

**PALACKY UNIVERSITY IN OLOMOUC**  
(UNIVERZITA PALACKÉHO V OLOMOUCI)

**FACULTY OF SCIENCE**  
**DEPARTMENT OF DEVELOPMENT STUDIES**



**Development challenges of Northern Ghana and their way forward**

(Master's dissertation)

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Olomouc, 2016

**STUDENT'S DECLARATION**

I Samuel Amponsah Odei sincerely declare that all content of this dissertation on *development challenges of Northern Ghana and their way forward* with the exemption of quotations and references contained in published works which have all been identified and duly acknowledge, is entirely my own original work, and it has not been submitted either in part or whole, for another degree elsewhere.

Signature..... In Olomouc (date)

## **ACKNOWLEDGEMENTS**

Honestly speaking, the writing of this project work has been one of my biggest academic challenges I have ever encountered. This study wouldn't have been possible without the guidance and support of the following personalities. I wish to express my profound gratitude to all and sundry, who in their diverse ways helped to make this study a success. My sincere thanks go to my supervisor, Ing. Mgr. Jaromír HARMÁČEK, Ph.D., for not hesitating to accept my request of working under his supervision. In spite of his tight academic schedules, he always found time and made the necessary corrections and guided me for the successful completion of this study.

I am also indebted to my parents, Mr. and Mrs. Odei and Ms. Jiraporn Pechgunpoom for their financial help and encouragement.

My special thanks also go to my siblings Millicent Odei, Michael Odei Amponsah and Daniel Odei Amponsah for always being there for me. It will take all the time in this world for me to acknowledge everyone who assisted me in this study. To all, I say thanks and may the Almighty God bless and recompense you.

## **DEDICATION**

In loving memory of my beloved brother Isaac Odei Kwapong who passed away on the 27<sup>th</sup> August, 2015. You were the source of my inspiration.

## **Abstract**

Ghana has attained a middle-income status and done well in recent times to improve the living standards and well-being of its citizens. Poverty has been reduced, jobs have been created, and access to education and health has improved nationally. It is worth noting that, these commendable achievements are not spread out across the country. The development gap and regional disparity between the Southern areas and Northern areas keep widening.

The main objective of this study was to assess the challenges that contribute to underdevelopment in the Northern region of Ghana and to find ways to promote its development making it catch up with regions in the Southern parts. The study was divided into three sections. The first part examined the challenges that prevent the region from achieving its development. The second part concentrated on some development interventions in Ghana and how they have affected the region's development. The final part made policy recommendations that can be adopted to boost development in the region.

The study concluded that the challenges to the underdevelopment of the region emanates from many sources and are interconnected. Almost 60 years after colonial rule, the region is still struggling to attract investors who can contribute to its development because of the recurrent conflict and instability. The region is also constrained by poor weather and environmental conditions and this hamper agriculture production which is the main economic activity. The study recommends that there should be increased efforts to attract investors to the region.

## **Key words**

Development, underdevelopment, development challenges, development interventions, Ghana.

**PALACKÝ UNIVERSITY IN OLOMOUC**  
**Faculty of Science**  
Academic year: 2014/2015

**DISSERTATION ASSIGNMENT**  
(PROJECT, ART WORK, ART PERFORMANCE)

First name and surname: **Samuel ODEI**  
Study program: **N1301 Geography**  
Identification number: **R141128**  
Specialization: **International Development Studies**  
Topic name: **Development challenges of Northern Ghana and their way forward**  
Assigning department: **Department of International Development Studies**

**R u l e s   f o r   e l a b o r a t i o n :**

The main objective of this thesis is to access the development challenges and obstacles that are contributing to the underdevelopment of Northern Ghana. The analysis will focus mainly on economic, socio-cultural, geographical, colonial policies that affect the regions development. This thesis will also consider ways of promoting the development of the region.

Scope of graphic works: **dle potřeby**  
Scope of work report  
(scope of dissertation): **20 - 25 tisíc slov**  
Form of dissertation elaboration: **printed/electronical**  
List of specialized literature:

**K.B Dickson (1968), Background to the problem of Economic Development in Northern Ghana**  
**Ghana Statistical Service Core Welfare Indicators Questionnaire (CWIQ), 2003**  
**Muhammed A. Yakubu, Rebranding Northern Ghana: Issues and strategies, Ghanaian chronicle, published January 25, 2011**  
**Ethnic Conflicts in Northern Ghana Ibrahim Mahama (2003)**  
**Under development in Northern Ghana: Natural Causes or Colonial Capitalism? Nii-K. Plange (1979)**

Tutor for dissertation: **Ing. Mgr. Jaromír Harmáček, Ph.D.**  
Department of International Development Studies

Date of dissertation assignment: **21 April 2015**  
Date of dissertation submission: **15 April 2016**

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Olomouc, dated: 30 January 2015





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## **List of abbreviations**

ACCA	Association of Chartered Certified Accountants
BECE	Basic Education Certificate Examination
BOST	Bulk Oil Storage & Transport
CLIC	Community LEAP Implementation Committee
DFID	Department for International Development
ECOWAS	Economic Community of West African States
EMIS	Education Management Information System
FAO	Food and Agriculture Organization
FCUBE	Free Compulsory Universal Basic Education
FDI	Foreign Direct Investment
GAMA	Greater Accra Metropolitan Assembly
GDP	Gross Domestic Product
GES	Ghana Education Service
GIPC	Ghana Investment Promotion Center
GLSS	Ghana Living Standard Survey
GPRS	Ghana Poverty Reduction Strategy
GSGDA	Ghana Shared Growth and Development Agenda
GSS	Ghana Statistical Service
GYEEDA	Ghana Youth Employment and Entrepreneurial Development Agency
HLPE	High Level Panel of Experts
IFAD	International Fund for Agricultural Development
ISSER	Institute of Statistical, Social and Economic Research
ITDP	Institute for Transportation and Policy Development
JHS	Junior high School
LEAP	Livelihood Empowerment Against Poverty
MDG	Millennium Development Goals
MESW	Ministry of Employment and Social Welfare
MoE	Ministry of Education
MOFA	Ministry of Food and Agriculture

MOH	Ministry of Health
NDPC	National Development Planning Commission
NGOs	Non-Governmental Organization
NGRP	Northern Rural Growth Program
NHIS	National Health Insurance Scheme
PHC	Population and Housing Census
PTR	Pupil-Teacher Ratio
SADA	Savannah Accelerated Development Authority
SAP	Structural Adjustment Program
SHS	Senior High school
UDS	University for Development studies
UNDP	United Nations Development Programme
UNRISD	United Nations Research Institute for Social Development
WASSCE	West African Senior Secondary Certificate Examination
WDR	World Development Report
WHO	World Health Organization

## CHAPTER ONE: INTRODUCTION

*“Since Ghana attained its independence on the fateful day of 1957, successive governments have pursued, with varying degrees of success, policies, programs and projects that are aimed at accelerating the growth of the Ghanaian economy and raise the living standards of the people”* (Obeng, 2013).

In spite of government’s efforts and commitments for the past five decades, Northern region of Ghana has fallen short by almost all the development indicators and has lagged behind the rest of the country in terms of economic and social development since the colonial era (Harsch, 2008: 4, Essays, UK, 2013).

In the northern region of Ghana, socioeconomic issues, such as inadequate education and health care, fewer economic opportunities, poor infrastructure and recurrent conflicts have continuously stymied and blocked the development of the region. Environmental issues, such as soil infertility and degradation, unreliable climatic conditions and pest pressures pose a greater challenge to increasing agricultural production. Further adding to these challenges is the unreliable availability of advanced agricultural technologies and the limited knowledge of improved agriculture production and management practices among the farmers.

Foreign and domestic investment can be a significant driver of growth and jobs in poor countries and regions (Commitment to Development Index, 2014). Investment in the region has constantly been low despite the current improvement in the ease of doing business in Ghana; the investment climate in the region remains weak particularly when it comes to the area of manufacturing. The business community is often trapped by intermitted and unreliable availability of energy, good roads and affordable finance especially for SMEs to enable them expands production, create jobs and improve incomes of workers.

The north-south development gap keeps widening as shown by the Ghana Living Standard Survey (Ghana Statistical Service, 2014, UNDP GH, 2015) reports. Among the ten administrative regions of Ghana, the incidence of poverty and the poverty gap

are not distributed equally. Greater Accra has a low level poverty incidence of 5.6%, which is 18.6% lower than the national poverty rate of 24.2%. But that cannot be said of the Northern region of Ghana whose incidence stands at 50.4%. One in every two persons in the Northern region is poor; this makes the region to account for a quarter of the extreme poor in Ghana (Ghana Statistical Service, 2014).

Poverty in Ghana has remained predominantly rural; in rural areas it's at least three times higher than in urban areas (Millennium Development Goals Report, 2013, HLPE, 2013). Nkum, (1998) also supports the notion that both the incidence and depth of poverty are found to be greater in the rural savannah of Northern Ghana and less severe in Southern Ghana, which has the least incidence of poverty in Ghana. Poverty, poor infrastructure, inadequate public services and the lack of economic opportunities in the region drive the energetic youth to migrate to Kumasi and Accra to look for greener pasture (Gough et al., 2013). The current situation where young girls, mainly from the Northern region, migrate to southern Ghana as '*kayayei*' (female porters) continues to deprive the region of able-bodied persons (Ghana Statistical Service, 2013). This mostly leaves the region with the younger kids and the aged who can barely engage in any economic activity.

The background of inequality in terms of development that has existed between this region and the rest of the country can be explained by geographical factor such as low rainfall. The region has only one rainfall season in a year that commences in May and ends in October and the amount of rainfall recorded annually varies between 750 mm and 1050 mm this affects effective agricultural production in the area (Ghana Statistical Service, 2013).

Collier (2007) suggests that the geographical location of a region or country tends to affect its development. The Northern region of Ghana is "landlocked", remote and inaccessible and isolated from the ports, markets, industrial areas and the fertile farming soil in that aids and promote economic and human development in the southern parts of the country.

This is not to suggest that the region has not seen any development. There has been remarkable advancement in the lives of the people of the region. Numerous banks, schools, hospitals can be seen in every district capital in the region. Almost



every house is connected to the national electricity grid, water and telephone and internet services have reached the urban parts but not the rural areas. Numerous Non-governmental organizations (NGOs) have started development projects and this has impacted positively in the livelihood of the people. Ghanaian development practitioners, local and international aid agencies and NGOs, civil society and the residents of northern Ghana argue strongly that more needs to be done to narrow the existing development gap between the northern region and other parts of the country. The focus of this thesis is to find out the contributing factors affecting the regions development and how they can be addressed so that the region can be on par with other regions in terms of socioeconomic development.

### **1.1 The problem statement**

*“Northern Ghana is Ghana’s problem. It is a large area accounting for about half of the total land surface of Ghana, yet it is the least developed part of the country”* (Dickson, 1968: 1). Since Ghana’s independence from the British in 1957, successive governments, development actors and NGOs have focused greater attention to the development of Northern Ghana yet still the region lags behind the developed south. The government of Ghana has shown much dedication towards poverty reduction in the region and a lot of policies like the Savanna Accelerated Development Authority (SADA) which has the overall objective of bridging the north-south economic and social divide and also attract investment opportunities to the north, yet still Northern Ghana harbours the poorest of the poor in Ghana” (UNDP GH, 2007).

Agriculture is the bedrock of Ghana’s economy of food security and nutrition (Asante, 2004). It plays a strong role in promoting growth and poverty reduction. The agricultural sector is known to contribute to about one third of Ghana’s Gross Domestic product (ISSER, 2010). The Agriculture sector serves as the main source of livelihoods for about 60% of the economically active population who mainly are small landholders (Wayo, 2002). Farming in the forest zones of Ghana has prospered till date, but same cannot be said of agriculture in this region. The abysmal growth of agriculture in the Northern Region can be attributed to factors such as misplaced policies, poor extension services, and bad infrastructure. Roads are insufficient and are poorly linked between the urban and rural areas and these results in a situation of

rural surplus and urban food shortages. It is estimated that about 30 % of food production is lost due to the poor traditional post-harvest management of food crops (Ghana MOFA, 2000). The critical factor that influences agriculture in Ghana is agro ecological and it's highly dependent on the availability of water (Guo et al, 2013). The region receives unpredictable levels of rainfall, this makes it mostly dry and dusty for the most part of the year, and since farming or agriculture is rain fed, nothing can be done in the absence of rains and this development makes the region food insecure (World Food Program, 2009).

In terms of human development that is education and health, Northern Ghana has managed to somewhat close the gap between the south since the 1990s. Quality of education depends largely on availability of highly skilled, motivated and dedicated teachers as well as basic materials and infrastructure. The region has the highest pupil teacher ratio (PTR) of 35:1 as compared to that of 13:1 for the Ashanti region (EMIS, Ministry of Education, 2014). Educational infrastructure facilities have improved tremendously in the region but there still exist some communities that still have school under trees because of inadequate school buildings and when the weather changes especially in the rainy season means that schools must close down due to rains and this affects the performance of the pupils in the region. The region still has a lot to catch up with the south because it remains massively disadvantaged in terms of medical services.

The region experiences shortage of medical staffs. The region had 38 medical officers, as compared to 499 medical doctors for the Ashanti region (MOH, 2010: 16). Greater Accra Region recorded the highest proportion of 92.1% of live births delivered by skilled birth attendants in 2014 followed by the Ashanti Region 86.3% while the lowest proportion 36.4% of live births assisted by skilled birth attendants was recorded for the Northern Region (Ghana MDG report, 2015).

Peace and stability are seen as vital ingredient to attract domestic and foreign direct investment essential to technology transfer and economic development (Canterbury and Kendie, 2010). The Northern region has recorded most of the conflicts in Ghana (UNDP GH NPC, 2012). The intensity of ethnic conflict in the region is widespread, there is no single district or metropolis in the region that can

boast of completely overcoming recurrent conflict, but they keep resurfacing and rotating occasionally. Unaddressed conflict in the northern Ghana has escalated since the 1980s (Brukum, 2004; Drucker-Brown, 1994). Northern Ghana is plagued by recurrent conflict over land ownership, ethnicity and also over chieftaincy especially between the Abudu and Andani, Konkomba and Nanumba, Gonja and Konkomba. One would have thought that conflict in this region was history, but this is a big fallacy. On 30<sup>th</sup> November, 2015 there was renewed chieftaincy and ethnic discord between the royal gates of Jamond and Jafok that led to three people losing their lives and several houses and properties were also burnt down in Bunkurugu (Daily Graphic, December 1, 2015, p. 1).

Usually, the youth in the region who are unemployed are used to carry out these “enemy of progress” acts because there are no economic opportunities available in the region that can utilize the abundant energy of the youth who are at the forefront of the conflict. This instability in the region has discouraged domestic and international investors to the region for fear of losing out on their investment and this retards the progress of development (Canterbury and Kendie, 2010). Conflicts in the regional have a deleterious effect on development because scarce resources from both private and public investors needed for development are diverted to keep peace and provide security. This is further exacerbated by the refusal of professionals and experts whose services are needed to boost development to take up postings to region even those from the region find it unattractive and unsafe to live.

## **1.2 Research objective**

The goal of the study is to examine the development challenges preventing the region from achieving its share of development and to find ways to promote the development of the region.

### ***1.2.1 Specific objectives***

Pursuant to the main objective, the derived objectives are as follows:

- To identify the challenges that affect development in northern Ghana

- To analyze the impact of past and current policy interventions on development in northern
- To identify corrective strategies and policies to the challenges.

### **1.3 Research Method**

This dissertation employed mainly the qualitative research approach where the Northern region of Ghana was used as a case study to get a detailed understanding of why the region is lagging behind in terms of development. Since this thesis is narrowly focused on a particular region, that is Northern region of Ghana, detailed descriptive and comparison of data was done in relation to other regions that are being classified as developed in Ghana like Greater Accra and Ashanti regions and reasons were found to explain why the region under study is backward.

### **1.4 Sources of Data**

Due to the high cost involved to travel to the study area only secondary data was used in the data analysis. Secondary data sources included reports on development challenges the region faces and this was compared between the northern and other regions of Ashanti, and Greater Accra and their trends analyzed. Data on poverty trends, educational quality and performances, health sector and agriculture were analyzed. Some of the reports used include the Ghana Living Standards survey (GLSS 6, 2012/13), national budgets for Ghana (2015), Ghana Poverty Reduction Strategies (GPRS 1, 2003-2005, GPRS 2, 2006-2009). United Nations Development Program (UNDP) Ghana millennium development report (2015), Ghana's Population and Housing census (PHC, 2010), World Development Report (2006), The Savannah Accelerated Development Authority (SADA) report, 2012.

### **1.5 Justification of the Study**

The justification of this study is to halt the further deterioration in the living standards experienced by people in the Northern region and improve their hopes for a decent life as well as, enhancing improved access to basic necessities of life (including food,

education, health care, water, and shelter). These are great challenges in developing economies like Ghana.

In addition to the above mentioned, the research may also be valuable for national development, due to its attempt to investigate and find answers to the underlying causes of the underdevelopment of Northern region of Ghana. It will also attempt to assess the efforts at reducing poverty and enhancing development in the region and the associated problems and challenges encountered. It will also focus on how to overcome such challenges and problems and offer policy alternatives, to ensure that development policies produce the desired outcomes.

This research will also contribute to knowledge and sources of information as the report will collect relevant literature on development efforts in Ghana, with particular emphasis on Northern Region. The thesis will also identify areas for further research. The results of this research may help enhance the targeting processes of project interventions in Ghana and elsewhere.

## **1.6 Delimitation**

Generally speaking, the term Northern Ghana is broadly used to refer to the regions in the savannah zone of Ghana namely Upper East region, Upper West region and the Northern region. But this thesis is solely focused on the administrative Northern region.

## **1.7 Outline of the Dissertation**

This research consists of six main chapters which are outlined as follows:

### ***1.7.1 Chapter one: Introduction***

This chapter introduces the research by exploring into the research area which includes the background to the study, problem statement, goal, objectives, research methods, research delimitation and significance of the study.

### ***1.7.2 Chapter two: Research Methodology***

Here, the research approach will be looked at. Since the data is readily available from secondary sources, the comparative analysis is employed. The primary reason for doing a comparative analysis is the explanatory interest of getting a detailed understanding of the causal links involved in the production of an event, feature or relationship.

### ***1.7.3 Chapter three: Literature review***

In this chapter, a review of existing literature enables the development theories on the development challenges of northern Ghana as the study area. This chapter discusses theoretical conceptions on trends in general and its development in Ghana and Northern region in particular.

### ***1.7.4 Chapter four: Profile of the region, opportunities and challenges of development in the region***

This chapter presents a brief general overview of the region with particular focus on the climatic, socioeconomic, and physical characteristics of the Northern Region of Ghana and how they impact on the development and the general well-being of the people. In this chapter, the opportunities that the region can take advantage of to develop as well as the challenges that it faces in its development efforts are discussed.

### ***1.7.5 Chapter five: Data Analysis, interpretations and review of selected development interventions***

This chapter focused on an in-depth description, analysis and interpretation of data on the social and economic reality in the region. This chapter also discussed some policy interventions taken to push the region out of its backwardness.

### ***1.7.6 Chapter six: Summary, Conclusions, and Policy Recommendations***

This chapter contains a summary of the pertinent research findings from the previous chapters to serve as a guide and to draw conclusions from the research conducted. Recommendations on policy interventions that are needed to contribute to the regions

development are thereafter made to serve as corrective strategies to the development challenges of the region based on the objectives and the findings.

## **CHAPTER TWO: RESEARCH METHODOLOGY**

This chapter focuses on providing detailed description about the methods and procedures of data collection and analysis. This chapter serves as a guide on how the research was conceived and carried out, it examined the various sources of data used, and also data gathering techniques that were used.

### **2.1 Research Design**

The research design is an essential component of this study. It is the master plan on which this research was built upon. This plan details how this research was carried out till its completion. According to Cohen et al (2000: 73), “a research design is essentially a plan illustrating the strategy of investigation by the researcher. In this plan, the kind of data needed, the method used for the data collection, the procedures for obtaining data, and data analysis procedures are clearly outlined”. In addition to the above definition, Parahoo (1997: 142) has also provided a definition of a research design. According to him the research design is “a plan that describes how, when and where data are to be collected and analyzed”.

Data required for this research were carefully collected from credible multiple sources and they were based on the key development indicators in the context of the study region. These data were compared with that of other regions to know the areas in which the region was falling short in term of development in relation to the research objectives.

This thesis focuses on the development challenges that are preventing Northern Region of Ghana to achieve its desired change that has taken place in other parts of Ghana. The research approach employed is mainly the qualitative one where the Northern region of Ghana was the case studied. Also the comparative analysis was done to determine the effects of some policies (be it national or private) and how they have affected or promoted the development.



## **2.2 Qualitative Approach**

In order to get a better understand of the development challenges facing the region, and the reasons behind its underdevelopment, the qualitative research approach was used in this regard. In the view of Harwell (2011: 148), “the qualitative research is usually described as allowing a detailed exploration of a topic of interest in which information is collected by a researcher through case studies, ethnographic work, interviews, and so on”. This investigative drive of the researcher allows him to interact with people and this process allows him to get more understanding of events.

Burns and Grove (2003: 19) also described qualitative research as “a systematic subjective approach used to describe life experiences, and situations to give them meaning”. In an alternative view the “qualitative research develops an understanding of the individuals and events in their natural setting taking into account the relevant context” (Borg & Borg, 1993, p. 194). This means that qualitative researchers study things in their natural environments, and they make efforts to make sense of, occurrence in relation to the understanding people bring to them (Denzin and Lincoln, 2005, p. 3).

The qualitative approach was preferred for this research because the process of development is perceived as multidimensional and interconnected, and since the different dimensions cannot be separated from each other, this approach will help to get a detailed understanding of the interlinkages of the various components and how they contribute collectively to affect the process of development in the region (Mayoux, 2001, p. 4).

## **2.3 Justification for using case studies**

The research approach used for the study is the case study. A case study approach has been defined by many scholars. Robson (2002: 178) defines the case study as “a strategy for doing research which involves an empirical investigation of a particular contemporary phenomenon within its real life context using multiple sources of evidence”. The case study as an approach was adopted for this study based on the research questions outlined in the previous chapter of this study. The case studies are pertinent when the research addresses either a descriptive question or an explanatory

question (Shavelson & Towne, 2002, p. 99–106). The case study therefore seeks to provide a rich description and detailed explanation of the reason behind a complex phenomenon, and why they have happened or remained as they are. In the context of this work, the main focus is to find out why the region is lagging behind other regions in terms of socioeconomic and regional development, and also assess the impacts of some interventions by governments, non-governmental organizations and stakeholders and how far they have contributed to drive the regions development.

The case study is more appropriate in this study because it provides more detailed information than other methods. This information gathered was compared to for instance national averages and other regional averages to find out why the differences exist. It also allows me to present data collected from multiple methods such as surveys, interviews, and observations among others that can be validated through triangulation. The required data for the case study are likely to come from diverse and not a singular source of evidence (Denscombe, 2003, Yin, 2003).

Case study research assumes that examining the factors and other complicated conditions similar to the cases being studied are integral to understanding the cases. The major limitation of the case study approach is that it does not allow for generalization since findings are unique to the particular case as against the other cases. It however provides in-depth information and enough bases for improvement in the case under study.

#### **2.4 Sources of data**

This work relied solely on secondary data analysis and used pre-existing data rather than primary sources due to my inability to conduct field visits. Analysis of secondary data is defined by Smith et al (2011: 920) as “analysis of data that was collected by someone else for another primary purpose”. In the view of Greenhoot and Dowsett (2012: 4), “Secondary data analysis involves use of existing data by investigators who were not involved in the original data collection”. According to Boslaugh (2007: 1), secondary analysis refers to “in the broadest sense, analysis of data collected by someone else”. Secondary analysis was preferred for this research because was cost effective as it helped me to eliminate the time and expense of going to the field which

is far apart to collect data and instead relied on high-quality, reliable data collected by experts (Sautter, 2014, Ghauri, 2005).

Furthermore, the secondary analysis was considered appropriate for this thesis because it was more convenient in the sense that there was easy access to data and this prevented me from the tedious process of data collection (Szabo and Strang, 1997). A wide range of documented materials was reviewed and relied upon for information related to the subject matter of this research. In order to ensure credibility of findings and data, this research depended on multiple data sources. Data was mainly from the Ghana Statistical Service sources. Academic journal articles, monographs, weekly daily papers, and the internet were the main secondary sources referred to review literature for this research.

Documents analyzed included United Nations Ghana MDGs Report, 2015, Ghana Living Standard Survey 6, 2013-2015, Poverty Map of Ghana report 2015, Ghana Population and Housing Census, 2010, World Development Report, 2006, 2009, Ghana Living Standard Survey 6, poverty profile in Ghana.

The analysis of these carefully selected documents was to enrich the literature review and also to support the study's main findings. The secondary sources are good for collecting data from both surveys and ethnographies that are largely qualitative. Gall (1989) also affirms the notion that using documentary evidence is called for because it provides a rich discourse of facts punctuated "with opinions making it useful in cross referencing of present findings".

## **2.5 Data analysis**

Data generated for this research was analyzed qualitatively. "*Qualitative Data Analysis is the range of processes and procedures whereby we move from the qualitative data that have been collected into some form of explanation, understanding or interpretation of the people and situations we are investigating*" (Taylor and Gibbs, 2010: 1).

This thesis employed the descriptive data analysis but the comparative approach was also used to put the region on the same scale with other regions in terms of development to find out what was going wrong in the study region. Comparison of

data for this study from multiple sources served to enhance data quality which was in line with the principle of convergence and the validation of findings (Knafl & Breitmayer, 1989).

## **2.6 Ethical consideration**

Educational research does not take place in a vacuum, researchers are always confronted with difficult situations that demands lot of time in their socio-political settings and this influences their research decisions both formally and informally. Heaton (1998) states that informed consent cannot be presumed in secondary analyses because they do not mostly involve direct contact with respondents. Instead since this study is sole dependent on secondary data that are freely available on the internet, books or other public forum the ethical consideration was to avoid plagiarism and so to avoid this the study acknowledged ownership of the original data, and works of other authors cited in any part of this dissertation were duly credited to them.

Secondarily, in order to ensure validity of this research, various multiple data sources were used. Through triangulation, any bias that is inherent in a particular source, investigator or method would be neutralized when used together with other data sources, investigator or method (Creswell, 1994: 174). (Denzin, 1970 and Brannen, 2005) also supported this assertion by saying that data from different sources or methods will corroborate one another where the choice of method is intended to investigation a single social phenomenon from different vintage point.

## CHAPTER THREE: LITERATURE REVIEW

This chapter takes a view of existing and related literature on the development challenges that can obstruct countries and regions. In the view of Saunders et al (2000: 68) *“the literature review forms the framework for research, as it helps to develop a good understanding and to provide insight into relevant previous research and emerging trends”*. The Literature review is mainly a description and a critical assessment of published reports relevant to a particular field or topic done by renowned scholars and researchers (Jankowicz, 2005). A literature review provides an in depth evaluation of previous research done in a related field. Furthermore, it also provides a general overview of the things that has been said by other authors and scholars who have written about a similar research area and the reasons behind what they said (Cooper, 1988).

### 3.1 Concept of development

Right after the Second World War the term development began to emerge and it has been widely used in the international development community (Nagle, 1998, p. 1). But the meaning of term development like other concepts is relative and highly contested. The way it is defined and applied differs among scholars and academics (Gallie, 1956). This view is also shared by Chambers (2004: 2); he asserts that *“development has been taken to mean different things at different times, in different places, and by different people in different professions and organization”*. This concept comes in different forms such as economic development, human development, sustainable development, socio-economic development. Different writers and scholars have variously defined the concept of development.

#### 3.1.1 Definitions of Development

According to the Ghana Institute of Statistical, Social and Economic Research (ISSER), the term development refer to *“a process of change that may lead to improvement in social, political, environmental and economic well-being and increased confidence of people”*. (ISSER, 2013: 95). Poverty is very high in the

Northern parts of Ghana as a result of the unequal distribution of poverty reduction strategies (Ghana Statistical Service, 2014). High rates of poverty prevent people from making life's choices and this limits their freedom as they are not respected and they can't make contribution to their own well-being. So development must endeavor to improve the living conditions of everyone especially the poor and marginalized and increase their confidence.

According to (Seers, 1969: 5) three important questions needs to be answered before we can arrive at what constitute a countries development. "The questions to ask about a country's development are therefore: What has been happening to poverty? What has been happening to unemployment? What has been happening to inequality? If all three of these have declined from high levels, then beyond doubt this has been a period of development for the country concerned. If one or two of these problems have been growing worse, especially if all three have, it would be strange to call the result 'development', even if per capita income had doubled". Numerous studies have proven that, all the three criteria identified by Seers above are very high in the Northern region of Ghana (Ghana Statistical Service, 2013, Ghana Statistical Service, 2014). Poverty in the Northern parts of Ghana is incomparable to the southern areas. According to Seers, the ultimate goal of development should not only limited to economic growth, but must focus on poverty reduction, inequality, and unemployment and make them less severe.

Todaro (1981: 56) also sees development as a multi-dimensional process involving the reorganization, re-orientation and the restructuring of the entire economic, political and social cultural and environmental system of a region or a country. Todaro's development definition relates to social, economic as well as political changes that occur in every human society. In their book titled "*Economic Development*" Todaro and Smith (2009: 20) have outlined three principal values of development that can serve as a general rule for comprehending what constitutes development. First is sustenance which refers to the ability to meet basic needs of life. These basic human needs are health, shelter food, and protection and they help to sustain our lives. The second is self-esteem that means every individual should be valued and respected irrespective of his background, and should not be exploited in

any way at their disadvantage. Thirdly, freedom from servitude that is people should be able to make a choice. Freedom here is to be understood the individual been able to do whatever he or she wants at any time in his life without been prevented to do so.

Walter Rodney (1972: 9) also defined the concept of development in his book *“How Europe underdeveloped Africa”*. He described “development in every human society as many sided process”. Development can be at the individual level or the social level. At the personal level, “development implies increased skill and capacity, greater freedom, creativity, self-discipline, responsibility and material wellbeing”. He went on to argue that some the categories are related to are moral behavior and therefore they are very difficult to evaluate. And also at the level of social groups the concept of development “implies increasing the capacity to regulate both internal and external relationships among people”. Development in Ghana needs to foster harmonious living of all the ethnic groups, and create room for losers who will not benefit directly from development in the region to benefit so that they will not feel left out. The achievement of any of these aspects of personal development is very much dependent on the state of the region and Ghana as a whole.

Development refers to the improvement that takes place in a society at a given time. Certain in-depth characteristic are used as a standard measurement of development. So for the Northern region of Ghana to be described developed, there need to be tremendous changes occurring in controlling its demographic component in such a way that death rates fall and that people should be able to live longer and not die of preventable diseases, through advances in health. Sanitation also needs to be improved upon in such a way that it doesn't lead to the spread of communicable diseases that has the effect of spreading to the population. The region also needs “social improvement”, this call for equal participation of citizens in the political, economic, social affairs of the region. There should be social inclusion and nobody should be sidelined based on gender, religion and ethnicity. And lastly, there should be economic progress that is reflected in increased Gross Domestic Product (GDP). GDP is mostly used as a measure of the economic progress and standard of living of a country (Nagle, 1995).

In recent times, there have been greater calls of objection to measuring development solely in economic terms with gross national product. In contrast to this widely used approach, Amartya Sen (1999: 37) in his book *Development as Freedom* elaborated that, the expansion of human freedom should both be seen as the primary objective of every countries development, without freedom people do not have options of choice. He argued that “seeing development in terms of growth of GNP or individual incomes is important but it should not be an ends in itself but rather a means that will help expand the freedoms people enjoy”. Development according to Sen refers to “a process of expanding the real freedoms that people enjoy”. Freedoms should guarantee people to lead lives that they have reason to live. These freedoms are access to health care, education, political dissent, economic markets, and equality. Based on the criteria put forward by Sen, it calls for urgent needs to improve access to good quality education in the Northern region and Ghana as a whole so that people will be able to participate meaningfully in economic life. This can be achieved by promoting pro poor policies in the nationally.

Sen (1999: 3) further explained that the process of development is expected to get rid of “unfreedom” that is unwanted conditions of deprivation that does not provide equal opportunities to individual like poverty and unequal economic opportunities. The capabilities of people are influenced by “economic opportunities, political liberties, social powers, and the enabling condition of good health, basic education, and the encouragement and cultivation of initiatives”.

Gunnar Myrdal (1974: 729) has also provided a “tenable” definition of the term development. According to him “development is the movement upward of the entire society system”. The social system comprises of both noneconomic factors alongside the well-known economic factors like education, health, power play that governs the society, political and social stratification and institutions and attitudes of the people. The Northern region of Ghana needs changes through reforms aimed at moving the region upwards to ensure that, the basic needs of people are satisfied and also lead to an efficiency of the society’s production system. Current policies on education, health, and social institutions need to be re-examined to assess why they have not contributed to the “upward” movement of the region.



### ***3.1.2 Social Development***

The interaction between people in the region and their social arrangement plays a crucial role in its development (Sen, 2004). According to James Midgley, the term social development connotes a "process of planned social change designed to promote the well-being of the population as a whole in conjunction with a dynamic process of economic development" (Midgley 1995, p. 25).

The United Nations Research Institute for Social Development (UNRISD) also defines Social Development as “processes of change that lead to improvements in human well-being, social relations and social institutions, and that are equitable, sustainable, and compatible with principles of democratic governance and social justice” (UNRISD, 2011). Social development in Ghana must provide material achievements comprising good education, health care, availability of life sustaining goods and services enough for a decent living for all Ghanaians. This development should have socio-political components in the form of safety, self-worth, the sense of belonging to a society through socio-cultural bonding, and then allow citizens to be represented politically at all levels be it national, regional and the district.

### ***3.1.3 Human Development***

In the past two decades there have been renewed calls to shift the measurement of development from the traditional indicators of economic progress of gross national product per capita (Amartya Sen, cited in the Human Development Report, 2010). In his book “*Reflections on Human Development*”, Haq (1995: 24) gave his reason for his call for Human development and a shift from using classical economic measurement for development. He stated that “After the Second World War, however, an obsession grew with economic growth models and national income accounts. ...People as the agents of change and of development were often forgotten. ... The late 1980s were ripe for a counter-offensive. It was becoming obvious in several countries that human lives were shriveling even as economic production was expanding”.

The term “Human Development” emerged in 1990 as the “end of using economic growth as a means” to measure economic development and “putting people back at

the center of development,” the UNDP Human Development Reports (UNDP, 1990, 1991, 1992, 1993, 1994, 1995, 1996, Haq, 1995, p. 3, Streeten, 1995, p. x). The first Human Development Report of the United Nations published in 1990 stated that “People are the real wealth of a nation. The basic objective of development is to create an enabling environment for people to live long, healthy and creative lives”. The introduction and incorporation of human based approach to development has helped to broaden the focal point of economic development putting more emphasis on human well-being and quality of life (Hicks, 1997).

“Human development is the expansion of people’s freedom to live long, healthy and creative lives; to advance other goals they have reason to value; and to engage actively in shaping development equitably and sustainably on a shared planet. People are both the beneficiaries and the drivers of human development, as individuals and in groups” (Human Development Report, 2010). Human development is about “expanding the richness of human life, rather than simply the richness of the economy in which human beings live” (Human Development Report, 2015).

The main focus of human development therefore is “improving the lives people lead rather than assuming that economic growth will lead, automatically, to greater wellbeing for all” and granting individuals the right to live a valued life. Human development is built of a three core foundation which are to “live a long, healthy and creative life”, “to be knowledgeable”, and “to have access to resources needed for a decent standard of living” (Human Development Report, 2014).

#### ***3.1.4 Economic Development***

The World Bank’s World Development Report (WDR, 1991: 31) provides broad meaning of the term economic development. The WDR define economic development as a” sustainable increase in living standards that encompass material consumption, education, health and environmental protection.” The Northern region is characterized by low level of education that doesn’t equip student with the needed employable skills. Rural areas in the region are often cut off from accessing quality education and health care. Hence it has high levels of unemployment and this forces people to migrate to other regions. This stresses the role of the government to

improve the welfare of citizens through job creations and all other activities that will lead to an overall better quality of life.

### ***3.1.5 Sustainable development***

The quest for countries to achieve rapid economic growth all over the world, has led to an alarming rates of exploitation of natural resource reserves and damage to the environment. Little attention was given to the environmental preservation. Sustainable development “involves maximizing the net benefits of economic development, subject to maintaining the services and quality of natural resources over time” (Pearce and Turner 1990, p. 24). It’s basically focused on ensuring a clear balance between economic growth, and that development must make a provision for environmental protection. Most people in Northern region and Ghana as a whole depend on the environment for their livelihood such food, fire wood, and also graze their cattle and livestock. All these induced actions leads to vast destruction of the environment and calls for measures to reduce this development so that future generations will benefit from the natural resources for their growth and development.

The Brundtland Commission, formally the World Commission on Environment and Development (WCED) defined sustainable development as “progress that meets the needs of the present without compromising the ability of future generations to meet their own needs” (World Commission on Environment and Development 1987, p. 8). Development in Ghana must be broadened to include better life quality of people, and it should be more focused on social equity, economic prosperity, and environmental protection. Cultural, economic, environmental, and social, components need to be considered in a balanced way to improve the intergenerational welfare (World Bank, 2003).

## **3.2 Historical development in the Northern Region**

The development of a country or an area cannot be remedied without knowing about things that in its past. Knowing the history will enable you to correct wrongs that happened in the past. Until Ghana’s independence, it was part of the Northern Territory and was under the British administration. There was a huge struggle for the control of the Northern Territories and this mainly involved lot of negotiations

between European powers. In 1902, the Northern Territory was created after long standing negotiations between the British, the Germans and the French. (Gold Coast Annual Report, 1903, p. 59). After these European negotiations were over, the British had the control of the North. Negotiations then began with the chiefs and overlords of Gonjaland, Dagomba and the Mamprusi for the annexation to be part of the protectorate. These treaties were orchestrated by George E. Ferguson who regularly visited the North in 1896 on his surveillance missions (Gold Coast Annual Report, 1897, p.24).

### **3.3 Origin of underdevelopment in the region**

The history of under development in the region has been blamed on many factors. This has generated many schools of thoughts. Some believe that the lack of development in the region is caused by natural factors. Others on the other side also believe that, natural factors cannot be blamed, but deliberate man made policies like colonialism and present government neglects have led to its underdevelopment especially in Northern Ghana.

Acemoglu and Robinson (2011) have in recent times resurfaced the old debate about how colonialism and colonial policies have affected development in the third world countries in their monograph of “*why nations fail*”. They argued that the low level of development in the world must be blamed on the exploitation of colonies by the colonial masters. They believed that colonial powers benefitted and the colonies lost when it comes to development.

The under development and regional development disparity in Ghana has been blamed on colonialism. In her doctorate monograph *on migration, remittances and intra-household allocation in Northern Ghana: Does Gender matter?* (Pickbourn, 2011) also took stands in favour of the colonialism debate. She suggested that when the Northern Territories was integrated into the colonial administration as a protectorate in 1902, began the regions problems and was the doomsday and the beginning of its underdevelopment. She believed that annexation process radically altered the economic organization of the region. This assertion was also supported by (Nii-K. Plange, 1979). He argued that, the under development in the Northern region

is not due to natural factors like climate but it's mainly due to the colonial administration neglect. Prior to the area becoming a British protectorate, it enjoyed trading with other empires in Mali and Sudan where they traded in Shea butter, groundnut etc. and this provided income for people to make a living (Plange, 1979a). But this development changed during the colonial era. The British made the north a labour reserve that was to be relied on to support the highly labour demanding economic activities of mining and the cocoa industry in the southern part (Essays, UK. 2013). So they didn't contribute to development in the region.

In addition to the above, it can be seen that the colonial administration were so much focused on the southern resource blessed areas. So they sped up the development there. They built more schools to educate their children, constructed lots of transport infrastructure in their profitable areas to aide in the extraction and export of these resources back to their countries. According to (Konadu-Agyeman and Adanu, 2003), the construction of roads and railway infrastructure in the Gold Coast, now Ghana was based on the availability of resources. The "golden triangle" railway lines especially were constructed to link the eastern and western coastal areas to the Port in Takoradi to allow for exports of these resources. The areas around the coast of Ghana due to the inherited colonial legacy is far developed and has the best educational facilities, hospitals, manufacturing industries etc. and has formed the foundation of the regional inequalities Ghana has now.

The Northern region has fewer natural resources like the minerals in the form of gold, diamonds, and manganese that are abundant in the southern part of Ghana. That explains why the colonial administration neglected it and concentrated on the southern part. Recently, this current trend has perpetuated and persisted. Mining areas in the southern parts of Ghana attracts lots investment Due to the high value of these minerals on the world market, it drives investors who are profit oriented to invest there and this generates employment and speeds up the development potential.

### **3.4 Colonial Policies on Development in the Northern Ghana**

The Northern region under the British colonial administration saw little development as it was economically and political distant from the southern part of the Gold Coast.

From this point of view it can be argued that the conquest of the Northern territory was for a parochial interest of the British and not for developmental reasons or resources interest. (Arhin, 1974, p. 67-68) also provides an interesting argument, in his view; Ferguson “the explorer” provided the British administration with false information about the economic prospects of the area during his exploration. He presented a glooming picture of the agriculture prospect of the region, but later, the truth revealed that, appearance are deceptive and all that glitters is not gold, so they decided to back off and neglect they region. But in my view I think the main reason for the annexation was mainly to have a full control of the nation so that nothing could prevent them from the resource extraction.

In view of this failed economic interest and time wasting venture, they (British) decided not to support the area. Budgetary allocation to the region was not in the plan of the administration instead, it was focused on the southern parts. And the then governor Hodgson argued in favour of not providing budgetary allocation. He asserted that,

*“The country as far as is known is destitute of mineral wealth, it is destitute of valuable timbers, and does not produce rubber or kola nuts or indeed any product of trade value..... I therefore cannot too strongly urge the employment of all available resources of the government upon the development of the country to the South of Kintampo leaving the Northern Territories to be dealt with in future years..... I would not at any present spend upon the northern territories..... A single penny more than is absolutely necessary for their suitable administration and the encouragement of the transit trade”* (Gold Coast Confidential Dispatch, From Governor Hogdson to Chamberlain, December 20, 1899, Cited in Torto, 2013, p. 94).

### **3.5 Colonial Policy on education development**

On the aspect of education in the Northern part of the Gold Coast, it was discovered that, the colonial administration did little to contribute to its development. Many factors lie in this development. But it’s worth noting that, education during this time was mainly done by the missionaries like the Catholics, Presbyterians, Anglicans, Wesleyans among others. They built more schools in the surrounding areas to teach

their families and this latter on locals were offered the privilege to educate their wards in their vicinity. But in the Northern territories nothing went on. Attempts of the missionaries to establish schools in this Northern area were thwarted by the British administration (Ladouceur, 1979, p. 50). Another factor that could have accounted for the neglect of spreading education to the area can probably be due to the religious difference that existed in the region. Till now, the southern regions of Ghana are Christian dominated while the Northern region is dominated by Islam (Ghana Statistical Service, 2013). There was obvious resistance due to the clash of religions. Those brilliant students who managed to sneak to the southern areas for education were not allowed to complete the entire education but they were permitted to a particular limit and then they were blocked from entering the secondary schools in the south (Ladouceur, 1979, p. 52). It is widely believed that education of the people in the area was going to create elites who would contribute to prevent the British from achieving their manipulations in the territories.

### **3.6 Agriculture in the Northern region**

Agriculture is the most important economic activity in the Northern region and Ghana as a whole According to the (Ghana Statistical Service, 2013) regional report for the Northern region, it employs about 60 % of the economically active population. Most people in the region do the subsistent agriculture mostly to feed themselves and their families (Wiggins & Leturque, 2011). The Northern region is well known for its livestock production and this gives it a comparative advantage over other regions in Ghana. Some animals reared include guinea fowl cattle, goats, chicken, sheep, and pigs (Hesselburg and Yarro 2006, Dietz et al. 2003). Livestock farming provides a better opportunity for food security than food crop farming (K Geest, 2004).

It is worth noting that agriculture as practiced in the region is mostly rain fed and the region has a single and short rainy season (Oduro and Aryee, 2003). Farmers rely solely on the rains because irrigation farming comes at a high cost and it's not affordable to peasant farmers (Cooper et al, 2008). Farmers rely sole on the rainfall. A study conducted by (Darko and Atazona, 2013) in the region concluded that, the climatic condition is increasingly erratic in Northern region. The probability of

rainfall is highly less predictable and has a short duration. The volatility of weather patterns has in recent times been worsened by climate change and makes the region vulnerable and pray to food insecurity as it is not economically diversified.

Another factor that affects agriculture in Northern Ghana is poor soil condition. The region has poor soil quality and this does not support agriculture production which is the main economic activity in the area. The soil type found in the region is low in organic matter and other vital nutrients like nitrogen and phosphorus and this soil infertility hampers agricultural productivity in the region (Stanturf et al, 2011). This ends up not supporting the cultivation of all food crops.

Agriculture development in the region suffered most during the World Bank and IMF Structural Adjustment Program (SAP). From 1983 the government of Ghana decided to embark on economic recovery. The main component of SAP was to reduce government expenditures on social services in a view to cut down budget allocation and to limit its role in the economy. The removal of government expenditure on subsidies meant that inputs of agriculture were going to rise. And since the dominant economic activity in the region is agriculture, this meant that farmers were hardly hit. Gregory Eduah (2014) in his maters dissertation argued that policies of SAP favoured international trade at the expense of food crop production because the removal of government funding on fertilizer, had a negative impact on the production of food crops which was mainly done by poor farmers for household consumption with surplus sold to earn some money in the region.

### **3.7 Migration and development in Northern region of Ghana**

The history of migration in Ghana can be traced back to the era of early colonial rule. It mainly involved the movement of male labor from the north of the country to the south to work in the gold mines and the fertile cocoa plantations (Lobnibe, 2008, Pickbourn, 2011)

Many studies have confirmed that internal migration in Ghana are influenced by certain pull factors such as employment, income, and education which are somewhat abundantly available in the southern cities but are not readily available in the northern and rural areas (Awumbila et al.2011b, Kwankye et al.2009).



Writing in his Doctorate thesis on “*The Dagara farmer at home and away: migration, environment and development in Ghana*” (Van der Geest, 2011) argued that, migration has the potential to contribute to underdevelopment and increased inter-regional disparity because it transfers the human resources from the point of origin to the source region and this “human transfers” and this process go on to benefit the receiving areas by contributing more to its development.

In the view of (Anarfi and Kwankye, 2005) the increase in migration of people from the north to the southern cities of Accra and Kumasi is influenced by the low level of development in the region. Across the north-south divide, there exist an unbridled wide gap in infrastructure and economic activities and this encourage both male and female migrants from the Northern region to look for greener pasture. They migrate because they do not have access equal employment opportunities and income generation activities to support themselves and their relatives.

The “kayayoo” (female head porters) menace which involves energetic women moving from the region and other Upper regions undermines development in the sense that when one member of the family moves to the bigger southern city and makes some money for a living and family upkeep, it becomes attractive to other young people. So this makes them abandon their education and the region to move down south where they live in uncomfortable situations like sleeping on the streets and in slums where they become prey for young men. This therefore calls for development policy measures that will provide the same pull factors that attract them to other places. When they have the chance to earn a living, they will prefer to remain and contribute to the regions development.

Migration from the region to the urban areas in Ghana leads to brain drain and the loss of the energetic productive labour force needed to drive for regional development to other areas. Since the main economic activity in the region is labour intensive, the moving away of the strong means that the region will be left with the dependent population who can barely contribute to agricultural, and other labour intensive jobs (Awumbila & Ardayfio-Schandorf, 2008).

The Northern region needs its fair share of development to help bridge the long tradition of North-South divide. (Kuada, 2014) has argued that there cannot be

economic development when a region is not integrated in the national economic structure. The Northern region needs its fair share of equitable development to mitigate the mass migration to the Southern part of Ghana in search of non-existing jobs. It needs to be desegregated into the Ghanaian political economy.

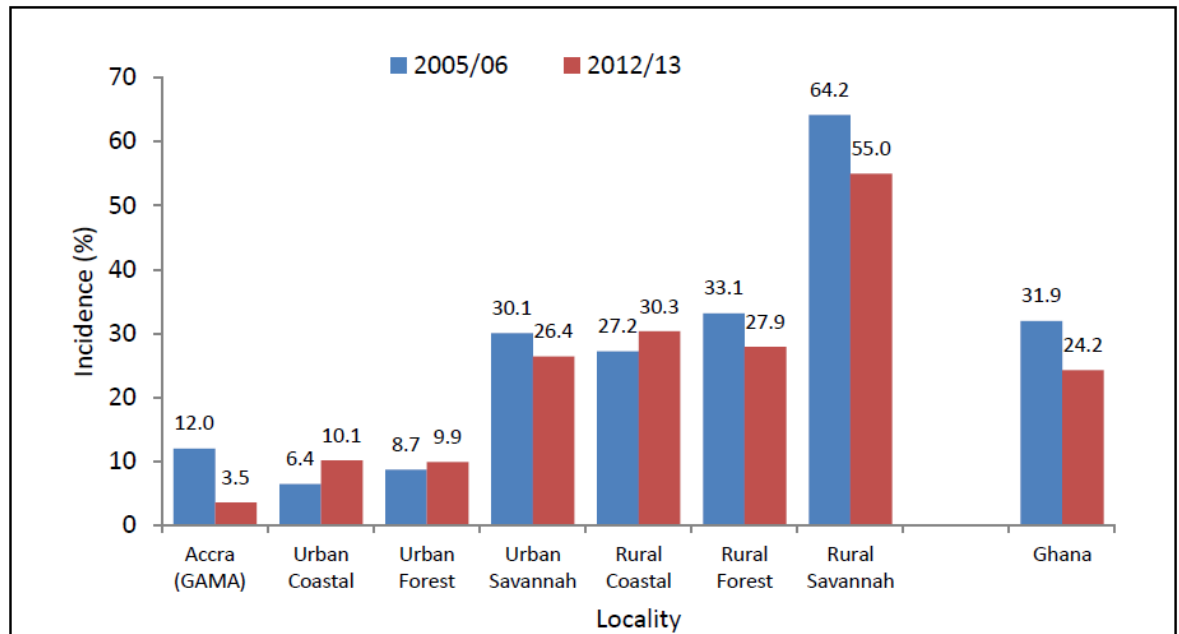
### **3.8 Poverty and its impact on development in the region**

Certain actions and conditions in the region have contributed to excavate poverty in the region. And if not managed well poverty can well contribute to the underdevelopment of the region. Official statistics reveals that poverty in the region is very endemic and has persisted for long years despite the numerous poverty reduction strategies that Ghana has adopted (Ghana Statistical Service, 2000). According to the Ghana Living Standard Survey 6 poverty profile for the Ghana, the, poverty gap and the incidence of poverty are not evenly spread out in the country. Urban areas are known to have reduced incidence of poverty, and rural areas have greater levels of poverty.

Poverty poses a great challenge to the development efforts of countries because it affects every sphere of human life (Beni et al, 2016). Poverty per se is not about people not having money in their pocket, but it goes beyond monetization to the depriving people of choices and opportunities to decent living (United Nations, 1997). In all the 10 administrative regions in Ghana it's only the national capital the Greater Accra region that has the lowest poverty incidence (5.6%). This is far lower than the national average of 18.6% (Ghana Statistical Service, 2014). Poverty is very high in the region mainly due to insufficient education and market isolation. Many people in the region have cut off from economic growth been enjoyed in other parts of the Ghana, because the possibility of them running from this unwanted situation is very small due to the restricted access to, market, education, and health care (World Bank, 2004). The geographical location of the region has the potential to impact on the poverty situation it faces. The region is far of the ports, infrastructure, the administrative capital and the seat of government which are all concentrated in the southern parts. Areas that are far off from commercial activities and political

activities are less developed, in the same way areas cut off from both physical infrastructure and market (CPRC, 2004).

**Figure 1 Poverty incidence by locality (Poverty line =GHC 1,314)**

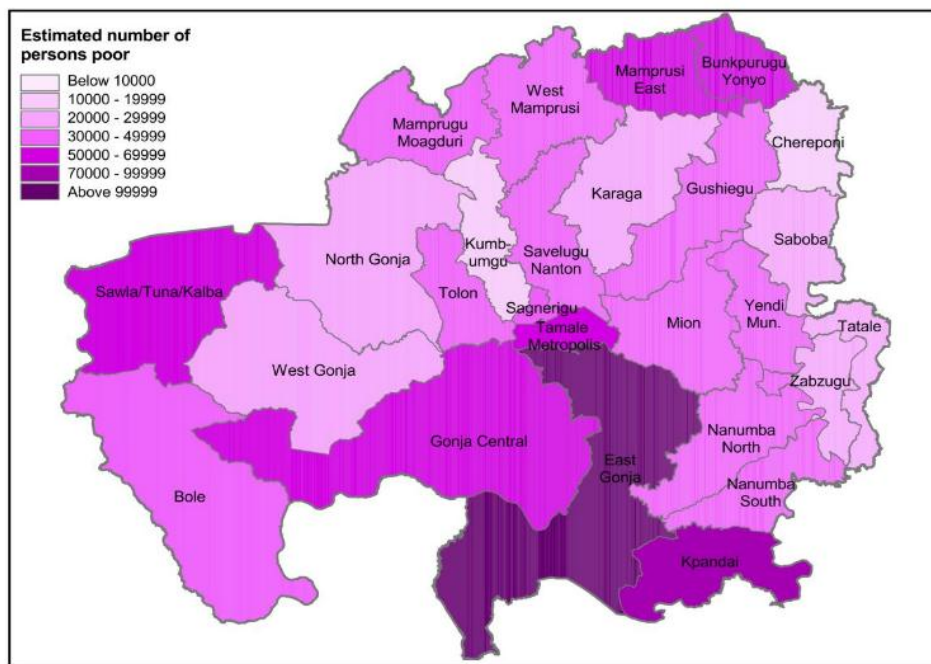


**Source: Ghana Statistical Service, 2014. Ghana Living Standard Survey round 6**

It is seen from Figure 1 that poverty is very high in the Rural Savannah areas in Ghana from 2005 to 2013. In 2005/06 the incidence of poverty was 64.2% but this further dropped to 55.0% yet still it remains the highest in Ghana when we compare with the national average which was 31.9% in 2005 and 24.2% in 2012/13. The urban Savannah areas meanwhile have lower incidence of poverty. In 2005/06 the incidence of poverty was 30.1% and in 2012/13 this dropped to 26.4% which was slightly higher than the national average but very lower than that of the Rural Savannah areas (Ghana Statistical Service, 2014). All the surveys done by the GSS have proven that inequality persisted in the rural Savanna area (GLSS, 1991/92, 1998/99, 2012/13). The increasing level of inequality between the south and the north clearly portrays that, there exist inter regional imbalance in relation to development nationally (Shepherd et al. 2005a). The implication for this on development is that, it drives people out of the region to other places in the name of making a better living and supporting family.

The recent Ghana poverty mapping report by the Ghana Statistical service on the poverty headcount, depth and inequality nationally shows that the incidence of poverty is highest in East Gonja (84.2%) in the Northern Region making it have the highest number poor people (Ghana Statistical Service, 2015). But in the Tamale Metropolis, the incidence of poverty is low at 24.6%, when the figure for Tamale is compared to other regional figures for example to Dormaa West District in the Brong Ahafo region 9.9% still this figure is high.

**Figure 2 Estimated Numbers of Poor Persons in the Northern Region**



**(Source: Ghana Statistical Service Poverty mapping report, 2015, p. 33)**

From figure 2 above, it is seen that East Gonja has the highest number of poor persons that is 112,130, followed by Kpandai 82,712, Bunkpurugu Yonyo (66,444) and Sawla-Tuna-Kalba (61,780).

From the 1990s onwards, Ghana has witness enormous socio-economic development and a steady drop in poverty and hunger. Bu it is worth noting that, this development has not been evenly distributed across the length and breadth of the country. This unequal development has created a marked north-south divide with the south more developed and the North undeveloped. In the North, poverty, food and nutrition insecurity remains endemic (IFAD, 2012). Comparatively, the Northern

region has had a lousy performance in relation to development and narrowing the great north-south divide.

## **CHAPTER FOUR: PROFILE OF THE REGION, CHALLENGES AND OPPORTUNITIES FOR DEVELOPMENT**

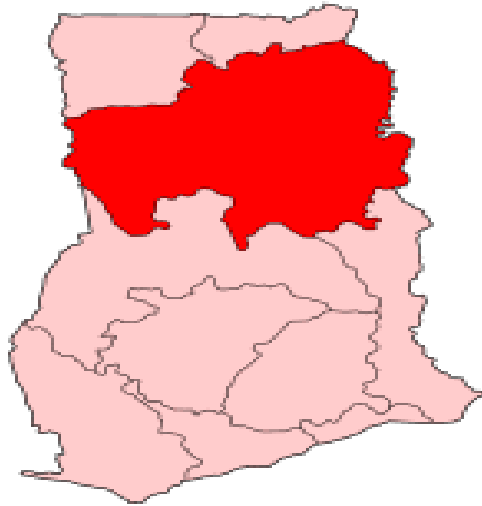
This chapter provides a brief and general overview of the social, economic and physical characteristics of the Northern Region of Ghana and how they impact on the development and the general well-being of the people. The Characteristics of a region is so influential in the development planning process in the sense that there cannot be a meaningful development if these factors are ignored (Ghana Statistical Service, 2013). The challenges and the opportunities that can contribute to or negatively affect the regions development are also discussed in this chapter.

### **4.1 Social, economic and physical characteristics of the region**

#### ***4.1.1 Location and size***

The Northern region of Ghana has a total area of about 70,384 square kilometers making it the biggest region in Ghana. The Upper West and Upper East regions border it to the north and the Volta region and the Brong Ahafo region to the south. It also shares boundaries with Togo to the east, and Côte d'Ivoire to the west. The region has a generally flat land but the north-eastern parts are mountainous with the Gambaga escarpment. Currently the region has 25 districts and 1 metropolitan city (Ghana Statistical Service, 2015). The region's capital is Tamale. The white and black Volta and their tributaries, Rivers Daka and Nasia, flows across the region (Ghana Statistical Service, 2013).

**Figure 3 Map of Ghana showing the Northern region in red**



(Source: **adapted** from [https://en.wikipedia.org/wiki/Northern\\_Region\\_%28Ghana%29](https://en.wikipedia.org/wiki/Northern_Region_%28Ghana%29))

#### ***4.1.2 Climate and vegetation***

The region experiences a moderately dry climate. It has single rainy season that mostly starts from May and stops in October. The total rainfall recorded in the region annually differs between 750 millimetres and 1,050 millimetres. The dry season begins in November and ends in March or in April with maximum temperatures occurring in March and April. The region records its minimum temperatures in December and January. The dry harmattan winds blows across the region from December to the beginning February. Temperatures during the “harmattan” periods are between 14°C at night and 40°C during day time. Humidity is very low. The vegetation is grassland with drought-resistant trees such as dawadawa, acacia, mango, baobab, and neem tree (Ghana Statistical Service, 2013).

#### ***4.1.3 Social structure***

The region has four dominant chiefs, the Ya-Na who the overlord of Dagbon in Yendi, Bimbilla Naa of Nanung in Bimbilla, the Nayiri of Mamprugu in Nalerigu, and the Yagbonwura the over lord of the Gonja traditional area in Damongo. These paramount chiefs are all members of the National House of Chiefs and the Northern regional Chiefs. Chiefs are enskin and sub-chiefs remain loyal to them in their

traditional areas. When a chief dies, a successor is chosen from the qualified gate as an interim chief until a new one is enskinned (Ghana Statistical Service, 2013).

#### ***4.1.4 Demographic characteristics***

Based on the Population and Housing Census (PHC) of 2010, the Northern region had a total population of 2,479,461 in 2010. Females constituted 1,249,574 and males 1,229,887. The population increased by 36.2% between 2000 and 2010. The Tamale Metropolitan Assembly is the most populated part in the region; its population is about 371,351, accounting for 15 % of the region's population. The Northern region has a predominantly rural population (69.7%) with the exception of the Tamale metropolis, which has 73.0% population been urban. The Northern region has a youthful population. About 44.9% of the population is less than 15 years. The working population aged 15–64 years constitutes about 51.0% of the Northern region population. Mole-Dagbon is the major ethnic group in the region, they account for about 52.7% of the population. The predominant religion is Islam; Muslims form about 60.0% of the population in the Northern region. This is followed by Christians, constituting 21.0% (Ghana Statistical Service, 2013).

#### ***4.1.5 Economy and Living Conditions***

According to the 2010 population and Housing Census regional analytical report for the Northern region, majority of people in this region engage in agriculture except for the Tamale the regional capital. Farmers mostly produce yam, soya beans, maize, millet, guinea corn, rice, groundnuts, beans, and cowpea. There is an irrigation dam in Bontanga in the Tolon Kumbungu district and this allows farmers to cultivate rice all year round. The dominant occupations in the Tamale Metropolis are services and sales work, they accounts for about 30.7% of the population, followed by craft and related trades workers also accounts for 21.7%, followed by professionals 9.3% and elementary occupations 7.7%. An overwhelming proportion of 94.5% of employed persons in the region are in the private informal sector while less than 4.0 % work in the public sector (Ghana Statistical Service, 2013).



Daboya is well known for producing good quality yarn for sewing smocks. In addition, salt mining is also a popular economic activity in Daboya. Buipe has a large deposit of lime, and a cement factory (SAVACEM) has been established there. Buipe also has a shea nut processing factory as well as the Bulk Oil Storage & Transport (BOST) company which supplies the northern part of the country with petroleum products.

The region has got a fair share of mineral deposits. Illegal gold mining popularly known as “galamsey” is done in Kui community in the Bole District and this has attracted energetic youth from all corners of the country. Mostly, the women in the region engage in retail trade. There is a Teaching Hospital located in the Tamale Metropolis that provides health services for the people of the Metropolis and the region in general, and it also serves as a point of referral for patients from other health facilities. The region has two tertiary institutions namely the University for Development Studies and the Tamale polytechnic (Ghana Statistical Service, 2013).

#### **4.2 Overview of Northern Ghana’s development**

In the past two decades Northern Ghana has made remarkable progress in its socioeconomic development drive, socioeconomic infrastructure in the region have improved tremendously as compared to when the region was created some decades ago (DFID Ghana, 2005). The establishments of the University for Development studies (UDS), the Tamale Polytechnic, teacher training colleges, and the Tamale teaching hospital have all greatly contributed to improve the human development in the region and Ghana as a whole.

Foster (1987: 94) is of the view that when a country improves its educational system, it can be a trigger for economic development and prosperity over a period of time. According the Ministry of Education (MoE) the region has 76 high schools, 2 colleges of education, 3 vocational training institutes, and 1 university, 1 polytechnic, 9 nursing and midwifery training institutes. Since the launching of the Free Compulsory Universal Basic Education (FCUBE) program in 1996, enrolment in the region has improved although the region has the lowest school attendance rate of 50.4% nationally (Ghana Statistical Service, 2014, p. 34).

According to the World Health Organization (2012), “health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity.” The health situation in the region has improved over the past ten years. In 2009 the region had 50 doctors serving the biggest region in Ghana. But this further increased to 117 in 2014. The nurse to population ratio has improved nationally, but Northern Region continues to lack behind, it has the largest midwife gap and it’s in need of about 68 additional midwives to close this gap (Ministry of Health, Ghana, 2014, p. 17).

### **4.3 Opportunities for development in Northern Ghana**

#### ***4.3.1 Tourism potential***

The Northern region of Ghana has a great tourism potential that can be harnessed to promote growth and development of the region. Some places like the Mole National Park which is Ghana’s biggest national park with developed tourist facilities (Barrow, 1997), Bui National Park, the Larabanga Mosque, Salaga slave route, Wawatu waterfalls and many others. Due to the regions diverse ethnic composition, the culture of the various tribes can also be a source of attraction to tourist where they will have the chance to know the way of life of the indigenous people in terms of their music, historical monuments, birthplaces of famous people (Ghosh, 2000). A recent report by the (Overseas Development Institute, 2005) concluded that, the development of the Mole national park which is the greatest tourism asset in Ghana can promote development in the sense that when tourists come they end up spending in the local economy. The development of the tourism potentials like that of national parks has the potential to drive development because it has lots of economic benefits like employment creation where people can gainfully make a living from tourism related activities such as wild life guards, tour guards, restaurants and hotel etc. It can also promote the local market especially locally made produce like the “Batakari,” straw hat etc. and lead to an improvement in the transportation and communication of rural communities in the catchment area (Mackinnon et al, 1986).

### ***4.3.2 Agriculture potential***

Agriculture in the region has a great potential to induce growth and development (Shepherd et al, 2005). The Northern region has the largest land mass in Ghana. It covers an area of 70,384 square kilometers about 31% of Ghana's area (Ghana Statistical Service, 2013). The drier and hotter climate of the region is good for the production of maize, rice, sorghum, millet, yam, soybeans, Shea butter, and groundnuts. Cattle, goats and sheep, domestic fowl, guinea fowl and ducks form the main component of animal production in the region (Adzitey, 2013). Agriculture can contribute to growth especially if it is modernized through technology (Hayami and Ruttan, 1971). The agriculture in the region can be modernized through the strict enforcement of the SADA mandate; it will lead to tremendous development (Guo et al, 2013). Agriculture in the region can be developed through investment in irrigation since the region has a single rainy season mostly between May and November and adoption of improved seed varieties. Agriculture extension services can also be offered by the Ministry of Food and Agriculture in the region to educate the farmers who are mostly illiterates on good farming practices.

### ***4.3.3 Trading***

The location of the region makes it well positioned to be the gateway to Ghana from the Sahel area and can facilitate trading with its immediate neighbours of Burkina Faso, Niger, Benin and Togo (DFID, 2005). Domestically, the region stands the chance to develop if it intensifies trading with the Upper West, Upper East and the Brong Ahafo neighbours. Trade has the potential to stimulate development and enhance welfare leading to poverty reduction (Rodriguez and Rodrik, 1999; Winters, 2004). It can make good use of its comparative advantage in agriculture potential and export to other areas. In this vein, more needs to be done to open up the region to trading with its neighbor. Infrastructure needs to be improved to link the region to other ECOWAS trading partners, and also border controls needs to be eliminated to ease trading as done in the EU Schengen area.

## **4.4 Challenges to the regions development**

### ***4.4.1 Recurrent Conflict***

Many studies have established youth unemployment as a major cause of conflicts (Cincotta et al, 2003; Heinsohn, 2003; Urdal, 2004). It is believed that, when the youth have no economic engagement, they can be used to engage in escalations with little persuasion. This claim can be valid for the Northern region due to the lack of economic opportunities for the youth. Ethnic conflict and chieftaincy conflicts have been identified as the major source of violence and instability in the region (Sulemana, 2009, Ahiave, 2013). Intermittent conflict in the region has affected the expected economic development of the region as they endanger peace and stability that is a catalyst for development. It is obvious that the “chieftaincy disputes and ethnic conflicts in the Northern region are partly to blame for the widespread poverty and the poor state of infrastructure in the area” (Tonah 2005: 102).

The region has plenty of unexploited resources that can be used for its development. But the conflict in the region has made it impossible to attract investors to the region in spite of its huge resource base. According to the (DFID Ghana Report, 2005), there is vast deposit of iron ore discovered at Sheini near Yendi, which lots of American and Chinese companies have shown interest in mining, but due to the recurrent conflict in the Yendi area, this money needed to develop the region is a “door mat” as it has been ignored by investors because they are scared to invest there. This goes a long way to erode development efforts in terms of infrastructure, economic activities, and displacement and causing fear and panic among people (Mbowura, 2014).

In times of conflict, government resources are diverted from development to restore law and order and this leads to “a big drain on the already unstable national budget” (Awedoba, 2009: 173) and this thwarts government from delivering its planned economic policies leading to growth (Nnadozie, 2003).

### ***4.4.2 Poor Road infrastructure***

Many studies have documented a strong correlation between that transportation development and economic development (Houngnikpo & Kyambalesa, 2006). Poor

conditions of roads and transportation affect the economic development of countries because they obstruct the free flow of goods and services. According to (Harding, 2014), the bumper yam harvest in 2010 in the Yendi area of the Northern region were left rotten because there were no accessible roads to cart them to the market center in Tamale and other regions. The bad state of road also affects the few cars on the road because of the numerous potholes so the break down regularly (Atiim, 2011). This has the effect of leading to produce rotting in the farm lands. Better transportation infrastructure can contribute to growth because they boost human capital through improved access to health centers and schools (DFID, 2002).

#### ***4.4.3 Lack of investment***

Many investors do not invest in the region for fear of renewed clashes that can lead to a loss of their investment (Sulemana, 2009). As stated by the Ghana Investment Promotion Center (GIPC) report, Foreign Direct Investment (FDI) in Ghana dropped in 2015 by 31.2%. In 2014, FDI amounted to US\$ 3.3 billion but this dropped to US\$ 2.33 billion in 2015 (GIPC, 2015). The fall in investors coming to Ghana can be attributed to the power crisis the country is going through. It's worth noting that these investments were not evenly distributed across the country. About 72% of investment projects in Ghana were based in the Greater Accra region, the national capital. The Western region had 5 projects while the Ashanti region had 4 but there was only one project in the Northern region (GIPC, 2015). The lack of investment in the region poses a great challenge for development. Private investment is seen as a vital promoter of economic and human development. Investments supplements government's efforts and have the ability to create more employment avenues in sectors where government is reluctant to support.

#### ***4.4.4 Low educational performance***

Educational performance in the region has been poor especially at the basic and junior high school level (Hakim Abdallah et al, 2014). Educational performance in the region has remained low despite government continuous support for the educational sector. Students have continuously performed woefully in the Basic

Education Certificate Examination (BECE), the exams required to progress to Senior High school (SHS). The Northern regional pass rate has not exceeded 50% since 2007. For the 2007 BECE, the region recorded a pass rate of 47.6%, this then fell to 40.1% in the 2008 and the downward trend continued to 39.8% in 2009.

In 2010, the region experienced an increase in the BECE performance, but it didn't reach a 50% pass mark, (46.4%) but it wasn't sustainable as it dropped again to 41.1% in 2012 (Hakim Abdallah et al, 2014). None of the senior high school (SHS) in the 26 districts of the region made it to the top 100 schools in the 2014 West African Senior Secondary Certificate Examination (WASSCE) rankings published by the Statistics, Research, Information, Management and Public Relations (SRIMPR) Division of the Ministry of Education (MoE, 2014).

According to the Ghana Education Service (GES) some challenges facing education in the region include inadequate classrooms and furniture- in some places classrooms are not available or they are not enough. Teachers are not mostly absent during class hours. Inadequate teaching and learning materials affects teacher performances and this poor performance of teachers are transferred to students (Etsey, 2005). When pupils don't have books, pens and pencils they cannot learn to read and write. Student absenteeism is also high in rural parts because students and pupils mostly prefer engaging in economic activity than schooling. (Neagley and Evans, 1970), have argued that the effective and continuous observation and supervision of how classroom is been instructed can improve the quality of teaching and learning. The GES, the body in charge of monitoring and evaluation of schools in Ghana fails in this regard to monitor the situations in the various schools to assess students and teachers performance because some of the schools are located in places that are not accessible and this contributes to the overall educational performance in the region.

#### ***4.4.5 Poor healthcare delivery***

A study conducted by the Institute for Transportation and Policy Development in 2005 showed that the health sector in the region was constrained by numerous problems and this affects development efforts of the region. Some of the challenges that have engulfed the health sector included inadequate health personnel. In the

Northern region, the Population to Doctor Ratio was 76080:1 way ahead of the national average of 17489:1. In addition, the Population to Nurse Ratio was 4070:1 for the Northern region whereas the national average was 2598:1 national average (ITDP, 2005). The report concluded that many medical staff especially doctors were unwilling to work in the region due to it mostly been rural with limited infrastructure and social amenities. This affects health delivery because the region mostly relies on volunteers who do not have any sort of training. The region has only one teaching hospital which serves as a referral point for the entire region and two other regions, and this is located in the regional capital.

The shortage of medical staff in the region is as a result of the deplorable living conditions especially in the rural parts. Many rural parts are not connected to the national grid and do not have good roads to connect to the city.

## **CHAPTER FIVE: DATA ANALYSIS, INTERPRETATIONS AND SOME SELECTED DEVELOPMENT INTERVENTIONS**

This chapter presents the results of the study. Data was collected and then analyzed in response to the development problems posed in chapter one of this thesis. The analysis and discussion are divided into two parts. The first section deals with socio-demographic characteristics of the region and the last section focused on the other socio-economic indicators on the level of education, the level of health, and employment situation. These were analyzed to provide a broad overview of the state of development in the region.

### **5.1 Socio-Demographic Characteristics of Northern Region**

The socio-demographic characteristics considered for this study included; population size and growth, regional/district distribution of population, sex and sex ratio.

#### ***5.1.1 Population size and growth***

The size and distribution of population is important in the development process of every region because these characteristics are needed for effective development planning and also they impact on the needs and wants of that society. Based on the aforementioned, this study deemed it fit to collect data to know the total number of people in the region.

From Table 1 below, it can be seen that the population of the region keeps growing. In 1960, the total population was 531,573. Then in 1970, this number increased to 727,618. It can also be seen that the intercensal growth rate of the region increased in 1970 from 3.2% to 3.4 in 1984 and then it reduced to 2.8 in 2000 and slightly increased to 2.9 in 2010. In the last population census in 2010, it was estimated that the region had 2,479,461 inhabitants and the population grew at a rate of 2.9% between 2000 and 2010. The growing population of the study area means that development policies must consider the growing population and make provisions to meet their needs.



**Table 1 Population size and growth from 1960-2010**

Year	Population	% increase	% share of population	Intercensal Growth rate
1960	531,573	**	7.9	
1970	727,618	36.9	8.5	3.2
1984	1,164,583	60.1	9.5	3.4
2000	1,820,806	56.3	9.6	2.8
2010	2,479,461	36.2	10.1	2.9

**Source: Ghana Statistical Service, 2013. 2010 Population and Housing Census, regional analytical report, Northern Region.**

### *5.1.2 Population distribution in the region*

The distribution of the population in a particular area is vital for effective development planning and policy making. Governments and policy makers mostly consider areas that are populated when they want to distribute socioeconomic facilities and this mostly affects the development of less populated areas. Populated areas serve as a market for agriculture and industries and so economic activities are mostly concentrated in populated areas. Table 2 shows how the population is divided in the study area.

**Table 2 Northern Region population distribution by district and locality**

District	Population	Urban %	Rural %
Total	2,247,461	30.4	69.7
Bole	61,593	21.0	79.0
Sawla-Tuna-Kalba	99,963	14.0	86.0
West Gonja	84,727	32.7	67.3
Central Gonja	78,877	19.8	80.2
East Gonja	135,450	18.7	81.3
Kpandai	108,806	9.9	90.1
Nanumba South	93,464	17.9	82.1
Nanumba North	141,564	28.3	71.1

Zabzugu Tatale	123,854	25.5	74.5
Yendi Municipal	199,594	29.5	74.5
Tamale Metropolis	371,351	73.8	26.2
Tolon Kumbugu	112,331	7.5	92.5
Savelugu Nanton	139,283	39.7	60.3
Karaga	77,709	20.1	79.9
Gushiegu	111,259	24.0	76.0
Saboba	65,706	9.4	90.6
Chereponi	53,394	14.9	85.1
Bunkpurugu Yunyoo	122,591	14.1	85.9
East Mamprusi	121,009	32.4	69.6
West Mamprusi	168,011	26.6	73.4

**Source: Ghana Statistical Service, 2013. 2010 Population and Housing Census, regional analytical report, Northern Region, p. 26**

From Table 2 above, it can be deduced that the Northern region of Ghana has predominantly rural population accounting for 69.7% of the entire population with the only exception being the Tamale Metropolis which has 73.8% of its population been urban. The Tamale Metropolis has the highest population in the region with a total population of 371,351 followed by West Mamprusi with a population of 168,011. The least populated part of the region is in the Chereponi district, it had a population of 53,394 and a very high rural population of 85.1%.

The concentration of population in a particular district implies that resources are not evenly distributed and this makes people in areas lacking these facilities are forced to migrate to access these facilities like schools, hospitals, employment opportunities. This, therefore calls for policies to address these pull factors that attract people to urban areas so as to reduce rural-urban migration and its consequence of underdevelopment and inequitable development of the rural areas.

### ***5.1.3 Age structure of the of the population***

The age structure is one of the key features of socio-demographic characteristics which affect development. These form the basis for planning and policy formulation especially when it comes to the provision of healthcare facilities, education, and labour force involvement in economic activities. Table 3 shows the age distribution of the study area.

**Table 3 Age structure of the Northern region**

<b>Age group</b>	<b>All districts</b>
Number	2,479,461
Less than 1	2.8
4-Jan	14.3
9- May	15.9
14-Oct	11.9
15-19	10.6
20-24	8.5
25-29	7.6
30-34	6.3
35-39	4.9
40-44	4.2
45-49	3.0
50-54	2.7
55-59	1.3
60-64	1.9
65-69	1.0
70-74	1.4
75-79	0.7
80-84	0.7
85-89	0.3
90-94	0.2
95+	0.1

**Source: Ghana Statistical Service, 2013. 2010 Population and Housing Census analytical report, Northern region, p. 28**

From Table 3 above, it can be seen that the study area predominantly has a youthful population. The proportion of the population in the age group less than 20 years is about 55.5%. This therefore, implies more of them are supposed to be in schools and so policies of government and development partners are to be geared towards education and the provision of educational related facilities and infrastructure.

It can also be seen that the population in the age group 15 and below is high around 44.9% this, therefore calls for more efficient health policies that will make healthcare accessible and also they must prevent child mortality.

### 5.2 Educational status of the region

Education is the foundation of development in any country. Through education, individuals can acquire the needed knowledge and skills that can make them contribute meaningfully to their countries development. Low level of education is an impediment to the development of regions, communities, and countries. It is against this background that the education in the study region is considered

**Table 4 Ghana school attendance rate by region, age and sex**

Region	Age group										
	6 - 11		2 - 15		16 -18		19 – 25		25-Jun		Total
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
Western	96.0	95.2	98.6	96.9	98.2	94.7	94.6	88.2	91.6	83.3	87.4
Central	97.1	95.7	96.9	96.6	93.9	97.8	95.0	90.9	90.8	77.5	83.6
Greater Accra	97.1	97.0	99.7	98.3	99.2	92.1	98.6	93.6	95.3	89.0	92.0
Volta	87.8	85.8	94.9	96.9	92.9	89.6	88.6	81.1	82.4	72.2	77.0
Eastern	96.8	95.4	98.8	98.0	99.1	98.0	95.1	90.1	91.1	82.5	86.6
Ashanti	97.8	98.4	98.0	96.9	97.0	97.8	96.0	94.6	91.6	84.5	87.9
Brong Ahafo	94.7	93.7	96.2	95.8	94.3	91.5	90.2	83.1	83.5	74.8	78.9
Northern	77.6	73.4	74.6	73.1	78.0	65.4	68.8	43.0	58.6	42.6	50.4
Upper East	92.1	96.0	93.1	90.4	91.9	92.3	85.4	71.5	69.6	57.6	63.4
Upper West	87.3	89.6	88.9	93.2	90.3	93.1	83.2	73.1	70.0	57.3	63.6
Total	93.3	92.6	95.1	94.7	94.2	92.1	91.4	84.1	85.7	76.3	80.8

**Source: Ghana Statistical Service, 2014. Ghana Living Standard Survey round 6 (GLSS 6)**

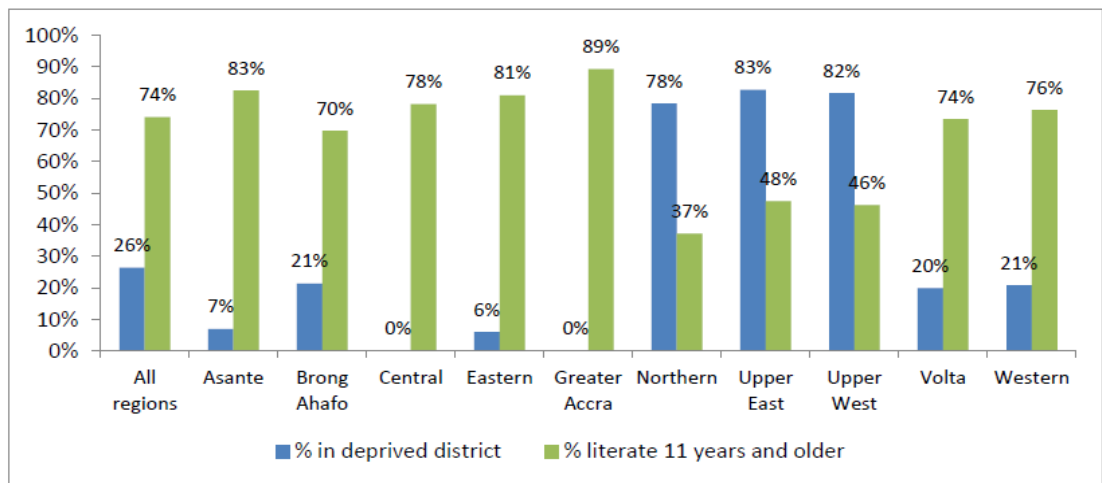
Table 4 above shows the Ghana school attendance rate by regions, age and sex. It can be seen that school attendance is high across Ghana with an average of 80.8%, with national capital having the highest rate of school attendance with a rate of 92% whilst the Northern region has the lowest rate of school attendance of 50.4%. This portrays that attendance for all educational levels such as tertiary, primary, Junior high School (JHS), and Senior High School (SHS) and tertiary education is very low in the region comparative to other regions in Ghana.

In addition, it can be seen that across Ghana, there is not a large gender difference in terms of school attendance. But that is the contrary in the study region it has the lowest rate of female education in Ghana. For the age group of 6–11, it can be seen that male rate of attendance was 77.6% whilst that of the female for the same age cohort was 73.4%. Also, for the age group of 16–18, the gender difference was again very big a difference, the male rate of attendance was 78% and their female counterparts recorded a rate of 65.4%. A major factor accounting for this gender imbalance towards education can be attributed to religious beliefs. A study conducted by Alhassan and Odame (2015) in the region concluded that, Islam per se does not look down upon girl child education; instead it prefers male children to be more educated because of the belief that when a girl is educated she ends up supporting her husband during marriage and this will make the man lazy and dependent on her.

### ***5.2.1 Literacy in the region***

Literacy refers to the ability of individuals to read and write and also understand a brief statement in a particular language (Ghana Statistical Service, 2013). The level of Literacy is beneficial for societal development because it empowers individuals to be able to take part in decision making.

**Figure 4 Percentage of pupils in deprived districts and percentage of literates 11+ years**



**Source: Ghana Education Service, 2013. National Education Assessment Technical Report**

Figure 4 shows the Regional characteristics and the percentage of pupils in deprived districts and the percentage of literates over 11 years nationally. It can be seen that Greater Accra has not deprived district and it also has higher levels of literacy. But that cannot be said of the Northern region of Ghana. The region has a higher percentage of literacy in deprived district which accounts for about 78% which is comparatively better than the Upper East and Upper West regions. It also had only 37% of pupils who are 11 years and above been literate.

The 2010 population and Housing Census also supports this claim of high illiteracy in the region, it found out that 90% of the 11+ population were (i)literate. In addition, it also pointed out that that 62.5% of the population in the region were not literate in any language. The reasons for the high rates of illiteracy in deprived districts in the region can be attributed to the fact that most of these deprived areas are lacking qualified teachers, and where teachers are present there is no access to learning materials and minimal physical infrastructure.

Moreover, in regions where literacy is high like in Greater Accra, there is a great competition from private schools which have teachers who are well motivated and up

to the task and these schools provide high-quality education but at a higher cost. But in deprived areas such as in the study region, high level of poverty denies people access to this high-quality education, this therefore means pupils solely depend on the underfunded government schools (National Education Assessment Technical Report, 2013).

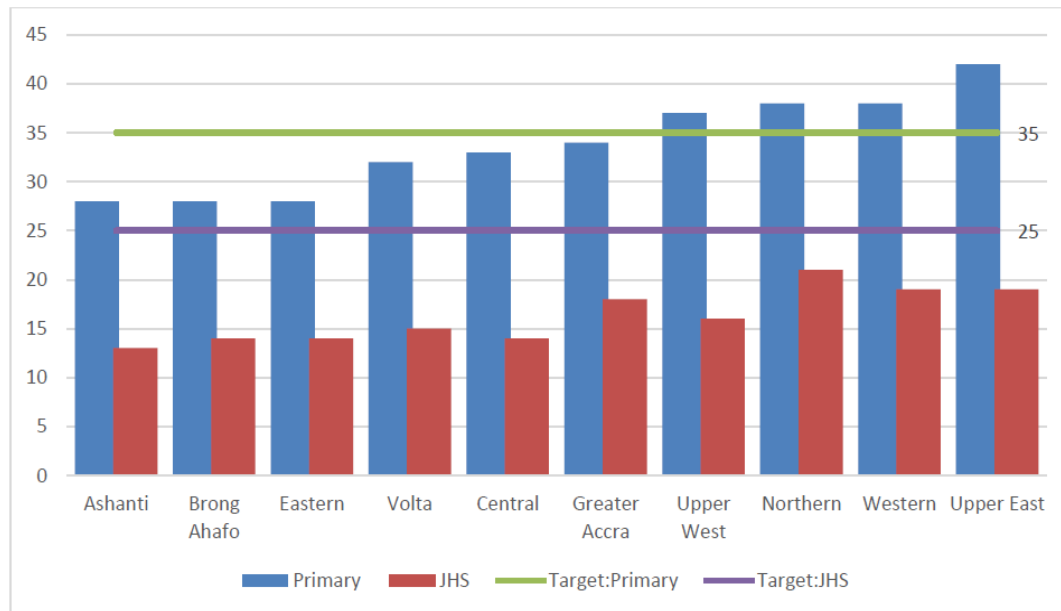
### ***5.2.2 Pupil-Teacher Ratio in the region***

The Quality of education is very important in determining the level of educational performance of students in a country. To ensure quality education, there should be the availability of motivated, highly skilled, and committed teachers who should be provided with basic tools and infrastructure that they need to impact students. This therefore, calls for government and other educational stakeholders to provide ample resources and the perfect environment, and policies that are needed for training and learning for the country's future human resources.

The Pupil-Teacher Ratio (PTR) is mostly used to measure the quality of education although it's not the only factor used to determine the quality of education. If few students are taught by a teacher, the teacher will have close contact with the students and he can monitor their performance very well.

Figure 5 below shows regional trends in the Pupil-Teacher Ratio in public primary and JHS which was used to measure the quality of education. It can be seen that there existed regional variations in terms of PTR at the primary and JHS levels nationwide. The Brong Ahafo Region, Eastern Region, and the Ashanti Region had the lowest PTR 28: 1 in the primary level of education. Whilst the highest ratio of 42: 1 was recorded in the Upper West. On the other hand, at the JHS level, the Ashanti Region had the lowest PTR ratio of 13: 1 while the northern region recorded the highest PTR ratio of 21: 1 although it was far below the national average. The Northern Region also had a higher PTR at the primary level and this was above the 35: 1 target. The high rates of PTR in the region can be attributed to the shortage of teachers in the region. Most teachers fail to accept postings to the region due to the low level of development.

**Figure 5 Pupil-Teacher Ratio in Public Primary and JHS by regions, 2013/2014**



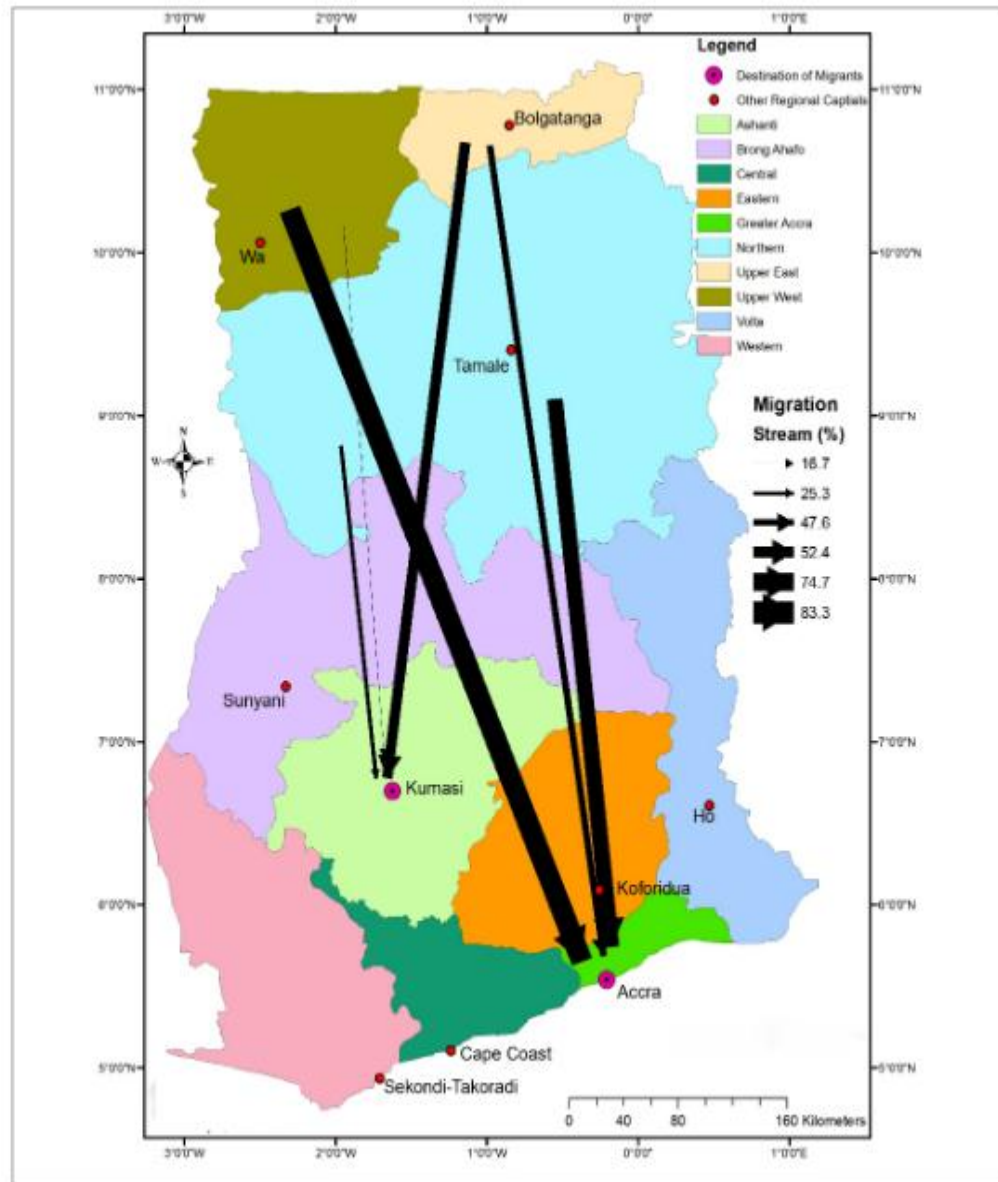
**Source: Ministry of Education, EMIS report, 2014**

### **5.3 Migration status in the region**

The voluntary and involuntary movement of people from the region to other administrative parts of the country due to several reasons plays an important part in its development. When people move from a particular place or region, the size of the population is reduced and this can affect its development. This is because it is mostly the economically active population that moves. Migration in Ghana has mostly been from the underdeveloped North to the developed South regions of Greater Accra and the Ashanti region due to the economic prospects they offer. Certain factors such as poverty, low level of development and declining agricultural productivity forces many families in the Northern region to seek better opportunities elsewhere and this can impact on the social and economic development of the Northern region.



**Figure 6 Flow map of Ghana showing North-South youth migration**



**Source: Adaawen and Boabang, 2013. Cited in African Review of Economics and Finance, p. 31**

Figure 6 shows the North-South migration of youth in Ghana. It is seen that about 83% of the people from the Upper West Region had migrated to the Accra, the national capital. It also shows that about 74.7% of people from the Northern Region were resident in Accra while 25% of the population from the Northern Region preferred Kumasi as a destination. Arguably, these are the two biggest cities in Ghana, so they have lots of opportunities that meet the needs of migrants. Migration

from one region to the other is influenced by pull factors such as for economic gains, having better access to public services or to various recreational opportunities existing elsewhere.

**Table 5 Migrants reasons for most recent migration and locality of current resident**

Reason for recent migration	Locality of current residence					Total
	Accra (GAMA)	Other Urban	Rural Coastal	Rural Forest	Rural Savannah	
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Job transfer	2.9	5.4	4.3	2.0	1.4	3.4
Seeking employment	26.2	13.5	10.7	13.2	7.1	13.6
Own business	2.8	6.7	6.9	10.5	4.6	7.2
Spouse's employment	1.7	3.0	1.9	2.4	1.6	2.4
Accompanying parent	17.4	15.7	16.2	17.8	12.7	16.1
Marriage	10.3	9.2	10.7	11.8	23.9	12.5
Other family reasons	22.3	34.2	37.1	32.6	38.4	33.1
Political/religious reasons	0.3	0.8	1.1	0.8	0.3	0.7
Education	9.8	8.0	5.8	5.2	3.9	6.6
War	0.1	0.6	0.2	0.6	0.9	0.6
Fire	0.0	0.0	0.3	0.1	0.0	0.1
Flood/famine/drought	0.1	0.1	0.8	0.2	0.9	0.3
Other	6.1	2.8	4.0	2.8	4.3	3.4

**Source: Ghana Statistical Service, 2014. Ghana Living Standard Survey 6 (GLSS 6)**

Table 5 above shows the migrants by reasons for recent migration and locality of current residence. It can be seen that the main motivation for people migrating in general in Ghana is for family consideration (other family reasons, marriage, and accompanying parents) as this accounted for 61.7% of the migrant population. It can also be seen that most of the migration is mostly rural-urban based due to regional disparities and the unequal distribution of development. Accra (GAMA) and other urban areas received the bulk of migrants in Ghana. Individually it can be seen that 26.2 % people migrated to Accra (GAMA) to seek employment. In addition, a greater number of people migrated to Other Urban areas to also seek employment (13.5%).

Education was also an important consideration for the youth who migrated to the urban areas due to the better quality of education and educational facilities as this accounted for 9.8% in Accra (GAMA) and Other Urban also recorded 8.0%. Comparatively, it can be seen that the Rural Savannah areas of which the study area is

part of received less migrants due to its low level of development. It can be seen that the main driving force for people moving to this region was for family consideration as this accounted for 76.6%. Furthermore, 7.1% of people migrated to seek employment, as compared to 26.2% for Accra (GAMA). Again, 3.9% migrated to the rural Savannah to seek education which is very encouraging but when compared to the urban areas, it means education in the area attracted fewer people due to its low quality and distant location from the Southern part of Ghana. This therefore, implies there exist limited employment opportunities.

People also migrated for political/religious reasons and due to the effects of floods/drought and famine but this formed an insignificant reason for people migrating. Migration can negatively affect the development in terms of population as the aged left behind can't do any economic activity. This affects agriculture and other economic activities especially food security. But on the other hand, migrants also contribute to development in the form of remittances. Remittances from migrants in the form of financial, food or goods and social remittances can have a positive impact on development (Ratha, 2007). Funds especially can be invested in education, infrastructure and other economic activities and these can promote development.

#### **5.4 Economic status of the Northern Region**

The size of the productive labour force of a country or region is used to measure its productive capacity. When labour is utilized, its reward in the form of wages and salaries can help to improve the wellbeing. They can then be used for current consumption and the remaining can be saved and reinvested for future needs. A review of the data from the 2010 Population and Housing Census (PHC) from table 6 below reveals that, the economic active population of the Northern Region was 1,024,013 and 344,835 were also economically not active. In the region the Tamale metropolis has the highest percentage of the economically active population of 14.3%. This is followed by the Yendi Municipal; with 8.3% of its population been economically active. The Chereponi district had the lowest share of the economically active population in the region. On the other hand, it can also be seen that a great share of the population was not economically activity. The Tamale Metropolis again

had a higher percentage of economically not active persons in the region and this accounted for 25.5% of the population. This explains the lack of economic opportunities in the region. The low level of education prevents people from getting the required employment skills that would make them employable. In addition funds for business startup is difficult to access because commercial banks demand huge collaterals which most people can't get, so they are denied the possibility of being their own bosses and remain economically inactive.

**Table 6 Status of economic activity of persons aged 15 years and older, by district**

District	Economic Activity Status			
	Economically Active		Economically Not Active	
	N	%	N	%
All districts	1,024,013	100.0	344,835	100.0
Bole	26,332	2.6	8,794	2.6
Sawla-Tuna-Kalba	41,648	4.1	10,671	3.1
West Gonja	32,556	3.2	13,630	4.0
Central Gonja	37,276	3.6	9,873	2.9
East Gonja	55,279	5.4	20,575	6.0
Kpandai	49,014	4.8	8,146	2.4
Nanumba South	39,150	3.8	9,986	2.9
Nanumba North	53,166	5.2	20,966	6.1
Zabzugu Tatale	54,859	5.4	11,746	3.4
Yendi Municipal	84,746	8.3	26,141	7.6
Tamale Metropolis	146,650	14.3	88,010	25.5
Tolon Kumbungu	51,031	5.0	11,784	3.4
Savelugu Nanton	61,420	6.0	17,213	5.0
Karaga	32,823	3.2	8,444	2.4
Gushiegu	48,495	4.7	10,494	3.0
Saboba	26,467	2.6	6,464	1.9
Chereponi	20,430	2.0	6,112	1.8
Bunkpurugu-Yunyoo	49,745	4.9	14,778	4.3
Mamprusi East	49,034	4.8	14,352	4.2
Mamprusi West	63,892	6.2	26,656	7.7

**Source: Ghana Statistical Service, 2013. 2010 Population and Housing Census analytical report, Northern region**

**Table 7 Rate of unemployment in Ghana by sex, age and locality**

Sex/Age group	Urban			Rural				Ghana
	Accra (GAMA)	Other Urban	All Urban	Rural Coastal	Rural Forest	Rural Savannah	All Rural	
<b>Male</b>								
15 - 25	18.8	15.2	15.8	6.1	5.7	6.6	6.6	10.2
25 - 44	5.1	3.7	4.1	1.0	3.7	2.3	2.3	3.3
45 - 64	5.2	2.6	3.2	0.5	6.0	2.3	2.3	2.8
65+	0.0	2.3	1.9	0.0	6.1	2.9	2.9	2.6
All	6.8	5.8	6.1	2.1	5.0	3.6	3.6	4.8
<b>Female</b>								
15 - 25	25.6	14.8	16.7	7.8	6.8	7.7	7.7	11.7
25 - 44	4.5	5.2	5.0	2.3	3.8	3.1	3.1	4.1
45 - 64	5.8	16.1	21.2	0.9	5.7	2.6	2.6	3.2
65+	2.9	0.1	0.1	0.0	6.6	2.5	2.5	2.5
All	8.1	6.6	6.9	3.1	5.2	4.1	4.1	5.5
<b>Both sexes</b>								
15 - 25	22.4	15.0	16.3	6.9	6.2	7.1	7.1	10.9
25 - 44	4.8	4.5	4.6	1.7	3.8	2.8	2.8	3.8
45 - 64	5.5	3.0	3.5	0.7	5.8	2.5	2.5	3.0
65+	1.2	2.4	2.3	0.0	6.3	2.7	2.7	2.5
All	7.4	6.2	6.5	2.6	5.1	3.9	3.9	5.2

**Source: Ghana Statistical Service, 2014. Ghana Living Standard Survey 6 (GLSS 6)**

Table 7 above also illustrates the unemployment rates by sex, age, and locality in Ghana. It can be deduced that unemployment is mostly an urban phenomenon. They are mostly felt in the urban areas than in rural areas. In the Urban areas, the unemployment rate was 6.5% as compared to 3.9% in the rural areas. In the rural areas, there is the ready availability of resources like the fertile land that one can use to start a subsistence farm for personal consumption and the surplus can be sold to earn some money. And also in the rural areas, people live communally with their families so the family provides support to members that are not gainfully employed. They can work on their farms at a wage.

But in the urban areas due to the high rates of urbanization, all lands including recreational lands have been converted to commercial properties. So the possibility of getting land is very high and even if it exist, it comes at a higher cost which not all people can afford and hence the high rate of unemployment. Again unemployment in the Rural Savannah (Northern Region included) is also influenced by gender.

Unemployment is low for male as compared to female. The male rate of unemployment in the region stood at 3.6% as compared to 4.1% for females. A contributory factor that account for this gender disparity in unemployment is that, the predominant economic activity in the rural areas are agriculture and this mostly labour intensive, so it favours men than women. In addition certain aspect of culture in the region favours men. Women are mostly brought up to take care of the home and men are required to work to take care of the family.

### **5.5 Access to health care in the Northern Region and its implication for development**

The state of health of a region cannot be ignored when we talk about development. According to the World Health Organization (WHO), health can be defined “a state of complete physical, mental and social well- being and not merely the absence of disease or infirmity.”(WHO, 1948). Effective health care has the potential to boost educational attainment, labour productivity, and income and reduce poverty. The productive labour force, pupils, and students need to be healthy in order to make a meaningful contribution to the growth of a country. Timely access to health services is important to improve the health needs of people. This therefore, calls for sustainable health policies and interventions by governments and policy makers especially on access to healthcare facilities irrespective of where one finds himself. In recent times, the National Health Insurance has made access to health facilities easily and affordable.

**Table 8 Active membership of NHIS**

<b>Region</b>	<b>New</b>	<b>Renewals</b>	<b>Active Membership</b>	<b>Percent of Total</b>
<b>Ashanti</b>	472,903	1,242,485	1,715,388	□ 17%
<b>Brong Ahafo</b>	405,088	948,752	1,353,840	13%
<b>Central</b>	382,595	484,341	866,936	9%
<b>Eastern</b>	337,097	773,024	1,110,121	11%
<b>Greater Accra</b>	565,281	714,976	1,280,257	13%
<b>Northern</b>	391,728	488,789	880,517	9%
<b>Upper East</b>	166,538	476,740	643,278	6%
<b>Upper West</b>	99,620	322,797	422,417	4%
<b>Volta</b>	326,243	584,326	910,569	9%
<b>Western</b>	297,477	664,396	961,873	9%
<b>Total (National)</b>	<b>3,444,570</b>	<b>6,700,626</b>	<b>10,145,196</b>	

**Source: National Health Insurance Authority, 2013. Annual report**

Table 8 above shows the total active membership of the NHIS nationally with regional breakdowns. It clearly shows that membership to the scheme has grown and what this implies is more people have access to health care services. This will help to reduce the incidence of diseases and deaths. Nationally, the scheme had a total of 10,145,196 active members as at 2013 constituting 38% of the Ghanaian population. Majority of the membership of the NHIS in 2013 were females and this represented 57.8% of total enrolment. In the Northern Region, there were 391,728 new registrations and 488,789 people renewed their membership so in all the region had 880,519 people registered to access free health care in 2013. The region also had a total of 352 credentialed healthcare providers scattered across the length and breadth so people have the easy to reach them as illustrated in Table 9 below.

**Table 9 National distribution of credentialed healthcare providers**

Region	Number of subscribers	Number of Credentialed Healthcare providers
Ashanti	1,715,388	619
Brong Ahafo	1,353,840	376
Greater Accra	1,280,257	440
Eastern	1,110,121	524
Western	961,873	460
Volta	910,569	321
Northern	880,517	352
Central	866,936	334
Upper East	643,278	211
Upper West	422,417	195
<b>National</b>	<b>10,145,196</b>	<b>3,832</b>

**Source: National Health Insurance Authority, 2013. Annual report**

## **5.6 Evaluation and Impacts of various interventions in Northern Ghana**

### **5.6.1 Savannah Accelerated Development Authority (SADA) Initiative**

Since Ghana's independence in 1957, numerous programmes and policies geared towards economic growth and improving the living conditions of citizens have been implemented with varying levels of success (GSGDA, 2010, p. 14). In recent times the Government of Ghana (GoG) has focused enough attention on measures to reduce poverty, promote social development and bridging the gap between Northern Ghana and the rest of the country (IFAD, 2012). In 2009, the government established the Savannah Accelerated Development Initiative through the Savannah Accelerated Development Authority (SADA) Act 805, in 2010 to bridge the development gap existing between the Northern Savannah Ecological Zone (NSEZ) and the rest of Ghana (SADA Annual report, 2012).

The main purpose for establishing this independent and autonomous statutory body is to “structurally transform” the Northern Savannah Ecological Zone (NSEZ) from its current state of underdevelopment and make it more productive and diversified to make good use of its abundant natural and human resources. So the collective responsibility of SADA is to invest in “integrated infrastructure” in energy,



agriculture, information communication technology, transportation and housing and also focus on ways of preserving the environment, while at the same time paying immediate attention to the needs of the people in the form of good quality education and accessible health services, water, and social protection for the under privileged.

According to Gakpe and Mahama (2015), SADA is the only most inclusive program that has been geared towards the general development of Northern Ghana since the colonial and present times. SADA programs are all-encompassing. It focuses on economic, social, agricultural development, industrialization, social infrastructure. And the nature of its focus area is exactly what is needed to bridge development gap that exist between the north and the south.

The SADA project in its mission to bridge the development gap that exist between the North and the south realized that the main occupation of the people of the region is agriculture so it decided to improve agriculture by granting loans, improved seed varieties and extension services to those who are willing to venture into agriculture (Guo et al, 2013). This is to transform the small scale farming using man power to large scale land holdings through mechanization and improved extension services.

SADA also embarked on the Accelerated Agricultural Production for Small-Holders which was aimed at modernizing agricultural through marketing based out-grower scheme that targeted simultaneously the production and marketing of agriculture produce. SADA provided the needed financial and human resources to the technical service providers to support farmers in a marketing based out grower system for agricultural development. This agribusiness initiative is to sensitize small holder households to change their views about agriculture (SADA report, 2012).

SADA's activities geared towards employment creation are aimed at reaching out to the general work force in the areas it operates and not particularly youth centered. It is intended to offer non-farm agriculture related employment avenues such as manufacturing and agribusiness opportunities to all (SDI for Northern Savannah Strategy and Work plan, 2010: 13).

SADA has been criticized by numerous people. Gakpe and Mahama (2015) have criticized SADA for been corrupt and their level of corruption is “unprecedented” in

the history of Ghana. According to them “all the three SADA modules which include the guinea fowl rearing and processing project, the afforestation and tree planting project and the Ghana Youth Employment and Entrepreneurial Development Agency (GYEEDA) have collapsed on the shoulders of a magnitude of corruption never known under Ghana’s forth republic”. They further displayed their displeasure by saying that “for a project that was initiated to help bridge the North-South decades long development gap, to be engulfed in such a filth of corruption can only be described as transcendental at least, and a mystery at best and begs the question of whether political leaders are actually committed to ensuring that poverty and issues of inequality are addressed to afford the majority of Ghanaians the opportunity of equity, fairness and the good life”.

#### ***5.6.2 Northern Rural Growth Programme (NGRP)***

The Northern Rural Growth Program is a US\$ 103.6 million project financed by the International Fund for Agriculture Development (IFAD), Agriculture Development Bank, the EU and implemented by the Ministry of Food and Agriculture to contribute to sustainable agricultural and rural growth and poverty reduction in northern Ghana (Garba, 2013).

According to the Committee on World Food Security (2015: 27), the goal of the NGRP program is “*to achieve sustainable rural livelihoods and food security in northern Ghana, particularly for people who depend on marginal lands, such as rural women and other vulnerable groups*”. In order to accomplish this purpose, the program has placed a high focus on the improving the linkage between agricultural value chain actors like service providers, producer associations, administrators and agricultural researchers. The NGRP also supports public-private partnership to find finances for smallholders to expand their production.

NRGP is a poverty reduction strategy adopted by the Government of Ghana to reduce poverty in the region and the entire Savannah zone where poverty is endemic. NRGF will greatly contribute to achieving the objectives of the Millennium Development Goals.

### ***5.6.3 Capitation Grant***

Many countries have adopted key intervention policies to abolish the payment of school fees, to reduce the burden this was having on pupils and parents especially at the basic education level. Exorbitant fees levied at schools have been seen to be a major obstacle to educational access for the vulnerable and the deprived in society (USAID, 2007).

The Capitation Grant is a pro poor program initiated by the Ministry of Education, Science and Sports (MOESS) in 2005 with the ultimate aim of abolishing all school fees which were previously seen as obstacle for most children who want to have access to basic education. Many countries have adopted the abolition of fees especially at the elementary education level as key policy interventions for influencing education outcomes (Ampratwum & Armah-Attah, 2010).

According to the USAID (2007), the government of Ghana adopted the capitation grant policy in line with the objective of meeting the Millennium Development Goal (MDG) goal number two of achieving universal primary education by 2015. As a preparatory stage, the program was experimented in 40 deprived districts in Ghana, before it was made national after the success in the piloted areas.

This scheme is basically to aide poor parents meet the cost of primary education and better the nutrition of kids, especially poor children (African Education Watch, 2008). It was a solution to the low primary school attendance as a result of parents not having the money for tuition fees, at the same time; it supported schools for any loss of revenue incurred by eliminating student levies (UNESCO, 2010). Many studies have documented that the capitation grant has had a positive effect on primary school enrolment since its inception (Akyeampong et al, 2007, Osei-Fosu, 2011). It was realized that all regions realized gains in enrollment and the Northern region was not an exception. Before the capitation grant was started, the Gross Enrolment Rate (GER) for basic school was 65.57%, but from the 2003/2004 academic year when the capitation grant was piloted GER increased to 66.80% and then in 2006/2007 it increased significantly to 87.35% (UNESCO, 2010).

#### ***5.6.4 Livelihood Empowerment Against Poverty (LEAP)***

According to Monchuck (2014: 54), “*LEAP is a social cash transfer program which provides cash and health insurance to extremely poor households across Ghana to alleviate short-term poverty and encourage long-term human capital development*”. LEAP implementation in Ghana commenced in March 2008 and expanded gradually. Currently its coverage has reached about 90,000 households across Ghana with an annual expenditure of approximately US\$20m (Ghanaian times, January 23, 2015). LEAP is a national social policy strategy aimed at enlarging the capabilities of poor people to enable them benefit from government interventions needed for them to jump out of poverty (Ministry of Manpower, Youth and Employment, 2007).

LEAP is implemented by the Department of Social Welfare, a division of the Ministry of Employment and Social Welfare (MESW). The selection of poor households to benefit from LEAP at the regional and the district level is done by the Community LEAP Implementation Committee (CLIC), which is made up of members of the community, a representative from education, health, NGOs and religious groups. For a person or household to qualify for LEAP benefits, they must fall into at least one of these three demographic categories: families with vulnerable children or orphan, person with severe disability unable to work and elderly poor aged over 65 years. The beneficiaries of the LEAP cash transfers has surpassed over 74,000 households (ADP LEAP Monitoring Report, 2014)

According to Osei (2011), a single beneficiary receives about GH¢8 (US\$5.52) and for households with four or more beneficiaries, they receive about GH¢15 (US\$10.34). The total amount a household is supposed to get is determined by the household size. In the Northern region, households are mostly polygamous, so LEAP transfer is pooled together with other household resources to meet education, health and other basic needs. During the planting season, LEAP funds are usually used to buy farm inputs and hiring labour (FAO, 2013).

Looking at the extent of poverty in the region, it is believed that LEAP will contribute to reduce poverty and empower poor households. A study by the FAO (2013), in the Tolon Kumbungu district of the Northern region concluded that, the implementation of LEAP has helped to reduce child labour by helping to keep

children in schools and this has contributed positively to increase enrolment in the Northern region. The situation has changed because due to the few sums of money, households are now able to earn some money and they can now afford to pay their wards fees and have some money on them for their daily upkeep (FAO, 2013).

#### ***5.6.5 National Health Insurance Scheme***

The National Health Insurance Scheme (NHIS) is a major government policy on health financing in Ghana that has come to replace the previous ‘Cash and Carry’ health financing system. Poor economic performances and the structural adjustment problem meant that government had to wean itself from supporting the health sector in Ghana. This led to the introduction of higher user fees popularly known as the “cash and carry” (Agyepong and Agyei, 2008). The ‘Cash and Carry’ system, required patients to pay immediately for consultation and treatment and this meant that it became a problem for the poor because they couldn’t afford to visit hospitals and clinics and this resulted in more deaths and worsening health conditions (Waddington and Enyimayew, 1989).

To address this problem of financial barrier to healthcare access, the government in 2003 initiated the National Health Insurance Scheme (NHIS) as a humane approach to finance healthcare to eliminate the “cash and carry system”. The Health Insurance Scheme is to ensure universal access to health for all Ghanaians without out-of-pocket payment being required at the point of services use (NHIA annual report, 2012). It is worth noting that the health insurance is to replace the cash and carry burden of patients and not to finance the health sector. The scheme is funded from its Internally Generated Funds (IGF) that represents 20% of health care financing in Ghana. Government still finance about 80% of health care through tax revenue, Social Security and National Insurance Trust (SSNIT), and donor funds.

In September 2003, the government introduced a policy of exempting women from delivery fees in all health facilities in the four most deprived regions of Ghana, namely; Upper East, Upper West, Central and Northern Regions and extended the policy to the remaining six regions in April 2005. An evaluation of the policy in two regions found that there was an increase in facility deliveries, earlier care request for

difficulties, and a reduction in out-of-pocket payments for delivery; whereas there was no change or worsening of service quality. Nonetheless, there was critical underfunding from 2005 onwards and exemptions for deliveries were postponed in many areas (USAID, 2009).

The NHIS provides coverage for basic health care services. Certain public health services intended to be provided for free by the government, such as family planning and immunizations, were not included in the benefits package. Children are insured as long as both parents enroll, and those above 70 years and retired persons are not supposed to pay premiums. In addition to registration fees and premiums, the NHIS is also financed through the National Health Insurance Levy (NHIL) which is 2.5% levied on sales tax and 2.5% of social security contributions from formal sector employees. Schemes are managed at the district level, and districts are authorized to set exemption policies according to local circumstances and context (USAID, 2013).

*5.6.5.1 The Impact of National Health Insurance Scheme on Health Delivery in Ghana* Numerous studies have been conducted to assess the impact the health insurance has brought to health care delivery in Ghana. The various policy measures by the Ministry of Health (MOH) like the Free Maternal Care program introduced in July 2008 and the NHIS in 2003 have contributed to Ghana meeting the Millennium Development Goals (MDGs) 5 because pregnant women receive free medical care. The effect of the NHIS can be seen with the year on year rise in the total number of covered clients (Ghana Health Service, 2008). The scheme has been commended for providing health insurance and access to healthcare services for the poor and vulnerable in society through constant large scale registration exercises for especially for “kayeye” (head porters) who have migrated from the Northern Ghana to other cities and these mass registrations are organized by NHIA in collaboration with its stakeholders such as the World Bank and some NGOs (NHIA Annual report, 2013).

The health insurance has on a whole led to an increase in enrollment and utilization of health care in Ghana. Subscribers of the NHIS regularly visit the hospitals due to the fact that it’s like almost “free” (Alatinga and Fielmua, 2011). In support of this claim Blanchet et al. (2012) also conducted a study to assess the impact of the scheme on health care utilization and they confirmed that enrolment

especially for women had increased probably due to the free registration of pregnant women. They found out during their research that about 76.3% of women who were beneficiaries visited clinics and hospitals to access health care during their research.

A study conducted by Sakyi et al. (2015) found a close association between the level of income and the ability to enroll in the NHIS. The high premium charged yearly was seen to be too much for the low income group in society, so this makes them unable to access health services. So for the NHIS to be full beneficial for every Ghana irrespective of his location, the scheme needs to subsidize the premium to the poorest and the less privileged in the in the region and the country as a whole so that they will have the chance to access health care.

According to the Citizens' Assessment of the National Health Insurance Scheme (2008), the performance of the NHIS has been rated high by respondents and subscribers as a good social protection intervention. The results of the survey suggested that nearly 92% of those insured with the NHIS were either satisfied or very satisfied with the performance of the scheme, while 85.8% of those who were partially insured indicated they were either satisfied or very satisfied with the performance of the scheme. So far only 6.2% of the insured and 10.7% of the partially insured showed that they were dissatisfied or very dissatisfied with the operations of the scheme.

The NHIS as a national policy to increase access to health care for Ghanaians has been hailed as a positive model worthy of emulation. But this good national policy is not without problems and criticisms. According to the ACCA (the Association of Chartered Certified Accountants), the NHIS has not been able to meet the health needs and concerns of the poorest in Ghana (ACCA, 2013). The poor can't afford the premium that is charged before assessing the NHIS. A survey conducted by the National Development Planning Commission (NDPC) in 2008 also backed this claim by the ACCA. The study found out that less than 30% of the lowest socio-economic quintile had subscribed to the scheme as against more than 60% of the well-to-do (NDPC, 2009). The obvious reason the survey found for people not belonging to the scheme was affordability, 77% of respondent cited that they could not afford the one time annual premium charged.

## **CHAPTER SIX: SUMMARY OF KEY FINDINGS, CONCLUSIONS AND POLICY RECOMMENDATIONS**

This concluding chapter of this thesis provides a summary of the major findings and conclusions that can be drawn from these findings. In addition to the above mentioned, it ends with policy recommendations that might be useful to policy makers, development practitioners, stakeholders and inhabitants of the region as well as Ghana on how best to promote the development of the region to close the north-south gap that has existed since colonial time.

The purpose of this study was to look at the development challenges preventing the region from achieving its share of development and to find ways to promote the development of the region. In pursuance of the objective of this study, the study adopted the qualitative case study research design. The qualitative approach was preferred for this research because the process of development is perceived as multidimensional and interconnected, and since the different dimensions couldn't be separated from each other, this approach helped me to get comprehensive understanding of the interlinkages of the various components and how they contributed collectively to affect the process of development in the region. The case study approach was deemed necessary for this study and was employed because it provided ample account and detailed description of the reasons behind complex phenomenon such as development challenges, and why they have happened or remained as they are. Data for the research was mainly from secondary sources.

### **6.1 Summary of findings**

As regards the first specific objective of the study which was to identify the challenges that affected development in Northern region of Ghana, the key findings are that the region has a great potential for growth as it is endowed with vast land and numerous tourism opportunities that can be harnessed to promote its development. But the conflicts that occasionally resurface pose a great challenge in the development effort of the region. Past and current governments and the numerous



domestic and foreign non-governmental organizations have put in numerous efforts to promote its development. But conflicts in the region serve as a deterrent to investors who are scared to lose their investments and so they stay away. Conflicts have continuously stymied development in the region.

In addition, conflicts in the region have had a negative consequence on the region's development. It leads to the destruction of physical infrastructure, properties, and life. It also channels government spending for socio-economic development to maintain law and order at the expense of socio-economic infrastructure.

Secondarily, the study found out that the lack of investment in the region was a challenge that contributed to its underdevelopment. A lot of factors accounted for the region not being able to attract investors. Some of the factors the study uncovered could be linked to the previous challenge of conflicts in the area. Investors require stable places to do business but the periodic ethnic conflicts in the region drive away investment to other regions. The region is investor unfriendly as it fails to attract investors due to the intense competition from the southern regions that have lots of mineral resources and good established infrastructure.

The study also confirmed that the continuous migration of the productive labour was a serious obstacle to development in the region. The energetic youth who could work to promote the development have all migrated to the cities of Accra and Kumasi due to the inadequate employment opportunities in the area. Farming which is the main economic activity in the region is seen as unattractive to the youth who want to work in the offices but do not have the required skills. So they migrate to look for better means of livelihood elsewhere.

Natural conditions like unreliable rainfall, harsh climatic conditions, and poor soil were also seen to stymie development in the region especially with regards to agriculture because farmers rely solely on rainfall which had a short duration. What this meant is that in the absence of the rains, no farming could be done and this makes the region prone to food insecurity

The study also found out that, there is a lack of diversification of income for households. Households mostly rely on agriculture which is seasonal because it is done with the rains. In times when the rains are not abundant, there are limited

opportunities for households to have different sources of income for their living. This situation heightens poverty in the region, and it's also a motivating factor for the rampant migration from the region to other areas to look for other ways to make money.

Lastly, the study also found out that the Northern region was lagging behind the southern regions due to the colonial legacy that concentrated development activities in the resource-rich south and making the Northern region a periphery to rely on for labour for the mines and the cocoa growing south. What this means is that even after the end of colonial rule in 1957; the region has a long way to catch up with the south in every development yardstick. This is because the regions where development has been concentrated for long periods are also continuing their development so this cycle seems to never end.

The second objective of this research was to analyze the impact of past and current policy interventions on development in the northern region. The study confirmed that numerous policies have been carried out in the region with varied degrees of success. The study found out that in general, attendance at health facilities have increased tremendously due to the introduction of NHIS thereby improving access to healthcare in the region. The study also showed that the increase in patronage of the schemes can be attributed to public sensitisation through education at community durbars and radio programs carried out by the NHIS and community-based organisations in the region. It was also seen that the Department of Social welfare and the NHIS teamed up to offer free registration to some poor districts in the Northern region and this led to the subscription of LEAP beneficiaries into the NHIS.

In addition it was also seen that, the Savannah Accelerated Development Authority policy of the government of Ghana which specifically targets the Savannah regions of which the study region is part of can help to speed up the development in the region because it is very comprehensive in nature as it focuses on agricultural, economic and social infrastructure, and industrialization.

Furthermore, the study also confirmed the positive impact the capitation grant

introduced by the ministry of education has had on enrolment in the region because it abolished school fees and made education somehow free.

## **6.2 Conclusions**

The challenges to the development of the Northern region of Ghana emanates from diverse sources. To begin with, the region has been marginalized and sidelined from the colonial time and this has given it a lot of gaps to catch up with its southern neighbours because the British colonial rule concentrated development in the southern areas due to the availability of minerals which they were interested and disregarded the Northern region because it did not have the resources they wanted and this has hampered development in the region. Almost 60 years after colonial rule, the region is still struggling to attract investors who could contribute to its development because of the recurrent conflict and instability. The region is also constrained by poor weather and environmental conditions and this hampers agriculture production which is the main economic activity. Agriculture is also hampered because the energetic youth finds it not lucrative, so they migrate to the industrial and commercial areas in Accra and Kumasi to look for other job opportunities. This makes the region susceptible to food insecurity.

But in spite of these challenges confronting the region in its development process, it must be stressed that the situation in the region has improved considerably as scores of domestic non-governmental organizations and their foreign complements have sprung there, and have initiated numerous projects and programs that are geared towards improving livelihood and living conditions. Certain policies of the government of Ghana have also been focused mainly in the region in order to meet its development needs notably among such policy intervention is the National Health Insurance Scheme (NHIS). It has helped to improve the access to health care in the region especially for pregnant women and the poor because they require a small premium and then they can visit any health facility till it expires. But more can be done to enroll more people into this scheme for them to enjoy the benefit of access to health care. This can be a reduction in the premium for the poor and unemployed. Charity organizations can also help in this direction.

### **6.3 Policy Recommendations**

The third specific objective of this study was to identify corrective strategies and policies to the challenges of development in the Northern region. This objective is addressed by the following policy recommendations. Based on the findings, the study has made the following policy recommendations which could serve as corrective strategies to the challenges of development in the region.

#### ***6.3.1 Policies to attract investors***

➤ The study recommends that there should be increased efforts to attract investors to the region. Potential investors from the region need to champion this cause to encourage other investors to invest in the huge potentials of the region like mining, tourism, agribusiness, irrigation technology, and other areas by first investing in the region. When indigenous investors do this, it will attract other investors who are not from the region to invest there. The ideal strategy will be to focus investment in areas where infrastructure has been developed like in the Tamale agglomeration area so that, they can benefit from transport link of the Tamale airport and other urban facilities.

➤ Secondly, the research proved that the Northern region is home to lots of tourist attractions such as the Bui reserve, Mole game reserve, which is the biggest in Ghana and many other undeveloped tourist sites. The Ghana Tourist board must promote these tourism potential by collaborating with regional tourist boards, district assemblies, and hoteliers associations by advertising in the local and international media by showcasing these places of interest the region has. In additions hotels in the catchment areas can also promote these attractions because when tourists come it will have a trickle-down effect on them because they will patronize their accommodation services.

➤ Efforts should also be made to provide basic infrastructure like roads, potable water, accommodation and electricity to these tourist sites to make life comfortable for tourist so that they can stay longer. The Ghana tourist board can champion this cause.

### ***6.3.2 Employment policy recommendation***

➤ It is also recommended that more opportunities need to be created in the region especially employment opportunities for the youth to make the region more attractive to live. The region is losing its manpower base needed to enhance the development process. Banks and micro finance institutions need to soften their collateral demands so that the youth can have access to funds needed to start self-owned enterprises.

### ***6.3.3 Policies to reduce migration***

➤ The media, religious institutions, and civil society organisations need to promote educational programs on problems and challenges migrants go through in the cities and also educate the youth on their expected roles in the development process of the region.

### ***6.3.4 Infrastructural policies***

➤ In addition, there is the need to improve upon the existing infrastructure, such as schools, health facilities, roads, potable water, and hotels. Investment in transportation infrastructure in deprived areas in the region has the potential to stimulate trade development. It will be capable to serve as a link to market centers where they can offer their produce for sale and make some income. The expansion of electricity, telecommunication services, and water can attract medium scale enterprises to the region. This will go a long way to help bridge the gap in development between the north and the south which seem to attract the youth to other regions as it will offer them employment.

### ***6.3.5 Policy recommendation for SADA***

➤ SADA is supposed to deliver development to the savannah zone of Ghana of which the Northern region is part of. Since this is a long term comprehensive development plan, it should have its plan of actions and should be autonomous from

government interferences. Board members and member selection should be nonpartisan and they need to be accountable to the tax payers of Ghana.

➤ To add to the above mentioned, the study also recommends the participatory and collaborative engagement with the beneficiaries of development such as local communities, and key local stakeholders and this should begin with the identification of problems to the evaluation stage. When SADA beneficiaries are involved in the development process, they see themselves as part of it and this will lead to sustainability of the development process.

### ***6.3.6 Policy recommendations on education***

➤ In order to improve upon education in the region, educational policies need to be pro poor and also be subsidized by government which is the largest provider of education in Ghana. School uniforms, books, pencils and pens need to be supplied to pupils in the region to encourage them to go to school.

➤ The capitation grants must be strictly enforced and continuously monitored to ensure that head of schools don't charge any money that will be a burden for parents.

➤ The study recommends technically oriented curriculum to students so that they can acquire technical knowledge that they can apply in real life.

➤ The study also recommends having incentives such as free accommodation, and some hardship allowances for teachers posted to deprived areas in the region.

➤ In addition, there is the need to also improve extension services to farmers in the region due to the volatility of the weather and environmental conditions so that will know how to improve upon their farming practices.

### ***6.3.7 Health policy recommendations***

➤ On policies to improve access to health care for all in the region, it is highly recommended that the NHIS needs to be pro poor and target the lowest income groups in the region. The NHIA can seek funds from donors to subsidize the premium to make it affordable and this can help improve access to health care for all.

➤ In order to retain health workers in the region, it is recommended that, students from the region can be sponsored by the district assemblies to pursue their

health studies and after completing their studies they must serve their community as they are the ones to contribute to its development and not outsiders.

#### ***6.3.8 Conflict resolution policy***

- The study recommends setting up an independent mediation committee to help find an amicable solution to conflicts in the region. Possibly a non-Ghanaian is preferred because he will remain neutral. The mediator can also in dialogue with gates draft chieftaincy succession plans with conflicting parties and pass it on to the Ghanaian legislature for it to be passed into law.
- In addition, there is the need to promote civic education in the region to promote peace and harmonious living of the various ethnic groups and also focus on reconciliation and inter ethnic activities like marriage.

#### **6.4 Limitations of the Study**

It was difficult for the research to gain free access to current data as most information is not available to the public so it makes it difficult to find.

The physical presence of the researcher to the region would have provided more thorough information than using the secondary analysis because I could have observed and interviewed people personally to know why things are happening the way they are. But due to financial constraints, this was not possible because there were no funding opportunities available.

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