Role of non-governmental organizations in poverty reduction in the global South: evidence from world vision
Ghana, Kintampo South district

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Abstract
Poverty is a global issue, particularly in the Global South. This has made its reduction vital, although official efforts have yielded modest results. As a result, non-state entities such as non-governmental organizations (NGOs) arose to supplement the government’s poverty reduction initiatives. Even though there have been studies on the role of NGOs in poverty reduction in the Global South, the results remain inconclusive. As such, this study investigates World Vision Ghana’s (WVG) impact on poverty reduction. The study employed an after-only design. The sample size was 384 people, and the data were collected utilizing questionnaires and an interview guide. Descriptive statistics, parametric and non-parametric analysis, and thematic analysis were used to analyze the data. It was discovered that WVG used both demand-side and supply side approaches to poverty reduction, which helped increase earnings, acceptable food consumption, access to potable water and toilet facilities, human capital development, and understanding of children’s rights. However, WVG’s operation is hampered by low literacy among clients, an uncertain rainfall pattern, insufficient funding, and loan non-payment. WVG’s interventions largely contributed to poverty reduction. As a result, the promotion of demand and supply side approaches to poverty reduction, the establishment of literacy programs, and the sensitization of recipients on the need for loan repayment are critical in boosting the success of WVG’s interventions and ensuring sustainability of outcomes.

Keywords Global South · Non-governmental organization · Poverty · Poverty reduction · World Vision Ghana

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Introduction

Poverty continues to be a critical developmental challenge worldwide (United Nations [UN] 2015). Poverty is defined as persons living below a certain income/consumption level or the poverty line (Moikowa 2004) and those experiencing non-material hardship (Romeshun and Mayadunne 2011). Using a poverty line of US$1.9 per day in 2015, 10% of the world’s population was extremely poor, which fell to 8.4% in 2019 but rose to 9.4% in 2020 due to the Coronavirus [COVID-19] pandemic (World Bank 2020). Poverty reduction in South Asia and Sub-Saharan Africa using the US$3.20 (lower middle-income economies) and US$5.50 (upper middle-income economies) poverty lines in 2018 was slower than against the extreme poverty line, indicating that many people in the Global South had narrowly escaped poverty before COVID-19 (World Bank 2020). According to the World Bank (2020), COVID-19 will send 115 million people back into poverty, reversing decades of progress, with the Global South bearing the brunt of the impact. Ghana’s poor predicament reflects that of the Global South. Ghana had a poverty rate of 51.7% in 1991/92, but this had dropped to 23.4% in 2016/17 [Ghana Statistical Service (GSS) 2018]. This means about 24.2% of Ghanaian numbering some 6.4 million cannot afford to spend GHS3.60 (US$ 1.16) a day on food and necessities (GSS 2018). Moreover, about 8.4% of the population live in extreme poverty, which indicates they cannot afford to spend more than GHS2.17 (US$ 0.36) on food in a day (GSS 2018).

Despite a decrease in poverty incidence, many individuals continue to live in poverty. Because poverty is widespread, reducing it has emerged as the most pressing task for the global community (Buheji et al. 2020; UN 2016). However, it is worthy to state that the idea is broader than the monetary conception. It encompasses people’s inability to feed and clothe a family, limited access to health or education, scarcity of land for food production, lack of shelter, no job, limited support or credit access, insecurity, powerlessness and exclusion (Buheji et al. 2020). Based on this, a variety of national and international measures have evolved to combat poverty, including the Millennium Development Goals (MDGs), the Heavily Indebted Poor Countries (HIPC) initiative, Poverty Reduction Strategy Papers (PRSP), and social protection strategies under the Sustainable Development Goals (SDGs), which makes the elimination of poverty its topmost priority for all nations. Nevertheless, these efforts have yielded modest outcomes. As a result, non-state actors in the Global South, such as non-governmental organizations (NGOs), both local and international, entered into the poverty reduction efforts to complement state-led efforts to reduce poverty (Brass et al. 2018; Tomalin, 2018; Rozbicka, and Szent-Iványi 2020). An NGO is conceptualized as a self-governing, private, not-for-profit organization that is geared to improving the quality of life of disadvantage people (Vakil 1997). NGOs may be categorized as international, regional, national, or local (Brass et al. 2018) or advocacy and operational (Nega and Schneider 2014; Toepler and Fröhlich 2020). Regardless of the level of engagement and activity orientation, NGOs often seek to improve the lives of disadvantaged people through better access to health,
education, sanitation, and participation in democratic governance and development processes (Brass et al. 2018; Toepler and Fröhlich 2020).

NGOs started in full swing in the 1970s and early 1980s, and have embarked on poverty reduction efforts in the Global South where their presence is still visible (Nega and Schneider 2014; Brass et al. 2018). The role of NGOs has become crucial as a result of donor agencies' distrust of the state in dealing with poverty (Brass et al. 2018; Mandaville 2014) and the redirecting of foreign aid money to the non-state sectors, including NGOs, to carry out the provision of public goods and services (Mhaka 2014; Nega and Schneider 2014). To some extent, it could be attributed to the introduction of structural adjustment, and economic liberalization in Africa and other countries in the Global South (Nega and Schneider 2014). These programs sought to cut down on the role of the state and reduce the bureaucratic character that inhibits development efforts, while emphasizing the role of NGOs in democratization and service provision (Wright 2012; Nega and Schneider 2014). Consequently, some NGOs such as Bina Swadaya Foundation in Indonesia, Gram Vikas in India, Poverty Eradication Foundation in Malaysia, Catholic Development Commission in Zimbabwe, Compassion International in Uganda, Lift Above Poverty Organization in Nigeria, and Plan Ghana concentrate on poverty reduction (Agba et al. 2014; Hussin et al. 2018; Julius 2014; Mhaka 2014; Suharko 2007).

Although there have been previous studies (Garba 2013; Devi and Govt 2013; Forkuor and Agyemang 2018; Mhaka 2014) analyzing NGOs’ activities in reducing poverty internationally, the findings have been conflicting. While some studies (Dahie 2019; Garba 2013) reported that NGOs’ actions help reduce poverty, others (Forkuor and Agyemang 2018; Julius 2014; Simon and Asoglenang 2014) have shown that their efforts have not lessened the plight of the disadvantaged people they seek to assist. This raises doubts about the critical role of NGOs in reducing poverty in developing countries. As a result, this study seeks to contribute to the literature by investigating into their contribution to poverty reduction. As NGOs invest significant amounts of donor money in poverty reduction activities, it is crucial to determine the impact of such efforts. World Vision Ghana (WVG) is one of several international NGOs working together with other local NGOs to reduce poverty in Ghana. Although the WVG’s Anyima Mansie Area Development Program has been examined (WVG 2014), the evaluation did not focus on poverty reduction, but rather on general issues. Despite WVG’s engagement in poverty reduction measures, there has been little research conducted on it. This paper explores how WVG contributes to poverty reduction in the Kintampo South District and the challenges WVG faces in its efforts at reducing poverty in the district.

**Literature review**

**Theoretical perspective**

The market model and the sustainable livelihoods framework guided the study. The market model provides a framework for analyzing the role of NGOs in the context of market economies (Thrandardottir 2015). According to Thrandardottir (2015),
NGOs are private players that can provide alternative means to implement governmental services and policies, whether domestic or international. However, the state still has the prime responsibility of meeting the needs of people and this has its basis in social justice and the rights-based approach (Barca et al. 2015; Devereuxa and McGregor 2014; Lissner 1977). The market model is distinguished by supply and demand analyses, accountability measures, and legitimacy, defined as credibility in the context of market economies (Thrandardottir 2015). The role of NGOs is considered auxiliary to and under the supervision of states. Particularly, in Ghana, the activities of NGOs towards the development of the populace complement those of the state (Forkuor and Agyemang 2018; Porter 2003; Simon and Aasoglenang 2014). The primary purpose is to examine how NGOs operate in the setting of market economies, with an emphasis on their utility and shared goals (Thrandardottir 2015). According to market model theory, NGOs either have a comparative advantage over states or serve a complementary role in the implementation of programs and policies, which is why they gained prominence in the 1970s and 1980s as a development alternative, offering innovative and people-centered approaches to service delivery, advocacy, and empowerment (Alikhan et al. 2007; Sangui et al. 2004; Satterthwaite and Mitlin 2013; Todaro and Smith 2012). This (market economy) contextualization of NGO legitimacy emphasizes their ability to implement welfare services and policies, frequently through contractual partnerships. The market approach does not challenge state sovereignty; rather, it enhances it because the emphasis is on analyzing the functional utility of NGOs (Thrandardottir 2015). This model contributes to explaining the need for NGOs to intervene in poverty reduction efforts in the Global South.

The sustainable livelihoods framework (SLF) also provided the lens through which we examined how NGOs (WVG) navigate the complexities of rural people’s livelihoods and contribute to lessening the poverty of beneficiaries. The SLF is a tool that helps in understanding the issues that underpin people’s livelihoods in general and those living in poverty in particular so that appropriate strategies could be developed to alleviate the situation through enhancing the opportunities, while reducing the constraints the people encounter (Krantz 2001; Massoud et al. 2016). It is critical to point out that the SLF draws on the people’s assets (Su et al. 2021) to design and implement poverty alleviation solutions that fit into their vulnerability context, transforming structures and or processes, devising strategies to achieve the desirable livelihood outcomes (Scoones 1998). Therefore, the successful use of the SLF to understanding the complexities of people’s livelihoods is premised on how the five fundamental pillars, namely vulnerability context (gradual and sudden changes such as prices, employment opportunities, etc. that have potential harmful effects); assets (human, natural, physical, financial and social); transforming structures and processes (social rules, norms, land tenure, markets and practices); strategies (an organized set of choices, and activities); and livelihood outcomes (reflected in improved incomes, water and services), are linked, interact and influence processes that affect the means of making a living (Krantz 2001; Massoud et al. 2016; Ndhlovu 2018; Scoones 1998). Even though the SLF provides a useful approach to understanding how the activities of WVG contributed to lessening the poverty of beneficiaries, critics argue that it is too focused on material and income aspects.
of livelihoods while ignoring the social context and power that equally plays a role in how people organize their lives (De Haan 2012). Despite the criticism, the SLF helped us to unearth how WVG contributed to developing beneficiaries’ skills, social networks, access to physical and financial resources, and build capacity to influence institutions and processes in their quest to improve their living conditions.

Conceptual overview and history of WVG

Community or grassroots associations, social movements, cooperatives, labor unions, professional groups, think tanks, faith-based organizations, advocacy and development NGOs, formal non-profits, and social enterprises are all examples of civil society organizations (CSOs) (Mandaville 2014). Specifically, an NGO is quite distinct from the others even though its definition is contentious. Generally, however, NGOs are conceptualized as self-governing, private, not-for-profit organizations that are geared to improving the quality of life of the disadvantage people (Vakil 1997). Apart from their not-for-profit nature, NGOs often have a broader community purpose that is underpinned by the values of the governing members and supporters (Lissner 1977). Naturally, NGOs are independent of the government but operate with funding and assistance from governments (local and foreign), charitable donations, and volunteer activities (Agba et al. 2014). Typically, NGOs work to alleviate suffering, promote the interests of people living in poverty, protect the environment, provide essential social services, or engage in a wide range of community development activities that seek to improve the quality of life of poor communities and people (Brass et al. 2018; Dahie 2019; Toepler and Fröhlich 2020). Thus, NGOs could help in reducing poverty in a variety of pathways including access to water supply and sanitation facilities, improving nutrition, education, health facilities, skill training, increased savings, credit and incomes, as well as access to business equipment (Brass et al. 2018; Dahie 2019).

According to Chanase (2021), the specific number of NGOs in Ghana is unknown due to the failure of numerous organizations to register with the Registrar General’s Department and the Department of Social Welfare. Nonetheless, Kumi (2021) reports that as of May 2016, the Department of Social Welfare recorded 6,520 registered NGOs and community-based organizations (CBOs), of which 6,370 were local NGOs and 150 were international NGOs. The Ghana Association of Private Voluntary Organizations in Development, a non-profit umbrella organization, has over 450 national and foreign members distributed throughout the country (Commonwealth Network 2018 as cited in Chanase 2021). These NGOs and CBOs support social development, human rights, and good governance across all economic sectors. Indigenous grassroots organizations, government-sponsored CBOs, religious organizations, international development and relief organizations, professional and business associations, local craft unions, women associations, migrant groups, and faith-based organizations comprise Ghana’s contemporary non-profit sector, which is engaged in service provision, advocacy, and poverty reduction efforts.
In 1950, Bob Pierce created World Vision after encountering an abandoned kid and refusing to turn away. Initially established in the state of Oregon, the organization’s focus was on assisting in East Asian emergencies. However, World Vision is now a global international Christian relief, development, and advocacy organization with a presence in almost 100 countries, dedicated to assisting children, families, and communities in overcoming poverty and injustice for the past 70 years (World Vision 2019, 2020). It has affected more than 200 million disadvantaged children worldwide (World Vision 2019). It is devoted to dealing with the most disadvantaged individuals in the world, influenced by Christian ideals. It serves all individuals irrespective of their religion, color, nationality, or gender. World Vision’s key principles are being Christian, committed to the impoverished, valuing people, being stewards, being partners, and being responsive (World Vision 2020).

Since 1979, World Vision Ghana (WVG) has been working in Ghana to create a better world for children, their families, and their communities (World Vision 2020). WVG collaborates with parents, similar groups, religious leaders, and the Ghanaian government to address the root causes of poverty and inequality to create a better society for all Ghanaian children. Specifically, its operations complement those of the Ghanaian government in the areas of water, sanitation, and health (WASH), food security, provision of loans through VisionFund, and child sponsorship and assistance. It is funded by individuals, foundations, and businesses. Throughout all of Ghana’s regions, World Vision began working with Community Development Projects in 1979. Later, with support from USAID, the Ghana Water Rural Project was launched in 1985. In 1992, WVG modified its approach to the Area Development Program (ADP) covering a cluster of communities and aligning to district boundaries, which led to the phase out of Community Development Projects in 1998. As of 2019, WVG has 22 Area Programs and funding projects in 34 districts across 14 regions of Ghana.

In terms of poverty, according to Grusky and Kanbur (2006), the overarching concept has been monetary, with levels of income or consumption serving as a proxy. As a result, when people’s income/consumption falls below a certain threshold (poverty line), they are considered to be living in poverty (Ataguba 2021; Grover and Magan 2021). However, the poverty line may vary from one country or region to another. Thus, the poverty line distinguishes the status of citizen (rich and those living in poverty) in a country, and reflects the different consumption levels (Grover and Magan 2021). In Ghana, the upper poverty line is GH¢1,314.00 per annum, and those who fall below it are considered poor, while the lower poverty line is GH¢792.05 per annum, and those who fall below it constitute the extremely poor (GSS 2018). Using the upper poverty line of GH¢1,314.00 per annum, the poverty gap was 8.4% in Ghana as of 2016/2017 while for the poverty line of GH¢792.05 per annum for the same period was 2.8% (GSS 2018). Poverty is measured in material terms (e.g., expenditure or income) and is sometimes defined as an individual or household having insufficient food or money to achieve well-being (Bellù and Liberati 2005). Furthermore, the multidimensional nature of poverty necessitates viewing poverty as both an economic (i.e., consumption or income measure) and human development outcome (i.e., insecurity, vulnerability, powerlessness [including lack
of participation in decision-making], lack of access to basic social services, and exclusion) (Romeshun and Mayadunne 2011).

Based on the discussion of what poverty constitutes, poverty reduction can be conceived as conscious and coordinated efforts to increase people’s income earning options, improving security, access to health, education, and fostering empowerment to enable them to transition out of poverty (Brass et al. 2018). Thus, poverty can be lessened through a conscious and coordinated effort to stimulate economic growth to expand employment opportunities and increase incomes for those living in poverty; undertake economic and institutional reforms; and improve the utilization of resources and the prioritization of the basic needs of those living in poverty in national development policies (Ayoo 2022). According to Suharko (2007), when it comes to assisting the poor to move out of poverty, NGOs employ two approaches: supply side and demand-side. Using the supply side strategy, NGOs provide several essential public services to the needy (Suharko 2007). Particularly in countries where public services are inadequate, it is stated that NGOs play an essential role in the direct provision of social and economic services (Suharko 2007). In contrast to the supply side strategy where NGOs directly deliver services to individuals, demand-side NGOs perform indirect roles (Suharko 2007). NGOs’ demand-side roles include advocacy. Scholars, particularly economists, are now promoting pro-poor growth mixed with social development as a poverty reduction approach at the macro level, while at the micro-level, encouragement of small-scale firms and microfinance is a favored approach (Suharko 2007).

Studies on the contribution of NGOs to poverty reduction have reported mixed results. While some studies are showing that NGOs have contributed to lessening poverty in communities among disadvantaged people and in developing countries, such as those in sub-Saharan Africa (Garba 2013; Dahie 2019), other researches are reporting that NGOs’ interventions do not often yield positive results regarding reducing poverty. Some NGOs achieve modest or short-term success (Forkuor and Agyemang 2018; Farida 2019), which raises concerns relating to the sustainability of NGO-led development projects geared towards improving the quality of life of disadvantaged people and communities. Examples of success stories of NGOs contributing to lessening poverty and improving the quality of life of beneficiaries has been reported in Bangladesh (Bhattacharya 2014; Roy et al. 2017). Studies in Ghana (Adjei et al. 2012; Garba 2013) are showing that NGOs contributed to poverty reduction through increase incomes, productivity levels and consumption. Likewise, Mhaka (2014) reported that an NGO (Catholic Development Commission) in Zimbabwe’s Binga District contributed to reducing poverty among beneficiaries. NGOs in Pakistan have contributed to improving access to health, education and incomes of beneficiaries providing security for women, increase awareness and participation in disaster mitigation activities (Bhattacharya 2014). However, the study reported that most of the NGOs in Pakistan are urban-based to the neglect of rural areas where poverty is rife. In Bangladesh, NGOs (Grameen Bank and BRAC) contribute to lessening poverty of disadvantage people through enterprise training, enrollment of over 3 million children in schools, provision of scholarship to beneficiaries’ children, created employment opportunities, and increase incomes of families (Roy et al. 2017). Through microfinance, NGOs in Mogadishu, Somalia contributed to
improving food security, livelihood empowerment and poverty reduction for beneficiary families (Dahie 2019). In Nabdam District, Ghana, Amofah and Agyare (2022) found that an international NGO (MTU Mondo) contributed to lessening poverty via the establishment of social business (basket weaving, and shea butter extraction for women), tree planting and the provision of educational materials to schools including stationery, desks, computers and an ICT centre to boost human capital development needs for future economic prosperity.

On the other hand, some studies suggest that the contributions of NGOs to poverty reduction are limited (Banks and Hulme 2012; Forkuor and Agyemang 2018). According to Banks and Hulme (2012), NGOs have had minimal impact on tackling the more structurally rooted causes and symptoms of poverty, such as social and political exclusion. The study by Simon and Aasoglenang (2014) focused on the effectiveness of NGO initiatives in contributing to poverty reduction in Ghana’s Kasena-Nankana and Buiisa Districts. According to the study’s findings, NGOs have had no significant positive impact on poverty reduction. Similarly, a study on the role of Compassion International in poverty reduction conducted in the Kisoro District, Uganda by Julius (2014) concluded that NGOs could not be relied on as a panacea for poverty reduction. David (2015) researched NGOs roles in poverty reduction in Kenya’s Kisumu East sub-county, and discovered that just a few beneficiaries of NGO operations had three meals per week, and the modal group (49%) earned less than Kshs 5000 per month, demonstrating that NGOs had minimal impact on beneficiary poverty. Forkuor and Agyemang (2018) reported that NGOs’ contribution to poverty reduction is limited and short-live in urban Ghana, as the supposed beneficiaries were not involved in the identification, design, and implementation of the programs geared towards poverty reduction. However, Farida (2019) discovered that World Vision Uganda in the Mbarara District had enhanced the people’s economy, enlightened the public about poverty, offered agricultural services, encouraged savings and investment, and provided farmers with new improved seeds.

Although NGOs contribute in several ways to reducing the poverty of disadvantage people, recent studies (Batti 2014; Khieng and Dahles 2015; Arhin 2016; Tierney and Boodoosingh 2020) are showing that aid withdrawal, reprioritization, insufficient funding, over dependence on external funding sources and dwindling donor support are adversely affecting their operation in developing countries including Ghana. For example, the short- and medium-term project-based funding to NGO makes it difficult to sustain their projects after they exit (Banks and Hulme 2012). According to Adjei et al. (2012), there is a low level of participation of beneficiaries in the formulation of NGOs’ initiatives, which affects the success of such programs. Julius (2014) revealed that Compassion International had issues such as being foreign donor puppets, elitist, corrupt, less accountable to recipients, and more accountable to their foreign financial backers. David (2015) reported that in Kenya, the difficulties for NGOs working in poverty reduction in the Kisumu East sub-county are considerable. Some of them had insufficient staff, insufficient funds, limited project sustainability, inadequate priority to community needs and wants, a lack of transparency and accountability, rejection and lack of interest from community members, a lack of active participation, and unachievable government regulations. Besides, Simon and Aasoglenang (2014) noted that the difficulties for NGOs’
activities in Ghana include a low level of investment, poor networking, advocacy, accountability, community empowerment, and a lack of engagement between District Assemblies and NGOs.

Batti (2014) reported that NGOs are facing funding challenges because of the shift in focus and priorities of donors from NGOs to governmental institutions, which have resulted in competition that does not favor them. In Ghana, DFID and CORDAID, who supported the activities of NGOs, have cut down on their funding due to the reclassification of the country from a lower-income country to a lower-middle-income country (Arhin 2016). NGOs are also faced with the conundrum of donor dictation and direction of funding in the execution of poverty reduction programs that sometimes do not reflect the felt needs of the beneficiaries (Batti 2014; Forkuo and Agyemang 2018). However, Porter et al. (2013) reported that NGOs may not be listening to the beneficiaries’ concerns, and as such, not able to capture their felt needs. Apart from the financial constraint, NGOs suffer staff, logistical, coordination and innovation challenges (Hughes and Atampugre 2005; Lewis and Kanji 2009; Batti 2014). For example, Tierney and Boodoosingh (2020) reported that unstable technical staffing has affected the ability of NGOs in Samoa to effectively bid for funding to carry out poverty reduction programs. Other studies (Abraham and Fonta 2018; Chikwira et al. 2022) also show that beneficiaries’ lack of the necessary skills and knowledge to manage agricultural risk, run businesses, and manage their finances can hinder the ability of microfinance platforms such as the saving groups to reduce poverty among the marginalized groups.

Methodology

Study setting

Kintampo South District (KSD) is one of the districts in Ghana’s Bono East Region (Kintampo South District Assembly 2014). Kintampo North, Nkoranza North, Techiman, Atebubu, Pru and Wenchi Districts border the district (Fig. 1). According to the 2021 Population and Housing Census, the population of KSD is 89,126 people, with more males (45,465) than females [43,661] (GSS 2021). It shows that 84.7% of the population resides in rural areas where poverty is endemic. In particular, as of 2015, over 62,893 individuals in the district were poor, which was the highest in the region, and it had the region’s second-highest poverty depth [35.8%] (GSS 2015). This influenced the district’s implementation of WVG interventions. The WVG’s Anyima Mansie Area Development Program (ADP) is based in the KSD. The ADP operates in 36 localities with about 37,332 people, including 9,695 men, 10,091 women, 8,598 boys, and 8,948 girls (WVG 2014). The ADP office in the KSD supports development in three area councils, Apesika, Anyima, and Mansie, with water and sanitation, savings groups, health, education, and advocacy (WVG 2014). The ADP’s mission is to improve the well-being of children, families, and communities within its coverage area. Because WVG’s efforts touch more than one-third of the population, if its influence is significant, it will assist many individuals in leapfrogging out of poverty.
Research design

This study was founded on a mixed-methods design. The approach integrates qualitative and quantitative data in a single study to elicit a broader and deeper understanding of the issues (Johnson and Onwuegbuzie 2004; Zohrabi 2013). This was critical for this study since it enabled the gathering of both quantitative and qualitative data. In terms of study design, the after-only design was used. In an after-only study design, the researcher is aware that a population is or has been exposed to an intervention and intends to investigate the population’s reaction (Kumar 2011). The baseline information is based on respondents’ memory of the circumstances before the intervention or existing data. The difference between the before (baseline) and after observations causes the change in the dependent variable (i.e., poverty reduction). This design is only acceptable since baseline data on the target population in the WVG Anyima Mansie ADP are incomparable to post-intervention data. As a result, the beneficiaries had to reconstruct their pre-poverty status from memory. However, this may result in the gathering of inaccurate data, as some of the beneficiaries may not be able to recollect their pre-intervention conditions vividly. Aside from that, the study design is not able to account for the counterfactual as there is no control group (Kumar 2011). The argument of Cohen et al. (2007), nonetheless, is that quasi-experimental designs are proper when experimental methods are not possible, which creates the window for the use of the after-only design. The merit of the after-only design is that it is employed in program evaluation because most
schemes start without collecting baseline data and under such situations, the only choice left is to use this design (Bhattacherjee 2012; Kumar 2011). The weaknesses in the design are mitigated by enquiring if changes noticed are entirely attributed to the program or not.

### Sample size and sampling procedure

All beneficiaries of the Anyima Mansie ADP interventions were included in the population. It also lists the project officers for each intervention and the WVG area manager. The sample size was determined statistically as \( n = \frac{t^2p(1-p)}{m^2} \), where \( n \) = required sample size, \( t \) = 95 percent confidence level (standard value of 1.96), \( p \) = estimated prevalence of WVG program beneficiaries in the KSD (best-known decision is 50 percent or 0.5), and \( m \) = margin of error at 5 percent (standard value of 0.05). Stratified random sampling was used to select the sample. The stratification was based on location, and the goal was to ensure that each of the three area councils (i.e., Apesika, Anyima, and Mansie) within the catchment area of the ADP was represented in the sample proportionally (Table 1). Beneficiaries were chosen using simple random selection after stratification within each stratum. The WVG officials in the study area were chosen using purposive sampling. It was used to select five project managers for the various interventions and the WVG area manager. Purposive sampling was used to choose these participants because they have specialist knowledge in the operation of the WVG interventions in the research area.

### Data collection and analysis

Data were gathered using a questionnaire and an interview guide. The researchers created the questionnaire, which included both open-ended and closed-ended questions. In summary, it addressed issues such as respondents’ background characteristics, WVG activities, the contributions of various WVG poverty reduction interventions (savings and loans, water and sanitation, health services, education, and sensitization), and the challenges associated with WVG interventions. On January 20, 2020, the questionnaire was pre-tested on 15 beneficiaries of WVG activities. This was done to ensure the questions passed the face, content, and construct validity test and to permit the rectification of ambiguities in questions before the actual administration. For the interview guide, it highlighted the interventions of the Anyima Mansie ADP, the advantages gained by the target population, and the

| Area council | Population of beneficiaries | Sample of beneficiaries |
|--------------|----------------------------|-------------------------|
| Apesika      | 4780                       | 93                      |
| Anyima       | 6855                       | 133                     |
| Mansie       | 8151                       | 158                     |
| Total        | 19,786                     | 384                     |

Table 1 Sample size distribution
problems involved in running the interventions. Key informants addressed these topics. Each of the interviews, which lasted 30 minutes, was recorded after permission was granted. The two data-gathering instruments were used to aid with instrument triangulation.

With respect to ethical clearance, it was sought from SD Dombo University of Business and Integrated Development Studies ethics boards. This ensured that the study met all the appropriate ethical standards to guarantee that no harm comes to the respondents and participants. Further, the study complied with procedural ethics. The researchers wrote to the WVG Anyima Mansie ADP in the Kintampo South District, which is the implementing organization, notifying them of the intention to conduct this study on their program. The researchers stated the study’s purposive, procedures, and that confidentiality would be adhered to. In addition, the researchers indicated that the beneficiaries of ADP and the officials would be interviewed. Based on the letter to the organization, they granted the researchers permission. For the respondents, a statement of consent to participate was placed at the introductory portion of the questionnaire with an explanation of the purpose of the study and how confidentiality was to be attained. Practical ethics within this study was achieved by ensuring that no harm is caused to the respondents or participants, that participants or respondents are not forced to engage in the study, and can withdraw from the study at any point. The data were collected between February 10 and February 30, 2020 after consent was granted by the WVG staff and beneficiaries of the WVG projects.

Before doing the analysis, the quantitative data were entered into SPSS version 24 and cleaned. The descriptive statistics, hypothesis test for two independent proportions, and Wilcoxon signed-ranks test were used to analyze the data. Food consumption scores were used to analyze the food intake of savings group intervention beneficiaries. The qualitative data were transcribed after which it was analyzed manually using thematic analysis and following an inductive approach. The inductive technique implies that the found themes or codes were linked to the data itself (Thomas 2006). Interview data were analyzed where codes were identified and polished, and this process was repeated until no new codes appeared (Yukhymenko et al. 2014). The patterns that emerged aided in the development of important discussion topics. The qualitative results were presented in the form of texts. Member checks was carried out with staff of WVG to ensure the accuracy of the qualitative results.

**Results and discussion**

**Respondents’ background characteristics**

Locality, gender, marital status, educational status, and children/wards of school-age are the background characteristics investigated (Table 2). Poverty is predominantly a rural phenomenon issue; hence, the majority of the respondents (78.4%) were from the rural area (GSS 2018). In terms of gender distribution, the majority (51%) of respondents are females, while for marital status, the majority (68.2%) are married.
Regarding literacy, the majority of respondents (50.8%) were illiterate whereas for school-age children/wards, the results revealed that most (68.2%) of them had children/wards between the ages of one and four.

**NGOs’ contribution to poverty reduction**

This section focuses on the interventions carried out and their effects on poverty. The WVG interventions through which the respondents benefited were investigated (Table 3). This was critical since it impacted on recipients’ poverty levels. According to the results, respondents benefited from water and sanitation (53.1%), education (32.3%), and savings groups (31.3%) initiatives. Evidence from key informant interviews revealed comparable interventions already mentioned by beneficiaries. A good example was a key informant (February 15, 2020) who stated, “the interventions we undertook at the Anyima Mansie Area Development Program included education, health, savings clubs, water and sanitation, as well as advocacy on
cultural issues”. Thus, WVG employs both demand-side (advocacy) and supply side (savings groups, water and sanitation, education, and health) approaches in their poverty reduction efforts targeting monetary and non-monetary dimensions of poverty. This suggests that an integrated approach to tackling poverty may yield better outcomes (Suharko 2007). The interventions seek to build the endowment set of the beneficiaries, allowing them to transition out of poverty. Furthermore, the provision of supply and demand-side services supports the market model theory’s thesis that NGOs have a competitive advantage over states or serve a complementary function to states by providing services (Alikhan et al. 2007; Mandaville 2014; Satterthwaite and Mitlin 2013). Similarly, the provision of the services to the beneficiaries align with the SLF that to improve the living conditions of people their vulnerabilities context must be taken into account (Scoones 1998; Ndhlouvu 2018).

As income has invariably become the yardstick for assessing poverty (Ataguba 2021; Grusky and Kanbur 2006), it was important to examine the savings group intervention and its contribution (Table 4). Prior to the intervention, the majority (54.2%) of the persons earned less than the lower poverty line of GH₵794.00 for Ghana, implying that they were extremely poor, with only a few earning more than the upper poverty limit (GH₵1,313.00). However, since the intervention’s implementation, the majority (51.7%) of them earned GH₵1,314 or more, indicating that they have risen out of poverty, presumably due to the intervention. Evidence from key informant interviews similarly indicated that some of the beneficiaries of the savings groups who invested in their savings group loans saw an increase in their annual income. This conclusion backs the findings of the UN (2008), Garba (2013) and Roy et al. (2017) that in Bangladesh, India and Ghana, NGO activities helped lift people out of poverty. The study went a step further to investigate if the rise in income was entirely due to the savings strategy WVG employed in its intervention. To that question, most respondents (98.3%) ascribed the increase in their income to the intervention. This supports Dahie’s (2019) claim that in Sub-Saharan Africa, NGOs contribute enormously to poverty reduction. Those who did not attribute the increase in their income to the intervention said they received the additional money from family and friends; hence, the increase in their income. Nonetheless, the findings imply that the savings club activities had a significant impact on the income of its recipients.

### Table 4

| Amount Earned                  | Before intervention | After intervention |
|-------------------------------|---------------------|--------------------|
|                               | Number | Percent | Number | Percent |
| Below GH₵794                  | 65     | 54.2    | 10     | 8.3     |
| From GH₵794 and below GH₵1,313| 41     | 34.2    | 48     | 40.0    |
| GH₵1,314 and above             | 14     | 11.7    | 62     | 51.7    |
| Total                         | 120    | 100     | 120    | 100     |

1 At the time this study was being conducted US$1 was equivalent to GH₵5.7.
Consumption is a measure of poverty (Grover and Magan 2021; Moikowa 2004); hence, the contribution to consumption by the savings group’s intervention was analyzed using the World Food Program’s Food Consumption Score, which is a proxy for the amount and quality of household diets (Lovon and Mathiassen 2014). It comprises nine food categories that are used to assess individual consumption levels. The key food groups evaluated were cereals, starchy tubers and roots, pulses (legumes and nuts), animal protein (meat, fish, and eggs), vegetables, fruits, milk and dairy products, oils and fats, sugar/sweets, and condiments (Lovon and Mathiassen 2014). Table 5 summarizes the findings of the assessment of the recipients’ food consumption situation. According to the findings, the majority (59.2%) of the 120 respondents had poor food consumption before the intervention, with the remaining having borderline or acceptable food consumption. This shows that the food amount was insufficient, and the quality showed some nutrient deficiency. The findings further revealed that half of the respondents (50%) had borderline food consumption after receiving the intervention, while 44.2% had acceptable food consumption. The increase in acceptable food consumption suggests that many of the respondents now have a balanced diet. A hypothesis test for two independent proportions was performed to examine variations in permissible food consumption before and after benefiting from the savings group. At the 0.01 alpha level, the test results were statistically significant ($Z = -6.63$; $p$-value = 0.000). This shows that after the WVG intervention, there were more beneficiaries with appropriate food consumption than before the WVG intervention. According to key informants, most beneficiaries were unable to eat three times a day before WVG intervention. They argued that while the food was available, it was insufficient and did not provide a balanced diet because it lacked most nutrients, particularly protein. A typical circumstance was:

I know of a family who only ate twice a day before joining the savings organization, and the food was not even a balanced diet. They consume a balanced meal three times a day now that they have profited from this intervention (Key informant, February 25, 2020).

The quotation implies that the savings club intervention provided the beneficiaries with adequate and balanced nourishment. Comparable findings were reported by the Garba (2013), Roy et al. (2017) and Dahie (2019) that NGOs in Bangladesh, India, Somalia and Ghana helped to increase food intake. The increase in food

### Table 5 Food consumption before and after benefiting from savings group intervention

| Food consumption group/score | Before intervention | After intervention |
|-----------------------------|---------------------|-------------------|
|                             | Number | Percent | Number | Percent |
| Poor food consumption (0–21) | 71     | 59.2    | 7      | 5.8     |
| Borderline food consumption (21.5–35) | 45     | 37.5    | 60     | 50.0    |
| Acceptable food consumption (> 35) | 4      | 3.3     | 53     | 44.2    |
| Total                       | 120    | 100     | 120    | 100     |

$Z = -6.63$; $p$-value = 0.000; $\alpha = 0.01$
consumption was achievable because the revenue earned functioned as an endowment set, allowing them to receive their entitlement set (i.e., food). As argued by the market model and the SLF, the empowerment offered by the WVG enabled the beneficiaries to acquire adequate income to finance their food consumption (Ndhlouvü 2018; Todaro and Smith 2012).

The extent to which involvement in the savings group intervention contributed to household assets was examined. This was critical since asset ownership is a measure of a person’s ability to transcend poverty (Massoud et al. 2016; Ndhlouvü 2018). In terms of the impact of the savings group intervention on the purchase of household assets, the results showed that the majority (98.3%) of them could now afford assets such as motorcycles, tricycles, furniture, cooking utensils, fridges, gas cookers, and mattresses that they could not previously afford. Key informants claimed that the recipients of the saving group had acquired similar assets. Beneficiaries primarily purchased sufficient assets. These data support Mhaka’s (2014) claim that NGOs in Zimbabwe contributed to asset acquisition, addressing non-income poverty. The savings group gave an endowment set that enabled them to acquire the assets, which is their entitlement set. The majority (95.8%) of them ascribed their capacity to purchase these assets solely to their involvement in the intervention. Those who disagreed cited presents from friends and family as another source that helped them obtain the items.

The impact of the water and sanitation intervention on access to safe drinking water and toilet facilities was investigated (Table 6). This was critical since they are indications of multifaceted poverty (Bellù and Liberati 2005; Romeshun and Mayadunne 2011). A Wilcoxon signed-rank test was used to assess the impact of the intervention on access to potable water. At the 1% level, the test was statistically significant ($Z = -12.48, p = 0.000$) implying a difference in availability of potable water before and after the interventions. As a result, the intervention boosted access to drinkable water and could contribute to reducing the incidence of water-borne infections in the communities. In addition, the Wilcoxon signed-rank test was used to evaluate whether there was a statistically significant difference in access to toilet facilities. The test demonstrated a statistically significant difference at the 1% level ($Z = -11.06, p = 0.000$), suggesting improved access to toilet facilities after the intervention. The key informants held this viewpoint as well. This has the potential to reduce cholera outbreaks. This conclusion is consistent with Adjei et al.’s (2012)

| Table 6 Wilcoxon signed-ranked test results on access to potable water and toilet facilities | Mean ranks | Z-value | P-value |
|---------------------------------------------|-------------|----------------|----------|
| **Access to Potable Water** | | | |
| Before intervention | 25 | −12.48 | 0.000 |
| After intervention | 101 | | |
| **Access to Toilet Facilities** | | | |
| Before intervention | 78 | −11.06 | 0.000 |
| After intervention | 84 | | |

$\alpha = 0.01$
discovery that NGOs helped enhance access to social amenities in Ghana. Similarly, it is consistent with the market model’s claim that the job of NGOs is to supplement the activities of the state through the provision of services (Thrandardottir 2015).

The impacts of the education intervention were measured using school attendance and academic performance (Table 7). In terms of school attendance, the results of 126 respondents who received scholarships revealed that before receiving the scholarships, the majority (65.9%) of them had some of their children in school. The situation, however, improved considerably after the respondents received the scholarship because all of their children were now attending school. This creates the groundwork for eradicating intergenerational poverty through human capital development (Royce 2009). To see if there was a change in their children’s academic achievement or wards before and after receiving the scholarships, a Wilcoxon signed-rank test was performed and found to be statistically significant at the 1% level \(Z = -9.834, p = 0.000\). When the mean ranks were compared, the results revealed that academic performance was greater following the scholarship intervention, which sought to develop human capital to assist them improve livelihood outcomes and to break the intergenerational poverty (Krantz 2001; Massoud et al. 2016).

Because the level of health access and exercise of rights are poverty indicators (Bellù and Liberati 2005; Romeshun and Mayadunne 2011), it was vital to examine them (Table 8). In terms of child rights, the findings revealed that most respondents (67.1%) were unaware of child rights before the advocacy. However, after benefiting from the advocacy done by WVG, most (98.7%) of them became aware of child rights. In terms of micronutrient awareness, a Wilcoxon signed-rank test was

| Table 7 | Descriptive statistics on school attendance and Wilcoxon signed-rank test results on academic performance |
|---------|---------------------------------------------------------------------------------------------------|
| School attendance | Attended | Did not attend | Total |
| Number (%) | Number (%) | Number (%) |
| Before intervention | 83 (65.9%) | 43 (34.1%) | 126(100%) |
| After intervention | 126 (100%) | 0(0%) | 126(100%) |
| Academic Performance | Mean Ranks | Z-value | P-value |
| Before intervention | 0 | -9.834 | 0.000 |
| After intervention | 62 |

Note: \(\alpha = 0.01\)

| Table 8 | Descriptive statistics on child rights awareness and Wilcoxon signed-rank test results on micronutrients awareness |
|---------|-----------------------------------------------------------------------------------------------------|
| Child rights | Aware | Not ware | Total |
| Number (%) | Number (%) | Number (%) |
| Before intervention | 26(32.9%) | 53(67.1%) | 79(100%) |
| After intervention | 78(98.7%) | 1(1.3%) | 79(100%) |
| Micronutrients | Mean Ranks | Z-value | P-value |
| Before intervention | 0 | -7.427 | 0.000 |
| After intervention | 35 |

\(\alpha = 0.01\)
used to see a difference in respondents’ awareness of micronutrients before and after the micronutrient campaigning. The test was statistically significant at the 1% level ($Z = -7.427, p = 0.000$). According to the mean ranks, respondents’ awareness of micronutrients increased after participating in the sensitization workshop. This can persuade them to consume a balanced diet. According to key informant interviews, advocacy raised awareness about the importance of micronutrients and child rights. Suharko (2007) made a related finding that NGOs used advocacy to combat poverty. Likewise, Farida (2019) discovered that World Vision Uganda enhanced the people’s awareness about poverty to enable them to improve their living conditions.

**Challenges to the activities of WVG**

The barriers to participation and execution of WVG activities were investigated. This was critical because the degree of difficulty encountered would affect the extent of poverty reduction. The problems were examined from two angles: recipients and implementers.

Concerning beneficiaries, the majority (75.2%) reported problems while participating in WVG activities, while the remainder did not. David (2015) discovered that NGOs working to reduce poverty in the Kisumu East sub-county in Kenya experienced various hurdles. The issues imply that they will most likely undermine the NGOs’ actions to alleviate the poverty of disadvantage people. The specific problems encountered were the late transmission of information about the interventions and the fact that most WVG projects are aimed at children. They highlighted that the late dissemination of information about the interventions has resulted in them not benefiting from majority of the interventions. This was because they were not informed of the project’s qualifying standards, and by the time they got to know, the maximum beneficiary limit had been surpassed. This, they claim, deprives them of the opportunity to benefit from the intervention. Suharko’s (2007) conclusion in Indonesia and India was that NGO programs tend to be limited in scale since the total number of individuals aided is small, which corroborates this study’s finding that some potential target people were not recruited.

The key participants’ interviews with the area manager and project officers, on the other hand, indicated the problems experienced in their effort to combat poverty in the Anyima Mansie Area ADP. Some of the issues that arose concerned the following: beneficiaries’ low literacy levels; uncertain rainfall patterns; insufficient finance; and non-payment of contracted credits.

One of the issues raised during the key participants’ interviews was the low literacy level among the recipients of their activities. They pointed out that the majority of the savings group’s beneficiaries are illiterates. Because of their poor literacy level, it is difficult to keep records of their commercial activities and disseminate knowledge. Participants, for example, stated:

The low literacy level among the beneficiaries of the savings clubs makes it difficult for them to keep records of their earnings and expenditure. As a result, they are frequently unable to track improvements or otherwise in their business activities to act effectively. (Key Informant, February 20, 2020)
This means that the limited literacy level of some of the intervention’s users limits the initiatives’ success. Although some studies (Abdulai et al. 2021) showed that low literacy affected the ability of beneficiaries of savings groups to keep records of their transactions and earnings, weakness in the program design; poor financial literacy, inadequate monitoring of the utilization of funds and lack of backstopping may have challenged the achievement of the program’s objectives. Without an efficient program design that caters for financial literacy, monitoring of the utilization of funds, and backstopping, provision microfinance alone is an insufficient tool for rural poverty reduction (Chikwira et al. 2022).

Furthermore, inconsistent rainfall has arisen as a barrier to the smooth operation of WVG interventions. The irregular rainfall pattern experienced in the district affects the farming activities and the contributions of beneficiaries to the savings group farmers. This is in the sense that crop failure affects income of farmers and their contributions to the groups. A key participant (February 20, 2020) reported:

Some of the beneficiaries, the savings groups, particularly those involved in farming and those who trade in agricultural products, complained that the unreliability of the rains had hampered farm outputs for farmers. The traders stated that due to bad harvest, they frequently do not obtain agricultural produce to buy, and when they do, it is usually at a high rate, causing them to lose money.

The unreliability of the rains affected farming activities through loss of crop and or poor crop yield. This affected the income of farmers and traders, limiting their ability to contribute to the savings groups, and threatening the sustainability of the intervention. This problem should have been predicted in the program design. In doing so, an element should have been incorporated in the program design to build the capacities of beneficiaries to manage agricultural risks such as rainfall variability experienced in the area.

The problem was compounded by insufficient and inconsistent flow of financing to the implementers. The inconsistent cash flow from donors to the implementers affected project implementation timelines and often leads to non-completion of some of them. This development limits the expansion of operational area. A key participant intimated that, "we wanted to carry out adolescent pregnancy sensitization, train farmers in value chain management, give farmers fertilizers and establish gardens for micronutrient vegetables, but all of these couldn’t come to fruition due to inadequate funds" (February 20, 2020). Another key informant (February 20, 2020) stated:

Our inability to organize regular capacity building programs for the savings group members who are involved in petty trading, processing of agro products, and farming has been due to limited financial resources at our disposal. Again, funding insufficiency has resulted in our inability to provide the 50 boreholes we meant to drill. As a result, only 32 boreholes were provided. Inadequate funding has also reduced our health project budget, preventing us from mobilizing and training community-based surveillance volunteers in newborn and young child nutrition therapy.
According to the quotations, the inadequacy and dependability of funding have limited the extent of operations, which can potentially reduce the impact of the interventions. Challenges of this nature have been mentioned by previous studies in Kenya and Ghana (Arhin 2016; David 2015).

Finally, non-payment of contracted credit is a problem observed throughout the functioning of WVG initiatives. Concerning loan non-payment, key informants stated that some of the beneficiaries do not repay the loans they get. This condition frequently causes the group to disintegrate since the members who pay feel deceived by others who do not pay. They say that the situation has resulted in other members not receiving loans when they apply. Non-payment of debts is typically related to a multiplicity of factors at the level of the program implementers and beneficiaries. At the program implementers level, it emerged that the inability of the implementers to equip the beneficiaries with the necessary skills and knowledge to run businesses and manage their finances contributed to the high loan repayment default rate recorded. On the other hand, loan misapplication, lack of entrepreneurial capacity and skills to undertake and manage income-generating activities resulted in the inability of the beneficiaries to repay their loans. A key source at the organization (February 21, 2020) stated:

Default in loan payment is a big challenge that the savings group intervention encounters. We (implementers) could partly be blamed for this occurrence because of the assumption that the provision of loans alone to the beneficiaries could help us achieve our objective of reducing poverty. Our failure to equip the beneficiaries with the requisite knowledge and skills to run and manage their finances contributed to the high repayment default among beneficiaries. The beneficiaries could also take some of the blame because some of them misapplied their loans while other lack the entrepreneurial knowledge and skills to run businesses and manage their finances, thus increasing the default rate among beneficiaries.

These constraints limit the performance of the saving groups as conduit for local fund mobilization and their capacity to grant loans to other members who were in need, threatening their sustainability.

Conclusions and policy implications

In general, the integrated approach adopted by WVG to reduce poverty allowed beneficiaries to benefit from more than one intervention and helping to improve their living conditions as envisaged by SDG goal one. This manifested in gains in income, acceptable food consumption, access to potable water and toilet facilities, human capital development, and understanding of children’s rights. However, low literacy among recipients, an uncertain rainfall pattern, insufficient finance, and non-payment of contracted credits are limiting the success of the interventions. Nonetheless, the strength of this study is that data were collected from both recipients and key informants, making the procedure rigorous. It also adds to the current discussion over the importance of NGOs in combating poverty, which is widespread and
cannot be addressed solely by state actors. Since the activities of WVG contributed to enhancing the living standards of the beneficiaries, it implies that such activities complemented that of the state in improving the living conditions of the populace. It demonstrates that NGOs are efficient providers of services as they used little resources to attain that status, and they put in the necessary checks to ensure the proper utilization of the resources. In addition, NGOs are able to reach areas where the government cannot reach, bringing services to remote areas. Equally, the findings align with the claims of those who see important limitations to what NGOs do, such as lack of sustainability, risk of patronage, and favoring certain community members and excluding others. However, the implementation of the program encountered challenges relating to insufficient flow of funds from the donors, the high default rate among beneficiaries of the savings groups, inability to equip beneficiaries with the knowledge and skills to manage agricultural risk, run businesses and manage their finances. This was attributed to the unavailability of funds. The weaknesses of the study lie in the fact that, the design could not account for the counterfactual.

To bridge the funding gap for skill training and education for beneficiaries, the program should be designed to include relevant state agencies such as the Complementary Education Agency (formerly Non-Formal Education Division) to provide adult literacy classes for the savings group’s beneficiaries to raise financial literacy levels. This will equip the beneficiaries with the skills and knowledge to document their transaction and financial activities. Alternatively, implementers should seek counterpart funding from the District Assembly and other government agencies to provide training that will equip the beneficiaries with the necessary skills and knowledge to manage agricultural risk, run businesses, and manage their finances. This will enable the beneficiaries to effectively utilise their loans, thus reducing the rate of default, increasing productivity, and incomes of households.

Also, beneficiaries should be encouraged to diversify their livelihood activities so that they can be shielded from the impact of crop failure due to unpredictable rainfall patterns; and farmers should cultivate improved and drought resistant seeds that are early maturing to solve the issue of the unreliability of rainfall. WVG must collaborate with the Kintampo District Agriculture Directorate on this. In this collaboration, agricultural authorities should educate the public about early maturing crops and the best time to sow to avoid crop loss due to insufficient rainfall. Finally, there should be increased sensitization on the need for loan repayment. This is critical since some of the people who took loans were unwilling to repay them. In carrying out this task, the project team must educate the loan scheme participants on the importance of repaying their loans. This should be a continuous process.

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Declarations

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