only talk in negative terms about the very high mobility of the population – the enormous movement to South Ghana and back. In our view, one of the current features of the socio-geographic situation in much of the Sahel is being ignored, or disregarded as undesirable: an extremely mobile population with a ‘*multi-spatial livelihood*’ and with large sectoral and ‘household’ fluidity.

9.3 Partner policy

3: Characteristics of the partner pool and trends

ICCO’s partner pool in North Ghana consists chiefly of a large Protestant NGO and several related NGOs. There are long-standing relations with them. As stated previously, Cordaid’s pool consists of a larger number of NGOs, which are still mainly Catholic organisations. Cordaid’s dissatisfaction with the slow rate of the desired change and Cordaid’s own policy debate has resulted in a search for new NGO partners beyond their traditional reach.

4 Partner analysis and policy

ICCO’s orientation on combating poverty in the Sahel by improving primary production, and increased environmental and health care is well reflected in its partner pool in Ghana. From ICCO’s perspective, it is not possible to find better partners than the ones it now has. Cordaid’s years of concentrating on development offices of Catholic dioceses and their fairly traditional ‘*catch all*’ approach in that country (with much emphasis on health care, primary production and the environment), along with Cordaid’s current attempts to reduce direct support to combating poverty (and to do more on institutional advancement and strategic lobbying), and to go in search of new partners outside Catholic ties, will lead to a major confrontation. The new policy deviates radically from established practices. There is poor communication with the ‘former partners’. As a result, the Catholic development sector in North Ghana is facing a very uncertain future.

5 The establishment of partner selection and preservation of own identity

Partner selection at ICCO is straightforward. One chooses Protestants of its own sort and, with them, related organisations and (Ecumenical) umbrella organisations. In the North Ghanaian

context this is seen as a self-evident choice. It is interesting to note that many other Protestant NGOs (there is a jumble of religious denominations) all seem to have their own donor lines and that ICCO is not involved. It is also important to note that, in practice, there are few relationships with the Muslim population, which comprises nearly half the inhabitants of the Garu region (although recently there are attempts to bridge the gap with Muslim Kusasis; the gap with Muslim Busangas and other groups which are locally regarded as ‘immigrants’ is more difficult to bridge). At Cordaid there is an identity crisis. They seem to be ashamed of their Catholic partners and their ‘old-fashioned’ approach to development. They are diligently looking around for secular or ecumenical partners with greater strategic and intellectual scope. At the very prominent umbrella organisation, ACDEP, both Cordaid and ICCO are involved. This is also the case at the most successful credit organisation for women (BESSFA, which developed from PCG-Garu).

9.4 Results

6 Outcomes, effects and impact at target group level

The NGOs receiving support emphatically choose the most problematical areas in terms of poverty, making no further distinctions in these intervention areas between the relatively wealthy and the relatively poor. Via the churches there is some insight into the most grinding cases within the religious community – older widows that get little support from their children, abandoned women with small children – for which there are specific ‘charitas-like’ support facilities. However, wherever possible, they try to organise the villagers as a whole and, in doing so, also include the more enterprising farmers and traders. One frequently hears that, in effect, everyone in this area is poor. When questioned further, it appears that a good distinction can be made. There is recognition of the problem that ‘the poor are often invisible’, which is an obstacle to specific poverty policy. PCG has an additional handicap because there is such express commitment to a Protestant identity. In practice, this makes it difficult to reach the Muslim population. At ‘compound’ level, the latter are not poorer, but there are generally more people in each communal unit. This means that the per-capita figures will probably be lower. Their lower school attendance is an obstacle to integration and improvement of their livelihoods.

Within the study villages, the NGOs and their activities are prominently present – or were so in the recent past (at village level, both NGOs have a strategy of entry-consolidation-phasing out, which is strictly followed and takes approximately six years). NGOs often have a ‘monopoly’ in ‘their’ villages, to prevent other NGOs from taking up activities there. It seems that the entire north of Ghana is covered with a patchwork of NGO attention, in which the nature and prominence of the ‘input’ and the ‘approach’ is very dependent on the NGO that a particular village deals with. In all villages there is some government presence. Primary and secondary education is relatively well arranged and also well attended by the current cohort of children; although complaints can be heard about increasing costs of education, education in North Ghana for parents and pupils is still relatively cheap. This is a very recent development, though. Very few adults in Northern Ghana have ever participated in formal education and the rate of male and female adult illiteracy is shockingly high. In the area of health care, the situation is relatively good. There is combined government and church care and, more recently, a coherent system. As far as education and health care are concerned, the villages of North Ghana are not part of the ‘government-free’ area of Africa. The actual work done by civil servants in the villages is often closely related to the links they have with the NGOs (“the government provides the expertise; the NGO provides the petrol and the *night-out allowances*”). In several village areas that are part of large development programmes by

international agencies (such as IFAD), the scale of NGO intervention suddenly looks relatively small.

Where PCG is (was) active, many interventions have occurred in all kinds of areas, with impressive results. Fifteen years ago, the Garu region was one of the most decrepit areas of North Ghana, having been hit hard by the Sahel drought. There are many indications that there have been significant changes in countless areas, many of which are seen by the population as substantial improvements. In agriculture (where many PCG interventions take or took place), there has been a breakthrough in pig farms and in irrigated market gardening (onions). There have been improvements in farm management and in the quality of the environment. There has also been a visible rise in prosperity. Although productivity of local grain production is not increasing significantly and is seen as a continuing worry, it is no longer so important as a safeguard for livelihood and food in this area. Income is high enough (along with support from *remittances* from the many labour migrants who work in the south of Ghana) to supplement food shortages from elsewhere (especially the rapidly developing 'grain silo' – particularly maize – from central Ghana, where many northerners have also migrated to).

The visible 'impact' of the activities of the Catholic Church's Bongo Agro Forestry Programme (BAFP) is impressive as well. Compared to the situation in 1982, there is much more greenery in the area, with many more trees. Many farmers are currently using various sustainable agricultural techniques. It should be noted, however, that the situation regarding rainfall is much better now than during the first half of the 1980s (average rainfall during the 1990s was 20-30% better than during the 1980s). Environmental reconstruction has therefore been facilitated by the better environmental conditions. In this area there is some question as to whether this environmental reconstruction will translate into greater prosperity, or whether it prevented a bad situation from getting worse. The Bongo area (especially near Burkina Faso) seems much more traditional in all respects than the area around Garu (especially near Kugsabilla), making a break-through by the NGO difficult.

In recent years much attention has been given to organising women. According to the women and men, that has resulted in much more independence for women and in a cultural revolution in the way men and women deal with one another now in public meetings.

The fact that the Bongo Agro-Forestry Programme decided to concentrate on the environmental sector (or was forced to by the donor?) instead of working in a variety of fields at the village level has a peculiar and worrying effect: no other donors are interested in these non-environmental demands, as they avoid working in a BAFP-village. This means that, for a time, the villages where this NGO is active had not received any sector attention other than environmental support. At villages where the inhabitants believe there is much more to be done, this is a major problem. It makes the work of the BAFP more difficult.

At the PCG villages, it should be noted that we discovered several remarkable, long-lasting, small-scale relationships between Protestant religious groups and individuals in the Netherlands and 'adopted' village projects. These arose from Dutch people who had been development aid workers in the past, or had been active as ministers. These relationships were autonomous, so much so that the current PCG leadership was amazed about the relative importance of these linkages. The support is extraordinarily significant and has certainly not done any damage to the village and several individuals. This is the result of 'personal development aid' or 'development aid with a human face', which has been received locally

with even greater enthusiasm than the more structural support from the NGO: *'This is real friendship'*. In the Catholic villages there was similar support from Germany, but not from the Netherlands. Neither Cordaid, or the diocese nor the project has any policy in this regard. In the ICCO tradition, the relationship with Protestant communities in the Netherlands seems to be more tightly knit – expressing itself in practice as a kind of informal *'twinning'*.

7 A quantification of impact at household level: four research villages compared

Thanks to the dedicated and systematic work of the Ghana research team, we can formulate quantitative conclusions about the impact of BAFP and PCG activities and about the differences in impact between rich, medium and poor households, in general and for five specified capability domains. We will compare the four villages.

First we will look at the wealth (or better: poverty) profiles. In each of the four research village 12 husbands and one of their wives could get plus or minus scores on, together, 46 wealth indicators.

Table 9.1 Poverty profiles of four research villages based on 46 wealth indicators

Wealth indicator	Ana	Bal	Kug	Tam	Tot
Husband had more than one meal yesterday	12	11	11	11	45
Husband owns chicken	11	12	10	9	42
Husband's floor is plastered	10	12	9	10	41
Husband owns goats	10	12	8	10	40
Husband has more cloth now than 10 years ago	9	10	8	9	36
Husband's house has door and window frames	9	10	8	8	35
Husband owns guinea fowls	8	10	8	9	35
Husband owns economic trees	8	8	8	10	34
Husband owns a bicycle	5	11	10	8	34
Husband owns cattle	4	10	10	9	33
Husband owns a radio	7	6	8	8	29
Husband owns sheep	9	1	8	11	29
Husband owns more than three acres of fields	4	8	9	7	28
Husband has more than one food barn on the compound	8	8	5	7	28
Wife's house has door and window frames	7	3	8	9	27
Husband owns a plough	3	5	9	9	26
Husband owns a cart	1	5	11	9	26
Husband owns a cutlass	3	5	8	9	25
Husband's house has a zinc or mud roof	5	8	5	6	24
Wife's house has a zinc or mud roof	4	9	4	9	24
Husband has bed and mattress	4	4	6	8	22
Wife has at least three different bowl types	2	6	5	8	21
Husband owns donkeys	3	7	4	7	21
Husband has a dry-season garden	1	2	12	5	20
Wife owns chicken	7	11	1	1	20
Wife had three meals yesterday	6	8	3	3	20
The 2001 harvest lasted for more than five months	4	3	4	9	20
Husband owns pigs	3	7	3	5	18
Husband owns wrist watch	1	5	6	4	16
Wife has more animals now than her mother had	4	6	4	2	16
Wife owns economic trees	7	6	1	0	14
Wife owns goats	5	7	1	0	13
Wife owns pigs	3	5	3	1	12
Wife has a dry-season garden	0	1	9	1	11
Husband's house built with blocks	4	3	2	1	10

Wife has more than three acres of fields	1	3	3	2	9
Wife owns sheep	1	1	1	5	8
Wife's house built with blocks	3	1	1	2	7
Wife owns a sewing machine	1	2	0	0	6
Husband owns a gun	0	2	0	4	6
Wife owns a bed and mattress	0	3	1	1	5
Wife owns guinea fowls	2	2	1	0	5
Wife owns a bicycle	0	2	0	0	2
There is a VIP latrine on the compound	1	1	0	0	2
Wife owns a wrist watch	0	1	0	0	1
Wife owns cattle	0	0	0	0	0
Wife owns donkey	0	0	0	0	0
Total	200	263	236	249	
Number of highest scores	7	25	9	13	
Number of lowest scores	22	9	19	14	

Per village the maximum number of score points would be $12 \times 46 = 552$. Looking at the scores on wealth indicators we can conclude that the Garu area in general is more wealthy than the Bongo area (Kugsabilla and Tambalug 236 resp. 249 score points versus Anafobisi and Balungu 263 resp. 200 score points). However, it is clear that the village with the highest wealth score is in Bongo (and it is the most isolated village, where BAFP started rather late: Balungu). The village with the lowest wealth score can also be found in Bongo: Anafobisi, an area that was selected as an early intervention village because of its poverty. It is interesting to note that also in Garu PAF first became active in Kugsabilla, a village that (still) has a more pronounced poverty profile than the second village, Tambalug. What is obviously clear is the difference in wealth levels in each of the villages between the husbands and their wives, although some breakthrough situations in women's wealth can be seen as well. What is also clear from what people tell is that on many wealth indicators the situation now is (much) better than ten years ago and certainly compared to twenty years ago.

The differences between relatively rich and relatively poor are most pronounced in Tambalug and Anafobisi and least pronounced in Balungu. In all four villages the beneficiaries have more assets than the non-beneficiaries, but differences are rather small. See table 9.2.

Table 9.2 Total wealth scores for Bongo (Anafobisi and Balungu) and Garu (Kugsabilla and Tambalug).

Anafobisi

	Rich	Medium	Poor	Total	Index R/P
Beneficiaries	49	38	26	113	188
Non-Beneficiaries	38	30	19	87	200
All	87	68	45	200	193
Index B/N	129	127	137	130	

Balungu

	Rich	Medium	Poor	Total	Index R/P
Beneficiaries	62	50	31	143	200
Non-Beneficiaries	45	39	36	120	125
All	107	89	67	263	160

Index B/N	138	128	86	119
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Kugsabilla

	Rich	Medium	Poor	Total	Index R/P
Beneficiaries	51	50	29	130	176
Non-Beneficiaries	50	31	25	106	200
All	101	81	54	236	187
Index B/N	100	162	116	123	

Tambalug

	Rich	Medium	Poor	Total	Index R/P
Beneficiaries	54	51	34	139	159
Non-Beneficiaries	49	44	17	110	288
All	103	95	51	249	202
Index B/N	110	116	200	126	

We will now look at the results of the impact study of the activities of the Catholic Diocese of Navrongo/Bolgatanga and their Bongo Agro-Forestry Programme (BAFP) and of the activities of the Presbyterian Church of Ghana and their Presbyterian Agricultural Station in Garu. We have based it on a large number of performance indicators, close to the change intentions the NGOs had (and have). We can see rather impressive results in all villages. A large number of changes could be noted in the direction the NGOs propagated, both for men and for women, and with women often in the lead. This is true for all four villages. If we compare the direct beneficiary households (members of BAFP resp. PCG groups) with those who have been more at a distance (and called 'non-beneficiaries' in the comparison), we can conclude that the Garu area shows a big difference between the performance changes of the beneficiaries compared to non-beneficiaries, even more so in Tambalug than in Kugsabilla. The differences between beneficiaries and non-beneficiaries in the Bongo area are less outspoken, and higher in Anafobisi than in Balungu. See table 9.3.

Table 9.3 Impact of interventions: BAFP or PAS beneficiaries and non-beneficiaries, and wealth categories; scores on selected indicators

Anafobisi

	Rich	Medium	Poor	Total	Index R/P
beneficiaries	97	94	90	281	108
non-beneficiaries	69	69	57	195	121
total	166	163	147	476	113
index B/N	141	136	158	144	

Balungu

	Rich	Medium	Poor	Total	Index R/P
beneficiaries	111	104	77	292	144
non-beneficiaries	99	57	90	246	110
total	210	161	167	538	126 (R/M 130)

index (B/N)	112	182	86	119
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Kugsabilla

	Rich	Medium	Poor	Total	Index R/P
beneficiaries	107	113	72	292	149 (M/P 157)
non-beneficiaries	59	53	42	154	140
total	166	166	114	446	146
Index B/N	181	213	171	190	

Tambalug

	Rich	Medium	Poor	Total	Index R/P
Beneficiaries	97	107	82	286	118 (M/P 130)
Non-beneficiaries	56	55	30	141	187
Total	153	162	112	427	137 (M/P 145)
	173	195	273	203	

The rich survey material allows us to say something about the differences between the changes in five domains of capabilities. We have left out the cultural domain here, because the study about cultural changes was more qualitative. Still we can say that both the Bongo and the Garu area are in a process of gradual (and the last five years rather fast) change towards Christianity (and in Garu also new conversions to Islam). The women and the youth lead here; many husbands seem to be rather reluctant, and some elders do complain about the impact of these cultural changes.

The biggest differences between beneficiaries and non-beneficiaries can be noted in the domain of human capabilities (mainly all types of training experience), which can be regarded as core business of the two NGOs. In the Bongo area the differences are far less than in the Garu area, though. The Catholic approach is more inclusive, so it seems, than the Presbyterian approach, which illustrates an earlier observation from inception workshop and focus groups: BAFP' approach is broad, but more shallow; PCG's approach is concentrated, but deep. In two villages the second domain in which beneficiaries and non-beneficiaries differ considerably is in the sphere of social capabilities (both in Anafobisi and in Kugsabilla). In the other two villages it is in the economic domain (in Tambalug and in Balungu). In the domain, which is the major focus of both NGOs, the natural capabilities, there is only a slight difference between BAFP resp. PAS members and non-members (although always positive). Differences in the Garu area are more outspoken, though, than in the Bongo area. Looking at the many scores on the natural capability indicators, we cannot escape the conclusion that many changes in natural management have been stimulated by the presence of BAFP, resp. PCG in the village, and by the performance examples given by the member households. The sequential analysis of the survey households also shows the important catalytic function the two agencies have played. See table 9.3 for data on the capability domains.

Table 9.3 Index figures for rich, medium and poor households showing performance differences between PAS and non-PAS households between capability domains.

Anafobisi.

Capability domain	Rich	Medium	Poor	Total
Natural	111	100	125	111
Physical	89	143	86	104
Human	188	467	800	346
Social	275	160	333	242
Economic	210	153	138	163
Total	141	136	158	144

Balungu

Capability domain	Rich	Medium	Poor	Total
Natural	109	171	73	111
Physical	71	83	50	68
Human	136	450	100	164
Social	130	240	80	121
Economic	111	145	162	136
Total	112	182	86	119

Kugsabilla

Capability domain	Rich	Medium	Poor	Total
Natural	113	139	123	126
Physical	133	150	300	167
Human	460	2000	550	675
Social	280	1200	400	375
Economic	214	215	200	210
Total	181	213	171	190

Tambalug

Capability change	Rich	Medium	Poor	Total
Natural	143	148	250	165
Physical	200	133	250	186
Human	1500	750	1300	1075
Social	175	83	300	136
Economic	150	309	210	217
Total	173	195	273	203

Finally we can give some conclusions about the differences between rich, medium and poor households in the capability changes. In two villages, Balungu and Kugsabilla, the medium-level households in wealth terms show the largest differences between beneficiaries and non-beneficiaries, and in almost all capability domains. In these two villages, for households who are currently in between rich and poor belonging to the NGO mattered most. In both villages the poor show the lowest relative performance difference between beneficiaries and non-beneficiaries; the poor in Balungu even show an inverse relationship: the non-beneficiaries

have performed better than the beneficiaries. However, in the two other villages, Anafobisi and Tambalug, the biggest difference between beneficiaries and non-beneficiaries can be observed among the poor households, and in almost all capability domains. Here, for the poor it really mattered to be close to the NGO. In Anafobisi the relatively rich households follow; in Tambalug they show the lowest difference between beneficiaries and non-beneficiaries. So: we can not conclude that the NGOs are more successful among the poor than among the rich, or the other way around. BAFP as well as PCG have a village in which the poor benefited most in relative terms; but they also both have a village in which the poor show a lower performance change difference than the rich between members and non-members. Even then: the performance changes observed in all villages, among all wealth categories, and both among beneficiaries and non-beneficiaries for all wealth categories have been quite impressive. For an area that was virtually ‘written off’ after the dramatic drought of the early 1980s, the NGOs did play a major role in being a catalyst of change, and in making it possible for the people of Garu and a bit less in Bongo to participate better in the growing opportunities of the wider environment in Ghana and beyond.

8 Relevance

In the ‘*inception workshop*’ that we organised, we asked the gathered group representatives from Bongo District and from Garu sub-District to list all the interventions of the last 20 years and to name the ten most important for combating poverty. The five most highly valued ‘top choices’ for women and men from Garu and for Bongo are listed in table 9.5. The underlined programmes are those where the subject NGO had been active. At Garu, notably, there is much appreciation of PCG’s main activities – with a marginal note that both women and men agree that there is too little support for (commercial) cattle breeding. At Bongo, the region where the Catholic NGO is active, women but not men mention the planting of trees, one of the main activities of the subject NGO. Nor is there much appreciation of the various other activities of the Catholic NGO. Among men, they would like to see much more support for developing productive water sources for commercial market gardening. However, the NGO is unresponsive, preferring a small-scale approach. More support for education is also desired, but this is not the responsibility of this NGO.

Table 9.5 Development preferences and practices

Garu women	Garu men	Bongo women	Bongo men
1 <u>Credit facilities</u>	<u>soil fertility management</u>	Support for girl education	school support programme
2 <u>Gender awareness</u>	<u>credit</u>	Income generation	health/nutrition education
3 <u>livestock improvement</u>	<u>empowerment</u>	<u>tree planting</u>	water and sanitation
4 literacy programmes	<u>livestock improvement</u>	health and nutrition education	credit
5 <u>capacity building for access to banks</u>	<u>dry-season (irrigated) gardening</u>	Literacy programmes	dams and wells

9 Results at other levels

Ghana is preparing for the implementation of extensive decentralisation, which will include several government programmes aimed at reducing poverty (related to the *Poverty Reduction Strategy Papers*) to be decentralised at district level. NGOs have high expectations about the

opportunities that this will create. In all villages where the two NGOs are or have been active, there has been substantial, firmly-rooted group education partly of women and partly of men and women together. The expertise formed in managing groups and in mobilising support (within the villages themselves and at higher administrative levels) has resulted in substantial social capital. Twenty years ago there was very little that compared to this. Moreover, many regional leaders stem from the circles of people trained by the NGOs. Our judgement is that the quality of the very vocal NGO community in North Ghana is high. It has succeeded in bringing about intensive mutual co-operation and getting themselves heard at government level and by the donors. The gap between the Muslim and often Christian-inspired NGO world of North Ghana is somewhat worrisome in a strategic-political sense. Another fact worth mentioning is that the rapidly growing 'Pentecostal' movement seems to be staying aloof from the 'development debate'. It would not surprise us if the Pentecostal movement should attract socially marginal groups in particular. The Presbyterians we studied, on the other hand, seem to have an almost 'Weberian' drive, seeing themselves as the chosen ones. There is a chance that social contrasts could increasingly manifest themselves in North Ghana along ethnic-religious lines (as could be seen in the last few years). This, combined with the fact that many leaders trained by the Christian NGOs are now also prominently present in district politics and the development bureaucracy, could lead to problems. It would be to the credit of the NGOs if they paid more attention to bridging the inter-religious – and therefore inter-ethnic – differences. In practice, however, that would be at odds with their identity and with the competition around religious identity. The Catholics in particular do not seem to care so much about religious boundaries. In the villages where they are active, the benefits extend to a larger group than just Catholics, but the individual effects are modest (BASf: socially broad, sectorally narrow, but with less depth vis-à-vis PCG – socially more narrow, sectorally broad and far-reaching).

10 Organisational reinforcement

A substantial organisational structure has been set up in the areas where the NGOs are working. At village level there are many new organisational structures involving large numbers of people. At district level, they are fairly well prepared for implementation of decentralisation. The 'executive class' formed by the NGOs will also play a major role here. The close ties among the NGOs active in North Ghana and the strategically important role played by ACDEP means that the NGO sector is now visible at national and donor level. The fact that North Ghana is substantially poorer and that there are relatively more poor people in absolute terms than in the south gives the North Ghanaian NGO sector an important role in the national poverty debate in Ghana. However, there are fears that the various embassies are particularly focused on what they see in the vicinity of Accra and Kumasi, and that North Ghana will remain outside their field of vision. North Ghanaian NGOs have not yet reached the point that they can effectively undertake lobbying activities in Accra.

11 Sustainability

Social changes in Ghana (much better social organisational capabilities, cultural changes concerning the role and status of women) are probably sustainable and could be further consolidated if decentralisation really results in greater development-policy opportunities at local, district and village levels. Major improvements in the environmental situation also seem sustainable, although there are local fears for a repetition of the disastrous situation during the early 1980s. People are now much better prepared for this. The economic diversity of income sources is much larger than 20 years ago. The scale of migration to the south is much larger and related financial support is probably substantial. The fact that an extensive system of

small-scale credit grants is in place could also mean that there is a larger buffer capacity for bad times. The rapid growth of commercial ‘exports’ to South Ghana (tomatoes, onions, fruit, rice, pigs and other livestock, along with such things as soap) is of course also related to the economic growth that has taken place in South Ghana over the last 10 years, and the rapidly growing urban demand for agricultural products. If this growth and demand should decline, it would obviously have repercussions in North Ghana. In the north there is a risk that suppressed ethnic-religious tensions could further rise, which could result in the destruction of existing physical capital and a reversal of confidence that everything will gradually improve.

12 Attribution

Compared to many other areas in Africa (and in the Sahel), the ‘impact’ of support offered by ICCO and Cordaid to the subject NGOs in Ghana, is large and visible. Many of the social changes during the last decade identified by the population are ‘attributable’ to the activities undertaken by the NGOs with CFO support. The attribution problem here is less troublesome than elsewhere, since Dutch donor support is so dominant in the region and in the intervention villages and since, for the most part, the NGOs rely on Cordaid and ICCO for their financial support. Also, in the eyes of the inhabitants, PCG and DNB played a key role in the changes perceived by them. The success of the activities of the supported NGOs was due in no small part to a relatively good period in the cycle of climate fluctuations and by the fact that the Ghanaian economies and political confidence managed to climb out of the deep abyss of the 1970s and 1980s. Economic growth in the south of Ghana, along with rapid urbanisation in that area, also afforded many opportunities in the north of the country and for much of Burkina Faso. The activities of the NGO sector managed to take advantage of this – combined with much better opportunities to transport products to the south through construction of a good paved road, which connects the central northern region of Burkina Faso with Ouagadougou, and that city with Upper East in the north of Ghana and with the south of Ghana. The rapid growth of a commercial economy was also made possible by expansion of a credit sector supported by NGOs, in which credit facilities contributed strongly to *cash flow*, which furthers trade. The question that needs to be asked is whether the economic success could have been even greater if the NGOs (and their donors) had dared to work on a larger scale and to operate more intrepidly, with greater realisation of the repercussions (positive and negative) of the economic world of liberalisation and globalisation. From the perspective of the population, more investment in physical infrastructure (dams, irrigation pumps, roads) could have resulted in even faster expansion – but NGOs constantly backed away from this. Naturally, many of these investments are the responsibility of the government, if it wants to attract economic activity to a region. However, it could also have led to a better private-public partnership of the NGO sector with the Ghanaian civil authorities, as has come about in the meantime in the health-care sector. With slightly more daring, the donors and supported NGOs could make better use of such partnerships in the coming decentralisation – in which case, the donors would have to operate on a larger scale.

One comment should be added, though. Recent official studies in North Ghana into the poverty situation provide a humiliating picture. For the Upper East Region they found that there was massive, increased poverty. In regional discussions, the findings were viewed with disbelief and considerable scepticism. Many NGO leaders believe that there is a crude overestimation of the poverty situation and a crude underestimation of the achievements. The extremely faulty data used at macro level makes political manipulation of data relatively simple. The NGO sector itself is confronted with an ongoing dilemma: harping at a very bad situation could result in more support, but the denial of improvements achieved can

undermine confidence in the effectiveness of 'aid'. Everyone now openly admits that the NGO sector as a whole has failed in setting up its own 'development monitoring system'. With support particularly from ICCO, much work was done in this area during the last two years. However, little use of this could be made for this study.

9.5 Added Value of the CFO channel

13 CFO contributions to the outcomes

There seems to be a major difference between the way in which Cordaid and ICCO have operated in recent years in relations with their partners in North Ghana. In this regard, it is notable how important individuals are, who add a human face to the relationship, and how problematical the lack of continuity and institutional memory can be. Both ICCO and Cordaid seem to have operated inadequately with respect to Ghana over the last 10 years. Only at ICCO can it be said that they are 'out of the crisis'. According to spokespersons of the subject NGOs, support from ICCO (and a little from Cordaid) was extremely important in several areas. This specifically referred to the implementation of a gender policy, the setting up of a better quality-improvement policy and a more strategic reflection concerning the potential investment guidelines. In this regard, it is interesting to note how important the intermediary organisations are: ACDEP in particular, but also the support offered from the Netherlands by I/C Consult. It is also remarkable how important it now seems to be that a sizeable 'development' structure has been established. Individuals from North Ghana who have worked for NGOs and who did consulting work for them seem to have all kinds of links to the 'development lobby'. This lobby encompasses the NGO sector, local universities and local authorities. Considering the relative importance of the NGO sector in bringing about innovations in agricultural, environmental and organisational areas, it can be confidently stated that the NGO sector was of crucial importance for rural development. Its broad social scope and reach also contributed to continued combating of poverty, reaching a large, relatively poor group. The fact that the development activities of PCG and DNB are linked to churches in the subject villages which are socially important institutions, furthers the carry-over effect, the sustainability and breadth of activities. That particularly seems to be the case at PCG. The drawback is that groups that are socially isolated from these churches benefit less. The Muslims of Garu are one example and the traditional spiritual leaders another.

14 Selection and outcomes

It has been stated that North Ghana seems to display a patchwork of NGO activities, particularly with in each village one NGO active. Depending on the strength of the NGO, its activities and particularly the donor support they manage to acquire, there will be greater input or output, effects and impact. In our study we came across interesting differences between the ICCO-supported PCG, with its solid approach and large local significance – and the much more modest, limited approach taken by the Cordaid-supported DNB/BAFP. The fact that Northeast Ghana was 'opened up' the last decade and fully benefited from the economic 'boom' in the South offers a somewhat one-sided, perhaps optimistic view. If this study had been conducted in more isolated parts of Northwest Ghana, or in the thinly populated and barely accessible Northern Region, the NGO activities there would probably have been smaller in scope and people would have benefited less from the relatively favourable conditions.

15 Final remarks on the CFO channel

The existence of a CFO channel has led to broad, effective support in North Ghana to the main religious development organisations active in the area. It has also resulted in a large number of individuals that, thanks to CFO support, managed to expand to a ‘development staff pool’, which is politically and strategically important at higher pay-scale levels and at other organisations. Support from the CFOs (especially from ICCO) for quality improvement has been important for the work of the NGO sector in North Ghana. The existence of a broad civil society in the research region would not have been possible without CFO support. However, for too long, the NGO sector has trusted blindly on the long-lasting continuation of the ties with ICCO and Cordaid and the financial dependence that has long been the case gives cause for concern, certainly in view of the drifting policy of Cordaid (a good share of the ‘development intelligentsia’ depends entirely on the CFOs for their salaries). Of course, support to the NGO sector could also come from embassies or country offices of international organisations and, to some extent, this does take place in Ghana. The question is whether this could be done with the same commitment and long duration as was the case with ICCO and, every now and then, with Cordaid. However, the added value of the CFO channel (in terms of commitment and long duration) could have been better exploited than was the case, and the CFO sector should have been more successful in building bridges between small-scale capacity structures in Northern Ghana and small-scale involvement by the Dutch people. The experiences in one of the PCG villages in Ghana, for example, with this ‘development aid with a human face’ show this effect, but are diametrically opposed to the bureaucratic and stand-offish method of ‘development’, of the kind employed by the large bilateral and multilateral donors (including the Netherlands Embassy).

16 Comparison with the Andes study

The ‘impact’ of the NGO’s work in North Ghana is substantially larger and better demonstrable than the findings of the Andes study reveal (cf Bebbington et al. 2002)⁸³. The activities of the NGOs in Northern Ghana are very practical and seldom imbedded in a Great Debate about the future of the area or of the ‘peasantry’. The major social changes in the Sahel (particularly the spatial mobility and the break-through of commercialisation) still play a too minor role in the strategic discussions of NGOs. Mobility is being ignored, partly because it is seen as an undesired development (which is understandable from the standpoint of a religious ‘recruiting strategy’: fluid, mobile people easily slip away from sedentary local frameworks). For the second factor, commercialisation, there is interest, but many do not dare to accept the challenge it offers. To do so, they would have to think on a larger scale and be willing to take the lead in large-scale public-private partnerships. ICCO and less so Cordaid begin to start some minor experiments along those lines. In the health-care sector in Ghana there is a recent break-through, but in the ‘livelihood sector’ it is only just beginning, and with too much hesitation.

Compared to the Andes study, attention given to cultural identity is less prominent in Northern Ghana. The strategic use of identity (religious and ethnic) by politically-motivated manipulators in North Ghana is becoming a problem that receives too little attention. The experiences in Nigeria, for example, are too quickly pushed aside with ‘it won’t happen to us’. What is standing in the way of religiously-inspired NGOs in general – also in other countries – is that they are pre-eminently based on cultural identity, which in many cases links religious

⁸³ Bebbington, A., R. Rojas & L. Hinojosa, 2002, Contributions of the Dutch Co-financing Program to Rural Development and Rural Livelihoods in the Highlands of Peru and Bolivia. Synthesis Report. Boulder: University of Colorado.

choices to ethnic specificity. Since the religious frameworks became localised (the leadership is now localised nearly everywhere, with virtually no 'white' contributions anymore), the local identity received extra emphasis (if only because of the 'ethnic' language used in many church services and meetings). In that regard, Cordaid understands that there is more support needed for NGOs that concentrate on human rights and peace activities (including preventive activities). The improvements in livelihoods which are visible in North Ghana are precarious. It can easily be undermined (with much of the accumulated capital being destroyed again) if there should be (another) explosion of violence based on Muslims versus Christians and/or on ethnic sentiments (or 'local people versus immigrants'). The implementation of the coming decentralisation will be of great importance. The North Ghanaian NGOs have prepared the people there well and their executives could play a prominent role. Much will depend on the way in which decentralisation leads to local exclusion of local minority groups. Identity-based conflicts are difficult to handle, particularly by agencies which, and executives whose livelihoods depend on identity marking, or - even if they deny that - , can be positioned in a cultural specific 'camp' if a conflict develops into violence.

We want to conclude with the obvious paradox of Christian-inspired development partnership in the current era. Both DDO-N/B and PCG, as faith-based development organisations, can be (and probably are) most effective among Catholics resp. Presbyterians in Northern Ghana. Their development, social and religious work could (and probably does) reinforce each other. However, they have strongly internalised an attitude that they want 'to reach all' and that they do NOT want to be portrayed as a religiously specific organisation. They are supported by two Dutch organisations whose history is strongly religiously specific, but whose creed has become a rather vague 'humanism'. Cordaid even seems to be somewhat ashamed nowadays of its Catholic partners in Northern Ghana. ICCO is very clear in its conviction that its Ghanaian partners should reach beyond cultural boundaries. If identity is no longer used as a marker, neither in the current Dutch society, nor among Northern Ghanaian NGOs whose existence depends on ICCO and Cordaid, what then is the difference between Cordaid/ICCO and for instance NOVIB/Oxfam International and what is the difference between DDO-N/B and PCG with non-faith-based NGOs?

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Interview with Mr Malex Alebikiya, secr. of ACDEP, 5/3/2002 in Tamale, by Ton Dietz, Samuel Donkor, and Francis Obeng

Interview with Rev. Stephen Alando, pastor and chairperson of Presbytery Northern Ghana and Mr Dan Kolbilla, project manager Langbensi Presbyterian Agric. Station and future development officer, March 5, 2002, in Tamale, by Ton Dietz, Francis Obeng, and Samuel Donkor

Interview with Mr Rex Asanga, Mr Moses Aduko and Ms Rosemary, Catholic Diocese Navrongo-Bolgatanga, 6/3/2002, in Bolgatanga, by Francis Obeng, Samuel Donkor and Ton Dietz

Interview with BAFP management, 6/3/2002 in Bongo: Mr Moses Aduko, Ms Faustina Kuug and Mr Richard Aniah by Ton Dietz, Francis Obeng and Samuel Donkor

First visit to Anafubisi and Lungu in Bongo District

UK Parliamentary IDSC Seminar with Civil Society Organisations in Northern Ghana, in Tamale, March 7, 2002, on Poverty in Northern Ghana and the Ghana Poverty Reduction Strategy (Report: Ton Dietz and Saa Dittoh)

INCEPTION WORKSHOP, 7-8 March, Bolgatanga (see below for group composition).

Observation visits to Kugsabile and Tambalug, 10-12 March

Focus group discussion Kugsabile Village in Garu, 11-12 March

Focus group discussion Tambalug Village in Garu, 13-14 March

Focus group discussion Anafobisi Village in Bongo, 18-19 March

Focus group discussion Lungu Village in Bongo, 20-21 March

Interview with Mr. Faalong, District Director of Food and Agriculture in the Bawku East District, 20th March 2002 by Kees van der Geest

Interview with Mr. John Abugri, nutrition officer of the Ministry of Health (MoH) in Bawku East District and manager of the Bawku Nutrition Programme (BNP), Bawku Town, 20th March 2002 by Kees van der Geest

Interview with Dr. Alexis Nang-Beifubah, District Director of Health for Bawku East District, Bawku Town, 20th March 2002 by Kees van der Geest

Group discussion at the office of Ghana Educational Services (GES) in Bawku on the 21st of March 2002, recorded by Kees van der Geest. Participants were Mr. Paul Asikisimi, (District Director of GES), Mr. Robert Kulbo (Assistant Director of Educational Services, and Mr. David Moli (staff member of GES).

Interview with Dr. Fenteng Danso, District Deputy Director of Food and Agriculture and District Veterinary Officer in Bongo District, 27th March 2002, by Kees van der Geest.

Interview with Mr. Jacob W. Asigri, District Director of Ghana Educational Services in Bongo, 27th March 2002; by Kees van der Geest

Interview with Chief A.J. Awuni, peripatetic officer of Ghana Educational Services in Bongo, 27th March 2002; by Kees van der Geest

Interview with Dr. Yakubu Bayayinah, District Director of Health Services, Bongo District, 27th March 2002 by Kees van der Geest.

Interview with Ms. Agnes Atayila, Nutrition Officer, Bongo District, 28th March 2002 by Kees van der Geest.

A visit to the Nutrition Rehabilitation Centre in Bongo Town, 28th March 2002 by Kees van der Geest.

Interview with Mr. Francis Dery, District Director of Food & Agriculture, Bongo district, 28th March 2002, by Kees van der Geest.

Interview with Ms Jennie van der Mheen, programme officer for Ghana and Burkina Faso at ICCO, 16/4/2002, by Ton Dietz and Fred Zaal, at Utrecht

Interview with Jaap van der Zeeuw, Head development Co-operation at the Netherlands Embassy, Accra, 24/4/2002, by David Millar

Interview with Peter de Keijzer, head Central and West Africa, Cordaid, The Hague, 13/5/2002 (partly together with Fred Zaal).

LIST OF PARTICIPANTS AT THE INCEPTION WORKSHOP 7-8 March, Bolgatanga

	NAME	DISTRICT	ORGANISATION
1.	Baba Yarful	Bongo	GES
2.	Akanson Dominica	Bongo	GES
3.	Faustina Kuug	Bongo	BAFP
4.	Rose Ajour	Bongo	BAFP
5.	Richard Aniah	Bongo	BAFP
6.	Ebenezer Lamptey	Bongo	WVI
7.	Agnes Atayila	Bongo	MoH

8.	Moses Aduku	Bongo	BAFP
9.	William Mbabila	Bongo	District Assembly
10.	Clothilda Abapughire	Bongo	District Assembly
11.	Beatrix Bawa	Bongo	MoFA
12.	Alex Akama	Garú	PAS
13.	Francis Abugri	Garú	MoH
14.	Kpaja N. P.	Garú	Traditional leader
15.	Emma. Azanapuyo	Garú	Assemblyman
16.	John Abugri	Garú	Bawku Nutrition Project and ACDEP
17.	Lucy Awedagha	Garú	MoFA
18.	Dan Kolbilla	Langbensi	PAS (Langbensi)
19.	Solomon Atiga	Garú	PAS
20.	Lilian Azuure	Garú	GES
21.	Habiba Azuure	Garú	Assemblywoman
22.	Damata Issaka	Garú	Magazia
23.	Solomon Awini	Garú	BESSFA
24.	Margaret Akudago	Garú	Widana Health Centre
25.	Rev. S. A. Alando	Tamale	PCG
26.	Dr. T. B. Bayorbor	Tamale	UDS
27.	Samuel Donkor	Tamale	UDS
28.	Joyce Bediako	Tamale	UDS
29.	Paul Adraki	Tamale	UDS
30.	Prof. dr Saa Dittoh	Tamale	UDS
31.	Adigi Dominic	Garú	PAS
32.	Akiskame E. Anang	Sandema	PAS (Sandema)
33.	J. Y. Faalong	Garú	MoFA
34.	Francis Obeng (workshop organiser)	Tamale	UDS
35.	Prof. dr Ton Dietz	Amsterdam	UvA