

Kumasi Metropolitan Annual progress Report

INTRODUCTION

The Annual progress Report (APR) is a review of the status of actions taken on the implementation of the activities set out in the District Medium Term Development Plan under the GPRS-II. The report has been compiled from the assessment of the indicators adopted for the monitoring and evaluating the achievements of the programmes implemented in the year 2009.

KEY M&E OBJECTIVES FOR THE YEAR

- To provide information on the progress made by the Metropolis on the achievement of its goals and objectives under the GPRS-II
- To identify implementation challenges which impeded the achievement of the Metro's goals and objectives under the GPRS-II
- To use the lessons the lessons learnt as a guide for future planning.

Processes

Data was collected from the Decentralized Departments and other development agencies and other stakeholders in the Metropolis. After the collation of the data by the Metro Planning and Coordinating Unit, a stakeholders' forum was organized to validate the information collected. Thereafter, the MPCU analyzed the data

Problems:

- Untimely provision of information by some of the Decentralized Departments and Agencies
- Difficulty in getting information on some of the indicators
- Lack of cooperation of some of the stakeholders
- Poor- co-ordination of the activities of stakeholders

STATUS OF THE IMPLEMENTATION OF THE MTDP UNDER THE GPRS-II 2006-2009

A. Private Sector Competitiveness

Agriculture:

- Trained 1,519 crop farmers through demonstrations
- Trained 700 livestock farmers through demonstrations and workshops
- Awareness creation for 4,500 people on bird flu and swine flu
- Trained 2,050 market women on hygienic handling of vegetables and correct preservation methods
- Trained 1,354 farmers on post harvest losses
- Training 213 poultry farmers on good housing management
- Carryout vaccination of small ruminants against 3,254 PPR and cattle against CBPP
- Vaccination 3,987 dogs, cats and monkeys against rabies

Roads:

Pothole Patching	-- 76,553 m2
Minor Drainage Repairs	---1.19km
Grading & Patching	---112km
Regravelling /Approach Fill	-- 32km
Resealing	--- 1.2
Drainage Construction	-14km
Pipe Culvert Construction (0.6mØ)	--29No.
Pipe Culvert Construction (0.9mØ)	--9No.
Pipe Culvert Construction (1.2mØ)	--1No.

Pipe Culvert Construction (1.8mØ) --5No.

Box Culvert (2m x 2m) - 4No.

Box Culvert (2.5m x 2.5m) - 2No.

Electricity

- Extended electricity to the periphery of Kumasi
- Improvement of street lighting system – on-going (extension and changing of the old ones)

B. Human Resource Development

Education:

- Construction of 7No. 3unit Classroom Block completed
- Construction of 3No. 2unit Classroom Block completed
- Construction of 7No. 6unit Classroom Block completed
- Re-roofing of 1No. Classroom Block completed
- Construction of fence wall around two schools completed
- Construction of 1No. School Library completed
- Construction of 6No. kindergarten school on-going
- Construction of 2No. 12unit Classroom Block on-going

Health:

- Construction of 1No. Maternity Clinic on-going
- Construction of 1No. Male and 1No. Female Wards on-going
- Construction of 2No. Maternity Ward on-going
- Construction of 1No. Public Health Unit (PHU) on-going

Water and Sanitation:

- Construction of 20No. mechanized Boreholes - ongoing
- Constructed 3no. boreholes for three public W.C toilets
- Expansion of the pipe system

C. Good Governance:

- Organized Assembly meetings
- Organized Three Staff Durbar
- 42 Senior staff trained
- 41 Junior staff trained
- Construction of 1No. Junior Staff Apartments on-going (90% complete)
- Construction of three Sub-Metro Offices on- going (60% complete)
- Sponsored Assembly members for New Year and Easter Schools
- Provided logistic support to the Police and Fire Service for their operations
- Recruited and trained 62 Metro guards
- Mechanized financial Accounting System
- Rehabilitation of MCEs Bungalow completed
- Rehabilitation of Finance Officers Bungalow completed
- Rehabilitation of Co-ordinating Directors Bungalow completed
- Rehabilitation of Planning Officers Bungalow completed
- Rehabilitation of Budget Officers Bungalow completed

MONITORING & EVALUATION ACTIVITIES REPORT

PRIVATE SECTOR COMPETITIVENESS

During the year under review a number of training programmes were outlined for implementation with the view of improving agriculture productivity and food security. The table below reveals that the number of targeted beneficiaries for the various programmes/ projects was not met as a result of inadequate funding and logistics.

Training Programmes Planned From 2006- 2010

PROGRAMME/ PROJECT	YEARS							
	2006		2007		2008		2009	
embark	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
1. Training of farmers through crop demonstrations	2,000	1,009	2,000	1,012	2,000	1,215	2,000	1,519
2. Training of livestock farmers through demonstrations and workshops.	1,000	860	1,000	850	1,000	800	1,000	700
3. Awareness creation of bird flu and swine flu.	5,000	2,681	5,000	3,954	5,000	4,100	5,000	4,500
4. Training farmers on post harvest losses.	2,000	1,150	2,000	1,056	2,000	1,123	2,000	1,354
5. Training poultry farmers on good housing management.	450	250	450	340	450	204	450	213
6. Carryout vaccination of small ruminants against PPR and	4,000	2,801	4,000	2,500	4,000	3,020	4,000	3,254

cattle against CBPP.								
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Source: Metro Agric. office, Kumasi, 2009

AVERAGE YIELD PER SELECTED CROPS

The table below indicates the production levels of maize and cassava from 2006 to 2009. The production level of both maize and cassava fell from 298.9 and 614.2 metric tons in 2008 to 287.5 and 602.3 metric tons in 2009 respectively.

Average Production of Selected Crops form 2006-2009

PRODUCTION	2006	2007	2008	2009
AVERAGE YIELD	Production (Tons)	Production (Tons)	Production (Tons)	Production (Tons)
<i>CROPS</i>				
MAIZE	297.2	266.3	298.9	287.5
CASSAVA	604.8	598.6	614.2	602.3

Source: Metro Agric. office, Kumasi, 2009

LIVESTOCK SLAUGHTERED

The table below indicates that the number of slaughtered from 2006 to 2009. It is showed that the number of cattle, sheep and goat slaughtered decreased except pigs between 2008 and 2009. The reduction in the livestock slaughtering was due to Bawku conflict, which affected the transportation of livestock from Mali and Niger.

Number of livestock slaughtered from 2006-2009

	2006	2007	2008	2009
CATTLE	90,124	92,325	93,928	85,213
SHEEP	36,541	35,214	37,271	31,390
GOATS	30,241	39,369	39,629	38,302

PIGS	4,012	5,123	3,865	4,492
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Source: Metro Agric. office, Kumasi, 2009

ROAD

The table below shows the number of road works planned and carried out in Kumasi Metropolis between 2006 and 2009.

PERIODIC MAINTENANCE

ITEM	PROGRAMME / PROJECT	UNIT	YEAR							
			2006		2007		2008		2009	
			Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
UNPAVED ROADS										
1	Clearing of New roads	km	52	20	20	38	86	79	64	-
2	Regravelling /Approach Fill	km	18.5	17.1	19.7	33	29	32.1	17	32.6
PAVED ROADS										
1	Resealing	km	15	2	13	4	29	6	36	1.2
2	Drainage Construction	km	32	25	39	53	29	41	29	14
3	Pipe Culvert Construction (0.6mØ)	No.	-	-	10	34	-	-	11	29
4	(0.9mØ)	No.	7	4	12	20	13	22	14	9
5	(1.2mØ)	No.	5	6	5	9	9	12	6	1
6	(1.8mØ)	No.	4	6	3	3	8	10	5	5

7	Box Culvert (2mx2m)	No.	4	2	3	1	2	1	-	
8	(2.5mx2.5m)	No.	1	-	2	1	1	1	2	2
9	Double(2.5m x2.5m)	No.	2	1	2	-	2	1	-	-

Department of Urban Roads, Kumasi, 2009

Electricity

The Metro target of 25% for the year 2009 was achieved. There was percentage increase in the number of people with access to electricity in 2009. More periphery communities were hooked on to the national grid. Expansion works were also carried out in the communities already enjoying electricity. There was a tremendous improvement in street lighting in the Metropolis during the period under review.

Percentage Change In The Electricity Coverage from 2008 -2009

Indicator	2009 Target	2006 Indicator Level	2007 Indicator Level	2008 Indicator Level	2009 Indicator Level
% Change in number of households with access to electricity	25%	15.2%	16.7%	19.4%	22.6%

Source: ECG Metro office, Kumasi 2009

Teledensity/Penetration

The target of 81% tele-density was not met in the year under review. However there has been a remarkable improvement in tele-density in the Metropolis over the years as a result of mobile phone penetration. The coverage area has been expanded; usage rate has also increased and the services of the telecom services have been tremendously improved.

Indicator	2009 Target	2006 Target	2007 Indicator Level	2008 Indicator Level	2009 Indicator Level
Teledensity/Penetration rate	85%	65 %	68.5%	71.3%	81.21%

Source: Ghana Telecom office, Kumasi 2008

HUMAN RESOURCE DEVELOPMENT

Education

Education is seen a means of ensuring quality human resource needed for accelerated socio-economic development. The following policy objectives were identified under the strategy to improve educational outcomes in the Metropolis:

- Increase access to and participation in education, with emphasis on gender and spatial equity
- Improve the quality of basic education; and
- Enhance delivery of education services

Gross Enrolment Ratio (GER)

The Gross Enrolment Rate (GER) measures the number of pupils/students at a given level of schooling, regardless of age as a proportion of the number of children in the relevant age group.

Kindergarten

There was a significant increase in enrolment at this level of education. The Gross Enrollment Rate (GER) for primary school increased from 89% in 2008 to 97% in 2009. This represents an increase of 13% in gross enrollment. The consistent increase in the GER could be attributed to a number of factors; among them were the Assembly's quest to achieve government policy of mainstreaming

pre-school into the basic education in the basic education system, the School Feeding Programme, Capitation Grant and improvement in infrastructure for KG.

YEAR	KG	
	TARGET	ACHIEVEMENT
2006	76.7	84.30%
2007	79.3	88.20%
2008	81.9	89%
2009	84.5	97.80%

Source: Metro Education Office, Kumasi, 2009

Primary:

During the period under review, there was a slight decrease in the Primary school enrolment level (94.3% in 2008 to 92.3% in 2009). This could be attributed to the introduction of Kindergarten in all primary schools in the District and inadequate school infrastructure.

Gross enrollment rate at primary school level from 2006-009

YEAR	PRIMARY	
	TARGET	ACHIEVEMENT
2006	82.9	89.20%
2007	85.8	92.40%
2008	88.7	94.30%
2009	91.6	92.30%

Source: Metro Education Office, Kumasi, 2009

Gross enrollment rate at Junior Secondary School (JHS)

There was a steady increase in JHS enrolment from 2006 to 2008. However the was a fall from 89.6% in 2008 to 83.3% in 2009.

Gross enrollment rate at Junior Secondary School (JHS) from 2006-2009)

YEAR	TARGET	ACHIEVEMENT
2006	82.9	82.8
2007	85.8	86.7
2008	88.7	89.6
2009	91.6	83.3

Source: Metro Education Office, Kumasi, 2009

Net Admission Rate in Primary Schools The district recorded an increase in Net Admission Rate above 100% over the period. Though the figure slightly dropped from 153% in 2006 to 132% in 2007, it increased to 144.9% in 2008.

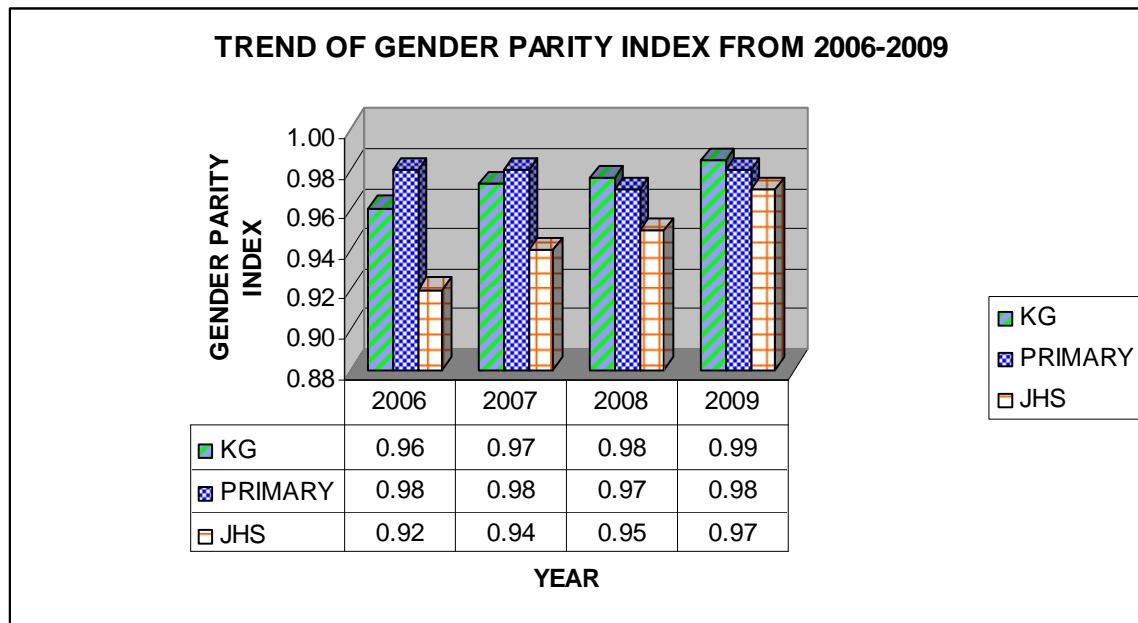
Gender Parity

Gender disparity index measures the ratio between boys' and girls' enrolment, the balance of parity is 1.00. The gender parity index for Kindergarten increased steadily from 0.96 in 2006 to 0.99 in 2009. The reason is that parents now understand the importance of the girl-child education, hence sending their girl child to school than before.

The gender parity indexes for primary and Junior High School remained almost unchanged from 2006 to 2009 as indicated in the table below. This could be due to the fact that no new strategies towards interventions for the girl-child education were put in place.

The parity rate at the Junior High School witnessed a continuous increase from 0.92 in 2006 to 0.97 in 2009. A possible reason for the steady increase in the JHS Gender Parity was due to intensive public education on the importance of the girl child

education conducive environment for the girl child in schools.



Source: Metro Education Office, Kumasi, 2009

Pupil-Teacher Ratio (PTR)

The PTR is an indicator for assessing quality education. The associated policy objective is to a national PTR of 35:1 at primary level and 25:1 at the JHS level.

The table below shows PTR for KG, primary and JHS from 20 06 to 2009. The period under review witnessed improvement in the Pupil-Teacher Ratio at the Kindergarten level and the junior High School. However, the PTR at the JHS level increased from 31:1 to 37:1 indicating an increase in workload of teachers for the period. The increase in PTR at the primary was due to increase in enrollment, as a result of the school feeding programme, without a corresponding increase in teachers.

Pupil-Teacher Ratio at Basic Level from 2006-2009

Pupil Teacher Ratio (PTR)	Category	2009 Target	2006 Indicator Level	2007 Indicator Level	2008 Indicator Level	2009 Indicator Level
	KG:	25:1	41:1	40:1	45:1	41:1
	Primary:	35:1	32:1	31:1	31:1	37:1
	JSS:	25:1	20:1	19:1	19:1	18:1

Source: Metro Education Office, Kumasi 2009

JHS Qualification into SHS

The percentage of Junior High School students qualifying to Senior High Schools dropped from 83.0% in 2006 to 82.2% in 2007 and 2008; and increased to 85.9% in 2009. The Metro target of 90% for the year 2009 was not met. However, the achievement level was better than the three previous years. The relative improvement in performance could be explained by a combination of factors namely: commitment of teachers, improvement in supervision, improvement in the supply and use of teaching and learning materials and promotion of counseling and guidance sessions in schools.

Percentage of JHS Students qualifying to SHS(aggregate 30 or better)	2009 Target	2006 Indicator Level	2007 Indicator Level	2008 Indicator Level	2009 Indicator Level
	90%	83%	82.2	82.20%	85.90%

Source: Metro Education Office, Kumasi

HEALTH:

The goal of the metro health sector is to ensure citizenry access to good quality health services.

MATERNAL MORTALITY RATIO

This measures the number of deaths due to pregnancy and child birth per 100,000 live births. The Metropolis recorded a persistent reduction in maternal mortality from 152 in 2008 to 120 in 2009. This is due to increase in supervised delivery and increase in Health insurance coverage.

Indicator	2009 Target	2006 Indicator Level	2007 Indicator Level	2008 Indicator Level	2009 Indicator Level

Maternal Mortality Ratio	109/100,000	109/100,000	108/100,000	152/100,000	120/100,000
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Source: Metro Health Administration, Kumasi, 2009

OUTPATIENT PER CAPITA:

The outpatient capita measures physical access to health care and nutritional services. The table below indicates that utilization of clinical service increased from the 2008 level of 0.5 per capita to 0.63 per capita in 2009. The factors that may account for the increase of the utilization of health services are the increase coverage on the Health Insurance Scheme in the Metropolis.

Indicator	2007	2008	2009
Outpatient visits per capita	0.6	0.5	0.63

Source: Metro Health Administration, Kumasi, 2009

SUPERVISED DELIVERY

Supervised delivery is the percentage of deliveries attended by skilled health personnel irrespective of the outcome (This excludes deliveries conducted traditional birth attendants). The table below reveals that the number of deliveries supervised by skilled health personnel increased from 31,647 in 2007 to 34,737 in 2008; and further increased to 36,006 in 2009 as shown in the table below.

Supervised delivery from 2007-2009

Indicator	2007	2008	2009
Number of Supervised deliveries (includes TBAs)	31,647	34,737	36,006

Source: Metro Health Administration, Kumasi, 2009

MALNOURISHED CHILDREN UNDER FIVE

The available data reveal that the percentage of underweight and thinners reduced from 4.7 %and 2.9% in the year 2008 to 3.1 and 1.7 in the year 2009 respectively. However the percentage of stunted children went up from 4.6% to 4.8%.

Percentage of malnourished children from 2007-2009

Indicator	-2007	2008	2009
Under Weight	3.1	4.7	3.1
Stunted	3.2	4.6	4.8
Thinness	1.3	2.9	1.7

Source: Metro Health Administration, Kumasi, 2009

HIV And AIDS

The HIV and AIDS prevalence in the year 2009 indicates a marginal increase of 23 new infections. The slowdown of infection was due to a number of interventions implemented; amongst them were intensification of awareness creation on prevention of the new infection, stigmatization and discrimination; promotion of the use and distribution of condoms and provision of support for infected and affected victims of HIV/AIDS. However, efforts are being made to bring the figure further down because of its impact on human capital development and productivity.

HIV/AIDS Prevalence from 2006-2009

Indicators	2009 Target	2006 Indicator Level	2007 Indicator Level	2008 Indicator Level	2009 Indicator Level
HIV/AIDS prevalence rate (%)	1,000	599	1,215	1,317	1,340

Source: Metro Health Administration, Kumasi, 2009

WATER AND SANITATION

There has been a continuous increase in water coverage from 2006 to 2009. However the target of 75 % coverage for 2009 was not met due to inadequate funding and fast growing of settlements.

The efforts to improve environmental sanitation in the Metropolis continue to yield a positive result, although at a slow pace. The 2009 target of 70% was not achieved as result of inadequate funding, low private sector participation in provision of sanitation of facilities and low enforcement of sanitation bye-laws.

Indicator Achievement in Water and Sanitation from 2006-2009

Indicators	2009 Target	2006 Indicator Level	2007 Indicator Level	2008 Indicator Level	2009 Indicator Level
Percentage of population with sustainable access to safe water sources	75%	68%	67%	67.4%	71.5%
% of population with access to improved sanitation (flush toilets, KVIP, household latrine)	70%	41%	43%	47.7%	52.3%

Source: Metro Environmental Health Department & Ghana Water Company, 2009

GOOD GOVERNANCE AND CIVIC RESPONSIBILITY

Operationalization of Assembly sub-structures

The Assembly has ten sub-metros and twenty-four town councils. During the period under all the sub-metros were supported to function effectively and efficiently. The town councils were not properly functioning, because they were not inaugurated. Nevertheless, the Assembly with support from the Social Investment Fund (SIF) prepared Community Business and Development Plans for fourteen town councils within the metropolis. The plans are to help market the potentials of each of the sub-metros.

INTERNALLY GENERATED REVENUE

There was a remarkable improvement in the internally generated Fund (IGF) between 2006 and 2009. In the year 2009, the IGF increased by 43.2% over the 2008 figure. The steadily increase in IGF was due to pragmatic measures put in place by the Assembly; notably among them were the privatization of some revenue items, recruitment and training of additional revenue commissioners; and monitoring and supervision of revenue collectors.

DEVELOPMENT PARTNERS AND NGO FUNDS CONTRIBUTION

The Amount contributed by Development Partners and NGO funds to DMTDP implementation increased by 73.7% in 2008 over the 2007 figure. However, the year 2009 recorded a sharp fall of 97.4% over the previous year's performance. This might be as a result of change in government.

FUNDING BY SOURCE

	2006	2007	2008	2009	TOTAL
	(GH¢)	(GH¢)	(GH¢)	(GH¢)	
DACF	1,313,340.85	1,810,221.00	3,049,091.35	2,778,325.75	8,950,978.95
IGF	2,025,879.28	3,721,609.95	4,912,219.46	7,036,394.78	17,696,103.47
HIPC FUNDS	1,760,462.13	3,712,996.14	5,450,708.92	6,047,354.70	16,971,521.89
DONOR GRANTS	-	2,590,000	4,500,000	114,961.22	5,489,036.84
TOTAL REVENUE	5,099,682.26	9,250,442.29	18,862,728.65	15,894,787.95	49,107,641.15

KMA Finance Unit, 2009

PERCENTAGE (%) OF DA EXPENDITURE WITHIN AND OUTSIDE THE DMTDP BUDGET

The Assembly's expenditure within the Medium Term Development Plan (DMTDP) has been progressive from 2006 to 2009. The table below indicates that the Assembly's expenditure within the budget in 2008 increased from 89.5% in 2008 to 91.7% in 2009. The expenditure outside the Assembly's budget decreased from 10.5% in 2008 to 8.3% in 2009. This shows that the Assembly is making headway as far as spending within its stipulated budget. This high performance was as a result of prudent financial measures put in place by the Assembly.

Indicators	2006 Indicator Level (GH¢)	2007 Indicator Level (GH¢)	2008 Indicator Level (GH¢)	2009 Indicator Level (GH¢)
Total amount of internally generated revenue	2,025,879.28	3,721,609.95	4,912,219.46	7,036,394.78

Amount of Development Partner and NGO funds contribution to DMTDP implementation	-	2,590,000	4,500,000	114,961.22
% of DA expenditure within the DMTDP budget (How much of DA's expenditure was not in the annual budget)	% of Expenditure within budget = 75%	87.3%	89.5%	91.7%
	% of Expenditure outside budget= 35%	12.7%	10.5%	8.3%

Source: Metro Finance Office, Kumasi 2009.

COMMENTS

A- RELEASES OF FUNDS

1. The releases of DACF were not consistent with the actual period of releases. The third tranche of the DACF was also not released and thereby affected the implementation of the Assembly's programmes for the period
2. Shortfall of the releases of the DACF
3. Compulsory deduction of the DACF by MLGRD

B-EFFORTS TO GENERATE FUNDS

- The Assembly updated its Valuation list
- Recruitment of additional commission revenue collectors
- Early approval and gazetting of Fee Fixing Resolution
- put in place Revenue Mobilization Task Force
- Revenue Technical Committee was been put in place
- Revenue Collection Contracts were reviewed
- Capacity Building workshops for Assembly staff including Revenue Officers in progress under the UESP II Institutional strengthening component
- strengthening of enforcement bye-laws and mechanisms – on going Revision
- Improved public relation and education campaign on Fee Fixing resolution-“who are you KMA?”
- Implementation of the Business Operation Permit (BOP Phase II)
- Privatization of Property Rate Collection. (piloted in five Sub-Metros)
- Privatized the collection of some of the revenue items
- Intensified monitoring of revenue collection
- Computerization of the financial account system

C- OTHER CHALLENGES

- Inadequate public education on the Fee Fixing resolution
- Limited involvement of stakeholders in the preparation of the Fee Fixing Resolution
- Leakages in the revenue collection
- Low motivation for revenue collectors
- Inadequate data on revenue sources- available data does not cover the periphery of the city
- The available revenue data not updated

UPDATE ON DISBURSEMENT

D. Adequacy of Funds

E: Utilization of Funds in accordance with the budget

- Funds received were utilized in accordance with the GOG guidelines on the utilization of public funds

F: Other Challenges with regards to disbursements

- Different donors with different style of disbursements and reporting systems makes disbursement cumbersome.

UPDATE ON THE CRITICAL DEVELOPMENT AND POVERTY ISSUES

The National Youth Employment Programme

Under the National Youth Employment (NYEP) number of youth were employed during the year under review. This programme after its official launching in October 2006 has provided jobs to youth who were previously unemployed. The number however increased to by the end of 2009. Those who are engaged in the programme are now economically empowered and contributing their quota to the socio-economic development of the metropolis.

Incentives For Business Development in the District

As part of the Assembly quest to promote public-private partnership, a number of meetings were organized between the Assembly, public sector institutions and the private sector operators. A private Sector Desk Office has been established to coordinate the activities of the public and the private sectors. The Assembly with support from Social Investment Fund (SIF) is registering the small scale enterprises in the Metropolis. This would help the Assembly to know the kind of projects and projects to be implemented in order to improve private sector growth. By the close of the year, 2009, about four hundred and fifty (500) SMEs had been registered and linked to some financial institutions for medium term loan under the Social Investment Fund.

Implementation of M & E Plan

The Metropolitan Assembly prepared a Monitoring and Evaluation Plan to track the implementation of the Medium Term Development Plan. However, due to inadequate funding, it became difficult for regular review meetings/workshops to be organized to assess the performance. Besides, the Planning Unit has only one vehicle, which is inadequate for monitoring Assembly's developmental programmes/projects in all the ten sub-metros

The Basic Schools' Capitation Grant

The capitation grant is fully operational in the Metropolis. The programme has brought about increase in the school participation and enrollment rates. The Grant also offers the schools the opportunity to access the fees of the children in

bulk to implement most of their activities which hitherto could have not been implemented under the fee paying system.

School Feeding Programme

The School Feeding Programme is being implemented in one hundred and twelve (112) basic schools in the Metropolis, with Seventy Thousand, seven hundred and ninety-six (70,796) benefiting. The programme is enhancing school enrollment, attendance, nutritional and health status of the participating school children. However, the increase in enrollment has resulted in overcrowding, pressure on the existing school facilities and also increases the workload on teachers. The Assembly is doing everything possible to address such challenges.

Health Insurance

The Mutual Health Insurance Scheme is operational in the Metropolis. There are four Mutual Health Insurance Schemes operating in the Metropolis. As at December 2009, one million, and seventy five thousand, three hundred and eighty-seven (1,075,387) persons representing 56.2 % of the total population of 1,915,179 of the Metropolis had registered under the scheme. The scheme has really increased people's access to health care services in the Metropolis.