



# 'CONSULTATIONS WITH THE POOR'

## GHANA

### COUNTRY SYNTHESIS REPORT

Report Commissioned by WORLD BANK

By

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The findings, interpretations, and conclusions expressed here are those of the authors and do not necessarily represent the views of the World Bank, its Board of Executive Directors, or the governments they represent.

## Preface

This study is part of a global research effort entitled *Consultations with the Poor*, designed to inform the *World Development Report 2000/1 on Poverty and Development*. The research involved poor people in twenty-three countries around the world. The effort also included two comprehensive reviews of Participatory Poverty Assessments completed in recent years by the World Bank and other agencies. Deepa Narayan, Principal Social Development Specialist in the World Bank's Poverty Group, initiated and led the research effort.

The global *Consultations with the Poor* is unique in two respects. It is the first large scale comparative research effort using participatory methods to focus on the voices of the poor. It is also the first time that the World Development Report is drawing on participatory research in a systematic fashion. Much has been learned in this process about how to conduct Participatory Poverty Assessments on a major scale across countries so that they have policy relevance. Findings from the country studies are already being used at the national level, and the methodology developed by the study team is already being adopted by many others.

We want to congratulate the network of 23 country research teams who mobilized at such short notice and completed the studies within six months. We also want to thank Deepa Narayan and her team: Patti Petesch, Consultant, provided overall coordination; Meera Kaul Shah, Consultant, provided methodological guidance; Ulrike Erhardt, provided administrative assistance; and the Institute of Development Studies, University of Sussex provided advisory support. More than a hundred colleagues within the World Bank also contributed greatly by identifying and supporting the local research teams.

The study would not have been possible without the generous financial support of the U.K. Department for International Development (DFID), numerous departments within the World Bank, the Swedish International Development Agency, John D. & Catherine T. MacArthur Foundation and several NGOs.

The completion of these studies in a way is just the beginning. We must now ensure that the findings lead to follow-up action to make a difference in the lives of the poor.

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**CONSULTATIONS WITH THE POOR: COUNTRY (GHANA)  
SYNTHESIS REPORT**

**Report Commissioned by World Bank**

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## ACRONYMS

CEDEP	- Centre for the Development of People
CIDA	- Canadian International Development Agency
ERP	- Economic Recovery Programme
FGD	- Focus Group Discussion
GDP	- Gross Domestic Product
GLSS	- Ghana Living Standards Survey
KG	- Kindergarten
MTHS	- Medium Term Health Strategy
ODA/DFID	- Overseas Development Agency / Department for International Development
PAMSCAD	- Programme of Action to Mitigate the Social Cost of Adjustment
PNDC	- Provisional National Defence Council
PPA	- Participatory Poverty Assessment
PRA	- Participatory Rural Assessment
RCC	- Regional Consultative Council
UBE	- Universal Basic Education
UNICEF	- United Nations Children's Educational Fund
VRA	- Volta River Authority
WDR	- World Development Report

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## **1.0 EXECUTIVE SUMMARY**

### **INTRODUCTION**

Every 10 years the World Bank prepares a major report on the state of the world's poverty. The next such report is due in 2000/01 and will focus on "Poverty and Development." The report will form the thrust of the World Development report, 2000/01. To reflect a true world report, 20 countries (Ghana included) have been selected for a study entitled "Consultations with the Poor."

The objectives of the study are:

- To enable a wide range of poor people in diverse countries and conditions to share their views in such a way that they can inform and contribute to the concepts and contents of the WDR 2000/01
- To provide a micro-level perspective of poor people's own experience of poverty and responses to it so as to manifest the nature of risk and vulnerability, for example, and the local processes that poor women, men and children experience; and whether the poor share in, or are excluded from development.

### **Research Approach**

"Consultation with the Poor" is a complementary to the several poverty studies conducted in Ghana, especially the Extended Poverty Study, 1995. Moreover, the study reinforces the intentions of two recent studies based on Participatory Poverty Assessment (PPA) sponsored by the World Bank.

The study used basically qualitative participatory methods of inquiry to assess perceptions of the poor in the following themes:

- Well-being Definitions and Trends
- Priorities of the Poor
- Institutional Analysis
- Gender Relations

Data was gathered by interviewing a wide cross-section of community members and identifiable social groups and by carrying out in-depth case studies of particular individuals (poor woman, poor man, poor youth, a woman who was poor but is better off now, a man who was poor and is now rich). Focus Group Discussions (FGD) were done with a collection of people with common interests or other characteristics such as gender, profession, age or disabled.

Data was obtained from nine sites - two from the Coastal zone, two from the Middle Belt, two sites from the Transitional zone and three sites from the northern savannah zone. Altogether the sites comprised seven rural sites and two urban sites. On the whole 56 discussion groups comprising 44 rural discussion groups and 12 urban discussion groups were interviewed. Similarly, 40 individual case studies were conducted comprising 30 from rural areas and 10 who were from urban areas.

## **MAIN FINDINGS AND POLICY IMPLICATIONS**

### **Regional Variations**

Poverty is widespread in the country but it is more intense in the Northern Savannah Ecological zone than other more southern zones. Ecological and political factors appear to have influenced the current pattern of poverty in the country.

Ghana is distinctly divided into four geo-ecological zones - Coastal Savannah, High Forest, Transition and Northern Savannah - with unique features. These ecological regions have been endowed with natural resources at varying levels with the High Forest zone being the most endowed and the Northern Savannah zone the least 'blessed'. With increasing global environmental deterioration and local human activities, the geographical boundaries are becoming less clear but the adverse impact is continuously worse off for the Northern Savannah Region.

For historical reasons, human initiated development concentrated on the better endowed regions to the disadvantage of the least endowed region, the Northern Savannah. Consequently, these two factors laid the solid foundation for disparities between the less and most resource rich regions. Thus, the three sites - Dobile-Yirkpong, TabeEre, and Adaboya - in the Northern Savannah Regions manifested relatively severer poverty than the other sites located south of the Northern Savannah Ecological Zone.

Some communities have, according to traditional and cultural practices, set aside a day when work such as farming or fishing is not performed. Anyone who dares break the tradition undergoes severe sanctions; or to ensure that the taboo is not broken the punishment that goes with a defaulter is enveloped in a myth. For instance in Asukawkaw the myth is that anyone who goes to farm on the taboo day will bitten by a snake.

In addition to the taboo day there is also the weekend, which nationally are non-working days - a contemporary phenomenon imposed on traditional communities by secular governments. This has implications for large-scale agricultural investment in rural communities who insist on observing the traditional taboo day as well as the weekend as this would affect production and productivity. Agricultural investors will stay away from such communities no matter how fertile or available the land is.

Although the National House of Chiefs has embarked on reforms of outmoded customs and cultural practices, the National Commission on Culture, the Religious Bodies, Ministry of Education and the Ghana Education Service, Youth Groups, Women's Groups, etc., should go on a national campaign to fight for the elimination of all taboos, customs and cultural practices that impede the development of humanity in Ghana. This demands a strong political will and legal backing. The argument that traditional methods of enforcing law and order are more effective than 'modern' methods should not be allowed to stand.

## **Perceptions of Poverty: Well-Being Definitions and Trends**

All communities and people have definitive terminologies and categories of well-being and poverty. Based on local criteria, communities are able to identify the well off, the better off, the poor and the abject poor.

Differences in the definitions and categorisations exist between sites and within sites. Language differences account for the differences between sites but within sites differences are more strongly related to age and gender issues. Other attributes like disability, level of education, and marital status account for minor variations in the definitions and categorisations. For instance, while women base their definitions on issues concerned with welfare of the family and development of the community, men's definitions are mostly around factors that ensure high production and productivity, secular property, development of the community, security, power and personal grandeur.

Striking differences exist in the perceptions of well-being and poverty between rural and urban areas. Whereas rural people focus on critical issues such as food security, inability to have children, disability and ownership of property (including wives and children); the urban dwellers emphasise lack of employment, the availability and adequacy of social services, skills training, housing, capital and so on as being linked to well-being levels.

The more urbanised the community is the more the definitions tend to indicate a monetary economy while rural communities put greater emphasis on agricultural and environmental factors.

While poverty is widespread and intensive in rural areas it appears that the poor have more coping strategies to fall upon than the urban poor. The economy in rural areas is still largely subsistence based whereas money dominates the economy in the urban sites. This situation means the rural poor are better set up to produce their own food and utilise the environment to their advantage for survival. The urban poor do not have these coping strategies.

Since Ghana is basically a rural country with the greater number of the poor in the rural areas decision makers are more likely to make a mark in Poverty Reduction Programmes being implemented if some time and resources are spent on giving opportunities to the poor to express their views on poverty, and to identify their real needs and priorities which is bound to vary depending upon geographical location

The concepts of security, risk, opportunities, social and economic mobility, social cohesion and exclusion were difficult to express in the local languages for the understanding of most discussion groups. However, from what they understood from the questions posed security is perceived in terms of the spiritual and the physical. In some rural areas, security is perceived as having livestock, on which to rely in times of hardship or need. In the urban areas having money is considered a great form of security. On the contrary, having many children is an asset as well as a form of security, in the rural communities.

Similarly, because the concept of risk was not clearly understood. Many parents, for example, did not see the risk involved in sending their young daughters into early marriage or sending them away into the urban centre to perform menial wage earning tasks. Rather parents saw their actions as setting up safety nets for the good of their families.

In addition, the concepts of opportunities and social and economic mobility were perceived rather narrowly. Perceived opportunities for example were limited to mainly land, economic trees and livestock farming. Although education was perceived as an opportunity the cost of educating a child today is so prohibitive that many households have no access to education. Ironically good governance, peace and tranquillity were not considered as opportunities for development. Yet structures for decentralised administration have apparently been established from the centre to the community level.

### **Problems and Priorities of the Poor**

The priorities of the poor differed from site to site and within sites (i.e. among groups). The differences in the problems between the two halves of the country are influenced basically by two factors - level of socio-economic development and the weather. An inherited and sustained historical legacy, which dictated a highly skewed socio-economic development in favour of the southern half of the country and vast differences in geographical features between the two halves of the country make socio-economic comparisons of the two halves unfounded. Consequently, the number and severity of the problems of the three sites studied in the North appeared far greater than the sites in the Southern half.

Generally, both rural and urban mention basic social services such as health facilities, potable water, bad roads and electricity as priority need or problems. The rural sites, however, focused their problems on factors that would increase agricultural production and productivity. The major problem in the urban sites, however, was unemployment. The differences in the problems and priorities between the rural and urban sites is a vivid manifestation of the differences in the levels of integration into the monetary economy.

Among groups, differences also exist and reflect the needs and perceptions of the various people. The disabled for example identified lack of wheel chairs, lack of market for their handicrafts and social exclusion as peculiar to their group. Such problems would not have been mentioned if the disabled had not been interviewed. In the same way, children mentioned lack of textbooks, food insecurity and bad roads as their areas of concern. On the contrary, younger women mentioned problems bordering on economic activities - lack of electricity, no skills/vocational training opportunities and lack of capital. Finally, as discussed earlier in this paper, male groups are generally concerned with community-wide problems while women always want to ensure the safety and comfort of their families and households.

It was generally accepted among both sites and groups that their problems have become more severe over the last decade and it has also been acknowledged that if current

conditions prevail the problems will worsen in the future. In fact, a gloomy picture of the future has been painted by all the groups.

Despite the expressed hopelessness of the poor, groups did not express any feelings of absolute dependence on the Government or any external intervention. The groups identified areas (albeit small) which they can handle and areas (a majority) which require external help. Moreover, the groups expressed the desire to collaborate with their benefactors and not just to be passive recipients of the intervention.

*Once again, the foregoing section brings into sharp focus the need to clearly identify the poor, not as a block, but as segments/groups such as men and women, disabled, children, etc. Such an approach does not only expose unique problems of the various groups but is likely to get to the reality of the problems and any implementation is likely to meet the critical needs of a majority of the community.*

### **Institutional Analysis**

Irrespective of location (rural or urban) almost all groups were able to identify and rate institutions in, or which operated in their communities. According to their importance, the Church, Chiefs, Police, Volta River Authority, Assemblyman, Ministry of Health, social services and social groups were listed even though a clear pattern was not established. However, it was firmly established that churches and providers of utility services were rated top most across board. Chiefs were held in high esteem only in the rural areas. It would appear that as many more communities become urbanised chieftaincy may gradually lose its popular recognition.

Influence or control over institutions by the poor is only possible based on certain conditions identified by the poor themselves as follows:

- How much is the community involved in establishing the institutions?
- How much is the community involved in the decision-making process of the institution?

Based on these criteria groups were convinced that they can influence chiefs, women's groups, the Assemblyman, Churches and Mosques. The poor regretted that they had no control over utility service providers such as Electricity Company of Ghana, Ghana Water and Sewerage Company, and the Fire and Police services - they very much wish they could influence the policies of such institutions. Control over non-local agencies is unthinkable according to the poor and need not be considered. The youth lamented that whenever agencies come into their communities the youth were often not consulted or involved in what is to be done, yet it is the youth who are the ones who will handle the project in the future.

Agencies on which the poor turn to in times of crises were named as: Church, Chief, Police, Assemblyman in the rural areas; and Church, Police and the Fire Service in urban areas. In both cases people hope for spiritual intervention in times of crises.



In designing practices and projects policy makers and development workers should give serious consideration to the active participation of, or collaboration with, institutions over which people have ownership or control. This is because people have respect for these institutions, which are their own creations or those that have presence in their communities.

Secondly, it is unfortunate that people feel they have no control over institutions that provide social services such as education, water, sanitation, electricity and health when these are fundamental to well-being. Measures should be taken by government to make these institutions accountable to the public. The public must also be empowered to be able to challenge these institutions when they fail to deliver adequate and, or quality services.

## **Gender Relations**

The responsibilities that are common to women in rural and urban areas generally relate to household chores and making sure their husbands are comfortable. **Rural** women also have to help to build and maintain the house and work on the farm.

In the **urban** areas women have now taken up more responsibilities such as providing food for the household or engaging in trading activities and other income generating schemes to supplement household incomes. This is due to the transformation that the Ghanaian economy has gone through in the last decade, with decreased reliance upon the formal economic sector.

**Men's** responsibilities in the **rural** areas at the household level range from house construction and maintenance, performing sacrifices, providing food for the household, providing for the other needs of women and children in the household and maintaining peace and security in the home. In the **urban** areas, in addition to the above, the men also pay school fees, rent accommodation for the household and pay utility bills.

At the community level, both men and women provide communal labour (with separate assignments) in rural and urban sites.

Decision-making, attending meetings and performing sacrifices are largely male responsibilities, at both household and community levels. Major decisions pertaining to the family and accommodation are all male responsibilities. Decision-making at the household level is thus dominated by men, particularly in **rural** areas. However with increasing economic empowerment of women, in current times, in both rural and urban areas are becoming more involved in the decision-making process. Women in **urban** areas in particular contribute significantly to meet the family budget and for that reason, take decisions concerning their children's schooling. Progress at the community level, however, is much slower with men still dominating the decision-making.

Violence and abuse **against** women at the household level in both rural and urban areas such as beating, neglect and sexual harassment were considered quite common. In both

rural and urban areas, men have the tendency to marry more than one wife or have extra-marital affairs. This naturally leads to conflicts with the wives and may result in the women being beaten.

In the **urban** sites the causes of violence on women appear to have their roots in the performance of the economy and are triggered by the circumstances of male employment. In **rural** areas the reasons for violence appears to be rooted more in alcoholism and the lack of consideration the men have for their wives (they often spend all money from the farm on alcohol and their girlfriends and do not even properly feed their wives).

In **urban** areas the proliferation of hard drugs and strong drinks such as *Akpeteshie* has contributed significantly to the levels of violence against women at the household level in all the sites. At the community level, alcoholism, frustration and the influence of foreign cultures explain the various forms of violence perpetuated against most women. These, however, are less common in rural areas.

Despite women having more power now than before (largely due to the independent trading activities of the women, and to the influence of education and other cultures) both urban and rural **women** see their situation as worse-off now because of the increasing availability of hard drugs, strong drinks and because of declining crop yields. However, the men perceive the women as being better today than a decade ago because they have their own economic resources. Generally, whereas the pattern of domestic violence against women can neither be said to have improved or deteriorated, community violence against women has increased, particularly in urban areas.

### **Concluding Remarks**

This study has exposed numerous and varied perceptions of the poor and poverty, problems of the poor and priorities, gender relations and institutional analysis. In addition the spread and intensity of poverty has been clearly manifested. Most of the findings have corroborated the findings of other poverty studies carried out earlier on (see chapter 2).

Despite the number and complexity of the problems and priorities of the poor one most probable way of formulating and implementing pragmatic programmes to reduce poverty is to allow the poor to "write their own programmes." The poor know too well their state, their problems and priorities, and who can help them and these should not be over-ruled without their collaboration.

## **2.0 BACKGROUND**

### **2.1 Political Economy**

Ghana, an independent state in the West African Sub-region, was the first country south of the Sahara to gain independence (in 1957) from colonial rule. It has an estimated population of around 18 million and an estimated population growth rate of 3 %, one of the highest growth rates in the world. Although Ghana formulated and adopted a population policy in 1969 and has been implementing the policy it is still very difficult for most people to comprehend the adverse effect of the high population growth or to accept modern family planning techniques.

About 60 % of the country's population live in rural communities, making it a predominantly rural country. Rural-urban migration is very high, reflecting the depressed rural conditions, however, migration creates unemployment and hardships in the few major urban centres.

Ghana's population comprises varied ethnic and linguistic groups. Some 17 major ethnic groups were identified based on language in 1960<sup>1</sup> (Ghana Statistical Service, 1988). The Akans, the largest ethnic group, constitute 44 % of the population. The whole Dagbani form 16 %, followed by the Ewes with 13 %, while the Guans constitute 8 %. Other smaller ethnic groups make up the remainder.

Christians make up over 50 % of the population and are fairly concentrated in the southern half of the country (Central Bureau of Statistics, 1983). Muslims and adherents of traditional religion are generally in the northern portion of the country.

Since 1984 the age structure of the population imposes a burden on individual families who cater for minors and the aged. Almost half of the population (46.7 %) are people less than 15 years of age while the elderly (over 65 years) constitute 3.7 % of the total population. With such proportions the dependency ration is high - 1016:1 (ie. the ratio of dependants to the productive workers aged 15 to 64 years).

The high population growth rate creates severe adverse effects on the general development of the country. For instance, there is a need for high per capita expenditure on basic social services which over-stretches the nation's limited resources. Moreover, high population growth pressures affect the carrying capacity of the land, productive activities, the country's economic growth rate and employment, as well as degradation of the environment.

The Government of Ghana implemented a new economic policy termed the Economic Recovery Programme (ERP) in 1983. The policy succeeded to a large extent in reversing the national economic decline of the previous decade. The thrust of the ERP was to free the economy, install a liberalised trade and investment regime, and vigorously pursue an export-led economic growth strategy. It is on record that the first ten years of the ERP

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<sup>1</sup> Information on ethnic groups has not been collected since the 1960 census

recorded outstanding economic progress in the country as most of the macro-economic indicators responded positively to a World Bank assisted macro-economic programme framework (TCOP, 1996).

An average growth rate of approximately 5 % in Gross Domestic Product (GDP) was registered between 1984 and 1992 while the inflation rate took a dive from 123 % in 1983 to 10 % in 1992. Since 1993 however the performance of the Ghanaian economy, according to the macro-economic indicators, has been unsteady. For instance, instead of consolidating the economic growth of the 1983-1992 period of performance and accelerated growth the GDP growth rates have been 3.5% (1992), 5% (1993) and 3.8% (1994). Agricultural production declined from 4.7% (1991) to 1% (1994) and the Services sector declined from 7.7% (1992) to 6.5% (1994). The annual rate of inflation increased from 10% (1992) to 34.2% (1994) and an estimated rate of over 60% in February 1996 (TCOP 1996). Currently the inflation rate is estimated to lie just below 10% per annum, a sharp improvement upon previous years.

The resultant impact of such economic performance is three fold, namely:

- i) the private sector is squeezed out for want of credit because of the high cost of money (private companies are unable to obtain credit to invest thereby increasing unemployment levels);
- ii) a sharp depreciation of the Ghanaian currency;
- iii) a significant increase in the cost of food and consumer items.

These factors contribute to a reduction in general welfare and result in the apparent worsening of the plight of the poor (ibid, 1996).

The main source of information on the nature and the scope of poverty in Ghana is in the reports of the three rounds of the Ghana Living Standards Survey (GLSS) conducted in 1987/88, 1988/89 and 1991/92. In these surveys poverty was analysed in monetary terms and in terms of locality, region and socio-economic groups. In addition data was provided on the problems of basic needs such as education, health, housing, nutrition, potable water and sanitation. Following this almost immediately was "The Extended Poverty Study" (EPS) which was published under the title "Ghana: Poverty Past, Present and Future" (The World Bank, 1995 with the funding assistance of UNICEF, ODA/DFID (UK) and CIDA (Canada)).

The Ghana Statistical Service, in a more recent study assisted by the World Bank, updated their poverty study incorporating the results from previous work by the GLSS to produce "The Pattern of Poverty in Ghana 1988 - 1992" (GSS, November 1995). Per capita expenditure has been used as the basis for defining welfare levels in this latest study and a higher poverty line has been set at a level of two-thirds per capita consumption expenditure per annum. A lower line has been set at one-half of per capita consumption expenditure (ibid, 1996). The result from this procedure is a higher poverty line of 132,30 cedis in May 1992 prices and a lower poverty line of 99,173 cedis. With

this the very poor are persons falling below the lower line and the poor are all those between the two lines.

Thus, going by the recent study 31% of the total Ghanaian population in 1992 were classified as poor or very poor. In the rural areas where poverty is widespread and more severe the proportion of the poor was pegged at 34%, whilst in Accra (the capital of Ghana) 23% were classified as poor and an average of 28% in other urban centres.

The study also acknowledged regional variations in the incidence of poverty. Specifically, the northern half of the country is much poorer than the southern half. In 1992 for example, the rural savannah constituted 23% of the country's total population yet it accounted for 28% of total poverty using the higher poverty line, and for 31% of the very poor (op. cit 1996).

## **2.2 Governance**

The administrative system in 1988 was transformed from a highly centralised system to a decentralised system to make government more responsive to, and supportive of, public and private sector development activities. Decentralisation places an increased emphasis on local (urban and rural) development. The thrust of decentralisation is to make the people themselves responsible for initiating and implementing development efforts of their choice.

Nevertheless, development perceived as a shared responsibility between central government, local government, the private sector, non-governmental organisations, parastatals and the communities themselves who are the ultimate beneficiaries of development. This administrative transformation has absolute legal backing: the Local Government Law, 1988 (PNDC Law 207) which has been super-ceded by the Local Government Act, 1993 (Act 462); the National Development Planning (Systems) Act 1994 (Act 480); and the Civil Service Law, 1993 (PNDC Law 327).

To ensure decentralisation achieves the set intentions a five-tier public administration with central government at the top has been put in place. Following the centre is the Regional Co-ordinating Councils (RCCs) at the second level. The RCC is playing a hybrid role as an extension of the centre and a co-ordinator of activities of the local government systems. The District Assemblies are at the third level and are the highest political authorities at the district level. Members of the District Assemblies (110 of them) were democratically elected with only a small proportion of government nominated members. The fourth level is occupied by Sub-District structures comprising a number of Sub-Metropolitan, Sub-District, Urban, Zonal and Town area councils. A network of unit committees (i.e. of the community/village levels) occupies the fifth and last level.

### 2.3 Policy and Initiatives for Poverty Reduction

Ghana has formulated a major policy document aimed at transforming the country to the upper limit medium income economy by the year 2020 called the 'Ghana-Vision 2020'. This is a new perspective (25 years) export-orientated, private sector led development-planning framework for Ghana.

Ghana-Vision 2020 provides poverty-specific policy statements as follows:

*"A major concern will continue to be the equitable distribution of the benefits of development, closer integration of women and rural dwellers into the national economy and the elimination of hard-core poverty through the promotion of efficient rural farm and non-farm production activities and the encouragement of the innovative spirit of micro and small enterprises.*

*The medium term programme's objective is to halt further deterioration in living standards in both rural and urban areas and to initiate poverty reduction measures that will contribute to the achievement of broad-based improvements in the quality of life for the poor.*

*The long term objectives of human development are to reduce poverty, raise average incomes and reduce disparities in incomes and economic opportunities. It is thought that these goals will be achieved by reducing the rate of population growth to a target of 1.5-2% by the year 2020 (by managing the demographic variables, improving access to social services, raising labour productivity through improved training schemes and empowering and educating women.*

*The medium-term objectives, directed to improve the quality of life and expansion of opportunities for all include: poverty reduction; employment creation; human resource enhancement; increasing employment opportunities and improving social infrastructure and services. In addition women's access to productive resources will be enhanced."*  
(TCOP,1996)

In respect of the above policy statements the following initiatives have been taken towards poverty reduction in the country; the key ones being:

- Programme of Actions to Mitigate the Social Cost of Adjustment (PAMSCAD) 1986
- The Child can not Wait, 1992
- National Action Programme for Poverty Reduction, 1995
- Extended Poverty Study, 1988-1992, 1995
- National Plan of Action: HABITAT II, 1995
- Free compulsory Universal Basic Education (UBE), 1996
- Medium-term Health Strategy (MTHS), 1995
- Revised Population Policy and Population Action Plans, 1994

Although the above initiatives cut across various sectors of the economy, sector specific policies and initiatives have been taken and some are being implemented.

## 2.4 Study Purpose

*"Poverty is like heat; you cannot see it; you can only feel it; so to know poverty you have to go through it".*

(Man from Adaboya, March 1999).

Since 1980 the World Bank (W.B) has adopted the practice of preparing a major report on poverty every decade. The third decennial report is due in 2000/01 and will focus on "Poverty and Development" (W.B., 1999:4). This is an opportune time for the WB to revisit its poverty reduction strategy to appraise recent development experiences and future prospects.

The 1990 World Development Report proposed and discussed strategies for poverty reduction. Specifically, some of the policy strategies included the promotion of broad based labour intensive growth, investment in human capital and the provision of safety nets for those outside the frontiers of growth. Indeed, the 1990 Report set ripples of intensive activities along its suggested strategies among many agencies and countries world-wide. Ghana for example has carried out a number of studies including the 'Participatory Poverty Assessment' (PPA) supported by the World Bank that culminated in the production of the "Policy Focus for Poverty Reduction" 1996, document. In addition, the physical manifestation of activities undertaken by the Government in poverty reduction are the numerous poverty alleviation/reduction offices set-up in most District Assemblies and the programmes undertaken by these offices.

All the efforts put in by government organisations and private agencies notwithstanding, the 2000/01 World Development Report seeks to encapsulate the multidimensional indicators of well-being and poverty. A recent study commissioned by UNICEF on "Access and Utilisation of Basic Social Services by the Poor in Ghana" (Korboe, 1995) exposed the complexity, even in the levels of understanding, needs, linkages and accessibility and utilisation of basic social services among the poor within and among regions. It is thus imperative that the Bank, having drawn the attention of the world to the concerns of the poor, should consider these concerns beyond the household level and assess issues at the community level; hence 'Consultations with the Poor'.

The poor are the true experts of poverty studies. Hence, a policy document on poverty strategies for the 21st Century must be based on the experiences, priorities, reflections and recommendations of the poor. The objectives of the Consultations with the Poor study are as follows:

- to enable a wide range of poor people in diverse countries and conditions to share their views in such a way that they can inform and contribute to the concepts and content of the WDR 2000/01; and

- to provide a micro-level perspective of poor people's own experiences of poverty and responses to it so as to manifest the nature of risk and vulnerability, for example, and the local processes that shape poor women, men and children; and whether the poor share in, or are excluded from development.

## **2.5 Methodology and Research Process**

In a study like the Consultations with the Poor, the choice of researchers had to be purposeful to ensure a good mix in terms of gender, ethnicity and professional background. The teams comprised social workers, professional researchers, civil servants, gender/women advocates, traditional rulers and development practitioners. About 90 per cent of the team members were full time experienced fieldworkers of the Centre for the Development of People (CEDEP) indicating the commitment and high profile CEDEP attached to the study.

CEDEP organised a one week (March 1st to 5<sup>th</sup>, 1999) training in participatory rural appraisal (PRA) methods in Kumasi with limited support from the lead researchers. The training session was intended as a refresher for those who had training in and had been using PRA methods, and an in-depth learning session for fresh hands. On the last day of the training session the research teams tested the field guide in Suame, a suburb of Kumasi. After the oral presentation of their trial results the research teams shared lessons and experiences together. The guide prepared by the World Bank for the 20 country study was adopted. Three research methods were utilised - firstly, the extensive use of informal interviewing both on individual basis and in focus group discussions; secondly, the use of PRA analytical tools, which in most cases result in the production of visual outputs by the interviewers and through which local participants present their own views and analyses of key issues relating to well-being and poverty; and thirdly, observation, by which researchers gained a fair appreciation of the physical, environmental and morphological conditions of the communities studied. Since teams research teams spent a week in each study site, the researchers were, through observation, able to learn more about interpersonal relationships and activity-time schedules in each study site. In all these methods, the role of the researcher, it was stressed and demonstrated, to be one of a facilitator rather than an external expert and analyst. The field study was carried out over the month of March and part of April, 1999.

The teams tried to interview a wide cross section of community members, targeting identifiable social groups and doing in-depth case studies of particular individuals - poor woman, poor man, poor youth, a woman who was poor earlier but is better-off now. Focus Group Discussions (FGD) were done with a collection of people with common interests or other characteristics such as gender, profession, age. In most cases the chief and elders of the communities gave the history of the settlement.

Research teams carried out definite daily tasks assigned to each team member. All research teams agreed not to spend more than four hours a day in each site. Such a directive was to enable teams to have time to write their daily site reports while there was enough daylight, for, most rural communities have no electricity supply. This policy was not fully followed due to prevailing local situations such as, inability of community



members to gather early, unforeseen events during the study period in the site, time spent with a focus group or individual. At the end of each day, research teams held meetings in the evenings to share problems, experiences and findings of the day. These evening meetings also enabled the teams to discuss and review the research procedure and the agenda for the following day. Such an act enabled teams to query interpretations, carry out detailed analyses that would reveal any gaps in the data collected which would therefore need call-back the following day and thus require revising roles and perhaps adopting new strategies for the following day's tasks.

At the end of the field studies almost all the researchers (and by no means all the team leaders) converged in CEDEP's Head office, Kumasi, for a debriefing workshop and to complete the site reports. Because of long and intensive working hours spent in the sites, worsened by lack of electricity in many of the study sites, most researchers had to write their site synthesis in Kumasi after the debriefing workshop. The exercise covered almost the whole of April 1999. The debriefing workshop offered a valuable opportunity for further probing of communities' perceptions to further clarify issues and validate evidence and ensure consistency. Useful lessons were learnt from the debriefing workshop which have contributed significantly to this report.

In the final analysis, the three teams prepared nine site synthesis reports. These nine site reports, in addition to the output of the debriefing workshop, and individual researcher's clarifications and the lead researchers' experiences in the field during the site studies, form the core material on which this country synthesis report is derived.

## **2.6 Selected Sites**

In view of the limited time available to the research teams two key factors influenced the choice of the research sites.

- To spread the sites to cover the entire country or cover as much as possible a good portion of the country to truly represent a national study.
- CEDEP, as far as it was practicable, tried to choose sites where it had comparative advantage in the sense that CEDEP had once operated in that area/district or could easily ride on the back of a contemporary. Sites were therefore selected in advance of the field training session to enable CEDEP recruit researchers from the locality.

In accordance with the foregone criteria, nine sites were chosen; two sites from the Coastal Zone, two sites in the Middle Belt, two sites in the Transitional Zone and three sites from the Northern Savannah (see Map 1, Annex IV). Again, because Ghana is basically a rural country, due to the fact that poverty is more pronounced and widespread in rural communities, more rural sites were chosen than urban sites - seven rural sites as against two urban sites.

### **a) Coastal Ecological Zone**

The two sites, **Teshie** and **Doryumu**, in the Coastal Savannah Ecological Zone have similar geographical characteristics - rolling landscape, grassland with a few scattered stunted trees. Temperatures are high throughout the year, one rainy season with sporadic rain averaging 1000-2500mm per year.

**Teshie** is a suburban community of Accra, the national capital of Ghana. The population of Teshie is estimated to be about 200,000 comprising about 4,000 households. It is situated on the coast of the Atlantic Ocean. Though initially a fishing community, its urban status has brought diverse occupations and it is now performing the role of service provision rather than fishing.

Whereas Teshie is well endowed with basic educational facilities - 10 public primary and junior secondary schools, one senior secondary school and a host of private primary schools secondary and tertiary educational facilities and health facilities are not well developed. For instance, there is no technical school and only one private clinic. However, a heavily used first class major road connecting Accra and Tema (the industrial city) bisects Teshie, which is only nine kilometres from Accra. Thus, the people of Teshie easily enjoy the numerous well developed categories of educational and health facilities in Accra. Another social facility that is not well developed is potable water. Although the community has been connected to the main water supply system to the Metropolis of Accra, residents hardly ever get water from the taps. Similarly, public toilets are few (only two!) yet quite a significant number of houses do not have toilets in them. The inconvenience created by the low supply of potable water and toilets is that residents resort to buying water from fellow residents who have built water tanks and fill them regularly with potable water supplied to them by water tankers. Defecation on the beach is a common sight.

**Doryumu** is a farming rural community located in the Dangbe West District in the Greater Accra Region. The population is estimated to be about 2,500 making up about 149 households. Doryumu is only 17 kilometres away from the district capital, Dodowa, yet it does not seem to benefit from its proximity to the capital. For example, there is no public primary school although there is a public Junior Secondary School. The only primary school belongs to the Methodist Church. The settlement however does have pipe-borne water, electricity and access roads but lacks a health facility and a post office. Complementary services to the existing services are necessary to promote fast development and growth of the town.

The settlement is dominated by the Dangbe speaking people who are strong adherents of traditional beliefs. For instance, the indigenous people believe that if one goes to work on Fridays one is likely to be bitten by a snake. Thus, the number of working days in a week has been reduced to four. The implication is that production and productivity are reduced and no serious investor will like to invest in such a town.

### **b) Middle Belt**

**Atonsu Bokro** is a suburb of the Kumasi Metropolis, the second largest city in Ghana. The area lies within the forest belt. In this zone the climate is cooler than the coastal zone and has two rainy seasons in a year. Atonsu Bokro lies just beyond the heavy industrial zone/area of the city - lumber and saw-milling industries, brewery, bottling industries. Atonsu Bokro thus serves as a dormitory town for workers in these industries.

The population is estimated to be about 10,000 people of diverse ethnic groups because it houses mainly workers/employees of the industries close by. It has been estimated that about 50 per cent of the population is currently unemployed because two big industries - a shoe factory and a jute factory which employed many of these people have been closed down for quite some time now. A significant proportion of the population in Atonsu Bokro live on irregular incomes.

Except postal services, Atonsu Bokro is tapping services like electricity, water and health services from the city. Although the community is very accessible from the city centre, internal movement is very difficult. The community was not laid-out before physical development started. Under the circumstances no roads have been constructed and there is no drainage system. The densely built and haphazard siting of buildings have promoted serious erosion leading to gullies and undefined roads with rough and dusty surfaces. Because of the poor road network and surfaces, taxi drivers leave passengers on the road side of the first class road from the city centre. There are even cases where car owners leave their private cars about half a kilometre away from their homes for lack of access roads to their houses. In such an area, no ambulance or fire service can be provided in the interior when the need arises; and the man who leaves his vehicle far away from his house runs the risk of losing it.

**Twabidi** is in the western district - Ahafo-Ano North - of the Ashanti Region with Tepa as its capital. Twabidi has an estimated population of about 800 people making up about 200 households. The inhabitants are basically farmers of all kinds - crop, vegetable and livestock.

Twabidi appears to be the least provided with social services of all the sites studied. The settlement has none of the basic social services - electricity, post office, health facility, communication. Twabidi thus appears to live with and on nature.

### **c) Transition Zone**

The transition zone is that portion of the country between the Northern Savannah Region and northern part of the forest zone (the Middle Belt). It stretches from the western section including Wenchi and Jaman Districts, to the northern part of the Volta Region especially the Krachi and Nkwanta Districts.

The area is a rolling land with climatic and vegetation characteristics being a blend of the Northern Savannah and the Forest Zone - hence the name, Transition zone. Soils and climatic conditions favour the cropping of crops from both Savannah and Forest regions.

These conditions favour intensive agriculture and animal husbandry, hence most of the people in this intermediate region are basically farmers.

### **Asukawkaw**

From feasibility studies, it was known that a number of settlements along the Black Volta River would be inundated during or after the formation of the Akosombo Dam. Affected settlers were then moved the estimated distance away from the expected lake and resettled by the Nkrumah government. Asukawkaw is one of the numerous resettlements. One common feature of the resettlements is the uncompleted structures. The intention of Volta River Authority (VRA) was to provide minimum shelter for the displaced families. It was hoped that the settlers would add more rooms to suite family sizes. Unfortunately, many families have not been able to build the extra rooms and facilities needed by the household or family. A majority of households therefore live in overcrowded conditions.

Secondly, the resettlements comprised more than one village, the original villages and other villages that chose to settle at the same site. A number of these settlements, depending on where households chose to settle and where social services are available, settled where they are now. This means that a number of villages settled at one site. Consequently, there are more than one chief at any new settlement site since each village that moved, went along with its chief and wherever they settled the chief maintained his status. Asukawkaw, one of our study sites has these characteristics.

Asukawkaw is located about 43 kilometres west of Jasikan, the district capital of Jasikan District Assembly in the Volta Region. It has an estimated population of about 2,710 forming about 503 households.

The community has a number of educational facilities namely two primary schools, one nursery school, one Junior Secondary School and one Agricultural Senior Secondary School. It also enjoys the services of a small health post. Ironically, Asukawkaw has no electricity supply though the people of Asukawkaw, like many other resettlements, had to move to give way to the dam to be constructed to provide the hydro power for the country.

Another common feature among the resettlements is the prevalence of schistosomiasis and onchocerciasis. Asukawkaw is no exception to these; the inhabitants depend on river water, which is polluted with the schisto vector, and the vegetation along the banks of the lake provide a fertile habitat for the similium fly.

About 90 per cent of the people are farmers. Without doubt the prevalence of the two parasitic and debilitating diseases have serious adverse effects on production and productivity and hence their well-being.

**Babatokuma** is a settlement in the transition zone located in the Kintampo District of the Brong Ahafo Region. It has a population of about 4,400 people constituting about 1000 households. The population is made of about 12 ethnic groups, 11 of whom are of Northern extraction. The dominant ethnic group is Gonja followed by Dagomba, Gruma,

Konkomba, etc in that order. Despite the diversity of the ethnic groups, there are very few and rare instances of inter ethnic disputes. A general climate of security and mutual support prevails.

More than 95 per cent of the residential houses in the community have thatch roofs. The risk of fire outbreak and its devastating effect is potentially very high, no wonder therefore that 'type of roof' is one of the criteria for classifying well-being.

The community has one primary and one junior secondary school but no clinic or even a postal agency. However, Babatokuma is only about 10 minutes drive from the District Capital and the trunk road that links the Northern Region to the Southern part of Ghana passes through the settlement. The District Capital is therefore very accessible to the people of Babatokuma who can go for health and other social services not available in Babatokuma.

Babatokuma is known for its yam production in the district. Almost 98 per cent of the males engage in farming while about 80 per cent of the women are traders mostly in agricultural products.

#### **d) Northern Savannah Zone**

The Northern Savannah Zone starts immediately after the Black Volta to the extreme northern borders of Ghana (for Ghana) and beyond into Burkina Faso. The zone is characterised by grassland, shrubs and generally stunted and scattered trees. The land is low lying with a few plateaux surfaces ranging between 300-400 metres above sea level. The climate is the tropical continental type with annual mean temperature between 23-31°C. It has one rainy season with a mean annual rainfall of about 2000mm spread rather erratically between the months of April to September. Three sites **Adaboya**, **Dobile Yirkpong** and **TabeEre** were studied in this vast region.

**Adaboya** is located in the Bongo District of the Upper East Region. It has an estimated population of about 1,500 people comprising about 133 households. The community has neither a health facility nor a post office and is only visited by an agricultural extension worker. The settlement is located about 8 kilometres away from the main road hence does not have easy access to the nearest health facility nor other social service.

Poor soils coupled with lack of social services have promoted excessive out-migration of the youth to larger communities to sell their unskilled labour. Remittances by the immigrants back home keep the aged parents and young siblings alive. All the fertile conditions for poverty and ill-being to thrive seem to have been created in Adaboya. Indeed, the Bongo District is noted as the poorest of the poor districts in the Upper East Region.

Although **Dobile-Yirkpong** is a suburb of Wa, the Regional Capital of the Upper West Region, it fails to portray common urban characteristics<sup>2</sup>. Dobile-Yirkpong does not have

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<sup>1</sup> Because of its highly rural characteristics, in an urban setting, the research team chose to classify the study site a rural community.

the social services such as primary schools, sanitary facilities like toilets and well constructed drainage system and electricity. The community depends on hand-dug wells believed to be infested with guinea-worm for domestic use yet adjacent to the community is a well laid out and developed government Housing Estate accommodating most of the senior civil servants. It is from this estate that the inhabitants of Dobile-Yirkpong go for potable water (pipe-borne) when the wells dry up in the usually long dry season.

The people of Dobile-Yirkpong are farmers - in both crops and animal husbandry. Being a suburban community a significant proportion of the male population also engage in the provision of services such as masonry, carpentry, bicycle repair, security guards or watchmen for business places or for the more affluent residents. The women on the other hand are mostly engaged in trading of agricultural products such as vegetables, groundnuts, charcoal and firewood. They also help their husbands on the farm.

**Tabere** is only one of the four communities brought together for the study; the others are Orbili, Kuowob and Bagru. Tabere was chosen for the name of the study because it was in that community that the others met and its chief is the senior most of the four divisional chiefs in the area.

Tabere is located in the Lawra District of the Upper West Region. It has a population of approximately 1162 making up about 145 households.

The houses here are dispersed to allow enough space around every house for farming. It is well known that farms around houses in this region, and for most parts of Northern Ghana, give the highest yields. This is only understandable when one realises that refuse, which is mostly made of organic material, is thrown away around the house; and that this refuse decomposes into manure and enriches the soil. Farms far away from houses hardly get such treatment just described; yet they are repeatedly cultivated with no fallow periods because of land scarcity.

The only school (a primary school) is located in the geographical centre (approximately) of the four settlements, which are about one and a half kilometres away from each other. There is neither a clinic nor a postal facility. However, only two of the settlements, Kuowob and Tabere have bore-holes provided by the Catholic Church.

The communities are located about four kilometres away from the Hamile-Nandom-Lawra-Wa-Kumasi trunk road. For health services the inhabitants of these settlements have to go to Lawra, about 9 kilometres away.

The four settlements are close to the Black Volta River, which the people see as a great asset because some of the people engage in fishing in the lean season and also do dry season gardening. These activities do not only keep some of the young men busy during the dry season but also give them additional income and dissuade them from migrating down south during the off-season.

It appears as if, from the description of the sites studied, inherent factors peculiar to each of the sites contribute to determining the well-being or ill-being and poverty state of the community members.

Finally, the following tables indicate the number of groups, individual and institutional case studies conducted at each site.

**Table 2.1 Number of Discussion Groups at the Study Sites**

Site	Poor				Other (specify)									
	Men	Women	Youth	Sub-total	Youth	Teachers	Leaders	Mechanics	Disabled	Male Literate	Female Literate	Mixed	Sub-total	Total
<b>Rural Sites</b>														
Asukawkaw	1	1	2	4	1				1				2	6
Doryumu	2	2	-	4	1					1	1		3	7
Babatokuma	2	1	1	4		1						1	2	6
Twabidi	2	3	-	5			1					1	2	7
Dobile Yirkpong	2	3	-	5										5
Tabere	3	2	1	6									1	7
Adaboya	3	3	1	7										7
<b>Urban Sites</b>														
Teshie (Annae)	2	2	-	4	1								1	5
Atonso Bokro	2	2	-	4				1				2	3	7
<b>Total</b>	<b>19</b>	<b>19</b>	<b>5</b>	<b>43</b>	<b>3</b>	<b>1</b>								<b>56</b>

Source: Site Studies, March 1999

**Table 2.2 Number of Individual and Institutional Studies at the Study Sites**

Site	Poor				Other (specify)						
	Men	Women	Youth	Sub-total	Poor - richman	Poor woman - rich	Poor Youth	Richman - poor	Rich woman - poor	Subtotal	Total
<b>Rural Sites</b>											
Asukawkaw	1	1	1	3	1	1	-	-	-	2	5
Doryumu	1	1	1	3	1	1	1	-	-	3	6
Babatokuma	-	1	-	1	1	1	-	1	-	3	4
Twabidi	1	1	1	3	1	1	-		-	2	5
Dobile Yirkpong	-	1	-	1	1	1	-		-	2	3
Tabere	-	-	-	-	1	1	-	1	-	3	3
Adaboya	-	-	-	-	1	1	-	1	2	5	5
<b>Urban Sites</b>											
Teshie (Annae)	1	1	1	3	1	1	-		-	2	5
Atonso Bokro	1	1		2	1	1	-	1	-	3	5
<b>Total</b>	<b>5</b>	<b>7</b>	<b>4</b>	<b>16</b>	<b>9</b>	<b>9</b>	<b>1</b>	<b>4</b>	<b>2</b>	<b>25</b>	<b>41</b>

Source: Site Studies, March 1999



### 3.0 PERCEPTIONS OF POVERTY: WELL-BEING DEFINITIONS & TRENDS

*"Poverty is as sweet as honey but too much of it bloats the stomach".<sup>3</sup>*

(Karim Abogubila Karibo, March 1999)

The old adage which states that the one wearing the shoe knows better where it pinches most could not be more suitable to describe this chapter. In this chapter we are only writing what the poor and the rich say, about poverty issues and how they perceive their situation; their views on what has been and what the future will hold.

#### 3.1 Well-being and Poverty

In **urban areas** well-being has varied definitions; but these definitions appear to be influenced by societal demands - tangible property, money, rented accommodation - and language. Definitions are based on their level (in terms of quantity) of ownership or non-ownership. The only intangible properties that were considered are employment and sickness.

One fact that has been abundantly proven beyond doubt is that communities have definite categories of well-being or poverty. The number of levels appears to be related more to the language used or ethnic group. For instance, the people of Teshie had seven levels of well-being, the people of Atonsu Bokro categorised well-being into six<sup>4</sup>. The following are the definitions with their literal meanings given by the people of the urban sites:

Teshie (Annae) (mixed group):

- *Shikatse* - Owner of money
- *Niatse* - Owner of property or things
- *Fakefa* - Half and half (midway between rich and poor)
- *Eeboehemoden* - Those doing trying hard to make ends meet
- *Ohiafoo* - Poor
- *Eebenoko* - Without anything
- *Denfolotse* - One with empty hands

Atonsu Bokro (male definitions):

- *Adefoo* - Those who are not in need of anything.
- *Ateyiefoo* - Someone living in a rented flat but has his own car.
- *Totobiribidi* - Someone who is able to rent a room, to provide meals for the family and pay children's school fees.
- *Ahokyere* - Someone who might have property but cannot make any savings because of low income.
- *Ohiani* - Someone without work and money.
- *Ohiabubroo* - A situation where a person has no work and is very sick without anyone to cater for him/her.

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<sup>3</sup> Karim Abogubila Karibo was a poor man and has become rich. From his experience he says that poverty teaches one a lesson, however too much of it destroys the person.

<sup>4</sup> The people of Teshie speak Ga while the people of Atonsu Bokro speak Twi.

Generally, however, the *Ahiafo* is the common term used to mean "poor people" but its extended meaning is "people who are unable to satisfy their needs let alone the needs of others". By implication these are people who cannot offer charity.

On the contrary the women of Atonsu Bokro defined well-being which reflects the concern of women for their husbands, household, and community in general. Their definitions were the following: "one who has money and all other necessities in life such as a good husband, a good job, peace in the household and in the community". Yet Efua Ayirbea is convinced that she can get out of poverty if she does not marry (see Box 1). Another criterion, which is similar to one identified by the men, is "one who is able to give money to the church and/or charity." Conversely, the women defined ill-being (poverty) as not having money, food or a stable job and being vulnerable to ill-health and disease.

### **Box 1 - A Poor Woman**

Name: Efua Ayirbea  
Age: 45 years  
Site: Teshie

Efua Ayirbea has never been to school before. She suffers from poor health and is often sick. Initially she helped her mother to smoke and sell fish. However, she is no longer doing this because of her mother's death. She buys food and supplies on credit. For 5 months now she has not been able to buy from a woman she used to buy from at Tema because she owes c200,000. Efua said, "the woman came to ask about the money only yesterday."

Efua has five children. Her third child is the only boy. At the age of 20 she had her first child with her boyfriend at the time. One of her children has since died.

She has never had a husband who could help ease her burdens. She said "I've married three men I'm not ashamed to say that". Her eldest child, who could help her out, is not working because she herself is not working. She lives on charity and buys on credit.

She has resolved not to marry again because all the three men she ever married resorted to drinking. Her mother usually does not consent to the marriage so the men do not support her.

Ms. Efua Ayirbea thinks that the best way for her to come out of poverty is to stay alone without marrying. Apart from this she cannot think of any practical way of coming out of poverty.

Whenever she buys on credit she settles her debts only when someone does her a favour and is able to give her some money.

The categories and criteria used for placing households are as varied as there are groups. Whereas three categories were identified by five groups in Teshie, three groups identified eight categories in Atonsu. The difference in the number of a categories between the two urban sites could be related to the language and not necessarily that the categories do not exist in both sites (ref. Footnote 3).

Generally, urban poor base their criteria of well-being/rich mostly on ownership of property such as cars, houses, good dresses and money. In addition to these the young women think owning a Forex Bureaux and a Communication Centre are imperative. However, the older women and the young men agree absolutely in identifying a

behavioural trait to the well-off or the rich. Both groups perceive a household in the rich category as not fearing or respecting anybody. Children who are often concerned with schooling see the ability of one to establish a private school as being rich. However, they also perceive a poor household/person as one which or who does not want to work; the story of Kwabena's story, like many others, does not confirm the assertion (see Box 2).

### **Box 2 - Poor Man, Atonsu Bokro**

Name: Kwabena Sammy, Age: 22 years

My parents separated very early in my life and my mother left for Nigeria so I started school in 1985 when my mother returned from Nigeria but I had to stop when I was in Primary 5 because of my mother's sickness. After leaving I helped my mother in selling uncooked rice and salt in order for us to survive. I later started selling ice water but it was not any more profitable.

After this I became a driver's apprentice which cost an apprentice fee of ₦30,000. Unfortunately my master was not allowing me to join him in his daily trips so I collected my fee and looked for a new master to teach me how to drive. However unfortunately soon after I learnt 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.

It seems like since I was born my life has been full of sad stories. 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. The basic things I need in life are my own room to sleep, clothes to put on and ability to provide sufficient food for my myself.

I don't want to go to the lorry station to depend on the drivers there because I hate to be with them because I do not want to copy their smoking habit. Some of my friends have rich mothers who have been able to put them up in their own houses and they are living better than I do. Unfortunately for me my mother is not in a position to help me. I do not envisage myself coming out of this situation easily. I can only come out if I have a lorry to drive, but currently there are few such opportunities in the system but I will keep on searching for one in the hope that I can improve my situation.

At the extreme, all the groups have set criteria for the poor as those who cannot feed themselves, barely feed their children, have nothing tangible and wear tattered clothes. Similarly, all the groups categorise the poor households as those "at the dying point." The criteria for categorisation include having nothing, no money and no food and being dependent on others.

In both urban centres, (Teshie and Atonsu Bokro) similar proportions of households were allocated to the various categories irrespective of the number of categories. The trend reflects small proportions in the rich category and very large proportions in the poor category. These allocations are more pronounced in Teshie than in Atonsu Bokro. The less pronounced state in Atonsu Bokro could be attributed to the larger spectrum of categories than that of Teshie.

Among the seven **rural sites** studied there are as many languages as there are sites. Variations in the terminologies used are therefore not unexpected. Nevertheless, the meanings of the terminologies in the English language mean the same within groups and among sites. Most of the terms used to describe the concept of well-being focus on owning money or property. In the Northern Savannah Ecological zone however, well-

being is described more in abstract forms such as being comfortable. *Anganomefuna* means one is living well, - *Fozena veEla* means one's mind is at peace - *Fote Evo gane Ziyen*, *KpEsong* - 'enter well', - *Gyinsong* - "to sit well" or be in comfort. Conditions such as *Ba naherima* - "They are suffering (the very poor), *Ba na nongo la so beena* - "their poverty is better" demonstrate that ill-being is seen as uncomfortable or less fortunate.

The concepts of well-being and poverty are better understood in their categories. Generally, the number of categories of well-being varied between groups and between sites but the overall meanings were the same with a little variation among sites. Examples of the different terminology used in each of the three ecological zones are shown in Box 3 (a-d).

### Box 3

#### a) Local terminologies and definitions from COASTAL SAVANNAH (Doryumu)

<i>Sikatse (me)</i>	- owner(s) of money
<i>Niatse (me)</i>	- owner(s) of property or things
<i>Fakefa</i>	- half and half
<i>Benesa</i>	- as required, as appropriate
<i>Hieotse (me)</i>	- sick people
<i>Neniabenutsismi</i>	- people without work
<i>Zoobomeahe</i>	- are well to do
<i>Ohiatse (me)</i>	- one/those without accommodation
<i>Neniabetsu</i>	- those without accommodation

#### b) Local terminologies and definitions from the NORTHERN SAVANNAH ZONE (Adaboya)

The men's group stated that '*Ba seba son sebame*' which means 'there are some better than others' or simply that all people in their community are not equal. They identified the following categories:

- The *Nerekeglonu* (the weak and physically impaired)
- The *tarema* (the struggling person).
- The *Nasa (the poor)*.
- The *Bontata* (thing owners).

The women identified three main categories with the last category having 10 sub categories:

- *Bon teri duma* meaning "property owners".
- *A so beena* meaning "He/she is better."
- *Nasa* meaning "suffering."

The youth gave three categories of well-being:

- *Nerekeglomu* or *Tarendum* - "The weak or physically disabled"
- *Bontata* - "Owner of things"
- *Nasa* - "the poor"

#### c) Local terminology and definitions from TRANSITIONAL ZONE (Asukawkaw)

##### Twi

<i>Sikani</i>	Owner of money
<i>Asetenamuye</i>	Life is okay (trying)
<i>Ohiani</i>	One who is in need
<i>Oyarefo</i>	sick person
<i>Obonebommodentries</i>	does his best

##### Ewe

<i>Egator</i>	Owner of money
<i>Ekododo</i>	state of emptiness, poverty
<i>Ehiator</i>	one who lacks
<i>Agbagbadzela</i>	one who does his best

#### d) Local terminology and definitions from the FOREST ZONE (Atonsu Bokro)

- Ohia Bubroo - the very poor
- Ahiafoɔ - the Poor
- Ahokyere - facing difficult times
- Mmɔdembɔfoɔ - 'Playman' or someone who fools around with his money
- Asikafoɔ - the rich
- Adefoɔ - the very rich

In the allocation of proportions of households to the categories of well-being/ill-being in the rural sites, the trend is similar to that of the urban communities - fewer households in the well-off/rich, increasing gradually to large proportion of households in the poor/very poor (or last category), refer to Annex I, Table 2 and 3 to illustrate this point.

### 3.2 Causes and Impacts of Poverty, Ill-being and Linkages

Poverty and ill-being was attributed to numerous and varied causes and a whole range of consequent impacts. The two **urban sites** identified four main causes of poverty/ill-being namely; too many dependants, unemployment, illness and too many children (Refer to Annex 1, Table 5 - Peoples' perceptions of Causes of Poverty). Other causes outside the four main ones include confiscation of land and over-selling of farmlands by the elders, bribery and corruption, high cost of living, ostentatious lifestyle and lack of bumper harvest (of fish).

The state of life in urban communities is invariably determined by the money economy. The implication is that one's well-being or ill-being is determined by the amount of money one has. This condition is also dictated by one's employment status. Thus, any factor that impinges on money influences one's state of life. Thus, the four causes of poverty or ill-being running through all the groups studied in the two urban sites are not a surprise. For example, a young employed fellow will be worried about the number of dependants he/she has to care for. Similarly, he/she may choose to have fewer children so that he/she can take care of them very well. In the examples just given the determining factor is the income that the young fellow earns and not necessarily that he/she does not like many people (dependants and children) around him/her.

The impacts of poverty or ill-being in urban areas were also many and varied. They, however may be grouped under Psychological, Social or Behavioural, and Physical impacts (Refer to diagrams in Box 4).

Psychological impacts include - stress, madness, sleeplessness, jealousy, lack of respect  
Social or Behavioural Impacts were - theft, prostitution, broken home  
Physical Impacts were described as - sickness, death,

Many of the causes mentioned in urban areas such as unemployment, lack of money, illness and too many children were also identified in **rural areas**. However rural people tend to focus more on agricultural and environmental factors such as low yields, food insecurity, infertile land, lack of rains and bush fires as being the main causes of poverty. In addition, the Northern part of the country also mentioned animal diseases and cattle raiding, and cultural practices such as early marriages, migration of the youth, and being branded witches and wizards as causes of poverty (Refer to Annex 1, Table 5).

With respect to gender differences in perceptions of poverty it is apparent that men, in both rural and urban areas, rarely point to their wives as being a contributor to their poverty. However, women in both types of communities mention that the behaviour of

their husbands is often a cause of their poverty. They cited alcoholism and the giving of money to their girlfriends as major issues as is stated in the TabeEre report (p15) thus:

*"The women blame the increasing alcoholism of the men as a cause of many of their woes describing how their husbands often force them to give the money they have made from trading and firewood collection to the men, who then go and drink it all."*

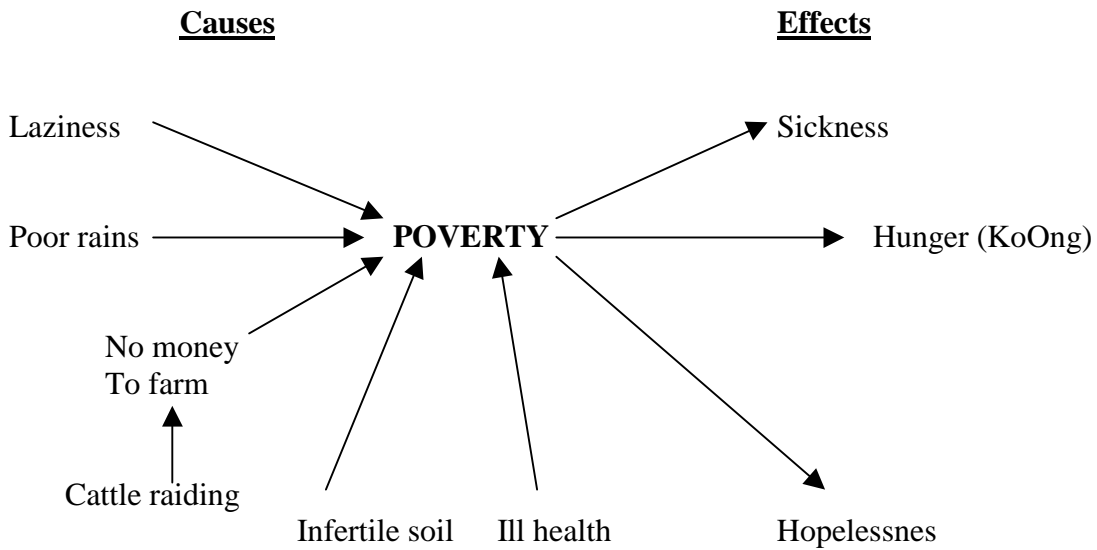
It appears that the women seem to have a broader understanding of the interrelationships between poverty and well-being and social circumstances than the men as is obvious from the intricacy of the diagrams (Box 4).

Boxes 4 (a-c) bear testimony to the wide variety and number of causes and impacts of poverty in the rural sites. The **rural** communities appear to have taken a more critical look at the causes and impacts of poverty than the people in the urban areas. This could be attributed to the fact that poverty is so widespread and intensive and that a critical view of the causes could not be avoided. However, despite this greater intensity of poverty in the rural areas it appears that the poor have more coping strategies to fall upon than the urban poor. The economy in rural areas is still largely subsistence based whereas money dominates the economy in the urban sites. This situation means the rural poor are better set up to produce their own food and utilise the environment to their advantage for survival. The urban poor do not have these coping strategies (see section 4.4).

Also lacking in urban areas is a strong social network of families and neighbours to help in times of hardship. Social cohesion is stronger and still of great value in rural areas (see section 4.3.4).

**BOX 4 (a-c) - Causes and Impacts of Poverty**

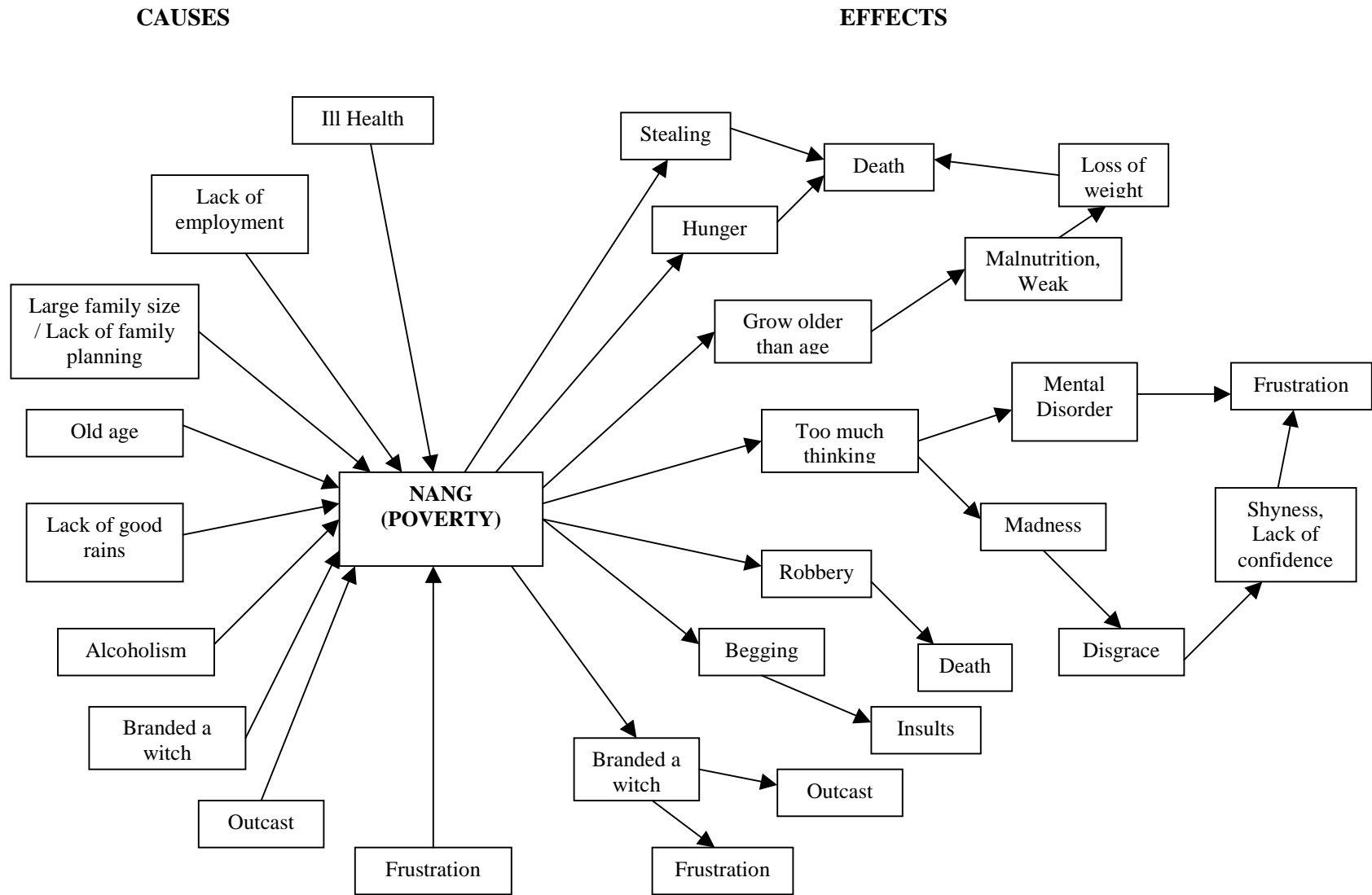
**a) Causes and Impacts of Poverty as perceived by men in TabeEre**







**b) Causes and Impacts of Poverty as perceived by women in TabeEre**



**c ) Different group's perceptions of the Causes and Impacts of Poverty in Doryumu**

Group	Causes of Poverty	Impact of Poverty
<b>Literate men</b>	Idleness	High school drop-out rate (loss of education); Unable to pay school fees
	Unskilled labour	Malnutrition
	Teenage Pregnancy	Children don't attend school because must help their parents
	Unemployment	Lack of materials and possessions
		Inability to pay bills
<b>Middle-aged Women</b>	Lack of good, stable employment	Separation and divorce
	Lack of capital	Migration
		Theft & dishonest deeds
		Hunger
		Less inter-marriage
<b>Literate Women</b>	Infertile land	High school drop-out rate (loss of education); Unable to pay school fees
	Bad weather	No market
	Unemployment	Prostitution
	Many Children	Teenage pregnancy
	Polygamy	Poor harvest
<b>Elderly People</b>	Many children	Malnutrition
	Lack of good management	Sickness
	Sickness	Divorce
	Unemployment	Death
		High school drop-out rate; Unable to pay school fees
<b>Men (Young &amp; Old)</b>	Bad weather	Lack of respect; can cause some to commit suicide
	Unemployment	Hunger
	Sickness	Stress - can lead to suicide or madness
	Laziness	
	Lack of education	
	Bad behaviour	
<b>Children</b>	Poor development	Theft and crime
	Unemployment	Sickness - may lead to death
	Laziness	Malnutrition - sickness; death
	Infertile land	Poor care of children - sickness, truancy, drugs, prostitution

Source: Doryumu study, March, 1999.

From Annex 1, Table 5 some of the most common causes of poverty among the seven rural sites include:

- i) unemployment; for some groups the remote cause of this is lack of employable skills or lack of employment opportunities
- ii) lack of education
- iii) poor soils / infertile land
- iv) lack of capital / lack of financial support
- iv) poor rains / weather failure
- v) ill-health / sickness / illness

Causes of poverty that are not so common with groups in rural areas were:

- i) high cost of living
- ii) death
- iii) many children
- iv) laziness
- v) deforestation

- vi) poor access road to farms and food producing areas
- vii) old age

It is worthy to note that causes such as death, many children, old age and alcoholism were common only with women's groups indicating the female's clear concern about the state of the family. Men are more concerned with secular and tangible issues such as employment and inputs to improve agricultural production.

The most frequently identified consequent impacts of these causes in **rural** sites are:

- Physical - Ill-health, death, food insecurity
- Psychological - Stress, madness, broken homes
- Behavioural or Social - Theft, Crime, Drunkenness, Prostitution, High school dropout

These causes are, therefore, not too different from responses in urban areas.

But some rather rare and interesting impacts were identified as follows:

- i) lack of planning
- ii) branded a witch/wizard
- iii) inadequate land for farming purposes: this is particularly interesting or surprising because from all previous population, land use, soil fertility and economic studies it was expected that land shortage would have been a common cause or impact in all the rural sites studied. Ironically this was not the case. The most plausible explanation is that land is considered as something natural and its size cannot be altered. What is taken more seriously is soil fertility (this has been identified already as causing low agricultural output). What the rural people have failed to do (from the study) is to relate population increase/size to this 'unalterable' land size.

Between the urban and rural communities obvious differences have been identified with respect to the cause and impact studies. Urban dwellers put more value on social services and facilities, owning tangible property like houses, cars, money, and some intangibles such as ostentatious lifestyle, cost of living or dependency ratio. However, rural people emphasise agricultural inputs, soil fertility, access to capital (for agriculture mostly), and behavioural patterns that disturb their humble social life - broken homes, stealing, displacement, lying and suicide. It would seem again, that the causes and effects of poverty are related to the level of urbanisation of the society and the degree of reliance upon the environment for one's livelihood.

The only study site that was able to capture scoring and ranking of causes and effects of poverty is presented in Box 5.

<b>Box 5</b>					
<b>a) Scoring and ranking of causes and impact of poverty, perception of the youth in Adaboya</b>					
<b>Causes of Poverty</b>	<b>Scoring out of 40</b>		<b>Impacts of Poverty</b>	<b>Score out of 40</b>	
	<b>Score</b>	<b>Rank</b>		<b>Score</b>	<b>Rank</b>
Poor yield due to poor rains and high desertification rate	15	1st	Inability to cater for children and its consequences	16	1st
Lack of jobs due to illiteracy	9	2nd	Ill health and death	9	2nd
Lack of Farm Inputs	6	3rd	Sorrow or Sadness	9	2nd
High Birth Rates	4	4th	Madness	2	3rd
Unprepared and Early Marriages	3	5th	Anger	2	3rd
Excessive drinking	1	7th	Drug Abuse	2	3rd
Excessive Drinking	2	6th			
<b>Total Score</b>	<b>40</b>			<b>40</b>	

*Source: Focus Group Discussion with the youth at Adaboya, March 1999*

From Box 5, which is from the perspective of the youth in one community, it can be seen that poor yields and their root causes were ranked first with the explanation that if the yields are good they could work hard and solve all other problems. The lack of jobs and illiteracy were ranked second and they explained that if they had alternative jobs they would be able to take care of the children. Excessive drinking and expensive funerals were ranked lowest and this too they explained are causes of poverty but only for a few of them.

With regards to impacts of poverty the most serious is the inability to cater for children. They explained that this has a long chain of effects on the youth and their children. In the long run, the adults also suffer because their children would not be able to cater for them when they are not well brought up. Ill health and sorrow follow in the rank and this is because poverty leads to these things directly and almost everybody encounters them once he/she is poor and they are not comfortable at all. With respect to madness, they said it is extreme and affects very few. It is dangerous when one gets to that extent but only a few do. Anger and drunkenness are widespread however but others may drink or be angry without necessarily being poor. Anger, drunkenness and madness were thus ranked last.

Other sites were not able to capture this aspect of the study because of limited time, high attrition rate of group members at group discussions and the difficulty in ordering/ranking these causes and impacts. To many of the participants, most of these cause/effect factors are so intertwined that it is not easy to isolate and rank them. Most of the communities were able to identify the cyclical nature of poverty - how a cause of poverty may also be an effect and vice versa. Also, what may be said to be a cause at one community is highlighted as an impact in another site.

Table 4 in Annex 1 highlights the urban and rural communities' perspectives with regards to time trends in poverty. Both the urban areas claimed an increase in poverty whereas in rural areas 57% (4 out of 7) of the sites declared an increase in poverty, 2 sites felt that there had been a minor increase and only one site said that there had been no change. No sites claimed that there had been any improvement in the poverty state. This table seems to confirm the previous

statement that the level of poverty experienced in urban areas tends to be more severe than that of the rural communities due to the rural sites greater capacity to cope.

### **3.3 Security, Opportunities, Social and Economic Mobility, Social Exclusion and Social Cohesion, Crime and Conflict**

This section of the study was not adequately covered. It was realised by the research managers during the collation of the site reports that only the northern group covered the above issues. The other groups appeared to overlook this whole section because they seemed to focus on pages 44 - 50 of the original Process Guide given to each group to direct them in their fieldwork. These pages (section 10.4) provide the desired structure of the final site reports but unfortunately it makes no mention of issues related to Security, Opportunities, Risk etc. It jumps from 4.3 Changes in well-being categories, criteria and proportion of households (p46 of guide) to 4.4 Causes and Impacts of Poverty thus the other two research groups omitted any research on the above topics.

The difficulties associated with the proper administration of this section have been well captured by the team at Adaboya thus: "*it was with considerable difficulty that the women understood the issues in this section. This stemmed from the fact that the terms have meanings which are quite similar and indeed are difficult to differentiate in the local language*". The extreme difficulty in getting people to understand the concepts or the lack of equivalent local terminologies to match the English ones proved insurmountable in most cases, time consuming for the groups and waning interest in the discussions led to the low coverage in this section. The difficulties notwithstanding, three sites Adaboya, Dobile-Yirkpong and TabeEre, all in the Northern Savannah zone - were fairly adequately covered whereas issues discussed in this section have come up in the discussions of other sections. These will be teased out to supplement what has been done in the three sites.

#### **3.3.1 Security**

Security among the study sites has a latent connotation/implication in the varied definitions of well-being. Generally, definitions like *Bundana* running through the sector, *Niatse* (me) commonly used in the coastal zone, and *Odofo* common in the Middle Transition and parts of the Coastal zones, all mean "owner of property" or "being well-off" have their hidden meaning or implication of having security. The inferred meaning of security here may be limited to 'one who may lack liquid cash but who has assets such as houses, livestock, vehicles, farms and even wives and children in abundance. Yet in relation to well-being a person or household was considered secure when, as the men of TabeEre said "*yelza be damne foe*" literally meaning 'nothing is disturbing you' or that the person has no problems or immediate needs. This therefore describes the overall impression of security in all sites as "*Fozena viela*" meaning 'one is comfortable'.

As mentioned earlier on, direct equivalents of terms from the English language to the local language may not be possible but in most cases phrases, and even proverbs were used to describe security for example as shown in Box 6.

**Box 6****Local Definitions of Security, Risk & Vulnerability - perceived by men and women in Dobile Yirkpong**

<b>Group</b>	<b>Concept</b>	<b>Local Term or phrase</b>	<b>Literal translation</b>	<b>Explanation</b>
<b>Men 41-65 years</b>	Vulnerability	<i>Yelkanga too ngmema</i>	Something may cut	Something unknown or uncertain may happen. Be aware.
	Risk	<i>Kye</i>	“But”	An indication of uncertainty in life
	Security/ Vulnerability	<i>Ngmaaga yeleka o puo bon la o so</i>	The monkey says that that which is in his stomach is what he owns	Advises that all a person really has to rely upon in life is what is within him
	Risk	<i>Dabeeng</i>	Fear	To be frightened or anxious about a situation or circumstances
<b>Women 30-60 years</b>	Security			Living happily without fears or problems and having enough money and property
	Security	<i>ka ena ntaalibiri, etare bongyaa</i>	If you have money you can do all things	With particular reference to educating children, attending hospital if sick, hiring watchmen. Money improves security
	Risk			Something which can cause harm (economically & physically)

In some cases security is defined in terms of the factors that ensure security. The men of Adaboya perceived security as *Gugra* (protection) but which has a broader meaning to include spiritual and physical protection from all forms of harm. In the narrower sense security according to them means having property which can be sold out in times of need. This agrees with the people of TabeEre.

Security according to the men of Adaboya has various forms and the types and levels of security vary from individual to individual and from household to household. For the men of TabeEre for example, the greatest form of security is ownership of livestock. They also explain that security varies with the seasons - in a "bad year" - that is a year of poor rains - harvests are poor and the household must of necessity fall on the livestock to sell to be able to purchase food. Since not all households have livestock, security levels thus can easily be differentiated among households.

Women in the rural areas did not perceive their households to be very secure and expressed concern on this matter. However they felt that all households in the village were at equal risk from threats although the richer families are more able to cope with unstable situations. The women mentioned similar risks to those of the men and a few more namely snake bites, thieves, heat in their rooms which they explained can cause ill-health and discomfort, bush fires, infertile land, poor sanitary conditions due to free range defecation. The women, however, seemed to be more aware, or more concerned with, health risks than the men. The women's ranking of the major perceived risks to well-being in the Dobile Yirkpong community put at the top of the list infertility of the land because so much of the peoples' existence depends upon the land and the

land is their primary food source. Women are very concerned about food supply and the threat of hunger.

In TabeEre the women defined security as when you are protected by God. They emphasised the security large families bring explaining that when you have children you will have security in your old age. Like the men, they also defined it as having a peaceful mind "tieru villa" - patience, and "kanyir" -- not holding a grudge against any person. The women in TabeEre agreed with the men that having regular rainfall brought security, again presenting a strong agricultural focus.

Although out-migration by the youth is not a practice many communities like, in terms of security a household with a number of successful youth who have migrated out is more secure than another household without such youths outside the hometown. The former household gets remittances from the successful children. The practice of remitting the home has even compelled some households in both rural and urban communities to encourage their youth to migrate to urban centres or outside the community altogether although not all out-migrants become successful. Refer to Box 7 for one case study where even though the migrant had remitted support to his brothers and sisters he did not end up very well himself.



## **Box 7 A Poor Man**

Name: Ali Frafra

Age: 80 Years

Mr. Ali Frafra wanted to go to school like his peers when he was a child. His father refused and whenever Ali persisted, he was either molested or severely beaten by his father.

During his early childhood till he was an adult, he was therefore confined in his father's small farm or shepherded twenty cattle belonging to the household. He remained as a shepherd until his adulthood when his younger brother who also had no formal education took over at Ali's request.

Because of harsh conditions at home, he left Kandiga and migrated southward to Gambaga. Both parents had died at that time and was left to the onerous responsibility of fending for his siblings as the second born and the first male child.

Mr. Ali entered into farming at Gambaga for eight years. He cultivated cereals and from time to time remitted his brothers and sisters at home. There was no improvement to his lot. After eight years of farming without any savings, he decided quit his subsistence farming work.

He was so impoverished by family commitments at home at Kandiga that he could not marry at the age of thirty. He was unemployed at the time would therefore not dare to take a wife.

Luck smiled at him later. He was employed as a painter at the State Housing Corporation at Gambaga where he used to farm. Mr. Ali's contract, which was only one year, was not renewed when it expired. All hopes to save towards marriage were dashes. He would not however be deterred. He moved to Tamale to join to Public Works Department as road construction labourer. Another misfortune struck him. He could not control his temper in an argument with his foreman and beat him up. He was summarily dismissed after a short stay.

Upon persuading from a friend, he moved south Dwahoo, near Twabidi. He immediately took up a job harvesting cocoa for a pittance. After one year on this job, the farm owner appointed him supervisor of 12 people. The owner appreciated Ali's commitment and thus transferred him to a bigger farm, which belonged to his father. Ali recounts his hey days when his new boss, Nana Basoa who was the first settler and first chief of Twabidi entrusted with the responsibility of managing his cocoa farm. Women flocked after him, and, in fact, he was a happy man, 'a big man'.

As the dust began to settle, something sad happened. Nana Basoa went bankrupt and sold his farm. The new owner dispenses from Ali's services and he fell from grace to grass. He moved to nearby Kwasiambakrom and took up a job as a caretaker of a farm. He worked here for two years and married his first wife and had a son with her. Due to his inability to bear the hardship, his wife absconded with their son, leaving poor Ali to fight the poverty alone.

Although he retrieved his son, he would not reconcile with him and the marriage was cut short. He married more women but none of them could stay to bear him a child because of his poverty. He later decided to cultivate a 12 acre land which Nana bequeathed to him on account of his hard work and good services he rendered to him.

In 1983, the farm was razed down by bushfire. He has since then been even more impoverished, and would have died but for people's generosity and a nephew's assistance.

Asked whether he has a bank account or any property, he replied in the negative. His only property is his nephew in whose ramshackle mud house he stays. His son, now a policeman, has never bothered to remit nor visit him.

Happy moments - The most memorable events in his life were when he collected his first wage ever and when he married his first wife.

Sad events - He cannot ever forget when he lost his parents and also, beating up the foreman at PWD is an act he has regretted doing. One other event is when Nana Basoa's farm changed hands. The final sad event is when he became blind recently.

Hopes and aspirations - Mr. Ali Frafra has no hopes and aspirations. He is now praying for death to lay its hands on him.

*Source: Twabidi study, March, 1999*

Insecurity, or households at greater risk, have been associated with the type of materials used in building houses. The site reports from Babatokuma (Transition Zone) and TabeEre (Northern Savannah) have identified households living in houses with thatch roofs as being at greater risk from bush-fires. Money is perceived as a great source of security because with money, one can solve all one's needs such as food, clothing, cost of health services, educating the children, etc.(TabEre). Again, since not all households have money there are differences in their levels of risk/security. Moreover, when risk factors like unreliable rains, ill-health, food insecurity, deadly diseases like HIV/AIDS, desertification and environmental degradation are factored into the assessment scale then differences among households can vary greatly.

In as far as the trend in risk/security is concerned, the general view is that the trend is on the ascendancy. There are a few disagreements however. One cannot but agree with such farming rural communities like Adaboya that have for some time now suffered from perennial famine/hunger because of poor rains, declining soil fertility and increasing population, that food security is a *prima facie* variable in measuring security patterns over a period. The urban people also perceive a worsening security situation as they count on the growing number of people out of jobs or with no apparent job openings in sight (Atonsu Bokro and Teshie site reports confirm this). Between men and women, it is generally accepted that the women are doing better than the men. The argument is that women engage in all sorts of income generating activities that give them better security in terms of well-being than their male counterparts. In the Northern Savannah zone women have now taken over control of one great source of income from their men - sheanuts - a practice which was unknown in the past.<sup>5</sup> As expected the women do not wholly agree to this assertion. Their position is that men are still in control of affairs and that when the men borrow from women they deliberately fail to pay back.

Both male and female however agree that insecurity is worsening for children. This is attributed to the inability of parents to take care of the children because of the declining economic performance. The children migrate too early to the urban centres. Parents are also finding it extremely difficult to pay school fees.

Although the men in particular think that risk levels were the same for all households the argument was based on natural risk factors such as poor rain, bush-fires and declining soil fertility. Box 8 illustrates the forms of security in life as perceived by different groups in Adaboya. In a way Box 8 also indicates factors that cushion shocks.

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<sup>5</sup> Sheanuts are now being exported. Sheanuts are now also counted under the crops of Cocoa Marketing Board. This recognition has given sheanuts a higher economic value and hence an economic price. Several buying agencies are organising women to pick and sell the nuts.

**Box 8 Forms of security in life as perceived by different groups in Adaboya**

Form of security	Group 1 – men	Group 2 – youth	Group 3 - men	Group 3 - women
Sacrificing to the shrines and ancestors provides	*			
Trees protect their houses from being destroyed by severe rainstorms	*			
Having many wives and/or children	*			*
'Willinga' (soul guardian) or what may be called a person's star	*			
Bangles 'saba' and rings which have magical powers to protect them	*			
Livestock i.e. cattle, goats, sheep, pigs and fowls which can be sold at critical times to bring in money	*			
Government or NGO will soon construct an irrigation dam		*		
Formation of a youth action group to make a difference in the town		*		
Children will be successful in school so they will be able to support them in their old age			*	
NGO support - infrastructure development			*	
Direct road will be constructed to Bongo to improve business & trading			*	
Having enough food to eat				*
Having a stable job				*

Source: Adaboya study, March 1999

### 3.3.2 Opportunities, social and economic mobility

In the three rural sites in the Northern Savannah Zone opportunities they perceive which would improve their lot include land, economic trees and livestock farming. The people however quickly realised that even though land is available, its fertility is rapidly declining and with unreliable rains land is not such a great opportunity to rely on. Thus it is the opinion of the men that they can only exploit the land to the maximum if help from outside<sup>6</sup> is obtained.

By consensus it was agreed that opportunities for social and economic mobility have decreased generally but, particularly for the poor. It must be noted that opportunities have been drastically reduced to a limited range - to reflect what is within the environment. The identification of such a limited range of opportunities substantiates our earlier assertion that most people could not appreciate or comprehend the concepts of this section, maybe because of language conscription. However, teasing out from the site reports of the other seven reports it is the general view that opportunities are on the decline. A general complaint is that education is not only expensive to pursue these days but that performance in our educational systems is getting poorer and poorer. There is also concern that there are no job opportunities (Teshie and Atonsu Bokro).

Nevertheless, all the case studies involving people who were poor and are now well-off have stated categorically that the poor can get out of that state (refer to Box 10). Those who are poor and those who were rich/well-off and are now poor tend to revert to the spiritual/religious aspect and state that "if God permits/allows". Others think that obtaining capital will do the trick (see Box 9, Afua Florence - A poor woman).

<sup>6</sup> This does not only imply help from abroad but it connotes help from the District Assembly or outside the district.

### **Box 9 - A poor woman**

Name: Afua Florence

Age: 34 Years

Afua was born into a poor family and was the eighth child. She was very much interested in going to school, and so right from the beginning (as early as Primary 2) she started selling iced water to pay her school fees and other expenses. When she got to Primary 4 she realised that the money she was making from iced water was not enough to pay her school fees so she dropped out of school.

“A woman I befriended near my house started giving me pineapple to sell on commission. This gave me enough money to fend for myself. I became attached to a cobbler with whom I had three children. He later lost his job and life became very unbearable. The little I got from the pineapple was not enough to feed five of us. After a month in this condition he deserted me. Now I don't know his whereabouts but I have fed the children and my parents and three siblings out of the little I get.

My main problem is lack of money. She explained that if she had capital she wouldn't be poor today, because she could trade well, rent decent accommodation, pay her children's school fees and eat well.

“If things should continue in this condition then I don't have any hope because my children are going to be worse off than me”.

*Source: Case Study, Atonsu, March 1999*

### **Box 10 - A Poor man, now Rich**

Name: Kwasi Frimpong; Date of Birth: 1961 (38 years)

#### **Events of Significance**

- Abandoned fitting apprenticeship and left for Nigeria in 1983.
- Returned from Nigeria in 1986 and married Mary Frimpong
- Between 1986 and 1989 had a baby boy-Dominic and a girl-Agatha.
- Left for Israel in 1991 and returned after six years.
- Had a third child (Emmanuel) who is four months old.

Kwasi has two houses, two taxis, two corn-mills, fixed deposit of ₵50 million with the Ghana Commercial Bank, has undisclosed account in Denmark.

His aspiration is to be able to offer his children the best education possible. (First two children currently attending an International School.)

He left his mechanic's apprenticeship because of disinterest and in order to seek greener pastures in Nigeria as his peers had done.

#### **Advice on how someone can escape poverty**

A lot of hard work and dedication will be necessary. He advises against laziness, and suggests that the economic use of the few resources available to you, coupled with financial savings to enable investment in income generating ventures could get one out of poverty. He also thinks farming, which most of modern day youth shun, could help in the fight against poverty.

Ironically, he advises against travelling outside the country since the amount involved can be enough to enable a good start in life here.

### 3.3.3 Social exclusion

Social exclusion is an accepted phenomenon in society today. The concept is understood as *Te iru na ber* (we have removed him/her i.e. the person has been excluded) among the people of TabeEre. The men of Dobile Yirkpong claim that social exclusion does not exist in their society, yet at the same time they accept that social cohesion is on the decrease therefore with increasing social exclusion.

All the groups were able to identify those who suffer most from social exclusion, namely: epileptics and those with leprosy because they believe the diseases are highly contagious and that persons with such diseases are necessarily witches/wizards. Thieves are considered social misfits and a threat to the community; as are rapists - their act is immoral and an offence against the land, the ancestors and the victim. Adulterers are only reintegrated into the community when they have paid the fines and charges (culturally) imposed on them. The fine is called *pasan* (vagina debt) and is paid to the husband of the victim. Traitors are also excluded from the society. Someone in the poorest of the poor category is also socially excluded as Alhasan states, "A poor man has no friends" (see Box 11). Women in all the sites seemed to be particularly sensitive to this, for example, in Twabidi (p11) the women described how if you are poor you receive no respect from anyone and are neglected by your family. In TabeEre (p15) the women described the shame which comes with 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."*

In Dobile the women described how poverty leads to an "*inability to participate in social activities.*" Men also mentioned this factor and stated how if you are poor your opinion is not sought or taken at community meetings etc and you are seen as worthless and are thereby excluded from the goings on of the community.

**Box 11: A Poor Man**

Name: Alhasan Zakari  
 Age: 50 years

Background

Mr. Zakari completed *Makaranta* (local Arabic school where the koran is learnt). He has six children but only two attended formal education, one boy attended school at Tamale and a girl at Babatokuma. He began life as a mason but has now become a poor farmer. Alhassan described poverty (*ohia*) as a person’s “inability to get money for farming in order to feed himself, his wife and his children”.

“I started work during Kwame Nkrumah era as a mason but life was not all that smooth so I left Tamale to return to Babatokuma to start farming but I wish I had remained at Tamale as a mason, because ever since I became a farmer things have changed from bad to worse. I do not have any friends. How? *Fralankaz* (the Whiteman) says a poor man has no friend. Nobody comes to visit me because I have no money.”

Alhasan said he believes it is possible to come out of poverty “Yes, God can make the rich man become poor one day and vice versa; but I personally don’t have any plans which could push me out of this poverty except God or you people from the big cities.”

The food from Alhassan’s farm is not even sufficient to feed his family so he is never able to sell any of his produce to make money. “At times I work as a farm labourer for other people to get money for other needs. My wife farms along with me and burns charcoal for the family’s upkeep.”

FACILITATOR: Does your wife fight with you because of your poverty?

ALHASAN: No, Dagombas are not like that. For the sake of the children, she will not treat me badly.

**Types of Poverty**

I don’t know of anybody else here who is poor, what I know is that I am poor and I don’t bother myself with others.

**Trend analysis of Alhassan’s life**

Now	Ten Years ago	Ten years to come
I am now very poor and life is not worth living.	Life was far better than now. The land was rich and I had more strength to make a large farm.	Only God can determine the future.

Social outcasts can be reintegrated into the community after they have fulfilled certain conditions. These range from fines to the performance of certain rites. However, when one is socially excluded because of abject poverty, reintegration is only possible when one regains wealth. Such is the lot of the poor! Whereas a criminal, like a rapist and others listed above can be reintegrated into society, the poor, whose situation is not his choice has no such chance of ever being reintegrated into the community.

Similarly, those with leprosy and the epileptic do not have the chance of reintegration. Often the impact of exclusion on the victim are not apparent, but from this study it can be seen that the effect can be devastating to the victim. The victims suffer from dejection, depression, loneliness and the feeling of hopelessness. As the intensity increases outcasts suffering from such effects can easily result in psychosis. In some cases like the thief, exclusion can even harden him, making him/her a worse thief. The end result is that the society as a whole suffers. Some victims too leave their natal communities to go to new communities where they are not known.

However, to the contrary, the men of TabeEre and the women of Adaboya perceive exclusion of certain people to have a positive effect on the entire community. Those with leprosy and the epilepsy diseases, which are considered contagious, are excluded to prevent further spread of the diseases. Although the exclusion exercise might be done with all good intentions, it is unfortunate that the community lacks adequate knowledge in the epidemiology of the two diseases. Moreover, the exclusion brought on to the victims cannot be equated to isolation where people with highly contagious diseases such as *cerebro spinal meningitis* (CSM), or cholera whereby people are isolated from or confined to one section of the community and treated with utmost care. In exclusion, the victims are not fed, housed or even talked to. Secondly, the thief who has gone in for spiritual powers (*juju*) to help him/her steal and get away with it, it is claimed, is compelled to undo these spiritual powers when he/she is excluded. Perhaps the most common impact on the excluded, which was not directly captured by any of the groups, is exclusion from community meetings or community decision-making. What the community will have lost is perhaps the hoarded information, intelligence or useful contribution such excluded people could have made at such community meetings. The type of social exclusion practised by the youth of Teshie (Teshie site report) where women and children are excluded from the "lane" meetings portrays the narrative given above.

### 3.3.4 Social cohesion, crime and conflict

The following definitions have been given by the various groups at the three sites:

- *Nuoreyeni* or 'one mouth' or unity; and *Lantaa* or 'come together' by the men. The women also defined cohesion as *Nuoreyeni*. (Dobile-Yirkpong);
- Social cohesion was perceived as unity for both men and women in Adaboya;
- *Wontaa* or 'hear one another' meaning unity or togetherness (Both men and women at TabeEre)

Social cohesion is defined as unity within the community. It is further explained that unity or social cohesion ensures peace and brings community members together. This common understanding of social cohesion runs through all the groups. Manifestations of social cohesion identified are:

- the willingness of community members to contribute (money) to help the needy/poor for health care in times of sickness;
- good response to communal labour;
- high attendance at funerals and contributions to the bereaved family/household to take care of outsiders who came to the funeral;
- contributions (money and labour) towards the provision of some community facilities such as a school block, clinic, etc.

In the **urban** areas social cohesion is demonstrated in the way community members come together to solve a problem - cleaning of gutters, fighting of crime by the vigilante groups and so on though but cohesion in urban areas is lower than that of rural sites.

However, social cohesion is generally on the decline in the **rural** areas. People are becoming more individualistic than before - say ten years back. The reasons given are the general thirst for money, people are more concerned about their immediate needs, the get-rich-quick syndrome

which therefore weakens the ties of extended family members but the worsening economic situation in the country seems to be the main cause of the erosion of social cohesion.

This get-rich-quick attitude of many people seems to be a major cause of the increasing crime wave in rural areas of late. Physical conflicts do not exist but there are social conflicts where the "pull-him-down" tactics are applied; for example the rich use all subversive means to get richer at the expense of the poor. This does not involve physical conflicts.

Therefore it can be said that poverty can lead to a reduction in social cohesion as people try to improve their own situation. They are also not in a position to help others as defined in the site descriptions of social cohesion. It has already been demonstrated that poverty leads to social exclusion and therefore disrupts social cohesion within both rural and urban communities. Poverty has also encouraged the youth to migrate to areas where they will find work (in rural sites) and this process weakens the ties that bind society.

Inter-group conflicts did not surface in the studies but in Babatokuma it was clearly stated that despite the bloody conflict between Dagombas, Gonjas, Nanumbas and Konkombas in the Northern Region, all these ethnic groups had lived together in absolute peace in Babatokuma all this while. The exemplary peace was attributed to the astute rule of the chief and the general understanding among all the ethnic groups living in Babatokuma.

The men of Dobile Yirkpong attribute increase in crime and conflict to the neglect of social norms and taboos resulting in disregard for traditional methods of enforcing law and order to keep crime and conflict in check. If this assertion is true then as the country gets more and more urbanised traditional methods of enforcing law and order will fade. The result then would be increased incidence of crime and conflict.

### **3.4 Strategies to Cope with Decline in Well-being**

No matter how well-off one is there are times when one faces difficulties. The condition so described is termed *Ahokyere* by many groups in the Middle Belt. When a household finds itself in such a situation, temporarily or otherwise, it adopts some approaches or strategies to be able to maintain life or bear the condition. The actions people take to cope with troughs in well-being - termed coping strategies - have been identified by the various groups studied.

Some coping strategies that have been adopted by households are well illustrated in Box 12 showing urban and rural areas respectively.



## Boxes 12 - Coping Strategies

### Atonsu Bokro - Male and Female responses to coping strategies (URBAN)

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

### Dobile Yirkpong - Male and female responses to coping strategies (RURAL)

Women	Men
Pray to God for help and for 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
Help and support each other, esp if someone is sick	Pray to God for assistance
Lack of sanitation - go further into the bush to relieve themselves so that flies will not bring diseases into village	
They go to the Low-Cost housing area to fetch pipe-borne water in spite of the hostile reception	

### Coping strategies at the household level in Dobile Yirkpong as described by women as follows:

Women	Men (as perceived by women)
Keep the house and the children clean	Digging wells so that they can get water as they have no piped water
Undertake petty trading or selling cassava leaves, vegetables, groundnuts, <i>kulikuli</i> (fried groundnut cake) to provide additional support to the family	Weeding around an area to protect it from bush-fires
Collection of cow dung to be used as organic manure for their infertile farm lands	Farming on the infertile land in an attempt to expand food production
Be involved with local group (started by the women almost 1 year ago) called <i>Nuntaa sOntaa pOgotaa olo</i> (NSPO) which literally means "love one another, help one another and cover one another's shame" <sup>7</sup>	Providing capital to their wives when they harvest their crops so that the women can do more trading and help the family when times are hard

Source: Atonsu Bokro and Dobile Yirkpong, March 1999

<sup>7</sup> The theme song for the group *Yelanburuyie Kanyiritele tele, Yelamburuyie Kanyiritele tele, Ayiri Ole Basoma*, means "the town is collapsing, let us build the town, the town is collapsing let us build the town. Collapse is not befitting for us". Such an attitude shows that the women show pride in their surroundings and will work hard to improve standards of living. The women felt that with this support network they are better equipped to cope with a decline in well-being than the men who depend largely on their farms

Interestingly the men mentioned none of the things that the women thought the men did!

The first table in Box 12 from Atonsu Bokro shows the different ways men and women cope with a decline in well-being. While the women seek help and protection from men or from black magic the men turn to borrowing money and sometimes lying and defrauding. Women too may resort to dishonest activities such as theft but more often they try to gain employment even if it is just as someone's servant. The men seemed happy to say that they depend on someone else whereas the women tended to display more faith in God. The men also mentioned collecting money from friends and from people who owe them.

Another group of women in Dobile believed that women are more able to cope with changing life circumstances than men. It is them who maintain the village by cleaning and burning the refuse and keeping the area devoid of defecation. Without such regular cleaning the town would be extremely dirty and unhygienic and therefore hazardous to health and well-being. They described how "*kara emena ka nagwinbele menkare*" which means "you must protect yourself for God to protect you". This shows a very proactive mentality.

Aside from the strategies mentioned in the boxes some households resort to selling some of their livestock, buying foodstuff on credit, preparing soup/stew with very non-traditional "vegetables" or foodstuffs" such as fig tree fruits, kapok leaves and young fruits, etc, or go outright to beg in order to contain the hunger. Other strategies include using child labour on the farm, reducing the number of meals per day to one and helping women in the household to go into all kinds of income generating activities.

As would be expected the type and number of strategies adopted to overcome critical moments are as numerous as there are households and types of condition. What is worth noting are the differences in the strategies between urban and rural areas. Again, whereas concern in the **urban** areas is on social services, overcrowding, social order (see Teshie site report) the rural communities are more concerned with survival - finding food to eat, their environment and resorting to self dependency such as traditional beliefs and norms, traditional medicine and sympathy from community members. Also in the **rural** areas although some strategies may be adopted without ill-feelings the results have, on occasions, been detrimental to the household and the individual. The typical example here is where parents in hardship encourage their daughters to go to the urban areas to work as head porters and remit the rest of the family back home. Often times it is from such remittances that households are able to pay the school fees of the younger siblings. Unfortunately, these head porters, popularly called *kayayoo* undergo all sorts of inhuman treatment such as sleeping rough, engaging in sex for money (prostitution), taking to drugs and so on. The results are devastating - they contract all kinds of diseases including HIV/AIDS, go wayward and never return home, go crazy or even die<sup>8</sup>.

In rain fed agricultural zones and where the rains are erratic and unreliable, the number of households in the various categories outlined in section three varies with the rain pattern from season to season. However, with increasing deterioration of the rainfall and desertification, fewer households are in the well-off category and many more strategies are developed to cope with the worsening situation.

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<sup>8</sup> General studies have been conducted with the street children (and Kayayoo) including and all testify to the assertion.

#### 4.0 PRIORITIES OF THE POOR

*"The antelope says that it is only crying out to the bush to hear knowing that the bush cannot help".*

(Women of Adaboya, Upper East Region, 1999).

The despondency expressed by the poor about their numerous problems has been well captured by the proverb above given by a women in Adaboya. It is the general feeling, or belief, that even if the poor's problems are known no one will come to their aid. The solution lies in trying to help themselves.

Problems of the **urban** poor vary greatly among groups and between areas. However, the common problems are unemployment, lack of potable water and sanitation facilities, frequent power cuts and high utility bills. Here again, the problems are service related. Even some of the problems that do not seem to be common to the two urban sites studied are related to service provision. For example lack of adequate health service (hospital), lack of schools and nursery schools, lack of senior secondary school, inadequate and expensive rented accommodation, inadequate transport facilities, just to mention a few. Box 13 gives an example of the type of problems experienced in urban areas.

<b>Box 13 Prioritised list of problems in Teshie (URBAN)</b>					
<b>Problems</b>	<b>Ranks given to different problems by the different groups</b>				
	<b>Group 1 (Young Women)</b>	<b>Group 2 (Young Men)</b>	<b>Group 3 (Older Women)</b>	<b>Group 4 (Older men)</b>	<b>Group 5 (Children)</b>
Unemployment	1	1	1	2	-
Hospital	2	3	-	-	7
Lack of School & Nurseries	3	-	-	-	-
Water	4	4	-	3	2
Toilet	5	5	-	4	5
Bathroom	6	-	-	-	-
No Technical / Senior Sec. School	-	2	-	-	6
Frequent Power Cuts	-	6	-	-	-
Poor sanitation	-	7	-	-	3
Sickness	-	-	2	-	-
No family planning	-	-	3	-	-
Enstoolment of Chief	-	-	-	1	-
People do not like communal labour	-	-	-	-	8
Lack of social decorum (Interpersonal relationship abuse, disrespect)	-	-	-	-	4
Poor personal hygiene	-	-	-	-	1

Source: Teshie study, March, 1999

The problems corroborate fairly well with the causes and impacts of poverty discussed under section 3.0 of the report. Unemployment for instance, was identified in the urban areas as a strong

cause of poverty/ill-being. Unemployment has again been identified here by the two urban studies as a number one problem. Within groups, apart from the very young and the aged, unemployment remains a top problem. The priority problem of the aged reflects the peace they long for - a leader/chief to ensure peace in the community. And even in their old age, unemployment was identified as the second most important problem. In Box 12, it is interesting to note that the next two problems - water and toilet - manifest their social status in terms of age. One does not expect the aged to go out of the house and look for water or worse still to go to the beach and ease himself like the younger ones do. More interesting is the fact that the aged refused to rank the other perceived problems or did not consider them as critical to their lives. On the contrary, the children ranked eight problems. It is therefore evident that each group within the community perceives critical problems in relation to the group's needs or interests (see Box 13). This further strengthens the case for government and development workers to listen to all segments of society during formulation of policies and projects.

The common problems that run through all the rural sites are food insecurity, lack of potable water, lack of markets or inaccessible markets for their agricultural products, lack of health facilities, lack of educational facilities, and poor sanitation. But to better appreciate the relationship between the type of problems and the location or geographical area, it is better, in Ghana, to look at the country separately, that is, the Northern Savannah Zone and the Southern zone, the latter comprising the Transition Zone to the Coastal Savannah Zone.

For the reality, Boxes 14a) and b) give the type of problems identified in the rural areas (for an urban site see Box 13).

**Box 14a) and b) Prioritised list of problems (RURAL)**

a) Tabere

Problems	Ranks given to different problems by the different groups			
	Group 1- Elders	Group 2 - Men	Group 3 – Women (23 - 62 yrs)	Group 4 – Women (25 - 66yrs)
Inadequate food – hunger (kon)	*	1 <sup>st</sup>		
Lack of potable water – poor drinking water	*	1 <sup>st</sup>	2 <sup>nd</sup>	1 <sup>st</sup>
Lack of market	*	7 <sup>th</sup>		
Insufficient farm inputs	*			
Lack of educational facilities – building, teachers, books	*	4 <sup>th</sup>	3 <sup>rd</sup>	5 <sup>th</sup>
Lack of health facilities	*	6 <sup>th</sup>	1 <sup>st</sup>	2 <sup>nd</sup>
Poor rains		4 <sup>th</sup>		
Bush fires		5 <sup>th</sup>		
Diseases		6 <sup>th</sup>		
Lack of water for irrigation		2 <sup>nd</sup>		
Lack of money (for economic activities)		3 <sup>rd</sup>	5 <sup>th</sup>	3 <sup>rd</sup>
Excessive taxation		9 <sup>th</sup>		
Lack of transport		8 <sup>th</sup>		
High illiteracy levels		4 <sup>th</sup>		
Absence of good roads			4 <sup>th</sup>	4 <sup>th</sup>
Theft		3 <sup>rd</sup>		
<b>Household Level</b>				
Inadequate food – hunger (kon)			1 <sup>st</sup>	
Absence of economic activity			2 <sup>nd</sup>	
Lack of education for the girl-child			2 <sup>nd</sup>	
Lack of money			2 <sup>nd</sup>	

\* The six elders from the communities mentioned all the problems marked with an asterix however unfortunately they were not asked to score them

<b>b) Doryumu</b>						
<b>Ranks given to different problems by different groups</b>						
<b>Problems</b>	<b>Group 1 (Disabled Women)</b>	<b>Group 2 (Elderly Mixed)</b>	<b>Group 3 (Mixed Male Group)</b>	<b>Group 4 (Literate Women )</b>	<b>Group 6 Literate Men</b>	<b>Group 7 Middle- Aged Women</b>
Lack of Capital	1		1			5
Lack of Wheel chairs	2					
No market for handicrafts	3					
No sewing machines	4					
Social exclusion	5					
No Senior Secondary School		1				4
Accommodation		3	3			3
No clinic		4			2	2
No market place		5			5	
No toilet		6			3	
No Post Office		7			4	
Lack of skills training					1	
Unemployment		2	2			1
Children left in care of aged				1		
Malnutrition				2		
Aged without support				4		
Children poorly catered for				5		
Recreational Centre				6	6	
Community doesn't like strangers				3		

*Source: Doryumu study, March, 1999*

The differences in the problems between the two halves of the country are influenced basically by two factors - level of socio-economic development and the weather. The Southern half of the country is, in relative terms, far more economically developed than the Northern Sector. For this reason the concern in the south is related to unemployment. The drift of the Sahara Desert southwards (three kilometres per year) has a very strong influence on the weather condition in Northern Ghana. It is therefore not surprising that in this part of the country the concern is with environmental and climate conditions. Whereas, for example, in Southern Ghana farmers enjoy two harvests in the year, the single harvest a year in the North is very uncertain and the quantity and quality of harvest have been declining over the years. Such a disparity alone sets too wide a level of socio-economic differences between the two halves of the country to allow any meaningful comparison between them to be made.

Within groups there are marked differences in the problems and in their priorities. One such very noticeable group is the Disabled Group. The disabled group encounters problems like lack of capital, lack of wheelchairs, lack of market for their handicrafts and social exclusion. Children on the one hand are seeing problems related to their education, such as lack of textbooks, bad roads and food insecurity, while younger women define their problems in terms of factors that will improve their economic stand - no electricity, lack of jobs, lack of skills training, lack of capital

and lack of vocational skills and so on. The differences clearly depicted in Boxes 14(a) and (b) are a mirror of what was obtained in the other study sites. The difference between male/female problems and their prioritisation lies in the fact that men are concerned with community wide problems while women's problems are in most cases household centred.

#### **4.1 Change in Problems**

In urban and rural communities the general perception is that the problems that have been identified were fairly the same. The difference according to them, is that the intensity or enormity of the problems has increased. Unemployment for instance, has intensified in the urban areas. Similarly, inadequate food or food insecurity has also worsened since a decade ago. These perceptions are not inexplicable - unbridled population growth rate and rapid environmental degradation - are the immediate causes of the current conditions being described.

The concern expressed by the men of Dobile Yirkpong about sanitation captures vividly the relationship between population increase and deteriorating conditions; to them "...in the past the lack of toilet facilities, currently an important issue, was not a problem because there were plenty of bushes around in which they could relieve themselves. Today, however, buildings have been erected all over the place and the bushes cut back; so now there is no cover thus making the need for toilet facilities more pressing than ever" (Dobile-Yirkpong site report). Similarly, the women (aged between 23-63 years) of TabeEre had the same view. According to them, in the past, within the household, conditions were not as bad as they are today. The men of Twabidi perceive recent problems which have surfaced such as that of inadequate water supply, poor cocoa yields and poor soils. Again, these are related to population increase with respect to water supply and intensive use of land in terms of cocoa production and poor soils. The concerns of women have not changed. Their priority is still keeping the household alive (food security and food production) but in recent times this has extended to issues like access to social services such as health care, education, water and sanitation. This trend is particularly true with the rural communities. The plausible explanation is that the availability of these services within the community reduces the burden on women.

All across the sites, the men, in particular, concluded that if the current conditions persist, the future is bleak - conditions will deteriorate further. In fact, in many communities their only hope is in the hands of God. This faith in God and hence a strong hope for the future, has been expressed by almost all the women's groups. Even some of the women's groups feel strongly that with faith in God there is no need to try and predict the future. All they need to do is to pray and things will improve. Others go at length to say that the future should not be predicted because if one predicts a bad condition in the future, one is likely to suffer from that condition. This belief held back a lot of women from saying what they thought the future would hold.

Two sites - TabeEre and Twabidi - carried out an intensive study into the people's hopes and fears (visions) for the future and these are illustrated in Boxes 15a) and b).

## Box 15 - Hopes and Fears (RURAL)

### 15 a) Fears in TabeEre

- (i) The effect of illiteracy – the fact that they may continue to send their letters to literate people in Lawra to read for them. They also fear exclusion from other opportunities requiring some level of educational attainment. In the past they depended solely on the land as illiterate farmers, but poor rains and infertility of the land has rendered this occupation highly unfruitful and unprofitable therefore the men feel they need education now to help them improve their situation.
- (ii) The fear of extinction - the basis for this fear stems from the food insecurity felt, the mass migration of the youth to urban centres, the threat of diseases such as AIDS , hernia, CSM and malaria, as well as the effects of drought and desertification upon their activities.

### Hopes in TabeEre

- i) The men have hope for some intervention, first from God and also from any human institution. They even saw this study as an array of hope for them, because they have never had any group of people coming from outside to interact with them for so long.
- ii) They also expressed hope in the future of their children who are in school (primary school).

*Source: TabeEre, March 1999*

### 15 b) Twabidi Hopes and Fears

Problem	Hopes	Fears
Clinic	Dynamism of Assemblyman & high self help spirit likely to pay off.	If present conditions persist, productivity will be adversely affected.
Road	Government intervention, timber concessionaires likely to be made to assist in maintenance.	Poor nature of road will continually affect economic activities adversely.
Inadequate Water Supply	With funds mobilised, hopeful to get one additional bore hole.	Some might be forced to use bilharzia infested streams or larvae infested hand-dug well.
Teachers' Accommodation	Measures to attract teachers to the community.	Inability to meet teachers' accommodation may affect children's education.
Poor Cocoa Yields	None.	Livelihood would be seriously affected with dwindling cocoa yields.
Nuisance of Timber Contractors	Do not expect to have one now in view of on-going AANDA-funded market project.	Bloody skirmishes between farmers and timber truck drivers.
Toilet	Hoping for Government intervention.	Would continue to dig more pit latrines.
Electricity	Hope to be connected to the national grid in the future.	None
Poor Soils	None, if government or NGO intervention is not forthcoming.	Whole community would be deserted sooner or later.

Generally, almost all the groups and both men and women, apart from looking to God, still look to the government as the main hope for the future. Government intervention, rather than self (community initiative) is the only hope for their fears to be allayed. In fact, personal interviews with some groups revealed complete disinterest when the groups were asked questions pertaining to taking the initiative to improve their current situation. A case in point was when the Babatokuma team asked why the community had not tried to dislodge the contents of a Kumasi Ventilated Improved Pit latrine (KVIP). The question was met with a lot of grumbling and the group (a mixed group) immediately showed disinterest in the discussion. Fortunately for the team, the group discussion for the day was finished then.



The foregoing notwithstanding, the groups were able to identify problems the communities could handle/solve and those that needed external<sup>9</sup> intervention; an indication, hopefully, that the poor are not completely dependent on government or external agencies. In fact, even a casual look at the lists of problems shows that communities appear prepared to have a joint or collaborative effort in solving the problems. Boxes 16a) and b) portray this very well for both urban and rural communities.

#### **4.2 Problems for which the poor require external support**

Another common observation is the disproportionate allocation of problems to external intervention against problems for self-effort solutions. To some extent, the minimum effort the communities are prepared to commit to solving their own problems is also a measure of the depth of poverty in the communities. Finally, the differences in the type of problems between the urban and rural communities are again clearly manifested and reiterated here. Almost all the problem areas for either external support or local intervention for the urban poor are in the social services sector - roads, hospitals, street lights, school, health and sanitation - while emphasis of the rural poor goes beyond these to include basic survival areas - food aid, agricultural inputs, improving livestock, getting rid of nomads from neighbouring countries who come to graze their animals. It is thus obvious that the needs of the rural poor are far more than those of their counterparts in the urban areas. This difference needs to be articulated, accepted and appreciated by all bodies interested in helping the poor.

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<sup>9</sup> See footnote 5.

### Box 16 - Problems for which they require external support

a) Group of young men in Atonsu Bokro (URBAN)							
Problems which they can solve on their own				Problems for which they need external support			
Unhygienic cooked food				Bad roads			
				Street lights			
				Inadequate Sanitation			
				No refuse dump			
				Frequent power cuts (VRA - Volta River Authority)			
				Pipe borne water			
				Accommodation problem			
<p>The group was of the view that they can improve the unhygienic cooked food situation by boycotting food from outside the house. By doing so they felt that the vendor would learn to improve their hygiene and manner of food preparation and storage.</p> <p>Apart from this the group felt that it is the responsibility of the local and central government agencies to rectify their other problems and improve the situation within Atonsu. They did say, however, that if it were not for their very serious economic difficulties they could have solved more of these problems on their own without waiting for government aid.</p>							
b) Problems requiring external / internal solutions - Adaboya (RURAL)							
External Support	Men	Women	Youth	Local Contribution	Men	Women	Youth
Tractor services	*	*	*	Travel to other town to labour on farms for money			*
Credit/loan facility	*	*	*	Applying manure to their fields	*		*
Irrigation dam	*		*	Fertility and family life issues		*	
Seeds, especially the improved varieties of maize, guinea coin and nuts to increase yields	*	*	*	Undertake economic activities to increase income eg. Cut grass for thatch		*	
Assist with bullocks and ploughing on the farm		*					
Need fertiliser		*					
Food assistance to save money		*					
Grinding mill to facilitate processing of shea & groundnuts		*					
Job opportunities		*					
Health facility	*	*	*				
Educational facilities & Day care centres		*					
Processing implements like cooking utensils		*					
Improving upon livestock breeding	*	*					
Subsidised food aid	*						

**Men**

External assistance they felt they require:

- Tractor services are made available to them but to be hired at very moderate prices just enough to maintain the tractor when it breaks down. They said about five years ago, the district assembly provided them one but the cost of hiring was ₦15,000.00 per acre but to them, it was too expensive so they could not use it and they do not know where it is now after it broke down.
- Construction of dam to provide water for irrigation and for the consumption of their animals. They cited an example of their fellow men that were poor but with the construction of dams they at Bongo and Ve'a have now become well-off.

**c) Problems for which they require external support in TabeEre (RURAL)**

The group of men feel that they can offer the land and also bear the cost of pacifying the gods before any development project is carried out. They also pointed out that certain local materials such as sand and stones exist in their community to assist in many projects such as the building of a clinic, school etc. They said they could provide the communal labour necessary. The men thought that they would require the following facilities and support from external sources in their attempts to tackle some of the problems facing the community such as inadequate food and lack of money for economic activities:

- They would need improved breed of livestock to overcome probes of livestock diseases
- Credit facilities and dry season gardening inputs
- Extension services
- Irrigation dams constructed for them

*Source: TabeEre, March 1999*

## 5.0 INSTITUTIONAL ANALYSIS

*"When two people are wrestling, their chests are most involved in the act. However, the head, and for that reason, any part of the body cannot claim to be innocent in the wrestling match because if the body is going down, the head might get crushed before any part of the body".*

(People of Dobile Yirkpong, March 1999).

This proverb demonstrates the expectations of the people about institutions visiting their community. Like the proverbial "head" who cannot predict the outcome of a wrestling match, the community cannot refuse to attend the call of any institution because they do not know what the outcome of such a call will be. The said institution may turn out to be the one that can help them out of their poverty situation.

Another saying that re-emphasises the role of institutions in transforming the livelihood of the poor was given by the women's group of Adaboya. Translated, it means that *"it is neither leprosy<sup>10</sup> nor poverty that kills the leper but loneliness."* In their view, a society that is neglected, just like a person, cannot overcome its poverty. It is thus neglect (by institutions) that worsens the poverty situation of deprived communities. The study revealed that a number of institutions (formal, informal, local and foreign) operate in most of the areas. The perceptions that people hold on them are discussed below.

### 5.1 Institutions that are Important in People's Lives

To **urban** dwellers institutions that are important in their lives are the ones related to their jobs and those that enable them to absorb the shocks of urban life. Mention is thus made of institutions such as Classmates Union, National Tailors and Dressmakers' Association, the police, Banks and Assembly members (refer to Annex III, Table 2).

In the two urban areas chiefs are only mentioned as important institutions but not highly ranked. In Atonsu, the chief is accused of having sold all their lands hence their disregard for him. Significantly, religious institutions are held in high esteem in both urban and rural areas. The churches in particular are regarded by their members (and non members) to be very important institutions because they respond to the people's spiritual and material needs [see Box 17 (a-d)].

A unique observation that cuts across all the sites is the failure of people to appreciate the role of recently established local government structures (Town Councils, Area Committees and Unit Committees). Only a brief mention is made of Assembly members whose role is to positively affect the lives of people. A possible explanation for this could be that the structures have not been around long enough yet to have any significant impact on the lives of people.

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<sup>10</sup> In Adaboya, Ghana, leprosy is regarded as a bad and contagious disease which is inflicted on bad people by their ancestors. Lepers are thus excluded entirely from any communal activity and care. They are considered as the poorest of the poor and suffer a lot of neglect.

## Box 17 (a-d) Ranking of Institutions

### a) Ranking of different institutions by different groups in Teshie (URBAN)

Institutions	Group 1 (Young Women)	Group 2 (Young Men)	Group 3 (Older Women)	Group 4 (Older Men)	Group 5 (Children)
Government	1	3	3	-	-
Hospital	2	-	2	-	-
MP	3	6	1	3	-
Assemblyman	4	-	4	-	-
Classmates Union	-	1	-	1	-
Teshie Development Society	-	2	-	-	-
World Bank	-	5	-	-	3
NGO	-	4	-	-	-
Chief & Elders	-	-	-	2	-
The Church	-	-	-	-	2
Social Clubs	-	-	-	-	1
The District Assembly	-	-	-	-	4

Source: Teshie Study, March 1999

### b) Institutions identified by the population of Twabidi (RURAL)

Institution	Mixed	Women
The District Assembly	*	*
The Assemblyman	*	*
Ministry of Health/ Health committee	*	*
Watchdog Committee	*	
Dressmaker & Tailors Association	*	*
Unit Committee	*	*
Police Service	*	
Agricultural Extension	*	
Chief & Committee of Elders	*	*
Ghana Education Service	*	
The Imam of the Moslem Community	*	
Christian Priests / Church	*	*
Ghana Private Road Transport Union (GPRTU)		*
31 December Women's Movement		*
Queen Mother		*
Plantain Buyers and Sellers Association		*
Traditional Birth Attendants (TBAs)		*
Parent/Teachers Association (PTA)		*
Maternity Centre/Clinic		*

Source: Twabidi Study, March 1999

### c) The women's group in Adaboya identified the following institutions (RURAL)

Institution	Women
Agriculture	*
Government	*
World Vision International	*
UNDP	*
Catholic Mission/Church	*
Assemblyman	*
Ministry of Health (Nutrition Unit)	*

Source: Adaboya Study, March 1999

**d) The men and women in TabeEre listed the following institutions (RURAL)**

<b>Institution</b>	<b>Men</b>	<b>Women</b>
Government	*	*
Father (Catholic Mission)	*	*
Women's' Group		*
Chief ( <i>Naa</i> )	*	*
Nurse/Doctor		*
Police		*
Land owner – ( <i>tengan sob</i> - <i>Shrine owner</i> )		*
<i>Gan bangne</i> literally 'book knower' meaning the literate - Teachers		*
Agricultural Extension Officer	*	
Department of Forestry	*	
Assemblyman	*	*

The dependence on religious institutions and God appears to be stronger in the **rural** sites (such as Adaboya and TabeEre where “Father” (i.e. the Catholic Church) is specifically mentioned, the Imam and Priests of Churches as in Twabidi). A unique case of dependence upon divine intervention for assistance was in Dobile. Here, all groups relied more on Allah than any human institution for improvements in their well-being. This applies to both men and women alike. Such an attitude seems to inhibit the use of initiative and self-help projects (refer to Annex III, Table 1).

Only 3 groups in the rural areas mention the importance of a hospital or clinics whereas both the two urban sites visited emphasised health facilities. This may be due to the fact that rural people turn more to traditional forms of medicine than urban dwellers.

## **5.2 How People Rate Institutions**

Though the role that institutions play in influencing peoples' well-being is appreciated in eight sites (except Dobile-Yirkpong), the rating of the institutions does not show any clear pattern. Whereas churches and the institutions that provide utilities (water, sewage and electricity) are rated first and second respectively at Atonsu Bokro, at Teshie (the other urban centre), the people see Social Clubs and their Classmates Unions as the most important institutions. This is because these organisations have helped in achieving their development objectives. The Chief is only mentioned by one focus group (older men), and the Member of Parliament for that constituency was ranked last on the whole. The chief is particularly despised at Atonsu Bokro because of the negative role he played in plot allocation in the area.

**Box 18 (a-c): Ranking of different institutions by different groups**

**a) Atonsu Bokro (URBAN)**

Institutions	Group 1 - Women	Group 2 - Men
Kumasi Metropolitan Assembly (KMA)	8	7
Electricity Company of Ghana (ECG)	7	2
Ghana Water and Sewerage Corporation (GWSC)	6	2
National Tailors & Dressmakers Association (NTDA)	9	-
Internal Revenue (IR)	10	6
The traditional Chief	11	-
Assemblyman	4	-
Church	1	1
Police	3	3
Doctor	2	
Midwife	5	
Bank	-	4
Landlords	-	5

*1 = Most important institution; 11 = least important*

**b) Ranking of different institutions by different groups in Teshie**

Institutions	Group 1 (Young Women)	Group 2 (Young Men)	Group 3 (Older Women)	Group 4 (Older Men)	Group 5 (Children)
Government	1	3	3	-	-
Hospital	2	-	2	-	-
MP	3	6	1	3	-
Assemblyman	4	-	4	-	-
Classmates Union	-	1	-	1	-
Teshie Development Society	-	2	-	-	-
World Bank	-	5	-	-	3
NGO	-	4	-	-	-
Chief & Elders	-	-	-	2	-
The Church	-	-	-	-	2
Social Clubs	-	-	-	-	1
The District Assembly	-	-	-	-	4

**Matrix score of Institutional Analysis – perception of women’s group at TabeEre**

Institutions	Security	Provides help when needed	Trust	Importance	Effectiveness	Rank
Government	15	20	20	20	15	1 <sup>st</sup>
Father	10	20	10	20	10	6 <sup>th</sup>
Women’s Group	12	20	20	20	13	9 <sup>th</sup>
Nurse/Doctor	17	18	18	17	15	3 <sup>rd</sup>
Chief	5	10	17	15	6	4 <sup>th</sup>
Police	1	1	1	10	3	5 <sup>th</sup>
Landowner 'tengan so'	3	10	10	8	12	7 <sup>th</sup>
Assemblyman 'gan ba ne'	17	20	20	15	15	2 <sup>nd</sup>

*Source: FGD with women at TabeEre, March 1999. Note: Scoring out of 20, the higher the score the better the performance of the institution.*

<u>Evaluation of Institutions by men and women from Atonsu Bokro</u>		
Institution which is perceived as:		
Most trusted	Women Men	Church (100% trustworthy) Church (100% trustworthy)
Providing help when necessary	Women Men	Church (100% helpful) Church (100% helpful)
Most effective	Women Men	Church (100% effective) Church & Internal Revenue (100% effective)
Allowing people to play a role in the decision making	Women Men	Church (80% of the time) Church (70% of the time)
Providing the best protection	Women Men	- Church (100% of the time)
Facilitating work	Women Men	- Church (100% of the time)

*Source: Atonsu Bokro, March 1999*

From Box 18 it can be seen that both urban and rural areas agree that the utility agencies are providing useful services and given middle ranking. Both men and women however regard them with suspicion because of their high bills. Despite their shortcomings institutions are regarded as necessary in all communities.

In the **urban** areas the **women** rate hospitals as second-most in importance whereas the men do not even consider health facilities. This would be expected because it is the women who tend to deal with the health of the children, husband and extended family. In the urban areas it is also only the women who mention the Assemblyman who is given a middle ranking. The **men** did not consider or rank the Assemblyman which suggests some disillusionment or disregard for traditional forms of governance.

In the rural sites, no clear pattern of ranking emerges regarding the importance of institutions as seen by people. Even in the same community (site), the various focus groups rated the institutions differently despite the same institutions being identified by the groups. In Asukawkaw for example, eighteen institutions were mentioned by the six groups as providing support in times of need. All groups ranked chieftaincy first except the young women's group who ranked it third. There is great variation in the ranking of the remaining institutions. In Adaboya, though there is some variation in ranking (the women first, the youth second and the men eighth) both men and women appear to have a lot of confidence in the Catholic Church because it is effective, efficient and its activities are sustainable and beneficial to all.

In **rural** areas there seems to be more accord between men and women as to the most important institutions, particularly the Chiefs and then the Assemblyman, who everyone rated highly. Whereas **men** in two of the sites mention the Volta River Authority and their need for electricity none of the women's groups have highlighted this issue. The **women** mention the police as an important institution and place greater emphasis upon their law-enforcing role than the men.



c) <u>Ranking of institutions – perception of the youth in Adaboya</u>				
INSTITUTION	CRITERIA & SCORING (Out of 40)			RANK
	How much help is the work?	Involvement of community members?	Promotion of unity in community?	
M.O.F.A	25	30	20	3rd
World Vision	40	40	30	1st
U.N.D.P	30	25	30	2nd
Catholic Mission	30	25	30	2nd
Salvation Army	15	15	5	4th

*Source: Focus Group with the youth of Adaboya,; NB: The higher the score, the better the performance*

It is immediately obvious from Box 18 that both men and women have greater faith in God than in man to help improve their living standards, particularly in the urban areas. The church was identified in all criteria as the overriding institution for trust, effectiveness, protection etc. This is perhaps also due to the fact (as previously stated in the impacts of poverty section) urban dwellers have less opportunities to rely upon the environment to help them. They are more in need of qualities such as education and skills in order to secure employment.

### **5.3 Do People feel they have any Control over Institutions?**

In all the sites, control over institutions was seen in terms of how the local people are involved in establishing that institution, how the institution involves them in decision making and how they can therefore influence the outcome of decisions in one way or the other.

In all the sites, locally formed groups (such as the Women’s group at Dobile Yirkpong and Classmates Association at Teshie), the Chief and Assembly members came out as institutions which people felt they have absolute control over. The women in particular stated that they formed and run their groups and influence the groups' activities to suit their needs. Control over the Chief and Assemblymen stem from the fact that the communities can make and unmake them and both institutions are bound by law and custom to consult their subjects on pertinent issues that affect the lives of members of the communities.

In both the urban and rural sites, the people said they have considerable influence over their churches and Moslem leaders when it came to decision making. At TabeEre for example, the people said they exercise some control over the Catholic Mission (Father) and the Agricultural Extension Service. Their explanation was that the Father consults them whenever he intends to undertake any activity in their community.

In the **urban** areas, the people lamented over the fact that they have no control over some institutions, though such institutions affect their well-being greatly. Most of these institution are

those that provide utility and security services: the Ghana Water and Sewerage Corporation, Electricity Company of Ghana, Ghana Police Service and the Ghana Fire Service.

They would have also liked to have greater control over the government, but this they said is difficult to achieve. Exercising control over the government is perceived by the people as critical because if they could then the other institutions can be controlled. On the contrary, the general view of the rural people about exercising control over non-local agencies (in the community) is one of helplessness. They think it is an impossible task.

A unique case of lack of control over institutions was expressed by the youth group of Adaboya. Here, the youth lamented their exclusion in all decisions and their views are not considered, whether the institution involved is local or external, formal or informal, governmental or non-governmental. As such, all interventions in the community are sympathetic to the older men and women. This, they claim, drives the youth out of the community to the southern part of the country to seek better opportunities as there is virtually none for them in their own community. Clearly, the youth would have wished to have a role to play in the total development of the community.

It also appears that in the **rural** sites, **men** have a greater influence over both local and external institutions than the women. In communal meetings, where decisions are made, if **women** are lucky enough to be invited, they sit at the back and hardly talk unless they are encouraged to do so. These are regarded as male duties.

Women seem to display more faith in government institutions and the local Assemblyman than men do, particularly in rural areas (see Box 17). Both men and women in urban and rural site believe that they have a strong influence over church policies and activities and have faith in the ability of the churches to help develop the communities, more so than any other organisation..

#### **5.4 Coping With Crises**

Crises discussed in this study include economic crises, loss of property either through theft, fire or natural disaster (such as a rainstorm), family crises etc.

In coping with these crises, institutions that were mentioned by groups as important in rural and urban sites were Assembly members, Chiefs and the Police. The Chief was seen as very supportive because of his role in settling family and marital disputes. The Assembly member serves as a link between the community and the District Assembly. In case of any crisis, he is the first person who makes the case of the affected household, family or community heard.

Churches are also mentioned by most communities (eg. Adaboya, TabeEre, Doryumu Atonsu etc) as being very helpful institutions who respond to crisis of every nature and magnitude that their members fall into. This is however limited to their members. For example, non-church members cannot/do not take their household crises to the church; but in time of famine or natural disaster of any kind, the church offers its help not only to members but to the entire community.

In the **urban** areas, the Police and Fire Services are mentioned as institutions that help them in times of theft and fire outbreaks respectively. **Rural** sites tend to focus on spiritual institutions to help them in their time of need.

In both urban and rural areas financial assistance and other informal social assistance packages are provided mostly by the family. In Adaboya particularly, the men's group explained that the rationale behind them living in large compound houses is to provide such assistance (food, finance, security etc.) to members of the family. It is only when the crisis is beyond the scope of the family that they turn to the Chief and the Assembly member. At Adaboya, remittance from children and other family members living outside the community was mentioned as an important safety net.

Both the Ministry of Agriculture and World Vision International have **gender** specific packages. The Ministry of Food and Agriculture (MOFA) gave some goats to women's groups to rear, whilst the World Vision International (WVI) provided loans specifically to women engaged in shea-butter extraction. Another package addressed its assistance specifically to children.

## 6.0 GENDER RELATIONS

*"Since gender is a social phenomenon and socially constructed, division of labour is not immutable but may be overridden by cultural taboos".*

(Ernest Kunfaa, 1999)

Relations between men, women, children and the youth were described to be very cordial in general. The terminology used to describe these relations differed from community to community but mean the same thing. Terminology such as *Numbo* - meaning love, *pupeli* meaning happiness or peace; *Nuoriyeni* meaning one mouth or unity and *vienkutaa* meaning forgiveness are examples.

### 6.1 Responsibilities at the Household and Community Levels

The responsibilities that are common to **women** in rural and urban areas generally relate to household chores such as cooking, washing of clothes and dishes, sweeping and childcare. They also look after their husbands by providing them with water to drink and bathe, serving him at the table and laying the mat or bed for him. **Rural** women have the additional responsibility of helping their husbands on the farm and helping their husband to construct and maintain houses (Refer to Box 19).

In the **urban** areas **women** have now taken up more responsibilities such as providing food for the household (when the man, who is traditionally responsible for providing for the family, is in difficulty), or engaging in more trading activities or other income generating activities to supplement household incomes. This is probably because of the transformation that the Ghanaian economy has gone through in the last decade. Employment opportunities in the formal sector have been greatly reduced, and though the urban informal sector is picking up, it is unable to provide enough employment to all the unemployed. It is the women who dominate this sector undertaking mostly trading activities. They thus appear to have the ability to absorb the shocks of the Economic Recovery Programme (ERP) and Structural Adjustment Programme (SAP). Women, through these activities, are becoming increasingly empowered (economically) and now control a significant proportion of household incomes.

**Men's** responsibilities in the **rural** areas at the household level range from house construction and maintenance, performing sacrifices,<sup>11</sup> providing food for the household, providing for the other needs of women and children in the household and maintaining peace and security in the home. In the **urban** areas, in addition to the above, the men also pay school fees, rent accommodation for the household and pay utility bills.

At the community level, both men and women provide communal labour (with separate assignments). Tasks which require excessive physical strength are performed by men while the women engage in jobs that are less energy demanding.

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<sup>11</sup> Probably because the shrines are not to be visited by women during menstruation and this effectively forbids most women from participating.

**Box 19 Responsibilities of Men and Women**

**a) Responsibilities of Men and Women as perceived by women in Atonsu Bokro (URBAN)**

<b>Women</b>	<b>Men</b>
Sweeping	Paying children's school fees
Cooking	Providing chop money
Fetching water	
Washing dishes	
Washing clothes	
Scrubbing toilet and bathroom	
Disposal of refuse	
Bathing the children	
Buying clothes for children	
Buying school uniforms, books etc	

**b) Roles & Responsibilities of Men and Women, and Decision Taking at Household and Community Levels as perceived by the community of Teshie (URBAN)**

<b>Roles &amp; Responsibilities</b>	<b>Women</b>	<b>Men</b>
Household Level	Cooking for the family	Payment of chop money
	General house keeping	Disciplining of children
	Working to supplement the family's income	In some cases may fetch water and may wash clothes
Community Level	Communal labour	Dig and build during communal labour
	Prepare dead bodies for burial	Vote at elections
	Vote at elections	
<b>Decision Taking</b>	<b>Women</b>	<b>Men</b>
Household Level	Decisions concerning the welfare of the family - they may be consulted by husbands	Make all the decisions but sometimes they may consider wives' opinions
	Decisions concerning the development of children - they may be consulted by husbands	
Community Level		Men make decisions

**c) Roles and responsibilities of men and women , as perceived by men in Twabidi (RURAL)**

	<b>Women</b>	<b>Men</b>
<b>Roles &amp; Responsibilities</b>		
Household level - Present	Fetching of water	Health care responsibilities
	Cleaning of the house	Maintenance of the house hold
	Cooking for the family	Providing house keeping money
	Prepare the children for school	
	Go to the farm with the man	
	Sometimes pays school fees	
Past (10 years ago)	All the above except for paying of children's school fees – this has only occurred recently	All the above except men were able to pay school fees

<b>Community level - Present</b>	Attend communal labour	Attend communal labour
	Pay yearly contributions towards the development of the community	Pay yearly contributions towards the development of the community
Past (10 years ago)	Did not do anything at community level	Men performed all communal labour and paid all dues necessary
<b>Decision Making</b>		
<b>Household level - Present</b>	Women are consulted upon issues but advice is not always taken	Takes decisions but may consult wife
Past (10 years ago)	Women were not consulted	All decisions taken by the men
<b>Community level - Present</b>	Women do not attend meetings or do not speak if they attend	The men do all the talking and make all the decisions. Women's views are rarely, if ever, asked
Past (10 years ago)	Women were not allowed to attend meetings or talk at public gatherings	-
<b>Violence against women</b>		
<b>Household level - Present</b>	20% prevalent.	-
Past	Levels of violence and abuse were much higher – 65%	-
Community level - Present	Very insignificant. No man will be violent to another man's wife unless he wishes to create a feud	-
Past	Very insignificant. Their society is not a violent one	-
<i>Source: Twabidi Study, March 1999</i>		
<b>d) Roles and Responsibilities of men and women as perceived by women in Dobile Yirkpong (RURAL)</b>		
<b>Men</b>		<b>Women</b>
Provide capital to wives for trading		Trading (supports the family)
Provide foodstuffs and meat		Household chores (cooking, sweeping, cleaning, washing pots and clothes,)
Pay children's school fees		Caring for children
Take decisions about child's welfare		Take decisions about child's welfare
Meet the health, clothing and housing needs of the family		
<i>Source: Dobile Yirkpong Study, March 1999</i>		

## 6.2 Decision Making at the Household and Community Levels

Decision-making, attending meetings and performing sacrifices are largely male responsibilities, at both household and community levels. Throughout the study, this was evidenced clearly by the fact that when the two groups are consciously brought together the women went silent. They also tended to take the back seats.

Consequently, major decisions such as when to have a child, when to send the child to school and which one (male or female), the nature and size of house to build (mostly in rural areas), where to rent a room or house (in urban areas) are all male responsibilities. Decision making at the household level is thus an example of dominance of men over women, particularly in **rural** areas.

With increasing empowerment, **women in rural** areas are gradually becoming involved in (or largely take) such critical decisions, only if the financing will be done by them. Perhaps the single decision that is wholly the women's responsibility has to do with the choice of menu for the household. Also, in the absence of the man, the eldest woman in the house takes necessary decisions. A group of women (aged between 23-62years) at TabeEre for example, explained that the men order women to sow and do all sorts of farm work. The women added that the men even decide when to have sex and when the women refuse they are beaten up. The men also decide when women should attend antenatal clinics when they are pregnant. The scenario just described is virtually the same throughout other rural communities.

Decision making at the household level in **urban** areas is changing because many women are becoming educated, and due to the continuous conscientisation of women on gender issues and the increasing (relative) economic empowerment. Women in these areas contribute significantly to meet the family budget and for that reason, take decisions concerning where and when a child should go to school.

Decision making at the community level is a mirror of what happens at the household level. All major decisions are taken by **men** in both **rural** and **urban** areas.

### **6.3 Violence and Abuse Against Women at the Household and Community Levels**

Forms of violence and abuse against women at the household level in both rural and urban areas were identified as wife beating, neglect of women by husbands, sexual harassment including rape, discrimination against the girl child and forced marriage (in rural areas) and unwarranted divorce.

In the **urban** sites the causes of violence on women appear to have their roots in the performance of the economy. When men fail to get jobs, or are out of employment, it becomes difficult for them to perform their responsibilities. In most cases, this leads to frustrations and drunkenness. Also, Mr. Kotei Niikoi, from Teshie, summarises the link between unemployment and poverty to domestic violence this way:

*"It's because of unemployment and poverty that most men in this community beat their wives. We have no money to look after them".*

The men in Twabidi said that violence and abusive and discriminatory behaviour occurs in about 20% of households in present times and is usually caused by:

- Women's lack of respect for men
- The female's denial of men's sexual rights
- Lateness in the preparation of meals
- Men's inability to perform customary marriage rights
- Poverty

In **rural** areas the reasons for violence has slightly different roots. In Adaboya, for example, the women complained that men return from the market drunk, after selling the farm produce, and force them into having sex. The women complained that their husbands force them into having sex even when they are hungry. The men demand that the women comply with their wishes in the marriage even when they do not behave responsibly and have not even provided their families with food, despite having spent their income on alcohol. Many women also complained that their

husbands sell livestock under the pretext of buying foodstuff but end up spending the money on their girlfriends.

The women also explained that sometimes, perhaps because men may have borrowed foodstuff or cattle from another household, the girl child is "*tied with a string or rope and given into marriage.*" The girl is more or less mortgaged into marriage in advance, without the girl's knowledge, in lieu of the debt often against the wife's wishes. Violence against women could also be due to material gain and abuse.

In both rural and urban areas, men have the tendency to marry more than one wife or have extra marital affairs when they seem to be doing well materially. This naturally leads to conflicts with women in the household and sometimes results in the women being beaten up. Interestingly, some women in TabeEre (who are in the minority though) regarded beating as a normal thing in marriage which makes it exciting. Both men and women in Adaboya corroborated this by describing how the majority of the men Adaboya felt that wife beating is a common form of violence against the women. However, there is the other view which makes a clear distinction between beating which is justified and another which is unjustified and therefore a violent act. For this school of thought, if a man beats his wife because she has refused to give in to sex the man is justified. The reason is that when a man has married a woman and has fully completed all the customary marriage rites the woman becomes the property of the man and she has no right to resist any demands for sex by her husband. Therefore, beating her on this ground is justified, particularly if the man has provided food for the woman to eat throughout the day as well as provided for all her other needs, e.g. clothing, health care. A situation whereby beating is not justified would therefore be if the man had not provided for all the needs of the wife, or if the wife is complying with all the husband's demands and yet he still beats her.

In **urban** areas the proliferation of hard drugs and strong drinks such as *Akpeteshie* (a locally brewed drink with about 45% alcohol content) has contributed significantly to the levels of violence against women at the household level in all the sites. At the community level, alcoholism, frustration and the influence of foreign cultures explain the various forms of violence perpetuated against most women. Most women are raped or beaten up because of these influences. These however are not common occurrences in rural areas.

Whereas both urban and rural **women** see their situation as worse-off now because of the increasing availability of hard drugs, strong drinks and declining crop yields, the men see the situation of women better today than a decade ago because they have their own economic resources. Generally, whereas the pattern of domestic violence against women can neither be said to have improved or deteriorated, community violence against women has increased, particularly in urban areas. This could be attributed to the increasing education of both sexes and improvement in security.



## **6.4 Power Relations**

Both men and women in all sites agree that women have more power now than before. Continuous education of all forms on women's rights seems to be having the desired impact. At Dobile Yirkpong, a man remarked that "*now if you joke with women, your sleeping place will be changed.*" This means that in the past fooling around with women was seen to have no retribution, in present times an offence against a woman can land a man in jail. This is a very interesting point as it indicates how women today (in both rural and urban areas, but particularly urban) are not as afraid to speak out as they were in the past. It also shows that women are more aware of their rights as human beings and as women and they know that they can get support from various institutions to defend their case. Such a situation is forcing men to be more accountable for their actions, although the process may at times be slow.

Women's roles, responsibilities and power are changing significantly because of their engagement in petty trading and other income generating activities that men will not do. In the north in particular women have gained control of the shea nut economy and have thus taken some power away from men (who in the past used to control this resource). This has resulted in the increasing economic empowerment of women and explains in part the changing gender roles, responsibilities and power in the Ghanaian society.

## **6.5 Gender Relations Among Different Groups**

Whereas in the study different groups of women existed (for example in TabeEre and Babatokuma, there were two distinct groups of women: Muslims and Christians), it was difficult to isolate them. It appeared that traditional and cultural practices cemented the groups more strongly than their religious practices.

From the responses from almost all the sites, it is apparent that where the woman (either Christian or Muslim) is relatively better off she takes over more responsibilities in the household. This is, however, more so for a Christian woman than for her Muslim counterpart. This is due to the tendency of strict interpretation of the teachings of Islam to mean complete subservience to the man. Self initiative, under these circumstances, is lost.

## 7.0 FINDINGS, CONCLUSIONS AND POLICY IMPLICATIONS

It is an indisputable fact that there is no simple definition of poverty. The World Bank coined the expression *absolute poverty*, a concept that aims at characterising somehow more precisely the most deprived segment of the world's population. Robert McNamara gave a classic description of this concept thus; "A condition of life so limited by malnutrition, illiteracy, disease, squalid surroundings, high infant mortality and low life expectancy as to be beneath any reasonable definition of human decency" (McNamara, 1981). And it has been estimated that 23 per cent of the world's population are living in that state of absolute poverty (World Bank, 1993). The figure is by no means static; it is increasing, reflecting the yawning gap between the affluent and poor regions.

The findings of the study, "Consultations with the Poor", do not only confirm McNamara's description but have also unearthed the reality of poverty and the perceptions of the poor, what well-being and poverty are from various perspectives, the priorities of the poor within their limits, their perceptions about institutions which have the most impact on their lives and gender relations within the household and the community in their poor state nevertheless.

### 7.1 Selected Sites

Ghana is distinctly divided into four geo-ecological zones - Coastal Savannah, High Forest, Transition and Northern Savannah - with unique features. These ecological regions have been endowed with natural resources at varying levels with the High Forest zone being the most endowed and the Northern Savannah zone the least 'blessed'. With increasing global environmental deterioration and local human activities, the geographical boundaries are becoming less clear but the adverse impact is continuously worse off for the Northern Savannah Region.

For historical reasons, human initiated development concentrated on the better endowed regions to the disadvantage of the least endowed region, the Northern Savannah. Consequently, these two factors laid the solid foundation for disparities between the less and most resource rich regions. Thus, the three sites - Dobile-Yirkpong, TabeEre, and Adaboya - in the Northern Savannah Regions manifested relatively severer poverty than the other sites located south of the Northern Savannah Ecological Zone.

*Regional/District resource allocation is often largely based on population size rather than on the severity of the problem that policy makers intend to solve. The policy implications from the findings in this study is that for any poverty reduction/alleviation programme to have the desired impact, regional/district disparities need to be weighted and seriously factored into the regional resource allocation equation.*

Some communities have, according to traditional and cultural practices, set aside a day when work such as farming or fishing is not performed. Anyone who dares break the tradition undergoes severe sanctions; or to ensure that the taboo is not broken the punishment that goes with a defaulter is enveloped in a myth. For instance in Asukawkaw the myth is that anyone who goes to farm on the taboo day will be bitten by a snake.

In addition to the taboo day there is also the weekend, which nationally are non-working days - a contemporary phenomenon imposed on traditional communities by secular governments. This has implications for large-scale agricultural investment in rural communities who insist on observing

the traditional taboo day as well as the weekend as this would affect production and productivity. Agricultural investors will stay away from such communities no matter how fertile or available the land is.

Some communities also practice taboos that socially exclude offenders rather selectively. For example, the adulterer, on the one hand, is socially excluded but once he pays a statutory fine to the husband of the woman he slept with is assimilated back into the community. On the other hand, the man/woman in absolute poverty is socially excluded forever as is the epileptic who cannot be cured of the disease is similarly treated.

Social exclusion is not only socially unacceptable, it deprives the community of valuable contributions from the excluded, and the loneliness can put the affected into perpetual poverty and/or drive the person into madness or death.

There exists in the rural areas, a relatively stronger social cohesiveness than in the urban areas although the bond is growing weaker in the former. Urban life is basically individualistic in nature. Nevertheless, social organisations such as youth groups, women's groups, professional groups and the like have stronger social bonds than the community as a whole.

All the foregoing factors exacerbate the situation of the poor and must be eliminated from society if communities are to develop and progress. Incidentally, no group associated social exclusion factors to the rising crime wave, even in rural areas. The types of crime on the increase include theft, adultery, incest and rape. These crimes sometimes give rise to minor conflicts among community members but are quickly curtailed. The crime rate today is higher than it was ten years ago. This increase is attributed to the 'get rich quick attitude' adopted by people these days, declining moral practices and above all the neglect of social norms and taboos resulting in total disregard for traditional methods of enforcing law and order.

*Although the National House of Chiefs has embarked on reforms of outmoded customs and cultural practices, the National Commission on Culture, the Religious Bodies, Ministry of Education and the Ghana Education Service, Youth Groups, Women's Groups, etc., should go on a national campaign to fight for the elimination of all taboos, customs and cultural practices that impede the development of humanity in Ghana. This demands a strong political will and legal backing. The argument that traditional methods of enforcing law and order are more effective than 'modern' methods should not be allowed to stand.*

## **7.2 Perceptions of Poverty: Well-being Definitions and Trends**

Poverty, though without succinct definition, is wide spread but starkly different between sites and within sites. Hence, all communities have definitive terminologies and categories of well-being and poverty. Community members are able to identify those who, by their criteria, are well-off and those who are worst-off.

Differences in the definitions and categorisations exist between sites and within sites. Language differences account for the differences between sites but within sites differences are more strongly related to age and gender issues. Other attributes like disability, level of education, and marital status account for minor variations in the definitions and categorisations. For instance, while women base their definitions on issues concerned with welfare of the family and development of

the community, men's definitions are mostly around factors that ensure high production and productivity, secular property, development of the community, security, power and personal grandeur.

Variations between sites show clearly between rural and urban areas. Urban dwellers focus definitions around issues like employment and unemployment, availability and adequacy of social services, housing, skills training and capital. The rural people are more concerned with basic but critical issues like food security, inability to educate children, orphanage, widowhood, inability to have children, disability (like blindness, cripple), and owning property, "including children and wives".

There are obviously striking differences in the definitions and categorisations of well-being and poverty between the urban and the rural areas. The more urbanised the community is the more the definitions tend to indicate a monetary economy while rural communities put greater emphasis on agricultural and environmental factors.

While poverty is widespread and intensive in rural areas it appears that the poor have more coping strategies to fall upon than the urban poor. The economy in rural areas is still largely subsistence based whereas money dominates the economy in the urban sites. This situation means the rural poor are better set up to produce their own food and utilise the environment to their advantage for survival. The urban poor do not have these coping strategies.

The poor are fully aware of the causes and effects of poverty! Consequently they know their needs and priorities. The study revealed a wide range of these causes and effects. For rural areas, the most common causes of poverty include unemployment, lack of education, poor soils, lack of capital, weather failure and ill-health/sickness. Women in the rural areas identified many children, death, old age, and alcoholism as some of the main causes of poverty, an indication of their concern for the family.

Some of the most popular causes of poverty identified in urban areas are, namely: unemployment, illiteracy, illness/sickness and too many children or unplanned birth. The commonly named effects of poverty include death, stealing, sickness and stress.

*Decision makers are more likely to make a mark in Poverty Reduction Programmes being implemented in many developing countries if some time and resources are spent on giving opportunities to the poor to express their views on poverty, and to identify their real needs and priorities which is bound to vary depending upon geographical location.*

The concepts of security, risk, opportunities, social and economic mobility, social cohesion and exclusion<sup>12</sup> were difficult to express in the local languages for the understanding of most discussion groups. However, from what they understood from the questions posed security is perceived in terms of the spiritual and the physical. In some rural areas, security is perceived as having livestock, on which to rely in times of hardship or need. In the urban areas having money is considered a great form of security. On the contrary, having many children is an asset as well as a form of security, in the rural communities.

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<sup>12</sup> Refer to section 4.3 for reasons as to why this section was not well covered in the field

Similarly, the concept of risk was not clear to many people. Hence, risk levels for households were interpreted as those relating to natural phenomena such as poor rains, floods, epidemics and fire outbreaks, in the three sites (rural) where this issue was covered. Perceived only in this light, it is not surprising that many parents do not see the risk in sending their siblings at tender ages into marriage or to the urban centres to do menial wage earning jobs. To the parents, their actions are rather meant to set up safety nets for the good of their families.

The concepts of opportunities and social and economic mobility were given a narrow interpretation. In rural communities perceived opportunities were reduced to a limited range, mainly land, economic trees, and livestock farming. However, with increasing population and declining soil fertility these do not really reflect true opportunities. In urban areas people saw education as an opportunity but the cost of education today makes it inaccessible to many households. Good governance, peace and tranquillity were not even considered as opportunities for development.

Other areas that portrayed the narrow understanding of security, opportunities, social and economic mobility, social exclusion and social cohesion by the people, are the strategies individuals and households adopt in coping with a decline in well-being. Use of child labour, encouraging their youth to go to the urban areas to engage in all sorts of wage earning odd jobs (earlier discussed), borrowing, cheating and selling one's labour were those mentioned. All these strategies are not only rudimentary but have very serious negative repercussions.

*Formal and non-formal education, and training in employable skills appear to remain the most appropriate strategy for decision-makers to adopt. This will hopefully provide a wider range of choices, especially for the rural people. The Non-formal Education being implemented in the country now should therefore be intensified. All the decentralised administrative structures should be put in place as soon as practicable to give support to such a programme.*

### **7.3 Priorities of the Poor**

Priorities of the poor differ from site to site and within sites (i.e. among groups). An inherited and sustained historical legacy, which portrayed a highly skewed socio-economic development in favour of the southern half of the country and vast differences in geographical features between the two halves of the country make socio-economic comparisons of the two halves unfounded. Consequently, the number and severity of the problems of the three sites studied in the North appeared far greater than the sites in the Southern half.

Generally, both rural and urban mention basic social services such as health facilities, potable water, bad roads and electricity as priority need or problems. The rural sites, however, focused their problems on factors that would increase agricultural production and productivity. The major problem in the urban sites, however, was unemployment. The differences in the problems and priorities between the rural and urban sites is a vivid manifestation of the differences in the levels of integration into the monetary economy.

Among groups, differences also exist and reflect the needs and perceptions of the various people. The disabled for example identified lack of wheel chairs, lack of market for their handicrafts and social exclusion as peculiar to their group. Such problems would not have been mentioned if the disabled had not been interviewed. In the same way, children mentioned lack of textbooks, food insecurity and bad roads as their areas of concern. On the contrary, younger women mentioned

problems bordering on economic activities - lack of electricity, no skills/vocational training opportunities and lack of capital. Finally, as discussed earlier in this paper, male groups are generally concerned with community-wide problems while women always want to ensure the safety and comfort of their families and households.

All the sites and groups interviewed felt that their problems have become more severe over the last decade and that if current conditions prevail the problems will worsen in the future. In fact, a gloomy picture of the future has been painted by all the groups.

Despite the expressed hopelessness of the poor, groups did not express any feelings of absolute dependence on the Government or any external intervention. The groups identified areas (albeit small) which they can handle and areas (a majority) which require external help. Moreover, the groups expressed the desire to collaborate with their benefactors and not just to be passive recipients of the intervention.

*Once again, the foregoing section brings into sharp focus the need to clearly identify, and listen to the poor, not as a homogeneous entity but as segments or groups of men and women, disabled, children, aged, youth etc.. Such an approach does not only expose unique problems of the various groups but is likely to get to the reality of the problems. Consequently any project design and implementation is likely to meet the critical needs of the poorest in the community.*

#### **7.4 Institutional Analysis**

Irrespective of location (rural or urban) almost all groups were able to identify and rate institutions in, or which operated in their communities. According to their importance, the Church, Chiefs, Police, Volta River Authority, Assemblyman, Ministry of Health, social services and social groups were listed even though a clear pattern was not established. However, it was firmly established that churches and providers of utility services were rated top most across board. Chiefs were held in high esteem only in the rural areas. It would appear that as many more communities become urbanised chieftaincy may gradually lose its popular recognition.

Influence or control over institutions by the poor is only possible based on certain conditions identified by the poor themselves as follows:

- How were community members involved in establishing the institution?
- How much is the community involved in the decision making process of the institution?

Based on these, groups were convinced that they can influence chiefs, women's groups, Assemblyman, Churches and Mosques. The poor lamented that utility service providers such as Electricity Company of Ghana, Ghana Water and Sewerage Company, and also the Fire and Police Services cannot be influenced even though they would very much have liked to exercise some control over them. To the poor, control over such agencies is a remote idea and should be forgotten. The youth were particularly unhappy that whenever agencies come into their communities the youth are often not consulted or involved in the identification process even if the approach is participatory, yet, it is the youth on whom the projects eventually fall for implementation and sustenance.

Agencies on which the poor turn to in times of crises were named as: Church, Chief, Police, Assemblyman in the rural areas; and Church, Police and the Fire Service in urban areas. In both cases people hope for spiritual intervention in times of crises.

*In designing practices and projects policy makers and development workers should give serious consideration to the active participation of, or collaboration with, institutions over which people have ownership or control. This is because people have respect for these institutions, which are their own creations or those that have presence in their communities.*

*Secondly, it is unfortunate that people feel they have no control over institutions that provide social services such as education, water, sanitation, electricity and health when these are fundamental to well-being. Measures should be taken by government to make these institutions accountable to the public. The public must also be empowered to be able to challenge these institutions when they fail to deliver adequate and, or quality services.*

## **7.5 Gender Relations**

The responsibilities that are common to women in rural and urban areas generally relate to household chores and making sure their husbands are comfortable. **Rural** women also have to help to build and maintain the house and work on the farm.

In the **urban** areas women have now taken up more responsibilities such as providing food for the household or engaging in trading activities and other income generating schemes to supplement household incomes. This is due to the transformation that the Ghanaian economy has gone through in the last decade, with decreased reliance upon the formal economic sector.

**Men's** responsibilities in the **rural** areas at the household level range from house construction and maintenance, performing sacrifices, providing food for the household, providing for the other needs of women and children in the household and maintaining peace and security in the home. In the **urban** areas, in addition to the above, the men also pay school fees, rent accommodation for the household and pay utility bills.

At the community level, both men and women provide communal labour (with separate assignments) in rural and urban sites.

Decision-making, attending meetings and performing sacrifices are largely male responsibilities, at both household and community levels. Major decisions pertaining to the family and accommodation are all male responsibilities. Decision-making at the household level is, therefore, dominated by men, particularly in **rural** areas. However with increasing economic empowerment of women, in current times, in both rural and urban areas are becoming more involved in the decision-making process. Women in **urban** areas in particular contribute significantly to meet the family budget and for that reason, take decisions concerning their children's schooling. Progress at the community level, however, is much slower with men still dominating the decision-making.

Violence and abuse **against** women at the household level in both rural and urban areas such as beating, neglect and sexual harassment were considered quite common. In both rural and urban

areas, men have the tendency to marry more than one wife or have extra-marital affairs. This naturally leads to conflicts with the wives and may result in the women being beaten.

In the **urban** sites the causes of violence on women appear to have their roots in the performance of the economy and are triggered by the circumstances of male employment. In **rural** areas the reasons for violence appears to be rooted more in alcoholism and the lack of consideration the men have for their wives (they often spend all money from the farm on alcohol and their girlfriends and do not even properly feed their wives).

In **urban** areas the proliferation of hard drugs and strong drinks such as *Akpeteshie* has contributed significantly to the levels of violence against women at the household level in all the sites. At the community level, alcoholism, frustration and the influence of foreign cultures explain the various forms of violence perpetuated against most women. These, however, are less common in rural areas.

Despite women having more power now than before (largely due to the independent trading activities of the women, and to the influence of education and other cultures) both urban and rural **women** see their situation as worse-off now because of the increasing availability of hard drugs, strong drinks and because of declining crop yields. However, the men perceive the women as being better today than a decade ago because they have their own economic resources. Generally, whereas the pattern of domestic violence against women can neither be said to have improved or deteriorated, community violence against women has increased, particularly in urban areas.

There does not appear to be antagonism between different groups of women. This goes against the Ghanaian culture and the concept of sisterhood however in the north some difference in roles and responsibilities between Christian and Muslim women do exist. Generally speaking Christian women are allowed a greater degree of freedom than Muslim women.

*Current policy on gender issues that has given rise to the recognition and political support of gender and development should be further intensified and crystallised. Institutions such as the National Commission on Women and Development, Women in Law and Development in Africa, Women's World Bank, etc should work in unison to ensure that their efforts get to the community level where women are still under male bondage. These institutions, together with the traditional political systems should ensure the eradication of cultural practices that still hinder the empowerment and development of women.*

## **7.6 Concluding Remarks**

This study has exposed numerous and varied perceptions of the poor and poverty, problems of the poor and priorities, gender relations and institutional analysis. In addition the spread and intensity of poverty has been clearly manifested. Most of the findings have corroborated the findings of other poverty studies carried out earlier on (see chapter 2).

Despite the number and complexity of the problems and priorities of the poor one most probable way of formulating and implementing pragmatic programmes to reduce poverty is to allow the poor to "write their own programmes." The poor know too well their state, their problems and priorities, and who can help them and these should not be over-ruled without their collaboration.



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**ANNEX: 1**

**SUMMARY RESULTS ON WELL-BEING**

**Table 1a (i) Common Patterns - Table showing well-being categories, criteria and proportions of households - TabeEre (RURAL)**

Category	Group 1 – Men		Group 2 - Women		Group 3 - Youth	
	Criteria	% of house holds	Criteria	% of house holds	Criteria	% of house holds
‘TErE’ OR ‘ZENA veEla’ – the wealthy  ‘Naa’ or ‘Osana’ – ‘Chief’ : Women & youth	Possesses cattle and other livestock; has plenty of money ‘libie’; eats good food; has a house of his own; peace of mind; can feed family; can pay for hospital treatment; owns land; able to give help to others; looks after many dependants.	20	A person in this category is able to buy three pieces of cloth; Has money to trade; Gets food to eat; The husband is rich - He has a lot of animals (livestock); She wears full <i>kaba</i> .	10	Has many people to work for him; Has a lot of livestock; Usually has many sources of income; Has a lot of money; Has many buildings, a car and a grinding mill; Dresses in prestigious clothing e.g. very big and quality smock; Eats quality food; Has adequate food to feed his family all through the year.	30
<i>Nangsob</i> - owner of poverty	Doesn’t get enough food to eat; Has no money; Has no associates.	55			Somebody who lives from hand to mouth – may go a whole day without food; Wears wretched and dirty clothes because it is very difficult for him/her to get money to buy soap; Grass or thatched roof house with mud as walls.	50
<i>Ninbaal</i> - person who is sick. A poor person. May be physically unfit.	People in this category are often blind. Usually illiterate; lives on charity and could stay the whole day without a meal; has no company or associates.	25			Difficult to get food to eat and sometimes goes round to beg for food; May not be married or have children or relatives to help; Often disabled persons such as the blind, lame and crippled.	20
<i>Osana</i> – not rich, not poor. In between	-	-	Can buy two pieces of cloth & a blouse; Small family size; Able to seek medical treatment when sick; Able to send children to school; Has animals.	10		
<i>Nang peri baara</i> – the end of poverty. Very Poor.	-	-	No food to eat; No money; No place to sleep; Has no relative who can help her.	80		

*Note: the men scored out of 40, the women out of 20 and the youth out of 10 so figures were converted percentages for ease of comparison; Source: TabeEre Study, March,99*

**Table 1a (ii) Common Patterns - Table showing well-being categories, criteria and proportions of households - Adaboaya (RURAL)**

Category	Group 1 – Men (Scored out of 30)		Group 2 – Women (Scored out of 20)		Group 3 – Youth (Scored out of 40)	
	Criteria	No. of Households	Criteria	No. of households	Criteria	No. of households
<i>Naserena</i> or <i>Tarenduma</i> – youth group  <i>Nerekeglomu</i> - men (the weak and physically impaired)	People whose poverty or inability to have comfort in life is due to a physical disability (for example, the blind, lame, death and dumb, the insane).	7			Poor Diet - eats once a day and feeds mostly on T.Z. ; Sometimes lives soup; Physically weak, lean and dirty and does not wash down with soap; Lips and soles of feet are cracked; Lives in poor houses – roofing leaking, cracked walls etc.; Does not wear decent clothes. Physically disabled; May go out begging; Some work to earn their living; Cannot help himself/herself; Depend on children, family or charity.	7
<i>Bontata</i> (thing owners)  <i>'Bon teri duma'</i> (property owners - women)	These are the wealthy in terms of both money and other assets.	2	Has cattle; has food to feed family and still has surplus to sell; Has sheep; Uses animals; children are in school; family dress well; good strong house - roofing sheets; Able to pay hospital bills.	3	Enough good food to feed himself and his family; Has plenty cattle; Buys good cloths (smock, jeans); Physically strong; Lives in good houses built with cement and roofed with zinc.	3
<i>Tarema</i> (the struggling person)	People who work but find it difficult to produce enough food or raise enough money to adequately cater for themselves and their family.	4				
<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.	17	No food to eat at all; Cannot educate children; no sleeping place; begs for grain; cannot work on his own farm b/c goes to rich man's farm to work for money	12		30
<i>A so beena</i> (He/she is better)			Has a little to eat; has sheep; has goats & fowl; uses groundnut to feed children; can educate children to middle school 4.	5		

**Table 1a (iii) Categories of well being as perceived by the Mixed group (RURAL Site)**

CATEGORY (DAGBANI LANGUAGE)	AKAN LANGUAGE	English meaning	CRITERIA
	<i>Adefo</i> ▷	The Very Rich	Does not need anything, has money and property, has a business in which he employs others.
<i>Lεεrelana</i>	<i>Asikafo</i> ▷	The Well-off or Rich	Does not use the public toilet or bathroom, has some in his/her own house, can stand in for the whole community for a social amenity, rents out a house.
	<i>Meyεyie</i>	On the way to becoming rich	Moving from thatched roof to aluminium roofing sheets; does not depend on others when in need or in an emergency; can give to others in need.
<i>Wahala / Katε-ntenase</i>	<i>Katameso</i>		Can get what to eat, does not beg but has nothing to give others
<i>Baremase / kitri-lubi</i>	<i>Ohiabubroo</i>	Miserably Poor	Begs before eating; can beg, even for tattered clothes; but may not be physically handicapped.

Source: Babatokuma Study, March, 1999

**Table 1a (iv) Categories of Well-Being as perceived by Youth group (RURAL Site)**

Category (Dagbani)	Literal Translation	English Meaning	Criteria to identify
<i>Fakaribiare</i> ( <i>Ohiaburuburoo</i> or <i>Ohiafitaa</i> in Akan)	Bad poverty	Miserably Poor. This is the worst possible category	No money, no food, no wife or husband, childless, living in seclusion, hopeless and miserable.
<i>Faranyaradoro</i> ( <i>Ohia ye edam bo</i> in Akan)	Poverty is madness	Beggar on the street. Incapacitated by poverty	Seen begging for alms, some talk to themselves on the street as if mad.
<i>Fukumselana</i> (Akan - <i>Ahokyere</i> )	Hardship		Survive by subsistence. They have just enough for themselves and none to give out to others.
<i>Dahmalana</i> (Akan - <i>Oteneho</i> )	I Live on my own	Not very rich	They have enough for their families or dependants but do not portray or expose their wealth. Do not voluntarily give out money..
<i>Leerlana</i> (Akan - <i>Sikawura</i> )	Owner of money	Very Rich	They have money in abundance but only one house and one car. May not have children
<i>Bundana</i> (Akan - <i>Odefo, Ahodeewura</i> )	Owner of property	Well Off	May not have physical cash at hand but have houses, livestock, cars, farms, wives and children.

Source: Babatokuma Study, March, 1999

## Table 1b Variations

### (i) Criteria and proportion of households according to different groups (URBAN Site)

Local Name	Category	Group 1		Group 2		Group 3	
	Literal Translation	Characteristics	Proportion of households %	Criteria	Proportion of households %	Criteria	Proportion of households %
<i>Asikafoo</i> ( <i>Adefoo</i> - Group 3)	Those who have money (the rich)	They own property, eat good food, have good job. Educate children	10	Same	5	People who are not in need of anything	6
<i>Mmodenbofu</i>	Struggling; Hard working	Have just more than enough. Are able to save a little. Can acquire land & property	20	-	-	-	-
<i>Pramai</i>	Playman; Plays around		-	Obtains money by foul means. Rich	5	-	-
<i>Ateyiefoo</i>	?	-	-	-	-	Lives in rented flat but has own car	20
<i>Totobribidi</i>	In hardship	-	15	-	-	Is able to rent house and to provide meals & pay school fees	23
Ahokyerefo	In difficulty	Has property but cannot save money	15	-	40	Works hard but not enough to pay all bills	33
Ahiafo (Ohiani)	The poor	In danger. Low salary. Too many dependants	20	Unemployed; Possesses only one clothing & shoes; Malnutrition	20	-	-
Ohiabubroo (Mobrowa - Group 2)	At the dying point	Has nothing; no money, no food; is dependent upon others	20	-	30	-	17

Source: *Atonsu Bokro Study, March, 1999*

**Table 1b (ii) Well-being categories and their proportions as perceived by men (RURAL Site)**

CATEGORY	CRITERIA	PRESENT (Score from 100)
<i>Ohia bubroo</i> (Very poor)	Sick, no money, no food, lives on alms, no child, no wife.	10
<i>Ohia</i> (the poor)		30
<i>Ahokyere</i> (Facing difficult times)	Very little money, just enough to give him everyday.	54
<i>Playman</i> (Happy)	Work hard to get money but spends it anyhow, does not have property.	3
<i>Sikafo</i> (The rich)	Has money, houses sufficient food, generous and gives out in times of need.	3
<i>Adefo</i> (The very rich)	Has a lot of property and money	0

Source: Twabidi Study, March 1999.

**Table 2: Proportion of Households/Population in the Poorest Category According to Different Groups at each Site<sup>13</sup> (RURAL)**

Rural Sites	Poor Groups			Other Groups (Specify)												
	Men	W'men	Youth	Young men	Young w'men	Older men	Older wmen	Youth	Dis-abled (mix)	Dis-abled. W'men	Elderly (mix)	Male (mix)	Youth (mix)	Literate women	Literate men	Mixed group
Twabidi	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Asukawkaw	-	-	-	80	85	40	96	90	72	-	-	-	-	-	-	-
Doryumu	-	-	-	-	-	-	-	-	-	-	20	90	-	70	70	-
Babatokuma	-	-	50	-	-	-	-	-	-	-	-	-	-	-	-	64
Dobile Yirkpong	-	-	-	-	-	16	17	-	-	-	-	-	-	-	-	-
Adaboya	17	12	30	-	-	-	-	-	-	-	-	-	-	-	-	-
Tabere	55	80	50	-	-	-	-	-	-	-	-	-	-	-	-	-

Figures are out of 100

<sup>13</sup> According to the Process Guidelines tables 2 and 3 are meant to be included and to show the proportions of households in the poorest category however we feel that it is not possible to use and compare such figures among different discussion groups in one site, let alone across sites because each discussion group comes up with different levels of well-being categories and must score them using the same number of stones, therefore the group with the fewest levels would show a higher proportion in the poorest category, and vice versa.

**Table 3: Proportion of Households/Population in Poorest Categories According to Different Groups at each Site (URBAN)**

	Poor Groups			Other Groups (Specify)					
	Men	Women	Youth	Young men	Young women	Older men	Older women	Children	Mixed Group
<b>Teshie (Annae)</b>				90	85	70	90	90	
<b>Atonsu Bokro</b>		30							20

*Source: Atonsu and Teshie Site Reports, Ghana, March 1999 NB: Proportions are out of 100*

**Table 4: Major Trends in Poverty and Well-being (RURAL / URBAN)**

Trends	Rural	Urban
Increased poverty	* * * *	* *
Minor increase in poverty	* *	
No change	*	
Increased well-being		

*Source: Nine Site Studies, Ghana, March, 1999*

**Table 5: People's Perceptions of Causes of Poverty - Rural and Urban**

Main Causes of Poverty	Rural	Urban
Unskilled labour	*	
Unemployment	* * *	* *
Lack of capital	* *	*
Infertile land	* * * * *	
Bad weather (weather failure)	* * * * *	
Many children	* *	*
Sickness	* * *	*
Lack of education	*	*
Laziness	* * *	
Lack of livestock	*	
Deforestation	*	
Poor farm yields	*	
Population increase	*	
Current high cost of living	* *	
Lack of support from children	*	
High cost of fertilisers	*	
Emigration	*	
Animal diseases	*	
Drug abuse(including alcoholism, taking hard drugs, etc.	*	

*Source: Nine Site Reports, Ghana, March 1999*

**Table 6: People's Perceptions of Main Causes of Poverty - Groups of Men, Women, and Other Groups in Sample**

<b>Main causes of poverty</b>	<b>Men</b>	<b>Women</b>	<b>Youth</b>
Lack of jobs	*		
Redeployment	*		
High cost of living	*		
Stealing of livestock		*	
Expensive funeral ceremonies			*
Breaking of taboos	*		
Alcoholism		*	
Orphanage			*
Cause of evil spirits			*

*Source: Nine Site Studies, Ghana, March, 1999*



## ANNEX II: SUMMARY RESULTS ON PRIORITIES OF THE POOR

**Table 1: Ranking of Major Problems of Poor Groups by Site (RURAL Sites)**

Problems	Twabidi		Asukawkaw		Babatokuma		Doryumu		Dobile Yirkpong		Adaboya		TabEre	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Lack of clinic	1	1	3	2	4	-	2	-	-	-	2	1	6	1
Bad roads	2	3	1	6	-	-	-	-	-	-	4	-	-	4
Lack of potable water	3	7	5	6	3	-	-	-	2	1	3	1	1	2
No teachers' accommodation	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Lack of toilets	7	-	-	-	5	-	3	-	3	3	-	-	-	-
Lack of electricity	8	5	2	4	-	-	-	-	3	4	-	-	-	-
No recreational centre	-	-	-	-	-	-	-	6	-	-	-	-	-	-
Poor soils/Inadequate food	9	-	-	-	-	-	-	-	1	2	1	3	1	-
Aged without support	-	-	-	-	-	-	-	4	-	-	-	-	-	-
Lack of capital	-	2	-	1	1	-	-	-	-	-	-	4	3	5
Children poorly catered for	-	-	-	-	-	-	-	5	-	-	-	-	-	-
Lack of gari making machine	-	4	-	-	-	-	-	-	-	-	-	-	-	-
Community does not like strangers	-	-	-	-	-	-	-	3	-	-	-	-	-	-
Lack of jobs	-	-	6	7	-	-	-	-	-	-	-	-	-	-
No market	-	-	7	5	-	-	5	-	-	-	-	-	7	-
Lack of vocational skills	-	-	9	-	-	-	-	-	-	-	-	-	-	-
Inadequate land	-	-	8	6	-	-	-	-	-	-	-	-	-	-
Bush fires	-	-	10	-	-	-	-	-	-	-	-	-	5	-
Poor housing	-	-	4	-	-	-	-	-	-	-	-	-	-	-
Poor rains	-	-	-	-	-	-	-	-	-	-	-	-	4	-
Lack of agricultural	-	-	-	-	2	-	-	-	-	-	4	-	2	-

inputs													
Lack of schools	-	-	-	-	3	-	-	-	-	2	2	4	3
No post office	-	-	-	-	-	-	4	-	-	-	-	-	-
Excessive taxation	-	-	-	-	-	-	-	-	4	-	-	-	9
Children left in the care of the aged	-	-	-	-	-	-	-	1	-	-	-	-	-
Poor cocoa yield	5	-	-	-	-	-	-	-	-	-	-	-	-
Malnutrition	-	-	-	-	-	-	-	2	-	-	-	-	-
Timber contractors' nuisance	6	-	-	-	-	-	-	-	-	-	-	-	-

*1 = Most Important*

**Table 2: Ranking of Major Problems of Poor Groups by Site (URBAN Sites)**

Problems	Teshie (Annae)		Atonso Bokro	
	Men	Women	Men	Women
Unemployment	1	1	1	1
Lack of health facility (hospital)	3	2	-	-
Lack of School and nurseries	-	3	-	-
Lack of potable water	4	4	3	-
Lack of toilet facility	5	5	-	-
Lack of bathroom	-	6	-	-
No Technical/Senior Secondary School	2	-	-	-
Frequent power cuts	6	-	-	7
Poor sanitation	7	-	4	5
Living in rented accommodation	-	-	2	-
High utility bills	-	-	5	-
Poor roads	-	-	-	4
Lack of street lights	-	-	-	6
Lack of refuse dumps	-	-	-	2
Poor drainage system	-	-	-	3
Poor transportation facilities	-	-	-	4

*1 = Most Important*

### ANNEX III: SUMMARY RESULTS ON INSTITUTIONAL ANALYSIS

**Table 1: Ranking of Institutions According to Importance by Groups of Poor Men and Women (RURAL Sites)**

Institutions	Twabidi		Asukawkaw		Babatokuma		Doryumu		Dobile Yirkpong		Adaboya		TabeEre	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Department of Forestry	-	-	-	-	-	-	-	-	-	-	-	-	4	-
Ministry of Agriculture	-	-	-	-	-	-	-	-	-	-	5	-	3	-
Ghana Education Service	-	-	-	-	4	-	-	-	-	-	-	-	-	-
Chieftaincy	-	2	1	1	1	-	1	3	-	-	3	-	3	4
Volta River Authority	-	-	8	-	3	-	-	-	-	-	-	-	-	-
Queenmother	-	-	-	2	-	-	-	-	-	-	-	-	-	-
World Vision International	-	-	-	-	-	-	-	-	-	-	2	4	-	-
Cocoa Board	-	-	6	-	-	-	-	-	-	-	-	-	-	-
Unit Committee	-	8	-	6	-	-	-	-	-	-	-	-	-	-
Assemblyman	-	4	-	3	1	-	-	-	-	-	4	-	2	2
Central Government	-	-	3	-	-	-	-	-	-	-	1	3	1	1
Police	-	10	-	-	2	-	5	2	-	-	-	-	-	-5
District Assembly	-	6	4	-	5	-	-	-	-	-	-	-	-	-
Church	-	1	2	4	-	-	2	1	-	-	7	1	3	6
Sight Savers	-	-	7	-	-	-	-	-	-	-	-	-	-	-
Market	-	-	-	5	-	-	4	-	-	-	-	-	-	-
Clinic (M. o. H.)	-	5	-	-	3	-	-	-	-	-	-	2	3	-
Atta, Ofori, Nathaniel	-	-	5	-	-	-	-	-	-	-	-	-	-	-
U. N. D. P.	-	-	-	-	-	-	-	-	-	-	-	3	-	-
Fire Volunteer Squad	-	-	-	-	1	-	-	-	-	-	-	-	-	-
Ghana Private Road Transport Union (GPTRU)	-	-	-	-	6	3	-	-	-	-	-	-	-	-
Imam	-	3	-	-	-	-	-	-	-	-	-	-	-	-
Watchdog Committee	-	7	-	-	-	-	-	-	-	-	-	-	-	-
Dressmakers Association	-	9	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Extension	-	11	-	-	-	-	-	-	-	-	-	-	-	-

*1 = Most Important*

**Table 2: Ranking of Institutions According to Importance by Groups of Poor Men and Women (URBAN Sites)**

Institutions	Teshie (Annae)		Atonsu Bokro	
	Men	Women	Men	Women
Central Government	-	3	-	-
Hospital (M. o. H)	-	2	-	2
Member of Parliament	3	1	-	-
Landlord	-	-	5	-
Assemblyman	-	4	-	4
Classmates' Union	1	-	-	-
Chief and Elders	2	-	-	11
Church	-	-	1	1
Metropolitan Assembly	-	-	7	8
Electricity Company of Ghana (ECG)	-	-	2	7
Ghana Water and Sewerage Corporation	-	-	2	6
National Tailors and Dressmakers Association	-	-	-	9
Internal Revenue Service	-	-	6	10
Police	-	-	3	3
Midwife (Maternity Home)	-	-	-	5

*1 = Most Important*

## **ANNEX IV: MAPS**

### **Map1: Location of Study Sites**