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Full Length Research Paper

Elite perception on issues relating to poverty in Northern Ghana

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The world continues to grapple with poverty. It is estimated that at least two-thirds of women in the world live in abject poverty without adequate food, clean water, sanitation, health care and formal education. These people live particularly in the rural areas and urban towns. To many educated elites, living below one dollar a day is the yardstick for measuring poverty. In Ghana poverty is mainly related to the three Northern Regions – Upper West, Upper East and Northern as well as parts of Central and Western Regions. These manifestations were very critical in the development orientation of a country like Ghana. In order to help address these issues, this study tried to find out how elites in the Northern Region understand and perceive the levels of poverty and how to eradicate them. It was found out that poverty is very much related to hunger, insufficient education, poor health facilities and insufficient access to income. The most affected in this poverty web are women and children. It was also fount out that the harsh climatic and environmental conditions contribute significantly to poverty in Northern Ghana.

Keywords: Perceptions, Northern Ghana, Poverty, Poverty Reduction and Elites.

INTRODUCTION

In most studies relating to poverty, efforts are made to determine the underlying factors and causes of poverty. Also, the issue of poverty is determined generally without recourse to one group or institution. Poverty has become a generic term in the sense that all throughout the world there exist poverty in every country. There is a degree of absolute poverty in even the industrialized countries where inadequate nutrition, health care and living conditions threaten the lives of the inhabitants. In the developed countries, one in every four persons is unable to satisfy the basic needs of life such as adequate nutrition, access to safe and sufficient water, clean environment in terms of fresh air to breathe, proper sanitation and health care including family planning services (Stronquist, 2002; Thompson, 2002; Duke 1990)

Poverty is an attitude of hopelessness, ignorance of available resources, and dependence upon others, discouragement, lack of confidence skills, trust, integrity and ineffective sustainable organization. The level of poverty in Ghana fell from 51.7% in 1991/92 to 39.5% in 1998/99 and further to 28.5% in 2005/06. (Ghana Statistical Service, 2007) Between 1992 and 1999, the poverty reduction was not evenly distributed but concentrated in Accra and the forest (rural and urban) localities. Other areas were the savanna belt. It was observed that the increasing rate of poverty was manifest in the northern savanna zone with over 60% of its inhabitants below the poverty line (GSS, 2007). The incidence of extreme poverty in rural savanna zone of Ghana has declined significantly from about 59% in 1999 to about 45% in 2006 GSS, 2007). Also about 86% of the total population of Ghanaians living in poverty is in the rural areas.

These statistics are validated by other authors who rate the national literacy level of women in Ghana as generally low (Adoo-Adeku,2001;GSS, 1989). The Ghana Statistical Service (GSS, 1989), the Ghana Living Standards Survey (GLSS 2004) cited in Asiedu, Adoo-Adeku and Amedzro (2004), underscore this fact. The former rates men 43 % and women 23% literate while the latter indicates that 50% of Ghanaian adults are literate in English or local languages (Amedzro 2005). Africa's track record of low level of development characterized by deteriorating economic environment and a higher population growth are also unequalled. The net result is low per capita income and high proportion of the people living below the poverty line. Women and children are the worst affected in this phenomenon (Adu 1999; Bhola 2004: Bieko 2006). The Ghanaian situation of women closely mirrors what pertains in continental Africa. Women in Ghana constitute about 51% of the population (2000 Population and Housing Census) and contribute immensely to the national development effort. Yet women are hamstrung from realizing their full potential by a number of very critical factors. In addition to their numerous domestic and productive roles, which take considerable time, they are also inhibited by a general lack of education, little access to credit, land, information, labour and market (Haddad, 1991 cited in Ampofo 2001). According to Ampofo (2001) the literacy rate of women in Ghana is only 23% as compared to 42% for their male counterparts. A 1991 publication of the Non-Formal Education Division (NFED) of the Ministry of Education (MOE) also intimated that northern Ghana scored a higher illiteracy rating than the south and that women had a generally higher number of illiterates than men. Statistics in 1988 also show that more than 91% of women are in the informal sector, mostly self employed in food crop farming, retail trading and small scale manufacturing, a sector highly vulnerable to poverty (Ampofo, 2001).

The picture painted above is exacerbated by the overall economic position of Ghana among the comity of nations. Ghana ranks a shade above the least developed countries of the world (National Human Development Report, 1997) cited in Ampofo (2001), Ghana- Vision 2020 (The First Step: 1996-2000) best illustrates the problem: "the social conditions of many Ghanaians are characterized by low living standards and a generally poor quality of life. More than one-third of Ghanaians live below the poverty line and some 7% in hard-core poverty" (p.v) (Zumakpeh 2006). The GSS (2000:10) defines extreme poverty "as those whose standard of living is insufficient to meet their basic nutritional requirement even if they devoted their entire consumption budget to food". The report contends that while the incidence of extreme poverty in Ghana has decreased from over 36% in 1991-92 to just under 27% in 1998-99, poverty still remains unacceptably high, with about 25% of Ghanaians being extremely poor - women being the worst affected.

Ampofo (2001) cited in Zumakpeh (2006) also classifies one-third of all Ghanaians as poor and argues that women and young people are the most vulnerable. She further postulates that the deadly combination of high inflation and the burden of Structural Adjustment Programmes have impacted negatively on the lives of women. "Vision 2020" also asserts that, "with the exception of life expectancy the condition of females compares unfavourably with males and conditions in rural areas are generally worse than in urban areas." (p.v). Ampofo describes this unhealthy state of affairs in Ghana as "feminization" of poverty.

However, if poverty constitutes a serious problem in Ghana, it is considered endemic in the three northern regions of the country. The reasons for this state of affairs are complex and include geographical, historical and political and are not, at the moment, the burden of this study. Suffice it to say, however, that poverty in the north of Ghana is a documented fact. The 2002 Annual Progress Report of the Implementation of the Ghana Poverty Reduction Strategy (GPRS:95) identifies "the three northern savannah regions (the Upper East, Upper West, and Northern Regions)" as the worst affected areas of the country where the "incidence of poverty are 88%, 84% and 70% respectively, against a national average of 39%". Indeed the report maintains that poverty in these parts has not only deepened, but that it has actually become more intractable. The GPRS adds that women experience greater poverty, heavier time burdens, limited productive resources and lower literacy rates (Zumakpeh, 2006).

According to the GSS (2000) poverty in Ghana is not only a largely rural phenomenon, but it is also disproportionately concentrated in the Savannah regions. The report indicates that this part of the country has benefited little from poverty reduction at the national level. It also classifies more than 50% of all the people in rural Savannah as extremely poor. It added the disquieting note that where as the incidence of extreme poverty at the national level saw a decrease between 1991-92, it actually increased in the Savannah regions. Ampofo (2001) shares similar sentiments and is positive that women are not only poor but that those in the northern parts of the country are the most vulnerable.

This study therefore sought to determine the perceptions that the elites of the northern part of Ghana hold towards issues of poverty. It discusses the problems of poverty and ways of reducing it.

METHODOLOGY

The study adopted the mixed method of collecting data from the respondents. The questionnaire was the main instrument designed to solicit information from the elites. These were educated inhabitants residing or working in the three Northern Regions of Ghana. The three northern regions were zoned and in each region a district was selected. In each district the regional capital was identified and individuals were contacted personally to answer the questionnaires. Other respondents were traced to their homes especially the chiefs and queenmother (heads of women) and opinion leaders while the politicians were mainly the Assembly members of the District Assemblies selected. They were civil and public servants. Other respondents were educated chiefs and opinion leaders, students and politicians. On the other hand, interviews were also conducted on a cross section of the respondents to get in-depth information on what they perceive as poverty and the factors that promote it. Data was analyzed using both tables and narratives.

RESULTS

The study sought the views of the educated elites on what constitute poverty, the dimensions of poverty and remedies to reduce poverty in the northern parts of the country.

The Concept of Poverty

The issue of poverty was conceived from different perspectives. These included income, assets and the inability to meet the daily needs of a family. These needs transcend education, health, good drinking water and performance of traditionally held cultural roles. In fact 20 (58.8%) out of 34 respondents attributed poverty to the inability to provide the basic necessities of life or make ends meet or cater for the household, i.e wife and children.

According to a female respondent with tertiary educational background, and a civil servant of middle income status, poverty was seen as: "a situation where one is unable to provide for oneself the human basic needs such as good water, shelter, clothing, health needs due to low income rate; inability to produce enough goods resulting from natural disaster or human harmful activities."

Another female teacher with tertiary education background in the 25 – 35 age range stated that: "any person or community not able to possess access to formal education, health facilities, good drinking water and shelter due to certain constraints such as low level of human resource development and low agricultural productivity."

In short, it presupposes that poverty centres on the inability to be self-reliant financially and materially. The result is that, it relates to someone in constant state of want relative to the place, environment and conditions he or she finds himself or herself or unable to live a fulfilled life.

To another 25%, they maintained that poverty if the increasing deprivation of basic conditions of life such as money, food shelter and perhaps resources. These were explained as

."A state of condition of an individual, community or group of people having little possession or money to

carry out activities on their own for a better standard of living." (Politician/Assembly member)

A respondent stated that when we talk of poverty, it involves "a long term deprivation of well-being, a situation considered inadequate for a decent life" (Male, 47 - 57years, high income). Also, "When one finds it extremely difficult to meet the basic needs of life (food, clothing and shelter) and to get one square meal a day is a problem" (Male, 36 - 46 years, civil servant, tertiary).

Poverty therefore is a relative term but generally it occurs when people are not able to meet the basic needs of life, for example, food, clothing, education, health and housing."

A Trade Unionist (GES), with tertiary, and of middle income level perceives a poor person "as somebody who can not afford who cannot afford three square meals, have no property of any kind and vulnerable to diseases, has stunt growth and occupies low position in society" while another Assembly member remarked: " A state of hopelessness due to the lack of resources to support basic human needs such as adequate food, good drinking water, good housing, access to health services, and the ability to educate the children (Pay school fees)." Further to those remarks was one by a female Assembly member and civil servant, with tertiary level of education who indicated that poverty is "A living condition that keeps the individual in a state of perpetual dissatisfaction with life in terms of affording basic needs satisfactorily"

Five Major Conditions Associated with Poverty

In order to ascertain the underlying issues pertaining to poverty, respondents were asked to state five major conditions which they felt were associated with poverty. The responses were varied and cut across almost all the major areas of the society: cultural, social, environmental, physical and political.

The five major conditions associated with poverty in rank order were as follows:

1. Poor health, diseases, malnutrition and growth retardation (30) 88.2%

2. Low level of education, illiteracy and low access to education (18) 52.3%

3. The general environment (i.e. inconsistent and erratic rainfall pattern, land degradation, poor agricultural practices (15) 44.1%

4. High population growth, high birth rates, large family sizes, unplanned family life and polygamous families (12) 35%

5. In adequate dieting intake, hunger and starvation (12) 35.3%

6. Lack of finance (wealth), low incomes, inability to access financial assistance, inability to invest and lack of capital for productive activities (10) 20.4%

7. Powerlessness/hopelessness/inferiority complex, voicelessness, low status in society, general disrespect for the person, absence of basic right (10) 29.4%

8. Ignorance (9)26.5%

9. Conflicts (wars) and political instability (5) 14.7% slums, shelter and poor living conditions (5)14.7%

10. Corruption and mismanagement (4) 11.8%; culture and socio-cultural beliefs (4) 8% lack of employment (4) 11.8%

11. Inadequate clothing (3) 8.8% laziness and refusal to work (3) 8.8% increase in crime and theft (3) 8.8% lack of access to development information (3) 8.8%.

12. Others mentioned, Worry (2) 5.8%; high mortality rate (2) 5.8%; marketing, (2) 5.8%; low enrollment and retention of girls in school (2) 5.8%. Property-less (1); disobedience (1); external family system (1); lack of initiative (1); rural-urban migration (1); low aspiration (1); improper use of time (1) poor performance in class (1) 2.9% each.

The study therefore shows that the five major conditions that the elite associated with poverty were poor health, low level and access to education, poor and hash environmental conditions and high population growth.

Reasons for these Conditions

The conditions associated with poverty cannot be determined in isolation. Among the reasons were the absence of infrastructure, the poor environmental conditions making it difficult for development of natural life, the visibility of poverty in most communities which is a reality in the northern part of Ghana and that once poverty sets in, law and order breaks down. In the words of a female respondent aged 36 - 46 years, of tertiary education background and middle income level, "Hunger is prevalent because inadequate food makes one malnourished, ill, promotes that attack of diseases increases violence abnormal behavior - stealing, prostitution, weakens the human system not to work hard to produce more, inability to attend school and pay fees, prevents one from gaining knowledge, skills and information from the outside world."To others, poverty makes one susceptible and vulnerable with the abscess of basic need in life, because the economic power is not available to educate the children and to acquire good health services.

A male respondent who is a program officer with an NGO stated; "I think so because if one remains uninformed, always under war conditions and very hostile weather conditions and the inability to get seed capital to start working against poverty, then you must be poor indeed". It was also explained that, a hungry man is always an angry man who will have no focus into the future. The respondents were of the view that one is not respected in society if he faces the conditions

enumerated above. These conditions prevent development. Poverty also makes people to resort to some bad practices.

Strategies for Coping with Poverty Situations

Like all living organisms, individuals and societies find ways of adjusting or coping with situations when they occur. Poverty is one such situation. As a result, it became evident as the study attempted to find out from the respondents how people engulfed with povertystricken situations can conveniently cope or find strategies for existence.

Several strategies were mentioned. It was found out that some persons when confronted with such situations solicit assistance or remittance from working relatives to support themselves. It was the view of others that, people cope with poverty through perseverance. This is done by working harder and using unimproved methods in their procedure or by managing resources more prudently. They also secure and make efforts to live from hand to mouth while others resort to begging.

A female respondent with secondary education and middle income stated that they cope "by initiative, drive and courage to refuse to give up in the face of problems by being creative and adjusting to the situation and using the environment to provide your basic needs".

Six other respondents (17.6%) were of the view that providing cheap labour becomes a means of survival. They normally migrate to more endowed places, sell their labour or earn a living. People cope with poverty by accepting any kind of job regardless of their qualifications. They sacrifice luxury, disposal of personal assets and doing menial jobs or by selling their labour cheaply and subjecting themselves to odd hobs which otherwise they would not have done.

In contrast to the above measures, it was the opinion of five respondents that people use unorthodox (criminal) means to cope with poverty. For instance, as indicated by a female respondent with tertiary education people cope with poverty by trying to find out ways and means of getting his basic needs, even if it means going against the law of the land or by engaging in corrupt practices and other dubious means such as armed robbery, cattle stealing and cheating to make a living.

Other strategies centered on the individuals resigning themselves to fate. These statements as indicated by four respondents sum it up.

• "Some resign themselves to the situation and live a backward life. They do not adapt to social change" (Head teacher).

• "Hoping and praying while others resort to petty gambling or by relying on the little that they can get and also to the mercies of God" (Female, 36 – 46, tertiary education, public servant, low income).

• "Endurance, faith in posterity, looking for favours by telling lies, defaming others, fate and suppressed feeling" General manager, Catholic Schools).

• "Accept the situation as their destiny and contain the situation and manage to survive." (Female, Assembly member)

These statements meant that some people just become content with their lot. It was further revealed that others tend to "strive to attain high education, generate more incomes and increase agricultural productivity". Another respondent had this say: "Some engage in conflicts fueled by their few colleagues to survive and others remain at the mercy of the Almighty God" (Male, tertiary, middle income, 25 - 36 years).

It was the suggestion of a respondent that most people cope with the situation "by seeking local treatment when sick, and eat once a day to sustain themselves" (Civil servants, tertiary education, 36 - 47 years, male).

Gender Relations and Poverty

The levels of relationship that exist between the genders either promote or alleviate poverty. Gender roles differ from community to community based on traditions and cultural values. The study therefore sought to find out how gender relations in the various communities in which the experts (elites) live affect the level of poverty.

Absence of Employment

The study observed that 8 respondents (23.5%) were of the view that the prevention of women in the northern parts of Ghana from engaging in gainful employment lead to poverty. These needs were echoed by the following statements.

• "Women are not allowed to engage in gainful employment and as a result contribute very little to the family budget" (Male, 36-46 years, tertiary, civil servants, middle income status).

• "Gender relations affect the level of poverty because most women are not given the mandate to unearth their gift and talents to help generate more income" (Male, polytechnic, public servant, middle income).

• "Women who can manage with little resources are sidelined" (Polytechnic Administrator)

• "Relegating women to the background and treating them as second-class human beings. They are not allowed outside home for income generating activities" (Female, Director of Education).

Education

It was the view of 9 respondents (26.5%) that the unequal level of education existing in the north is a primary factor. Women in the North are either not formally educated or had little formal education. This limited level of education makes the women poorer. Education is basically in favour of the entire boy child. As a respondent with tertiary education and a public servant stated:

• "Women in my community are not very much encouraged to go to school or learn a trade, hence high level of poverty in my community.

Sharing of Responsibly

It was found out from the study that responsibility in the home among the sexes promotes poverty. Women in the north shoulder a lot of responsibility in the home basically taking care of everything. Thus, the little resources they had are spent in the home for the family. These sentiments were indicated in the following statements:

• "Women and wives shoulder the responsibility of sustaining the family through extra hard work" (Community development officer, male).

- "Gender relations affect poverty levels seriously because the females are mostly dependants instead of productive partners" (Female, Social welfare officer)
- "Gender relations affect the level of poverty especially where the women have to take care of the children and generally provide for the up keeping of the home" (Chief/Head of community).

Cultural Values

One area that delved into the issue of poverty was the traditions and cultural values existing in the north. These cultural values make women take very little part in decision-making affecting the home and the community. As one civil servant stated,"Traditional, culture and social perceptions about women puts women in subordinate position, sees women as property of men, prevents women from gaining information, participating in decision making and exercising their rights resulting in low productivity". Another had this to express: "Females are perceived as bearers of children and this endangers their empowerment to liberate themselves, from poverty." Also early marriages result in population growth. Also, "cultural beliefs and low levels of education of women makes women to take little interest in decision making in terms of decisions on income even what belongs to them". In addition, women who are rather hard working

are not given leadership roles in the home. Such gender discrimination in terms of decision making affects the level of poverty. It was the opinion of 2 (5.9%) respondents that cordial gender relations alleviate poverty. To them, the two partners have to co-operate with each other to be able to handle and cater for the family. In sum, the prevention of women from playing certain roles in the society adversely affects the level of poverty in the north.

Solving Poverty through Self-Efforts

In most situations, poverty is fought from outside. That is people outside try to assist communities and people deemed to be poor. This study, however, tried to explore how the numerous problems facing the poor could be solved by communities or people themselves. The elites from the north found out that for the large family sizes, the people could avoid large family sizes and polygamous family systems.

Attitudinal Change

The study found out that one way of solving the problem of poverty by the communities was through attitudinal and social change. For example, it was indicated that the people must change their attitude and bad cultural practices and try to protect the environment. Some respondents stated: "This could be done by setting the priorities right. For example, spending less on funeral celebrations and adding some reserves for education of their wards" than to adhere to cultural taboos that do not help reduction in population growth, inappropriate farming techniques, and provision of portable water." They can also do so by participating in communal labour to acquire certain things like schools, toilets, dams etc for their communities.

Handwork and Resource Management

Six respondents (17.6%) were of the view that the people can solve poverty through hard work and managing resources well. They ought to be innovative to work (farm) for increased yields and incomes by expanding their farms. It was also suggested that the poor can reverse the current situation by perceiving life in general in a more positive way.

Skills Development

The elites brought to fore that the poor can solve their problems through skill acquisition. This statement was

proposed by 15 respondents (44.1%) who indicated that

• "the unemployment problem can be solved if the youth and people try learning employable trades or self-employable trade" (Female, Assistant head teacher),

• "They should identify of basic skills for themselves" (Nurse),

• "The people should engage in income generation activities such as venturing into backyard gardening and learning vocational skills". Also included were: "acquisition of loans in order to engage in economics ventures, establishing more vocational and technical institutes in order to help them acquire employable skills" (Queen or head of women in the community).

Environmental Protection

It was found out that one of the principal causes of poverty in the north was the harsh climatic and environmental condition. To overcome this, it was the view of four respondents that, the environment must be protected by planting more trees that are of commercial value with edible fruits. A respondent with tertiary education stated: "This could be done by planting more trees (agro-forestry) like mangoes, cashew and oranges to improve the rainfall pattern".

Conflicts

It was also indicated that conflicts which leads to poverty could be avoided by intermarrying tribes, religious groups and opponents while at the same time acquiring formal education particularly by the females.

Five Areas Development Action is Needed to Reduce Poverty

In spite of the institutions of support, it was necessary to find out the areas in which development action is needed to reduce poverty at the community level. This brought the need for the respondents to identify 5 major areas for such developed action. Thirty-one arrears were identified (Table 1).

The 5 responses each from the thirty-four (34) experts indicated that various areas need attention. The highest response of 15.5% each was in the area of education and agricultural practices respectively. In education, interventions (development action) were needed through the provision of schools, non-formal and civic education in other to create the needed awareness on all issues relating to poverty. On agriculture, it was stated that, there was the need for the intensification of crop and animal farming. Another 15 (8.8%) each mentioned better health facilities and financing of agricultural

Areas for Developmental Action	Number of	Percentage
	Respondents	
Education	23	13.5
Agriculture	23	13.5
Health	15	8.8
Small Scale Industries	6	3.5
Provision of water (dams + dug out wells)	12	7.0
Marketing	3	1.8
Improved Storage, food processing and food security	5	2.9
Skills training (Capacity building/entrepreneurial training)	10	5.9
Financing/Subsidiary for Agricultural Activities	15	8.8
Cultural practices	5	2.9
Infrastructure	9	5.3
Income generating activities	2	1.2
Economic Empowerment of Women		
Linking communities to development agencies	2	1.2
Promotion of Tourism	2	1.2
Employment	2	1.2
Security/peace	2	1.2
Environmental Concerns/Attitudinal change	2	4.1
Integrating local resources	7	0.6
Intensification of family planning education	1	0.6
Monitoring and Evaluation of projects	1	0.6
Joint venture projects	1	.06
Revenue generation	1	0.6
TOTAL	150	100

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production through subsidies. The third major area of concern was the provision of good drinking water; constructing of dams and dug-out well which can assist in the supply of water all year round. Another area where development action was needed was skill training in employable skills and entrepreneurial skills development. This to them require the establishment of vocational and technical training centres. This was followed by the need for better infrastructure (5.3%) such as good road, VIP projects and better housing systems. Again, it was important to the respondents that small-scale industries are established to process shea-butter and other produce from the north. Furthermore, environmental concerns and attitudinal change such as eliminating the bad cultural practices and gender bias were mentioned alongside others. As one female respondent who is a civil servant indicated: "There is the need to sensitize and create awareness on rights and responsibilities, intensify dissemination for information on government policy, gender issues and citizen participation in development projects by involving the National Commission for Civic Education (NCCE) and revamping cinema shows in the communities."

Interventions Need to Overcome Poverty in Communities

Six major areas were made available as a basic to intervene in the areas mentioned. These were education, government intervention, external support, role of the district assemblies and skill acquisition.

Education

This was one area that attention was centered. A large number of respondents 14 (41.2%) mentioned this. According to two female respondents, 36-46 years, civil servants with tertiary education,

• "Education (sensitization) of the people about education and enrollment and retention of children in school, provision of irrigation dams and micro-finance to undertake dry season farming, infrastructural development, roads and market".

• "Intensify literacy classes, NGOs project implementation, equipping and empowering communities especially women with relevant information, knowledge,

skills through money, word, body and civil liberties to take control of fundament aspect of their lives.

A male respondent with tertiary education and a public servant, interventions needed to overcome these were, "to promote education generally and technical and vocational education in particular. Give preventive, protective health education and improve knowledge of resource management for increased income levels". The need for all to perceive education as the very basis for development; the need for stronger political will from politicians; and the society must create the enabling environment for intervention from NGOs etc (Male, 25-35, tertiary, public servant, low income).

Workshops and seminars were be organized to educate people on topical issues on poverty alleviation. Also, co-operative societies and education should be encouraged to help them access credit facilities" (Female, 25-35 years, tertiary, teaching, low income).

Government Intervention

It was the opinion of 10 (29.4%) respondents that government intervention is needed to overcome the five major areas where development actions were needed. The following statements as indicated by respondents attest to this.

• "Government and donor interventions coupled with self-will to succeed."

• "Government support financially to enable communities to be self-income generating".

• "Donor and government to reduce waste and the people involved in decision making in their communities."

• "Government being the largest institution must intervene by providing all the necessary tools for overcoming these issues". (25 – 35years, tertiary, public servants)

Institutional Support

Generally, institutional support represents a major call for action as far as development is concerned. To the respondents (5 or 14.7%) such support encourages participation and action. According to a female respondent, between 36 - 46 years with tertiary education and middle income level. "Assistina communities to grow trees and provision of dug-out wells and dams for dray season farming; establishing manufacturing industries to process vegetables and food crops, providing capital for farming, opening areas of employment to curb rural-urban migration, subsidize agricultural import and fertilizers for farming can help reduce poverty." Another male respondent 47-57 years and also a public servant supported the statement this way: "A coordinated program of intervention involving the community members the owners of the activity and then the various stakeholders as supporters'.

Role of District Assemblies or Local Government Authorities

The District Assemblies were found to be good agents in the development process. It was the opinion of a few that the district assemblies in the north could provide the needed capital and logistics. As indicated by two respondents both civil servants a male, and female, 75% of District Assemblies Common Fund should be given to women, while rural banks should be established in every district capital to provide soft loan facilities to women in particular' (Female, Assembly member).

Skill Development

Generally skills developed in the communities are supposed to reduce poverty, crime and conflicts where the people are gainfully employed after undergoing such programs. These people are to train in employable skills. A respondent sums it up thus: Intensification of judicious use of our environment; introduction of <u>skill</u> training for self-employment (emphasis mine), equipping and empowering communities especially women with financial support to take fundamental human life strategies". (Male, public servant, middle income 36-46 years, tertiary education)

Miscellaneous

There were other vital interventions such as the provision of health centers and clinics, encouraging girl-child retention in schools, the need for ready markets for farm produce and people learning to use locally manufactured products. Again, it was suggested that the communities must reduce the birth rate and have proper use of their time. A female respondent, in teaching and of tertiary education status remarked; Irrigation should be encouraged, and people should be educated to be selfdependent."

Ways Through Which Poverty Could be Reduced in the Communities

Indications from the study revealed that communities when assisted can on their own reduce poverty. In the same direction, individuals may hold different views as to the direction or methods to be adopted. The various ways through which poverty can be reduced in the respondents community were summarized in five main ways such as income generation activities, improvement in agriculture, resource development, community interventions and marketing.

On income generation, 6 (17.6%) respondents stated that such activities would help the poor to be gainfully employed and earn some income on regular basis. As one respondent stated: "Through income generating activities, the poor could be helped to be gainfully employed and the modifications of some of the socio cultural practices such as polygamous managers and conflicts".

It was further stated that farming practices ought to be improved. These 12 respondents (35.3%) indicated that there should be improved farming techniques are improved marketing avenues as well as offering good prices for farm produce. Generally, it was the view of another 8 (23.5%) respondent that emphasis must be placed on the supply of water and irrigation dams. A public servant had this to sav: "By encouraging community participation in education and agriculture and encouraging tree planting in order to curb deforestation/desertification, opening up job avenues, forming boys brigade to help curb bush fire and the education of the rights and responsibilities of individuals".

Another respondent stated: "The provision of continuous supply of water all year round, the development of good road network to access food productive area, improved extension service by MOFA, improved health facilities in landlocked area where food is produced" (Male, 47-57 years, tertiary, public servant). Other statements include "Improving the education facilities, improve agricultural practices and help identify their potentials and resources in the community".

By far, it was the view of some respondents that community intervention by the people themselves could reduce the level of poverty. The communities had to be mobilized in self-help projects through the building of health centres to cater for their needs. As a public servant indicated: "The involvement of the community in the identification of the causes of poverty and what the community can on their own do to solve them as well as asking the government and NGOs to help will be a great experience". The District Assemblies were not left out as they were tasked to provide financial assistance to communities that show the promise of reducing poverty in the area of health, irrigation projects, education and forestation. Also, it was suggested that there should be the elimination of gender roles and bias in terms of formal education, reduction in population growth as well as conflict management.

CONCLUSION

The views of the elites from northern Ghana on their perceptions of poverty do not vary widely. These centre

on issues of deprivation in terms of shelter, clothing and food at regular times and the quantity thereof. It did not centre on wealth alone but the conditions in which they find themselves and the ability to purchase what they need at any given time. Thus, monetary value attached to poverty was meaningless. The need to improve upon water sources and provide education to all the sexes as well as improved agricultural practices and the identification of potential sources or material resources were means to overcome poverty. Another important consideration was the planting of edible trees of commercial value that has shorter gestation periods to help communities have some form of income and better standard of living. In addition, traditional beliefs and outmoded cultural practices such as polygamy and large family sizes must be discouraged. According to Dolors (1996). the education of women in all forms can serve as a catalyst in promoting development, empowering the women and gradually reducing the levels of poverty over time. These were some of the opinions expressed by the elites of northern Ghana.

Local government support for the communities in identifying their basic needs before amenities were provided served as a measure to reduce poverty. Thus, the elimination of gender roles and provision of health facilities in selected communities can improve their health status and help reduce the incidence of poverty. As Murphy and Reddy (1977) indicated, social interactions and community cohesion stand the chance of bringing unity and improving the livelihood of the people.

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