The Role of the World Bank in Poverty Alleviation in Ghana: A Case of Village Infrastructure Projects in Atwima Districts in Ashanti Region

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Abstract
This paper has come about as a result of the researcher's interest in rural development. One of the authors' was involved in the implementation stage of the Village Infrastructure Project as assistant project co-ordinator in one of the big districts in Ghana.

This paper attempts to analyse the role of the World Bank in reducing poverty in Ghana with respect to Village Infrastructure Projects which started in 1998 and ended in 2003. The total cost of the project was estimated as $60million where communities were encouraged to apply for concessionary funding for rural infrastructure in four key areas namely; Water, Transport, Post harvest Facilities and Capacity Building.

Poverty reduction efforts have bedevilled Ghana since independence in 1957. This is due to dramatic reversals in economic and social development. With these problems coupled with debt burden, there has been the need for the government to look elsewhere to support her budget and developmental needs. World Bank, one of the foreign financiers has supported Ghana in various ways such as the Structural Adjustment Programme which many economic commentators regarded it as a failure.

Village Infrastructure Projects was meant to augment government efforts to reduce poverty and increase the quality of life in the rural communities. The programme was also meant to be participatory and demand driven. This paper will look at poverty in general and measurement, Village Infrastructure Projects, gains and problems associated with it and policy recommendations.

Introduction
For any country to develop, it requires resources, both human and non human as well as good governance to exploit them. Since Ghana is a developing country, one way to propel growth and development is to generate the needed income either internally or external through foreign agencies such as the World Bank, IMF, European Union and others for training to acquire knowledge through foreign funding. The latter can be invested in productive activities to do what hitherto they were unable to or what they were doing with much ease.

Seth (1973), argues that credit provision in whatever form can enable people invest, particularly the poor who can only invest after acquiring working capital in form of credit. This can be invested in activities like; farming, fishing, trade which increases personal incomes beyond their market derived levels. This is true to Ghana where in spite of the availability of abundant natural resources, people lack capital to exploit them.

Johnson and Miller (1969), also subscribe to this school of thought arguing that most developing countries need help in the form of credit especially to farmers since most of them have resources but lack ability to exploit them. This if provided would consequently break the viscous circle of poverty.

From the above, one may be tempted to say that exploitation of indigenous resources is a prerequisite if development is to be realized, one way to achieve this in Less Developed Economies and Ghana in particular is through use of foreign funding which the world bank has aimed at since 1995. Poverty is said to be the longest standing problems facing governments and populations throughout the world, whether in agricultural, industrials or post industrial societies no matter how it is measured. Despite anti-poverty programmes and aid to the poor, poverty continues in almost developed and developing countries.

Poverty is seen in Ghana as a multi-dimensional issue that emphasizes on quantitative as well as qualitative dimensions. The poor are usually described as those living in households with per capita expenditure below two-thirds of the national average. Hard core poverty refers to households whose per capita expenditure is below one third of the national average. Based on the household sample survey by the Ghana Statistical Service in 2002, about 31% of the estimated total Ghanaian population live below the poverty line and 15% in hard core-poverty. Poor people in Ghana live without fundamental freedoms of action and choice that the better off take for granted Ghana (Statistical Service Survey 2002).

Poverty in Ghana is seen as basically a rural phenomenon. The category of people in this poverty group in Ghana is mainly food crop farmers comprising male youth and women who are voiceless and powerless. These are subsistence farmers that use simple farm tools and implements, farm on small sizes of land and have low level of access to basic community services such as health, education, water and sanitation and cannot access loans facilities from the financial institutions because of lack of collateral security. Even when they applied for the loans from the district Assembly's poverty alleviation fund they get little and most cases none because the money allocated to the fund may be inadequate for the numerous applicants. The Ghanaian Women for instance is constrained by the number of traditional norms and practices. As a rural woman, she is supposed to support her husband's farming activities that at the end of the day he takes virtually all the returns and gives her a token. This means that a woman has lost value and worth thereby leading to their gradual relegation to the background for lack of economic power (Manuh 1989).

The causes of poverty in Ghana has been identified by Nkum and Ghatey 2000 as low output levels especially in the agricultural sector which is the backbone of the economy , which also employs about 62% of the economically active population. Low production levels in agriculture are attributed to bad weather, poor farming practices, inadequate access to fertile lands and credit as well as poor infrastructure like roads, market facilities. Other causes are low levels of education, weak economic base of communities, inaccessibility to employment and unwillingness to participate in community work.

Apart from the rural poverty, there is also an increasing depth of urban poverty in Ghana as a result of high population growth rate of about 3%. The rate of population growth outnumbered the rate of job creation. Rural-urban migration is one of the contributory factors for the increased in urban poverty.

The agricultural programmes of Ghana's government according to (Churm 2004) are designed to accelerate rural development and improve the living standards of the rural dwellers. However, none of these programmes exclusively target the rural folks, who are among the most vulnerable in society.

By comparing past development policies with present plans, it attempts to find differences and/or similarities that may reflect a genuine change in the thinking of decision makers, or serve as a mirror to changes taking place in the international arena and in institutions that mould policymaking in developing countries. Also this comparison may indicate new advantages or challenges that will face those in the primary sector. It will conclude with suggestions of increased participation at the grassroots level to ensure commitment and results, decentralized governance, as well as, issues of good governance and additional policies that will address problems arising from macroeconomic measures.

The main problem that the paper will cover is the formulation and impacts of the poverty reduction strategies especially those at the district level. It will try and trace the extent of participation, used so far in this formulation, by the broad range of actors and how much impact these actors have on overall policy.

Literature Review

Definitions and Measurement of Poverty in Ghana

Definition of Poverty

Poverty is recognized as multi-dimensional with complex interactive and causal relationships between the dimensions. For this reason ISSER 1979 defines poverty as lack of access to basic necessities of life including food, clothing and shelter which implies that people are griped with poverty because they lack access to both economic and social activities. Different scholars and policy makers have defined poverty various ways. To some extent the definition depends on what to do about poverty; however all agree that it's a problem thus agreeing on a need to solve it.

Ravollion (1996) defines poverty as a lack of command over market goods or according to Fields (1994), poverty is inability of an individual or family to command sufficient resources to satisfy basic needs.

In the Ghana poverty Reduction Strategy Paper, poverty is defined as lack of access to basic necessities of life (food, shelter, clothing etc.…) and other human needs like education and health. Generally, poverty refers to a situation of failure to attain a given standard of living which a given society considers minimum (world development report 1990).

Income and expenditure are considered to be adequate yardsticks of standard of living that classifies people as poor or non poor respectively. This measure is commonly known as "poverty line". Two approaches to this end are normally used; that's -Absolute and relative poverty; Absolute poverty means being below the subsistence level or minimum level, necessary to satisfy basic needs; nutritional requirements and non food requirements. Jhingan (1998) asserts that absolute poverty is measured not only by low income but also by malnutrition, poor health, shelter and lack of education.

Relative poverty on the other hand is a situation of unequal distribution of income and other valued goods and services in society. People feel deprived when they compare themselves with others in the society who may be well of. People are relatively impoverished if the average standard of living in their society requires more spending than the income they have available. This standard changes as the society becomes more prosperous. It measures the extent to which household financial resources falls below an average income threshold for the economy

Measurement of Poverty

Subsistence Approach

This was propounded by Rowley Tree and Bowley (Townsend 1993)According to this, the needs of the poor are measured in terms of quantities of food or the cash equivalent and the allowance for additional necessities per capita estimates of income or of food consumption or of the total consumption are used as measures of the welfare situation. Using the 2000 demographic and health survey, 35%of the households in Uganda had deficit in food consumption, 39%had deficits at times and only 26%had enough food.

Basic Needs Approach

This was advocated for by Maslow in 1950s and emphasized by Okwi in 1995.This perceives poverty as a negation of the list of welfare variables (both material and non material) that are considered vital for human survival. He views poverty as a failure to acquire basic human needs. This is true to Ghana as many families' use rudimentary means of transport, illiteracy rates are high, poorly feed families are still many (DHS 1995).

Deprivation Approach

According to Appleton (1995), economic deprivation is mostly used to assess poverty. It focuses on deprivation in terms of income and consumption, assets, access to markets, access to public facilities, social amenities and environmental resources.

Here the extent of poverty of an individual is assessed based on his position in relation to an agreed poverty line, social, cultural participation, demographic and health criteria, possession of assets criteria. Using this approach, Bategeka (1992) puts the percentage of poverty in Ghana at 56.3 percent.

It follows from above that there is persistent poverty in Ghana with the situation being alarming in rural areas where majority of the poor live. In principle government makes efforts to ensure the people enjoy good life by having a good living wage and income generating projects to enable them experience economic growth and good health. This is not available to majority of the people in rural areas where poor conditions of living are concentrated.

A number of organizations and projects like EU, IMF, WB, and projects like structural adjustments programme (SAP), Economic Recovery Programme, HIPC projects and poverty reduction strategy paper have been put in place but have not solved the problem of poverty in Ghana especially in the rural areas. This is reflected in the continued indicators in the form of low purchasing power, high illiteracy rate, land tenure system etc…. Thus the study focuses on one of such organizations –World Bank; by assessing the contribution of the World Bank in poverty alleviation in respect of village infrastructure projects. It goes further to ascertain why World Bank has failed to eliminate poverty in Ghana despite its continued funding.

Income Poverty

Poverty happens when a household takes less than one dollar per day. This means that the people do not have enough food or medicine and they have poor clothes and houses. Income poverty is due to people not having access to money or other assets like land to grow their own food. Poverty can result in stunted growth and early death. The best way to reduce poverty is to encourage and support the development of effective businesses (small, medium and large) which make use of our natural resources and talents to create wealth and employment opportunities.

Non Income Poverty

This happens when people have a little bit of money but then the quality of life is not good. They do not have access to affordable social or physical services (that is schools, health care, safe drinking water in their homes either because they cannot trust the authorities or because they belong to some particularly vulnerable group.

Dimensions of Poverty in Ghana

Poverty has many dimensions. Therefore a range of indicators are needed to inform the range of policies to tackle the causes and mitigate the consequences of poverty. Households and communities may be said to be poor based on how low their income are, malnutrition, poor health, illiteracy, lack of access to safe water and sanitation facilities, and general insecurity.

These conditions combine to keep households and whole communities in persistent poverty. The analysis here therefore focuses on three dimensions of poverty: income or consumption poverty, lack of access to basic services, and deprivations in human development. The analysis is based on the Ghana Living Standards Survey (GLSS 4) conducted by the Ghana Statistical Services over the period April 1998-March 1999. It also makes use of several supplementary data. Notably, the Participatory Poverty Analysis (PPA) survey administered in 36 sample communities from 14 districts in 6 regions provides qualitative data on perceptions of poverty. The Ghana Macroeconomics and Health Initiative background reports provide further disaggregated data on health indicators of poverty. (Ghana Statistical Service Survey 1999)

District Development Goals

The main aim of the Atwima District Medium Tem Development Plan 2006-2009 is to reduce poverty, increase employment opportunities and improve access to basic social, economic and technical infrastructure in order to improve the overall standard of living of the people in the District. The successful implementation of the outlined interventions depends very much on availability of resources, their efficient mobilization and use and most importantly commitment to the Plan's implementation.

Choosing programs that will lead to the expected future state of development Atwima District Assembly required a decision criterion which assessed the impact of various scenarios or paths. For the purpose of this plan, the under listed set of criteria was used to select a development scenario:

- The ability to promote, sustain and consolidate previous and future growth,
- Promotion of equity,
- Enhancement of local participation in implementation and maintenance and use of local resources,
- The project cost
- Conformity with government development policy.

From the analysis, the most suitable development path for the Atwima District Assembly is an 'Integrated Development Scenario' as it gives the needed attention to all sectors of the district economy and allows the District to pursue a co-coordinated program of social, technical and economic development as envisioned by the GPRS-II.

The Plan identifies key areas within the space economy for interventions/programs under the following themes of the Growth and Poverty Reduction Strategy Document (GPRS-11):

- Private Sector Competitiveness
- Human Resources Development and
- Good Governance and Civic Responsibility.

Causes of Poverty

According to the article published by the Voices of Africa (2003), Poverty is a state of social and economic deprivation induced by morally erosive political and economic forces from outside the region. The erosion of indigenous social-economic systems, the adoption values and educational systems that deplete creative energy and entrepreneurial skills of the young, market systems that suppress the development of industrial, technological potential from the region, market systems of trade that deliberately undervalue products from natural resources in Africa to satisfy greedy wants for cheap raw materials by industrialised nations of North and political systems and regimes that suppress the intellectual and creative potential of their own people are among the key causes of poverty in Africa.

According to the World Bank (2001: XVII), the most important reason for poverty in Africa is economic stagnation (lack of economic growth). Low growth rates of African economies have caused the growth of poverty levels, especially in the recent twenty years. Therefore reasons for a low growth are, accordingly, the main reasons for the growth of poverty, according to the official position of the World Bank. Africa has not been capable of benefiting from booming international trade, which is causing high growth rates in other regions of the world. Political instability, lack of investment in 'infrastructure', both human and physical, lack of export diversification, lack of private investment on significant scale are the main reasons, according to the World Bank's orthodoxy for the low trade, the decline of the economic growth rates and a subsequent increase of poverty. Another reason for rise of poverty is the rise of income inequality, as well as:

1. The growth of the population size - started in the 1930s, in 1980s reached 3 per cent a year, and 2.5 % in 1997. It was the highest one in the world. It put pressure on the supply of food and on the per capita investments into the economy and public services.
2. Fluctuations on the world market, causing a lot of instability. In the 1970s, 1980s and 1990s the decline of the prices of the raw products caused a major decline of incomes.
3. Low growth of agricultural productivity, important especially for the rural areas, causing problems with the feeding of extremely quickly rising populations of some of the regions of Africa.

Yet another reason for the rise of poverty, underlined in the non-World Bank literature, was the inadequacy of the national policies and of the development theories (Heyden, 1983, Mehmet, 1999). The concentration on heavy industrialisation and the policies of 'agriculture based growth' of the 1950s and 1960s did not succeed and did not benefit everybody. The countryside was drained of money necessary for investment and the villagers were impoverished. They had to pay more and more for the artefacts made in the city or abroad. To develop their countries governments of the African states have also borrowed enormous amounts of money

from international banks and rich countries as well. Eventually, the African countries were left with an extremely high debt, causing problems for the present and coming generations. Both Mehmet (1999) and Heyden (1983) underline as well that those policies of development lacked any sophisticated connection with the traditional communities and their ways of life.

Another example of dubious policy measures, that had an enormous impact on poverty, was the Structural Adjustment Programmes (SAP), adopted in the 1980s. These programmes were designed and propagated by the World Bank and IMF. Their goal was to restore African economies with the help of liberal economic measures. There exists an extensive debate on the possible outcomes of those policies on poverty. According to the World Bank, recently retreating from its initial policies, the results with respect to poverty have indeed been mixed. On one side reaching of macro-economic stability certainly can help the poor in the long run. Strict macro-economic policies, causing low inflation and generating economic growth, when supported by redistribution measures, can benefit the poor. Unfortunately, redistribution was not an intrinsic characteristic of those policies, as now even the writers of the World Bank (2001: XIX) admit. The free markets as well as the states have thus failed the poor, as the safety nets did not work.

Recently withdrawing from the SAPs, the authors of the World Bank advice now (World Bank 2001) a different set of policies, with a more active role for the government. The government should now support the poor both with adequate social provision and political support.

For the purpose of the Ghana Poverty Reduction Strategy, Poverty is defined as unacceptable physiological and social deprivation. This may cause or exacerbated by the following;
Lack of macro-economic stability that erodes the resources of the poor through inflation and other variables. The inability of the national economy to optimise benefits within the global system Low capacities through lack of education, vocational skills, entrepreneurial abilities poor health and poor quality of life Low levels of consumption through lack of access to capital, social assets, land and market opportunities Exposure of shocks due to limited use of technology to stem effects of drought, floods, army worms, crop pests, crop disease and environmental degradation Habits and conventions based upon superstition and myths giving rise to anti social behaviour. The lack of capacity of the poor to influence social processes, public policy choices and resource allocations. The disadvantaged position of women in society. Other factors leading to vulnerability and exclusion

Village Infrastructure Projects

The Village Infrastructure Project was meant to augment support government efforts to reduce poverty and increase the quality of life of the rural poor. The project has the following components: (1) Rural Water Infrastructure - comprising integrated development and water resources management, including catchment management and other water conservation practices; investments for the rational use of water for agriculture, livestock and human consumption including small dams, dugouts, boreholes, hand-dug wells, stream flow diversion and pumping to support small-scale irrigation in the dry season; and rainfall conservation and management for more effective use in rain fed crop production. (2) Rural Transport Infrastructure - selectively rehabilitating and improving degraded feeder roads; developing village trails and tracks linking farms to villages to permit the use of simple wheeled vehicles to reduce the need for women and children to head carry weights; and a pilot program to develop intermediate means for the rural poor to convey goods to market. (3) Rural Post-Harvest Infrastructure - developing on-farm and village-level drying facilities to reduce post-harvest losses; on-farm and community storage and other village-level market infrastructure for more efficient marketing; appropriate facilities for processing crops, livestock and fisheries products to increase their quality shelf life and market value; and income-generating activities targeted at the poorest. (4) Institutional Strengthening - capacity building within district assemblies to strengthen their planning and financial management of rural infrastructure; strengthening NGOs and other community-based organizations to provide more effective implementation support to communities and groups in developing sustainable rural

infrastructure; and empowering beneficiary associations and groups to take direct responsibility for the sustainable operations and maintenance of rural

Gains So Far

Given the dominant role of agriculture in Ghana's economy, with 85% of Ghanaian living in rural areas, sustainable development cannot take place without support to rural areas. Government of Ghana objective of poverty reduction through a sustainable and dynamic rural sector forms the basis of the plan for modernization of agriculture. For instance in Atwima district alone, they were able to finance through the VIP projects the provision of intermediate means of transport to facilitate in the transporting of food stuffs to the market centre and also provision of small scale irrigation dam to support all year farming.

It is difficult to imagine how agriculture can develop without adequate roads to transport seeds, fertilizers and equipment to the farms and produce to the markets. Roads are very important determinant of accessibility of people to services and facilities. Mining, forestry, tourism equally depend on the availability good roads as well as health services, education, even democracy. Regional integration is unthinkable with out an adequate international road network. According to Boateng 2002 the use of IMT had a positive impact on beneficiaries' and the economy as a whole. It increased food production, generated some income for individuals and groups, improved health delivery.

The development of feeder roads therefore occupied a very prominent position since inception of the VIP. The district was able to rehabilitate a number of feeder roads such as the Nkawkom and Donkoto Junction-Donkoto feeder roads which had a positive impact on personal income, key food item consumption and household repairs (DPBU 2006). Porter (2002) emphasized that the means of transportation saves time for other household activities

The district benefitted from two markets built and financed by the project. The completion of the market at the district capital has resulted in increased revenue to the district assembly. Farmers now have ready markets for their farm produce which hitherto got rotten due of lack of market to sell. With good road accessibility they are able to transport their good from the hinterland to the main market. The programme was geared towards the rural population, where poverty is particularly widespread.

Provision of the market and boreholes are of particular importance to women as they are responsible for fetching of water and selling of food stuffs. The project according to KFW report 2006 was capable for improving gender equality but not consistence use was made of the scope by deliberately involving more women in the user communities.

The main impact in the drinking water projects is on health, especially in the reduction of Guinea worm infections that are common in the rural areas in Ghana.

The aim of VIP was to enable districts provide more infrastructural facilities on their own, which contributed to good governance and participatory development.

Problems associated with the Project

Building supervision was a major problem for the programme as local consultants lacked the necessary competency and authority. Projects were not properly monitored either by the districts or Regional Infrastructure Co-ordinating Unit (RICU). The result was inexpert technical designs, poor execution and delays in construction. For example, none of the new dams has been operational due to technical deficits. Only a small number of rehabilitated dams perform their irrigation function during the dry season.

Owing to the marked deviations from the actual and planned packaged measures, the programmes objectives were not achieved since majority of the components that would have contributed to agricultural development were heavily curtailed or suffered from technical defects. However certain measures (wells and roads) made an important contribution to rural poverty reduction. Involving district administrations in implementation stage was an important step towards decentralization.

The private goods component (approx. 6% of total funds allocated) was originally administered by a District Rural Infrastructure Fund (DRIF) set up at the district assemblies. They were to channel loans to the applicants while repayment to the district assemblies was to be reallocated in a revolving system. Due to inadequate financial knowledge in the district assemblies and at RICU coupled with very low repayment rates (< 30%), the programme was unsuccessful. (KFW Report 2006)

The results of the programme mainly lay in the socio-economic sector, in strengthening district administrations, as well as the area councils, in performing their duties not forgetting temporary employment effects through building measures. Poverty impacts result primarily from the benefit of access provided by the roads for developing agriculture The rehabilitation of markets has had hardly any growth effects, impacts in most cases being confined to improvements in comfort (including protection against the sun), hygiene and market organization, which is highly valued by the target group, however. The private goods component was held in very high regard by the beneficiaries because it replaced heavy manual work with machinery, but it did not bring about any distinct increase in income (KFW Report 2006).

With this programme, the environmental impact assessment was relatively poor. The transport component caused adverse environmental impact because it partly encouraged illegal logging of timber. Since the project was demand driven some members of the community were felling trees that were not earmarked for the project but for their own gain. Sachs 2005 argues that while targeted investments in health, education, and infrastructure can unlock the trap of extreme poverty, the continuing environmental degradation at local and regional levels threatens the long term sustainability of all our social gains. The roads component had certain beneficial developmental impacts on agriculture but the scale of implementation was much less than planned. Of the individual projects analyzed in the sample survey, 78% have been put to use, but this rate of utilization was unsustainable since maintenance/servicing was inadequate in all components (KFW Report 2006).

The greater part of the programme objective geared to agriculture (higher yields) was not attained due to the shift in the entire programme; the irrigation component was heavily curtailed as most of the systems built are non functional. To a large extent; the planned measures in post-harvest infrastructure was replaced by setting up markets. Instead of the planned 20%, only about 6% of programme funds were allocated for the private goods component, the machinery and equipment procured for this is not properly serviced.

The total cost for the individual projects kept on rising due to the fact that the prices were quoted in (US) dollars. Most communities found it difficult to contribute the counterpart funding of 10% towards the total cost of the project. Since the project was delayed with the increase in the dollar rate visa-vie their disposal income, they found it difficult to raise money for the project.

Recommendations

In addressing poverty, Governments should not rely on Breton Wood institutions for support. Public and private organizations should offer the poor more opportunity to participate in local decision making process.

They can also create the possible enabling environment for participation, protecting the rights to freedom of speech and giving legitimacy with power to the poor (Blackburn et al.2000)

World Bank should be more flexible in designing, managing development interventions and in the use of funds. This is so because most the time common standards are used as well as dictating to the governments which areas the grants given them should be used. According to Blackburn 2000, donors should be more innovative in their internal organization, adopt a learning process, and strengthen mechanisms of accountability and consultations that are more process and demand oriented.

As pointed out by Lewis 2000, communities are heterogeneous groups of individuals with distinctive and sometimes antagonistic interest. Negotiation approach to manage social conflict should be adopted and development intervention should be implemented in a way that would meet the needs of the poorest groups.

As far as possible beneficiary communities should be made more responsible for servicing building constructions in which they have direct interest. This would improve the prospects for sustainability of projects.

In implementing similar projects in future, the design of the implementation plan and appropriate awareness and training measures for user groups should seek to ensure that women are properly represented in the management committee and that they occupy positions of responsibility (KFW report 2006).

Conclusion

All the evidence shows that many financial institutions always pump money into the economies of developing countries but yet still poverty prevail. In an attempt to address poverty, there is the need to focus on raising the income levels of rural households. The poverty situation in Ghana is multi-faceted and therefore requires multi-disciplinary approach to its solutions. This therefore calls for integrated approach to increase both rural households income through the provision of financial services to enhance production and easy access to social services through the provision of reasonably reliable and economic means of transport.

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