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COLLEGE OF HUMANITIES

DEPARTMENT OF GEOGRAPHY AND RESOURCE DEVELOPMENT

A COMPARATIVE STUDY OF URBAN POVERTY AMONG MIGRANTS AND INDIGENES IN THE COMMUNITIES OF CHORKOR AND OLD FADAMA, ACCRA

BY

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JULY, 2018
DECLARATION

I, Dorothy Naa Dedei Quaye declare that except for references to works which have been dully cited and acknowledged, this thesis is the result of my original research carried out of the Department of Geography and Resource Development, University of Ghana, Legon.

I also certify that this dissertation has not been submitted in part or whole for the award of any degree elsewhere.

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ABSTRACT

Migrants and Indigenes in big cities tend to suffer similarly from marginalization. However the mechanism that induce poverty among the two groups are not the same. Urban communities are heterogeneous with different poverty patterns and dynamics. Accra, the capital city of Ghana is no exception. The phenomenon has led to the emergence of slums in the capital. The urban poor live a life of insecurity and suffer basic social deprivations. This work takes a comparative study approach to the study of urban poverty among migrants and indigenes in Accra, specifically the communities of Chorkor and Old Fadama. The objectives of the study were to examine the patterns of poverty, the livelihood profiles of the poor, their access to social amenities and services and finally their coping strategies. Using a mixed method approach, 200 questionnaires were administered in the two communities in the Accra Metropolitan Assembly. Also, in-depth interviews and focus group discussions were conducted in each of the communities. The findings revealed different poverty dynamics among the two groups. The key pull factor why people migrate to Old Fadama is for employment opportunities. Old Fadama has more diversified livelihoods as compared to Chorkor where there is a traditional activity around which about half of the people live their life on. Social networks were found to be a useful asset to the migrants as they derived protection and job allocations from these networks. Both communities lack basic social amenities and are characterised by poor housing and poor sanitary conditions. Also, both communities have varied coping mechanisms. It was recommended that government extends youth employment programs most especially to the rural areas to reduce the inflow of people into the capitals, hence reducing congestion in the cities and pressure on amenities. Also, government should set up appropriate institutions and encourage private participation in waste management. Finally, government should consider relocation or reformation of slums in the cities.
DEDICATION

To my grandmother

Mercy Kaa Ankrah
ACKNOWLEDGEMENT

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<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>BECE</td>
<td>Basic Education Certificate Examination</td>
</tr>
<tr>
<td>ECG</td>
<td>Electricity Company of Ghana</td>
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<tr>
<td>FGM</td>
<td>Focus Group Meeting</td>
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<tr>
<td>GAMA</td>
<td>Greater Accra Metropolitan Area</td>
</tr>
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<td>GLSS</td>
<td>Ghana Living Standard Survey</td>
</tr>
<tr>
<td>GSS</td>
<td>Ghana Statistical Service</td>
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<tr>
<td>GPRS</td>
<td>Ghana Poverty Reduction Strategy</td>
</tr>
<tr>
<td>GWCL</td>
<td>Ghana Water Company Limited</td>
</tr>
<tr>
<td>ISSER</td>
<td>Institute of Statistic, Social and economic Research</td>
</tr>
<tr>
<td>MP</td>
<td>Member of Parliament</td>
</tr>
<tr>
<td>PHC</td>
<td>Population and Housing Census</td>
</tr>
<tr>
<td>PPP</td>
<td>Public Private Partnerships</td>
</tr>
<tr>
<td>PURC</td>
<td>Public Utilities Regulatory Commission (Ghana)</td>
</tr>
<tr>
<td>SAP</td>
<td>Structural Adjustment Programmes</td>
</tr>
<tr>
<td>SDG</td>
<td>Sustainable Development Goals</td>
</tr>
<tr>
<td>WB</td>
<td>World Bank</td>
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<tr>
<td>W.H.O</td>
<td>World Health Organization</td>
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CHAPTER ONE: GENERAL INTRODUCTION

1.1 Background of the Study

Poverty is complex and a multi-dimensional phenomenon (Hope, 2004). Due to its complexity, it is quite difficult to give a concrete definition. However, the phenomenon is characterized by low income, malnutrition, ill health, illiteracy, and insecurity. There could also be a sense of powerlessness and exclusion. These different aspects usually interact and combine to keep households and at times whole communities in persistent poverty (Ghana Statistical Service, 2000). From the various characterization, it is absolute that poverty of any kind and at any level is a negative phenomenon (Hajnal, 1995). It is associated with inescapable connotation of physical wants (Johns & Iliffe, 1989).

Poverty in Sub-Saharan Africa is largely known to be a rural phenomenon (Adjasi and Osei, 2007). Rural areas suffer from urban bias thus little developmental intervention gets to them. They however in response to this unfair inequality, migrate to the urban centers in search of better life and opportunities that are seemingly non-existing. In so doing, poverty is migrated and increased in the urban sphere (Cavalcanti, 2005; Owusu & Yankson, 2007; UN-Habitat 2014). It is estimated that one third of all urban residents are poor, which represent a quarter of the world’s total population (Ravallion, Chen, & Sangraula, 2007). Further studies indicate that the numbers of urban poor are predicted to rise. The world cities that were once engines of growth have subsequently become engines of poverty.

Since 1960, Ghana has experienced increasing proportions of its urban population. Despite the fact that urbanization has been associated with growth in economic and social development (UN-Habitat, 2010), the country has been deficient in matching its urban growth with economic transformation; making it difficult for the country to enjoy the benefits that is associated with
urbanization. In spite of this, living conditions are superior for residents of large cities than for persons living in smaller cities, towns, and villages (Brockerhoff & Brennan, 1998). According to the 2010 Population and Housing Census, the urban population in Ghana grew from 8.3 million in 2000 to 12.5 million in 2010, showing a growth rate of 4.2 percent per annum during the period which is higher than the national average of 2.5 percent. The level of urbanisation in the country increased from 43.8 percent in 2000 to 50.9 percent in 2010, an increase of 7.1 percentage points during that period. Thus, the country was more urban than rural as at 2010 (Ghana Statistical Service, 2013). Massey (1996), however puts it that, as increasing urbanization levels are being witnessed in Ghana, the only common phenomenon one could expect is the high levels of poverty concentrated in the urban centers. Currently 6.8 million Ghanaians are poor whilst 2.4 million are in extreme poverty (Ghana Statistical Service, 2017).

Even though large numbers of the poor are found in the rural areas of Ghana we cannot underestimate the urban poor. Poverty however differs among different segments of the population living in the urban space. Urban poverty must therefore be disaggregated and an important variation is between the migrants and indigenes. According to the World Bank Group (2017), not only are indigenes poorer but their poverty is also more severe as compared to the non-indigenes. Current studies show that the gap between poverty rate for indigenes and non-indigenes is not closing, but in some cases growing. The need to break this gap and disparity are areas deserving of more policy and research attention. The next section of this chapter will narrow down to migration and the nature of urban poverty among migrants and indigenes in Accra.
1.2 Problem Statement

Greater Accra Region is a city that is expanding just as other cities in Africa. It is the smallest region by land size in Ghana but the most developed and urbanised (90.0%) region (Songsore, 2010; Ghana Statistical Service, 2013). Accra is estimated to have a population of about 4,010,863 (GSS, 2010) with an annual growth rate of 4.3%. The process of urbanisation is closely linked with industrialisation, commercialisation, economic growth (UN-Habitat, 2012) and migration. Urbanisation studies also show that, employment and other opportunities for personal success and developments which are not found in the northern section of Ghana are the main reasons why people migrate to the south (Awumbila et al. 2011). Most of the people from the north are farmers and their farming activities are regulated by seasons. In the lean season, some rural folks then migrate to bigger towns to engage in informal jobs as an alternate source of income or as supplements to the low income gained from their farm produce. Moreover, work in the city is generally not seasonal, thus can be used to supplement income from farming (Centre on Housing Rights and Evictions, 2008).

Migration has been a major means presumed to bring migrants out of poverty (Awumbila, Owusu, & Teye, 2014). However, rural-urban migration in particular is usually seen as putting pressure on urban structures, environment, employment and associated to rising levels of urban poverty (Awumbila, 2015). The 2010 Population and Housing Census results indicate that of all the measurements of migration effectiveness, Greater Accra Region had a net gain of 66.4 percent of internal migrants.

Different classes of people migrate to the cities but the new entrants into the system following structural adjustment or the labour economy has mainly been a lot of vulnerable people who move to poor areas. According to Owusu and Afutu-Kotey (2010) evidence indicates that the bright lights
of cities and towns describe the lure of urban life and the promise that urban centers hold for individuals and groups who are hungry, jobless, ill, just curious, and so forth; fueling movements to urban centers. Such movements have contributed to the growth of squatter settlements as found in Sodom and Gomorrah (Old Fadama) in Accra. For instance, the Centre on Housing Rights and Evictions (2008) estimates that about 32 percent of the world’s urban population live in slums (Centre on Housing Rights and Evictions, 2008). However, studies by Owusu & Yankson (2007) shows that the urban poor are most likely to be found in these places due to relatively cheaper cost of shelter or free squatting. Similar urban slums, squatter settlements or shanty towns epitomise living conditions in Accra especially Ashaiman and Nima.

A report on poverty patterns and trends in Ghana released by Ghana Statistical Service (GSS) noted that, after four cycles of the Ghana Living Standards Survey (GLSS), Accra more than doubled its standard poverty incidence (from 4.4 percent in 1999 to 10.6 percent in 2006) and increased its extreme poverty incidence (from 1.3 percent in 1999 to 4.4 percent in 2006). In general terms, the report reflects the growing incidence and deepening of pockets of poverty in urban areas of Ghana (USAID 2002; Songsore, 2003). However, there is a strong view that urban poverty is underestimated in large cities like Accra. The reason being that the urban environment is a cash economy which has a direct relation to the cost of housing, water transport and other needs which must be catered for by the poor in urban areas (Owusu and Yankson, 2007). Regardless of the few benefits of living in urban areas such as proximity to social facilities, in general, the benefits of city life is experienced by some few privileged societies. In most cases the urban poor have substantial difficulties. Most of these people live a life of insecurity and suffer basic social deprivations. Income inequality aside, there are also inequalities in the quality of service delivery (UN-Habitat, 2014). The urban poor often live in overcrowded and unhygienic
conditions, without sanitary facilities, clean water, solid waste collection or proper drainage. Where they live is often located in the vicinity of garbage dumps and polluting factories. Youth populations in cities are also faced with high levels of unemployment (Owusu & Afutu-Kotey, 2010). Although there are many dimensions of poverty, the worst-case scenario is deprivation of food and essential or basic non-food items.

The poor are always considered to be a homogenous group. However, the mechanism that induces poverty among the two groups (migrants and indigenes) are not the same. Research have painted a blurred picture of the situation. Lots of work have been done on urban poverty in general. Some works have also been done on migrant poverty (Owusu & Yankson, 2007; Owusu et al, 2008, Awumbila et al, 2014) but there is scarcely literature that tries to compare the two groups (migrants and indigenes) that form the urban society to understand the different views that account for similarities and differences. Statistics on the situation of indigenes are not readily available because few countries collect data disaggregated by ethnicity (Psacharopoulos & Patrinos, 1994; United Nations, 2009).

Meanwhile, the Sustainable Development Goal 11 targets making cities inclusive, safe and sustainable. Social inclusiveness at the national level implies taking account of marginalized sectors, places and communities. At the local level, it implies accounting for specific individuals and groups. To achieve this goal, it means poverty in all aspects in the urban space must be of key interest to governments. Also, research into urban poverty must be separated from general poverty and may require specific analysis (Baker & Schuler, 2004). This study assesses the dynamism and the differences in urban poverty between the different social groups classified by location, their access to social services and their socio economic characteristics. It also traced the history of both communities through time for a better understanding of their current situations for further analysis.
1.3 Research Questions

In order to analyze the issues and achieve the stated objectives, the study is guided by the following research questions.

1. What are the different dimensions of poverty in Chorkor and Old Fadama?
2. What are the livelihood activities and coping strategies of the poor in both communities?
3. How does the location of these communities affect the provision of services and amenities provided to the poor?

1.4 Objectives of the Study

This comparative study’s main objective is to examine the nature of poverty and life struggles of the urban poor in migrant and indigene communities in Accra.

Specific Objectives

1. To assess the patterns of poverty among residents in the study communities.
2. To analyze the livelihood profiles of the poor
3. To examine residents ‘access to social amenities and services
4. To identify the coping strategies of the poor in both communities

1.5 Justification of the Study

Migrants and indigenes in big cities tend to suffer similarly from marginalization. However, the mechanism that induces poverty among the two groups are not the same. Urban communities are heterogeneous with different poverty patterns and dynamics. With projections of rapid urbanization in Ghana, a critical understanding of urban poverty not alienated from general poverty will be crucial to sustainable development. This study is important because it goes beyond that
simplistic conceptualization of poverty to a more diverse and complex narrative. In a nut shell, the study will contribute to theory, policy inputs and also academics.

1.6 Organisation of the Study

This work is organised into six main chapters. Chapter 1 provides the introduction of the study where issues such as background of the study, problem statement, research questions, objectives and the justification of the study are discussed.

Chapter 2 focuses on the literature review where issues such as the concepts of poverty and urban poverty, colonisation, inequality and indigene poverty, migration and urban poverty, urbanization and poverty nexus, urban poverty in Ghana, coping and adaptation by the urban poor are discussed. The chapter also explains the conceptual framework of the study.

Chapter 3 contains the description of the study communities and the method used in attaining the objectives, whilst Chapter 4 and 5 provide the results and discussions on the research. The final chapter, Chapter 6, presents the conclusions and recommendations of the study.
CHAPTER TWO

LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

2.0 Introduction

Poverty rate has been one of the major instruments for measuring economic growth in both the developed and developing world. It is widely held that majority of the country side especially in the developing world are poor and impoverished due to urban biased nature of development policies undertaken by successive governments (see Lipton, 1977 and Myrdal 1968). However, evidence suggests that increasing proportion of the poor people in the developing world are concentrated in the urban areas. Consequently, several attempts have been made to understand the dynamics of urban poverty. This study aims to undertake a comparative study of urban poverty among migrants and indigenes in Chorkor and Old Fadama in Accra. The chapter involves existing works which are relevant to the current study.

Specifically, the chapter examines the concept of urban poverty, urbanization and poverty nexus, coping strategies of the urban poor, migration and urban poverty, colonization, inequality and indigene poverty as well as accessibility to social amenities and services. The chapter also attempts to theorize urban poverty before providing the conceptual framework guiding the study.

2.1 The Concepts of Poverty and Urban Poverty

Lok-Dessallien (2013) indicates that while the concept of poverty (be it absolute or relative) is multi-dimensional, the metrics of measurement reveals its exact nature. Two broad complementary approaches are dominant in the definition of poverty: economic and anthropological interpretations (Wratten 1995; Satterthwaite 1995a). Conventional economic definitions use income or consumption with a range of other social indicators such as life expectancy, infant mortality,
nutrition, the proportion of the household budget spent on food, literacy, school enrolment rates, access to health clinics or drinking water, to classify poor groups against a common index of material welfare (Masika et al, 1997). On the other hand, alternative interpretations allow for local variation in the meaning of poverty, and expand the definition to encompass perceptions of non-material deprivation and social differentiation. More generally, there has been widening debates on poverty to include more subjective definitions such as vulnerability, entitlement and social exclusion (Masika et al, 1997). This indicates that poverty goes beyond mere lack of access to physical resources to include issues of unsafe environment, social discrimination and exclusion.

For instance, while the UN (1995) use indicators such as food, safe drinking water, quality of education, and degree of sanitation as poverty indicators, Sen (1995) sees poverty as ‘capability deprivation’. Thus, poverty manifest when one’s ability to perform a given task or accomplish certain goals are hampered especially with issues relating to provision of basic needs for one’s self and family. Notwithstanding the differences in conceptualizing the concept of poverty, most estimates adopt monetary measurements whereby the World Bank’s US$ 1.5 per day is used as the benchmark (Ravallion, 2015). Using US$ 1.5 per day, Roser and Ortiz-Ospina (2017) citing a World Bank (2013) document indicates that approximately the global incidence of extreme poverty declined from almost 100 percent in the 19th century to about 10.7 percent in 2013. Roser and Ortiz-Ospina (2017) further indicates that Africa and Asia respectively are the poorest continents as approximately 383 million and 327 million of their population live below the poverty line.

In terms of rural-urban interface, several studies have highlighted the dominance of rural poverty especially in the developing world. For instance, while Glewwe and Twum-Baah (1991) providing an analysis of the third Ghana Living Standard Survey revealed that residents in rural areas
especially in the rural savannah areas of Ghana tend to be poor compared to urban residents in Accra, Adjasi and Osei (2007) concluded that poverty in Ghana is a rural phenomenon. In addition, Cord (2014) argues that approximately 75 percent of the world’s poor reside in rural areas with severity of poverty being greater in rural than in urban areas.

Despite the seemingly prevalence of rural poverty in the developing world and the world at large, evidence suggests that urban poverty is on the rise and that conscious attempts must be made to address the situation. The dominance of urban population in poverty dynamics specifically Africa and Asia have led to the evolution of the concept ‘urbanization of poverty’ (Chen and RaKvallion, 2010). Harding writing in 2007 refers to urban poor as those with income levels below the poverty line who live in metropolitan areas. While Harding (2007) definition of poverty could stand the test of time when based on mere monetary measures for poverty assessment, the definition exhibits a number of weaknesses when the scope of poverty assessment is expanded to address issues of inclusion, accessibility and deprivation (Sen, 1995).

Masika et al (2007) while admitting that there is no consensus on the definition of urban poverty, emphasized the two broad trajectories at conceptualizing urban poverty; economic and anthropological interpretations. They further argued that while conventional economic approaches of urban poverty dwells on income and/or consumption patterns coupled with other social indicators, the anthropologic focus on conception of being disadvantaged in society. The end result of the economic and anthropogenic strands is that researchers have tended to describe urban poverty by “drawing out the characteristics of urban poverty, often by comparing rural with urban poverty” (Masika et al, 2007).

Whereas income levels has frequently being used in examining urban poverty especially in Ghana’s urban space, the current study seeks to merge income levels as well as anthropogenic
indicators to arrive at an all-encompassing examination for urban poverty. The study therefore adopts income levels, assets base, nature of shelter, alternative livelihood, and the availability of safety nets after Satterthwaite (2001) in examining the poverty levels among the migrants and indigenes within the study community.

2.2 Urbanization and Poverty nexus

Urbanization refers to the demographic process whereby an increasing share of the national population lives within urban settlements. The GSS (2012) refers to any settlement with populations above 5,000 as an urban area. According to Mabogunje (2005), urbanization in Africa is a novel concept which until recently was limited to a few European countries; the few urban centres in Africa were the exclusive residence of white colonialists. Mabogunje (2005) further alludes that the Africa’s recent urbanization history makes it the least urbanized region in the world. While the UN (2010) estimates that about of 40% of Africa’s population lives in urban areas, Mabogunje (2005) projects that approximately 50 percent of the population in Africa will be living in urban areas by 2030.

Several concerns were raised about the costs of urbanization but Arthur Lewis (1977), saw it as unavoidable. He intimated that “Urbanization would not be inevitable if we could spread industry around the countryside instead of concentrating it in towns, but this is easier said than done. One can work hard at establishing rural industries, but except in police states, this is bound to be limited.” Rapid urbanization has become one of the important features of most of the emerging markets and drive towards economic growth with ideas and human ingenuity (Yuwa and Angelopulo, 2011). It is therefore evident that while urbanization is necessary for the development of economies, urbanization itself is not a sufficient condition for the attainment of the desired level of growth. Thus, urbanization ensures urban population increases to usher in the processes of urban
growth. However, such increases in urban population must tally with other important development factors such as creative industries, business innovations and human ingenuity. The absence of this factors according to Yuwa and Angelopulo (2011:3) has the propensity “to lead structural weaknesses and even breaking points in cities that are not adequately prepared for the uncontrolled influx of rural population seeking to improve their lives”.

Due to the tendency for urbanization to spearhead the process of development, prior studies such as Yuwa and Angelopulo (2011), UN-Habitat (2016) and Mabogunje (2005) concluded that urbanization is key to the development of nations especially in the developing world. Drawing on examples from the developed world, specifically China as a developing nation, Yuwa and Angelopulo (2011) indicate that China’s ability to escape the vagaries of urban slum that has become the hallmark of cities in countries such as India, Nigeria and Philippines are due to strict socialist central planning and has led to massive economic growth. Mabogunje (2005) explains that most European countries were able to harness the benefits of urbanization and this propelled them to the path of development; their ability to ensure a self-regulated nature of rural-urban migration was in tandem with employment opportunities at the peak of their urbanization processes.

Even though there is tendency for urbanization to drive nations towards economic development, evidence suggests that urbanization in the developing world is more of a canker than a tool for economic development. For instance, Bafana (2016) indicates rapid urbanization in the cities of the developing world has led to new set of challenges such as equitable distribution of crucial resources. Yuwa and Angelopu (2011) contend that shifting the underemployed in rural areas to more productive areas in urban areas is an important step towards development in Africa. However, it is certain that most governments in Africa and the developing world at large lack clout
to get the basis of urbanization right for development. It is not surprising that Clos (2015:5) argues that “urbanization in Africa of today is an untapped tool for development and economic growth”.

The inability of cities in Africa to match urbanization rates on one hand with adequate human resource and employment opportunities on the other hand have led to urbanization rates outstripping available jobs. The end result has been the glaring incidence of urban poverty in Africa and the developing world at large. Contrary to the assertion that urban poverty is a new concept, Linn (2017) claims that urban poverty especially in the developing world has been an issue of concern since the early 1970s. The UNFPA (2007) revealed that urban poverty is a growing challenge and could overtake rural poverty in some countries.

Due to the increasing rates of urban poverty, attempts have been made to unpack the complexities surrounding the genesis of urban poverty especially in the developing world. For instance, Elhadary and Samat (2010) claim that the emergence of the Structural Adjustment Program (SAP) in 1980’s in Africa ushered in urban poverty . They explained that the change in land use pattern from subsistence farming to cash crop producing economies following the SAP weakened the adaptive capabilities of the rural folks and limited their abilities to resist poverty. Consequently, majority of the rural people moved into the cities in search of non-existing jobs. Added to the mass movement of the rural people into urban centres in search of jobs, was the austerity measures prescribed under the SAP’s lead to cut in government spending and reduced job opportunities in most African cities at a time where changing demographics were already churning out a plethora of problems for both city authorities and national governments.

The subsequent population increases led to urbanization without commensurate economic and structural growth and the subsequent emergence of urban poverty. Elhadary and Samat (2010) assert that urban poverty will continue to increase as always since there is a correlation between
urbanization and the prevalence of urban poverty especially in the developing countries. The UN (1998) revealed that the exploding populations of the developing world exacerbate perennial problems of poverty and starvation. This work concur with the arguments raised by Elhadary and Samat (2010) since unregulated urbanization has been identified to be associated with urban poverty.

2.3 Inequality and Poverty among Indigenes in Ghana

The colonization period in Ghana (formerly Gold Coast) started with the arrival of the Portuguese in 1471. Before the arrival of the Portuguese, a variety of African kingdoms already existed with some of them controlling substantial areas. The arrival of the Europeans saw the development of infrastructure especially along the coast. In 1842, the Portuguese built the Castle of Elmina which was the first European settlement. From the castle they traded slaves, gold, knives, beads, mirrors, rum, guns and other goods (Miller, Vandome and McBrewster, N.D).

After the arrival of the Portuguese and the kind of resources they discovered, news spread quickly resulting in the arrival of the English, Dutch, Danish, Prussian and Swedish traders who also came to trade. The European traders built lot of forts along the coast. Due to the large gold resources found in the area which the Europeans traded in, the name Gold Coast had long been a name for the region used by Europeans, although slave trade was also a substantial trade activity. In 1821, the British government abolished the African Company of Merchants and put into its custody some privately held lands along the coast. The British became more powerful and took over the interests of other European countries in the Gold Coast. The Danish Gold Coast became a British territory in 1850 whilst the Dutch Gold Coast with Fort Elmina was taken over in 1871 by the British (Miller et al 2009).
The colonization of the Gold Coast by the British began when the British started expanding by invading local kingdoms as well as other European held territories. Among these local kingdoms included the Ashanti Confederacy and Fante Confederacy. The main problem Britain had, was the Ashanti people who controlled much of Ghana before the Europeans arrived and today the biggest community in Ghana. The British fought many wars, however triumphed in all these wars and by 1901, all of the Gold Coast was a British colony, with its kingdoms and tribes forming a single region. The British shipped a variety of natural resources including gold, metal ores, diamonds, ivory, pepper, timber, corn and cocoa from the Gold Coast. The transfer of these resources also resulted in the development of infrastructure such as railways and roads which formed the basis for the transport infrastructure in modern-day Ghana. Also, hospitals and schools were built by the British as an attempt to export what were then modern day amenities to the people of the Empire (Miller et al., N.D.).

Although independence was granted to the Gold Coast subsequently, colonial choices influenced post-colonial ones thus the departure from colonial ones was considered very difficult and more costly. Following on this trajectory, the current inequality, poverty and development trends has been linked to the pattern of development started by colonial masters around the world (MacBeath, 2010). The progress in social, economic and educational development in Ghana were initiated during the years of British administration of the Gold Coast particularly in the twentieth century. Communications were greatly improved. For example, the Sekondi-Tarkwa railway, which begun in 1898 was extended until it connected most of the important commercial centres of the south. By1937, kilometres of roads (9,700), telecommunication and postal services were initiated as well (Miller et al., N.D.).
It is argued that most of the developments by the colonial masters were centred on resource rich areas where the colonizer could benefit (Settles, 1996). For instance, the construction of railway lines and roads were predominantly in cocoa, gold and bauxite rich areas. Those areas that received development in terms of educational, hospital and school infrastructure were centred on the white settled areas which were largely in the south. The resultant inequality in development is linked to this phenomenon where those areas that were poor in terms of resources had received less development (Kees van der Geest, 2010). The colonial administration thus, left uneven development which has been re-enforced by current governance practices and processes (Obeng-Odoom, 2016). Indigenes in urban areas often become an invisible population despite being the larger population because of the abstract and non-geographically clustered nature of the community, coupled with the continued existence of stereotypes regarding them (United Nations, 2009). These local areas remain as smaller pockets within a bustling modernized city. Daly and Smith (1995) suggests that indigenous families experience substantial and multiple forms of economic burden arising from the size, structure of families and households. Individual households are more likely to be multi-generational with the aged sharing room with the younger relations or residing/competing for space on the same small compound.

2.4 Migration and Urban Poverty in Ghana

There has been much evidence indicating that the flow of migration in Ghana is largely linked to socio-economic circumstances in places of origin and place of target. According to the 2000 Population and Housing Census (GSS 2012), there is a positive relationship between levels of socio-economic development and the quantum and course of migration in Ghana. For instance, Accra which is classified as the most developed and urbanised settlement in Ghana received a net growth of 310 per 1000 inhabitants in the year 2000. Upper West and Upper East regions which
are classified as the least developed regions, recorded net losses of 332 and 219 per 1000 inhabitants respectively suggesting a movement of people from the poorer regions to Accra (Awumbila et al, 2014).

Similar to trends from other developing countries, the population of Ghana is becoming increasingly urbanized. For instance, the urban population in 2010 was 50.9 percent which was in excess of more than 5 percent compared to 48.3 percent in year 2000 (GSS 2012). By 2025, the urban population in Ghana is projected to reach 63% of the entire population of Ghana. This rapid urbanization has been attributed to a complex multiplicity of factors including rural-urban migration; natural increase in towns and cities; and re-classification of villages into towns once they attain the threshold population of 5000 or over (Songsore,2009).

It is key to note that there is a simultaneous relationship between migration and urbanization trends leading to a decline in poverty levels across the country (Awumbila et al., 2014). The absolute numbers of the poor has declined from about 7.4 million individuals in 1992 to about 6.2 million individuals in 2006, more than 10 percent reduction (GSS, 2007). Even though comparatively the situation of poverty in urban areas is relatively lower than rural centres, current statistics indicate that poverty levels in the urban areas are on the rise (GSS 2007; Owusu and Yankson, 2007).

Although, Accra is considered the least poor across Ghana with more economic activities in the country, evidence show that after four rounds of the Ghana Living Standards Survey (GLSS), Accra more than doubled its standard poverty incidence from 4.4 percent in 1999 to 10.6 percent in 2006. The increase in poverty has been partly blamed on net migration of poor migrants to the city (GSS, 2007). Some have asserted that the poverty situation in urban Ghana especially in Accra has been underestimated. This is based on the fact that the adjustments made in the setting of the poverty line in terms of the non-food consumption are very low in relation to the cost of housing,
transport, water and other needs which must be paid for by the poor in urban areas (Owusu and Yankson, 2007).

According to Awumbila et al. (2014), the view that rural migrants bring their poverty to the urban centres, contributing to urban poverty, is too simplistic and needs a further probe. This view is further supported by Ravallion et al. (2007) who assert that as a country’s population become urbanized due to rural-urban migration, poverty levels begin to fall mainly due to higher economic growth associated with more rapid urbanization rather than due to re-distribution. More specifically for Ghana, Cavalcanti (2005) notes that the rapid reduction in poverty levels at least in the last two decades (from about 52 percent in 1991 to 28 percent in 1996) can be partly attributed to urbanization leading to a movement away from agriculture toward urban economic activities. Therefore, while rural-urban migrants may be poor before their initial movement into urban centres, they become less poor with time, leading to actual reduction in poverty levels (Awumbila et al., 2014).

The linkages between urbanization, migration and poverty are multivariate with each having either a direct or indirect relationship on the other. People can migrate because of severe poverty or as a livelihood chosen by a household to improve their wealth and living conditions (Awumbila et al., 2014). This is corroborated by the rampant migration in Ghana during the economic crisis from the 1970s to 1980s where people adopted migration as a basic strategy to survive (Awumbila et al, 2011; Kwankye & Anarfi, 2011). The receipt of remittances from migrants in urban areas by those in rural areas has led to the motivation for more people especially women to migrate to urban areas such as Accra and Kumasi to work as domestic workers and head porters (Awumbila et al. 2008, 2011).
The perception harboured by some people that migrant households are better compared to indigenous households (Clemens and Pritchett, 2008; Sabates-Wheeler et al, 2007) coupled with the variances in income and living standards between places (Awumbila et al. 2011b; Murrugarra et al, 2011) also serve as incentive for people to migrate. Moreover the search for job has been relevant for people to migrate (Awumbila et al. 2011b; Black et al, 2006; Kwankye et al, 2009; Mensah-Bonsu, 2003). In situations where official employment figures decline for formal jobs, the informal sector has a lot of opportunities for migrants (Songsore, 2003). Large cities in many developing countries have large migrant populations that are poor, frequently living in slums and relying on the informal sector for employment (Park & Wang, 2010).

Conversely, some studies have also revealed that poverty can serve as a limit on migration and other employment opportunities. For instance, Sabates-Wheeler et al. (2007) found that poor international migrants from Ghana were more likely to travel irregularly (without documents) than non-poor migrants. Irregular international migrants find it more difficult to accrue assets and savings. They face much more risk during travel and at end point, and may be compulsorily returned. Poverty can also control possible distances of migration. For instance, in the Upper West region of Ghana, well-off migrants were found to move more often to the urban centres of the south, including Accra, while the poor and uneducated migrated over shorter distances, usually to the Brong Ahafo region (Van der Geest, 2011). The Metropolitan Area of Accra-Tema is a particularly striking example of the impact that migrant communities can have on the growth of cities (both in terms of population and space). Migrant communities in Accra include Sabon Zongo, Accra New Town, Nima, Maamobi and Old Fadama. Migrants are motivated by many elements including social networks, exclusion from housing or employment in indigenous neighbourhoods, racism and protection in numbers, and in order to claim land to farm (Agyei-
Mensah and Owusu, 2009; Yaro et al, 2011). Many of these migrant communities end up in slums (Owusu et al, 2008). The total number of people living in slums in Ghana increased from 4.1 million in 2001 to 5.5 million in 2008 (GNA 2012). Owusu et al. (2008) describe urban slums as ‘the new face of poverty in Ghana’, which are host to many internal and international migrants.

2.5 Urban Poverty in Ghana

Ghana like most developing countries and their economies have not been immune from the incidence of urban poverty. The situation is pronounced in the urban areas of Accra, Kumasi and Tamale. The Ghana Statistical Service (2012) using population threshold explain ‘urban centre’ as any settlement with a population of 5,000 or more. Previous estimates such as GSS (2012) indicated that urban population in 2010 accounted for 50.9 of the total population indicating a 7.1 percent increase in urban population from the 2000 census. Another report by Index Mundi (2015) estimates that approximately 54% of Ghana’s population lives in urban areas with annual urbanization rate of 3.4%. The growing number of urban population over the years has served the country well in terms of availability of skilled and unskilled labour to undertake many developmental projects.

However, one striking feature of Ghana’s urbanisation is the growth in the population of smaller cities compared to the big cities (Yusupha, 2015). Despite the role of urbanization in national development, uncontrolled urbanization has been singled out as a major cause of urban poverty in Ghana. This is evidently so since increasing levels of urbanization move in tandem with urban poverty. In terms of the rural-urban dynamics, Glewwe and Twum-Baah (1991) based on the third Ghana Living Standard Survey reported that rural poverty is more prevalent than urban poverty. Edgar et al (2016) opined that households in rural areas 37.9 percent have a higher average rate of poverty than those in urban areas 10.6 percent. While poverty eradication in Ghana especially
before the 1990’s focused on rural poverty, the uncovering of the veil thereafter led to the understanding that urban poverty deserves equal attention if not more than rural poverty.

The incidence of poverty has not been uniform across Ghana. Using a national poverty line of GHC 1,314 per annum, Ghana Living Standards Survey (GLSS 6) revealed that there has been 7.7 percent fall in urban poverty between 2006 and 2013. The percentage fall recorded could be attributed to social interventions policies such as Livelihood Empowerment Adjustment Program (LEAP), National Youth Employment Program (NYEP), and National Health Insurance Scheme (NHIS) among others that sought to reduce poverty and all forms of inequality. The report further indicated that Greater Accra Metropolitan Area (GAMA) has the lowest poverty incidence of 3.5 percent among the other geographical areas in Ghana.

Edgar et al (2016) found out that while urban poverty experienced almost a quarter decline, the number of people living in urban poverty decreased by just 10 percent. It therefore suggests that whereas there is the tendency for policy intervention to bring a change with respect to poverty reduction, such changes may not be cross cutting and all encompassing due to existing inequalities in information, accessibility and resource distribution. The inequalities become glaring in the urban centres where the rich always outbid the poor. The poor is always marginalized and subsequently trapped into cyclical poverty.

2.6 Marginalisation and Social Exclusion in Service Provision

The Ghanaian economy has seen some degree and level of improvement ever since it attained a middle income status. However, Emmerij (1997) posits that there is an obvious increasing challenge of inequality and some degree of informality in the economy. Bafana (2016) also indicates rapid urbanization in the cities of the developing world has led to new set of challenges such as equitable distribution of crucial resources. A research by Kakwani (1993) also found out
that poverty in a country is affected by changes in these economic growth and inequality. According to (Amis 1995; Moser 1995), there are two main approaches to urban poverty which includes physical infrastructure problems of housing, sanitation, water, land use and transportation. While the second approach focuses on economic and social infrastructure issues such as employment, education and community services. However, imbalances in these approaches have led to the urban poor living a life of insecurity and suffering from basic social deprivations. Income inequality aside, there are also inequalities in the quality of service delivery and in the access to and control of urban resources such as water (UN-Habitat, 2014).

However, it has become common that the rapid growth of urban populations has led to worsening in absolute and relative poverty in urban areas (Masika et al, 1997). This is especially in severely dysfunctional urban landscape for which the term ‘slum’ serves as shorthand for low income communities. The United Nations Human Settlements Program (2003) predicted that in the absence of new government interventions, current urbanization trends over the next 30 years will lead to one in every three people worldwide living in urban slums characterized by poor public health, inadequate public services and widespread violence and insecurity. Nevertheless, some have questioned the definition of the term ‘slum’, and argued that it is a relative concept that is viewed differently according to social class, culture and ideology (Gilbert, 2007). The United Nations Agency Habitat (2003) estimated that there are approximately one billion people living in slums globally. While only 6% of the city populations of developed countries live in slum conditions, the slum population constitutes a staggering 78.2 percent of the urban population in less developed countries (Davis 2006; UN-Habitat 2003; 2006; UNFPA 2007). There is however, a high level of stigmatization of the urban poor in terms of geographical location. These dimensions
of stigmatisation have direct effects on households’ vulnerability, livelihoods strategies and outcomes (George Owusu et al., 2008).

Songsore in his paper, “The urban transition in Ghana; urbanization, national development and poverty reduction” opined that, “poverty and marginality within the city is becoming structural with a growing number of the youth who have nothing to offer to these globalizing and liberalized economies except to add to the growing problem of street children, child prostitution, child labour, urban violence and the drug/criminal economy.” These are the repercussions of such marginalities and inequalities in a country. Clearly, one can tell that urbanization levels have not being at par with infrastructural and social development in the country, hence posing great challenge to its development. Amartya Sen (1999) conceptualizes development as having the improvement of lives at its core. ISSER (2013) also suggests that development is “a process of change that may lead to improvement in social, political, environmental and economic well-being and increased confidence of people.” It is in the backdrop of this concept of development that Ghanaians see it imperative to be concerned with social issues and matters relating to development.

2.7 **Coping and adaptation by the urban poor**

Even though urbanization is viewed as a key variable in social and economic change according to Zarate et al (1975), much of such economic prospects are not seen much in the African context. Over the years, successive governments that assume the reigns of this country have tried and tested several development plans. The country has seen development plans such as the Ghana Poverty Reduction Strategy (GPRS I and II) 2003 to 2009, the First Step (1996–2000) and the Ghana Vision 2020. These plans are to consolidate the gains achieved so far in the area of political, economic, social development and the resultant reduction in poverty through economic growth. However, the challenges have been overwhelming partly due to the poor management of urbanization situation.
Urbanization in Ghana is that which is characterized by unfortunate circumstances like slum development, poor planning, and inadequate infrastructure, pressure on existing facilities, crime and unemployment among others. Even if successive governments have achieved any of these plans, life in the city has not been favourable to all but few. Lewis (1959; 1966) “culture of poverty” perspective maintains that people living in poverty develop values, attitudes and behaviors that are different from the rest of the population. For Lewis, such differences represent a cultural strategy used to face a history of personal and collective failures and the lack of opportunities experienced on daily basis.

Poverty is not a desirable phenomenon and for that matter, the poor also adapts certain measures in order to survive. Nevertheless, the coping strategies adapted by the poor against poverty and food insecurity depend on whether the household is female headed or male headed (Owino et al., 2013). Most poor female headed households either minimise the meals they take per day or have imbalance meals. Some women drop some children, most especially the eldest child out of school to work in support of the other children. Other women send some of their children to live with other relatives to ease the pressure of dependency on them. Some heads even go into prostitution to earn enough money to pay for their rent. Alternatively, some female migrants perch and depend on their male counterparts in the cities. This makes them more vulnerable.

Men on the other hand sell their assets or find secondary jobs to support the earnings from the initial jobs. Some also reduce the intake of meals per day. Some youth and most especially the unemployed turn into bad behaviours like theft and armed robbing. Currently in Ghana, some of the youth have become regular sperm donors to fertility homes and are paid for their services. Others seek spiritual solutions especially the help of fetish priest and priestesses. Money rituals or “Sakawa” as popularly known is the order of the day.
2.8 Conceptual Framework

According to Shields and Rangarajan (2013), the way ideas are organised to achieve a research project’s purpose is a conceptual framework. The framework is an important aspect of this research due to its role in the organization of the various ideas about the topic. It also guides the process of data collection and its analysis. Whereas the previous sections examined all the relevant concepts and also the overall theory, an illustration of the connection between them within this study is shown.

2.9 Definition of Terms

2.9.1 Poverty

Poverty is a multi-dimensional phenomenon, thus assessing it presents a number of challenges. The most common approach to measuring poverty is quantitative, money-metric measures which use income or consumption to assess whether a household can afford to purchase a basic basket of goods at a given point in time (Chamhuri et al, 2012). A household is a person or group of people, related or non-related living together in the same housing unit, share the same housekeeping and kitchen arrangements and identify an adult male or female as the head of the household (GSS, 2014). Contemporarily there have been other approaches such as social inequality, political exclusion, deprivation and vulnerability in defining poverty. In this study poverty is defined to involve both the money-metric measures and the contemporary approaches. This is manifested in the various interpretations given by informants in section four of the work. Poverty is also analysed at both the individual and the community level. It’s a social problem rooted in historic and contemporary social structures, policies and values that support the inequitable distribution of resources among individuals and communities (Abramovitz 1998; National Association of Social Workers, 2009).
While the dimensions of poverty are many, there is a subset of characteristics that are more pronounced for the poor in urban areas and may require specific analysis (Baharaoglu & Kessides, 2002). Urban poverty is characterised by substantial dependence on cash economy (Chamhuri et al., 2012), inseparable social problems including sexism, ageism, homelessness, hunger, poor health, inadequate health care, lack of educational opportunities and limited access to community resources (Rank, 2005). One other major characteristic of urban poverty is the creation of slums or shanty towns. Poverty is therefore a barrier to wellbeing.

2.9.2 Vulnerability

The Vulnerability Context forms the external environment in which people exist and gain importance through direct impacts upon people’s asset status (Devereux, 2001). According to the Sustainable Livelihood Framework, it comprises Trends (i.e. demographic trends; resource trends; trends in governance), Shocks (i.e. human, livestock or crop health shocks; natural hazards, like floods or earthquakes; economic shocks; conflicts in form of national or international wars) and Seasonality (i.e. seasonality of prices, products or employment opportunities) and represents the part of the framework that lies furthest outside stakeholder’s control.

2.9.3 Agents

This is the core and primary concern of any given framework. In the context of this study, it refers to the households. Sen (2001) in his book, “Development as freedom” explains that an agent is someone who acts and brings about change, whose achievement can be evaluated in terms of his or her own values and objectives. Sen’s definition means the agent determines the height he wants to attain in every endeavour he undertakes. The agent is also guided by some goals or objectives. These guides can also be achievements which he needs to follow (Sen, 1992). For instance as a household in Chorkor, the goal is to get a permanent job and a good salary so as to enjoy the
benefits of a “good living”. This ability to act and take a decision for one’s own betterment makes one an agent. According to Sen (1996), the “good life” is partly a life of genuine choice, and not one in which the person is forced into a particular life — however rich it might be in other respects. Friedrich Nietzsche reasoned that man has the opportunity of choice however, he makes such choices constructed around his own egoistic desires - “will to power” (Nietzsche, 2011). Conversely according to Karl Marx in his famous book “The Communist Manifesto”, the modern society sees people as agents even though to him, the principles of the bourgeoisie control these agents (Marx & Engels 1967).

2.9.4 Structures
Structures are products of the intended and unintended actions of people. They also subsequently shape people’s action; not by strict determination but by providing flexible orientation points which may either constrain or enable what is possible” (Leach et al., 1999: 230). According to Barker (2005) the recurrent patterned provisions in a society which impact or limit the choices and opportunities available to people is known as structures. These can be laws, policies, institutions, ideologies, norms and so on in any given society. For the purposes of this work, structures refers to hierarchical societal authority (Lin et al., 2001), policies, interventions and the resources that are at the disposal of agents to help them arrive at the desired goals (Sen, 2001). Figure 2.1 gives a pictorial representation of the conceptual framework.
The major elements in this framework are poverty, vulnerability, agents, assets, structures, and wellbeing. Poverty is at the bottom. Poverty is explained in two terms; the community level and individual poverty. Individual poverty is the condition in which an individual lacks the basic needs for survival. These basic needs include adequate income, good housing, material possessions and improved food security. There is also a sense of marginality and social exclusion etc. Community poverty is the state where a community lacks infrastructural development. Infrastructural in this sense is the basic physical systems of a community. These include good roads and communication systems, sewage, water, electrical systems, schools, hospital and safety. There is also community disparity. Safety is the protection provided by the security services. In this research, vulnerability
means the risk of not being able to provide the basic necessities of life. A vulnerable person is unprotected and at the risk of abuse or neglect by society. Asset is something valuable that the individual owns, benefits from or generates income from. For this work, assets include physical and material possessions such as land. It also includes education. The agent is the main actor of which all the other concepts in this research revolve around. Agent represent households in the research community. The structures for the purposes of this work are institutional, policies and regulations that affect the decisions of the agent. These regulations affect the actions and inactions of the agents.

The ultimate target of the framework is wellbeing. Wellbeing in this work is when an individual attains a certain level of satisfaction in life. This is the stage when one has higher income, good housing and improved food security just to mention few. Income is the monthly or weekly money one gets from the work he or she does. This is the money the individual relies on solely for survival and the upkeep of the household. Good housing is not just the mere structure but the comfort one needs in a structure. A good housing facility must also be available and free from overcrowding. Improved food security means that an individual must be able to provide for him/herself and the family a three square meal and the food must also be a balanced meal.

Households need capabilities in order to achieve wellbeing. The assumption is that the structures must provide agents with capabilities for them to achieve this wellbeing. Nonetheless, structures in society are generally to ensure the wellbeing of the entire society. However in this study, it is found out that in some cases, these structures also avert the agents from attaining their worth of life – wellbeing. This is why between structures and wellbeing, the connector carries the caption positive/negative.
In the framework, the assumption is that households are operating in the context of vulnerability. They either have access to an asset or have no access to any asset depending on the environment in which they find themselves. If the agents laid hold on an asset being it financial, social etc., these assets pass through a medium called the structures. The structures are institutions and polices that can facilitate or impede the progress of the agents. If the prevailing social, institutional and organisational environment are favourable, the agents are able to achieve their wellbeing. This means, the agents enjoy the essence of life (Robinson, 1989) with good jobs, good housing, enough food etc.

In some cases it is found out that, these structures also avert the agents from attaining their quality of life – wellbeing. If these structures are not favourable, households retrogress back into poverty. The framework also shows that agents that could not laid hold on any asset, be it social, human, economic etc. also do not progress but remain in poverty. Agents with the least access to economic, social and political resources often live at great risk of dependence, homelessness and death in ordinary and extraordinary circumstances (Gardner et al, 2010). In totality the elements in this study work concurrently.
CHAPTER THREE

PROFILE OF STUDY AREA AND METHODOLOGY

3.0 Introduction

This chapter presents the profile of the study communities as well as the methodology employed. The physical characteristics of both Chorkor and Old Fadama as well as their socio-economic factors are also presented.

3.1 History and Location of Chorkor

Chorkor is a Twi phrase “Tswa Kor” literally meaning “Cut and Go”. It was one of the oldest estates built by Dr. Kwame Nkrumah, the first president of the Republic of Ghana for the military after the colonial masters left Ghana, the then Gold Coast. Subsequently, the estate became an alternative settlement for the people of James Town to ease housing pressures due to overcrowding. Formerly, the coastal side was for agricultural purposes, that is, for the cultivation of food crops such as tomatoes, pepper and maize. The other portions of the land were for human settlement.

Presently, Chorkor is one of the oldest indigene communities in the Accra Metropolis in the Greater Accra region of Ghana. It is situated along the Atlantic Ocean and located on Latitude: 5°31'36.88" and Longitude: -0°14'31.74". It has an estimated terrain elevation of 113 metres above sea level. It shares boundaries with Korle Gonno to the east, Agege to the west, Mamprobi to the North and the Atlantic Ocean washes its southern boundary. Chorkor was formerly dominated by the Ga-Adamgbe group. Even though the Ga -Adamgbes still dominates, there are other ethnic groups like the Akan and Ewe that are now found in Chorkor. Chorkor is one of the oldest fishing community along the shores of Accra. The main occupation of the people is fishing. Most of the men in the community are fishermen and the women are fishmongers.
According to Brown (1923), the sea fishing industry along the coast began in the second half of the 18th century. Tuesday Market which is the main market in the section was established in the 1950s. The main aim was to establish a community fishing market. The name Tuesday was named after the market because it was the day that fishing activities were forbidden in Chorkor and the surrounding communities. The women sell their smoked fishes at the market on Tuesdays. Fishermen also use that day to mend their torn fishing nets and do any other repairs on their canoes and other fishing equipment. Apart from the fishing business, some few people are into other trading activities like the sale of food stuffs. Others are also into other vocations like hair dressing and sewing.

Chorkor has suburbs with different classes of people. These suburbs are Chorkor Extra “O”, Chorkor Ojoo Gormli, Chorkor Tea Garden, Chorkor Chemunaa, Chorkor Galilea and Chorkor Lante Maamli. The community is noted for high illiteracy rate, poor housing conditions, improper waste disposal, poor drainage system, bad odour, filth and other insanitary conditions. The community is also noted for high level of teenage pregnancy in the Accra Metropolis.

3.2 History and Location of Old Fadama

Old Fadama popularly known as Sodom and Gomorrah is a slum community in Accra that occupies 146 hectares of land along the Odaw River and the Korle Lagoon. Old Fadama was a wetland in the 1960s and as the cities of Accra urbanized the wet land expanded. Settlement in this community has currently extended into some portions of the Korle Lagoon. These portions are filled with saw dust. Old Fadama was used as a refugee camp for people from the Kokomba Nanumba War in the 1980s and currently, it is the settlement area for large numbers of people. An enumeration undertaken in 2009 shows that the area has a total population of 79,684, with a population density of 2,424 persons per hectare according to the Housing the Masses 2010 report.
It is one of the largest informal settlements in Accra. The area was and continues to be a hub for a large number of migrants from around the country, the majority of whom are young people from the northern parts of Ghana. Today the place also serves as shelter for young women escaping early marriages and as an asylum for old women who are accused by their families as witches.

Apart from the Northerners, the area is also home to a number of nationals from neighbouring countries in the West African region. The population size of Old Fadama continues to grow because of rural urban shift. More people have also moved to the area over the years and continue to do so because of affordable housing. This makes Old Fadama very attractive to young adults in search of greener pastures, particularly young females from the northern regions of the country who come to work in Accra as head porters (Awumbila et al., 2014). These head porters are popularly called “kayayei” in the Ga language. “Kaya” means load whiles “Yei” means women, hence the term, “kayayei”. A considerable number of residents are engaged in the small food markets, selling of food items such as yams, onions and tomatoes. There are a number of small economic enterprises and services for residents, such as hairdressing, food production and dressmaking (Centre on Housing Rights and Evictions, 2008).

Old Fadama is also popularly noted for the collection and sale of electronic waste materials which is mostly engaged in by young men and children. It is a strategically smart place to live because people find a network of relatives from their places of origin there, hence they can pool resources together (George Owusu et al., 2008). There is however filth, poor housing conditions and indiscriminate waste disposal and this has affected the aquatic lives in the Korle Lagoon. The community is ranked with bad odour. There is also the absence of a proper drainage system in this community. The community is also noted for frequent fire out breaks due to the unplanned building structures and the nature of materials used in building.
Presently, the various suburbs of the community are Abuja, Yam Market and the Onion Market. The Yam Market is the stretch nearby to the Korle lagoon. Abuja is along the Katamanto rail line and close to the Agbogloshie Market.

Below is a map showing the study area and the selected communities for study.

*Figure 3.1: Map of the Study Area Showing the Study Communities*

*Source: Author’s Construct*
3.3 Research Design and Strategy

The comparative case study design was used for this work. It embodied the logic of comparison. Social phenomena could be better understood when they are compared in relation to two or more meaningfully contrasting cases or situations. The comparative design also distinguishes the characteristics of the two cases and that serves as a springboard for further theoretical reflection on the nature of poverty in these communities (Bryman, 2012). This helps to sharpen the focus of analysis of the subject under study by suggesting new perspectives (Linda Hantrais, 1995).

This work employed the mixed method approach. Mixed method simply means the combination of different techniques for the collection and analysis of data (Bryman, 2001). The term mixed method is used as a simple shorthand to stand for research that integrates quantitative and qualitative research within a single project (Bryman, 2012). The mixed method research provides a broader and more credible understanding of the research problem than a dichotomous qualitative/quantitative approach (Tashakkori & Teddlie, 2010).

This work also employed the use of both primary and secondary sources of data. The primary data sources for this research included survey questionnaires, observation, in-depth interviews and focus group discussions. Secondary data sources involved particularly Ghana Statistical Service’s (GSS) socio-economic and population reports, census reports and a review of existing literature on urban poverty, migrant and indigenous poverty, migration and livelihoods.

3.4 Selection of Research Site

The study sites were chosen based on indigene and migrant statues. Old Fadama was chosen because it is one of the fastest growing migrant communities and slum in the Accra Metropolis. The community is also located in the centre of the city. It is one of the largest informal settlements in Accra (Afenah, 2010) with a very high population size. More people have moved to the area
over the years and continue to do so due to rural urban drift and housing affordability, which makes Old Fadama very attractive to young adults in search of greener pastures, particularly young females from the northern regions of the country who come to work in Accra as head porters (Awumbila & Owusu, 2014).

Chorkor was also chosen because it is one of the oldest indigene communities along the coast of Accra and under the Accra Metropolitan Assembly. It is also one of the coastal communities with a very high youthful population. The location and selection of both communities enabled an in-depth appreciation of the issue under discussion for a better comparison among the two communities. It also enabled the researcher to define the problem more concisely (Kothari, 2004).

### 3.5 Quantitative Data

#### 3.5.1 Survey

The use of questionnaires ensure reliability and validity of research findings, this makes it ideal for this work (Teye, 2012). Questionnaires were administered to respondents in the household level in both communities. In terms of the migrant community, questionnaires were administered to both new and old migrants who were preferably household heads. Old migrants were those people that have stayed in the community a year and more. The new migrants are the new entrants that have stayed in the community less than a year. The old migrant respondents had stayed in this community long enough to be well abreast with much information concerning the area. With the indigene community, questionnaire administration did not have any time limit because most of the people are natives of the land.

A structured questionnaire seeks to know the knowledge of respondents on poverty by certain indicators of basic needs. Both closed and open-ended questionnaire employed to seek information on the changes in service provision in the communities over time. Also, basic
background characteristics of respondents such as age, sex, marital status, highest education level, household size, income sources and ownership of assets were captured in the questionnaire.

### 3.5.2 Sample method and size

According to the 2010 Population and Housing Census Report, the total number of households in Chorkor was 7,396 and that of Old Fadama as 8,873. In summation, both households amounted to 16,269. Using Yamane (1967), a simplified formula to calculate the sample size at 95% confidence level and assuming maximum variability to be .5 (p=5) with a 5% level of precision the equation is assumed as follows:

\[
n = \frac{N}{1 + N(e)^2}
\]

Where \( n \) is the sample size, \( N \) is the households in the study communities, and \( e \) is the level of precision. When this formula is applied to the population size, the results is as follows:

\[
n = \frac{16269}{1 + 16269(0.05)^2}
\]

\[
n = \frac{16269}{1 + 16269(0.05)^2}
\]

\[
n = \frac{16269}{40.675}
\]

\[
n = 399.98 \quad n = 400
\]

Proportionately: Chorkor = 0.4546*400

\[
= 181.84
\]

Old Fadama = 0.5435*400

\[
= 218.36
\]

Using 200 questionnaires: Chorkor = 91

Old Fadama = 109
A sample size of 200 households was used. The sample size for the communities was selected based on the number of households of each community and using the Yamane table (1967). Proportionally, Chorkor was represented with 91 households and that of Old Fadama 109. This is based on the 2010 Population and Housing Census report which shows more households in Old Fadama as compared to Chorkor.

3.5.3 Method of Sampling

The sampling method used was stratified random sampling. Subpopulations within the various suburbs of both communities were formed. With the assistance of the Kish Grid the selected structures were listed and the households in the selected structures were ordered. Then with equal probability households were selected from the sampled households. The respondents were preferably the heads of the selected households. In other instances where the head was not available any responsible and knowledgeable member of the household was interviewed.

3.6 Qualitative Data

Apart from the use of questionnaires, this research also employed the use of in-depth interviews and focus group discussions. According to Sarantakos (2005), the central principles of the qualitative methodology include the fact that its aims are open and explorative; it involves communication between researchers and respondents and its flexibility with regard to choice of research instruments and procedures. Also according to Quinn (1980), the strategy in a qualitative research is to allow important dimensions to emerge from analysis of the cases under study without supposing in advance what those dimensions will be. This gives a clear understanding on the spatial variations in poverty among these communities.
3.6.1 In-depth Interview

Interviews invoke the deep thinking and knowledge of respondents. It is extremely useful method for developing an understanding of an issue which is not fully understood or appreciate the experiences of people. An in-depth interview which allows person-person discussion was also employed. It also asked questions that led to increased insight into individual thoughts, feeling and behaviour on the issue of poverty. A total of 20 in-depth interviews conducted, 10 interviews in each community. 5 interviews were conducted for women and 5 interviews for men in each community. The criteria for selection of respondents for the migrants were both old (one year stay and above) and new migrants (less than a year stay). Also the young and old were considered. The same criteria were applied to the selection of indigenes.

3.6.2 Expert interview

Expert interviews were also conducted with personnel of the Accra Metropolitan Assembly, basic service providers and NGOs. Also, assembly men and the traditional chiefs of both communities were interviewed. The assembly men and chiefs were asked about their knowledge of poverty in the study communities and the initiatives put forward to minimise the phenomenon in both communities. The personnel from NGOs were questioned on their participation in reducing poverty in the study communities. Personnel from ECG and GWCL were asked on services they provide to the communities, the terms and charges involved in the provision of those services. Questions were also asked on the satisfaction and the reactions of the people in terms of payment to the services rendered to them. The personnel from AMA and the MP of Ablekuma South District were also asked about government interventions and plans for both communities (Old Fadama and Chorkor)
3.6.3 Focus Group

The focus group method is a form of group interview in which there are several participants; there is an emphasis in the questioning on a particular fairly tightly defined topic; and the accent is upon interaction within the group and the joint construction of meaning (Bryman, 2012). It is also a carefully planned discussion design to obtain perceptions and opinions in a defined area of interest in a permissive and a non-threatening environment (Gibbs, 1997). Denzin and Lincoln (1994) also defined focus group as a situation in which the interviewer asks group members very specific questions about a topic of interest after considerable research has already been completed.

One focus group discussion was organised in each community. It was an 8 member group and a mixed group. A mixed group was preferred for different views on the issue in an interactive manner. It comprised of 4 men and 4 women. Among the 4 women were the unemployed woman, traders and women leader. The same criteria was applied to the men. The mixed group was considered in this research work to better enlighten on the different shapes and meaning to poverty. The men/women leaders were important because they might have much knowledge of the communities. The main reason for the discussion was for the people to give their meaning and understanding of poverty in the communities and also give detailed examples too. Also the researcher developed an understanding about why the people feel the way they do (Bryman, 2012) when it comes to issues relating to poverty.
Below is a summary of the qualitative data collection process:

*Table 3.1: Summary of Qualitative Data Collection*

<table>
<thead>
<tr>
<th>Qualitative Research Tools</th>
<th>Number of Participants</th>
<th>Number of Interviews</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Chorkor</td>
<td>Old Fadama</td>
</tr>
<tr>
<td><strong>In-depth interviews:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Women</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td><strong>Interviews with key informants:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Officials from Accra Metropolitan Assembly, Electricity Company of Ghana, Ghana Water Company Zoomlion, Assembly men and Chiefs</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td><strong>Focus group discussion:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Women</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td><strong>Field observation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Field notes</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3.7 Data Analysis

The quantitative data analysis was aided by the use of the software Statistical Package for Social Scientists (SPSS). Within this package, descriptive statistics was used to analyse and describe quantitative data from questionnaires. Frequency tables were generated to show patterns in education, type of employment, income level, housing conditions, water accessibility and waste disposal. A Pie chart was used to examine the strategies that households adopted or did not adopt in terms of economic hardship to examine the effectiveness of households’ strategies in meeting their objectives such as to achieve food security and increase family income. For presentation, simple frequencies, cross tabulation and bar graphs were used to describe and discuss results obtained from the field. Chi square was used to test the level of significance of variables between the two communities in terms of the differences in housing characteristics, income differentials, asset ownership, availability and access to water, sources of fuel and ranking of social problems.

The qualitative data from the in-depth interviews and focus group discussions were recorded on the field with the aid of phone and manually analysed. The recordings were then transcribed. Various themes such as the perceptions of poverty, strategies of households and the effectiveness of household strategies were outlined. Codes were assigned to these themes. Responses that fitted the same themes were given the codes of those themes. After the coding, all responses with the same code were pasted under the theme they matched.
CHAPTER FOUR

ASSESSING POVERTY DIFFERENTIALS AND LIVELIHOODS

4.0 Introduction

The focus of this chapter is to discuss the poverty differential and livelihood activities of respondents in the two study communities. In assessing the levels of poverty a number of variables were used and the similarities and differences are assessed between the two study communities. These variables include housing characteristics, level of income, expenditure on basic needs and items and ownership of assets. Further, livelihoods of the two communities are assessed including alternative livelihoods, working hours and working conditions. Before discussing the issues of poverty and livelihoods, the socio-demographic characteristics of respondents are presented.

4.1 Socio-demographic characteristics of respondents

Table 4.1 presents a summary of the demographic background of respondents from the two communities (i.e. Chorkor and Old Fadama). The results show that out of the 91 respondents sampled from Chorkor, 46 percent were males while 54 percent were females. A similar pattern is observed for the distribution of sex at Old Fadama. For instance, out of the 109 respondents sampled at Old Fadama, 48 percent are males while 52 percent are females. The distribution of sex in the two communities is in sync with the national and regional figures (i.e. Greater Accra where the two communities are located) which shows that nationally males are 49 percent while females are 51 percent. Also, within the Accra metropolis, males are 48 percent whiles females are 52 percent.

Table 4.1 shows that out of the 91 respondents in Chorkor, 56 percent fall within the 18-35 age bracket, 30 percent fall within the 36-45 age bracket, 13 percent fall within the 45-60 age bracket
and just 1 percent fall within the above 60 age bracket. The result of Old Fadama, shows that out of the 109 respondents sampled, about 81 percent of the respondents were within the 18-35 age bracket, whereas 14 percent of the respondents were within the 36-45 age bracket. Indeed, if you take the whole sample for the two communities, about 70 percent of respondents fall within the 18-35 age brackets. The result thus indicate that most respondents are youthful and also within the active working population group. The percentage of youth sampled in the two communities is above the national percentage which is about 41 percent. For Old Fadama in particular, the result corroborates a study conducted by Housing the Masses, which reported that about 74 of the population were below 35 years (Housing the masses, 2010).

The results indicate that out of the 200 respondents sampled from the two communities, about 35 percent have had Junior high school education while about 30 percent have had secondary or high school education. Similar pattern is observed within the two communities. For Chorkor, those who have had senior high school education is about 31 percent while for Old Fadama, the percentage recorded is about 28.4 percent. In the case of Junior high school, the proportion recorded for Chorkor is about 34 percent while that of Old Fadama is about 36 percent. The results indicate that a huge proportion of respondents in both communities are literate.
Table 4.1: Summary of demographics within the study communities

<table>
<thead>
<tr>
<th>Socio-demographics</th>
<th>Chorkor</th>
<th>Old Fadama</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>42</td>
<td>46.2%</td>
<td>52</td>
</tr>
<tr>
<td>Female</td>
<td>49</td>
<td>53.8%</td>
<td>57</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>91</td>
<td>100.0%</td>
<td>109</td>
</tr>
<tr>
<td><strong>Age of respondents</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-35</td>
<td>51</td>
<td>56.0%</td>
<td>88</td>
</tr>
<tr>
<td>36-45</td>
<td>27</td>
<td>29.7%</td>
<td>15</td>
</tr>
<tr>
<td>45-60</td>
<td>12</td>
<td>13.2%</td>
<td>6</td>
</tr>
<tr>
<td>Above 60</td>
<td>1</td>
<td>1.1%</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>91</td>
<td>100.0%</td>
<td>109</td>
</tr>
<tr>
<td><strong>Duration</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below 1 year</td>
<td>0</td>
<td>0.0%</td>
<td>15</td>
</tr>
<tr>
<td>1-5</td>
<td>12</td>
<td>13.2%</td>
<td>39</td>
</tr>
<tr>
<td>6-10</td>
<td>14</td>
<td>15.4%</td>
<td>25</td>
</tr>
<tr>
<td>11-15</td>
<td>6</td>
<td>6.6%</td>
<td>16</td>
</tr>
<tr>
<td>16-20</td>
<td>15</td>
<td>16.5%</td>
<td>5</td>
</tr>
<tr>
<td><strong>Above 20</strong></td>
<td>44</td>
<td>48.4%</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>91</td>
<td>100.0%</td>
<td>109</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No formal education</td>
<td>17</td>
<td>18.7%</td>
<td>12</td>
</tr>
<tr>
<td>Primary</td>
<td>6</td>
<td>(6.6)%</td>
<td>25</td>
</tr>
<tr>
<td>JHS/JSS</td>
<td>31</td>
<td>(34.1)%</td>
<td>39</td>
</tr>
<tr>
<td>SHS/SSS/Vocation/Tech</td>
<td>28</td>
<td>(30.8)%</td>
<td>31</td>
</tr>
<tr>
<td>Tertiary</td>
<td>9</td>
<td>(9.9)%</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>91</td>
<td>100.0%</td>
<td>109</td>
</tr>
<tr>
<td><strong>Religion</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Christian</td>
<td>86</td>
<td>(94.5)%</td>
<td>52</td>
</tr>
<tr>
<td>Muslim</td>
<td>3</td>
<td>(3.3)%</td>
<td>53</td>
</tr>
<tr>
<td>Traditional</td>
<td>2</td>
<td>(2.2)%</td>
<td>0</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
<td>(0.0)%</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>91</td>
<td>100.0%</td>
<td>109</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2017
Table 4.1 shows the duration of stay in the two communities. When the result of the individual communities is reviewed, it is observed that in Chorkor, 48 percent of respondents have resided in Chorkor for more than 20 years whiles at Old Fadama just about 8 percent have resided in the community for more than 20 years. However, at Old Fadama, out of the total sample of 109, about 36 percent have resided in the community between 1-5 years. Those below a year, it make up about 14 percent. The result thus shows that Chorkor is an indigenous community where respondents were probably born and raised there. In the case of Old Fadama which is a migrant community, largely residents are not permanent settlers and may move out of the community at a later stage in life, either back to their place of origin or to other parts of the city when they hopefully have accumulated some wealth.

Table 4.1 shows the distribution of the religious background of respondents. The result indicates that overall, a large proportion of the respondents are Christians and this is 69 percent of the total sample. This is a true reflection of 2010 Population and Housing Census which indicated that majority of Ghanaians are Christians (Ghana Statistical Service, 2012). The proportion of Muslims in the sample was 28 percent and traditional religion is 1 percent. However, distribution within community shows some amount of variation. For instance, in Old Fadama, the proportion of Christians was about 47 percent, while that of Muslims was about 49 percent. The result shows a Muslim majority which can be attributed to the large presence of migrants from northern Ghana (i.e. Northern Ghana used in this context refers to the two upper regions and northern region) who mostly belong to the Muslim religion.

Lastly, there is the ethnic composition of the study communities. The results from table shows that 68 percent of respondents are Ga-Adamgbes, whereas 23 percent of respondents from Chorkor are Akans. Thus, ethnic composition of Chorkor is not diverse which is not surprising, especially when
it is an indigenous community in Accra. On the other hand, the sample from Old Fadama shows that the population in Old Fadama is more diverse. For instance, 19 percent are Dagbons, one of the tribes in Northern Ghana. Other tribes represented include Kokomba (22), Nanumba (6) and Gonja (8). In all, the percentage of people from the northern extraction is about 55 percent of the sample. The Akan ethnic group was 29 percent and that of Ewe is about 14 percent. This demographic difference in Old Fadama is partly attributed to the influx of the non-northern ethnic groups from other parts of the city of Accra (Yankson, 2000).

Figure 4.1: Summary of ethnic background of respondent

Source: Fieldwork, 2017
4.2 Examining the patterns of poverty among indigenes and migrants

The first objective of the study sought to examine the poverty situation among indigenes and migrants in Chorkor and Old Fadama. This analysis was conducted by assessing a number of issues both within and across the two communities. The latter is more of a comparative approach and seeks to highlight the degree of the problem between the two communities. In order to know whether this in turn has any relationship with the status of the communities i.e. be it migrant or indigene communities.

Just as the literature has different view point of poverty and its complexity, I also found out from my informants their perception of poverty. The various definitions given vary from lack of basic necessities of life such as food, good housing, social discrimination, disparity and economic disadvantage. Some respondents also defined poverty in religious terms. It is also interesting to note that the definitions given to poverty vary by location, sex, age, culture, economic, social and economic settings. The men defined poverty as lack of physical assets and the women defined poverty as food insecurity and being vulnerable. The aged defined poverty in relation to social status in society whiles the young men and women defined poverty as unemployment and the inability to gain income. These are the views or thoughts of some respondents of what poverty is.

**Poverty as lack of Economic Wellbeing and Food Security**

Until recently poverty was discussed in economic terms as shown in the various literature. Income and consumption were the main indicators for measuring economic wellbeing (Hurd and Rohwedder, 2006). However, unemployment and low income are macroeconomic factors that affect households and in turn contribute to food insecurity (Bartfeld et al. 2006). Food security as defined by the United Nations’ Committee on World Food Security is the condition in which all people at all times have physical, social and economic access to sufficient safe and nutritious food
that meets their dietary needs and food preferences for an active and healthy life. This involves the food availability, accessibility and affordability. A household is considered food secure when its occupants do not live in hunger or fear of starvation (World Food Summit, 1996).

Poverty means unemployment or jobless. I completed the university in the year 2008. I did my national service the following year. I even did voluntary service for a year and completed in the year 2010. Since then I have struggled all these years looking for a job. I am still struggling to get a job. My father takes care of me even though I am 33 years. He also takes care of my son. (Nii Lamptey, unemployed graduate, Chorkor)

I am 29 years of age and a truck pusher. I have been in this community and in the business for three years. I do work a lot but the money I make from the business is nothing to talk about. I am not able to send money to my wife and children in the village regularly. Living in the city is very difficult for me. I struggle but earn little. (Mahama, Old Fadama)

I am a head porter and a single mother with two children. I have stayed in this community for five years. I came to Accra purposely to join the kayayoo business. Unfortunately the money I get from this work is small. I spend most of the money on rent and pain killers. Rent in my community is paid daily. You are evacuated when you fail to pay. Imagine what will happen if my children and I are sacked from the kiosk we occupy. To avoid this problem of evacuation, I eat once a day and the children eat twice a day. The nutritional value of the food is less important to me. The most important thing is to get something to eat and feed especially the children. Most at times we eat foods we do not like. (Ramie, 38 year old woman, Old Fadama)
I am married with four children. My husband was a fisherman but currently suffering from stroke. Due to the illness he cannot go for fishing anymore. Before then, when he returns from his fishing activities he gives his catch to me. I sell the fish and we use the money to take care of ourselves and the children. When the unexpected happened the usual business activity has been cut off. We don’t get money like before. The little money we saved has been spent on his medication. We live in a family house so we do not spend on rent. We have stopped using electricity because we cannot afford. Our situation is worse now because we have to be begging for food from family members. I wish I can get some work to do but the question is; who will take care of my husband when I leave him? We now live on the generosity of family members and friends. (52 year old woman, Chorkor)

The quotations above suggest that both men and women household heads in both communities (migrant and indigene) are poor. Men related poverty to a situation which challenges their traditional gender role as heads of homes due to their inability to support their households as expected (Wrigley-Asante, 2008). They are not able to support their families as expected because of unemployment and low income. Women understood poverty as food insecurity. However, women household heads’ poverty are severe compared to their male counterparts (Wrigley-Asante, 2008). Nevertheless, both men and women in both community interpreted the phenomenon as income poor.

**Poverty as lack of material and Social wellbeing**

Many informants regard material needs as very important in their lives. These involve lack of shelter, access to water, clothing etc. Interestingly according to the informants, the moment you lack these basic needs you are not respected anymore and you will lack certain opportunities in society. This is in line with the assertion that the inability to access these basic essentials of life results in aggravated frustrations, humiliation, powerlessness, loss of faith in the future, and a lack of control over one’s life (Adepoju 2000).
Poverty can only be defined by the one who has experienced or is experiencing it. Poverty is an animal that lures you and finally puts you into nothing. It is the only thing that can cause an elderly man to say “yes sir” “yes sir” even to the littlest boy because of something small he might get from him. In fact, poverty is total death. (65 year old fisherman, Chorkor)

I am a man with four children, two grandchildren and a wife. We are staying in my wife’s family house because I do not have money to rent a room. The fact that I am staying in my wife’s family house is a disgrace. Whenever there is a misunderstanding between my wife and me, nobody supports me. Rather the family call me names. I am not regarded and my views are not important because I am poor. Whenever my wife cooks, everybody in the house would eat with the exception of me. Even the day that she gives me some of the food, everyone will hear of it. I receive insults while eating the food. Family members sit behind our window to listen to our conversations. Anytime I get home from town people are seated infront of my door chatting. Who am I to tell them to move from the entrance of the door? All they say is; do you know the cost of cement? Life has not been easily at all. I have lost my dignity and respect. Poverty is selling your right. (50 year old man, Chorkor).

Life in the city has being hell and full of torments. I have stayed in the city for six months. I followed a friend who has migrated from Kpandai in the Northern Region to Accra. We arrived in Accra in the evening around 8:00 pm. She helped me carry my belongings but to a mosque. She also bought some food for me to eat. Around 11:00 pm I told her I was tired and needed to sleep. She asked me to be patient enough for a provision shop owner to close his business for the day so we can sleep in front of his shop. To my surprise there was no home. For the past six months we have been sleeping in front of the provision shop. We are exposed to harsh weather conditions. Whenever it rains in the evening or at dawn, we stand the whole night. Whenever we are going to sleep in the evening, we put on three to four jeans because of rapists. Sometimes we are beaten at dawn and raped even with the jeans trousers on. We are not respected but abused. When we report to the police station,
nothing is done to arrest the criminals. To me poverty is homelessness, abuse and shame. 
(Modesta, 19 year old woman, Old Fadama)

From the above quotations, it is clear that the status of individuals (migrant or indigene) is of less relevance when it comes to the definition of poverty but rather the circumstances in which the individual finds him/herself. Poverty is however equated with deprivation and lack of social power (Golding 1986, cited in McDowell & Sharp 1999). The phenomenon is not limited to shortage of income but also the deprivation of rights, liberties and opportunities (Dreze & Sen 2002).

**Religiosity and Spiritualization of Poverty.**

A new dimension to the definition of poverty is the Religiosity of poverty. This is defined in religious term. There are three major religions in Ghana, namely: Christian, Islamic and the Traditional Religion. Christianity is the largest religion in Ghana with approximately 71 percent of the population being member of various Christian denominations as of 2010 Census (Ghana Statistical Service, 2012). Faith is an important element when it comes to matters of religion. Faith simply means belief. This is an acceptance and trust in divinity. Christian believe in the Holy Bible. They believe it is a book written and inspired by the Holy Spirit. The Muslims believe Mohammed is a true messenger of Allah. They also believe in the Koran. The Traditionalist believe in their smaller gods. Interestingly, all the three religions believe in the Supreme God. Majority of the migrants are Muslims while the indigenes are Christians.

Poverty is from God. When God sees how bad you can become when you get rich, he simply makes you poor. When you are poor, you always draw closer to your maker. You become humble and respect fellow human beings (35 year old Muslim, Old Fadama)
Poverty is a demon, it turns adults into children and make beautiful people ugly. I am 39 years of age, very beautiful but not married. Any man who proposes to me, when he sees me the following day runs away. They always tell me they see something different that scares them. What I know is that I walk alone but they see other beings walking with me. I believe this is more spiritual than physical .I am accepted today and rejected tomorrow. Life has not be fair to me. (Naa Adoley, Chorkor)

Poverty is a life without Jesus Christ. Jesus Christ is the son of God .You can have all the basic needs of life. You can live in a mansion. You can drive the big and the newest cars. You can even eat the richest foods. You can also have all the dignity and respect of this life .But when you do not have Jesus Christ you are a poor person and you are worse than the homeless man with Christ. You see my house is not a mansion. My household does not feed on three square meals but we are happy. We have inner joy. This is because we believe in God. If I die, I have a better place in heaven (48 year old woman, Chorkor)

It is quite interesting to note that the interpretation of poverty in religious terms has mostly been women. Religion is an important part of the lives of women. Women always had a big stake in developing their relation with the Devine, hence getting closer to God. Women are faced with the daily issues of life, the struggles and the survival. This is evidenced in church attendance on Saturdays and Sundays in the Christian settings in Ghana. More women attend religious functions compared to males (Pew Research Center, 2018).
**Poverty as lack of Psychological Wellbeing**

Psychological wellbeing simply means positive mental state. It is sometimes referred to as subjective wellbeing (Diener, 2000). This involves one’s satisfaction in life (a feeling of having achieved something with one’s life).

Poverty is a mental problem. Everybody has some small madness but not easily seen. When you are poor, your madness is easily detected. You are always aggressive and ready to fight. (31 year old man, Old Fadama)

Poverty is how one thinks and do things. If you think you are poor, then you poor. (23 year old woman, Old Fadama)

Poverty is the lack of knowledge not necessarily the absence of resources. You can have all the available resources in life. If you are not able to use the resources well, you are poor (29 year old man, Chorkor)

The various quotations give different meanings to poverty and show the multi-dimensional nature of the phenomenon. Economic wellbeing has been central and it’s manifested in the various definitions. All the other definition of poverty given revolve around economic satisfaction.

This study further assessed the income and expenditure patterns of respondents within the two communities. Subsequently, the housing characteristics of respondents are assessed and finally assets owned by respondents. In assessing the differences in levels of poverty between the two communities on these indicators, two statistical approaches were used, all of which were non-parametric tests. These were the Chi-square test of independence and the Mann-Whitney U test. The chi-square test was used in cases where the variables were nominal variables, while the Mann-Whitney U test was used in cases wherever the dependent variable was ordinal variables.
4.2.1 Differences in income earned

An assessment of income differential between the two study communities is important in the quest to gauge levels of poverty between the two communities. Whether one will be able to purchase goods and services will depend on what one earns, that is to say if there are no other restrictions which may be influenced by social or political factors. Thus, insight into income differentials helped in understanding consumption patterns between the two communities and access to other social services between the two communities. In order to make the analysis much easier, first the overall pattern is analysed. It is followed by patterns within each community and also across the two communities. Overall, the results indicate that a large proportion of the respondents, i.e. about 47 percent earned between GHC 201-500 as their monthly income. This is followed by those who earned between GHC 501-1000 which was also about 27 percent, and those who earned between GHC 101-200 which was also about 17 percent. If you compare the income distribution across the two communities, there are some differences as well as similarities. For instance, majority of respondents in the two communities i.e. 48 percent for Chorkor and 46 percent for Old Fadama earned between GHC 201-500. However, 37 percent of respondents at Chorkor compared to 17 percent of respondents at Old Fadama earned between GHC 501-1000. Again, 28 percent of respondents at Old Fadama compared to 3 percent of respondents at Chorkor indicated that they earned between GHC 101-200.
### Table 4.2: Income of Respondents

<table>
<thead>
<tr>
<th>Income of respondents</th>
<th>Chorkor</th>
<th>Old Fadama</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>0-100</td>
<td>3</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>101-200</td>
<td>3</td>
<td>31</td>
<td>34</td>
</tr>
<tr>
<td>201-500</td>
<td>44</td>
<td>50</td>
<td>94</td>
</tr>
<tr>
<td>501-1000</td>
<td>34</td>
<td>19</td>
<td>53</td>
</tr>
<tr>
<td>1001-1500</td>
<td>7</td>
<td>0</td>
<td>7</td>
</tr>
<tr>
<td>Above 1501</td>
<td>0</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>91</strong></td>
<td><strong>109</strong></td>
<td><strong>200</strong></td>
</tr>
</tbody>
</table>

_Source: Fieldwork, 2017_

A number of observations can be made about this results. First, respondents’ earnings at Old Fadama are distributed in three main income categories which range from GHC 101-1000. In other words, the income of migrants is more spread. This also gives an indication that within Old Fadama there are inequalities in terms of levels of income. Despite this point, a large proportion of them earn between GHC 201-500. The aforementioned point is the same for Chorkor, but in the case of Chorkor, the distribution is within two main income brackets i.e. between GHC 201-1000. The Chi-square result indicated that there was a significant difference between the two communities with respect to income earned ($X^2=39.389 \ p=.000 <0.05$). Based on this result, we can surmise that respondents at Chorkor and for that matter indigenes are slightly better-off in terms of income earned compared to migrants at Old Fadama. Nonetheless, further inference is made from the result after assessing the other indicators. The results further showed that about 80 percent of respondents earned above the minimum wage as set by the country (i.e. when you calculate percentage of
respondents earning from GHC 201 and above). This thus suggest that even though the two communities may be lagging in infrastructure development and community members may be undergoing some form of hardship as they strive to eke their way through the urban economy by the standards of the country they may not be classified as poor. But this point does not gloss over the difficulty they face, especially when the focus of poverty in the case of this study extends beyond income poverty and include expenditure and other accessibility issues. More so, the fact that prices of goods fluctuate and are more expensive in the urban setting can even make their situation more precarious.

4.2.2 Assessing expenditure patterns in indigenous and migrant communities

In addition to income differentials which is an important indicator of poverty, expenses made on basic needs is also another indicator for determining the relative levels of poverty. The point here is that, expenditure is an important means of ascertaining other livelihoods one is engaged in since people are mostly engaged in different economic activities as a way of making a living. In this regard, this section examines the expenses of respondents in the two communities on basic social services. Specific amounts expended on the basic items are compared between the two communities. Similarities and differences on these expenditure items between the two communities are also discussed.

The first expenditure item to be discussed is accommodation. It can be observed from Table 4.3 that overall, 47 percent out of the total sample of 200 respondents indicated that they do not spend anything on accommodation. For those who spent on accommodation, out of the total respondents surveyed, 31 percent spent between GHC 101-300, while about 14 percent spent between GHC 50-100. A careful observation across the communities shows some differences. For instance, quite a large proportion of respondents at Old Fadama i.e. 49 percent out of the total sample of 109 spent
between GHC 101-300 on accommodation, while about 35 percent did not pay for accommodation. Those who have not spent on accommodation in Old Fadama are the new entrants who are perching other relations and also the homeless. In the case of Chorkor, about 62 percent of the total sample of 91 respondents indicated that they do not pay for accommodation. The results therefore showed that people spend more on accommodation at Old Fadama as compared to Chorkor. This result is further corroborated by the chi-square test which indicates that there is a significant difference between the two communities when it comes to expenditure on accommodation ($\chi^2=44.687$ $p=.000 <0.05$). During an in-depth interview in the study communities, a question was asked on expenses on accommodation. Atta Otoo, 57 years of age and a fisherman from Chorkor responded;

“The room I occupy is my father’s share of his inheritance from his father. When my father died I also inherited this room from my father since I am the only child. I am 57 years now and have never spent any money on accommodation. The size of my room is very small but it is better than a rented apartment”

Iddrisu from Old Fadama also responded;

“Staying in Old Fadama is pay as you go. Rent in this area is by day. I am a labourer who earns 450 Cedis a month. I occupy a single kiosk with some friends. We are eight in number. Each of us spend 10 Cedis every day on accommodation. This means that at the end of the week each of us spend 70 Cedis. The day I am not able to pay rent, I have to double the following day’s payment. Too much arrears lead to evacuation which I would not like to experience”. 
The quotes above provide further insight on the survey results from the two communities. A number of factors account for this variation between the two communities and need to be explicated. As indicated earlier, Chorkor as an indigene community has a lot of family houses which make most residents rent-free occupants. On the other hand, at Old Fadama most residents are there purposely for economic reasons because of the closeness of the location to the Central Business District, where most of them make their living. Thus, accommodation is very important and most residents are ready to pay for this, though this kind of accommodation may be of low quality and standard (Amankwaa et al, 2017). However, for the reason that they are better than other accommodation in other parts of the city in terms of price, residents are willing to pay for this amount i.e. GHC 101-300 per month. Again, when the result is against the income earned, results on expenditure on accommodation at Old Fadama is not surprising as more people earned between GHC 201-500 in this community.

Table 4.3 further shows expenditure on food, another important item that takes a large proportion of people’s expenditure. The result indicates that 65 percent out of the total 200 respondents spent between GHC 101-300 on food per month. The result is quite interesting especially when compared with results of that of income earned. This is because majority of respondents earn between GHC 201-500 and if they are spending GHC 101-300 on food then it means food alone will be taking about 70 percent of their earnings. What this means is that the remaining 30 percent is used on other items such as water and accommodation. The result thus shows the poverty situation of respondents, especially when they spend much of their earnings on food (Housing the masses, 2009). When observed across the communities, the result shows that both indigenes and migrants spent between GHC 101-300 on food. The above result was confirmed by the chi-square test which showed no significant difference on food expenditure between the two communities.
(\chi^2 = 6.339 \ p = .275 > 0.05). In other words, expenditure on food items between the two communities is likely to be the same.

Table 4.3 further shows monthly expenditure of respondents on water. It can be observed that about 49 percent of the entire population spent between GHC 50-100 on water. 22 percent of the total respondents spent between GHC 101-300, while 25 percent of the respondents spent GHC 301-700 on water. There are variations when observed critically across the two communities. For instance, at Chorkor about 63 percent of respondents spent between GHC 50-100 on water, while those who spent between GHC 101-300 were about 21 percent. In the case of Old Fadama, about 38 percent of respondents spent between GHC 50-100 on water, 23 percent spent between GHC 101-300 on water and 35 percent also spent about GHC 301-700 on water. In a focus group discussion in both communities, question was asked on expenditure on water. These were the responses from both communities.

Atongo, 29 years from Old Fadama;

“I am staying here with my wife and three children. Every day we fetch eight buckets of water. We use seven buckets of water to bath for the day and the remaining one bucket for household chores. Each bucket cost 0.50 pesewas. It means that I spend 4 Cedis each day on water. The cost goes higher whenever we need to wash our dirty clothes.”

Fulera from Old Fadama;

“I am a single mother with two female children. My children and I fetch ten buckets of water every day. We use two buckets each to bath for the day (morning and evening) and the remaining four for household chores. We also buy sachet water for drinking. Every day I spend 5 Cedis or more on water”.
Nii Armah from Chorkor;

“I am staying with my wife and seven children. Every day we spend 7 Cedis on water both for drinking and household chores. A bucket of water cost 0.30 pesewas each”.

Thus, it can be observed that at Old Fadama, respondents were almost evenly distributed across expenditure brackets ranging from GHC 50-700. However, the situation at Chorkor showed a more skewed distribution. The differences in expenditure on water is corroborated by the chi-square results which showed that there was a significant difference between the two communities ($X^2=18.682 \ p=.002 <0.05$). The main argument that can be made from this result is that migrants spend more on water compared to indigenes. This situation can be understood within general context of Old Fadama. Old Fadama as a community have had to grapple with serious challenges with access to basic services due to its informal residential status. The penchant of past governments not to give it any recognition has led to a situation where the community have had to grapple with accessing social services such as water, thus leading to a hike in prices in the community.
### Table 4.3: Expenditure differentials between the two study communities

<table>
<thead>
<tr>
<th>Expenditure of respondents</th>
<th>Chorkor</th>
<th>Old Fadama</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td><strong>Monthly expenditure on accommodation</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0</td>
<td>56</td>
<td>61.5</td>
<td>38</td>
</tr>
<tr>
<td>Below 50</td>
<td>8</td>
<td>8.8</td>
<td>3</td>
</tr>
<tr>
<td>50-100</td>
<td>18</td>
<td>19.8</td>
<td>9</td>
</tr>
<tr>
<td>101-300</td>
<td>9</td>
<td>9.9</td>
<td>53</td>
</tr>
<tr>
<td>301-700</td>
<td>0</td>
<td>0.0</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
</tbody>
</table>

| **Monthly expenditure on food** |         |            |       |            |   |    |
|-------------------------------|---------|------------|-------|------------|   |    |
| Below 50                      | 1       | 1.1        | 5     | 4.6        | 6 | 3.0 |
| 50-100                        | 14      | 15.4       | 23    | 21.1       | 37| 18.5|
| 101-300                       | 63      | 69.2       | 66    | 60.6       | 129| 64.5|
| 301-700                       | 12      | 13.2       | 10    | 9.2        | 22| 11.0|
| Above 701                     | 1       | 1.1        | 4     | 3.7        | 5 | 2.5 |
| Total                         | 91      | 100.0      | 109   | 100.0      | 200| 100.0|

| **Monthly expenditure on water** |         |            |       |            |   |    |
|---------------------------------|---------|------------|-------|------------|   |    |
| Below 50                        | 2       | 2.2        | 3     | 2.8        | 5 | 2.5 |
| 50-100                          | 57      | 62.6       | 41    | 37.6       | 98| 49.0|
| 101-300                         | 19      | 20.9       | 25    | 22.9       | 44| 22.0|
| 301-700                         | 12      | 13.2       | 38    | 34.9       | 50| 25.0|
| Above 700                       | 0       | 0.0        | 2     | 1.8        | 2 | 1.0 |
| Total                           | 91      | 100.0      | 109   | 100.0      | 200| 100.0|

| **Monthly expenditure on electricity** |         |            |       |            |   |    |
|----------------------------------------|---------|------------|-------|------------|   |    |
| 0 (no expenses)                        | 13      | 14.3       | 28    | 25.7       | 41| 20.5|
| Below 50                               | 63      | 69.2       | 71    | 65.1       | 134| 67.0|
| 50-100                                 | 15      | 16.5       | 8     | 7.3        | 23| 11.5|
| 101-300                                | 0       | 0.0        | 2     | 1.8        | 2 | 1.0 |
| Total                                  | 91      | 100.0      | 109   | 100.0      | 200| 100.0|

| **Monthly expenditure on health**     |         |            |       |            |   |    |
|---------------------------------------|---------|------------|-------|------------|   |    |
| 0 (no expenses)                       | 24      | 26.4       | 38    | 34.9       | 62| 31.0|
| Below 50                              | 56      | 61.5       | 55    | 50.5       | 111| 55.5|
| 50-100                                | 7       | 7.7        | 10    | 9.2        | 17| 8.5 |
| 101-300                               | 3       | 3.3        | 6     | 5.5        | 9 | 4.5 |
| 301-700                               | 1       | 1.1        | 0     | 0.0        | 1 | 0.5 |
| Total                                 | 91      | 100.0      | 109   | 100.0      | 200| 100.0|

**Source:** Fieldwork, 2017
Results for electricity shows that, overall a large proportion of respondents i.e. 67 percent spent below GHC 50 on electricity, while 21 percent of respondents made no expenses on electricity. The 21 percent are those who have no access to electricity and those who rely on other relations expenses. About 12 percent of respondents spent about GHC 50-100 on electricity. While the proportion of respondents who spent below GHC 50 where almost the same for both communities i.e. 69 percent for Chorkor and 65 for Old Fadama, the proportion for those who made no expenses on electricity as well as those who spent between GHC 50-100 were different in both communities as shown in Table 4.3. Comparing the proportion of respondents who paid GHC 50 and less for electricity between the communities, it can be observed that the number of people who fell within this category is slightly higher for Old Fadama (90.8%) compared to Chorkor (83.5%). The above view is corroborated by the chi-square result which shows a statistically significant difference ($X^2=8.545 \text{ p}=.036 <0.05$).

The last expenditure item to be looked at is health. Table 4.3 shows that out of the total sample of 200 respondents, about 56 percent spent below GHC 50, while 31 percent made no expenses at all on health. There were similarities in terms of expenditure patterns for the two communities. For instance, 62 percent of respondents at Chorkor spent below GHC 50 of their income on health, whiles in the case of Old Fadama it was about 51 percent of the total number of respondents. For those who spent nothing on health, it was about 26 percent for Chorkor and 35 percent for Old Fadama. The result on health is quite perplexing and requires further interrogation. The low expenditure on health may be attributed to the low earning among respondents in the two communities. Also, people resort to other forms of medication because formal health service is very expensive. Again, the fact that a large proportion of respondents do not spend on health, especially at Old Fadama provide some insights on the poverty situation of the two communities.
and especially at Old Fadama. The chi-square test performed revealed that, there was no significant difference between the two communities when it comes to expenditure on health ($X^2=4.5113 p=.391 >0.05$)

4.2.3 Aggregate expenditure patterns of migrants and indigenes

The chi-square results in the previous section have provided insights on differences in expenditure patterns for the two communities. In other words, the results have shown that there are similarities and variations in terms of amounts expended on specific items in the two communities. For instance, when it comes to accommodation there was significant difference (they are not the same), but when it came to food there was no difference (almost same amount spent on food). However, it is important that an overall assessment in terms of total expenditure between the two communities is made. In view of this, the items or variables for the expenditure were summed up and a Mann-Whitney U test was employed to assess whether the total expenditure for the two communities varied.

*Table 4.4: Differences in aggregate expenditure patterns*

<table>
<thead>
<tr>
<th>Statistics</th>
<th>Chorkor</th>
<th>Old Fadama</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>91</td>
<td>109</td>
</tr>
<tr>
<td>Mean rank</td>
<td>84.40</td>
<td>113.94</td>
</tr>
<tr>
<td>Sum of ranks</td>
<td>7680.50</td>
<td>12419.50</td>
</tr>
<tr>
<td>Mann-Whitney U</td>
<td>3494.500</td>
<td></td>
</tr>
<tr>
<td>Wilcoxon W</td>
<td>7680.500</td>
<td></td>
</tr>
<tr>
<td>P-value</td>
<td>.000</td>
<td></td>
</tr>
</tbody>
</table>

*Source: Fieldwork, 2017*

The results as shown in Table 4.4 indicate that, overall residents at Old Fadama spent more on the various items discussed above as compared to residents of Chorkor. This is indicated by the mean
rank score which shows that Old Fadama had a higher mean rank compared to Chorkor (i.e. spent more compared to Chorkor) Further, the test shows that there was a significant difference between the two communities. Thus, we can make a tentative conclusion that migrants at Old Fadama may be going through difficult financial burden compared to Chorkor. Most especially when the results in Table 4.2 also showed that respondents at Chorkor were slightly better off when it comes to income earned.

4.2.4 Housing characteristics in study communities

The United Nations recommended definition (UN, 2008) of a house as “structurally separate and independent place of abode such that a person or group of persons can isolate themselves from the hazards of climate such as storms and the sun. This part of the analysis seeks to understand the problem relating to shelter poverty within and between the two communities, with the latter of utmost importance so that there will be a basis to conclude that being a migrant or indigenous community shapes the extent of deprivation of residents in such a community.

Table 4.5 shows three variables of housing characteristics. In regard to type of dwelling unit, the results indicate that a large proportion of respondents resided in compound houses, and this was about 55 percent of the total number of respondents. This was followed by those who resided in kiosk/containers which also constituted about 43 percent of the total number of respondents. Within the respective communities, the result showed some variations. It can be observed that at Chorkor, all respondents resided in compound housing units. In the case of Old Fadama the results showed that about 78 percent of respondents did indicate that they resided in kiosk/containers.

The Chi-square results indicate that dwelling unit of residents varied between the two communities ($X^2=136.614$ $p=.000 <0.05$). It can be argued that the residential status influences the type of dwelling dominant in these two settlements. For instance, Old Fadama which is a migrant
settlement also doubles as an informal settlement. Residents do not have title to the land or are residing there illegally (Awumbila et al, 2014). Since they can be evicted at any time, residents are not motivated to invest in quality housing. They are made to live in temporal structures. The use of wood for kiosk significantly has risk on residents as they are almost always affected by fire outbreaks and floods (Awumbila et al, 2014; Farouk & Owusu, 2012). For Chorkor in particular where most of the inhabitants are indigenes, there is the likelihood that there will be strong attachment to the community. Expectedly, there are a lot of family houses, some dating to colonial period (Aguello et al, 2012). The cosmopolitan nature of Accra and the demand for houses has led to a situation where most of these are being changed to compound housing units for family use and rental purposes (Owusu, 2008). The pictures below show the housing conditions of both Chorkor and Old Fadama.
Plate 1: Housing Condition in Old Fadama
Plate 2: Housing Condition in Chorkor
**Table 4.5: Differences in housing characteristics in study communities**

<table>
<thead>
<tr>
<th>Housing characteristics</th>
<th>Chorkor</th>
<th>Old Fadama</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Dwellings of respondent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Semi-detached</td>
<td>0</td>
<td>0.0</td>
<td>3</td>
</tr>
<tr>
<td>Compound house</td>
<td>91</td>
<td>100.0</td>
<td>19</td>
</tr>
<tr>
<td>Kiosk/container</td>
<td>0</td>
<td>0.0</td>
<td>85</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0.0</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
</tbody>
</table>

**Occupancy status**

<table>
<thead>
<tr>
<th></th>
<th>Chorkor</th>
<th>Old Fadama</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Owner occupied</td>
<td>39</td>
<td>42.9</td>
<td>8</td>
</tr>
<tr>
<td>Renting</td>
<td>32</td>
<td>35.2</td>
<td>81</td>
</tr>
<tr>
<td>Renting Free</td>
<td>15</td>
<td>16.5</td>
<td>9</td>
</tr>
<tr>
<td>Perching</td>
<td>5</td>
<td>5.5</td>
<td>9</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0.0</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
</tbody>
</table>

**Average number of people in a room**

<table>
<thead>
<tr>
<th></th>
<th>Chorkor</th>
<th>Old Fadama</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>1-2</td>
<td>1</td>
<td>1.1</td>
<td>2</td>
</tr>
<tr>
<td>3-5</td>
<td>90</td>
<td>98.9</td>
<td>107</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2017

With regards to occupancy status, the results indicate that out of the total number of respondents, about 57 percent were renting, 24 percent were owner occupiers and 12 percent were rent-free (i.e. they were not renting). There were however variation between the two communities. For instance, it can be observed that at Old Fadama about 74 percent of respondents were renting while in the case of Chorkor it was about 35 percent of respondents. For owner occupiers, the proportion was
43 percent at Chorkor and 7 percent at Old Fadama. The Chi-square result in this case, shows that when it comes to occupancy status among respondents in the two communities, there was a significant difference ($X^2=45.083 \ p=.000 <0.05$). In other words, occupancy status varies between migrants and indigenes. For example, at Old Fadama where a lot of inhabitants are migrants, renting is the dominant form of occupancy status. There are a number of factors that explain this observation. For instance, one may argue that because family housing units dominate in Chorkor, it is likely that ownership may be passed from one person to the other. This is because the house belongs to a family, all members of the family may have similar rights of ownership even though there may be a family head who sees to the overall maintenance of the house. This might not be the case at Old Fadama where most residents are migrants and just want to find a place to stay for a period. In this case, rental housing arrangement will be more dominant at Old Fadama compared to Chorkor. Indeed, studies have indicated that the housing sub-market at Old Fadama has developed specifically to address the different housing needs of residents and thus have given rise to different rental arrangement in the community (Morrison, 2017).

Table 4.5 also shows results for average number of people in a room in the study localities. This is a measure of the level of crowding in a room which is an important measure of shelter poverty. The chi-square result shows no statistically significant difference in average number of people dwelling in a room ($X^2=.183 \ p=.568 >0.05$). Indeed, it can be observed from the results that 99 percent of the total 200 respondents indicated that, average number of people in a room is between 3 and 5. This proportion of respondents was the same in the two communities. For instance, at Chorkor about 99 percent of respondents indicated an occupancy rate of 3-5 persons while at Old Fadama it was about 98 percent. For instance, Aguello et al (2012) have indicated that overcrowding in rooms in indigenous Ga communities is a major issue owing to population
expansion and lack of space to expand housing units. Similarly, at Old Fadama studies have also indicated high occupancy rates which can be attributed to the high rental charges in the city which makes them unable to look for other alternative shelter.

Even though on the average 3-5 people occupy a room, there are instances in Old Fadama that the single, separated or divorced women including their children mostly about 15-30 people occupy a room. For these women, sleeping is scheduled, mainly; in the afternoon and in the evenings. Alternatively, it also depends on who gets to the room first to sleep. Moreover some of these women who are shareholders of a kiosk but due to the large numbers decide to sleep in front of the kiosk whiles their luggage occupy space in the kiosk. They decide to sleep outside their room for better ventilation as compared to sleeping in the room. But all these arrangement are in groups not individuals. For instance, a lady Murijana, 28 years of age during a FGD session at Old Fadama responded to why a large group of women sleep together in a small single kiosk. She remarked:

“*We cannot afford to rent a kiosk individually. We the women and children are the most vulnerable in this community, but we find strength in our numbers. For example, a rapist will find it easier attacking a woman living alone in a separate structure than a woman in a large group of women. The worst moments in our lives are during the raining season where we have no choice but sleep in one small room*”.

This means that in as much as both men and women in this community are poor, the women turn to be more vulnerable as compared to their male counterpart, just as previous study also noted (Wrigley-Asante, 2008). There are also the homeless that sleep in open space at the market, by the street, in front of peoples’ shops or mosques. These groups of people own no physical assets than their causal clothes. The homeless are either the new migrants
in the community who have no links or the unemployed that cannot afford to pay daily rent. Thus the high occupancy rates recorded is a combination of population increase, shortage in housing supply and the low income levels which leaves no alternative for people than to pack themselves in small rooms.

The result from the housing conditions thus shows variations among residents in the two communities. On the whole it can be assumed that people at Chorkor may be better-off compared to Old Fadama even though this is not to suggest that everything is fine at Chorkor. For instance the fact that more people at Old Fadama live in kiosk is a serious issue and falls short of the international standards of decent housing, which should offer protection against weather and other forms of insecurity. However, on the issue of room occupancy rate, the problem is peculiar to both communities.

4.2.5 Ownership of assets in study communities

Another important way of ascertaining levels of poverty of people is an examination of their assets and properties owned. In other words, knowledge about people’s asset and properties provide insight regarding progress that they have made in their lives. It also shows the extent to which they are deprived of certain basic things in life. For this study in particular, effort is made to relate asset ownership to community characteristics and the peculiar conditions that individuals find themselves in. The first asset to be discussed is land. The result in Table 4.6 indicates that there is a significant difference with regards to ownership of land between residents in the two communities ($X^2=4.927 \ p=.023 <0.05$). For instance, it can be observed that 90.8 percent of respondents at Old Fadama did not own land, whiles this was 69.2 percent in the case of Chorkor. This result resonates with earlier arguments that the community is an informal settlement and residents are occupying the land illegally. However, in the case of Chorkor, it can be assumed that
since a number of the respondents were owner occupiers, then the argument can be extended that the land on which the house is built belongs to them. The quote below present views of an informant from Old Fadama on the issue of land:

“Land is a very expensive property to acquire these days. You should be having a lucrative job to get money to acquire a land. For me if I can buy a land I can’t say it for now, since I have to make sure that I get some basic stuff in place before that. I also have to support family back home in the north. Even if I will buy a land in future, it will be in my hometown and not in Accra here. Where will I even get the huge money to buy a land in Accra?
–Baba, a 37 year old migrant at Old Fadama”

The results further show statistically significant difference in the ownership of other assets which included electric fan, cooking stove, television and bicycle. The result shows that even though bicycle is an important asset, it may not be relevant in the circumstances. For instance, most respondents at Old Fadama have their work places close by and it is just a walking distance from where they reside. Again, the settlement is congested which makes it is virtually impossible to move freely with a bicycle apart from walking. Similarly, there are congested places in Chorkor, even though the situation there is far better than that of Old Fadama. In this scenario, we cannot jump into conclusion that people are poor because they do not own bicycles. Again, an asset like cooking stove may be considered very basic since it is used in food preparation. However, the results showed that a larger proportion of respondents at Old Fadama did not own cooking stoves as compared to respondents at Chorkor. This can be attributed to the fact that, most respondents are single person households who share rooms with other similar single person households. With the small room sizes it is virtually impossible to own so many assets and also get the space to cook when it is easier to buy food which may be much cheaper.
Table 4.6: Asset ownership in the study communities

<table>
<thead>
<tr>
<th>Asset ownership</th>
<th>Chorkor</th>
<th>Old Fadama</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Ownership of Land</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>28</td>
<td>30.8</td>
<td>10</td>
</tr>
<tr>
<td>No</td>
<td>63</td>
<td>69.2</td>
<td>99</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
<tr>
<td>Ownership of bicycle</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>16</td>
<td>17.6</td>
<td>8</td>
</tr>
<tr>
<td>No</td>
<td>75</td>
<td>82.4</td>
<td>101</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
<tr>
<td>Ownership of motorcycle</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>7</td>
<td>7.7</td>
<td>5</td>
</tr>
<tr>
<td>No</td>
<td>84</td>
<td>92.3</td>
<td>104</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
<tr>
<td>Ownership of car</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>8</td>
<td>8.8</td>
<td>3</td>
</tr>
<tr>
<td>No</td>
<td>83</td>
<td>91.2</td>
<td>106</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
<tr>
<td>Ownership of cooking stove</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>54</td>
<td>59.3</td>
<td>40</td>
</tr>
<tr>
<td>No</td>
<td>37</td>
<td>40.7</td>
<td>69</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
<tr>
<td>Ownership of television</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>75</td>
<td>82.4</td>
<td>75</td>
</tr>
<tr>
<td>No</td>
<td>16</td>
<td>17.6</td>
<td>34</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
<tr>
<td>Ownership of electric fan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>76</td>
<td>83.5</td>
<td>72</td>
</tr>
<tr>
<td>No</td>
<td>15</td>
<td>16.5</td>
<td>37</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2017
Further, there were other assets that showed that there were no differences with regards to ownership. For instance, if you take assets like motorcycle and car, the results indicate that large proportions of respondents do not have these assets. Apart from the fact that, these assets are exorbitant and may be beyond the purchasing power of respondents, it is not also a necessity or something that the resident’s livelihood may hinge on. But on a whole, the results show that, apart from television and electric fan, most respondents did not own most of the assets captured. A further analysis showed that respondents at Old Fadama did not have most of these assets.

### 4.3 Differences in Livelihood between Chorkor and Old Fadama

The last section of this chapter looks at the livelihood activities in the two study communities. In particular, the chapter looks at the major livelihood activities, working conditions, work satisfaction and alternative livelihoods in the two communities. Apart from the fact that it addresses the second objectives of this study, it provides valuable insight regarding routine engagement of the residents in the two communities and how they are able to maneuver themselves through a harsh environment that provides little opportunities for them. It is also meant to foster understanding about the fact that people in lower income brackets or social status strive and work hard to eke a living in the urban environment.

Table 4.7 shows a cross tabulation of community, livelihood and income distribution. The analysis is meant to provide insights on income earned within a particular livelihood activity at the various communities. It is also meant to assess whether being an indigene or migrant could be a differentiating factor for one’s level of income even if it is the same activity that a person is engaged in. The first part of Table 4.7 shows the link between income distribution and type of livelihood activities at Chorkor. The result shows that fishing is the most dominant economic activity at Chorkor. For instance, out of a total of 91 respondents at Chorkor, 15 percent of
respondents at Chorkor were civil servants, 17 percent were artisans, 12 percent were into transport service and 54 percent were fisher folks.

Results from the table also shows income earned across the various livelihoods. It is observed that out of the 44 respondents who earned between GHC 201-500, 16 percent were civil servants, 23 percent were artisans and 55 percent were fisher folks. Out of the 34 respondents who earned between GHC 501-1000, 21 percent were civil servants, 14 percent were artisans and 53 percent were into fishing. The result shows that income earned across all the livelihoods are between GHC 201-1000, but with majority earning between GHC 201-500. However, it can be concluded based on the results that fishing continues to be the mainstay of the economy as it employs a lot of people. Further, fishing as an economic activity encapsulates other forms of livelihoods. A detail description of the fishing industry and how it is socially organized is presented in the subsequent discussion.

Results for Table 4.7 shows a more diverse livelihood activity at Old Fadama compared to Chorkor. For instance, out of the 109 respondents at Old Fadama, 24 percent were porters and 48 percent were scrap collectors and dealer. The table also shows other livelihood activities at Old Fadama, albeit the proportion was relatively smaller. These livelihood activities include artisan, commercial sex work, food vending, transport service, traders and those who happen to be unemployed. The large proportion of respondents engaged in scrap activities and porterage. It is not surprising because these are the activities the community is popularly known for.

With regard to income distribution across various livelihoods, the result indicate that 50 out of the 109 respondents at Old Fadama earned between GHC 201-500. Out of this 60 percent were scrap collectors and dealers, 16 percent were porters, 8 percent were traders with the other livelihood marginally distributed within this income bracket. 31 respondents out of the 109 respondents
earned between GHC 101-200 at Old Fadama, while for those who earned between GHC 501-1000 were just 19 respondents. It can be observed that out of the 19 respondents who earned between GHC 501-1000 at Old Fadama, 42 percent were into porterage while 26.3 percent were engaged in scrap activities. It is also observed that all those who earn above GHC 1501 are scrap dealers and armed robbers.

**Table 4.7: The link between community type, livelihood and level of income**

<table>
<thead>
<tr>
<th>community</th>
<th>livelihood</th>
<th>Level of Income</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>0</td>
<td>101-200</td>
<td>201-500</td>
<td>501-1000</td>
<td>1001-1500</td>
<td>Above 1501</td>
<td></td>
</tr>
<tr>
<td>Chorkor</td>
<td>Civil servant</td>
<td>0.0</td>
<td>0.0</td>
<td>15.9</td>
<td>20.6</td>
<td>0.0</td>
<td>0.0</td>
<td>15.4</td>
</tr>
<tr>
<td></td>
<td>Artisan</td>
<td>0.0</td>
<td>0.0</td>
<td>22.7</td>
<td>14.7</td>
<td>0.0</td>
<td>0.0</td>
<td>16.5</td>
</tr>
<tr>
<td></td>
<td>Transport service</td>
<td>0.0</td>
<td>0.0</td>
<td>6.8</td>
<td>11.8</td>
<td>57.1</td>
<td>0.0</td>
<td>12.1</td>
</tr>
<tr>
<td></td>
<td>Fisher folks</td>
<td>33.3</td>
<td>100.0</td>
<td>54.5</td>
<td>52.9</td>
<td>42.9</td>
<td>0.0</td>
<td>53.9</td>
</tr>
<tr>
<td></td>
<td>Unemployed</td>
<td>33.3</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.1</td>
</tr>
<tr>
<td></td>
<td>Student</td>
<td>33.3</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total N (%)</td>
<td>3 (100.0)</td>
<td>3 (100.0)</td>
<td>44 (100.0)</td>
<td>34 (100.0)</td>
<td>7 (100.0)</td>
<td>91 (100.0)</td>
</tr>
<tr>
<td>Old Fadama</td>
<td>Civil servant</td>
<td>0.0</td>
<td>0.0</td>
<td>2.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.9</td>
</tr>
<tr>
<td></td>
<td>Porter</td>
<td>40.0</td>
<td>25.8</td>
<td>16.0</td>
<td>42.1</td>
<td>0.0</td>
<td>0.0</td>
<td>23.9</td>
</tr>
<tr>
<td></td>
<td>Transport service</td>
<td>0.0</td>
<td>0.0</td>
<td>2.0</td>
<td>5.3</td>
<td>0.0</td>
<td>0.0</td>
<td>1.8</td>
</tr>
<tr>
<td></td>
<td>Scrap dealer</td>
<td>0.0</td>
<td>48.4</td>
<td>60.0</td>
<td>26.3</td>
<td>0.0</td>
<td>0.0</td>
<td>47.7</td>
</tr>
<tr>
<td></td>
<td>Artisan</td>
<td>0.0</td>
<td>22.6</td>
<td>4.0</td>
<td>10.5</td>
<td>0.0</td>
<td>0.0</td>
<td>8.3</td>
</tr>
<tr>
<td></td>
<td>Prostitute</td>
<td>0.0</td>
<td>0.0</td>
<td>4.0</td>
<td>15.8</td>
<td>0.0</td>
<td>0.0</td>
<td>6.4</td>
</tr>
<tr>
<td></td>
<td>Trader</td>
<td>0.0</td>
<td>0.0</td>
<td>8.0</td>
<td>15.8</td>
<td>0.0</td>
<td>0.0</td>
<td>6.4</td>
</tr>
<tr>
<td></td>
<td>Unemployed</td>
<td>40.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.8</td>
</tr>
<tr>
<td></td>
<td>Student</td>
<td>40.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.9</td>
</tr>
<tr>
<td></td>
<td>Armed robbery</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>50.0</td>
<td>1.8</td>
</tr>
<tr>
<td></td>
<td>Food service</td>
<td>0.0</td>
<td>3.2</td>
<td>4.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>2.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total N (%)</td>
<td>5 (100.0)</td>
<td>31 (100.0)</td>
<td>50 (100.0)</td>
<td>19 (100.0)</td>
<td>4 (100.0)</td>
<td>109 (100.0)</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2017

Table 4.7 points out that livelihood activities are diverse at Old Fadama compared to Chorkor. Secondly, it can be observed that some livelihood activities had different income groups. For instance, at Chorkor, there were fisher folks who were earning between GHC 201-500 while others were also earning between GHC 501-1000. This can be explained by the diversity in the fishing
industry. Again at Old Fadama, there were traders who earned between GHC 201-500 and those who earned between GHC 501-1000. In addition, it must be highlighted that trading at Old Fadama constitute a later stage in the transitioning process of most migrants. During interactions with some respondents in the course of the data collection exercise, it was revealed that a number of them who were residing at Old Fadama had previously engaged in head porterage before venturing into trading. It is not surprising because the location of the community is closer to the second largest market in Accra.

The chi-square result shows a significant difference between choice of livelihood and income earned from that livelihood. Chi-square results for Chorkor was \( X^2 = 82.923 \ p = .000 < 0.05 \) whiles that Old Fadama was \( X^2 = 1199.431 \ p = .000 < 0.05 \). Explaining further, the results suggest that there are some livelihoods which are likely to contribute more to one’s earning compared to others.

4.3.1 Qualitative insight of complexities of livelihoods in study communities

In the discussion that follows, details regarding the economic and social organization of the dominant livelihood activities in the study communities are presented. The first part focuses on fishing which is the main activity at Chorkor. This is then followed by the main livelihoods at Old Fadama.

4.3.1.1 Fishing as a main source of livelihood at Chorkor

Fishing remains an important livelihood activity for most people in Chorkor. The location of the community along the Atlantic coast is a major factor influencing the choice of activity. Most of the men are fishermen and the women are fishmongers. When the men return from their fishing activities, the women who are mostly their wives receive their outputs at a price. The women then sell the fresh or smoked fish. The women give the cost price to their husbands and keep their share
of profit. Fishermen without wives also appoint women; agree on certain terms of conditions with these women to sell the fish.

Fishing activities in this community proceed in all the days of the week with the exception of Tuesdays. Customarily, people do not fish on this day as a form of obedience and respect to the gods. It is also believed that Tuesday is also the day that the sea regains its depleted resources. This day has therefore become a resting day for the fishermen to regain their strength too. They also mend their broken fishing nets and use this day to purchase other materials needed for work in that week. On this same day, the women also send their smoked fish to the popular Tuesday Market where people from neighboring communities come to buy fish. The pictures below shows the main source of livelihoods in Chorkor.

Plate 3: Main source of livelihoods in Chorkor
Fishing in Chorkor is a group activity just as in other communities. Each group may be 3-10 persons depending on the size of the canoe. Special roles are given to each individuals. Fishermen can continuously be on the sea for two to six days and even more before landing. Some also go for fishing for weeks depending on the available resources. The canoe or fishing net owners may be the head of the various groups. The wife of the canoe owner mostly called “Lele Nye” is also acknowledged after every successful return from fishing. She is honored with the first share of output. There are men and women who also own canoes or nets but are not into direct fishing. They are paid for the use of their equipment. There are some who have also retired from direct fishing but enjoys their retirement benefits from the rentals of fishing equipment.

There is also the head by custom, the chief, who presides over all fishermen and fishing groups. He holds periodic meetings with the fishermen and addresses their challenges in relation to the job. These meetings are mostly held on Tuesdays and on other special days when necessary.
Despite the presence and availability of the sea, fishing is a seasonal job. There are two main harvest seasons in the industry. These are the dry and wet seasons. Harvest within the dry season is between the months of January to early April. The wet season fall between the months of August and September. Any other month which do not fall within these two seasons is not profitable to the fisherman.

4.3.1.2 Main Source of Livelihood in Old Fadama

Old Fadama remains the largest informal settlement in the country. The major livelihood activities for people in this community include scrap business and head porterage popularly known in the Ga language as “Kaya”. The men in this community are into the scrap business though most women are porters. The scrap business is used here to refer to various work categories within the chain and include scavengers or e-waste collectors, refurbishers and scrap dealers. For women head porters, they carry loads of customers on their head for a fee. There are some few men who also carry loads but on wooden trucks. They are mostly found in the major markets including Makola, Kantamanto and Agbogbloshie.

4.3.1.3 Scrap Dealing and Electronic Waste

This business is one of the most profitable at Old Fadama. It usually comprises the youth despite how hectic it is and the health implication involved. Scrap metal collectors are the frontline participants in the scrap supply chain. They are the suppliers to the scrap dealers. Scrap collectors move from place to place over long distances in search of scrap metals. They move around with trucks or sacks collecting these materials from refuse dumps. Sometimes they go to people’s homes to collect some of these materials at a fee. These scraps are then sent to the central points and weighed. The scrap is delivered or sold to the scrap dealers who then give them out to other workers within the e-waste chain of business for further processing. These workers include
dismantlers who separate them into different parts and the burners who burn and extract important metals. The final product is given out to middle men or scrap dealers who sell them out to other business entities who need to extract or dismantle metals for other end products. For example, aluminum extract is sold out to factories at Tema for aluminum products (Amankwaa et al, 2017). Currently, due to its profit gains, children are involved in the business to the neglect of their education. Despite the economic opportunities associated with the business, the exposure to lead and other toxic metals arising out of incessant burning have a wide range of effects on the health of workers and more importantly children. Even when exposed to small amounts of lead levels, children may appear inattentive, hyperactive and irritable. The pictures below show scrap related activities in Old Fadama.

_Plate 4: Scrap Collection and related activities_
4.3.1.4 Head Porter (Kayayoo)

Kayayoo (plural: kayayei) is a term in the Ga language for a woman head porter. This business was started by the elderly women from the northern part of Ghana. Presently, the business has been taken over by the female youth and children from the north. It is the first point of call for the female migrants before transitioning to any other business. Their main work is to provide valuable service in the Ghanaian market especially in the urban centers. They charge customers according to the type of goods, quantity and distance. In this activity, new head porters and children move with their counterparts who are old in the business. This is probably a year to familiarize themselves with the market communities. They are also oriented on load charges before they start working on their own. These new entrants are also accommodated for a period of time by the older ones before finally they are initiated into full business.

It is ill-fated that some kayayei sleep in open space, in front of shops and on pavements along the roads. This has led to many of them being raped which sometimes result in teenage pregnancy.
Most of these girls carry their babies tied at their backs though carrying heavy loads on their heads. Some are even infested with sexually transmitted diseases such as HIV/AIDS.

Most of the women in Old Fadama who are now into other business such as petty trading, sewing, sale of cook foods and even prostitution were once kayayei. In recent times, many young girls migrate to the city every year to join the Kayayoo business. This includes both the educated and the uneducated. The educated ones are those who have completed junior high school. In an in-depth interview, Lady Kudewurah, 17 years was asked about new entrants. She responded;

“Every year there are new entrants. Immediately after completion of junior high school, the next plan is to move to Accra in search for job. I have been here for three years. There are no alternative jobs that you can enter into apart from this. And you can’t also say because the job is laborious and risky you wouldn’t do it. Moreover you do not need much to start the business. The only thing needed is strength which I have and an aluminium pan”

Plate 5: Kayayoo Activity
4.3.2 Assessing alternative livelihoods among residents in study communities

The study further sought to understand if residents in the two communities had alternative livelihoods apart from their main source of livelihoods. The results show that, out of 200 respondents, 76 percent indicated that they had no alternative livelihood. The result was similar for the two communities which showed that 78 percent of respondents at Old Fadama and 70 percent of respondents at Chorkor did not have any alternative livelihood apart from what they were currently engaged in. The result in table 4.8 thus, show the precarious economic situation of the respondents. This is because with most having a single source of livelihood, it will be hard for them to live in such a harsh urban environment. Again, current livelihoods of respondents can be termed as survivalist and largely dependent on other economic activities within the city. The problem is more acute at Old Fadama where majority of the respondents indicated that they had no alternative livelihood.

Table 4.8: Alternative source of livelihood

<table>
<thead>
<tr>
<th>Any other source of livelihood</th>
<th>Chorkor</th>
<th>Old Fadama</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Yes</td>
<td>27</td>
<td>29.9</td>
<td>24</td>
</tr>
<tr>
<td>No</td>
<td>64</td>
<td>70.1</td>
<td>85</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2017

The chi-square result (shown in the above table) shows a significant relationship between the two communities ($X^2=7.951 \ p=.019 <0.05$). In other words, significant differences exist between the two communities with regard to other sources of livelihoods. However, further insights can be
drawn from this result beyond the chi-square results. For instance, it can be observed that out of 200 respondents, 149 respondents indicated that they had no alternative livelihood. The result shows the precarious economic situation of the respondents. This is because with just one occupation, it will be hard for respondents to manoeuvre themselves through the harsh urban environment.

But further interrogation of the results make it quite perplexing. If we examine critically, it can be observed that respondents’ expenditures are beyond what they actually earn from their main source of livelihoods or occupations. Further, it is noted from the result that most of the respondents from the two communities had no alternative livelihoods apart from the one they are currently engaged in. The question we need to ask then is that where do respondents’ get additional incomes from to meet the expenditure they have indicated earlier. A number of factors may explain this perplexing situation. Either respondents did not provide correct monthly income earned due to the fact that most earned daily wages or may not be willing to report other livelihoods they are engaged in to present a picture that they are indeed having a difficult time living in the city. Recent studies conducted in Old Fadama have shown that some residents have multiple livelihoods apart from their main source of livelihood as a way of meeting other needs within and outside the city (see e.g. Amankwaa et al, 2017)

4.3.3 Occupational working hours of respondents

Table 4.9 shows the working hours per week for respondents for the two communities. The result shows that majority of respondents, i.e. 81 percent of the total respondents worked between 36 to 72 hours per week. Within the respective communities, majority of the respondents i.e. 82 percent in the case of Chorkor and 79.8 percent in the case of Old Fadama indicated that they worked for 36 to 72 hours per week.
Table 4.9: Working hours of respondents in their occupation

<table>
<thead>
<tr>
<th>Work per week of respondents</th>
<th>Chorkor</th>
<th></th>
<th>Old Fadama</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>0</td>
<td>2</td>
<td>2.2</td>
<td>3</td>
<td>2.8</td>
<td>5</td>
<td>2.5</td>
</tr>
<tr>
<td>Below 6</td>
<td>0</td>
<td>0.0</td>
<td>1</td>
<td>0.9</td>
<td>1</td>
<td>0.5</td>
</tr>
<tr>
<td>6-24</td>
<td>3</td>
<td>3.3</td>
<td>2</td>
<td>1.8</td>
<td>5</td>
<td>2.5</td>
</tr>
<tr>
<td>24-36</td>
<td>8</td>
<td>8.8</td>
<td>11</td>
<td>10.1</td>
<td>19</td>
<td>9.5</td>
</tr>
<tr>
<td>36-72</td>
<td>75</td>
<td>82.4</td>
<td>87</td>
<td>79.8</td>
<td>162</td>
<td>81.0</td>
</tr>
<tr>
<td>Above 72</td>
<td>3</td>
<td>3.3</td>
<td>5</td>
<td>4.6</td>
<td>8</td>
<td>4.0</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
<td>100.0</td>
<td>200</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2017

This number of working hours is above what has been set by the Ghana Labour Commission which states that maximum working hours should be 40 hours in a week. The result is in tandem with literature on informal economic activities which mentions that the sector is flexible and does not adhere to regulations on labour. The point is that respondents determine when they will start and close from work. But this also presents a picture of how residents in the two communities have to struggle and go beyond the normal limit to cater for their basic needs. This is in line with recent literature which stresses on contrary views that, the urban poor are not doing anything meaningful or making the best of their lives in the city. The result shows they are indeed working hard and doing beyond what is legally acceptable. The problem is lack of opportunities for them to easily transition to a better job or expand their businesses. Again, urban development in our part of the world has hardly been inclusive. Most people residing in these settlements have been sidelined with focus given to a section of the populace and into other areas of the economy.
4.4 Conclusion

Comparison of income and expenditure showed variation between the two communities and for that matter indigenes and migrants. It was revealed that respondents at Chorkor earned slightly higher than those at Old Fadama. In terms of expenditure, even though no difference was found of items such as food and health, overall respondents at Old Fadama spent more of their earnings than those at Chorkor. Given that respondents’ earnings were slightly higher at Chorkor, it can be suggested that migrants are likely to be worse off compared to indigenes. As revealed by the housing characteristics, residents of Chorkor were quite better off since most lived in compound houses while those at Old Fadama resided in kiosks and wooden structures. However, the occupancy rate showed overcrowding in both communities. In terms of livelihood it was revealed that there were more livelihood activities at Old Fadama compared to Chorkor. The dominant livelihood activity at Chorkor was fishing whiles that of Old Fadama were scrap dealing and porterage. Further, it was revealed that apart from the current livelihood activities respondents engaged in, few of the respondents in both communities had alternative source of livelihoods.
CHAPTER FIVE

ASSESSING BASIC SOCIAL SERVICES AND INFRASTRUCTURE

5.0 Introduction

This chapter continues with the assessment of other dimensions of poverty defining the quality of life of people. Specifically, it looks at the access to basic services in the two communities. These services include water, electricity, fuel, sanitation and waste management practices. Differences in accessibility is discussed. The chapter also examines general problems confronting residents and their communities using ranking as a tool. The last section examines the coping mechanisms put in place by residents to deal with access to basic services and problems. This was done by allowing respondents to rank these social problems and the differences between communities are also noted. A brief discussion is also made with regards to how respondents are coping with these pressing issues in their communities.

5.1 Access to water services in study communities

Access to basic services and infrastructure is an important measure of the extent of poverty. Since inability to access basic services and infrastructure deprives a person of a need or want that can enhance his or her wellbeing, understanding the extent to which people can access these basic needs is important to understanding the poverty situation of a group of persons. Again, this measure may not necessary hinge on a person’s income or earning. This is because even if one has the means, but the service is unavailable, then the person will be deprived of that service. Further, this may increase price for this service which may be out of reach for the urban poor. In this section, we will examine various services required for living in the urban setting. These include water, fuel, sanitation and waste management.
Table 5.1 shows that when it comes to access to drinking water for households in the two communities, there is a significant difference between the two communities ($X^2=26.662$ $p=0.000<0.05$). These differences can be observed from the responses of respondents in the various categories. For instance, it can be observed that majority of respondents used sachet water as their main source of drinking water. Comparatively a large proportion of respondents at Old Fadama (95%) compared to that of Chorkor (69%) used sachet water as their main source of drinking water.

**Table 5.1: Availability and access to water in study communities**

<table>
<thead>
<tr>
<th>Availability and access to water</th>
<th>Chorkor</th>
<th>Old Fadama</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td><strong>Drinking water for household</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pipe-borne inside dwelling</td>
<td>15</td>
<td>16.5</td>
<td>5</td>
</tr>
<tr>
<td>Public tap/standpipe</td>
<td>13</td>
<td>14.3</td>
<td>0</td>
</tr>
<tr>
<td>Sachet water</td>
<td>63</td>
<td>69.2</td>
<td>104</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
</tbody>
</table>

| **Water for domestic usage**    |         |            |       |      |       |      |
| Pipe-borne inside dwelling      | 21      | 23.1       | 9     | 8.3  | 30    | 15.0 |
| Public tap/standpipe            | 69      | 75.8       | 99    | 90.8 | 168   | 84.0 |
| Borehole/Pump/well              | 0       | 0.0        | 1     | 0.9  | 1     | 0.5  |
| Sachet water                    | 1       | 1.1        | 0.0   | 0.0  | 1     | 0.5  |
| **Total**                       | 91      | 100.0      | 109   | 100.0| 200   | 100.0|

| **Distance to nearest source of water** |         |            |       |      |       |      |
| None                              | 14      | 15.4       | 6     | 5.5  | 20    | 10.0 |
| 1-5 minutes                       | 72      | 79.1       | 100   | 91.7 | 172   | 86.0 |
| 6-12 minutes                      | 3       | 3.3        | 3     | 2.8  | 6     | 3.0  |
| 17-30 minutes                     | 1       | 1.1        | 0     | 0.0  | 1     | 0.5  |
| 30 minutes and above              | 1       | 1.1        | 0     | 0.0  | 1     | 0.5  |
| **Total**                         | 91      | 100.0      | 109   | 100.0| 200   | 100.0|

*Source: Fieldwork, 2017*
This result suggests that accessing sachet water is not something difficult, probably because of how cheap the price is. Again, it is readily available for everyone to buy. The result is a departure from figures from the Accra Metropolis which shows that 30 percent of inhabitants in the metropolis use sachet water (GSS, 2014). In regard to the high usage of sachet water at Old Fadama, it can be suggested that, the current status of the community as an informal settlement has led to its neglect in terms of provision of social services like water on the part of the state. Indeed, during the fieldwork it was observed that the number of public taps were wholly inadequate for residents. This may account for the high dependence on sachet water in this community.

The result shows that there is a significant difference on the type of water used for domestic purposes between the two communities ($X^2=10.623 \ p=.014 <0.05$). Out of the 200 respondents surveyed, 84 percent use public stand pipes. Similar result is found in the respective communities where a huge number of respondents use public stand pipes as their main source for domestic purposes. However, the result shows that about 91 percent of respondents at Old Fadama, compared to 76 percent at Chorkor used public stand pipes. Again, at Chorkor about 23 percent of respondents used in-house taps, while in the case of Old Fadama it was just 8.3 percent of the residents.

This result is not surprising since at Old Fadama, housing structures do not have compounds where spaces can be shared by occupiers. Virtually all available stand pipes are located outside and at a point of maximum accessibility. Pipe-borne water is also sold to residents by private individuals who seem to make business out of this need. Similar situation can be said of Chorkor. It can be observed that most respondents (168) use public tap/stand-pipe. In the case of Chorkor, it can be argued that most houses do not have basic infrastructure and services due to the downgrading of the community and the difficulty of house owners accessing utility services due to the high cost
involved. Thus, the alternative for most residents is to go and access public stand pipe for a fee. While standpipes are scattered all over, the problem of water should be more of regularity of flow. From a focus group discussion in Old Fadama, for instance, Alhassan 37 year old man and a participant started that:

“Sometimes the taps stop flowing for a long time. It sometimes takes more than a month to start flowing again. When it happens this way, we have to carry galloons and walk more than 5 kilometers and join a long queue to fetch water. During this period the cost of galloon of water goes high.”

The next variable to be looked at is distance to nearest water source. The chi-square results shows that there is no significant difference between the two communities when it comes to distance taken to access water for domestic usage ($X^2=8.205 \ p=.084 >0.05$). The result shows that 86 percent of the total respondents surveyed used just 1 to 5 minutes to access water. This result is positive as the commuter distance is quite low. This result is also not surprising especially when looked at in relation to the characteristics of these two communities. A key advantage that urban areas offer when it comes to social services and infrastructure is that there is the ease of accessing these facilities because of the concentration of people around these infrastructures. Also the fact that they are normally placed at vantage points to increase accessibility (Pacione, 2009). The compact nature of these communities suggest that it is easier for residents to access these facilities as long as they are available.

Access from this point of the discussion is basically about the availability of the water for usage. However, as discussed in the previous section, the expenditure on it may be an issue and may put some strains of respondents’ budget. Nevertheless, we can tentatively assume at this point that the facility (water) is available for use but there were some differences between the two communities. For instance, more people at Chorkor used stand pipe for drinking compared to those at Old
Fadama. Again, more people at Chorkor used stand pipe for domestic purposes as compared to those in Old Fadama. This however is attributed to the housing structure at Old Fadama which has no in-house compounds.

**5.2 Access to energy for cooking in study communities**

Table 5.2 shows respondents response to source of energy for households. Source of energy is important for most households as it is used for cooking, lighting and for other activities. For this question, the intention basically was to solicit residents’ opinion about energy used for cooking. The results indicate that there is a significant difference between the two communities regarding some of the items used as sources of energy ($X^2=35.837 \ p=.000 <0.05$). For instance, even though 63 percent of the overall respondents indicated that they used charcoal as their main source of energy, there were variations in the two communities about other sources of energy. In the case of gas, 35 percent residents at Chorkor compared to 9 percent of residents at Old Fadama used gas as their main source of energy. About 28 percent of respondents at Old Fadama did not use any energy at all. These are mostly individual male households.
Table 5.2: Sources of fuel for households in study communities

<table>
<thead>
<tr>
<th>Source of energy for household</th>
<th>Chorkor</th>
<th></th>
<th>Old Fadama</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>None, no cooking</td>
<td>2</td>
<td>2.2</td>
<td>30</td>
<td>27.5</td>
<td>32</td>
<td>16.0</td>
</tr>
<tr>
<td>Wood/cooking</td>
<td>57</td>
<td>62.6</td>
<td>69</td>
<td>63.3</td>
<td>126</td>
<td>63.0</td>
</tr>
<tr>
<td>Gas</td>
<td>32</td>
<td>35.2</td>
<td>10</td>
<td>9.2</td>
<td>42</td>
<td>21.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>91</strong></td>
<td><strong>100.0</strong></td>
<td><strong>109</strong></td>
<td><strong>100.0</strong></td>
<td><strong>200</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

**Source: Fieldwork, 2017**

This result is not quite surprising. As indicated earlier, Old Fadama is mostly made of single person households and residents living in single rooms. Additionally, people hardly get enough time to cook personally due to daily life struggles. That is why when it comes to cooking, more people at Old Fadama comparatively do not cook. The result further shows that 63 percent of the total respondents (200) use wood and charcoal as their main source of fuel. This result shows the dependence on wood fuel for domestic usage, including cooking and lightening. Mostly wood fuel is used by women who sell food and need to produce on a large scale. The qualitative quote below provides further insights on these responses.

“I sell kenkey here at Chorkor. For this job the best fuel to use is firewood because it is cheaper comparatively. And if you buy some few sticks it can last for a week but with gas it will be much less”. (Awo komi, 50 year old woman)

Some respondents also indicated that they use firewood to prepare food for their household because it is relatively cheaper and can be purchased as and when one needs it. Result for the use of gas as the main source of fuel shows that more people at Chorkor use gas compared to Old Fadama.
5.3 Access to toilet facilities in study communities

Table 5.3 shows respondents responses to access to toilet facilities in the two study communities. The result shows that there is a significant difference between the two communities when it comes to access to toilet facilities ($X^2=11.821\ p=.003 <0.05$). For instance, the results indicate that even though a majority of respondents opined that they used public toilets/WC/KVIP, there were differences in regard to those who resorted to open defecation as a means of easing themselves. The table shows 13 percent of respondents at Chorkor compared to 3 percent at Old Fadama resorted to open defecation. Indeed, open defecation has been a major issue to grapple with and this is mainly due to the inadequate toilet facilities in poor communities in the country’s capital. The closeness of Chorkor to the sea, couple with the inadequate toilet facility is the main reason why people go to the beaches to ease themselves. From a focus group discussion in Chorkor, for instance, a participant, Naa Shika 63 year old woman stated that:

“My house is very close to the beach. It will take me a short distance to access the beach than a public toilet that I will join a long queue. At my age a delay to nature’s call will be disastrous”

Another man, 38 year old Atta Kwei remarked:

“There is free ventilation at the beach. There is no queue and it is absolutely free”

The two quotations above show how serious open defecation is a problem in the communities along the coast of Accra. Several attempts have been made by governments and other private institutions to curtail the menace but little achieved.
**Table 5.3: Availability of toilet facilities in study communities**

<table>
<thead>
<tr>
<th>Availability and access to toilet</th>
<th>Chorkor</th>
<th></th>
<th>Old Fadama</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td><strong>Toilet Facility for household</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No facility (e.g. bush/beach/field)</td>
<td>12</td>
<td>13.2</td>
<td>3</td>
<td>2.8</td>
<td>15</td>
<td>7.5</td>
</tr>
<tr>
<td>KVIP</td>
<td>3</td>
<td>3.3</td>
<td>0</td>
<td>0.0</td>
<td>3</td>
<td>1.5</td>
</tr>
<tr>
<td>Public toilet (e.g. WC, KVIP)</td>
<td>76</td>
<td>83.5</td>
<td>106</td>
<td>97.2</td>
<td>182</td>
<td>91.0</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
<td>100.0</td>
<td>200</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Average distance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No distance</td>
<td>15</td>
<td>16.5</td>
<td>3</td>
<td>2.8</td>
<td>18</td>
<td>9.0</td>
</tr>
<tr>
<td>1-5 minutes</td>
<td>66</td>
<td>72.5</td>
<td>102</td>
<td>93.6</td>
<td>168</td>
<td>84.0</td>
</tr>
<tr>
<td>6-12 minutes</td>
<td>10</td>
<td>11.0</td>
<td>4</td>
<td>3.7</td>
<td>14</td>
<td>7.0</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>100.0</td>
<td>109</td>
<td>100.0</td>
<td>200</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2017

In the case of Old Fadama, there are no open spaces and people do not have an option to defecate openly. For instance, even though majority of respondents used public toilets (i.e. KVIP or WC) as their main toilet facility when one compares the two communities, it can be observed that majority of respondents who indicated that they used public toilet were from Old Fadama. The study unfortunately did not go further to ask the number of toilet facilities available in the two communities. This could have been very useful, since it would have provided insights regarding the ease of access and the ability to maintain these facilities. Nonetheless, in subsequent result about pressing challenges facing the communities, the issue of sanitation is given further attention.
Table 5.3 further shows respondents’ view regarding distance covered to access toilet facilities. About 84 percent of the overall respondents indicated that they spent between 1 to 5 minutes to access toilet facilities. Nonetheless, a critical observation of the results show some differences, which is also supported by the Chi-square test ($X^2=16.802$ $p=.000 <$0.05). For instance, about 17 percent of respondents at Chorkor indicated that they do not move at all to access toilet facilities, while at Old Fadama, it was just 3 percent of respondents. Again at Chorkor, about 11 percent of respondents indicated they take 6-12 minutes to access a toilet facility, for Old Fadama just about 4 percent of respondents used the same time. But if you look at the larger picture, it is suggested that this finding corroborates the argument that urban communities are quite compact. But beyond distance, it is important to understand how many are available for use in these two study communities. But without such information, it can be assumed that the communities do have toilet facilities and these facilities are accessible with regards to distance. Nonetheless, there are some concerns that need to be addressed especially in the case of Chorkor, were the figures indicate that some people do not have access to toilet facilities and defecate openly. This practice is more of an attitudinal problem and culturally motivated.

Another major issue with these communities is bathing facilities. According to Ghana Statistical Service classifications, bathing facilities available in dwelling units can be categorized primarily into four main types: bathroom for exclusive use, shared bathroom in the same house, shared open bathing cubicle and others. Almost all the people in Old Fadama and Chorkor use the public bath. Unlike Old Fadama some houses in Chorkor have baths but no toilet facilities. Some of the baths in Chorkor have also been rehabilitated into sleeping rooms. Even though some structures in Chorkor also have bathing facilities, majority of the people prefer to use the public shower. From
a focus group discussion in Chorkor for instance, 28 year old woman Naa koikoi, a participant at Chorkor stated that:

“I use the public bath because the taps are located there, there is no tap in my house. It will take me an extra effort to carry water from the public tap just to bath. So if only I have money it is better to bath at the public shower. I also use the public shower to avoid the periodic problems and quarrels of who to scrub the bath when it gets dirty. Going to the public shower, I am free from family quarrels.”

It is evidenced that both communities are influenced by the limited availability of space backed by a highly dense population. It is therefore difficult to have such facilities in the structures located in these two communities. This has led to a massive commercialization of bath and toilet facilities in both communities and serve as new income sources and employment for some residents.

5.4 Waste management practices in study communities

Waste management is the chain of activities that involves the inception and disposal of waste, either solid or liquid. Waste is a by-product of human activities and as part of efforts to enhance sustainable and liveable cities; there is the need to properly manage waste in urban communities. In most cases poor communities bear the brunt of poor waste management since local governments do not do much to address local problems about waste (Owusu, 2008). Access to efficient waste collection system is important in reducing threats to health problems and reducing the health burden of the urban poor.
Table 5.4: Waste management practices in study communities

<table>
<thead>
<tr>
<th>Availability and access to toilet</th>
<th>Chorkor</th>
<th>Old Fadama</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td><strong>Household disposal of solid waste</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public dump (open dumping)</td>
<td>18</td>
<td>19.8</td>
<td>85</td>
</tr>
<tr>
<td>Collected</td>
<td>13</td>
<td>14.3</td>
<td>3</td>
</tr>
<tr>
<td>Public dump (container)</td>
<td>42</td>
<td>46.2</td>
<td>8</td>
</tr>
<tr>
<td>Dump indiscriminately</td>
<td>15</td>
<td>16.5</td>
<td>7</td>
</tr>
<tr>
<td>Buried by household</td>
<td>2</td>
<td>2.2</td>
<td>2</td>
</tr>
<tr>
<td>other</td>
<td>1</td>
<td>1.1</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>91</td>
<td>100.0</td>
<td>109</td>
</tr>
</tbody>
</table>

| **Household disposal of liquid waste** |         |            |       |            |       |            |
| Through the sewage system         | 0       | 0.0        | 3     | 2.8        | 3     | 1.5        |
| Thrown into street                | 25      | 27.5       | 56    | 51.4       | 81    | 40.5       |
| Thrown into gutter                | 31      | 34.1       | 42    | 38.5       | 73    | 36.5       |
| Thrown onto compound              | 29      | 31.9       | 3     | 2.8        | 32    | 16.0       |
| Other                             | 6       | 6.6        | 5     | 4.6        | 11    | 5.5        |
| **Total**                         | 91      | 100.0      | 109   | 100.0      | 200   | 100.0      |

Source: Fieldwork, 2017

Table 5.4 provides respondents’ responses to access to waste collection system. The results show that overall about 52 percent of respondents used public dump (open dumping) system. This was followed by the public dump (container) system where 25 percent of respondents indicated they used. With this system, a container is placed at a particular location in the community for people
to dispose off their waste. After it is full, a vehicle truck comes for the container and replaces it with a different one. In the case of the container collection system, the problem also is that they get full up for days and the authorities fail to collect it for days.

However, there were variations across the study communities with regard to waste management practice which also corroborated the chi-square results which showed that there was a significant difference ($X^2=76.663$ $p=.000 <0.05$). For instance, at Chorkor, the main waste disposal practice was the public dump (container) system which accounted for about 46 percent of the total responses. 20 percent of respondents used the open dumping system whiles 14 percent of the total responses were collected. With the collected system individual garbage men move to peoples’ homes and collect their rubbish at a fee. At Old Fadama, the collected system was the main waste collection practice accounting for 78 percent of the responses from the respondents. Other forms of practices included burying of waste by households and use of container. However, indiscriminate waste disposal has been a problem in both communities. During a focus group discussion in Chorkor, Kweku 40 year old man, a participant started:

"We the people along the coast throw waste at the seashore because it serves as sea defence. This prevents the sea waves from washing into our homes and destroying our properties”.

Another participant, 30 year old woman, Odarley stated;

"It takes a long distance to walk to the public refuse dump and the charges too are high for me to pay”

Indiscriminate waste disposal has been a major problem in both Chorkor and Old Fadama. The Sea and the Korle Lagoon have being receptacle of both liquid and solid waste. Recently a lot of
plastic waste is been thrown into the sea. These bad practices have affected aquatic life and fishing activities. Unlike the Sea the Korle Lagoon is totally depleted. There is no fishing activity in the lagoon. The stench from the lagoon makes the water body and its environs unpleasant and unattractive. Despite this stench, the lagoon is partially filled with saw dust and occupied by the people of Old Fadama. This has been a major concern to government for many years. Many actions have been taken by government to evacuate the people of Old Fadama but subsequent actions have not yielded any good result.

Plate 6 and 7 show waste which has been openly dumped at the beach at Chorkor and into the Korle Lagoon at Old Fadama.

**Plate 6: Indiscriminate dumping of refuse in Chorkor**
Table 5.4 further shows respondents’ response on disposal of liquid waste in the two communities. The results indicate that there is a significant difference between the two communities with regard to disposal of liquid waste ($X^2=76.663 \ p=.000 <0.05$). It can be observed that about 34 percent of respondents at Chorkor indicated that they threw liquid waste into gutters. 32 percent of respondents at Chorkor also threw waste unto their compound, while 28 percent threw waste into the street. 39 percent of respondents at Old Fadama threw waste into gutters, 51 percent of them threw their waste on the streets. The result indicates that managing liquid waste is a serious problem in the two communities. This kind of disposal can easily expose people to the waste and lead to increase communicable disease. Chorkor for instance is among communities which are vulnerable to cholera outbreaks in the Accra metropolis.
5.5 Concerns about community problems

Table 5.5 shows a Mann-Whitney U test results. The results provide information on the extent of social problems in the two communities and whether the extent of the problem differs significantly between the two communities. The mean rank shows the extent of the problem; with lower mean ranks indicating that the problem is most severe in the community (i.e. the likert scale was 1-5, with 1 indicating most pressing to 5 less pressing). This section is important especially when it provides a context specific situation regarding the peculiar challenges faced by community members. More so, even though poverty broadly refers to deprivation of basic social services and needs, the extent of deprivation may vary depending on the community.

Table 5.5 shows that the mean rank of housing concerns at Chorkor is 68.02 while that of Old Fadama is 127.62. The result also shows that there is a significant difference in regard to the extent of housing problems in the two communities. This result therefore suggests that residents at Chorkor considered housing as a major issue compared to those at Old Fadama. The explanation for this may be that, Chorkor over the years has been experiencing poverty and neighbourhood decay due to lack of social and economic investment. Again, the high population turnover and the inability to meet the housing needs of the community may be accounting for this problem. On the other hand, at Old Fadama, even though housing quality and supply is a challenge, most respondents are also aware of their temporal residential status and are not prepare to invest in housing. Even though housing condition is poor, the fact that they would not be staying for long does not make them bother much. After all, their priority is making money and doing something meaningful with their lives.
The next social problem is sanitation. Table 5.5 shows that mean rank for sanitation concern at Chorkor was 93.69 compared to that of Old Fadama which was 106.19. The test of statistics shows that there is no significant difference between the two communities when it comes to sanitation.

The fact that sanitation problem is not different for both communities can be attributed to the fact that residents over the years have been exposed to insanitary conditions and as a result, the situation has become normal for them in order to focus on essential and critical needs such as accommodation and shelter (Bagah et al, 2015).

**Table 5.5: Ranking of social problems in study communities**

<table>
<thead>
<tr>
<th>The extent of social problems</th>
<th>Groups</th>
<th>Mean rank</th>
<th>U</th>
<th>W</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing concern</td>
<td>Chorkor</td>
<td>68.02</td>
<td>2003.50</td>
<td>6189.50</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Old Fadama</td>
<td>127.62</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sanitation concerns</td>
<td>Chorkor</td>
<td>93.69</td>
<td>4339.50</td>
<td>8525.50</td>
<td>.114</td>
</tr>
<tr>
<td></td>
<td>Old Fadama</td>
<td>106.19</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unemployment concerns</td>
<td>Chorkor</td>
<td>124.76</td>
<td>2752.00</td>
<td>8747.00</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Old Fadama</td>
<td>80.25</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water concerns</td>
<td>Chorkor</td>
<td>115.48</td>
<td>3598.50</td>
<td>9591.50</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Old Fadama</td>
<td>88.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Crime and safety concerns</td>
<td>Chorkor</td>
<td>102.39</td>
<td>4753.00</td>
<td>8939.00</td>
<td>.593</td>
</tr>
<tr>
<td></td>
<td>Old Fadama</td>
<td>98.23</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Concerns over social problems</td>
<td>Chorkor</td>
<td>101.10</td>
<td>4904.50</td>
<td>10899.50</td>
<td>.707</td>
</tr>
<tr>
<td></td>
<td>Old Fadama</td>
<td>100.00</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2017
Regarding employment, the result shows that unemployment is a major concern at Old Fadama with a mean rank of 80.25 compared to Chorkor where the mean rank was 124.76. The test statistics indicated that there is a significant difference between the two communities. In other words, concerns about employment are not the same for the two communities. The result point to the fact that unemployment seems to be a major issue at Old Fadama compared to Chorkor. This is not surprising because one of the major reasons why people move to this settlement is because they want employment in the city, especially in the central business district, and because they want cheaper accommodation, most prefer to stay at Old Fadama. In most cases when people move in there, it takes a while for them to get a job or start a business on their own. Thus, getting a job or doing something for a living is a priority and without this, it would have been a waste of time to have moved into the settlement. It is probably because of this that people seem to have ranked it as a major issue at Old Fadama.

Another issue of concern in the study communities is crime and insecurity. It can be observed that the mean rank for Chorkor was 102.23 compared to that of Old Fadama which 98.23. The result shows a slight difference in regard to crime concerns in the two communities with Old Fadama being the community with major concerns. However, the test statistic shows no significant difference between the two communities. The prevalence of crime at Old Fadama may be attributed to both the spatial and the social characteristics of the area. This view confirms with the findings of many studies on crimes in slums and poor inner cities (Frimpong, 2016; Adjubi, 1997) which have found such places to be plagued with serious crimes. Spatially, the poor housing condition seems to offer little protection for people and their property. Those who sleep outside, especially women can be exposed to sexual violence. Theft and violent crime are major issues in the community. The popular nickname “Sodom and Gomorrah” obscures the humanity of the
slum’s residents (Graphic Online, 2013). Again, the fact that they are migrant settlers also means that the strong bond in families that allow for social control may be absent. In other words, there is no informal control of the youth thus they can engage in different forms of crimes.

To provide insights as to which community faces more social problem than the other, Table 5.5 further presents a composite measure of the various social problems. This is captured in the last row of Table 5.5. The result indicates that the mean rank for Chorkor was 101.10 and that of Old Fadama was 100.00. The text statistic shows that there were no significant differences between the two communities with regard to the social problems they are encounter. Even though there were variations to specific problems, overall no community encounters more problems than the other. The results thus indicate that even though migrants and indigenes face different social problems, we cannot conclude that one’s problem is bigger than the other.

5.6 Coping Strategies of the urban poor

How do indigenes and migrants cope in an urban environment that offers them few opportunities to lift themselves out of poverty? This question is important as it will provide some information about the coping strategies adopted by residents in the two poor urban communities. The analysis of this section is based on qualitative data collected during the field work. The discussion also presents perspectives about the resilience and precarious situation of indigenes and migrants at Chorkor and Old Fadama respectively and how this exposes them to further risk.
5.6.1 Job diversification

Discussions with informants revealed that some of them adopted a range of strategies to cope in the two study communities. One strategy that residents adopted was to diversify their livelihood sources. Even though the survey results as shown in Table 4.7 indicate that majority of respondents depend on one livelihood source, others resorted to other sources of livelihood. The choice of another livelihood source is important as it helps residents to meet their daily needs as well as those of their dependents. In the case of Old Fadama, which is a migrant community, engaging in other sources of livelihood help residents to meet needs at both their present location and back home were they migrated from. Similarly, engaging in other sources of livelihood at Chorkor is important for residents or indigenes especially in the wake of increasing poverty and economic hardship. The two boxes below present stories of two informants, one being a migrant and the other being an indigene.
Box 1: Working in the morning and during the night: Memuna’s story (Old Fadama)

I am 29 years of age and have stayed in Old Fadama for seven years. My first time in Accra I slept at the Agbobloshie market because I had nowhere to sleep. I later joined the Kayayoo business and worked for three years. Things were quite difficult because I was not earning much. I needed money to cater for my children and family I left in my hometown. In the fourth year, I joined some friends who were prostitutes. We do the Kayayoo business in the morning and go for prostitution in the evening. Later, I realised I was gaining more money being a prostitute than a Kayayoo. I know being a prostitute is risky but I have nothing much to offer than sex to earn cash. I even earn more if my clients appreciate my services. Now I am able to cater for my children and family. I have been able to rent a kiosk and cater for my other needs.

Box 2: When necessity leaves you with no option: the case of Naa Dedei (Chorkor)

I am 19 years of age and a hairdresser. I am also a single mother of two children. When I got pregnant with my first child, things were very difficult for me. I used to sleep in the same room with the man who got me pregnant. He sacked me from his house when I became pregnant. I later have to move and stay with a friend. The father of my child refused to take responsibilities as a father. No one was ready to lend me money or support me in any way. I could not afford anti natal care. What to eat as a pregnant and expectant mother was a problem. There was no one to support me financially. When I ask people money too they would like to sleep with me before giving me 5 Cedis. In the quest to change the situation of hunger and get some money to cater for myself and the unborn baby I started sleeping with men.
The stories in boxes 1 and 2 present interesting perspectives on the adoption of alternative source of employment in the two study communities. Even though this job is not dignifying and leads to various health risk, the stories of the two research participants shows that their difficult circumstance was a compelling factor for their decision to go into this work, especially when they needed to make ends meet. The two stories show that, following their engagement in commercial sex work in addition to their initial livelihood activity, they have been able to cater for some of their immediate problems which include accommodation. In the case of Memuna, she is now able to remit some money back to her family in the north. However, this work is likely to expose them to a number of health risks, especially sexually transmitted diseases.

5.6.2 Spiritual solution

In addition to job diversification, there were some respondents who resorted to spiritual solutions for their financial predicaments. This practice seems to be more common in Chorkor. A number of factors have occasioned this and include the proliferation of churches and messages from men of God which seems to suggest that all problems including poverty can be assuaged when a person visits them to be prayed for. Interviews with informants indicated that they have a belief their current financial challenges are beyond the physical and is attributable to unforeseen circumstances which are in most cases spiritual. The stories in the boxes below provide some perspective on this issue.
Box 3: Where does the money fly to: Spirituality and poverty: Korshie’s story (Chorkor)

I am 45 years of age. I am very hardworking and never lazy. I wake up very early in the morning by 5 am and go to Makola market to sell kitchen ware. People buy my stuffs but I am not able to account for what I use the money for. My son stays with the father. This means that I don’t have any child to cater for neither do I have land nor a house built for myself. I do not have any money in my savings too. The question then is; where does the money fly to? This is more spiritual than physical. A pastor told me there are witches in in family. These witches at midnight spiritually burn my money into ashes making it worthless. I am always in need and the only way out is to be more spiritual too. I need to fast and attend prayer meeting always. In so doing my situation will change. I will be able to fight spiritually.

Box 4: It is a generational curse: Nii Odoi’s story (Chorkor)

I never came from a rich family and has never been rich too. My father told me he has struggled the whole of his life. It was the same with his father too. He lived in poverty till his died. Right now my father too is very old and sick. I don’t see any difference between what happened to my grandfather and the situation of my father now. If I do not take any action now, the same thing will happen to me too. I can never embrace poverty as a friend. It is a generational curse that can only be broken by God. I need to get closer to God for this generational poverty to break. Because of this I spend most of my evenings in church praying. I never miss Sunday services too.
The stories above provide some interesting insights on people’s perception and knowledge about poverty. The first point is that there is a belief among informants that the cause of their poverty is no fault of theirs but rather through forces they have no control over. Second is that, they seem to be powerless in their present circumstances and that it is only through spiritual means that the problem can be addressed. Story in box 4 is even more interesting as it tells a story of an intergenerational transmission of poverty. However, what is interesting from the stories is that none of them indicated that there has been improvement in their lives after resorting to prayers. Overall, the stories depict that the link between poverty or financial challenges and spirituality is a strong belief among most people in the study communities.

5.6.3 Social Poverty

Box 5: There is no comfort in that, but life still goes on: Fatima’s story (Old Fadama)

I am from the Northern Region of Ghana. I have stayed in Old Fadama for the past five years. I came here purposely to work and save money to marry in my hometown and start a new family. Where I am coming from, marriage ceremonies are special occasions especially for the woman. The ceremony brings respect and recognition to the woman’s family. For this reason, women take this occasion special and exhibit wealth. It means that to meet that standard, a woman has to work extra hard to earn more money to buy all incentives needed to grace the occasion. However, it is costly to rent in this community. If I don’t take care I will spend all my savings on rent and would not fulfil the purpose of coming to work here in Accra. I joined other women with similar motives to rent a kiosk because I could not afford to rent a kiosk solely. We are forty in number including children. To avoid overcrowding, we sleep in turns most especially in the afternoons and evenings. There is no comfort in that but life still goes on.
Box 6: The old bath was idle and not in use: Nii Odoi’s story (Chorkor)  I stay in a family house with other relatives sharing the same compound. I shared a single room with my four siblings, mother and grandmother. I am 25 years now and a shop attendant. I have been saving money in attempt to rent a room but has all turned futile. I used all my savings on emergencies in the family. Recently, I decided to roof and renovate an old bathhouse which has not being in use as my abode. I fixed the door and finally moved in. I renovated the bathhouse because we were many in the single room and there was no comfort staying in that room. I would have prefer building even a wooden structure to occupy but there is no available space on the compound to build. Moreover, the old bath was idle and not in use. The family prefer using a public shower to avoid family quarrels of who to scrub the bath when it becomes dirty. Besides, there is no standpipe in the house and people would not prefer to carry water from the public standpipe to the house to bath

The stories in boxes 5 and 6 present a different dimension of poverty. In the case of Fatima and the friends occupying a single kiosk, it is of great interest how they manage to sleep in turns. The question then is; how are they able to sleep in turns during the rainy seasons? However, overcrowded rooms have serious health implications on households (GSS, 2012). Crowded environments enhance the spread of infectious and respiratory diseases. Also considering the climatic conditions of our part of the world, overcrowding in hot conditions may affect sleep leading to psychological distress. Like Fatima said, the problem of overcrowding is not totally solved but a step has been taken to manage the situation. Nii Odoi also renovated an old bathhouse in order to move from a single room been occupied by a large number of people.
In addition to the above strategies, informants also indicated that they also borrowed from friends, siblings and close acquaintances that are close by. At Chorkor, it was revealed that for most fishermen during the lean season, they borrowed from their friends or wives to make ends meet. These monies were paid back during the harvest season. Similarly, at Old Fadama, informants interviewed indicated social networking among community members. This social networking seems to be stronger among groups of similar ethnic and tribal background. Informants relied on these forms of social organization to survive in the urban environment. For instance, informants revealed that they borrowed from close friends and family members and later pay back when they work and get the money.

Lastly, informants at both communities indicated that they have to cut down a number of expenses to be able to cater for their immediate needs and that of their dependants. Discussions revealed that food is of utmost importance here. Some informants indicated that they have to forgo electricity or even rent for accommodation in order to cater for their expenses on food. Some informants also indicated that they have to eat less so that they can pay their utilities and other essential services. In order words, coping in this kind of urban environment involves juggling through different options and decision making process. It must be pointed out that opinions shared about cutting expenses as a coping mechanism seems to be a common strategy adopted in both communities.
5.7 Conclusion

In conclusion, Chapter Five has provided further details regarding poverty and problems facing the two study communities. The focus of this chapter has been on access to basic services and infrastructure as well as coping strategies of the urban poor. In summarizing important issues that emerged, the chapter showed that respondents relied heavily of community stand pipes which they have to access by paying a fee for the water. There was also no distance that was covered to access the water and this was mainly due to the compact nature of the settlements. There was also heavy reliance on charcoal and firewood for household cooking chores due to the cost of using gas. Differences existed with regards to access to toilet facilities. While most respondents used public toilets, majority were from Old Fadama. In the case of those who engaged in open defecation, majority were from Chorkor. In ranking of community problems, there were also some variations. For instance, in terms of housing most respondents who considered it a major challenge were from Chorkor, while for unemployment which is an economic issue, most respondents who considered it as a major challenge also came for Old Fadama. A number of measures were taken to cope with the hardship and poverty situation. These included mostly cutting down on expenditure, engaging in alternative livelihoods and finding spiritual solutions to the financial predicament.
CHAPTER SIX

SUMMARY, CONCLUSION AND RECOMMENDATION

6.0 Introduction

This chapter presents the main findings of the study and draws conclusions based on the findings. The final section of the chapter presents recommendations that address the findings highlighted. In the final part of the section, areas that require further research attention are proposed.

6.1 Summary of Findings

The aim of this study was to assess the nature and level of poverty between two groups of urban poor i.e. those living in migrant communities and those living in indigenous communities. The research questions include (1) what was the patterns of poverty in the study communities (2) what livelihood are people engaged in the two communities (3) are people able to access social services in the two communities and (4) what coping strategy are the urban poor adopting to withstand challenges they are going through. This study was relevant as extant studies on the struggles of urban poor often tend to gloss over the intra-urban differentials in regard to poverty experiences in the urban milieu. Insight will be provided for targeted attention that will address specific contextual factors that influences poverty and the daily struggles of the urban poor. Where there are similarities in experiences also, broad based policy can also be used to address the problem. In regard to methodological approach, a mixed method approach was used. The quantitative data was collected through a survey conducted in both study communities. In all, 200 respondents were sampled from the two communities. The qualitative data was also gathered through in-depth interviews and focus group discussions with selected informants.
The findings provided a number of insights into the research question. In terms of the demographic background of respondents in the two study communities, the findings revealed that majority of respondents were youthful in age i.e. 18-35. However, the proportion of youth at Old Fadama was more than those at Chorkor. This finding was understandable especially when younger people are likely to migrate as compared to older people and this accounted for the large representation of the youth at Old Fadama. Concerning the educational background, the results showed that a large proportion of respondents have had basic education, with about 30 percent having gone through senior high education. This pattern was similar for both study communities. The ethnic composition of the study communities revealed a diverse representation of ethnic groups at Old Fadama compared to Chorkor which had close to 70 percent of respondents being Ga-Adamgbes.

In assessing the levels of poverty, a number of indicators were used and include income earned, expenditure on items, housing conditions and assets owned. Statistical tests were conducted to ascertain if these differences were significant. The findings revealed that respondents at Chorkor earned slightly higher in terms of income than respondents at Old Fadama. Again the findings indicated that income earned at Chorkor were more concentrated in the GHC 201-500 and GHC 501-1000 income brackets. On the other hand, income earned at Old Fadama was more spread across the various income brackets. The findings were also supported by a Chi-square test which showed that there was a significant difference in income earned across the two communities in Chapter Four. Further on poverty differences between the two communities, the findings showed that while there were similarities and differences in expenditure patterns between the two communities, on a whole, respondents at Old Fadama made more expenses compared to respondents at Chorkor. Thus, the observation made from this finding is that respondents’ residents
at Old Fadama are facing serious financial burden compared to those at Chorkor. They may be poorer than residents at Chorkor.

On the differences in levels of poverty, the findings showed that a large proportion of respondents at Old Fadama compared to Chorkor resided in kiosks/containers. This was different from the situation at Chorkor where all respondents resided in compound houses. Observations made from this finding is that living conditions of respondents at Old Fadama were more precarious than that of respondents at Chorkor. This is because the present housing condition at Old Fadama makes residents in this community more vulnerable to environmental and social hazards such as fire incidence (due to the wooden nature of housing accommodation) and crime. Nonetheless, it was also observed that the present occupancy rate in both migrant and indigenous communities was high and exposes residents in both communities to environmental health hazards.

Findings on livelihood activities in the two study communities also showed that there were variations across the two communities in terms of livelihood activities. For instance, it was observed that livelihood activities at Old Fadama were more diverse compared to those at Chorkor. At Chorkor, the findings showed that the major livelihood activity was fishing. This livelihood reflects the custom and the environmental conditions prevalent in the community. First, it is closer to the sea and thus provides the natural condition for fishing. This livelihood is also gendered with men going for fishing using their boats, while the women take the fish to the market upon return of the fishermen. Further, the fishing business is also seen as a family business. In regard to Old Fadama, the results showed that the major activities in the community include trade, artisanal works, scrap business and head porterage. It was revealed that the scrap business is segmented into various categories and includes scavengers/collectors, refurbishers and scrap dealers. The e-waste
business as was revealed, has become a major industry in Old Fadama enclave and has apparently provided job opportunities for migrants who have currently settled in the area.

The results on livelihood and income earned showed there could be variations in income earned among respondents within the same livelihood activity. For instance, at Chorkor, some respondents within the fishing business earned between GHC 201-500 monthly while others also earned between GHC 501-1000. Again, there were traders at Old Fadama who earned between GHC 100-200 monthly, while others also earned GHC 201-500 and GHC 501-1000. The findings on livelihood also showed that majority of respondents in both communities did not have an alternative livelihood, thus indicating the level of vulnerability of the two communities.

About the coping strategy adopted to address poverty concerns in the two study communities, the findings showed that residents in an attempt to survive in the urban settings have adopted a range of strategies. For instance, some residents have added other livelihoods in addition to what they are currently engaged in. This form of livelihood diversification is to help residents survive in the urban environment by providing them with the means to access essential services and to cater for the needs of their dependents. The problem observed with job diversification was that, women mostly engaged in commercial sex work which tends to expose them to various health hazards. In addition to this, some residents especially those in Chorkor have resorted to seeking spiritual help since they perceive their present poverty condition as something they have been ushered into through no fault of theirs. The last coping mechanism adopted was cut on expenditure.
6.2 Conclusion

Urban poverty is a major problem in Ghana’s cities just as other developing countries’ cities. The extent of poverty in most cities, especially those in the global south undermines city authorities attempt to create a more liveable and sustainable city. It has become imperative therefore to gather more insights, both quantitatively and qualitatively about poverty in urban areas in developing countries in order to formulate formidable policies to tackle the problem. While acknowledging the above points, it is also important to indicate that poverty conditions are not uniform and vary within the urban space i.e. between communities and among different social groups. A number of conclusions are made based on the research questions.

First the findings have shown that variations exist in regard to the nature and extent of levels of poverty in the migrant and indigenous community. Based on income and expenditure patterns for both communities, it is concluded that Old Fadama is facing worse economic conditions as compared to Chorkor. Again, other indicators also showed that poverty conditions at Old Fadama were worse as compared to Chorkor. These include housings conditions and waste management issues in the community. In addition to the economic conditions, there were other problems that both communities were differently faced with and these were the expenditure patterns of the two communities. For instance, residents at Old Fadama spent more on water compared to those at Chorkor, while those at Chorkor also spent more on electricity compared to those at Old Fadama.

In regard to the livelihood activities in the two communities, the study concludes that livelihoods activities are more diverse at Old Fadama as compared to Chorkor. However, the problem is that, few of the residents are currently engaged in alternative livelihoods thus, they are likely to increase the vulnerability situation of residents in both communities. For those who are currently engaged in other forms of livelihood as coping capacity, the observation made is that even though this may
be addressing their immediate needs, the problem is that the nature of these livelihood, especially women engaging commercial sex work may have significant impactions on their health.

6.3 Recommendation

Government should have key interest in the three northern regions of Ghana namely; Upper East, Upper West and Northern Region. Government policy of One District One Factory (1D1F) should be started from these regions. The raw materials needed for production (crop and animal product) in the factories should be produce from local farmers. Also, since these three regions have a climatic condition which is less favourable to their major livelihood activities, government should build more dams which will help irrigate their farms and crops. In so doing, farmers will have work to do throughout the year irrespective of the dry and wet seasons. Farmers should further be equipped and supported with incentives and trainings that will impact knowledge and will boost production. This will subsequently reduce the inflow of young people into other regional capitals. In so doing, consequently, reduce congestion in the cities and reduce pressure on urban infrastructures.

In relation to the fishing industry, the Fisheries Act 625 which mandates season openings and closure should be implemented to conserve marine species. This will positively affect the quality and size of subsequent yield. Government should involve local fishermen who use small vessels like canoes in decision making and should address their needs. Government should be solely involved in the sale of premix fuel. In so doing the product gets to local fishermen and reduce cost and economic pressure on fishermen. This also will prevent the opportunity for diversion of the product. Government and NGOs should build storage and preservation facilities in local fishing communities. This will help to preserve fish during bumper harvest and provide economic support for fishermen in the lean season.
Government and NGOs should extend vocational trainings to the youth in poor communities (both indigenous and migrant communities). Women should be empowered with skills and be assisted with the necessary logistics needed to enable them establish themselves after the training. In so doing, jobs will be created and social vices such as crime and prostitution will be reduced in the cities.

Also, government should encourage private participation in waste management and provide adequate resources for the management of waste. Poor communities should be subsidised in terms of the charges given for the collection of waste. The Accra Metropolitan Assembly should enforce building of toilet facilities in both new and old structures. The institution should help landlords with some building materials to encourage more people put up proper toilets in their structures. This will reduce open defecation which leads to the outbreak of diseases.

Also, the main utility service providers, Ghana Water Company Limited and Electricity Company of Ghana should demarcate their meter areas in poor communities to improve current service needs. Government should also subsidize utility charges for poor communities. In so doing the disparity between poor communities and the well to do communities is minimised if not totally closed.

Lastly, government should expand affordable housing especially to poor communities and relocate the poor in slums. Government should plan and deliver sanitation and infrastructure to all these areas in Accra.
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APPENDIX 1: The Questionnaire

Survey Questionnaire

UNIVERSITY OF GHANA, LEGON.

A COMPARATIVE STUDY OF URBAN POVERTY AMONG MIGRANTS AND
INDIGENES IN THE COMMUNITIES OF CHORKOR AND OLD FADAMA, ACCRA.

QUESTIONNAIRE

This is a research being undertaken by a student of The University of Ghana, on Urban Poverty among Indigenes and Migrant Low Income Communities in the Greater Accra Metropolitan Area (GAMA) with reference to ‘Chorkor’ and ‘Old Fadama’ as the study areas. The researcher would be very grateful if you could provide answers to these questions. This information is being gathered for academic purposes and publications only and will be held in confidentiality. The identity of participants will not be disclosed and their privacy will be strictly observed.

Please tick the appropriate answers where applicable

A.5 Gender

a) Male b) Female

A.6 Age of respondents ........................................

A.7 Ethnic Origin

a) Ga-Adamgbe b) Mole-Dagbani c) Ewe d) Akan e) Grusi
f) Mande g) Guan h) Gurma i) Others...........................

A.1 Verbal consent given (check) A.2 Time interview started

A.3 Questionnaire No.

A.4 Neighborhood (circle) i. Chorkor ii. Old Fadama
A.8 Educational level
   a) Primary   b) Middle/ JHS   c) SHS/O level
   d) Tertiary   e) No Formal Education   f) Others
A.9 Religion a) Christian   b) Muslim   c) Traditional   d) Others
A.10 Marital status
   a) Married   b) Living together   c) Widowed   d) Divorced   e) Single
A.11 Where were you born? (town and region) ........................................
A.12 Where were you staying before? .....................................................
A.13 How long have you lived in this community?
........................................................................................................

B: LIVELIHOOD PROFILE AND INCOME

B.1 Are you gainfully employed?   a) Yes   b) No
B.2 If YES which of the following categories do you work?   a) Formal   b) Informal
B.3 If NO why..................................................................................................
B.4 What is your main source of Livelihood?
   a) Primary........................................ b) Secondary........................................
B.5 How many hours per week do you work in a typical week..................
B.6 How many are you in your household?  ..............
B.7 Which kinds of income do you and your household receive?
   a) Earnings from employment or self-employment
   b) Interest from savings, dividends, etc.
c) Pensions  
d) Other sources  ............................................

B.8 Will you please tell me which group represents your total income in Ghana Cedis in a month?

   a) < Gh¢ 200          b) Gh¢ 200 - 500c          GH¢ 500 - 1000  
   d) Gh¢ 1000 - 1500    e) > Gh¢ 1500

B.9 How much money a week do you think is needed to keep your household? ....................

B.10 How far above or below that level would you say your household is?

   a) A lot above that level of income     b) A little above     c) About the same  
   d) A little below      e) A lot below that level of income     f) Don’t know

B.11 What percentage of your income do you spend on the following household needs

<table>
<thead>
<tr>
<th>Accommodation</th>
<th>Food</th>
<th>Water</th>
<th>Health</th>
<th>Waste Disposal</th>
<th>Energy</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

C: ACCESS, SERVICES AND HOUSING CONDITION

C.1 In what type of dwelling does your household live?

   a) Separate house      b) Semi-detached house      c) Flat/Apartment  
   d) Compound house      e) kiosk/ container      e) Other (Specify)

C.2 What is the main material of the outer walls of this dwelling?

   a) Mud bricks/earth   b) Wood    c) Metal sheet/slates   d) Cement blocks  e) Other……………….

C.3 What is the present holding/tenancy arrangement of this dwelling?

   a) Owner occupied     b) Renting     c) Rent-free     d) Perching     e) Other……………….

C.4 How long have you lived in this house/dwelling? .................................................................

C.5 How many rooms does your household occupy? ............................................

C.6 How many people sleep in the room? .........................
C.7 What is the main source of drinking water for the household?
   a) Pipe-borne inside dwelling  b) Public tap/Standpipe  c) Borehole/Pump/Tube well
e) Sachet water  f) Other (Specify)…………………………

C.8 What is the main source of water used by your household for other domestic purposes such as cooking and washing?
   a) Pipe-borne inside dwelling  b) Public tap/Standpipe  c) Borehole/Pump/Tube well
d) Protected well  e) Other (Specify)…………………………

C.9 What is the distant to the nearest source of water? ……………

C.10 Do you use a public shower or household? …………………

C.11 How much do you pay per bath if public bath? …………………

C.12 What is the main source of cooking fuel for this household?
   a) None, no cooking  b) Wood/ Charcoal  c) Gas
d) Electricity  e) Kerosene  f) Other (Specify)………………

C.13 What type of toilet facility is usually used by the household
   a) No facility (e.g. bush/beach/field)  b) Pit latrine  c) KVIP
d) Bucket/Pan  e) Public toilet (e.g. WC, KVIP, Pit, Pan)  e) Other………………

C.14 If Public Toilet what is the average distance spent in accessing the toilet……………………

C.15 What is the average waiting time spent in accessing the toilet………………………….

C.16 How does the household dispose of rubbish (refuse)?
   a) Collected  b) Public dump (Container)  c) Public dump (Open space)
d) Dumped indiscriminately  e) Buried by household  f) Other (Specify)………………

C.17 How does your household dispose of liquid waste?
   a) Through the sewage system  b) Thrown onto the street  c) Thrown into gutter
D. PATTERN AND PERCEPTION OF POVERTY

D.1 Over the last past years, has poverty been……………
   a) Increasing               b) Decreasing
   c) Staying about the same   d) Don’t know

D.2 Over the next 10 years, what will be the trend of poverty in this community?
   a) Increase       b) Decrease       c) Stay at the same level       d) Don’t know

D.3 If the ladder has ten steps with the famous rich person in Ghana at the top (10) and the poorest person at the bottom (1) where do you place yourself now?

10 9 8 7 6 5 4 3 2 1

State the figure………..
D.4 Which of the following assets do you own? | Please tick

<table>
<thead>
<tr>
<th>Asset</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land</td>
</tr>
<tr>
<td>Bicycle</td>
</tr>
<tr>
<td>Motorcycle</td>
</tr>
<tr>
<td>Car</td>
</tr>
<tr>
<td>Cooking Stove</td>
</tr>
<tr>
<td>Television</td>
</tr>
<tr>
<td>Electric Fan</td>
</tr>
<tr>
<td>Radio</td>
</tr>
<tr>
<td>Mobile Phone</td>
</tr>
<tr>
<td>Sewing Machine</td>
</tr>
<tr>
<td>Refrigerator</td>
</tr>
<tr>
<td>Cattle</td>
</tr>
</tbody>
</table>

E. VULNERABILITY AND COPING STRATEGIES

E.1 Rank in order of importance, on a scale of 1-5, **in ascending order**, which are the most serious concerns in your community. (**5 being the most serious concern**)

<table>
<thead>
<tr>
<th>Concern</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Crime and safety</td>
<td></td>
</tr>
<tr>
<td>b. Water</td>
<td></td>
</tr>
<tr>
<td>c. Sanitation</td>
<td></td>
</tr>
<tr>
<td>d. Housing</td>
<td></td>
</tr>
<tr>
<td>e. Unemployment</td>
<td></td>
</tr>
</tbody>
</table>
E.2 Has there been any time that you did not have any money at all on you?
   a) Yes                                b) No

E.3 Over the past years, how often, if ever have you and anyone in your household gone without food to eat?
   a) Everyday                          b) A few times a month              c) A few times a month
   d) Less than a month                 e) Never

E.4 What did you do at that time / in this state?
   …………………………………………………………………………………………………………
   …………………………………………………………………………………………………………
   …………………………………………………………………………………………………………

E.5 Over the past years, how often, if ever have you and anyone in your household gone without water to drink?
   a) Everyday                          b) A few times a month              c) A few times a month
   d) Less than a month                 e) Never

E.6 What did you do at that time / in this state?
   …………………………………………………………………………………………………………
   …………………………………………………………………………………………………………
   …………………………………………………………………………………………………………

E.7 In times of economic hardship, which one of these needs listed below would you reduce spending on first. Rank on a scale of 1-5 in decreasing order, (where 1= 1st to reduce spending on) and 5 last to reduce spending

<table>
<thead>
<tr>
<th>Need</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Water</td>
<td></td>
</tr>
<tr>
<td>2 Electricity</td>
<td></td>
</tr>
<tr>
<td>3 Food</td>
<td></td>
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<tr>
<td>4 Transportation</td>
<td></td>
</tr>
<tr>
<td>5 Sanitation</td>
<td></td>
</tr>
</tbody>
</table>
E.8 In times of hardship what do you do?

.....................................................................................................................................................
.....................................................................................................................................................
.....................................................................................................................................................

Thank YOU

Time Completed...............
APPENDIX 2: Focus Group Guide

General information about Poverty (past and present), Source of Livelihood, Social Services (Availability and Accessibility) and Adaption Strategy.

1. Can you give a brief history of this community?
2. In general, what occupation do most people in this community engage in?
3. What is the most dominant work men engage themselves in?
4. Can you please tell me what work most women engage themselves in?
5. Are there any other sources of livelihood for the people in this community?
6. In what type of dwelling do most of the households live in?
7. Can you please tell me about the type of dwellings in this community?
8. What type of toilet facilities are used by the households in this community?
9. Which facility(s) is most preferred?
10. How do the people dispose off waste (both liquid and solid)?
11. What has been the effect of this system of waste disposal?
12. What is the most preferred way of waste disposal?
13. Rank in order of importance, on a scale of 1-5 in ascending order (1 being the most serious concern), which of the following household needs do you spend much of your income on: Accommodation, Food, Water, Health, Waste Disposal, Energy
14. Can you please tell me your understanding of poverty?
15. Over the past years, what do you think poverty in this community has been?
16. What are the most important occurrences that have taken place as a result of poverty?
17. What are the problems that poor people face in this community?
18. What accounts for this situation of poverty in the community?

19. Can you describe how these affect social amenities availability, quality, and accessibility?

20. What contribution have you made as individuals to improve your life in your community?

21. Over the next 10 years, what do you think poverty in this community will be?

22. Rank in order of importance, on a scale of 1-13, in descending order (13 being the most serious concern), which are the most serious concerns in your community: Crime and safety, Water, Sanitation, Housing, Transport, Harassment, Unemployment, Food, Electricity, Dispute, Education, Health and Disease, Flooding.

23. Which categories of people are the most affected or vulnerable? Explain why.

24. How do people manage in times of economic hardship?

25. In your own opinion, what measures do you suggest to be put in place to cope with economic pressures?

Thank you for your time and response!
APPENDIX 3: In-Depth Interview Guide

Background Information

Community:
Sex:
Age:
Ethnic Origin:
Religion:
Marital status:
Number of Household Members:
Highest Level of Education:
Place of Birth:
Where were you staying before?
How long have you lived in this community?

Access, Services and Housing Conditions

1. What type of housing facility do you use?
   - What are the conditions attached to this housing facility?
   - Is this housing facility always available?
   - What determines its availability?
   - How does it affect you and what are the outcomes of experience?

2. What are the main sources of water that your household use for domestic purposes and for drinking?
   - What is the distant to the nearest source of water?
   - What determines its variability?
   - How does it affect what you do and the outcomes of experience?

3. What type of toilet facility do you use?
   - How accessible is this toilet facility?

4. How do you dispose off waste (both liquid and solid)?
Livelihood, Income and Expenditure

5. What is your main source of Livelihood?
6. What is your other source of Livelihood if any?

7. What is your average monthly income?
8. How much of your income do you spend on the following household needs in a month?

<table>
<thead>
<tr>
<th>Accommodation</th>
<th>Food</th>
<th>Water</th>
<th>Health</th>
<th>Waste Disposal</th>
<th>Energy</th>
</tr>
</thead>
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</table>

Pattern and Perception of Poverty

9. Over the past years, how do you think poverty has affected your life?
10. In the years to come, what will the situation be?
11. What does poverty mean to you?
12. What are the problems that you are facing in this community?
13. What do you think accounts for these problems?
14. What contributions have you made as an individual to improve your life in this community?
15. Which of the following assets do you own?

<table>
<thead>
<tr>
<th>Land</th>
<th>Electric Fan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bicycle</td>
<td>Radio</td>
</tr>
<tr>
<td>Motorcycle</td>
<td>Mobile Phone</td>
</tr>
<tr>
<td>Car</td>
<td>Sewing Machine</td>
</tr>
<tr>
<td>Cooking Stove</td>
<td>Refrigerator</td>
</tr>
<tr>
<td>Television</td>
<td>Cattle</td>
</tr>
</tbody>
</table>
Vulnerability and Coping Strategies

16. In times of economic hardship, which one of these needs listed below would you reduce spending on first. Rank on a scale of 1-5 in decreasing order, (where 1= 1st to reduce spending on)

<table>
<thead>
<tr>
<th>Need</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water</td>
<td>1</td>
</tr>
<tr>
<td>Electricity</td>
<td>2</td>
</tr>
<tr>
<td>Food</td>
<td>3</td>
</tr>
<tr>
<td>Transportation</td>
<td>4</td>
</tr>
<tr>
<td>Sanitation, Health</td>
<td>5</td>
</tr>
</tbody>
</table>

17. What are your most serious concerns as a person in this community?

18. How have these problems affected you?

19. How are you coping with the situation?

20. In times of hardship what do you do?

Thank You