

**Further knowledge of livelihoods affected
by urban transition, Kumasi, Ghana**

LIVELIHOODS OF THE POOR IN GHANA

**A Contextual Review of Ghana-wide
definitions and trends of poverty and the
poor with those of peri-urban Kumasi**

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ACRONYMS

AAGS	Accelerated Agricultural Growth and Development Strategy
CDF	Comprehensive Development Framework
CWIQ	Core Welfare Indicators Survey
CWTP	Consultations With The Poor
DFID	Department for International Development
GLSS	Ghana Living Standards Survey
GPRS	Ghana Poverty Reduction Strategy
GSA	Ghana Social Assessment
GTZ	German Technical Cooperation
IMCPR	Inter-Ministerial Committee on Poverty Reduction
MTDP	Mid-Term Development Plan
NDPC	National Development Planning Commission
NGO	Non-Governmental Organisation
NRI	Natural Resources Institute
SIF	Social Investment Fund
TBA	Traditional Birth Attendant
TCOP	Technical Committee on Poverty
UNDP	United Nations Development Programme

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1. Introduction

The purpose of this desk review is to present an overview of definitions, trends and characteristics of poverty and 'the poor' in Ghana as a context for the specific circumstances of the peri-urban poor in Kumasi, Ashanti Region. The review is an integral part of DFID Research Project R7854 (Phase II), aiming to consolidate and create new knowledge to fill critical gaps in the existing understanding of the natural resource systems and livelihood strategies of the peri-urban urban dwellers in Kumasi, Ghana.

Data collected on poverty and livelihoods in peri-urban Kumasi during previous phases of the project were collated and reinvestigated during Phase I of R7854, concluding that "people's own perceptions of the relative poverty associated with different occupations and combinations of assets had not been [sufficiently] investigated." (Nunan et al, 2001: 115). Thus, alongside additional fieldwork, this review was commissioned to provide an improved knowledge of poverty trends in Ghana, and an awareness of the key issues for the poor.

This review begins by investigating the broad definitions and trends of poverty and the poor in Ghana, followed by the use of the Livelihoods Framework (after Scoones, 1998) to structure a more detailed assessment of the Ghana-specific poverty literature. In this latter context, the Livelihoods Framework presents a structure which disaggregates the components and influences of individuals/ households or communities livelihoods, thus enabling an assessment of the role different factors play. Livelihoods in this framework are the composite of differing resource asset bases; natural, physical, financial, social and human, with access to these assets mediated by the policies, institutions and processes which constitute the context in which people live. An overarching 'vulnerability context' represents major events which impinge on livelihoods, but over which they have little or no control (such as economic trends, environmental events etc.). People use assets, within the context of both factors outside of their control (vulnerability) and as mediated through bodies and conventions (policies, institutions and processes), through specific livelihood strategies. These strategies maybe enacted in response to immediate events (coping from a shock), or as part of a long-term goal (whether specialising in agriculture or diversifying into non-farm activities). Assessing the impact of these strategies can be achieved through

looking at their objectives or project outcomes, whether defined through increased income, food security or non-material contentment.

Each section in the review draws on the findings of the Phase I study of the characterisation of the poor and livelihoods in peri-urban Kumasi as a comparison to the broader findings from the Ghana-specific poverty literature. The overall findings are summarised briefly in a concluding section.

2. Defining ‘The Poor’ and Poverty Trends in Ghana

2.1 Defining poverty and ‘the poor’

The concept of poverty, and definitions of ‘the poor’ vary in accordance with the perspective and objective of those doing the defining. Recognition that defining poverty in traditional consumption and expenditure terms is insufficient on its own to address the needs of the poor themselves has led to the inclusion of human and social welfare indicators in development indices and poverty alleviation programmes. Further, self-characterisation of poverty, gathered from the poor themselves, has become increasingly central to sector and programme planning, with the recognised aim of including these ‘voices of the poor’ not only in terms of illustrating their needs, but in an interactive process of planning for development.

The Ghana Living Standards Survey (GLSS) defines poverty using an economic index, characterising the poor as those subsisting on a per capita income of less than two-thirds of the national average. The ‘hard core’ poverty line is defined as income below one third of the mean. An analysis of the 1998-99 GLSS data found that half of the rural households in Ghana are poor (Ghana Statistical Service, 1999). According to the GLSS, the majority of the poor are engaged in food crop cultivation as their main economic activity, in contrast to those engaged in private formal and public sector employment who are the wealthiest. Extreme poverty is concentrated in certain rural areas (rural savannah) whereas the wealthiest sector of the population are located in the larger urban centres, particularly in Accra.

Attempts to broaden the definition beyond income have come through various studies of poverty in Ghana. Regional and District level consultations on poverty in all ten regions of the country conducted by Nkum and Ghartey Associates under the auspices of the National Development Planning Commission (NDPC) and the German Technical

Co-operation (GTZ) highlighted the following key elements as defined by the poor themselves (Box 1.):

Box 1. Defining characteristics of the poor in Ghana

- Inability to afford needs (food, shelter, clothes, health care and education)
- Absence of economic indicators, job, labour, crop farms, livestock, investment opportunities
- Inability to meet the following social requirements:
 - Paying development levies
 - Funeral dues
 - Participating in public gatherings
- Absence of basic community services and infrastructure such as health, education, water and sanitation, access roads and etc.

Source: Nkum and Ghartey, 2000

The multi-dimensionality of poverty clarified by the Nkum and Ghartey study (2000) reflects the broader work carried out by the broader 'Voices of the Poor' exercise across several countriesⁱ, where poverty or ill-being was identified as being complex and interwoven, including a material lack and need for shelter, assets, money and often characterised by hunger, pain, discomfort, exhaustion, social exclusion, vulnerability, powerlessness and low self-esteem (Narayan et al, 2000:21). In this context, and as reflected through other Ghana-specific literature (Batse et al, 1999, Nsiah-Gyabaah, 1998), poverty is identified as a composite of both personal and community life situations where on the personal level, poverty is reflected in an inability to gain access to basic community services. Likewise, qualitative assessments of poverty in peri-urban Kumasi revealed that the poor are characterised both in terms of their occupation and their lack of access to assets and social services (Nunan et al, 2001).

Perceptions of well-being and poverty in Ghana vary between rural and urban areas and between men, women and youth. Whereas the rural poor identify issues such as food insecurity, inability to have children, disability and ownership of property, urban dwellers emphasise lack of employment, the availability and adequacy of social services, skills training, capital and so on as being linked to poverty and well-being levels (Appiah, 1999, Nkum and Ghathey, 2000). In general, the concerns of men related to social status and employment, for women the general welfare of their children and family, and the youth for capital to invest or undertake economic activities. Consultations, particularly with rural communities revealed a strong perception that poverty and well-being are at the behest of God or nature.

Whilst local, or self-definitions of poverty provide a vital insight into physical, economic, human and social conditions of the poor, examples gathered from the 'Consultations With The Poor' (CWTPⁱⁱ) and the Nkum and Gharthey consultations illustrate the reality of poverty, and conversely, the difficulty of grappling with it:

"Poverty is like heat: you cannot see it: you can only feel it: so to know poverty you have to go through it" (Man at Adaboya community. Source: Kunfaa, 1999:12).

"Our poverty is like a woman who delivers at the market place: You do not need to inform anyone" (Chief of Zagban, community in Northern Ghana. Source: Amadu and Atua-Ntwo, 2000b:8)

Whilst these statements illustrate the difficulty of identifying, understanding and thus acting on poverty, they highlight the importance of listening to the opinions of those to whom it most affects. Not only do individuals, groups and communities have differing terminologies and categories of well-being and poverty, the scales at which poverty is identified vary. Thus, from one perspective, as implied by the Chief of Zagban's statement, poverty is self-evident and broad ranging, affecting in some cases whole communities or regions. A counter-view has been illustrated from the findings of qualitative assessments of poverty and consultations with poor, namely the realisation that many people attempt to hide their poverty as a consequence of shame, fear or hopelessness. As the poor have been defined as those socially excluded, often engaged in informal unregistered employment (if at all), capturing an accurate picture of who and how many fall into this category is a complex task. This is well illustrated in the Situation Analysis of Women and Children in Ghana:

"For every child you see begging on the street or engaging in street labour there is at least two other people who are poor (a man not able to provide for the family, a divorced woman or a widow [etc.]), and for every child who dies of a preventable disease there is a family which is poor." (Republic of Ghana & UNICEF, 1990:70)

Thus, difficulties exist, initially in defining or characterising the poor, followed by attempting to quantify the number of poor that exist in any given unit- whether community, district, region or nation. Whilst self-characterisations have enhanced outsiders understanding of poverty, the breadth of detail and situation specificity have lent weight to the view that measuring poverty in terms of income (as in the Ghana

Living Standards Survey) provides an easier basis on which to get an understanding of the percentage and location of the poor.

Despite these difficulties, it is posited here that broader interpretations of poverty not only present a more accurate picture of who the poor are (defined in terms of income/ consumption, dignity/ autonomy, material/ non material assets, gender and ethnic equality, and freedom/security) thus questioning the precision of poverty lines defined only in terms of income or expenditure, but also that these interpretations facilitate the analysis of the many causes and manifestations of poverty, leading to more creative and effective solutions (Brook and Davila, 2000).

2.2 Poverty trends in Ghana

Trends in poverty across Ghana have been measured both through formal survey mechanisms used to calculate household consumption and expenditure levels, and thus establish nutrition-based income measured poverty lines, and also through qualitative consultations, such as the 'voices of the poor' exercise.

The establishment of an absolute poverty line by the Ghana Statistical Service (1999) represents a departure from previous quantitative poverty analyses, traditionally based on ratios of mean household consumption per capita. Two poverty lines have been calculated, based on data from the Ghana Living Standards Survey (GLSS, 1998/99). In monetary terms, these two poverty lines translate as ₵700,000 per adult per year (approximately US\$100) and ₵900,000 (approximately US\$129) in 1998/99. The lowest, or 'hard core' poverty line represents food poverty, meaning that those whose incomes fall below this are unable to meet their calorific requirements. The higher poverty line makes room for some basic non-food items.

In the 1990s, according to the upper poverty line, the percentage of Ghanaians defined as poor (poverty incidence) fell from almost 52% in 1991/1992 to a little under 40% in 1998/1999. During the same period, the lower poverty line records a fall from 37% to 27%. Whilst this is a positive trend, the impact was not uniformly spread across the country. Whereas Accra and the rural forest ecological zones recorded a substantial decrease in poverty, the rural savannah areas experienced a rise in poverty when measured against the lower poverty line (Ghana Statistical Service, 1999). The pattern of poverty recorded in GLSS IV (1998/99) revealed sharp differences in poverty levels between geographically adjacent regions. Generally, poverty is lowest in Accra and

highest in the Northern, Upper West and Upper East Regions, as shown in the mean annual income in table 1.

Table 1. Income levels in Ghana, 1998/99

Region	Mean annual household income in Ghanaian Cedis	Mean annual per capita income in Ghanaian Cedis
Western	2,671,000	568,000
Central	1,464,000	444,000
Gt. Accra	3,356,000	932,000
Eastern	2,055,000	415,000
Volta	1,950,000	527,000
Ashanti*	2,550,000	622,000
Brong Ahafo	2,302,000	548,000
Northern	1,552,000	210,000
Upper West	1,442,000	206,000
Upper East	1,446,000	321,000
All	2,267,000	527,000

Source: Ghana Living Standards Survey (GLSS) IV, Ghana Statistical Service, 2000: 102

* Kumasi City is situated in Ashanti Region- generally exhibiting middle/upper income levels in 1998/99

These poverty trends were linked to occupational patterns through the GLSS IV data, illustrating that in 1998/99 the poorest group was food crop farmers. Moreover, their contribution to the national incidence of poverty was found to be greater than their population share, with almost 58% of those identified as poor coming from households whose main economic activity was food crop farming (Ghana Statistical Service, 1999:13). Whilst the incidence of poverty fell over the period 1991/92 to 1998/99 for those engaged in food-crop farming (by 6%), those engaged in export farming and wage employment in the private sector experienced the largest reductions in poverty (23% and 15% respectively). Poverty incidence of those engaged in non-farm self employment fell by 7% over the period, although this should be viewed in the context of increasing numbers of people engaging in this sector. As highlighted in Newman and Canagarajah's (1999) analysis of the GLSS data by gender, non-farm activities play an important role in yielding the lowest and the most rapidly declining rural poverty rates for women.

Poverty trends highlighted in the 'Consultations With The Poor' (CWTP) exercise exhibited similar regional variations to those highlighted in the GLSS, with Northern Savannah and Ecological zones worst affected. The CWTP (1999) reflects on the nature of resource endowment, stating that the Northern Savannah region in particular has the least natural productivity, and has thus drawn the least investment in human development terms (Kunfaa, 1999).

In contrast, the broad poverty trends highlighted through the CWTP suggested a downward trend in living conditions and an increase in hardship and poverty over the past decade, generally conflicting with the findings of the GLSS, which identified a reduction in poverty incidence even among those characterised as the poorest (food crop farmers). Problems identified through the CWTP in urban areas included increasing unemployment, whilst in rural areas inadequate food or food insecurity was perceived to have increased over the past 10 years. Increased population pressure and rapid environmental degradation were highlighted as some of the key causes of increased hardship, with rural dwellers mentioning inadequate water supply, poor cocoa yields and soils as increasingly problematic (Kunfaa, 1999).

Having highlighted the findings and differences between the GLSS and CWTP exercises, it is important to note that direct comparisons should not be drawn. The CWTP exercise aimed specifically to gain an in-depth understanding of poverty and 'the poor' through direct consultation. The methodologies used reflect a focus specifically on the poor, exemplified by "the fact that poverty is more pronounced and widespread in rural communities, [resulting in] more rural sites [being] chosen than urban sites" (Kunfaa, 1999:14). In contrast, the GLSS aims to provide a less detailed but more widespread picture of living standards across Ghana, focusing particularly on consumption and expenditure patterns. Further detailed investigation of methodologies and results would be required to gain insight into whether specific findings are comparable.

3. Vulnerability Context

Within the context of the livelihoods framework, vulnerability is a dynamic notion, which captures the sense of a threat posed by adverse events. These events can take several forms, and include spasmodic as well as long-term trends or shifts relating to environmental and natural resource, economic, social and health conditions (World Bank, 1995). When viewed from a people-centred perspective, vulnerability is the risk that a household or an individual will experience a shock caused by an event over which she/he has no control.

Whilst these shocks are 'external' in the sense that those who are vulnerable have no control over them, the impact of these events are internalised and affect the asset base on which individuals, households and communities depend. As described by Moser (1998):

“Vulnerability is therefore closely linked to asset ownership. The means of resistance are the assets and entitlements that individuals, households, or communities can mobilise and manage in the face of hardship.The more assets people have, the less vulnerable they are, and the greater the erosion of people’s assets, the greater their insecurity”

Within the specific context of Ghana, the most vulnerable to external shocks are the rural poor, who rely heavily upon their natural resource asset base, and are thus susceptible to environmental events, whether one-off, seasonal or part of a long-term trend, and the urban poor whose livelihood strategies primarily depend upon income-generation, and are thus vulnerable to economic shocks, such as currency collapse, inflation and unemployment.

The concept of vulnerability or ‘security’ was explored in some depth during the ‘Consultations With The Poor’ exercise, illustrating the varying interpretations and vulnerabilities people face. A major cause of vulnerability highlighted, particularly by men, were poor rains on which the rural poor are dependent for crop production. Apart from vegetable crops and irrigated rice (which is limited to very few areas in Ghana where there are dams) all other crops depend on rainfall, which is both seasonal and unpredictable. During poor seasonal rains, households are forced into alternative means of surviving, with the ownership of cattle representing one of the greatest forms of security at these times, enabling households to rely on (although deplete) these assets by sale to purchase food. However, the poorest rural households were noted as those unable to afford cattle, and are thus forced into non-farm sources of livelihood, borrowing money or in the worst cases begging (Kunfaa, 1999).

Contrary to insufficient or irregular rainfall, tropical storms present an opposing hazard to the poor, destroying housing, social service buildings (such as schools and health posts) and crops. The poor living in urban areas are often situated in the least desirable, often flood prone areas such as the urban wetlands. A similar hazard for those living on the coastline is ‘sea invasion’, with the degradation of the coastal environment causing increasing incursions, forcing particularly fishermen to move their homesteads further in land. Other natural or environmental hazards include bushfires which disproportionately affect the housing of the poorest, commonly constructed of wood and thatch.

Vulnerability as a consequence of macro-economic shifts in Ghana has been increasing prevalent in the 1990s after a period of relative stability and growth during the 1980s (Kunfaa, 1999). Inflation increased from 10% in 1992 to 34% in 1994, and up to an estimated 60% in 1996 (TCOP, 1996). Whilst inflation has been brought under control, the Ghanaian currency depreciated considerably during this period and the cost of food and consumer items rose. Aside from the unaffordability of food stuffs for poor urban dwellers during periods of economic decline, unemployment has been cited as a particular problem, both in the urban and rural areas (Kunfaa, 1999). Whilst official unemployment figures are low (3.9% across the country in 1997, Ghana Statistical Service, 1998), the majority of the population (89% in 1997, *ibid.*) are employed in the informal sector which perhaps screens the actual figures of those un- and underemployed in terms of earning sufficient income, in-kind or own production to survive.

In terms of health: malaria, HIV/AIDS, Guinea Worm, Bilharzia, River blindness, and Tuberculosis remain common diseases to which the poor in Ghana are most vulnerable. The urban poor tend to live in areas with poor sewerage and drainage facilities which promote the breeding of mosquitoes and the spread of malaria (Amadu & Atua Ntow, 2000). Similarly the lack of access to potable water increases the risk of guinea worm which cripples those infected, restricting the ability to engage in productive activity. Similarly, epidemics constitute another risk to which the poor are more prone. Unsanitary or cramped living conditions facilitates the spread of cholera, typhoid fever and poliomyelitis. Thus, disease can both hinder further those already vulnerable, forcing them deeper into poverty. Women in particular highlighted health problems as the core of their, and their families vulnerability (Kunfaa, 1999).

Whilst strategies to address these and other vulnerabilities are to varying degrees being addressed both by households and the Government, vulnerability for many is a spiritual matter, with a strong belief that some things are God-given, whether bad luck or lack of blessings, and which cannot be addressed physically (Korboe, 1998).

4. Capital Assets of the Poor

4.1 Natural Capital

Natural capital is defined as natural resources made up of air, land, soils, minerals, plants and animal life that people use. They provide goods and services, either without people's influence (e.g. forest wildlife, soil stabilisation) or with their active intervention (e.g. farm crops, tree plantations). Natural capital can be measured in terms of quantity and quality (e.g. acreage, head of cattle, diversity and fertility). It is important not only for its environmental benefits, but also because it is the essential basis of many rural economies (e.g. in providing food, building material, fodder, etc.) (NRI, 2000)

Many of the factors identified as causes particularly of rural poverty reflect declining access to natural capital. The Ghana Social Assessment (GSA)ⁱⁱⁱ, which covered 16 'deprived' communities in nine districts across the country, highlighted increasing fragility and declining productivity of certain soils, dwindling access to nearby agricultural lands as a consequence of urban spread (with its effect on raising land values in peri-urban areas) and increased population pressure, unfavourable sharecropping tenure arrangements and extreme climatic conditions and events (droughts, rains and bushfires) as all factors contributing to natural capital depletion and rural poverty (Korboe, 1998).

Causes of poverty highlighted through the 'Consultations With The Poor' (CWTP) exercise focused particularly on agricultural and environmental factors amongst the rural poor. Low yields, food insecurity, infertile land, lack of rains and bush fires were all mentioned in rural assessments, whilst the urban poor tended to highlight factors such as unemployment, lack of money and illness. The degree of reliance upon the environment for the majority of rural dwellers, and notably the poor who often lack the resources to diversify their livelihood base, explains the level of concern over access to natural capital (Kunfaa, 1999).

Interestingly, the pattern of land ownership measured through the Core Welfare Indicators Questionnaire (CWIQ, 1997) was not highlighted as an indicator of poverty, with little variation across the wealth bands. Ownership of land varies considerably by region, and poor households in urban areas were more likely than non-poor to operate land they did not own, presumably farming urban common property land (Ghana Statistical Service, 1998). Similarly, whilst it was expected through the CWTP exercise

that land shortage would have been identified as a common cause or impact of rural poverty, it was not. Instead, soil fertility was considered to be one of the primary concerns of the poor (Kunfaa, 1999). Land acquisition and disposals over the past year (CWIQ, 1997) proved to be a better indicator of poverty, with the lowest two poverty quintiles having a net loss of land, whilst households in the other quintiles showed a net gain. Changes in livestock ownership did not present the same pattern, although the poorer households in both rural and urban areas were less likely to own cattle than the non poor (Ghana Statistical Service, 1998).

Within the peri-urban context of Kumasi, loss of land proved to be a significant indicator of poverty. Change in land use has provided a good indication of the wealth/ well-being of peri-urban inhabitants, with the depletion of farm, and to a lesser extent forest areas having negative consequences for the poorest who rely predominantly upon farming and the sale of forest products as key livelihood strategies. Change in land ownership across the peri-urban interface, particularly in the urban and peri-urban zones, has been reflecting in the shift from family owned^{iv} to privately owned land^v.

Amongst women, poverty was often associated with lack of access to land, particularly amongst the older generation, due to old age, physical weakness or the loss of land after a husband's death. Good access to land within the peri-urban communities studied related primarily to high socio-political status, e.g. family member of the royal family or a respected elder or fetish holder. Whilst younger generations were found to be diversifying their livelihood strategies away from farm-based activities, in general, the reliance of older generations on agriculture was found to be far greater. Thus, loss of agricultural land and forests caused by rapid urbanisation and increased demand for housing development was often mentioned as one of the most serious threats to the livelihoods of poor people (Nunan et al, 2001).

4.2 Human Capital

Human capital is that part of human resources determined by people's qualities, e.g. personalities, attitudes, aptitudes, skills, knowledge and physical, mental and spiritual health. Human capital is important, not only for its intrinsic value, but also because all other capital assets cannot be used without it (NRI, 2000).

Health

Poor health is clearly aligned to poverty in Ghana. The health status of a people generally determines their quality of life, level of productivity and life expectancy (Ghana Statistical Service, 1998: 32). Findings from the Core Welfare Indicators Questionnaire (CWIQ) Survey carried out across Ghana in 1997 identified, amongst urban households, a linear increase in levels of handicapped persons from the non-poor to the poorest households with eight times more physically or mentally handicapped persons in the poorest households¹. Levels of sickness (malaria, diarrhoea etc) identified over the four weeks prior to the survey found that the majority came from the poorest quintiles (in both rural and urban areas), and with the largest proportion from households where the head was unemployed.

Likewise, a negative correlation was found between the level of poverty and accessibility to health facilities. Thus, members of poorer households were found to have less accessibility to health facilities. Urban dwellers were generally better off in this regard, with own-account rural agricultural workers constituting the highest percentage of those having to travel over 30 minutes to reach the nearest health facility. Aside from physical access, rural own-account agricultural-sector dwellers were also found to be least likely to use medical services as a result of high cost than those engaged in other employment sectors.

Aggregate trends in child care identify urban dwellers as better-off than their rural counterparts, with a higher percentage of urban children (78%) born at a health facility than rural children (31%). Deliveries in poorer households were found to be more likely to be supervised by Traditional Birth Attendants (TBAs) or not supervised at all. Similarly, children in rural households were more likely to be stunted (height-for-age index) than their rural counterparts, although this was also found to have a strong regional dimension, with the percentage of stunted children in urban Upper East Region five times that of urban Greater Accra Region. Poverty and rurality/ occupation were also identified as divisors of underweight children, with children from poorer and own-account agricultural sector households most prone to becoming underweight.

Disaggregation of poverty by gender as well as location in Ghana has highlighted the relative disposition of women as against men. High fertility and maternal malnutrition,

¹ Amongst the rural households, however, the level of physically or mentally handicapped persons amongst females in the non-poor households was higher than the average for all females in rural households.

especially in rural areas contribute to the poor health of women (Ardayfio-Schandorf and Sowa, 1996). Findings from studies in Northern Ghana illustrated that during the hungry season, 36% of women as compared to 23% of men were classified as severely underweight. In contrast, during the rest of the years, the percentage of underweight women was less than men. Ardayfio-Schandorf and Sowa (1996:26) suggest that these findings indicate that women sacrifice their own consumption for the rest of the family in times of shortage. Vulnerability to diseases such as AIDS has also been found to be greater amongst women over the age of 14 years (WHO Annual Report, 1992).

Links drawn between health and well-being in the Ghanaian poverty literature highlight health at both ends of the chain. Firstly, the poor health of individuals is identified as a cause of poverty with those who get sick often unable to establish or maintain a productive livelihood (Korboe, 1998, Kunfaa, 1999, Oduro, 2000). This is exemplified in the following case study.

**Box 2. – Poor Man, Atonsu Bokro (urban site)
Name: Nwabena Sammy, Age: 22 years**

Soon after I learned to drive I fell sick and was admitted to Komfo Anokye Hospital for some months. Since I was discharged from the hospital I have never worked. I became a little happier in my life when I was a driver's apprentice but unfortunately this did not last. Now I solely depend on my mother and sister.

Source: Consultations With The Poor, Kunfaa, 1999:24

Amongst the seven rural sites studied through 'Consultations With the Poor' (CWTP), ill-health, sickness and illness were identified as amongst the most common, self-determined causes of poverty. Others included unemployment, lack of education, poor soils and lack of financial capital. Lack of access to health services is differentiated by location, with the majority of health facilities situated in urban areas, and only 3% of rural households having access to a doctor in their communities and only 50% of the rural population living in communities with a modern health care facility (Botchie, 1997). However, access must necessarily be defined in a broader sense than simply physical availability, but also the financial opportunity to pay for services. In this regard, the urban poor are in-part defined as those unable to access health services due to an inability to pay. The introduction of user fees in the late 1980s, for example, was found to be largely responsible for a reduction in health facility use, particularly amongst the poor in both urban and rural areas (Ghana Statistical Service, 1999).

Aside from ill-health as a cause of poverty, the most commonly identified manifestations of poverty, or consequences of these causes in rural areas were physical and psychological problems, such as ill-health, stress and madness. Likewise, urban studies identified physical and psychological ill-health as both, in-part, cause and consequence of poor well-being or poverty (Kunfaa, 1999). Whilst those who descend into (or remain in) poverty as a consequence of ill-health are clearly likely to remain in this physical or mental state, lacking the resources to seek assistance, the implication of ill-health as an outcome of poverty also implies that poverty caused by other factors (lack of financial capital, poor or no employment etc) can also cause ill-health amongst those who were previously well.

These aggregate findings on the relationship between health status and poverty in Ghana reflect the specific outcomes of the studies conducted across the peri-urban interface of Kumasi. Wealth ranking exercises carried out in a sample of peri-urban communities highlighted, without exception, ill-health, old age/ infirmity and disability as defining characteristics of the very poor. Whilst these were generically applicable, access to modern health facilities declined with rurality within the peri-urban zone. This confirms the rural-urban divide of physical access found in the Ghana-wide literature.

Education and skills

Whilst education (both formal and non-formal or vocational) is often cited in the literature as a key determinant of well-being, with those who are better educated being able to secure formal sector and self-employment, lack of education is not commonly cited by the poor themselves as a key cause of poverty. This was exemplified during participatory assessments of the causes of poverty carried out through the CWTP exercise, with the importance of education and literacy in rural areas only highlighted by two demographic groups; young and old men in one community, and by the young (male and female) in another community (Kunfaa, 1999). In-part this may be explained by its position in the chain, with causes identified such as unemployment, large family size, lack of good management etc. partially attributable to poor education whilst not directly recognised as such. Alternatively, for rural dwellers predominantly engaged in crop farming, formal education is often seen as less important due to the nature of the enterprise in which people are engaged. This is in contrast to urban and peri-urban dwellers, in which non-farm, formal and informal sector employment predominate, thus requiring requisite skills.

Nevertheless, where education was highlighted by the 'young' in one community, it was ranked second in importance to poor rains as a cause of poverty. This has important implications for the changing nature of rural livelihoods, with the lack of jobs and illiteracy identified as a hindrance to needed alternatives to agriculture.

Despite this relative lack of identification of education as an indicator of poverty by the poor, the Core Welfare Indicators Questionnaire (CWIQ) Survey of 1997 identified an increasing literacy rate alongside decreasing poverty, in both rural and urban areas. Rural literacy rates are considerably lower than urban, with 63% of urban dwellers literate as compared to 40% of the rural population (Ghana Statistical Service, 1998). Whilst net primary enrolment rates are high for both rural and urban areas (87 and 90% respectively), dropout rates are considerably higher amongst rural than urban dwellers, and amongst the poor as opposed to individuals in wealthier households. Whilst little difference was observed between urban centres, in the rural areas, the Upper West and Upper East Regions are behind the other regions with regard to access to primary education (Ghana Statistical Service, 1998). Secondary school net enrolment rates reflects the broader pattern of decreasing poverty against increasing enrolment, however, levels of enrolment are considerably lower in rural areas than in urban areas (Ghana Statistical Service, 1999).

The CWIG Survey draws a clear link between employment of the household head and the level of literacy of the household. Almost 80% of the literate population are members of households in which heads are employed in the public sector, whereas 51% of persons who have never attended school belong to households headed by own-account agricultural sector workers. Similarly drop-out rates are highest amongst pupils in households headed by own-account agricultural-sector workers and private sector informal employees, with reasons given including the expense and uninteresting nature of schooling. Interesting, the commonest reason given for non-school attendance was working in the homeholding in both rural and urban dwellings (Ghana Statistical Service, 1998).

Whilst the differential between male and female net enrolment rates has declined over the period 1991/92 and 1998/99 (Ghana Statistical Service, 1999), the generally low literacy rate of the female population has been identified as a key factor behind the low-level of female employment in the formal sector (Ardayio-Schandorf and Sowa, 1996), a potential mainstay of livelihood security.

As with health status, the findings from peri-urban Kumasi reflect the broader perception of the link between low educational achievement and poverty in Ghana. Whilst not one of the foremost indicators of poverty, low educational status was identified particularly amongst those living within the urban zone of the peri-urban interface, reflecting the non-farm nature of livelihoods in this area, and thus the greater need for formal or vocational training. Gender inequalities, particularly the higher percentage of male occupation in formal sector employment and with higher formal educational qualifications also reflects the broader trends across the country.

The complexity of determining the role of education and skills in poverty alleviation was illustrated through the peri-urban studies, particularly in the more rural communities where farming knowledge and skills passed down inter-generationally are considered most valuable. Yet, livelihood diversification is increasing not only in urban and peri-urban, but also in rural areas (Newman and Canagarajah 1999), requiring individuals to broaden their skill base. Those who are unable to gain access to formal and/or non-formal education or skills training, are becoming increasingly restricted in terms of livelihood options.

Personality, attitude and aptitude

Although less quantifiable and thus (for some) less tangible, human characteristics are commonly cited as disabling or enabling factors in terms of poverty or well-being. Perceptions of poverty and the poor gathered through the CWTP in Ghana highlighted the importance attributed to such factors as laziness, frustration and alcoholism as both cause and consequence of poverty (Kunfaa, 1999). The nature and priority given to these behavioural or social issues as key causes of poverty vary between rural and urban environments, and amongst differing socio-demographic groups. Alcoholism, for example, was highlighted by women as a cause of poverty, indicating their concern about the state of the family (Kunfaa, 1999:32). In contrast, men tended to highlight more secular issues, such as lack of employment and agricultural inputs, although laziness was also raised by various male groups, both young and old.

Summary

The various facets that constitute human capital have been highlighted in the literature to play a valuable role in determining people's well-being. The poor in Ghana are defined by various socio-economic groups as often of ill-health, or lacking access to

health services, with little formal or non-formal education and in some cases without what may be considered the personal attributes to improve their livelihoods. Whilst these independent factors are confirmed in the specific context of peri-urban Kumasi, an overall assessment of the value of human capital in determining well-being from one set of studies was less conclusive;

“The hypothesis that having ‘high’ human capital increases individuals’ opportunities to seek alternative income generating activities does not seem [to] hold true for the data generated by the family cases studies. There seemed to be no strong association between people’s access to human capital and their actual well-being. Access and opportunities to combine additional assets, individual attitudes and specific circumstances, are of greater relevance to succeeding in improving one’s livelihood. The data seem to suggest that opportunities for training and apprenticeship do not seem to be limiting factors but rather the socio-cultural and economic environment makes it difficult, for young women with young children in particular, to develop further their skills and provide for themselves.” (Nunan et al, 2001: 100).

Whilst these findings appear to contradict the earlier assessment, and thus require further investigation and qualification, it is recognised that human capital, as one facet or resource, should be viewed within the wider context of all the assets to which the poor have (or lack) access to.

4.3 Financial Capital

Financial capital is a specific and important part of created resources. It consists of the finance available to people in the form of wages, savings, supplies of credit, remittances or pensions. It is often (by definition) the most limiting asset of poor people, but it is one of the most important, in that it can be used to purchase other types of capital, and also to have influence (good and bad) over other people (NRI, 2000)

Lack of financial capital is one of the most commonly cited characteristics of poverty and the poor. Community group definitions of poor illustrated through the ‘Consultations With The Poor’ (CWTP) exercise found that in one of the two urban studies, the bottom strata were defined as *denfolotse*, or ‘one with empty hands’ as opposed to the top strata (i.e. the highest level of well-being’ was defined as *shikatse* or ‘owner of money’. In the other urban community, the second to bottom strata was defined as *Ohiani*, or ‘someone without work and money’. More broadly, urban

definitions of well-being emerging from CWTP revolved around ownership of property and money, likewise, the poor are defined as those with no money, no food and being reliant upon others. Whilst the criteria that determine or describe the poor differed in the rural study, with lack of food, shelter and ill-health identified, lack of money or capital (in the financial sense) remained constant. A sample of descriptions of the very poor dwellers are illustrated in Box 3.

Box 3. Descriptions of the very poor

Location and respondent group	Category (self defined)	Description
<i>Rural</i>		
Adaboya Community (As perceived by men)	<i>Nasa</i> (the poor or suffering)	Has neither money nor property in any form but this condition is not due to physical or mental disability
Adaboya Community (As perceived by youth)	<i>Fakaribiare</i> (miserably poor)	No money, no food, no wife or husband, childless, living in seclusion, hopeless and miserable
<i>Urban</i>		
Atonsu Bokro Community (As perceived by varying groups-composite)	<i>Ohiabubroo</i> (at the dying point)	Has nothing; no money; no food; is dependent upon others

Source: Consultations With The Poor, Kunfaa, 1999:78-85

Lack of access to financial capital in the form of wage opportunities and crippling debt burdens on informal sector loans were highlighted as key factors causing and keeping people in poverty by the Ghana Social Assessment (GSA) (Korboe, 1998). The GSA, which covered 16 'deprived' communities in nine districts across the country, highlighted the difficulties faced in accessing credit. Whilst a variety of credit schemes were found to be operating with differing degrees of success, participants in the consultation in one district concluded that "lending to the economically non-active sub-groups of the poor (e.g. the mentally impaired, the chronically ill and the aged) would be inadvisable as those in that category generally lacked the physical ability to work (and thus, repay the loans)" (Korboe, 1998: 31). Whilst other strategies, such as the targeting of relief/ welfare assistance to these sub-groups are proposed, the expressed lack of, and need for credit amongst the very poor remains constant.

Lack of access to credit was highlighted in the study of peri-urban Kumasi, with food crop farmers in each of the communities (from rural to urban within the peri-urban zone) citing credit as one of up to four determining factors of poverty. Findings from

the family case studies revealed that typically food crop farmers were amongst the poorest of the poor, although those engaged in vegetable production were better-off, with the sale of oil palm, cocoa and citrus fruits providing cash or in-kind income. Older people, especially those unable to continue farming were noted as being largely dependent upon their children for labour and financial support. Remittances from children abroad were often perceived to be a characteristic of relative well-being, although several older community members stated that they received no such support.

Interestingly, lack of access to financial capital was not raised as a characteristic of the poor during the wealth ranking exercises carried out in a sample of communities across the peri-urban interface. Whilst the lack of, or poor employment was highlighted (which has a direct impact on cash availability) the absence of direct citation of financial capital stands against the broad findings of the Ghana-wide poverty-focused literature (Nunan et al, 2001)

4.4 Physical Capital

Physical capital is derived from the resources created by people, such as buildings, roads, transport, drinking water, electricity, communications systems etc., as well as equipment and machinery for producing further capital. It thus comprises producer goods and services, and also consumer goods available for people to use. Physical capital is important not only for meeting people's needs directly, but also for providing access to other capital (e.g. via transport and infrastructure) (NRI, 2000).

Physical capital assets, such as housing type, sanitation, sources of drinking water and cooking are often used as proxy indicators of household well-being. Improvements in physical assets measured over time are considered to be a sign of increasing well-being, with for example, the replacement of thatched by aluminium roofing defined in one rural community ('Consultations With The Poor' exercise) as a characteristic of those 'on the way to becoming rich' (Kunfaa, 1999:80). More broadly, the poor in the CWTP exercise were defined as those who have no place to sleep and no property in any form, in contrast to the very rich who own, or have access to a considerable array of physical assets, both domestically (housing, cars etc.) and in business (farms, enterprises, etc.).

Whilst this broad trend is likely to accurately reflect the physical capital characteristics of the poor and non-poor, it is important to be aware of specific social and cultural arrangements that may present a different picture. In terms of home ownership, for

example, the Core Welfare Indicators Questionnaire (CWIQ) Survey carried out in 1997 identified the proportion of households owning their home decreasing as the households become less poor, whilst the opposite was found for those renting. This unexpected pattern was considered to be due to a combination of the traditional inheritance structure that enabled many poor households to own and pass on their homes inter-generationally, and due to the high cost of constructing or buying new buildings that has prevented many of the non-poor from owning their home (Ghana Statistical Service, 1998).

A related indicator, the construction materials of dwellings, reflects the expected poverty profile. Poorer households were found to occupy dwellings made of mud or mud-bricks, whilst the non-poor occupy dwellings made of stone/ burnt-bricks or cement. As the poorest occupational group, those engaged in own-account agricultural activities tend to live in mud/ mud-bricked dwellings, whilst those in the formal sector tend to live in brick/ cement dwellings, reflecting both well-being and to a certain extent, level of rurality (with the likelihood of living in stone/cement dwelling increasing with urbanity) (Ghana Statistical Service, 1998).

Similar patterns were found for type of fuel used for lighting, with the increased use of electricity over kerosene or oil both reflecting levels of household wealth, and relative urbanity. Likewise, trends of declining household poverty and urbanity reflect increasing use of improved toilet facilities such as flush or KVIP^{vi} as opposed to having no toilet facilities, using a pan/bucket or a standard pit latrine. Access to potable water was found to increase with wealth, the increase being greater in urban than rural localities. Formal sector employees had the greatest access to piped/ protected well/ outside tap water, whilst those engaged in own-account agricultural work had the least access to the same sources. Time spent fetching water was also found to reduce as household wealth increased, both in rural and urban areas (Ghana Statistical Service, 1998).

For the poor in particular, accessing physical capital assets such as fuelwood for cooking and lighting, water for cooking and drinking are time and energy burdensome activities, predominantly carried out by women. This is a particular facet and cause of rural poverty, with women engaged in lengthy trips to access these resources, taking time away from agriculturally productive activities (Ardayfio-Schandorf and Sowa, 1996). Whilst trends in access to physical services have been positive, with increased access to potable water and adequate toilet facilities in both rural and urban areas over

the period 1991/92 to 1998/99, these increases have been largely amongst the higher income/wealth groups. In contrast, increased access to electricity over the same period has been more broadly based, presumably reflecting rural electrification carried out during this period (Ghana Statistical Service, 1999)

Ownership of physical assets, as opposed to access to physical services, was found to reflect the standard wealth dichotomy. In both rural and urban localities, a negative correlation was found between the ownership of electrical appliances/ motorised transport and poverty. Again, ownership was highest amongst formal sector employees and non-agricultural workers, and lowest amongst those own-account agricultural workers (Ghana Statistical Service, 1998).

Evidence from the study of peri-urban Kumasi supports these broader findings, with the poor characterised as those without access to productive physical capital. Crowded, poor or no housing (identified through a study of the homeless) were common features of the peri-urban poor, whilst the more rural population in general were less well provided for in terms of access to electricity, communications, social services (such as hospitals and restaurants) and commercial enterprises (corn mills, oil palm extraction and cement block making) than their more urban counterparts. Other indicators were more mixed, with large commercial enterprises more prevalent in the rural zone, and the percentage of villages with a daily market highest in the peri-urban zone.

4.5 Social Capital

Social capital is defined as that part of human resources determined by the relationships people have with others. These relationships may be between e.g. family members, friends, workers, communities and organisations, and can be defined by their purpose and qualities such as trust, closeness, strength and flexibility. Social capital is important for its intrinsic value, and also because it increases well-being; facilitates the generation of other capital; and services to generate the framework of the society in general, with its cultural, religious, political and other norms of behaviour (NRI, 2000).

Lack of social capital, or social exclusion, was highlighted as a significant characteristic of poverty during the 'Consultations With The Poor' (CWTP) exercise. All groups that participated in the exercise (from both rural and urban areas) identified those who suffered most from social exclusion, namely; epileptics and those with leprosy because they believe the diseases are highly contagious and that such persons are necessarily

witches/ wizards. Thieves are considered social misfits and a threat to communities, as are rapists, adulterers and traitors. More broadly, the poorest of the poor are also considered social excluded – “a poor man has no friends” (Kunfaa, 1999:41). Women in all of the study areas were noted as being particularly sensitive to this, stating that for example if you are poor, you receive no respect from anyone and are neglected by your family. In one of the communities, TabeEre, the women described the shame of poverty,

“Begging was seen to be a degrading activity which brings about insult and disgrace to the family. The women said this results in shyness within the community which leads to frustration in life” (Kunfaa, 1999:41)

In another community, Dobile, the women described how poverty leads to an “inability to participate in social activities” (Kunfaa, 1999:41). Men were also noted as mentioning this, stating that if you are poor your opinion is not sought or taken at community meetings, “you are seen as worthless and thereby excluded from the goings on of the community” (Kunfaa, 1999:41).

Whilst social outcasts, defined as those who have performed a ‘bad act’, can be reintegrated into community life through fulfilling certain conditions; payment of fines or performance of rites, the very poor were noted as only being able to reintegrate if they obtain wealth. Similarly, those with leprosy or epilepsy were defined as those permanently excluded from social contact.

Social cohesion, defined as unity within the community, was identified as on the decline in rural areas, with people becoming more individualistic over the ten years prior to the CWTP exercise (Kunfaa, 1999). Concern with immediate needs, and the ‘thirst for money’ (Kunfaa, 1999:43) were identified as weakening extended family ties. In addition, the worsening economic situation in Ghana was seen to be the cause of eroding social cohesion.

Similarly, findings from the Ghana Social Assessment (GSA, 1998) identified powerlessness, self isolation and inability to honour social obligations (e.g. hospitality, attending/ making donations during funerals, etc.) as distinguishing features of poverty and hardship (Korboe, 1998). The poor were noted as tending to insulate themselves, and having little faith in their ability to transform their circumstances. Whilst the issue of lack of self-esteem was found to be central to this, and thus falling under the

category of 'human capital', the implications are evident in terms of social capital; an inability or lack of desire to integrate into existing, potentially beneficial social networks.

Within the peri-urban context, the more urban communities were identified as having the lowest level of association (unit committees, communal working groups, NGOs, locally-funded projects, etc.), suggesting that whilst access to services is relatively high, social cohesion may be weakened by rapid urbanisation. Aside from church groups and labour arrangements, no 'poor' individuals interviewed through family case studies were members of groups, and thus excluded from the potential benefits. Lack of financial capital to pay group dues (ranging from 200-2000 cedis per month) by the poor reflects the wider findings that the poor are in general socially excluded by virtue of their poverty.

Detailed analysis of the family case studies in peri-urban Kumasi revealed the importance of kinship relations and friends, in the latter case particularly for 'strangers' (those who've recently joined the community from another area) who may not have access to a local network based on kinship. Support from family networks was found to be varied, including accomodation, food, money and other resources to initiate enterprises. Amongst these, the most important relationships were identified as parent-child and marriage. Marriage for women can improve access to land, through the husband's family land. In this context, unmarried, divorced or widowed young and elderly women were identified as the most vulnerable, lacking these important networks.

5. Policies, Institutions and Processes

Policies, Institutions and Processes are defined within the context of the livelihoods framework as the institutions, organisations, policies and legislation that shape livelihoods. They operate at all levels, from the household to the global, and in all spheres, from private to public. They effectively determine: access to various types of capital, to livelihood strategies and to decision-making bodies and sources of influence; the terms of exchange between different types of capital; and the returns (economic and otherwise) to any given livelihood strategy. In addition, they have a direct impact upon whether people are able to achieve a feeling of inclusion and well-being. Because culture is included in this area they also account for other 'unexplained' differences in the 'way things are done' in different societies (DFID, 1999)

Within the specific context of Ghana, a number of government-led policy initiatives implemented over the past five years have focused attention and resources towards poverty reduction. Ghana-Vision 2020, developed in 1995 as an overarching national development policy framework, aims to achieve a balanced economy and a middle-income status and living standard for Ghanaians by the year 2020. A series of five-year middle-term development plans (MTDPs) are the vehicle through which Vision 2020 is being implemented, focusing on five broad thematic areas: macro-economics, human development, rural development, urban development and an enabling environment. Whilst Vision 20:20 was developed and situated within central government agencies, particularly the National Development Planning Commission, the preparation of the MTDPs has been accomplished with a broader array of stakeholders, including district representatives, the private sector, traditional authorities and NGOs (Vordzorgbe, 2001).

Alongside Vision 2020, the Ghana Poverty Reduction Strategy (GPRS) was developed in 1995/96 to increase the Government's emphasis on economic growth, integrated rural development, improved access of the poor to basic economic and social services, expanded employment for urban poor, and, family planning. GPRS activities are co-ordinated through the Inter-Ministerial Committee on Poverty Reduction (IMCPR) and supported through the Technical Committee on Poverty. A revision of the GPRS process is currently underway (Ministry of Finance, 2000).

A further major initiative is the World Bank-supported Comprehensive Development Framework (CDF), developed in 1999 as the basis for the World Bank's Country Assistance Strategy. The CDF aims primarily to increase the integration and coherence of sector policies and programmes, with a view to act as a more immediate development programming tool, whereas Vision 2020 provides a more long-term vision of national growth (Vordzorgbe, 2001).

To support these, and other related poverty reduction strategies and programmes (including the Social Investment Fund (SIF), Continuous Poverty Monitoring System, Accelerated Agricultural Growth and Development Strategy (AAGS) and the Decentralisation programme) Government resources have been refocused towards poverty reduction, evident in-part through a comparison of budgetary allocation pre- and post-1995. Percentage increases in expenditure on non-wage social sectors such as basic education, primary health care and rural infrastructure over the period 1994-96

have ranged between 100%-1000% (Botchie, 1997). The updated Development Strategy for Poverty Reduction (March 2000) highlights a continued investment in social service provision, with budgetary allocation projected to increase from 17.4% in 2000 to 22.5% of total expenditures in 2002 (Ministry of Finance, 2000). Alongside reallocation, a number of the initiatives are heavily supported by donor funds, included the CDF and AAGS (World Bank) and the SIF (UNDP).

Matching the institutional structures put in place to coordinate the development and planning of poverty reduction strategies at the national level (such as the Inter-Ministerial Committee on Poverty Reduction) are the district assemblies and district planning coordination units who are largely responsible for the programming, implementation and monitoring of poverty reduction initiatives. These district-level institutions are encouraged to collaborate with NGOs, who also have their own programmes that may or may not be linked to these poverty-focused initiatives (Oduro, 2000).

The impact of policy, and the institutions that implement policy, on poverty and the poor can be witnessed both through macro-economic and social welfare statistics in terms of poverty and social status trends, and through the perceptions of the poor and the institutions themselves. Poverty trends in Ghana during the 1990s have been broadly favourable, with the percentage of the population defined as poor falling from about 51% in 1991-92 to 43% in 1998-99 (Ministry of Finance, 2000). Macro-economic reforms and liberalisation measures adopted from the mid-1980s, and agricultural reforms from the end of the decade have been credited for some of the gains made in economic stabilisation and poverty reduction (Newman and Canagarajah, 1999, Oduro, 2000). However, the decline in poverty is not evenly distributed across the country, with the majority of the poor located in rural areas (75%), and with Northern Ghana (particularly the Northern Savanna agro-ecological Region) with a far high incidence of poverty than the Southern regions. Aside of geographic disparity, the findings of the Ghana Living Standards Survey I and II found that there remained a higher proportion of female-headed households among the poor and very poor than the non-poor (Botchie, 1997).

The Government's own record on social service provision presents a mixed picture, with gross enrolment rates for basic education increasing, but with disparities in levels of provision by region and by gender remaining. Further, gross enrolments rates for junior secondary, senior secondary and tertiary education remain low. In public health

provision, life expectancy has improved and infant mortality dropped, but a number of indicators remain below expected international standards, including communicable and preventable disease rates, malnutrition and micro-nutrient deficiency amongst children and pregnant women (Ministry of Finance, 2000). Similarly, strategies and institutional frameworks created for the agriculture, environment, road/transport and private sectors are challenged by the high percentage (90%) of the labour force that remain in the informal sector, with the majority in smallholder agriculture. Low productivity, limited employment opportunities and lack of access to credit are all highlighted as constraints to poverty reduction (Botchie, 1997).

The perspectives of the poor on the importance of varying institutions was captured through the 'Consultations With The Poor' (CWTP) exercise. To urban dwellers, the institutions that are important are those that relate to their jobs and those that enable them to absorb the shocks of urban life (Kunfaa, 1999). Classmates Union, National Tailors and Dressmakers' Association, the police, Banks and District Assembly members are all referred to as important interlocutors. Traditional institutions were found to have declined in 'respectability', with urban area chiefs accused as having sold off their lands. Recent government institutions also failed to impress the urban population, with Town Councils, Area and Unit Committees either too recently established or ineffective. In contrast, religious institutions in both urban and rural areas were considered very important as they respond to the people's spiritual and material needs (Kunfaa, 1999).

Utility agencies were considered as relevant by the poor in both rural and urban areas due to the service they provide, but were regarded with suspicion due to the high rates charged. The Ghana Social Assessment (1998) similarly found that service provision was ranked highly, but that whilst agricultural extension services were deemed to be important, farmers often complained that extensionists were not easily accessible and rarely reached their farms. This was acknowledged through discussions with government departments (such as the Department of Community Affairs) who acknowledged their inability to spend adequate time with communities, attributing it to inadequate budgets, and pressure to deliver hard outputs rapidly (Korboe, 1998:58).

The importance of institutions was divided by gender, with urban women ranking hospitals as important, whereas men tended to rank work unions as the most important. In contrast, rural men and women tended to concord in their views, with traditional Chiefs and District Assemblymen considered important due to establishment

of law and customs that bind these individuals to consult group and community members on issues that affect their lives (Kunfaa, 1999:61).

Interestingly, urban dwellers expressed their disaffection over the lack of control they have over those institutions that have the greatest influence over their well-being, namely utility and security services such as the Ghana Water and Sewerage Corporation, Electricity Company of Ghana and the Ghana Police and Fire Services. Control over the actions of government was perceived to be critical, but difficult to achieve. Control over actions and decisions of non-local agencies was even harder felt by rural dwellers, who described their 'helplessness' in this regard (Kunfaa, 1999:62).

Institutions were deemed to play an important role in times of crisis, with urban dwellers highlighting modern secular agencies such as the police and fire services intervening in times of theft and fire, whilst rural dwellers tended to highlight the role of spiritual institutions in times of need and Chiefs in settling family and marital disputes. Financial and social assistance in both rural and urban areas were seen to be provided predominantly by the family, stressing the continued importance of local non-organisational institutions.

Whilst district assemblies were increasingly being viewed as more influential than traditional authorities, particularly in urban areas, it has been noted that they often fail to consult sufficiently with communities regarding the priorities of the members (Korboe, 1998). Consequently, few communities are using Assemblies as a channel through which to demand services. Functions and responsibilities of district assemblies are often unknown, and mistrust exists on both sides. This is exemplified in the findings from the Ghana Social Assessment (GSA):

Box 4. – Community/ District Assembly relations

“District officials were sometimes concerned about what they perceived as communities’ “unwillingness to help themselves”, their “ingratitude for what District Assemblies are doing with meagre resources” or their “failure to repay loans” granted to them. Communities on the other hand expressed frustration with what they see as the Assemblies’ “failure to consult” and their seeming “lack of concern for the well-being of villagers”. During the field visits and the district consultation workshops, communities often alleged that their District Assemblies were “remote” and that the Assemblies’ developmental activities were invisible to them.”

Source:Ghana Social Assessment, Korboe, 1998:56-57

The importance to the rural and urban poor of certain institutions in many cases contrasts with the low level of control or influence they possess over the priorities and actions of these agencies. Whilst traditional authorities were identified as being relatively accountable or controllable (although less so in urban areas), their influence or importance in the economic sphere was deemed far less important than utility and social service providers over whom the poor perceived they had little or no control. Only churches and religious institutions providing both material and non-material services were felt to be both helpful and accountable.

Within the peri-urban context of Kumasi, rapidly changing land use and tenure has focused attention on to the impact of these changes on peri-urban dwellers (who 'gains' and who 'loses') and the role of mediating institutions. Studies of the practice of land transactions present varied assessments of the merit of the traditional control by stool chiefs, who consistently benefit from their control over the transactions, but are also perceived by some to be accountable to their community members. Within the current system of land transaction, the 'losers' are identified as poorer individuals, living in the communities but with weak family connections. Women with smaller plots of land close to the centre of their villages were identified as those who tend to be the first to suffer land losses. Compensation for these losses varies, and the lack of alternative livelihood options reflects the characterisation of the peri-urban poorest as those who remain in farming, but with little or no land (Nunan et al, 2001).

The lack of voice the poor expressed in interfacing with non-traditional institutions (such as utility and social service providers) highlighted through the GSA and the CWTP exercises, reflects the lack of social capital highlighted through the peri-urban study in Kumasi. Whilst social capital itself is not an institution, without this asset, individuals are unable to relate effectively to institutions that govern resource access. As the poor in peri-urban Kumasi were characterised as having weak social capital, lacking the family and/or friends required to receive needed support or enter discussion fora, so too the lack of access to institutions that govern the provision of services and thus aspects of well-being were highlighted as problems of the poor across Ghana.

6. Livelihood Strategies and Outcomes

Livelihood strategies, in this context, are defined broadly to include all strategies employed by households and individuals to survive and enhance wellbeing. These strategies are forged through the use, and combination of their capital asset base (natural, human, physical, financial, social) as influenced and mediated through institutions and processes that govern access to resources. The strategies relate to choices made and activities undertaken, including productive activities, investment and reproductive choices. The range and nature of these activities, sometimes competing, result in distinct livelihood outcomes. Livelihood outcomes in this context are identified as positive achievements, whether increased income, well-being, reduced vulnerability or increased food security. In characterising the poor, by virtue of their socio-economic position, these livelihood outcomes will not have been achieved to the extent to which their livelihoods are sustainably improved (were that the case, then they would no longer be poor). Nevertheless, strategies pursued by poor individuals and households, whether to avoid risk, cope with unforeseen events or as a gradual process of adaptation are crucial to livelihood enhancement.

The main livelihood activities practised by the poor in Ghana, as highlighted through the Ghana Social Assessment (1998) include petty trading (women and youth), production of cooked food (women), artisanal self-employment (men), blue-collar work and small-scale agriculture for dwellers of the larger urban centres. The rural and provincial urban poor were found to be engaged in arable farming (men, women, youth), small-scale processing of agriculture produce, petty commerce (women) and livestock rearing (mainly men in the northern Ghana) (Korboe, 1998).

Trends in rural livelihood activities over the period 1988-92 show a decline in the percentage of people engaged in more than one activity, with increases in non-farm only (8-11%) and agriculture only (62-64%), suggesting a move towards specialisation. Whilst only 30% of women in Ghana in 1992 were engaged in a second livelihood activity, compared to 53% for men, the nature of women's non-farm employment was identified as being far more restricted, revolving largely around the wholesale/ retail trade and manufacturing, whilst men's secondary activities spanned trade, public administration, construction/ transport etc. The traditional role of women as market traders in Ghana was evident from the statistics, with 9% of women reporting it as their main source of livelihood, and 34% as a secondary activity rising to 12% and 41% respectively in 1996 (Newman and Canagarajah, 1999).

Poverty rates fell slightly more rapidly for those working in non-farm only than those engaged in agriculture only or a combination of activities over the period 1988-92. Interestingly, female-headed households were well represented in this category, with their participation in farming lowest amongst women (including married and other women within the family), and their self-employment income share highest and increasing over the period (1988-92) from 34% to 43%. In general, married women and female heads gained as a result of increasing income from self-employment, but these gains were noted as being at the expense of more dependent women, young and old, whose income shares moved away from these higher-earning sectors (Newman and Canagarajah, 1999: 14)

Across both rural and provincial urban areas, farm and non-farm based activities, the Ghana Social Assessment (GSA) noted that people suffered seasonal strains in well-being. Seasonal pressures were found to be worst in the Northern Savannah region where agricultural households face declining food stocks and a lack of financial capital between February and July. Even in the ecologically better-endowed district of Techiman, traders complained of recesses in business between April and June when farmers are occupied on their farms, and their cash and food reserves are at their lowest. Livelihood coping strategies adopted during these periods vary, with expenditure adjustments made through sending children to urban relatives and/ or consumption rationing (for example, excluding fish and meat from the diet), and reducing social service expenditure, such as visits to clinics or educational costs. Unsurprisingly, the impact of consumption rationing is felt mainly by children and women, particularly in the poorer north of the country. Alternately, income-related strategies include the out-migration of rural youth (particularly men), the liquidation of capital assets (land, livestock, personal effects), prostitution amongst women, and borrowing for consumption (Korboe, 1998).

An assessment of the coping strategies of the rural and urban poor conducted through the 'Consultations With The Poor' (CWTP) exercise confirms the hard, or even desperate series of choices that have to be made by the poor. Box 5. details some of these strategies:

Box 5. – Coping strategies of the rural and urban poor

Dobile Yirkpong Community (rural)

<i>Women</i>	<i>Men</i>
Pray to God for help and peace of mind	Boiling wild leaves, distilling them and mixing the result with some little bean cakes to use as food when the household runs out of stock
Help their husbands on the farm although they realise problems are due to infertility of the soil	Borrow from relatives and friends (cash and kind) to solve primary problems
Embark on trading enterprises of some scale (be it just selling vegetables at the local market)	Stealing
Go to the bush to gather firewood to sell	Collect and sell fuel wood
Go to the Low-Cost housing area to fetch pipe-borne water in spite of the hostile reception	Pray to God for assistance

Atonsu Bokro community (urban)

<i>Women</i>	<i>Men</i>
Get boyfriends who have money and would be able to help them out	Borrow money
Sleep with men as a result of overcrowding at home	Tell lies and deceive people; fraud
May resort to stealing	Depend upon someone else (friend or family)
Visit friends and stay until meal times so they have to feed you	Collect remittances – money from friends or others who owe
Use <i>Skadro</i> or <i>juju</i> in an attempt to obtain money (this is risky as many are afraid)	
Servitude – get a job as a servant	
Seriousness with God – pray and have faith	

Source: Consultations With The Poor, Kunfaa, 1999:45

Strategies mentioned in other communities during the CWTP exercise included the sale of capital assets, such as livestock, buying foodstuff on credit, preparing soup/stew with uncommonly eaten vegetables and fruits such as fig tree fruit or kapok leaves, or as a last resort, begging. Whilst numerous strategies are often employed simultaneously by individuals and households in desperate times, it is interesting to note that the strategies differ between the rural and urban poor. Whilst rural strategies tend to focus on survival through farm and farm-related activities, urban households are largely unable to resort to environmental resources due to their location, and thus engage in social and illegal activities.

Similarly, the livelihood priorities of the rural and urban poor differ, with the GSA identifying the desire of urban men to get formal sector employment, whilst rural men

sought agricultural input support. Women and the rural youth identified credit to start new enterprises or to expand existing ones (agribusiness, petty trading (particularly women) and commercial crop production (particularly young men)). Younger urban women prioritised occupational skills, particularly in the areas of dressmaking and hairdressing (that were noted as already over-supplied in terms of labour and supply). Whilst agricultural intensification and marketing were a priority for much of the rural poor, diversification was identified in response to concerns over food security and employment during the 'lean season'. Despite the accepted need for a variety of livelihood options to smooth consumption over these difficult periods, the GSA suggested that diversification strategies should not be promoted beyond this seasonal need due to burden that it may place on women who are already largely responsible for other productive and reproductive activities. This was exemplified in the case of some rural women in Brong Afro region whose livelihoods were destabilised by NGO-supported diversification programmes that channelled their energy into producing soft drinks and pomades that were unmarketable, and away from traditional farming activities (Korboe, 1998:32).

Livelihood strategies amongst peri-urban dwellers are some of the most dynamic across the rural-peri urban-urban spectrum, with the declining access to land found in Kumasi resulting in a shift from farming as a major occupation towards other farm and non-farm enterprise activities. Even for youth that were found to have access to land, farming was no longer considered a major activity, but as a supplement to the likes of carpentry, shoe making, dressmaking and trading. Older generations, typically less skilled in non-farm activity, were found to be less diversified as a group, and to a larger extent reliant upon farming as the basis of their livelihoods. Consequently, the very poor tended to be characterised as those whose livelihoods are dependent upon traditional forms of agriculture, but who are loosing or have already lost land (and thus forced to become casual labourers or farm on building plots). However, many of the non-farm activities identified also provide insufficient income to enable those engaged to rise above the poverty line, with petty traders, cooked food sellers, construction workers, carpenters, hairdressers all considered poor. It is notable that the occupations most associated with poverty have tended to be those most important to women, with over 30% of older women across the peri-urban interface reliant upon agriculture, and when adding trade, cooked food selling and construction labour, account for the occupations of between 70-90% of older women (Nunan et al, 2001: 113).

The activities that characterise the poor are also those most commonly combined, with individuals and households running diverse livelihood portfolios in order to survive. Casual labour, construction work, trade and tailoring were identified as commonly pursued occupations as secondary to farming, whereas formal sector employment, larger scale enterprise and professional employment were primarily singular activities, larger engaged in by men.

A greater diversity of livelihood activities was found in the most urban communities, suggesting proximity to the urban centre of Kumasi has benefits in terms of access to employment and livelihood opportunities. However, an assessment of the proportion of adults who had undertaken an apprenticeship showed a slightly higher percentage in the peri-urban zone than in the urban zone, although the lowest level was found in the rural zone. Whilst more livelihood opportunities appear to increase with urbanisation, the relative strength of skills training in the peri-urban zone is a positive sign, with this area characterised by the greatest level of physical and social change due to the process of urban spread. However, it is noted that access to employment opportunities are not equal, with young men benefiting disproportionately, and older women generally identified as the worst off (Nunan et al, 2001).

7. Conclusions

Poverty in Ghana has been classified in several different, although broadly complementary ways. Consumption poverty, the characteristic used by the Ghana Statistical Service (GSS) to develop a poverty line, can be drawn alongside more qualitative understandings of poverty defined by the poor themselves, including the inability to afford essential items, the lack of effective employment or the absence of access to basic services. The poverty line, constructed on the basis of nutrition, reveals that 40% of the population are poor (1998/99), a decrease from 52% in 1991/92. Yet, as confirmed by the findings of both quantitative and qualitative sources, this decline was not evenly spread across the country, with the rural savannah areas experiencing a rise in food poverty.

The context of poverty for these rural populations in particular is characterised by environmental vulnerability, with irregular rainfall patterns compounding a natural resource base that is being eroded as a consequence of failing soil fertility and increasing population pressure. Consequential low yields and food insecurity require

households to have reasonably diverse assets bases in order to follow alternative livelihood strategies. Whilst many rural households rely upon cattle as a transferable asset in times of crop disaster, the poor are often without, thus relying on other more extreme measures to survive; whether through labouring, borrowing or begging. Erosion of the natural resource base on which the majority of poor rural households depend is often further compounded by poor health, lack of education to diversify into other more productive livelihood activities, and lack of access to social networks (whether friends, government representatives, groups or enterprises) that may potentially enable them to gain access to finance and work opportunities. Disillusionment with poverty has been identified as leading to alcoholism and malaise which further entrenches the individual and/or household in a cycle of ill-being.

Whilst a number of institutions were recognised as being important to rural livelihoods, the traditional institutions (particularly chiefs and churches) continue to play the key role in rural areas, both in terms of interaction with the people, and provide services (both physical and spiritual). Modern institutions, particularly utility agencies such as health, education and agricultural extension were considered important, but insufficiently accessible. Despite these many difficulties, particularly those relating to their core asset, land, livelihood priorities reflect a continued desire to specialise in agriculture, although recognising the need for diversification to cover the seasonal fluctuations and periodic poor harvests.

Although urban conurbations (including peri-urban areas) in general, and Accra specifically, exhibited decreasing levels of poverty over the 1990s, urban poverty remains in all urban areas and is increasing in the savannah regions. Where rural poverty (in an occupational sense) remains firmly linked to the natural resource base, urban poverty is multifarious, linked to un- and under-employment, and across a broad range of sectors, including petty trading, producing cooked food and artisanal self-employment. The asset base of urban dwellers varies significantly from their rural counterparts, with little or no access to natural capital, but potentially greater access to other forms of assets. As a spatial entity, the peri-urban interface exhibits strands of both rural and urban spheres, with natural capital the most contested asset as a consequence of urban spread and land privatisation.

Vulnerability in an urban context relates primarily to economic rather than environmental patterns and shifts, with consumption and occupation governed largely by the state of the economy. However, access to other key resources, such as

healthcare, education and good housing depend primarily on access to cash employment, and thus the poor, characterised by un- or under-employment are the most disadvantaged. Within the peri-urban context, the characteristics of vulnerability appear to err towards the urban rather the rural, with economic change outweighing environmental considerations. More uniquely, although relevant in both rural and urban settings, lack of access to decision-making, and lack of control over events that shape livelihoods are fundamental to the process of land loss affecting the poor in peri-urban areas.

To urban dwellers, the institutions considered important related to their jobs, and those that enabled them to recover from the impact of shocks. In contrast to their rural counterparts, certain traditional institutions were viewed to have declined in respectability, with urban and to some extent peri-urban chiefs accused of selling off (and benefiting from) their lands. Modern secular agencies, such as the police and fire service were considered important in events that afflict all, but to which the poor are more vulnerable, notably theft and fire. However, whilst these agencies were felt to be important, urban dwellers expressed their disaffection over the lack of control they have over them, with district assemblies also viewed as being unresponsive to the needs of urban communities. Commonality between rural and urban preference was only apparent in religious institutions, viewed as important by both, in responding to people's spiritual and material needs.

Across urban, peri-urban and rural areas, the poorest members of society are characterised as those with the greatest degree of vulnerability as evident by their lack of assets, and lack of options. Older women, the sick and disabled are typically highlighted as the most powerless, with the least control over resources that may or may not be at their disposal. Within the specific context of the peri-urban area (notably that of Kumasi), the elderly are characterised as those remaining in agriculture due to lack of livelihood alternatives, despite the rapid sale of land which is eroding the natural resource base. Those in the most fortuitous position are young men, who are sufficiently skilled (due to traditional emphasis on male rather than female formal education) and flexible to engage in diverse, often informal opportunities that arise from the proximity to the urban centre.

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ENDNOTES

ⁱ The 'Voices of the Poor' study was carried out as part of a global research effort entitled 'Consultations with the Poor' designed to inform the World Development Report 2000/01 on Poverty and Development. The research involved poor people in 23 countries around the world, and included two comprehensive reviews of Participatory Poverty Assessments completed in recent years by the World Bank and other agencies. The global 'Consultations with the Poor' is unique in that it is the first large scale comparative research effort using participatory methods to focus on the voices of the poor.

ⁱⁱ The 'Consultations With The Poor' study in Ghana was carried out as part of the global research programme under the same name. Implemented in March/April 1999, largely by the staff of the Centre for the Development of People (CEDEP), the purpose of the study was: (a) to enable a wide range of poor people to share their views as a contribution to the World Bank World Development Report 2000/01, and (b) to provide a micro-level perspective of poor people's own experiences of poverty and responses to it so as to make clear the nature of risk and vulnerability, and the local processes that shape people's livelihoods. Three research methods were used: firstly, informal interviewing on both an individual and focus-group basis; secondly, PRA analytical tools/ visual outputs by the interviewers through which participants presented their own views and analyses; thirdly, observation to gain an appreciation of the physical, environmental and morphological conditions of the communities' studied. Nine sites were selected from different regions (seven rural, two urban) with one week spent at each site.

ⁱⁱⁱ The Ghana Social Assessment (GSA) was commissioned by the World Bank in collaboration with the National Development Planning Commission of Ghana (and funded by the Japanese PHRD Grant) with the aim of assisting the Government in developing flexible, transparent and cause-centred programmes to enhance well-being in deprived Ghanaian communities. Whilst recognising that the Government has made a strong move towards operationalising an anti-poverty agenda, the rationale behind this assessment was the lack of "handing over the stick" to communities. Consequently, the study aimed to identifying ways in which deprived communities could better be supported to lead the process of formulating and implementing their own well-being enhancement programmes. The research took place in February 1998, covering 16 'deprived' communities in nine districts across the country, and implemented by a multi-disciplinary Ghanaian team. The field study was a rapid assessment (focus group discussions, one-on-one conversational interviews, direct observation, livelihood analyses, seasonal diagrams, priority rankings etc.) with women, men, youth, chiefs, opinion leaders, activists, some occupational groups, Assemblypersons and District Assembly Officials. District-level feedback/ consultation workshops were held in three of the districts studied with the aim of

feeding back and validating the findings, and to extend the consultation to a wider range of stakeholders.

^{iv} 'Family lands' in Ghana are defined as where the family has usufruct rights to cultivate and farm the land. Traditionally, almost all land belonged to families in the rural and peri-urban areas. Individuals within families have a right to cultivate family lands for food crops and other farming activities. However, in practice, the chiefs are custodians of the lands and have the right to dispose of the land in the case of physical developments like housing (Nunan et al, 2001).

^v As urbanisation increases across the peri-urban interface, private individuals move in to buy land from the chiefs for private housing and other physical developments. Farm lands are therefore converted into housing and physical developments and family land ownership changes to private/ individual ownership. In this circumstance, often poor farmers within the family context lose the right to cultivate the land or develop it for other purposes. (S)he may seek land from other families who have retained their land through sharecropping or cash rental agreements, or through temporary farming on the housing plots that have not been developed. Compensatory payments by the chiefs has not proven to be reliable, with few families receiving compensation for the loss of land. In addition, compensation is rarely paid for the loss of crops on the land. In many cases, developers refuse to pay the farmer, as the land has been distributed by the chief. The problems of poor farmers are thus compounded by the loss of land and the lack of crop compensation (Nunan et al, 2001).

^{vi} KVIP stands for Kumasi Ventilated Improved Pit-latrines which are hygienic and convenient in localities where water is scarce.