

**COPING WITH URBAN POVERTY; AN EXAMINATION OF HOUSEHOLD AND
INDIVIDUAL LIVELIHOOD STRATEGIES IN GHANA
(A CASE STUDY OF SUNYANI MUNICIPALITY)**

by

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DECLARATION

I hereby declare that this submission is my own work towards the Executive Masters in Public Administration and that, to the best of my knowledge, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text.

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ABSTRACT

The issue of urban poverty in developing countries has attracted research attention in recent times as the major urban centers in these countries face tremendous pressure of population with insufficient infrastructure and social services, poor housing, insanitary conditions, low incomes, slums, etc leading to low standard of living. Sunyani Municipality as an urban area has experienced significant urban poverty over the decades and continues to do so. The main objective of this study was to examine urban poverty through the analysis of household and individual livelihood strategies in Ghana, zeroing on the Sunyani Municipality. From the results of the analysis, it was found out that households in the Municipality were aware of the meaning and causes of poverty which is evident in the livelihood of households and individuals. Though most of the households are employed, their incomes were not able to meet their needs. They therefore supplement their livelihood through either family support, employing both orthodox and unorthodox methods in obtaining essential social services, increased patronage of food sold by street vendors, and multiple membership of social, ethnic and religious associations. The inhabitants need to be part and even offer suggestions as to how their lives could be improved for the better. The very philosophy of the Local Government System of Ghana which is to enhance the participation of the citizens of the communities in decisions affecting their lives should be adhered to. Data for the study was obtained mainly through the administration of questionnaires. The data gathered was electronically analyzed. It has been recommended that the Sunyani Municipal Assembly should increase its poverty alleviation fund to tackle poverty.

LIST OF ABBREVIATIONS

1. PAMSCAD	Programme of Action to Mitigate the Social Cost of Adjustment
2. NGO	Non-governmental Organization
3. CBO	Community- Based Organization
4. UNDP	United Nation Development Programme
5. GPAP	Ghana Poverty Alleviation Programme
6. SIF	Social Investment Fund
7. SAP	Structural Adjustment Programme
8. IMF	International Monetary Fund
9. GSS	Ghana Statistical Service
10. MDGs'	Millennium Development Goals
11. PRSP	Poverty Reduction Strategy Papers
12. FGD	Focus Group Discussion
13. GSSS	Ghana Statistical Service Survey
14. GLSS	Ghana Living Standard Survey
15. CWIQ	Core Welfare Indices Questionnaires
16. GSFP	Ghana School Feeding Programme
17. NHIS	National Health Insurance Scheme
18. GPRS	Ghana Poverty Reduction Strategy
19. ERP	Economic Recovery Programme
20. PHC	Population And Housing Census
21. MPCU	Municipal Planning Coordinating Unit
22. SHC	State Housing Company

- 23. LEAP Livelihood Empowerment Programme
- 24. NYEP National Youth Employment Programme
- 25. NVP National Volunteer Programme
- 26. NPRP National Poverty Reduction Programme

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The Ghanaian economy has since the early 1960s been plagued with a myriad of problems. It declined steadily in the three decades following political independence in 1957, due to fluctuations in earnings in traditional commodity exports of cocoa, timber and minerals and the implementation of ad-hoc economic policies (Essamuah & Tonah, 2004).

Attempts at redressing some of these problems have since 1983 pivoted around the traditional World Bank and the International Monetary Fund's supported economic initiatives of Structural Adjustment and Economic Recovery Programmes (SAP&ERP) aimed primarily at macro-level economic stabilization as an essential pre-condition for the realization of high and sustained economic growth rates. The implementation of these policies in Ghana has been accompanied by gradual reduction in the involvement of the government sector in economic management, and increased involvement of the private sector led, market oriented policies (Yeboah, 2000).

The first of these attempts was the Programme of Action to Mitigate the Social Costs of Adjustment (PAMSCAD), which was initiated in 1987 with the prime objective of addressing the needs of vulnerable groups who were in precarious condition due to the effects of SAP and ERP or earlier economic recovery programmes. Projects implemented under PAMSCAD included a set of community based projects that were to help in the rehabilitation and construction of social and economic infrastructure, thereby generating

employment (Asenso, 1993). These included small farmers, mainly in the ‘peripheral’ regions of Northern Ghana, whose productivity were extremely low and who also faced hunger and unemployment during the lean farming season.

Other components of PAMSCAD dealt with the urban-based unemployed and underemployed, and workers retrenched from the public and private sectors of the economy due to these policy reforms. But a cursory evaluation of the programme indicates that it was unsuccessful in adequately tackling the levels of poverty of the target population. Asenso (1993) observes that poverty levels assumed dramatic proportions in certain urban and rural areas during this period. Data available from Ghana Statistical Service (2000) corroborates this view by indicating that the number of urban poor had been on the increase in recent times, especially in the national capital of Accra where the incidence of poverty increased from 3.97% in 1987/88 to 5.5% in 1990/91. It has been asserted that the dismal result of these programmes may be attributed to the inability of the programme to target the poorest of the poor for focused action (Asenso, 1993).

Within the above context, one significant factor that may help explain the dismal performance of poverty mitigation programmes in the past, is likely to be the overly concentration of governmental efforts at poverty reduction on the provision of physical infrastructure at the expense of empowering the people by way of either providing them with jobs or facilitating their own employment or well being. This seems to be the representative view of experts in the field Van Braun (1995), for example, has argued that effective poverty reduction programmes should aim at offering employment and creating assets for the poor in the short term and in the long term. It is in this regard that the Private Sector, especially the Non-Governmental Organizations (NGO’s) and their variant, the Community-Based

Organizations (CBOs), have been found to be more successful than the Public Sector institutions in making the poor self-reliant and an active participant in resolving problems that confront them.

Farrington and Bebbington (1993) believe that these bodies have the capacity to develop participatory methods as well as empower the poor to contribute to technical change from their own resources. In addition, they contend that these institutions are more effective in articulating the demands of governments among the poor and also targeting relevant groups with appropriate policies. The above insights seem to indicate that locally-based institutions can foster more effective and closer relationship with the poor on issues associated with development, relative to public-sector institutions.

Experience gathered from the maiden attempt at poverty alleviation through the PAMSCAD initiative informed the evolution of the Ghana Poverty Alleviation Programme (GPAP), which is funded from the Social Investment Fund (SIF), a multilateral set up with contributions from the Government of Ghana, the African Development Bank and the United Nations Development Programme (UNDP)(Asiedu,2002).

‘Poverty reduction’, ‘poverty alleviation and ‘poverty eradication’ were concepts which took centre stage during the 1970s under alternative development paradigms.

There is the need for a critical examination of this view, since urban poverty is still a critical issue in Ghana today. This call is not however to suggest that Ghana’s urban poverty is worse than that of rural poverty, or that resources and attention on rural poverty should be shifted to urban areas. It is a call for adequate attention to be paid to the growing incidence of urban poverty.

1.2 Statement of the Problem

Poverty is generally defined as an unacceptable physiological and social deprivation that an individual or community experiences (Essamuah & Tonah, 2004). In recent decades the issue of urban poverty in Ghana has attracted attention from both managers of cities and scholar's especially social scientists as the major cities of the country face serious challenges of population and poverty.

Poverty in the Brong Ahafo Region in general and Sunyani Municipality in particular is pronounced that one can literally see it from the daily lives of the people. For example, a typical indigenous family in Sunyani Municipality may take "ampesie" as their breakfast. For lunch, they may have to take "abetee" and "fufu" for supper. In fact, a family could eat fufu throughout the year without a change of diet. They take these merely because they cannot afford alternative meals as a result of financial constraints. Some children from the Municipality could hardly enjoy sponsorship from their parents to attend School. They find the amount of school fees to be prohibitive. Other indicators of poverty in the Sunyani Municipality include high illiteracy rate, high population growth rate, poor water and insanitary conditions, malnutrition and child labour. As a result of these, the inhabitants of the Municipality adopt several strategies to cope with the urban poverty situation. These problems have therefore provoked a study on the examination of household and individual livelihood strategies in the Sunyani Municipality.

1.3 Objectives of the Study

The study seeks:

1. To investigate what people understand as poverty and the causes of poverty in the

Sunyani Municipality.

2. To examine whether there are any strategies adopted by the poor and their households in coping with urban poverty in the Sunyani Municipality.
3. To assess some of the social interventions implemented by the Sunyani Municipal Assembly aimed at alleviating poverty and their impact on the urban poor in the Municipality.

1.4 Research Questions

In order to attain the set objectives of the study, the following research questions were posed:

1. What is the perception of the people in the Sunyani Municipality about poverty and its causes?
2. What are the strategies adopted by the poor and their households to cope with urban poverty in the Sunyani Municipality.
3. What are some of the social interventions implemented by the Sunyani Municipal Assembly aimed at alleviating poverty and their impact on the poor in the Municipality?

1.5 Significance of the Research.

- The findings of this study are expected to help inform decision making on coping strategies of the urban poor by managers of local authorities.
- The recommendations of this study will help shape policy on poverty alleviation in general and urban poverty in particular.

- The household and individual livelihood strategies of this study would augment the existing store of knowledge on the coping strategies of the urban poor and serve as a catalyst for further research on innovative ways of reducing urban poverty for the overall well-being of the nation.

1.6 Limitations of the study

A study of this nature should have covered the whole country so as to examine thoroughly the household and individual livelihood strategies of the urban poor. However, it was impossible because of financial and time constraints. Since the poor in Brong Ahafo Region share the same characteristics and problems, the study done in Sunyani was applicable to the whole country and so, the findings of the study can be said to be for the whole country. The researcher limited this research to a case study on Sunyani Municipality in the Brong Ahafo Region.

1.7 Scope of the study

The approach and scope of the study is dictated by the objectives of coping with urban poverty under scrutiny on one hand, and the study area on the other. While the geographical coverage of the study is confined to the Sunyani Municipality, content wise its scope is limited to social and economic impact assessment of urban poverty in the Municipality. The methodology used includes cluster sampling and non-probability sampling of purposive and convenient. Purposive was used on Municipal Assembly Officials and

convenient sampling was used on individual households. Therefore the approach in this study involved generation of data from three independent sources, namely sample survey of individuals and household as well as structured questionnaires for Municipal Assembly Officials. The primary data is also supplemented by data emerging from the secondary sources such as published data from records of the implementing agency. The results from household and Municipal Officials were analysed and discussed including material received from Municipal Assembly on coping strategies. The last aspect of the study looked at the findings of the study and how the finding could be improved.

1.8 Overview of the Methodology

The research would be a survey with the use of both quantitative and qualitative method of analysis. Primary and secondary data were used for the study and these emphasized on information collected through questionnaire and books/ journals respectively.

1.9 Organization of the Study

The study is structured into five main chapters. Chapter One captures the background of the study, the problem statement, objectives, and research questions and the significance and limitations of study.

Chapter two reviews the theoretical and empirical literature relevant to the study whilst Chapter three deals with the study area and research methodology.

Chapter four analyses the data collected from field, while chapter five, the final chapter, discusses the conclusion, summary and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter seeks to review literature on poverty, its definition and characteristics, the concept of poverty alleviation with direct reference to the various poverty alleviation strategies adopted in the country. The chapter also tries to give an overview of urban poverty in Ghana, the Sub- Region and Africa as a whole. In effect it is meant to bring into light the manifestation of urban poverty, the coping strategies of urban poor, and strategies adopted by National and Local authorities such as Sunyani Municipal Assembly to alleviate urban poverty.

2.2 The Concept of Poverty

As a dynamic concept, its meaning and how it is perceived have undergone several changes with time. These have culminated in different and expanded applications and ramifications. Therefore there is no universally accepted definition of it. However, certain salient features appear to characterize most of the existing definitions, measurements and causes. Some of them, especially those of Townsend (1974), Chambers (1983) and Sen (1984) which have been found to be very insightful and relevant for this discourse, are reviewed below.

Townsend (1974) regards poverty as consisting of subsistence, inequality and externality. He explained that subsistence is concerned with the minimum provision needed

to maintain health and working capacity while inequality represents the relative position of income groups to each other, indicating further that poverty is concerned with how the “bottom layers” fare in relation to the rest of the society. He further explains that externality, is the social consequences of poverty for the rest of the society. This implies that poverty is a societal problem. This latter viewpoint however, contrasts sharply with those of Morrill. A (1973) who have reasoned that poverty is the outcome of the inability of certain sections of the society (at individual levels), to compete successfully in a competitive world.

Chamber’s (1983) notion of poverty centers on the dual clusters of political economy and physical ecology. He views the concept in terms of the deprivation of many at the expense of the affluent few on one hand, and the reduced standards of living resulting from population explosion and poor resource management on the other hand.

2.3 Measurement of Poverty.

Differences in the measurements of poverty have also generated a lot of research attention. Attempts at measuring it in terms of stratification along income lines lead to regarding poverty as an issue of inequality. In this regard, the concept of poverty line which denotes the extent to which the basic necessities of life, for example, the maintenance of physical health, housing, clothing, can easily and adequately be met and assumed prominence.

Another approach at measuring poverty utilizes the concept of relative deprivation. Poverty illustrates deprivation and the recent shift in focus from absolute to relative deprivation has provided a useful framework of analysis. Other indices for assessing poverty

have been based on thoughts such as the concept of nutritional adequacy, the lack of power and the deprivations in the consumption of certain social services.

The above account gives a fair idea of the divergent notions and interpretations that have been associated with what the indicators of poverty are, over the years. In fact, the use of the concept has broadened over the years, away from the narrow considerations on income related indicators, to encompass wider societal economic, social and other concerns, including those on the environment, gender and empowerment.

2.4 Consequence of Poverty

The consequences of poverty are equally complex as it is often reinforced by the interrelatedness of its causes, thereby exacerbating the problem (World Bank, 1992). In a very elaborate study, the World Bank in 1992 noted that for Africa, the basic causes of poverty are the lack of access to services and opportunities and inadequate endowments. Some of the specific issues involved that may be most relevant for this study include the following;

- a) Inadequate access to employment opportunities.
- b) Inadequate physical access to assets such as land and capital and minimal access to credit.
- c) Inadequate access to markets for goods and services that the poor can sell.
- d) Inadequate participation of the poor in the decision making process.

The persistence of widespread poverty in Africa has very serious social and economic consequences. The World Bank recognizes that the large number of people in poverty implies an inefficient use of resources which increases the risks of social upheavals. The risks of social upheavals could be further increased by the high and growing inequality in many African countries. The Bank further acknowledges that with improved and expanded communication systems, the growing gap between the rich and the poor is becoming increasingly obvious and the marginalized sections of the community will invariably become restless, and most probably discontented. This explains why various institutions, involving the Bretton Woods institutions, national governments, NGO's, have in recent years expanded their development focus towards mitigating the problems of urban and rural poor to avert any possible social and economic upheavals.

2.5 Incidence of Poverty and Poverty Alleviation in Ghana

Overall poverty declined considerably in Ghana in the 1990s, but the incidence of extreme poverty is still high, according to the fourth Poverty Level Report by the Ghana Statistical Service launched in Accra on Monday (GSS 2000).

This suggests that reduction in poverty is likely to be experienced mostly by only those who are close to the poverty line. The poor, however, did not experience much improvement in their standard of living because they are incapable of taking advantage of existing opportunities.

"It was felt the most in Accra and the forest zone, while the proportion increased in urban savannah." The Poverty Report published together with the fourth in the series of

Ghana Living Standards Survey (GLSS4) said the incidence of poverty at the upper line declined from 51.7 % in 1991-1992 to 39.5 % in 1998-1999.

The GLSS provides benchmark data on a continuing basis to the government for measuring the living standards of the population and the efforts to raise them. It is also to support the formulation and implementation of medium to long-term poverty alleviation strategies. Evidence shows that the poorest groups - food crop farmers and rural areas in rural savannah have benefited the least from the growth in average consumption experience and so demand policy attention.

The decline in poverty level, however, is not evenly distributed geographically, the poverty reductions being concentrated in Accra [national capital and its region] and forest (rural and urban) localities of southern Ghana. In the remaining localities (both urban and rural), poverty falls only modestly, apart from the Urban Savannah (mainly Northern Ghana), where the proportion of the population defined as poor has increased during the period 1991/1992 to 1998/1999 (GSS, 2000a).

In terms of the distribution with reference to locality, the largest proportion of over 80% of the population classified as poor can be found in rural areas. In fact, the rural poor's contribution to total poverty using the standard poverty line actually shows a slight increase from 82.8% in 1991/1992 to 83.7% in 1998/1999. This therefore, supports the view that poverty in Ghana is largely a rural phenomenon.

Poverty alleviation is now a global agenda. During the 1980s and 1990s when structural adjustment was in vogue, there was the general belief that if one could endure the short-run social costs of adjustment, the long-run benefits would be enormous.

The call for putting a “human face” on adjustment by some non-governmental organizations and some United Nations agencies was finally heeded to when towards the close of the 1990s consensus was reached between the donor community, the United Nations and the developing countries on the Millenium Development Goals (MDG). One of the principal objectives of the MDG’s is to reduce by half the proportion of people living in extreme poverty by 2015 (Sowa, 2002).

Ghana was one of the first countries to attempt to put a “human face” to structural adjustment. In 1987, on realizing the social costs that the structural adjustment programme was inflicting on the general populace, the Government of Ghana introduced the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD).As part of PAMSCAD, a number of programmes and policies targeted at poverty reduction have been introduced; some with a limited mandate targeted at a specific vulnerable group. The Structural Adjustment Programme (SAP) itself was supposed to lead to economic stabilization and growth with a consequent positive impact on poverty reduction.

Nevertheless, the Ghana Living Standard Survey (GLSS, 2005/06) places 28.5 % of Ghanaians below the poverty line compared to about 51.7 percent in the 1992 survey. The continued pervasiveness of poverty in Ghana raises the question of whether the Structural Adjustment Programme and other direct and indirect poverty intervention programmes and policies have had the desired impact.

2.6 Theories of Urban Poverty and Their Implications

Urban poverty has been the subject of sociological and political debate for more than a century. The debate over the causes, consequences, and solutions to poverty has gained renewed interest and significance in recent decades due to the dramatic concentration of urban poverty. Since the mid-1960's, poverty has become more concentrated in inner-city neighborhoods across the nation and has had the greatest impact on the black urban poor. For example, between 1970 and 1980 alone, the poor black population living in extreme poverty areas increased by 164 percent, while the increase was only 24 percent for poor whites (Wilson, 1987). The increase in poverty concentration has coincided with a dramatic increase in joblessness, female-headed households, welfare dependency, out-of-wedlock births, segregation, and crime.

2.6.1 Early Theories of Urban Poverty

Urban ecological theory, which dominated in the United States in the early 1900s, analyzed cities through a human ecology lens and saw poor urban neighborhoods as transitional and functional zones of larger urban metropolises; places where new immigrant groups would pass through for a temporary period of time (Park & Burgess, 1925). Other ecological theorists examined the disorganized nature of cities and the negative effects of social disorganization in certain poor neighborhoods (Wirth, 1938; Shaw & McKay, 1942). The traditional urban ecological perspective has been denounced for not recognizing the permanent nature of many poor black neighborhoods and for ignoring factors other than

market forces that can shape the movement of groups and land use (Sampson & Morenoff, 1997).

Another influential theory was the "culture of poverty", which suggested that the norms and behaviors of the poor can be distinguished as a subculture of larger society and characterized by a distinct way of life, including an atypical worldview and low aspirations (Lewis, 1968; Moynihan, 1965). This culture was said to perpetuate itself from generation to generation. The culture of poverty thesis has been widely criticized for being too deterministic, blaming the victim, and diverting attention away from the structural causes of poverty. Another perspective suggested that welfare policies were to blame for the disintegration of the urban black family by offering disincentives for work and marriage (Murray, 1984). Although influential, this perspective has been discounted with evidence that shows welfare rates rose even when the relative advantage of work at a minimum wage job outweighed that of welfare income (Wilson, 1987).

2.6.2 Social Isolation and Concentration Effects

Perhaps more influential than any other previous work on urban poverty is William Julius Wilson's thesis in "The Truly Disadvantaged" (1987). Wilson maintains that two key factors best explain why the social conditions of the "urban underclass" deteriorated so rapidly since the mid-1960's: changes in the structure of the economy and changes in the social composition of inner-city neighborhoods.

2.6.3 Residential Segregation and Discrimination

Although Wilson's (1996) article has been very powerful, other theories of urban poverty remain influential as well. Several emphasize the role discrimination plays in limiting the employment, educational, and housing opportunities for poor, urban, minority families (Massey & Denton, 1993; Sampson & Morenoff, 1997). In their book *American Apartheid* (1993), Massey and Denton argue that racism and residential segregation are the key factors that explain the increase in concentrated poverty and the plight of the black urban poor. They argue that the changes in the economy during the 1970's, which Wilson suggests led to the increase in urban poverty, concentrated the economic shock in black neighborhoods precisely because of residential segregation. Thus, if there were no segregation, the effects of any increase in black poverty would be spread throughout the entire community. With severe segregation, any increase in black poverty is absorbed entirely by black neighborhoods, altering the environment in which blacks live.

Massey and Denton (1993) provide a stunning account of America's history of segregation and document how "the black ghetto was constructed through a series of well-defined institutional practices, private behaviors, and public policies by which whites sought to contain growing urban black populations" (p. 10). They argue that white America has systematically put up barriers to black spatial mobility, which essentially confined blacks to disadvantaged neighborhoods. The authors analyze how federal housing policy contributed significantly to the disinvestment in black urban neighborhoods and the expansion of the suburbs for white America. In addition, locating public housing projects in predominantly

poor black communities further increased the poverty concentration in urban areas (Massey & Denton, 1993).

Despite the Fair Housing Act of 1968, residential segregation persisted through the 1970s and 1980s. In 1980, blacks in 16 metropolitan areas were hyper segregated, meaning these cities scored very high on at least four of five dimensions of segregation (Massey & Denton, 1993). Massey and Denton point out that blacks living in hyper segregated areas are especially socially isolated because they are unlikely to have contact with others unless they work outside of the ghetto. Given the rates of black joblessness, it is unlikely that a large portion of these residents have any meaningful contact with the larger society.

Massey and Denton's theory has been criticized for overstating the role of racial discrimination in causing urban poverty. Wilson suggests that "... people who argue that current racial bias is the major cause of the deteriorating economic plight of the black poor fail to recognize how the fate of poor blacks is inextricably connected with the structure and functioning of the modern American economy" (1987).

Nevertheless, while theorists will continue to debate the causes of the increase in concentrated urban poverty, the one thing they do seem to agree on is that neighborhood matters. In fact, it has become generally accepted that neighborhood poverty, as opposed to just family poverty, can play an important role in child and family outcomes (Brown & Richman, 1997; Leventhal et al., 1997). Largely as a result of Wilson's work, a new wave of research began focusing on neighborhood effects-the effects of living in extremely poor neighborhoods.

2.6.4 Neighborhood Effects

The 1980's and 1990's experienced a boom in studying neighborhood effects and rethinking theories of urban poverty. This multidisciplinary research has looked into the relationship between neighborhood effects and unemployment (Massey et al, 1991), school dropouts (Brooks-Gunn et al, 1993), crime (Sampson et al., 1997), and teen pregnancy (Coulton & Pandey, 1992). Most studies, however, have been unable to draw causal links between neighborhood effects and life chances (Small & Newman, 2001). There are also several methodological problems with many of these studies, including inconsistencies and disagreements over the definitions and measures of neighborhood and disadvantage (Brown & Richman, 1997; Small & Newman, 2001).

Despite these drawbacks, there have been several important studies suggesting that neighborhood poverty affects child development (Brooks-Gunn et al, 1993; Chase-Linsdale et al, 1997), adolescent achievement (Brooks-Gunn et al, 1993; Duncan, 1994), delinquency (Peeples & Loeber, 1994), and parenting practices (Klebanov et al, 1994).

Another way that neighborhoods may affect children is through contagion effects, which are said to operate through peer influences on children's behavior. Children growing up in poor urban neighborhoods are exposed to street norms as well as conventional norms. The more opportunities to attain conventional goals are strained, the more likely it is that children will be drawn to street norms, which are often opposed to mainstream culture (Leventhal et al., 1997; Small & Newman, 2001).

Some researchers suggest that a lack of social capital amidst poor inner-city residents perpetuates poverty, welfare dependency, and crime. Much of this social capital and social network research is grounded in Wilson's theory. Several studies have shown that poor urban residents often have insular and localized social networks that offer little opportunity for advancement (Tiggs, et al., 1998; Wacquant & Wilson, 1989; Wilson, 1987, 1996). In effect, such residents are isolated from the social capital of mainstream society. Yet, another set of studies have found that rich social networks do exist in low-income communities and that these social networks provide an important safety net for the poor (Edin & Lein, 1997; Stack, 1974; Vale, 2002). These studies point to tight functioning social networks as one of the greatest assets in poor communities and challenge the notion that the social networks of the poor are inferior.

2.7 Measuring Urban Poverty

Some of the complexities of measuring chronic poverty have already been alluded to. Monetary measures are an inadequate reflection of the multiple dimensions of poverty (Hulme, Moore and Shephere 2001, 6). This Section considers urban dimensions of measuring poverty. The findings of this Section point to the importance of the urban poor's dependence on both labour and commodity markets, and their vulnerability to diseases, accidents and damage to assets as a result of poor living conditions. Jonsson and Satterthwaite (2000) argue that aggregated international and national figures underestimate the degree of poverty in urban areas:

If the term poverty is taken to mean human needs that are not met, then most of the estimates for the scale of urban poverty in Africa, Asia, Latin America and the Caribbean appear too low. For instance, a publication by the Overseas Development Council in the USA (1989) decided that only 130 million of the Third World's "poorest poor" lived in urban areas. This means that more than nine out of ten of its urban population were not among the poorest poor (Leonard 1989). World Bank estimates for 1988 suggested that there were 330 million "poor" people living in urban areas (World Bank 1991); i.e. more than three-quarters of the Third World's urban population were not "poor". The 1999/2000 World Development Report (World Bank 1999) suggested that there were 495 million 'urban poor' by the year 2000 which means that three quarters of the urban population were 'not poor'. These figures do not fit with the many national and city studies which show that one third to one-half of a nation's urban population or a city's population has incomes too low to allow them to meet their needs.

National studies in many of the poorest African, Asian and Latin American countries suggest that more than half the urban populations are below the poverty line.

Among monetary measures of poverty, the Millennium Development Goals Standard of one US dollar a day (World Bank, 2005). It has become an important benchmark by which the extent of poverty is assessed. However, it pays little attention to differences in the expenditure patterns of different groups of the poor or to the cost differences faced by different groups. As argued below, there are three reasons that suggest that urban dwellers earn more and spend more:

- **Higher prices:** some goods are more expensive in urban areas especially larger and/or more prosperous cities. There is extensive evidence to suggest that, in general, prices are higher in urban areas (although the price of specific items may be lower).
- **Commoditization of goods meeting basic needs:** some goods have to be purchased in urban areas which may not be marketed in rural areas (for example, fuel and shelter). Many empirical studies have shown the high costs paid by particular urban groups (or those living in particular settlements) for non-food essentials.
- **Additional needs:** urban dwellers experience some costs that are not incurred by rural dwellers. The case is particularly strong in relation to health risks and vulnerabilities. As noted below, high densities increase health risks. Location of housing on precarious land may result in choices with high risks of flooding, damage through mud-slides, and/or high repair bills through using sub-standard materials. Other costs may be related to the nature of labour markets, such as clean smart clothes for work.

2.7.1 More marketed goods

In addition to the prices of many goods being higher in urban areas, it is accepted by many that urban dwellers spend a smaller proportion of their income on food because they have other essential costs (see, for example, Rakodi 2002, 11). Once more, examples illustrate the issue:

- Dhanani and Islam (2002, 1218) quote a Central Bureau of Statistics survey (1996) in Indonesia that showed: "...urban households in the neighborhood of the poverty line

spent 37 per cent of their total consumption on nonfood items, while the corresponding figure for rural households were 31 per cent.” Dhanani and Islam (2002, 1217) themselves estimate that rural non-food costs are only 81 per cent of urban non-food costs.

- In India, urban food expenditure (averaged across all households) was estimated to be 67.6 per cent of total expenditure in the 43rd round (1987/8) falling to 63.4 per cent in the 50th round (1993/4) whilst rural food expenditures were 74.6 and 70.7 respectively; this is “...to be expected if urban areas are somewhat better off, and because of the relatively greater importance for urban consumers of items such as housing and transportation” (Deaton & Tarozzi, 2000).
- Government of Mozambique (1998) finds that poor rural dwellers spend 30 per cent of their income on non-food items whilst for urban dwellers the figure is 38 per cent. Low-income households spend a higher proportion of their income on housing, energy, transportation, household items, education, health care, personal items and transport in urban areas. Both urban and rural households have to spend money on housing and basic services but markets that are not commoditized in rural areas may be commoditized in urban locations. Competition for scarce resources may also increase prices. Urban households may face particularly high costs related to:
 - Housing – housing markets can be expensive even for those that squat. Payment may be required to community leaders, those who manage the land or local “strongmen.”
 - Basic services – the costs of water and sanitation may incur further charges. Densities in some settlements (or a high proportion of tenants) may preclude on-site sanitation

facilities such as pit latrines. Water sources and prices may be controlled by powerful individuals.

- Undertaking informal enterprises may require bribes and/or fines when the activities are discovered.

The livelihood strategies of the urban poor may require them to trade in markets that can be ignored by those living in rural areas or smaller human settlements. For example, low income communities in Cebu City (the Philippines), due to a lack of piped supplies, generally buy vended water at P3-35 per cubic metre and spend an average of 9 percent of their incomes on water (Etemadi 2000). Markets for goods simply may not exist in those smaller centres because of different circumstances. For example, because there is no readily available land within walking distance household pay to rent a room or to squat on a vacant site. If there is room for a pit latrine or private areas to relieve oneself, who would pay for sanitation? Small scale trading activities may be managed entirely privately in a small settlement or neighborhood, with the seller visiting her customers individually. But in a larger centre with higher costs and more competition, the returns from such personalized sales may not be sufficient, hence the need to pay for a public space. As illustrated in Bangalore, informal vendors may have to make numerous illegal payments to the police and officials who have “control” over public urban space (Benjamin & Bhuvanewari, 2001). Payments may also be required for those who want to sleep on pavements and in doorways.

2.7.2 Alternative measures of poverty: Basic needs and human rights

Despite the focus on the World Bank promoted US \$ 1 dollar a day measure of poverty, a poverty line using monetary values may not be the best measure of poverty. Deaton (2001) also suggests that a more broadly based measure of deprivation has much to recommend it. Implicit in the poverty line approach is the assumption that if a group meets its nutritional requirements (above the poverty line for food) then it is above the minimum standards for other basic needs. However, in numerous Latin American countries this has been seen not to be the case. Many households that are not poor in poverty line terms are poor in respect of unsatisfied basic needs (such as access to water). Minujin (1995) argue in favour of a measure of poverty that combines a monetary poverty line with unsatisfied basic needs. The resultant measure of poverty would include both those households whose per capita income is below the per capita poverty line and/or have one or more unsatisfied basic need.

In a study of the Cote d'Ivoire, Grimm and Guenard (2002) suggest that urban poverty increased by both lack of income and unsatisfied basic needs during 1985-93. Significantly for those seeking to understand poverty; they conclude: "... this study highlights the fact that poverty measured by subsistence conditions can have a different dynamic than monetary poverty" (page 1088). Satterthwaite (1997 and 2001, 146) argues in favour of an even broader interpretation of poverty that includes measures of exclusion. He identifies eight aspects of urban poverty: inadequate income; inadequate unstable or risky asset base; inadequate shelter; inadequate provision of public infrastructure; inadequate provision of basic services; limited or no safety net; inadequate protection of poorer groups' rights through the operation of law; and poorer groups' voiceless and powerlessness. Amis

(2001) verifies such an approach when he reports on the results of a participatory appraisal in India; “household assets and security” together with “being able to avoid dependency” emerge as defining categories for those who are “not-poor”. In another participatory study, this time in Mombasa (Kenya), Gatabaki-Kamau, Rakodi and Devas (2000) report that: “The primary reasons for poverty were seen as low income and unemployment, with a few mentions of divorce/widowhood, large family size, poor shelter, food shortage and lack of land and education.”

2.7.3 The scale of urban poverty

For a long time, urban poverty has been relatively ignored. As suggested by Maxwell *et al* (2000) and the special issues of *Environment and Urbanization* in 1995, poverty analysis has suffered from the acceptance of the concept of “urban bias” and a feeling that there was no need to consider urban poverty. For some time, urban poverty has been a contested issue albeit within a relatively muted debate. In Zimbabwe, for example, Alwang, Mills and Taruvinga (2002) argue that “In 1990, virtually no poverty existed in urban areas...” In the same country, but only shortly afterwards, Kanji (1995) reports that the number of urban households eating only two or one meals a day increased from 29% in 1991 to 37% just one year later. De Haan (1997) draws attention to a similar discrepancy in the case of Indonesia with national government statistics suggesting urban poverty levels exceeded rural poverty levels whilst World Bank.

In 5 out of the 8 countries, the absolute number of urban poor and the share of poor people living in urban areas is increasing over time (Bangladesh, China, Ghana, India and Nigeria). For 7 of the 8 countries the share of poor people in urban areas is increasing.

2.7.4 Poverty Alleviation/ Management

The Human Development Report (1994), an annual publication commissioned by the United Nations Development Programme (UNDP), maintains that disasters in developing countries are an integral part of their poverty cycle. Only sustainable human development, which increases the security of human beings and of the planet, we inhabit – can reduce the frequency and impact of natural disasters. David Satterthwaite (1995) indicates the efforts made to alleviate poverty and these have been through creating employment, credit for the poor, small scale or informal enterprises so as to avert reliance of people on the government wholly but rather to equip women with skills to make them responsible. Satterthwaite again pointed out that education; literacy and vocational training provide useful skills which eventually increase income earning capacity. In addition, actions such as providing squatters with legal tenure, emergency credit, access to justice within the judicial system, tenure of housing, improved water, sanitation, drainage and garbage collection were carried out. Other action areas included basic health care, day care, transport and communication which were efforts that governments with the help of the World Bank and NGOs have taken up to reduce poverty levels.

According to the International Bank for Reconstruction and Development (1997), Africa Governments and civil societies have taken several actions to alleviate poverty within

the continent. Leaders in Ghana, Kenya, Malawi and South Africa among other countries have declared their commitment to poverty reduction.

Jaycox (1992) in the World summit for Social development saw education as an essential ingredient in revitalizing the lives of poverty plagued people. He also called for governments of the region to adjust their economic policies so as to get their countries back on a growth track, make them as sufficient and productive as possible, and liberate the vast entrepreneurial potential of their people - particularly their farmers. He added that food security could be increased by first adjusting and making growth to occur in the agricultural sector.

According to Stan Dery (1995), poverty could be managed by the Government of Ghana living-up to its budgetary pledge, to control its own spending and the economy more efficiently. It further said that spending should be cut in certain areas by the government and funds redirected towards meeting the basic needs of the rural poor. Workers in all establishments must also support the favourable investment climate, which the government has created by working harder. This is the only way for Ghana to make the final breakthrough in turning the economy around, the paper concluded.

The Ghana Vision 2020 (Vol. II), states the poverty is being fought at the economic level by improving employment opportunities through re-training and by increasing incomes through freeing farm prices and promoting income generation activities especially among rural women and urban poor; at the social level, by increasing access to basic facilities including health care, education, housing, safe drinking water, and sanitation; at the political level by promoting individual and community participation in the formulation,

implementation and enjoyment of economic and development programmes. The document concludes by saying that these measures will have to be strengthened and enhanced in future if the battle against poverty is to be won.

The National Poverty Reduction Programme (NPRP) has been initiated as a major government programme to reduce poverty. Under the programme, communities are being assisted to reduce their poverty levels by identifying their needs, defining how best their needs can be addressed and then implementing activities to meet those needs. The approach of the programme is participatory with the beneficiaries playing a leading role in the process. The programme is therefore being implemented through a partnership between the participating communities that contribute their time, labour and local resources and the NPRP, provide financial and technical support.

CHAPTER THREE

STUDY AREA AND RESEARCH METHODOLOGY

3.1 Introduction

In this section an attempt is made to look at the study area, research design, target population, data sources, sampling procedures (size and technique), data collection instruments, fieldwork/ data collection and data analysis and limitations to data collection.

3.2 Study Population

The population of the study is approximately 147,301 which is the population of Sunyani Municipality. The target population was individuals and households as well as Officials involved in the implementation of Poverty alleviation programmes at the Municipal Assembly.

3.2.1 Sampling Size

In all Two hundred (200) individuals and households including Officials of Municipal Assembly were considered for the study. The Municipality has an average household size of Four 4(SMA, 2010).

To make the research more representative, Two Hundred (200) respondents comprising Eighty (80) individuals, One Hundred(100) households and Twenty(20)Assembly Officials were chosen for the research.

3.2.2 Sampling Procedure

The cluster (strater) sampling technique was used for the study. The researcher divided the Municipality into four (4) zones according to the major towns of Sunyani, Abesim, Tanoso and communities around Atronie. This ensured quick collection of data from each zone. Also Systematic sampling was used to select the individuals and households. A constant interval of 500 metres was used to select houses from various zones.

Purposive and Convenience sampling methods were also selected for the study. The convenient sampling was used for sample survey of individuals who readily offered to partake in the study. Views of traders, government workers, students from the Catholic University and the Polytechnic were sought in arriving at the conclusions made. Purposive sampling was used for selecting Municipal Assembly officials. The head of Planning Department of The Sunyani municipal Assembly handed me most of the Secondary data on the poverty situation in the Municipality and the interventions being implemented to address the poverty situation in the Municipality. These techniques of sampling were used because the information the researcher was looking for could only be gotten from individuals and households as well as Officials involved in the implementation of Poverty alleviation programmes at the Municipal Assembly.

Participant observations were used in this study. They were done during informal interactions with the individuals carefully selected mostly, truck pushers, head porters (kayaayo) market women. There were regular unannounced visitations of these people to ascertain how they really cope with urban poverty, without any biases in their responses as would have been the case if they were informed of the research.

3.2.3 Data Collection Instruments

The main instruments that were used to collect data for the study were the administration of questionnaires. The questionnaires were structured to consist of both closed and open ended type of questions in order to elicit enough feedback from respondents. Questionnaires were administered to individuals and households as well as Assembly Officials. Questionnaires were administered to two hundred (200) respondents. Eighty (80) to individuals, One hundred (100) to households and Twenty (20) Assembly Officials.

The researcher designed two sets of questionnaire instruments. One set of questionnaire was for individuals and households and the other for Assembly Officials. This instrument was chosen for the study because in considering the sampling size and time available for the research the method was considered the most appropriate method for obtaining information from respondents. The questions were designed to elicit information on the coping strategies of the urban poor in the Municipality.

3.2.4 Data Sources

The study made extensive use of both primary and secondary sources of information from the Sunyani Municipality. The primary sources of information are what were gathered through a field survey where questionnaires were administered to respondents. The information from this source was very reliable since it was first hand information gathered from people on the issues under investigation.

The secondary data were gathered from reports, brochures and manuals from the Municipal Assembly and other relevant sources. A number of both published and unpublished materials which were relevant to the study were also used.

3.2.5 Data Analysis and Presentation

The data analysis involved reducing the raw data into a manageable size, developing summaries and applying statistical inferences to be able to come out with conclusions and recommendations. The data was edited to detect and correct, possible errors and omissions that were likely to occur, to ensure consistency across respondents. SPSS was used to analyse the data. These tools were used to ensure clarity and simplicity.

3.2.6 Limitations of the study

Some of the respondents considered the exercise a waste of time and for that matter were not prepared to spend a few minutes of their precious time to answer the questions. The

researcher therefore had to take pains to explain to them the need for them to help make the study successful.

Another limitation to the study was the inability of some respondents to complete and submit questionnaire on time for analysis. Out of the 100 questionnaires administered, 10 were not returned. The analysis was therefore based on the 90 questionnaires received. The research was also confronted with the problem of some officials of the Municipal Assembly feeling reluctant to give some information that were relevant to the study.

Notwithstanding these limitations, the conclusion of the study is not affected and the reliability of the study is guaranteed.

3.2.7 Research Design

The data collected for the study was both qualitative and quantitative. The qualitative data was collected through observations of informal interactions with the individuals mostly, truck pushers, head porters (kayaayo) market women etc. The quantitative data was mainly gathered through the administration of questionnaires. The respondents to the questionnaires were mainly individuals and households as well as Assembly Officials of the Municipal Assembly. This is because households are direct beneficiaries of poverty alleviation programmes and Assembly Officials are involved in the implementation of these programmes and can best describe the impact of these programmes on the urban poor in the Municipality.

The research is essentially a case study. A case study involves detailed investigation and allows the researcher to analyze the variables relevant to the subject being studied. Thus, there was detailed study of the living standards of individuals and household and how they cope with urban poverty as well as analysis of the interventions by the Municipal Assembly to alleviate poverty.

3.3 Overview of Sunyani Municipality

Location and Size

Sunyani Municipality is one of twenty-two Administrative Districts of the Brong Ahafo Region.

The Municipality lies between latitudes 9° 28'N and 9° 55'N and longitudes 2° 3' W and 2° 5'W and shares boundaries with Sunyani West District to the North, Dormaa West Districts to the West, Asutifi District to the South and Tano North District to the East.

The Municipal Capital is Sunyani, which also serves as the Regional capital of Brong Ahafo. The population of the Municipality is estimated at approximately 147,301 with a population growth rate of 3.8%. The total number of communities in the Municipality are Ninety-Nine(99) (SMA 2010). Four major communities within the Municipality are Sunyani, Abesim, New Dormaa and Atronie. A number of communities equally abound. The Municipality exhibits features of an urban, peri-urban and rural area.

Economy

The economy of Sunyani Municipality is largely made up of commercial activities with trading being the major form of commercial activity. The traders engage in wholesale and retail trade whereby majority buy their wares from Accra and Kumasi and retail it to customers in the Municipality.

Sunyani's main market known to the local people as the 'old market,' also serves as a daily market for residents of the Municipality. It serves as the main source of foodstuffs and vegetables for the town. In addition to this, there is another market officially called the Busuma market also popularly referred to as the Wednesday Market. As the name "Wednesday" implies, the market day falls on Wednesday with traders from various parts of the region and even beyond coming to trade at the market.

There are a number of financial institutions in the Municipality including but not limited to EcoBank, Procredit, ADB, Stanbic Bank and the Ghana Commercial Bank.

Agriculture is the mainstay of the Municipality's economy. Sunyani Municipality is noted for being the major food basket of the nation as a whole. Prominent among the food crops grown are plantain, cassava, yams, pineapples and vegetables, which flourish under the favourable climatic conditions of the Municipality.

Cash crops, such as cocoa, coffee, oil palm, cashew and cotton, also thrive well in the Municipality. No wonder, the Municipality holds a key position in Ghana's cocoa industry, which is a major foreign exchange earner. Livestock farming also takes place with animals reared including sheep, goat, cattle, local and exotic fowl. Suffice it to say that abundant potential and opportunities exist in the agricultural sector of the Municipality's economy as operations currently are generally at the subsistence level.

Residents cope with urban poverty by supplementing their incomes with extra agricultural projects, commercial activities as stated above.

Employment Status

Employment figures show that about 92.5 % of the working population (excluding students) is employed whereas those unemployed account for 7.5% (GSS, PHC, 2000). The national situation however, stands at 11.2 and 88.8 percent unemployed and employed respectively. Some employment avenues for the youth are the National Youth Employment Programme(NYEP) and the National Volunteer Programme. The public service and industry employs some residents with majority employed in the Agric sector (SMA 2000).The table below attests to this.

Table 3.1

Distribution of population by major economic activities

SECTOR	PERCENTAGE
Agriculture	45.9
Industry	14.7
Service & Administration	9.6
Professional & Technical	9

Commerce	15.6
Others	5.2
TOTAL	100

Source: GSS, PHC 2000

Table 3.1 shows that the economy of the Municipality is predominantly agrarian. However, the upsurge of commercial (15.6%), industrial (14.7%), and service (9.6%) activities depicts potential diversification of the local economy.

Major Income and Expenditure Status

The average income of those employed in the public service is estimated between GH¢ 100-300 per month; this constitutes 50.6%. The high income group represents only 8.8% of those employed. Conversely, nearly 62% have an average expenditure between GH¢100-300 whereas 28.6% spend between GH¢ 10-90 per month. Additionally, 9.4% spend over GH¢ 301 every month (SMA 2000). The table below attests to this.

Table 3.2

Income Status

CATEGORY	INCOME RANGE(GH ¢)	PERCENTAGE
Low	10-90	40.6
Medium	100-300	50.6
High	301 above	8.8
TOTAL		100

Source: Household Survey, Sunyani, MPCU 2010

Comparing the percentage of people who receive income of GH¢ 100-300 to those who spend an average of GH¢ 100-300 per month there is an increase of 11.4% from 50.6% to 62%, meaning most people do not spend based on their income levels but resort to other minor sources of income such as borrowing, support from friends and families and remittances for their livelihood. This clearly has a negative connotation on the savings culture of the Municipality.

Poverty situation in the Sunyani Municipality

Poverty in the Brong Ahafo Region in general and Sunyani Municipality in particular is so pronounced that one can literally see it from the daily lives of the people. One is sometimes tempted to conclude that, the people are living in absolute poverty rather than relative deprivation. For example, a typical indigenous family in Sunyani Municipality may take “ampesie” as their breakfast. For lunch, they may have to take “abetee” and “fufu” for supper. In fact, a family could eat fufu throughout the year without a change of diet. They take these meals merely because they cannot afford alternative meals as a result of financial constraints (SMA, 2008).

Some children from the Municipality could hardly enjoy sponsorship from their parents to attend School. They find the amount of school fees to be prohibitive. This may account for the reason why there are few highly educated people from the Municipality. Other indicators of poverty in the Sunyani Municipality include high illiteracy rate, high population growth rate, poor water and insanitary conditions, malnutrition and child labour.

The Municipality lacks sewerage systems and has under-developed markets for trading activities. Apparently, most of the inhabitants in the Municipality get their livelihood through subsistence farming, which is also confronted by unreliable and disappointing rainfall in terms of regularity, distribution and intensity within the very short growing wet season.

Education

(1).Enrolment Levels

Information from the Municipal Education Office indicates that from 2007-2008 to 2009-2010 academic years, enrolment level at basic school increased by 1% whereas enrolment at Senior High School level increased from 3.4 to 3.8%. Enrolment at the Vocational and Technical level however decreased from 1.5 to 0.9 %.(SMED, 2010). The increase at the basic school level may be attributed to interventions such as School Feeding programme and free text books distributions to pupils.

Male to female enrolment at Senior High level in 2009 was disturbing since it stood at 2.03:1 compared to that of the Junior High level which stood at 1.06: 1 in favour of males (MPCU, Computation 2010). This means that some females drop out of school after completing basic level. This may be due to the inability of most parents to afford the increasing cost of education and therefore prefer to withdraw their female wards and allow the males to continue.

(2) Educational Infrastructure

Education delivery in the Municipality is by both the public and private sector. Out of the 264 basic schools in the Municipality, the private sector contributes 49.2% whereas public schools constitute 50.8%. The situation is different in relation to senior high schools where private and public constitute 62.5 and 37.5% respectively. Also private

Vocational/Technical schools represent 75 percent whilst public represents 25 percent. There is one public polytechnic and a nursing training school.

(3) Availability of Teachers

The situation in the Municipality shows a ratio of 1:28 at the Kindergarten and 1:31 at primary level. At the Junior and Senior High School where teachers are assigned to particular subjects, the ratio is indicated at 1:16 and 1:19 respectively (MPCU, computation, 2010).

Comparatively, using national teacher pupil ratio of 1: 40 at kindergarten, 1: 35 at the primary level and 1: 30 at Junior and Senior High Schools, teachers at the various educational levels in the Municipality are relatively adequate.

Major Developmental Challenges

Some major developmental challenges faced by the Municipality include effective waste management, provision of portable water to inhabitants of the Municipality, access to health care etc.

Water

The Municipality has about 28 streams, 1 river, 1 spring source, 65 hand dug wells, and 106 boreholes (MWST, SMA, 2010). Due to human development activities, most of the streams and rivers which hitherto were sources of water supply to the Municipality, have been contaminated or have dried up. For example, the Sunyani stream, the Akokorakwadwo

stream, Suyaw, and Bisi became contaminated through the dumping of all types of waste into them.

Rural and Urban water coverage in the Municipality stands at 33.5 and 47% respectively. In the case of urban water supply the estimated demand is 15,000metric tones /day. Currently, the urban populace use only 7000metric tonnes/day. It is estimated that nearly 66 and 53% of the rural and urban population respectively are not served. Again, areas such as Nkwabeng, Airport, and Liberation Barracks are described as the low pressure zones. There is the need to provide and extend water facilities to rural and urban areas in the Municipality.

Plate 1

A household showing how a woman is managing with the little amount of water



Source: Field Data, May 2011

Plate 2

A household depicting how water is harvested and stored in a tank



Source: Field Data, May 2011

Sanitation

Largely, sewage waste is disposed off indiscriminately due to inadequate planned sewage system. Of all the Silage disposed off in homes, only 17 percent ends up in soak away pits, 18 percent ends up in gutters, 19 percent ends up in ditches and the largest representing 46 percent ends up on vacant plots, open spaces and bushes (EHU, SMA, 2010). These breed mosquitoes resulting in the high incidence of Malaria.

Plate 3

A poor neighborhood depicting the insanitary conditions of sheep pen with children playing around



Source: Field Data, May 2011

Table 3.3**Liquid waste disposal in the Municipality (2010)**

Public	No.	Private	No.	Total
WC	11	WC	1896	1907
VIP	4	VIP	476	480
STL	16	STL	-	16
PAN	87	PAN		87
Pit Latrine	33	Pit Latrine	525	558
Pour Flash	2	Pour Flash	-	2
KVIP	3	KVIP	2	5
Total	69		2986	3,055

Source: SMA, Environmental Health Unit, 2010

The total of 3,055, comprising of 69 public and 2,986 private, takes care of about 40 percent of the population. The estimated 60 percent have no access to toilet facilities. This has created pressure on the existing public toilets resulting in indiscriminate defecation at the outskirts, open spaces and into drains. This situation has resulted in the upsurge of diseases such as typhoid, cholera, diarrhoea and others. This is contrary to the national policy that, all new structures should have toilet and sewage facilities.

Plate 4

A poor household depicting the insanitary sewage conditions. This is a good breeding site for mosquitoes



Source: Field Data, May 2011

Solid waste Disposal

Waste is widely dumped indiscriminately all over the Municipality. Out of the 262 refuse dumps, 153 are approved and 109 not approved (EHU, SMA, 2010). The landfill site in Sunyani serves only about 53% of the city. This poses sanitary challenges to the remaining 47% contributing to the insanitary conditions in parts of the Municipality.

Health care

Table 3.4

Summary of reported morbidity cases (2009)

Diseases	Cases/ Frequency	Percentage (%)
Malaria	98,531	48.1
Acute respiratory Infection	16,644	8.0
Diarrhoea	6783	3.3
Skin Disease & Ulcer	5594	2.7
Hypertension	4535	2.2
Intestinal worms	4395	2.1

Source: Sunyani Municipal Health Directorate, 2010

The presence of several mosquito breeding grounds is largely attributed to the poor management of waste in the Municipality. This has resulted in high incidence of malaria in the Municipality. In addition, this has triggered the upsurge of diseases such as Diarrhoea, Skin diseases and Intestinal worms. Currently, most residents have signed onto the National health Insurance Scheme (NHIS) to cope with increasing cost of healthcare.

(1)Health facilities

Out of the total 23 health facilities in the Municipality, there are 4 health centres, 3 maternity homes, 5 school clinics, 7 private clinics, 3 private hospitals and one Municipal hospital (GHS, Sunyani, 2010). The rate of increase of facilities has not been significant.

As far as access to health facilities is concerned, the facilities in the Municipality are relatively adequate.

(2)Health personnel in the Municipality

The Municipality has one Medical Officer, 65 Nurses, 9 midwives and 22 paramedics (GHS, Sunyani, 2010). Even as health facilities in the Municipality are relatively adequate, the availability of health personnel on the other hand is woefully inadequate. Efforts should therefore be made to sponsor health personnel and motivate medical officers to accept postings to health facilities in deprived areas of the Municipality.

ATTEMPTS AT SOLVING CHALLENGES

Ghana School Feeding Programmes in the Sunyani Municipality

The School Feeding Programme (GSFP) implemented by the Government of Ghana started in 2006 in the Sunyani Municipality. The programme is to provide school children in public pre-school and primary schools in the poorest areas with one hot, adequate and nutritious meal per day, using locally-grown foodstuffs. So far the programme covers Nineteen (19) schools in the Municipality with a population of about 11,195.

This programme has resulted in tremendous increase in enrolment especially in schools where the programme is being implemented.

Burden of parents has reduced since part of the cost incurred on feeding their wards is borne by the Government. Also there has been the creation of direct employment for over 19 caterers.

However, schools under this programme compelled to enroll more than expected, late release of funds to carry out the programme and poor co-ordination between school staff and caterers are some of the challenges.

National Health Insurance Scheme

The National Health Insurance Scheme is one of the pro-poor social interventions introduced by the government to improve access and quality of healthcare to the people. In the Sunyani Municipality, the Scheme is performing very well. Registration of beneficiaries by the scheme in the Municipality rose from 179,064 in 2009 to 229,700 in 2010, a percentage increase of 28%.

However, delay in releasing stickers to the scheme and inadequate computers and its accessories for data processing are some of the challenges the Scheme faces.

National Youth Employment Programme

The National Youth Employment Programme commenced in the Municipality in 2006. A total of 799 youth were employed during the 2010 period. At the end of 2010, the

total number of unemployed youth registered stood at 1250. Majority of the youth get their livelihood from this programme.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.1 Introduction

In this chapter, efforts were made to analyse data collected through a survey in the Sunyani Municipality in the Brong Ahafo Region. The data were gathered through questionnaires administered to 200 respondents selected randomly amongst individual households and Municipal Assembly Officials. Purposive, Convenience sampling and observation methods were used for the study.

4.2 Analysis and discussion of Individual/ Household questionnaires

4.2.1 Sex Distribution of Respondents

Table 4.1

Gender	Frequency	Percentage %
Male	50	25
Female	150	75
Total	200	100

Source: field Survey, May 2011

As shown in table 4.1 above, majority of respondents were females- one hundred and fifty people (150) representing 75% were females whiles fifty (50) representing 25% were males. Gender analysis posits that some households may be managed, but not headed by

women. Female managed households are those households where the male is the head of household but he is non-resident or absent for most or all of the year such that women manage the day to day household and farm decision making (Moser, 1989).

4.2.2 Age Distribution of Respondents

Table 4.2

Age Group	Frequency	Percentage (%)
46-64	30	15
18-22	70	35
23-45	100	50
Total	200	100

Source: field Survey, May 2011

As indicated in table 4.2 above, majority of the respondents were aged between 23-45 years representing 50%. 35% of them were aged between 18-22 years, whilst 15% of them were aged between 46-64 years. Generally, the majority of the respondents were between 23 to 45 years and of their youthful age.

4.2.3 Marital Status of Respondents

Table 4.3

Marital Status	Frequency	Percentage (%)
Widowed	10	5
Married	70	35
Single	120	60
Total	200	100

Source: field Survey, May 2011

From table 4.3 above with respect to marital status of respondents, One Hundred and Twenty (120) of the respondents representing 60% were single and those married were Seventy (70) respondents representing 35%. Those widowed were Ten (10) respondents representing 5%. This shows that the great majority of the respondents were not married.

4.2.4 Occupation

Table 4.4

	Frequency	Percentage (%)
Civil Servants	40	20
Artisans	30	15
Traders	40	20
Farmers	90	45
Total	200	100

Source: field Survey, May 2011

From table 4.4 above, relating to occupation, ninety (90) of the respondents representing 45% were farmers, forty (40) of the respondents representing 20% were traders. Artisans and civil servants were constituted 15% and 20%. It is heartwarming to note that such occupational activities also reflect the finding that in most communities in the Sunyani Municipality farming is the main occupation.

4.2.5 Educational Level

Table 4.5

	Frequency	Percentage (%)
Tertiary	20	10
SHS/Technical/ Vocational	30	15
JHS	40	20
Elementary	50	25
None	60	30
Total	200	100

Source: field Survey, May 2011

As indicated in tables 4.5 above, sixty (60) of the respondents representing 30% have not been to school before and are illiterate and fifty (50) of the respondents representing 25% have elementary education. It was found out that Forty (40) respondents representing 20% had JHS (BECE) certificate. Thirty (30) respondents representing 15% were educated up to the SHS/Technical/ Vocational level. Sixty (60) respondents representing 30% both attained technical/vocational and JHS education. Twenty (20) respondents representing 10% have attained tertiary education. This reflects that 75% of the respondents are not above secondary level and that the majority lack basic education.

Education forms an important determinant of literacy and capacity. As such, the educational level of the population, to some extent, reflects the level of social and economic development of a community. It is also well known that education constitutes one of the most important factors influencing demographic behaviour and the level of fertility of a population. As discussed further in the recommendations, respondents have varying levels of formal education which impacts skills training, information dissemination and enterprise development that depends on literacy and numeracy.

4.2.6 Income Level of Respondents

Table 4.6

Income Level(GH¢) per month	Frequency	Percentage (%)
Less than GH¢50	80	40
GH¢51-150	50	25
GH¢151-250	40	20
Above GH¢251	30	15
Total	200	100

Source: field Survey, May 2011

As indicated in the table 4.6 above, eighty (80) respondents representing 40% earn less than GH¢50 per month. Fifty (50) respondents representing 25% earn between GH¢51 - GH¢150 per month. Forty (40) respondents representing 20% earn between GH¢151 - GH¢250 per month and the rest – thirty (30) respondents representing 15% earn above GH¢251 a month.

This shows that the monthly income of respondents is not adequate to meet their needs and would therefore resort to several coping strategies including both orthodox and unorthodox means to survive.

For comparative purposes, the 2008 minimum daily wage in Ghana is GH¢ 2.20 so the annual income of government worker, working for five days per week is GH¢ 572 per annum. Findings indicate that most communities have low incomes from their primary occupation.

4.2.7 Ownership of Accommodation

Table 4.7

	Frequency	Percentage (%)
Rent from Private landlord	41	20.5
Rent from SHC	49	24.5
Bought on Mortgage	78	39
Owned Outright	32	16
Total	200	100

Source: field Survey, May 2011

It is interesting to note that as indicated in table 4.7 above, a greater number of respondents Seventy Eight (78) representing 39% own their houses through mortgage. This is followed by forty-nine (49) respondents representing 24.5% who rent their houses from SHC However;

Forty- One (41) respondents representing 20.5% cope with houses rented from private landlord because their low incomes cannot afford the exorbitant prices quoted by SHC and ownership through Mortgage. Conversely, thirty-two respondents representing 16% own their own their accommodation. No wonder the urban poor have to cope with high rent despite their low incomes since very few of them own their houses and thus have to hire from property owners etc.

Good housing is a basic human need. An appropriate house provides protection from unfavourable natural conditions, robbery, pests and rodents. A properly built house also provides privacy and comfort in an enclosed environment for the household. Housing condition therefore constitutes an important parameter for measuring welfare in a community (Ghana Statistical Service, 2005).

4.2.8 Type of Toilet facility used by household

Table 4.8

	Frequency	Percentage (%)
Pit Latrine	50	25
Pour Flash	30	15
KVIP	80	40
WC	40	20
Total	200	100

Source: field Survey, May 2011

As indicated in table 4.8 above, majority of the respondents Eighty (80) representing 40% use KVIP toilet facility followed by Fifty (50) respondents representing 25% who use Pit latrine. However thirty (30) respondents representing 15% use pour flash.

It is quite evident that the high cost of procuring WC as a result of the increasing cost of materials to build a WC in the Municipality has compelled a greater number of respondents 40% to use more of KVIP toilet facility whilst only 20 use WC. This explains why majority of the urban poor have to cope with the use of KVIP toilet facility.

4.3 Source of water of household

Table 4.9

	Frequency	Percentage (%)
Public well	50	25
Well in the house	40	20
Pipe borne	80	40
Spring	30	15
Total	200	100

Source: Field Survey, May 2011

As indicated in table 4.9 above, eighty (80) respondents representing 40% use pipe borne water. 50 respondents representing 25% use public well. Also 35% of respondents use well in house and spring as their source of water.

Contrary to the Municipality having features of urban poverty majority of respondents 40% still have access to good drinking water which is pipe borne though respondents with low incomes cope with use of spring and public well. This can be attributed to the availability of several water resources including 28 streams, 1 river, 1 spring source etc that is refined by the Ghana Water & Sewerage Company in partnership with Aqua Vitens Rand Limited for public consumption.

4.3.1 Method of Disposal of Household Waste

Table 4.10

	Frequency	Percentage (%)
Damping Site (Boola)	150	75
Door-to-Door (Zoomlion)	50	25
Total	200	100

Source: field Survey, May 2011

From Table 4.10 above, 150 respondents representing 75% dispose waste by disposing it refuse at damping site (boola). However, 50 respondents representing 25% use the services of Zoomlion whereby collection is done by door-to-door using dustbins.

These respondents have little knowledge on the consequences of this method being a good site to breed mosquitoes with its related disease of malaria, a leading cause of death in the Municipality.

4.3.2 Supplementary of Needs

Table 4.11

Income Level(GH¢)	Frequency	Percentage (%)
Family Support	50	25
By employing orthodox & Unorthodox means	45	22.5
Multiple membership in social, ethnic & religious association	45	22.5
Increased patronage in street food vendors	60	30
Total	200	100

Source: Field Survey, May 2011

Relating to supplementary of needs in table 4.11 above, 60 respondents representing 30% who earn income to supplement their needs by resorting to street food vendors. This is followed by 50 respondents representing 25% who see to their welfare through family support. More so, 90 respondents representing 45% who earn their income supplement their needs by employing orthodox and unorthodox means and by joining social, ethnic and religious associations. Interestingly, contrary to the notion that respondents who earn 200-

250 will cook home food, they rather patronize street food vendors because of the rising cost of food stuff on the market.

The analysis indicated that inhabitants of the Municipality are aware of the prevalence of poverty and therefore employ several household and individual livelihood strategies to survive the rising cost of living.

4.3.3 Causes of Poverty

Table 4.12

	Frequency	Percentage (%)
Because there is much injustice in society	45	22.5
Because there have been unlucky	45	22.5
It's inevitable part of modern progress	60	30
Because of laziness and lack of will power	50	25
Total	200	100

Source: field Survey, May 2011

As indicated in Table 4.12 above, majority of respondents, 60 of the respondents representing 30% perceive that poverty exist because it is an inevitable part of modern progress. Also, 50 respondents representing 25% who have attained tertiary level believe poverty exists because of laziness and lack of will power. However, 45 respondents representing 22.5% perceive poverty exists as a result of much injustice in the society and they are unlucky respectively. These statistics therefore confirms what the study seeks to prove that the people of Sunyani Municipality are aware of poverty and its causes.

4.3.4 Interventions in the Municipal Assembly

Table 4.13

	Frequency	Percentage (%)
GSFP	40	20
NHIS	100	50
NYEP	40	20
LEAP	20	10
Total	200	100

Source: Field Survey, May 2011

As indicated in table 4.13 above, 100 respondents representing 50% confirmed of knowing NHIS as one of the interventions in the Municipality to help alleviate poverty. Also, 40 respondents representing 20% confirmed knowledge about GSFP and NYEP respectively as other interventions in the Municipality to help alleviate poverty in the Municipality. Moreover, 20 respondents representing 10% also confirmed knowledge of LEAP as an intervention to alleviate poverty in the Municipality. These respondents confirmed that, these policies have impacted on their lives as for example, the NHIS has led to appreciable increase in attendance of the sick to health care centers in the Municipality and the GSFP has also led to tremendous increase in enrolment especially in schools where the programme is being implemented. Ghana's Free Compulsory Universal Basic Education (FCUBE), school feeding programme and Free Metro- bus ride to school children means that most children are in school.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes the findings of the study, draws conclusions based on the study, and makes suggestions and recommendations for further studies.

5.2 Summary of Findings

The purpose of this study was to examine urban poverty in the Sunyani Municipality and to find out the strategies adopted by the poor and their households to cope with urban poverty. It was observed that though poverty in Ghana is a rural phenomenon(GSS 2000a), the issue of poverty in Ghana has attracted attention from scholar's especially social scientists as the major cities of the country face serious challenges of population growth and poverty. Sunyani Municipality is no exception.

The study sought to investigate the peoples understanding and causes of poverty in the Municipality. The study revealed that at least all respondents have attended school up to elementary level and perceive poverty with features of insanitary conditions, lack of accommodation, low level of empowerment and incomes. The study revealed that 75% of the respondents still dispose of waste by use of dumping site (boola), 40% of respondents use KVIP toilet facility and only 16% of respondents own their accommodation. Also 20% of respondents earn between 50-100 cedis a month.Moreso,25% of respondents believe that people live in

conditions of social deprivation because of laziness and lack of will power whereas 22.5% believe is because there is much injustice in the society. The survey results therefore support this objective.

The study also was to investigate the strategies adopted by the poor and their households in coping with urban poverty in the Municipality. By pooling resources, by working in both formal and informal economies, by the construction of shelter, by self provisioning, and by the skilful use of social networks, families avoid entrapment in a self-perpetuating culture of poverty (Roberts 1994).

The study results reinforced this view, thus 25% of respondents cope with the poverty situation by supplementing their needs with family support, with 45% employing both multiple membership in ethnic and religious associations and orthodox/unorthodox means. More so 30% do so by patronizing street food vendors. The study revealed that with accommodation about 95% of respondents rent it whilst only 16% own them. Also, with toilet facility only 20% use WC whilst 80% cope with pit latrine, KVIP etc. With access to portable water almost 60% cope with well, spring etc whereas only 40% use pipe borne water. The survey results therefore support the objective above. The study sought to find out the social interventions implemented by the Municipal Assembly towards alleviating poverty and their impact on the urban poor in the Municipality. The study revealed that the Ghana School Feeding Programme, National Health Insurance Scheme and National Youth Employment Programme were among these interventions. The GSFP covers Nineteen (19) schools in the Municipality with a population of about 11,195 and has resulted in tremendous increase in enrolment in these schools. Also the

NHIS beneficiaries in the Municipality rose from 179,064 in 2009 to 229,700 in 2010, a percentage increase of 28%. More residents can now access good healthcare.

Furthermore the NYEP At the end of 2010, registered 1250 youth. Majority of the youth have their livelihood from this programme. These have increased the standard of living of the poor in the Municipality. The survey results therefore support the main objectives of this study.

5.3 Conclusion

In recent decades the issue of urban poverty in Ghana has attracted attention from both managers of cities and scholar's especially social scientists, as the major cities of the country face serious challenges of population and poverty. Poverty in the Brong Ahafo Region in general and Sunyani Municipality in particular is so pronounced that one can literally see it from the daily lives of the people. A family in Sunyani Municipality may take "ampesie" as their breakfast. For lunch, they may have to take "abetee" and "fufu" for supper. Other indicators of poverty in the Sunyani Municipality include high illiteracy rate, high population growth rate, poor water and insanitary conditions, Malnutrition and child labour.

As a result of these, the inhabitants of the Municipality adopt several strategies to cope with the urban poverty situation. These problems have therefore necessitated a study on the examination of household and individual livelihood strategies in the Sunyani Municipality.

The main objective of this study was to examine the household and individual livelihood strategies in coping with urban poverty in the Sunyani Municipality of Brong Ahafo Region.

Specifically it was to investigate what people understand as poverty and the causes of poverty in the Sunyani Municipality. The study also sought to investigate whether there are any strategies adopted by the poor and their households in coping with urban poverty in the Sunyani Municipality.

More so, the study found out some of the social interventions implemented by the Sunyani Municipal Assembly aimed at alleviating poverty and their impact on the urban poor in the Municipality.

The approach and scope of the study is dictated by the objectives of coping with urban poverty under scrutiny on one hand, and the study area on the other. While the geographical coverage of the study is confined to the Sunyani Municipality, content wise its scope is limited to social and economic impact assessment of urban poverty in the Municipality

The research is essentially a case study. Thus, there was detailed study of the living standards of individuals and household and how they cope with urban poverty as well as analysis of the interventions by the Municipal Assembly to alleviate poverty. In all Two hundred (200) individuals and households including Officials of Municipal Assembly were considered for the study.

Cluster and systematic sampling was used to select the individuals and households. Purposive and Convenience sampling methods as well as participant observation was also used. Convenient sampling was used in selecting individuals whereas purposive sampling was used in selecting Municipal Assembly officials.

5.4 Recommendations

To reduce poverty, the Municipal Assembly need to synchronize its poverty alleviation programmes with that of the Central Government as stipulated in the GPRS 1&2 and the Millennium Development Goals. Thus in the preparation of annual action plans, the Assembly should inculcate that of the Ministry of Local Government and Rural Development into its plans since they all hope to reduce poverty.

Furthermore, the very philosophy of the local government system of Ghana which is to enhance the participation of the citizens of the communities in decisions affecting their lives should be adhered to. Needs assessment through regular interactions of Assembly members with their constituents will bring to the fore the people's needs so as to provide them.

The root cause of poverty should be tackled by conscientising the residents on the consequences of poverty in their earlier years in school. This will give the people the necessary knowledge and skills so as to improve their living standards reduce poverty.

The Municipal Assembly should increase its poverty alleviation funds such as Livelihood Empowerment Programme (LEAP), NHIS etc to cover a wide range of beneficiaries. This will lessen the burden of the underprivileged and will enable them have access to good health care and education.

Lastly, there is the need for the Planning Department of Sunyani Municipal Assembly to

do regular monitoring and evaluation exercise on beneficiaries of poverty funds to keep track of progress or otherwise of the fight against poverty.

More research is required on what constitutes successful sustainable poverty reduction. Definitions on sustainable poverty reduction vary depending on the development priority of the research. Being able to define poverty reduction theory and practice from an academic perspective would add tangible value to international and Ghana development agenda, as this is mainly defined and driven through a political agenda.

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APPENDIX A

THIS QUESTIONNAIRE IS MEANT TO GATHER INFORMATION FOR A RESEARCH WORK AS PART OF A THESIS TO BE SUBMITTED TO INSTITUTE OF DISTANCE LEARNING (IDL) KNUST, IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF COMMONWEALTH EXECUTIVE MASTERS IN PUBLIC ADMINISTRATION DEGREE.

THE CONFIDENTIALITY OF ALL INFORMATION GIVEN IS THEREFORE GUARANTEED.

COPING WITH URBAN POVERTY; AN EXAMINATION OF HOUSEHOLD AND INDIVIDUAL LIVELIHOOD STRATEGIES IN GHANA (A CASE STUDY OF SUNYANI MUNICIPALITY)

INDIVIDUALS/HOUSEHOLD QUESTIONNAIRE

Demography and Education.

1. Gender: (1) Male (2) Female
2. Age: (1) 18 – 22 (2) 23 – 45 (3) 46-64 (4) Above 65
3. Marital Status: (1) Single (2) Married (3) Widowed (4) Separated
4. Migration status (1) Indigene (2) Migrant
5. how many people are there in your household?
6. What is the total number of children in your household? How many of them are going to school?
7. Level of education? (1) Kindergarten (2) Primary (3) JHS (4) SHS (5) Other (Specify.....)

8. What is the total number of adults in your household?

DETAILS OF EACH HOUSEHOLD MEMBER AGED 16+

Relationship to respondent (e.g. spouse, son or daughter)	Sex	Age	Level of Education

HOUSING CHARACTERISTICS

9. In what type of dwelling does the household live? (1) Single room [] (2) Flat [] (3) Compound house []

(4) Self-contained house []

10. Does your household own this accommodation or rent it?

Owned outright []

Being bought on mortgage []

Rent from local authority []

Rent from housing association []

Rent from private landlord []

Other []

11. (a) What type of toilet facility do you use? (1) WC [] (2) KVIP [] (3) Pit Latrine [] (4) Public Toilet [] (5)

Other (Specify.....

(b) If public toilet, how long do you wait before having access to the toilet facility?

(c) What is the source of household water? (1) Pipe borne [] (2) Well in house [] (3) Public well [] (4) Public Standpipe [] (5) Public borehole [] (6) Other (Specify.....

(d) If the source of water is not in the house, what is the distance to your house?

12.(a) How is waste disposed? : (1) door- to-door (Zoom lion) [] (2) Damping site (boola) [] (3) by burning.

(b) If at public place, what is the distance from your house?

(c) If near your house, what are some of the problems posed to your household?

(d) What are the common diseases of members of your household for the past six (6) months?

12. (a) **ROOFING MATERIALS OF YOUR HOUSE:** (1) Aluminum [] (2) Bamboo [] (3) Roofing tiles [] (4) Thatch []

(b) **WALL:** (1) Mud/Mud bricks [] (2) cement block/concrete [] (3) Palm/ Raffia []

13. Condition of building

Roof:

Good - without leakage []

Bad – Leaking []

Wall:

Good – Painted and without cracks []

Bad – Cracked walls, no painting []

Foundation:

Good –With concrete. []

Bad – Not with concrete []

14. Have you done any renovation on the house during the past 5 years? (1) Yes [] (2) No []

15. EMPLOYMENT STATUS:

(a) Are you currently employed? (1)Yes [] (2) No []

(b) .If yes for how long?.....

(c). what is your occupation? (1) Farming [] (2) Public Service [] (3) Industry [] (4) Commerce []

INDIVIDUAL AND HOUSEHOLD INFORMATION

1. What is the Source of income you or household receive?

2 (a) what is your Average income daily? Nearest GH¢_____

(b) What is the average cedis a week that will adequately meet your household needs? Nearest GH¢_____

3(a).Is your present income able to adequately meet your needs?(1) Yes [] (2) No [].

(b) If no, how do you supplement your needs?

PERCEPTION OF POVERTY

1. Over the last 10 years, do you think that urban poverty in Sunyani has been increasing, decreasing or at same level?

Increasing

Decreasing

Staying about the same

Don't know

Indifferent

2. Why, in your opinion, are there people who live in need?

Because they have been unlucky

Because of laziness and lack of willpower

Because there is much injustice in our society

It's an inevitable part of modern progress

None of these

Don't know

3(a).Are you aware of any intervention by the Municipal Assembly to alleviate poverty in the Municipality?

(1) Yes (2) No .

(b) If yes list Some Strategic interventions known to you that the assembly is pursuing to alleviate urban poverty.

4.(a)Which of the interventions are you benefiting from?

(b)How has the intervention helped to increase your Household income?

APPENDIX B

COPING WITH URBAN POVERTY; AN EXAMINATION OF HOUSEHOLD AND INDIVIDUAL LIVELIHOOD STRATEGIES IN GHANA (A CASE STUDY OF SUNYANI MUNICIPAL ASSEMBLY)

ASSEMBLY OFFICIALS - QUESTIONNAIRE

Demography and Education

1. Gender: (1) Male (2) Female

2. Age: (1) 18 – 22 (2) 23 – 45 (3) Above 65

3. Marital Status: (1) Single (2) Married (3) Widowed (4) Separated

5. If married, how many children do you have? (1) 1 – 3 (2) 4 – 6 (3) above 6

6. Where do you come from? (1) Indigene (2) Settler

7. What is your level of education? (1) Never (2) Primary (3) Middle/JHS (4) SHS (5) Tertiary

(6) Non Formal

8. Are you employed? (1) Yes (2) No

9. (a) Do you have any child/children currently in school? (1) Yes [] (2) No

FINANCE AND DEBTS

1. Have you ever been disconnected or used less than you needed to in relation to water, gas, electricity and the telephone because you couldn't afford it?

	Disconnected	Used less than needed
Water	<input type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input type="checkbox"/>
Telephone	<input type="checkbox"/>	<input type="checkbox"/>

2. Have there been times during the past year when you have had to borrow money from money lenders, excluding banks or building societies, or pawnbrokers, in order to pay for your day-to-day needs?

	Money lenders	Pawnbrokers
Yes	<input type="checkbox"/>	<input type="checkbox"/>
No	<input type="checkbox"/>	<input type="checkbox"/>
Don't know	<input type="checkbox"/>	<input type="checkbox"/>

3. Do you or your partner/spouse have a bank or building society current account?

Yes, respondent only

Yes partner only

Yes, both

No, neither

Don't know

POVERTY AND TIME

1. Do you think you could genuinely say you are poor now, all the time, sometimes, or never?

All the time

Sometimes

Never

2. Looking back over your life, how often have there been times in your life when you think you have lived in poverty by the standards of that time?

Never

Rarely

Occasionally

Often

Most of the time

1. Is there anything that has happened recently (in the last two years) in your life which has? Tick all that apply.

2. Improved your standard of living

Reduced your standard of living

Increased your income

Reduced your income []

None of these []

4. Is there anything that you expect to happen in the near future (in the next two years) in your life which will?

Tick all that apply.

Improve your standard of living []

Reduce your standard of living []

Increase your income []

Reduce your income []

None of these []

5. In your opinion list 5 strategic interventions known to you that the assembly is pursuing to alleviate urban poverty.

a).....

b).....

c).....

d).....

e).....

6. In which area of your life have you experienced change after the intervention of the assembly?

a. Economic

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

b. Social

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

THANK YOU!