

Poverty Reduction in Ghana: The Role of Farm and Non-Farm Enterprises

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Abstract: Ghana has experienced a general decline in the levels of poverty. Despite this drop, there are patches of poverty in both rural and urban with the rural setting being the worst affected. This situation emerged possibly because the kind of livelihood strategies adopted did not ensure a sustainable and complete reduction in the poverty levels across the entire country. On that account, this study examined how farm and non-farm livelihoods promote poverty reduction in Ghana. Data were from Ghana Statistical Service database. Analysis of data involved one-sample t-tests and independent sample t-tests. The study finds that, significant differences exist between rural and urban residents' income earnings from farm activities, non-farm enterprises and the upper poverty line. The study concludes that both farm and non-farm activities are crucial to ending poverty in Ghana. It is recommended that agriculture and non-farm enterprises be developed in both rural and urban settings respectively.

Keywords: Farm Enterprises, Non-farm Enterprises, Rural, Urban, Poverty Reduction, Ghana.

INTRODUCTION

Poverty is a global challenge to the development of humanity. This is because it exists in both developed and developing countries, but is more prevalent in the developing world [1-4]. Poverty may well be considered either from a unidimensional standpoint [5] or from a multidimensional perspective [6, 7]. The unidimensional conception of poverty concentrates on using a single monetary indicator like income or expenditure for determining standard of living [8, 5]. Unidimensional poverty is typically measured via a poverty line. A poverty line refers to an income or wealth threshold beneath which people are deemed as poor [9]. For the multidimensional perspective of poverty, it encapsulates economic indicators like income and non-economic dimensions as such as capability, social exclusion and participation [10, 11]. For Sub-Saharan Africa, it is badly affected by both categories of poverty [12].

As of 1990, about 1.9 billion (47percent) of the world's inhabitants were extremely poor, but this dipped to 836 million (14 percent) in 2015 [4]. Thus, virtually half of the population in the Third World in 1990 who survived on less than US\$1.25 a day plunged to 14 percent in 2015. In Sub-Saharan Africa, in 1990 nearly 57percent of the people were poor, but this figure dropped to 41 percent in 2015 [4]. Apart from Sub-Saharan Africa, almost all the regions of the world met their poverty reduction targets of the Millennium Development Goal (MDG) one. Using the Multi-dimensional Poverty Index (MPI), Alkire *et al.*, [3]

discovered that of the population in the 105 countries who are multi-dimensionally poor in 2014, 85 percent of them resided in rural settings while the rest lived in urban zones. Alkire *et al.*, [3] claimed that the MPI demonstrates that poverty is greater in prevalence and concentration in rural parts than in urban zones in less developed countries. Furthermore, the rural share of multi-dimensionally poor is predominantly astronomical in Sub-Saharan Africa and South Asia as it stands at 86 percent (*ibid.*). This reveals that at the international stage poverty is fundamentally a rural phenomenon rather than an urban issue.

Ghana in 1991/1992 had 51.7 percent of its population being poor, but this reduced to 24.2 percent in 2012/2013 [13, 14]. Nevertheless, the reduction in poverty is at the aggregate level and not evenly spread [15]. The contribution to poverty incidence differs across various demographic categories [14]. For the urban areas, in 2012/2013, they contributed 22 percent to the national poverty whereas the rural areas accounted for 78 percent of those in poverty [14]. This nearly matches with the earlier poverty profile reports of 1998/1999 and 2005/2006 where over 80 percent of the entire population beneath the poverty line in Ghana were rural dwellers [13]. Among rural areas where poverty is prominent, the poverty incidence is much higher among those in rural savannah, which accounts for more than 40 percent to the overall poverty in Ghana [14]. The examination of the Ghanaian situation equally illustrates that poverty is largely a rural phenomenon.

The explanations for the occurrence of poverty in urban and/ or rural areas are traceable to cultural and structural theories of poverty. For the cultural theory of poverty, it argues that the poor have certain values and behaviours that predispose them to poverty and that such behaviours emanate from one generation to the other [16-18]. Nonetheless, the structural theory of poverty claims that it is rather some economic, political and social systems that produce circumstances, which reduce the prospects and resources to meet enhanced living conditions [19-21] thereby triggering poverty. Irrespective of the competing assertions to determinants of poverty, the bottom line is that they both contribute to the phenomenon. The crucial issue nonetheless, is how to tackle this menace.

The challenge of poverty and the process to decrease it still remains critical in global development deliberations [22, 12]. Poverty reduction worldwide comes in diverse shapes such as state-driven development strategy of industrialisation, neoliberal market-driven strategy [23], Structural Adjustment Programmes [SAPs] [12], Poverty Reduction Strategies [24, 25], conditional or unconditional cash transfers [26, 27], MDGs [4] and currently via the Sustainable Development Goals (SDGs). These previous strategies excluding the latter (SDGs) albeit made moderate gains in poverty reduction, yet there are still patches of poverty that require mitigation. This calls for alteration in existing approaches to arresting poverty. No wonder, Sowa [28] raises questions about whether the strategies for poverty reduction have had the desired bearing. The implication is that the poor possibly do not engage in the appropriate livelihood ventures that can aid their leapfrog out of poverty. The core argument of this paper therefore, is that the enhancement of farm and non-farm enterprises would increase incomes thereby engineering poverty reduction.

Livelihood diversification now comes handy. For Ellis [29], livelihood diversification signifies the route whereby the rural people create a varied range of undertakings and social support capabilities in their fight to live as well as better their living conditions. Additionally, livelihood diversification encapsulates both farm and non-farm accomplishments [30-33]. The theory of comparative advantage seems to underpin livelihood diversification. According to Krugman *et al.*, [34], “a country has a comparative advantage in producing a good if the opportunity cost of producing that good in terms of other goods is lower in that country than it is in other countries.” Krugman *et al.* argued furthered that the standard of living can be increased in both countries if they specialised in producing what they have comparative advantage. That is, where a person concentrates in livelihood areas (farm or non-farm) where he or she has an advantage over others the benefit in income terms would be higher [35].

Non-farm enterprises encompass non-agricultural income sources including wage employment, self-employment, petty trading, property income and remittances [10, 32]. In connection with non-farm activities, in Sub-Saharan Africa, the rural inhabitants get more than three-quarters of their earnings from the non-farm economy [10]. With respect to Latin America, for instance, 34percent in Nicaragua and 73percent of people in Mexico derive more than half their income from off-farm activities [36]. Similarly, many studies have indicated that non-farm enterprises contribute to high incomes and subsequent reduction in poverty in rural areas [24, 37]. According to the GSS [38], in Ghana, about 50.4percent of non-farm household enterprises are in urban localities whereas above one-third (36.8 percent) are in rural settings. The critical issue, nevertheless, is that the prior studies appeared to have paid little attention to examining whether there are differences in incomes earned by urban and rural inhabitants from these ventures.

Farm enterprises constitute income sources from farm activities like livestock and crop production as well as agricultural wage employment in different farms [32]. For farm enterprises, several researchers [39, 31, 10, 40] acknowledged it as a crucial source of livelihood for both rural and urban people. For most of the people in Sub-Saharan Africa especially from the rural zones, they earn their livelihoods from farming ventures [40]. In India, about 70 percent of the rural folks and 8 percent of those in the urban areas rely on agriculture for their livelihood [31]. In Ghana, about 82.5 percent of rural households engage in farm enterprises while in the urban area they are only 26.6 percent [38]. The implication is that the poor do not engage in the appropriate livelihood ventures. Yet, studies have given less consideration to comparing the contribution of farm activities to income and poverty reduction in both rural and urban areas. Equally vital is that there is little attention of researchers on the right livelihoods for rural and urban people. This therefore, makes it worthy to examine how farm and non-farm livelihoods promote poverty reduction in Ghana.

Hypotheses

1. H_0 : There is no significant difference in earnings from farm ventures between rural and urban people.
 H_1 : There is a significant difference in earnings from farm ventures between rural and urban people.
2. H_0 : There is no significant difference in earnings from non-farm enterprises between rural and urban people.
 H_1 : There is a significant difference in earnings from non-farm enterprises between rural and urban people.

3. H_0 : The mean earnings of residents in Ghana from farm enterprises are equal to the upper poverty line of GHC1,314.00.
 H_1 : The mean earnings of residents in Ghana from farm enterprises are not equal to the upper poverty line of GHC1,314.00.

LITERATURE REVIEW

This section provides a review of empirical studies related to farm and non-farm activities and their contribution to poverty reduction. In the case of Schwarze and Zelle's [39] study, it concentrated on income diversification of people in rural settings of Central Sulawesi in Indonesia. Their findings illustrated that agriculture contributes 68percent to overall household income whereas the outstanding 32percent stem from non-agricultural enterprises. Additionally, better-off households obtained 40percent of their income from non-farm enterprises while it constitutes 10percent of the poorest households' income. For Bhakar *et al.*, [31], their study examined the income and employment patterns in the Indian state of Chhattisgarh. The study found out that farm and non-farm activities are the major foundation of income and employment while off-farm activity (agricultural labour) contributes only a minor segment. The similarity between Bhakar *et al.*, [31] and Schwarze and Zelle's [39] findings is that they both adduced that rural people earn their livelihoods from farm and non-farm activities, however, the latter indicated that farm enterprises was the major source of income.

For IFAD [10], it uncovered that in Sub-Saharan Africa, about 10 to 20 percent of the rural dwellers obtain more than three-quarters of their income from the non-farm enterprises while for on-farm production between 40 to 70 percent of rural families obtain over three-quarters of earnings from farm related activities. The findings of IFAD [10] concur with that of Schwarze and Zelle [39] that while farm activities form a major aspect of rural income, non-farm constitutes a smaller proportion of the income. As regard Katega and Lifuliro's [37] study, they evaluated the function of rural non-farm ventures on poverty reduction in Tanzania. In particular, it looked at the ways rural non-farm actions influence reduction in poverty levels. It surfaced that rural non-farm enterprises contributed greatly to total income in participating households and helping them to provide their basic needs (i.e., food, health care and education) as well as enabling them to invest in farm inputs to enhance the productivity of agriculture. The study wraps up noting that rural non-farm activities play a vital function in reducing both income and non-income poverty. Katega and Lifuliro [37] and Schwarze and Zelle [39] both discovered that non-farm enterprises contributes to incomes of the rural dwellers, nevertheless, the former adds that non-farm activities contribute to poverty reduction.

In Madaki and Adefila's [41] study in rural areas of Lere Local Government area of Kaduna State of Nigeria, they discovered that there was a step up of four per cent in employment creation in the rural non-farm economy. Furthermore, farm ventures constituted 44.8percent of household income whereas non-farm accounted for the remaining 55.2percent. Finally, a significant difference emerged at .05 alpha level between household incomes from farm and non-farm economic activities. Madaki and Adefila [41] and Schwarze and Zelle's [39] findings differ in terms of the contribution of farm and non-farm enterprises to incomes, whereas the former argues that non-farm incomes constitute the main source of income the former rather sees farm enterprises as the major source of income in the rural areas.

According to the GSS [38], in Ghana, 32.5 percent of the urban dwellers are engaged in wage employment, 11.1percent in agriculture and 38.3 percent in non-agriculture activities. For the rural areas, 8.6 percent of the inhabitants are involved in wage employment, 41.1 percent in agriculture and 17.3 per cent in non-agriculture activities. This reveals that while most of the people in the urban areas make their living from non-farm activities in the rural areas majority of them rather survive on incomes from farm ventures. The findings of GSS [38] support that of IFAD [10] that in the rural areas farm activities form the major source of income, however, the former notes further that in the urban area non-farm activities constitute the largest source of income to the people.

METHODOLOGY

Research Design

This study is essentially quantitative. This research approach is justified because all the objectives primarily focused on quantifying differences between the localities such as rural and urban areas in Ghana with respect to earnings from livelihood activities. That is, from farm and non-farm enterprises. This study employed a cross-sectional study design. This design is apt because it gives the picture of an event at a point in time [42, 43].

Sources of Data

The data for this study originates from a secondary source. This data comes from Ghana Statistical Service (GSS) database on the Ghana Living Standard Survey six (GLSS 6) conducted between 2012 and 2013. They data were collected from respondents across all the 10 regions of Ghana from both rural and urban areas. The data were collected using questionnaires from a sample size of 16,772 respondents.

Data Analysis

The analysis of the data entailed quantitative measures only. This involved the application of independent sample *t*-tests and one-sample *t*-tests. For

objectives one and two which correspond to hypotheses one and two they were analysed using independent sample *t*-test while objectives three, which matches with hypothesis three was analysed using one-sample *t*-test. The alpha value is .05 for all tests. Using the *p*-value approach, the decision rule is that, if the *p*-value is less than or equal to the level of significance ($p \leq \alpha$) then reject H_0 . In this case, it denotes that there is a significant difference between the means. That is, you accept the alternate hypothesis (H_1). If the *p*-value is greater than the level of significance ($p > \alpha$), then you fail to reject H_0 . This suggests that H_0 is retained and no significant difference in the means is affirmed.

RESULTS AND DISCUSSION

The sources of earnings of a household might influence its ability to escape from poverty. This subsection concentrates on earnings from farm ventures between rural and urban people, earnings from non-farm enterprises between rural and urban people and earnings from farm enterprises association with poverty in Ghana.

Earnings from Farm Ventures between Rural and Urban People

Farm ventures are one of the crucial livelihood means for people. Both rural and urban dwellers earn

their living from farm enterprises [38, 41]. The important issue is the extent to which each of this group of people gain from the enterprise. Table 1 presents the earnings of both rural and urban populace from farm ventures. An independent samples *t*-test aided to compare earnings of rural and urban dwellers from farm activities. The results indicated that individuals in the rural group ($M=2906.85, SD=10964.13$) obtained a higher income from farm activities than did people in the urban group ($M=759.95, SD=8296.24$). This analysis revealed a significant difference between the income earnings of rural and urban residents [$t(16770) = -14.43, p=.000$]. The magnitude of the differences in the means was very small (eta squared= .012). This result illustrates that null hypothesis one is rejected. Thus, there is enough evidence to conclude that rural and urban inhabitants in Ghana earn different levels of income from agricultural ventures with the rural dwellers earning more than the urban people do. This might have been so because in the rural areas there are vast tracts of arable land that the inhabitants have access to which the urban populace do not have. This discovery corroborates the findings of Schwarze and Zelle's [39] that in rural Indonesia agriculture contributes more to income than the non-farm ventures.

Table-1: Independent samples *t*-test statistics for income from farm enterprises

Variable	Group	<i>N</i>	<i>M</i>	<i>SD</i>	<i>T</i>	df	Sig (2- tailed)	Eta squared
Income from farm enterprises	Urban	7445	759.95	8296.24	-14.43	16770	.000*	.012
	Rural	9327	2906.85	10964.13				

Significant at .05*

Earnings from Non-Farm Enterprises between Rural and Urban People

Non-farm enterprises also serve as a source of livelihood for both the rural and urban inhabitants [38]. The critical point of contention is which category of people benefit more from this livelihood venture in Ghana. In order to test the earnings of rural and urban residents from non-farm ventures, an independent samples *t*-test was conducted. The test results are in Table-2. These results indicate that individuals in the urban group ($M = 28.79, SD = 112.79$) gained a higher income from non-farm activities than did people in the rural group ($M = 13.75, SD = 65.68$).

Equally, this test was found to be statistically significant [$t(7024) = 6.92, p = .000$]. Therefore, null

hypothesis two is rejected. The scale of divergence in the means was small (eta squared=.007). The study concludes that rural and urban inhabitants earn different amounts of incomes from non-farm enterprises with urban residents' earnings being higher. This probably is so because the urban areas have higher population and incomes. As such, the demand for goods and services offered would be greater in the urban locations than in rural areas. Since there is high demand the likelihood is that such businesses operating in urban areas would be quite profitable than those in rural areas which may lack these environmental elements. Similar discoveries were made by some earlier studies [38, 37] that non-farm enterprises contribute greatly to incomes.

Table-2: Independent samples *t*-test statistics for income from non-farm enterprises

Variable	Group	<i>N</i>	<i>M</i>	<i>SD</i>	<i>t</i>	df	Sig (2- tailed)	Eta squared
Income from non-farm enterprises	Urban	3726	28.79	112.79	6.92	7024	.000*	.007
	Rural	3300	13.75	65.68				

Significant at .05*

Earnings from Farm Enterprises Association with Poverty in Ghana

The kind of livelihood activities people engage in to a greater extent influence their capacity to get out of poverty [44]. This is vital because most developing countries in the world gear their efforts to addressing poverty, which is a major challenge to their developmental strides [12, 45]. This section focused on how farm enterprises contribute to poverty reduction in Ghana. The study set out to compare the mean income earnings of people in Ghana from farm enterprises to the upper poverty line of GHC1,314.00. A one-sample *t*-test was conducted in this quest. The results are in Table 3. The tests showed that residents of Ghana who earn incomes from farm enterprises had $M = 1953.86$

and $SD = 9926.49$. The test was found to be statistically significant [$t(16771) = 8.35, p = .000$]. This depicts that the null hypothesis three is rejected. Thus, the income earnings of residents of Ghana from farm enterprises are higher than the upper line of GHC1,314.00. This suggests that farm ventures could serve as a basis for reducing income poverty as the people that engage in this livelihood venture earn higher incomes. This discovery is in line with the findings of some earlier studies [39, 31, 10] that farm activities contribute tremendously to incomes and consequently reduction in poverty. As the rural dwellers obtain higher incomes, their standard of living would improve because they would now be able to provide their basic needs.

Table-3: One-sample *t*-test statistics for income from farm enterprises in Ghana

Variable	<i>N</i>	<i>M</i>	<i>SD</i>	<i>t</i>	df	Sig (2- tailed)
Income from farm enterprises	16772	1953.86	9926.49	8.35	16771	.000*

Significant at .05*

A further disaggregation of the results was executed according to locality type, that is, rural and urban. The results of those tests are in Table 4. From Table 4, the test results show that rural earnings from farming activities have $M = 2906.85$ and $SD = 10964.13$. The test was found to be statistically significant [$t(9326) = 14.03, p = .000$]. Thus, the income earnings of rural residents from farm enterprises

are different from the hypothesized mean upper poverty line. This suggests that the incomes of rural inhabitants from farming activities are higher than the poverty line. Additionally, this signifies that rural dwellers are able to reduce their poverty via farm enterprises. This finding agrees with the finding of Bhakar *et al.*, [31] that agriculture increases rural people’s income and hence, contributes to their poverty reduction.

Table-4: One-sample *t*-test statistics for income from farm enterprises disaggregated based on type of locality

	Variable	<i>N</i>	<i>M</i>	<i>SD</i>	<i>t</i>	df	Sig (2- tailed)
Rural	Income from farm enterprises	9327	2906.85	10964.13	14.03	9326	.000*
Urban	Income from farm enterprises	7445	759.95	8296.24	-5.762	7444	.000*

Significant at .05*

Moreover, with respect to urban, from Table 4, the results illustrate that the earnings from farming has $M = 759.95$ and $SD = 8296.24$. The test was found to be statistically significant [$t(7444) = -5.76, p = .000$]. The results connote that earnings of urban people from farm enterprises are different from the hypothesized mean income amount. The study concludes that the income earnings of residents in urban settings from farm enterprises are lower than the upper poverty line of GHC1,314.00. This illustrates that agriculture is not an appropriate livelihood venture for addressing urban poverty. This was however, not visible under the overall picture of Ghana in Table-3. This finding corroborates that of GSS [38] which discovered that in urban areas in Ghana agriculture plays a diminutive role in urban livelihoods. This indicates why farm activities contribute less to income of urban dwellers.

urban dwellers. More so, it emerged that significant differences pertain in terms of rural and urban people’s income earnings from non-farm enterprises. The urban residents were those that gained more from the non-farm activities. Concerning the relationship of earnings to the upper poverty line amount, in both rural and urban areas a significant difference occurred. While in the urban areas income earnings from farm activities were lower than the poverty line that of the rural was above it. This illustrates that agriculture is essential to poverty reduction in the rural settings.

CONCLUSIONS AND RECOMMENDATIONS

The study concludes that significant differences exist between rural and urban residents in connection with income earnings from farm activities. It showed that the rural inhabitants had higher incomes from agricultural ventures compared to their counterpart

Based on the findings of the study two policy options are recommended. One of the policy options is the promotion of agricultural enterprises in the rural areas as the main livelihood strategy. This is because it contributes more to rural incomes, which can lay the foundation for them to leave the poverty bracket. It is also right for the rural areas because there are arable lands there for them to cultivate. The Ministry of Food and Agriculture and National Board for Small Scale Industries (NBSSI) should carry this out. The crucial thing needed from the NBSSI is to promote agriculture as a business while for the ministry theirs is to offer the

necessary extension services, provide buffer stock services and facilitate farmers' access to credit as well as farm machinery.

The second but last policy option is the endorsement of non-farm enterprises in the urban areas as the route to addressing urban poverty in Ghana. This is appropriate because relatively the urban residents obtained higher income from the non-farm activities than the rural folks do. To facilitate this process, there is the need for the NBSSI to offer business advisory services to the urban people to ensure that they are able to set up and manage their businesses effectively. Similarly, the financial institutions such as the National Investment Bank and the Microfinance and Small Loans Centre (MASLOC) may aid in this course of action by making funds easily accessible to people engaged in non-farm enterprises. Easy access to credit would help them to expand their enterprises to gain more profit in order to leapfrog from poverty.

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