

UNIVERSITY OF CAPE COAST

POVERTY ALLEVIATION STRATEGIES EMPLOYED BY FISHER
FOLKS IN ELMINA IN THE KOMENDA-EDINA-EGUAFO-ABREM
(KEEA) MUNICIPALITY.

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BY

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of Master of Philosophy degree in Home Economics Education

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DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature: Date:

Name: Theodora Botsiwa Arthur

Supervisors' Declaration

We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature: Date:

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Name: Dr. (Mrs.) Christina Boateng

ABSTRACT

Poverty can be described as the lack of common things like food, clothing, shelter and safe drinking water all of which determine the quality of life. Elmina, which is an ancient fishing community in the Central Region of Ghana, has fishing as a major occupation in the area. It was realized that in as much as fisher folks were doing everything possible to have good standard of living, they still found themselves in poverty. Although some were able to take care of their family's basic needs. This study therefore sought to find out the strategies that the fisher folks of Elmina employed in alleviating themselves from poverty. With a household population of 6353, a sample size of 100 was selected using the systematic sampling technique. Interview guide was used for the data collection. The Cronbach's coefficient alpha for the interview guide was 0.72. The data was analyzed using frequencies and percentages. The results from the study showed that, family resources that were available for reducing poverty included; canoe, house, car, shops and so on. It was shown that fisher folks faced challenges in alleviating themselves from poverty which included improper financial records with the use of their available resources. It is recommended that more education should be done to enlighten fisher folks on poverty and poverty alleviation. Furthermore, governments, stakeholders, cooperate bodies and non-governmental organizations should assist the fisher folks to overcome challenges such as improper records keeping with their sales in order to fully alleviate themselves from extreme poverty.

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DEDICATION

To my parents Mr. and Mrs. Arthur

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LIST OF ACRONYMS

ADB	African Development Bank
CIDA	Canadian International Development Agency
DANIDA	Danish International Development Agency
ERP	Economic Recovery Programme
GDP	Gross Domestic Product
GLSS	Ghana Living Standards Survey
GNPC	Ghana National Petroleum Corporation
GPRS	Ghana Poverty Reduction Strategy
GSGDA	Ghana Shared Growth and Development Agenda
HDI	Human Development Index
HIPC	Highly Indebted Poor Country
IMF	International Monetary Fund
KEEA	Komenda-Edina-Eguafo-Abrem
KVIPs	Kumasi Ventilated Improved Pit latrines
LEAP	Livelihood Empowerment Against Poverty
LESDEP	Local Enterprise and Skills Development Programme
MDGs	Millennium Development Goals
NAPPR	National Action Programme for Poverty Reduction
NDPC	National Development Planning Commission
NGOs	Non-Governmental Organizations
NSPS	National Social Protection Strategy
NYEP	National Youth Employment Programme

PAMSCAD	Programme of Action to Mitigate the Social Cost Adjustment
PHC	Population and Housing Census
PPAs	Participatory Poverty Assessment
PRPS	Poverty Reduction Strategy Papers
PRS	Poverty Reduction Strategies
SADA	Savannah Accelerated Development Authority
SAP	Structural Adjustment Programme
SFP	School Feeding Programme
SPSS	Statistical Package for Service Solutions
TOR	Tema Oil Refinery
UN	United Nations
UNDP	United Nations Development Programme
USAID	United States Agency for International Development
VOTEC	Vocational and Technical Education

CHAPTER ONE

INTRODUCTION

Background to the Study

Poverty is the lack of common things such as food, clothing, shelter and safe drinking water all of which determine quality of life (Olson & DeFrain, 2006). These low levels of living are manifested quantitatively in the form of low incomes, inadequate housing, poor health, limited or no education, high infant mortality, low life and work expectancy and in many cases a general sense of malaise and hopelessness.

Even though everyone has a general idea of what poverty is, it is a difficult term to define precisely. It can be defined as having insufficient resources to provide a minimum level of living or being significantly worse off financially than the average person in one's society (Coleman & Cressey, 1999). "Do not ask me what poverty is because you have met it outside my house. Look at the house and count the number of holes. Look at the utensils and the clothes I am wearing. Look at everything and write what you see. What you see is poverty". This was said by a poor man in Kenya in 1997 when he was asked about poverty (Nayaran et al. 2000 cited in Blackmon, 2008).

A country like Ghana was described as rich in natural resources and has one of the strongest emerging economies in Africa but these do not reflect in the living standard of the majority of the citizens in Ghana. Poverty is a rural phenomenon in Ghana because the majority of the population live in the rural areas. The country in recent times is experiencing urban poverty which is due to

increase in rural urban migration and the deterioration of social and economic infrastructure in urban areas. The urban poor include the urban youth who are mostly school leavers without employable skills, school drop-outs and vagrants. Others are urban slum dwellers, squatters, the disabled and the aged who are victims of the breakdown of the extended family system in urban areas (Birdshall, Pinkney & Sabot, 2001).

The severity of poverty appears to change with the seasons of the year as it can be that during the rainy season which corresponds with harvest times, the incidence of poverty is reduced as compared to the lean season when harvests are exhausted and new planted crops are not matured yet. These fluctuations in the severity of poverty appear to be much greater for the poor rural households (Ghana Statistical Service, 2000).

The Ghana Poverty Reduction Strategy [GPRS I] (2006, p.15) defines poverty as “lack of basic necessities and services such as food, water, clothing and a place to sleep and rest after a day’s work”. It went on to stress that poverty means an inability to send children to school, not being able to pay for medical care for the family when they are sick, or not having any property. Poverty can therefore be seen and felt through hunger, malnutrition, high morbidity and mortality rates, low life expectancy, increase in school dropouts, low level of education and increase in crime. In the 1990s, Ghana experienced a deepening poverty which was evident in the intensification of vulnerability and exclusion among certain groups and areas. The rate of decrease in poverty levels was lagging far behind the rate of population growth in the country. Out of the ten

regions in the country, five had more than forty percent of the population living in poverty as at 1999 among which was the Central Region (NDPC, 2005).

Poverty alleviation is a term that describes the promotion of economic growth that will permanently lift as many people as possible over a poverty line. Poverty alleviation measures are those that raise, or are intended to raise, enable the poor to create wealth for themselves as a means for ending poverty forever. Poverty alleviation has been large as a result of overall economic growth. Poverty alleviation also involves improving the living conditions of people who are already poor. The reduction in poverty seems to be predominantly among those close to the poverty line, with the very poorest not experiencing significant improvements in their standard of living (World Bank, 2006).

Poverty reduction or alleviation is any process which seeks to reduce the level of poverty in a community or amongst groups of people or countries. They are aimed at economic and non-economic poverty and some of the popular methods used are education, economic development and income redistribution. Poverty alleviation efforts may also be aimed at removing social and legal barriers to income growth among the poor. The strategy for alleviating poverty has over the years changed focus alongside with changes in development paradigms (Nkum, 1998).

According to Ghana Statistical Service (2013), the number of people living in extreme poverty (those unable to meet their basic needs) declined from 16.5 percent in 2006 to 8.4 percent in 2013. This means that, the number of

people living in extreme poverty reduced from 3.6 million in 2006 to 2.2 million in 2013 (GSS, 2013).

The successive governments of Ghana have made several efforts in reducing and alleviating poverty in the country, through various policies and programmes. In order to guide and co-ordinate the implementation measures aimed at alleviating poverty, many governments in developing countries like Ghana have sought assistance from development agencies especially the UNDP to formulate action plans on poverty alleviation. A typical example is the National Action Programme for Poverty Reduction (NAPPR) in Ghana which seeks to alleviate poverty through improved economic and political empowerment of the poor (Republic of Ghana, 2000).

Elmina, the ancient city which lies to the west of Cape Coast in the Central Region of Ghana is known for its role in fishing which has held the people together and sustained majority of the people in the area for over a century has not received much notice. In recent times, the government of Ghana has made provisions of some projects which will help the fisher folks in Elmina. They include the construction of modern harbour, turnkey fish, cold storage facility with a capacity of 100 metric tons, an ice block plant, a waste processing component for producing fish and animal feed. These projects were put up with the view of reducing post-harvest losses, improvement in the quality of fish caught, processing and freezing of their catch and putting them in cold storage (Food & Agriculture Organization, 2016). Yet, the people of Elmina still continue to face challenges regarding fishing activities. It is therefore necessary to conduct

a study to find out the strategies that fisher folks in Elmina employ in alleviating themselves from poverty.

Statement of the Problem

Poverty has over the decades become a global phenomenon, thus a world-wide problem. It exists not just in developing or less developed countries or disaster stricken areas like Africa, but predominant in developing countries where about 80 percent of the poor live. Even though poverty has been coming down in some parts of the world in recent years, not least in East Asia and China, and more recently in South Asia, its persistence in large parts of Africa and elsewhere keeps it on the high agenda (Giddens, Duneier & Applbaum, 2005).

Poverty comes about due to a number of factors such as cultural, demographic, economic, environmental, governance and social. It also has ripple effects not only on the individual but also groups and the society as a whole. Some are economic, educational, health, physical and social. Poverty can bring about many nutritional disorders and diseases. It may even lead to death because people do not have the means to meet their basic physical needs such as food, clothing and shelter. When people are hungry and sick, they cannot relate very well to one another and cannot gain strength to engage in any physical and economic activity to generate income thereby causing more unemployment and poverty.

It is believed that through studies and researches the government of Ghana in an attempt to eradicate poverty in the country have come out with some poverty alleviation strategies. In spite of the provision of some poverty alleviation

strategies by the government, it can be said that fisher folks are mostly seen to be in their state of being poor even during bumper harvest. This is worrying as it is expected that they at least come out of the poverty level during the peak season of fishing. It has been observed that some fisher folks including those in Elmina are able to provide the basic family needs to members of their household, educate their children to at least the basic or secondary level. The study therefore sought to find out the strategies that these fisher folks especially those in Elmina in the Central Region of Ghana were employing to get out of poverty.

Purpose of the Study

The purpose of the study was generally to find out strategies that fisher folks in Elmina can employ in alleviating themselves from poverty.

Research Questions

The research was guided by the following research questions:

1. What are the perceptions of fisher folks on poverty?
2. What are some of the resources available to the family of the fisher folks?
3. How do the fisher folks in Elmina employ their available resources to improve their level of living?
4. What are some of the challenges faced by the fisher folks with the use of the available resources in alleviating themselves from poverty?

Significance of the Study

The study will be of much importance to the fisher folks in the community, the municipal assembly and other civil society groups. The outcome

will help the fisher folks to know the strategies that they can employ to alleviate themselves from poverty. The municipal assembly will also know if there had been an impact of the strategies employed by the fisher folks in alleviating themselves from poverty so that it will be able to work more on those strategies to help alleviate the fisher folks from poverty totally. Any civil society group that intends to help the fisher folks will also be able to know exactly what can be done.

Delimitations

The study was concerned with only fisher folks in the Elmina community. The study considered only the family resources that the fisher folks had at their disposal and how those resources were used to alleviate themselves from poverty in relation to resources available in the community.

Limitations

Structured interview was used in gathering information from participants as the study area was a fishing community where most inhabitants had low level of education. Only heads of households who were fisher folks were used for the study. Some of the participants also demanded money in return for their time spent for the interview. It was also realized that most participants were saying or giving the same answers to the questions that was asked so the researcher generalized their responses with caution. However, study participants were sensitized regarding the need to provide accurate responses and hence the limitations of the study did not really affect the outcome of the study.

Definition of Terms

1. **Fisher folks:** They are people who live along the sea and are mostly into catching and selling of fish.
2. **Poverty:** It is the lack of or inability to achieve a socially acceptable standard of living. It is also the lack of resources necessary to fulfill essential physical needs like nutrition, shelter and clothing to an adequate standard.
3. **Poverty alleviation:** It is the way of making poverty less severe. It is also a way of promoting economic growth which will take people out of poverty permanently.
4. **Strategy:** It is a plan designed to achieve a particular long term goal or aim.

Organization of the Study

This study comprised of five chapters. Chapter one looked at the background of the study, statement of the problem, purpose of study, research questions, significance of the study, delimitations, limitations, definition of term and organization of the study. Chapter two focused on the related literature. Chapter three talked about the methodology which described the study area, research design, population, sampling and sampling procedure, data collection instruments, data collection procedure and data analysis. Chapter four discussed the findings of the result presented. Lastly, chapter five looked at the summary findings, conclusions, recommendation and suggestions for future research.

CHAPTER TWO

LITERATURE REVIEW

Concepts and Definitions of Poverty

Poverty has been singled out as posing tremendous challenges to policy making in the world over. It has many faces, changing from place to place and across time. Poverty is not only about having income below the poverty line but it is also about inability to sustain a specified level of well-being. Poverty is a situation people want to escape, thus poverty is a call to action for the poor and wealthy alike, a call to change the world so that many more may have enough to eat, adequate shelter, access to education and health, protection from violence and a voice in what happens in their communities (World Bank, 2006).

It is generally agreed that a precise and consensual definition of poverty that cuts across time and fields of inquiry has been elusive. Poverty has many dimensions and it can be looked at through a variety of indicators. Some of the dimensions of the phenomenon are poverty is hunger, poverty is lack of shelter, poverty is being sick and not being able to see a doctor, poverty is not having access to school and not knowing how to read and write, poverty is not having a job, is fear for the future, living one day a time, poverty is losing a child to illness brought about by drinking unclean water, poverty is powerlessness, lack of representation and freedom (World Bank, 2006).

In defining poverty, economists usually prefer a concept of hardship that reflects the economic position or well-being of people. The measurement of economic poverty seeks to identify those families whose economic position,

defined in terms of command over resources, falls below some minimally acceptable level (Citro & Michael, 1995). Development experts who are of the view that the multi-dimensional nature of poverty cannot be fully described in quantitative terms notably sociologists and anthropologists, rely on subjective Participatory Poverty Assessments (PPAs) in an attempt to capture the multi-dimensional nature of poverty.

Rubinow (1993) describes poverty fundamentally as the absence of material wealth. Such absence however is rarely absolute but refers to insufficiency in either the possession of material wealth or in the generation of income required to survive a minimally acceptable level. To determine the degree of poverty that afflicts an individual or group, a clear differentiation must be made between legitimate human needs and excessive human desires as it is a natural human tendency to desire more than is needed. According to this interpretation, poverty should thus be defined in terms of the divergence between legitimate needs and available resources.

The World Bank (1990a) defined poverty as the inability to attain minimal standards of living. This definition has two focal areas. The first element or area is the expenditure necessary to buy a minimal standard of nutrition which can be calculated on the basis of the food that makes up the diet of the poor. The second area is situational and reflects the specific perceptions or normative concepts of welfare. Perceptions of an acceptable minimum level of consumption change as societies become wealthier. The World Bank (1990b) equally indicates that poverty is not only lack of income but also lack of health and education. It is also

powerlessness and vulnerability. These concerns have been espoused in the Bank's development policy document, that is the Millennium Development Goals (MDGs).

Poverty is also viewed as an indicator of lack of resources and income opportunities, but it has other aspects of social positioning such as geographical location, age, gender, class, ethnicity, community structure, community decision making and processes and political issues that determine poor people's vulnerability (Yodmani, 2001).

Another group of scholars mostly Americans have developed a very different explanation of the developing country's problems, that is, modernization theory. This theory finds the source of these problems within the industrializing societies themselves. The modernization theory focuses on the attitudes and values of the members of the developing countries as the chief deterrent to industrialization. The difficulties of these countries in their view are due to the persistence of ideologies and institutional systems which were inherited from the pre-industrial past and are incompatible with the needs and requirement of industrialization. They emphasize the consequences of illiteracy and the lack of information, training and skills that are essential in the modern world. In short, modernization theory locates the causes of lagging development within less developed countries themselves rather than in their social environment (Lenski, Lenski, & Nolan, 1991).

Poverty comes about due to a number of factors such as cultural, demographic, economic, environmental, governance and social. It also has ripple

effects not only on the individual but also groups and the society as a whole. Some are economic, educational, health, physical and social. Poverty can bring about many nutritional disorders and diseases. It may even lead to death because people do not have the means to meet their basic physical needs like food, clothing and shelter. Despite all these effects, people in their own small ways have adopted ways to alleviate poverty completely from their lives.

Politically, poverty is as much a problem as any other problem of a country. How much poverty a country has in a relative sense is largely determined by the policies of its government. Politicians most of the time win vote by promising to eliminate corruption, reduce taxes, and so on but few votes are won by promising to eliminate poverty. Poverty according to Coleman and Cressey (1999) is valuable to the wealthy and many powerful groups or individuals do not want it eliminated because:

1. It ensures that the society's dirty work get done, for without poverty few people would be willing to do low-paying, unpleasant and dangerous jobs.
2. The low wages the poor receive for their work subsidize the wealthy by keeping the prices of goods and services low and profits high.
3. Poverty creates jobs for many people.
4. The poor provides merchants with last-ditch profit by buying goods that otherwise would be thrown away like second-hand clothing, used furniture and unsafe appliances.

5. The poor guarantee for status of the people above them in the society or social hierarchy.

The fact that poverty helps make the middle and upper classes in the society more comfortable creates powerful opposition consciously or unconsciously to any programme that is likely to significantly reduce it (Coleman & Cressey, 1999). Poverty increases with age. People aged 85 years and older are twice as likely to live in poverty as those aged between 65 years to 69 years.

Poverty means a reduced or complete access to material, economic, social, political or cultural resources needed to satisfy basic needs. As a multidimensional phenomenon, poverty is defined and measured in a multitude of ways. There are various ways of describing the meaning of poverty which includes:

1. **Absolute and relative poverty:** Absolute poverty refers to subsistence below minimum socially acceptable living conditions usually established based on nutritional requirements and other essential goods, example per capita income under a certain arbitrarily fixed poverty line in United State Dollars per unit of time, a daily intake of less than 2,150 calories per person per day or Human Development Index (HDI), (Philip & Rayhan, 2004). Also according to Giddens, Duneier and Appelbaum (2007), absolute poverty refers to a person or family who simply cannot get enough to eat. They went on to explain that people living in absolute poverty are undernourished, may starve to death in situations of famine and that absolute poverty is common in the poorer developing countries.

Philip and Rayhan (2004) explained relative poverty as comparing the lowest segments of a population with the upper segments which is usually measured in income quintiles or deciles which may be quantified by concentrating on a small number of key indicators like share in national wealth or income possessed by 20 percent of the poorest inhabitants of a country. Giddens, Duneier and Appelbaum (2007) also explained relative poverty as being poor compared with the standards of living of the majority. That is if a person lacks the basic resources needed to maintain a decent standard of housing and healthy living conditions. Relative poverty can also be referred to as the deprivation as measured by the standards of one's society and culture (Henslin, 1994).

2. **Objective and subjective perspective:** Poverty can also be approached from the objective or subjective perspective. The objective perspective which is sometimes referred to as the welfare approach involves normative judgments as to what constitute poverty and what is required to move people out of their impoverished state. The subjective approach on the other hand places a premium on people's preferences, on how much they value goods and services hence the emphasis on individual utility (Philip & Rayhan, 2004).

According to Henslin (1994), objective poverty refers to the proportion of people in a society who lack something, be it running water, electricity or telephones depending on the criteria one uses to define poverty while subjective poverty refers to the feeling of being deprived

which depends on one's reference group which is the group we use as a basis for measuring ourselves.

3. **Physiological and sociological:** Poverty as a concept can be divided into two main types of deprivation which are physiological and sociological. Regarding the former, the line of thinking is as follows; people are poor because they lack income, food, clothing and shelter. Both income and basic needs concepts of poverty stem from physiological deprivations. The concepts of poverty emerging from the perspective of the sociological deprivations are rooted in the underlying structural inequities and inherent disadvantages. They are based on observations that even when resources are flowing into sectors dominated by the poor, they may not be able to take full advantage because of social structural impediments (Philip & Rayhan, 2004).

Between the 1950s and the 1960s, economic growth was seen as a strategy for reducing poverty and improving quality of life. In the 1980s, the emphasis was on improving economic management and to enable a greater role for market forces. This emphasis appeared as macroeconomic crises at that time and it encouraged countries in Latin America and Sub-Saharan Africa to make adjustment. There was doubt regarding the effectiveness of public policy and so it led to a constraint on public spending (World Bank, 1990).

In this regard, the World Development Report (1990) examined how the approach could help the poor and investigated the prospects for the poor during the 1990s (World Bank, 1990b). This promoted two strategies for the 1990s that

is labour intensive growth through economic openness and investment in infrastructure and also basic services in health and education.

Some people describe poverty to mean the living conditions of the poor; others depend on such objective standards as income level. The Social Security Administrative defines a household as being 'poor' if its annual income is less than three times the cost of a minimal diet for the people in that family (World Bank, 1990). Most people in poverty families lack education, job discrimination, poor health, among others. They also find themselves in the lowest status, unskilled jobs that are paid with low wages and uncertain environment. Children in such families are forced to leave school to get jobs that will help support the family.

In 2000/01, the issue of the vulnerability of the poor stimulated another stress for governance and institutions. As a result of this, the World Bank promoted three ways to tackle poverty which are opportunity, empowerment and security (World Bank, 2001a). Despite the above strategies, it was realized that poverty was still the world's greatest challenge. Studies revealed that, in 1998 for instance, of the world's 6 billion people, 2.8 billion lived on less than \$2 a day and 1.2 billion lived on less than \$1 a day. Out of the 1.2 billion, South Asia, Sub-Saharan Africa, East Asia and the Pacific accounted for 44 percent, 24 percent and 23 percent of this total respectively (World Bank, 2001). According to the World Bank (2001a), in the next 25 years, the world's population will roughly increase by an additional 2 billion out of which about 97 percent will be in the developing countries.

Theories on Poverty

Theory according to the Concise Oxford English Dictionary (2004) is a supposition or system of ideas intended to explain something especially one based on general principles independent of the things to be explained. Many individuals have propounded different theories on poverty, among them are Elesh (1970), Bradshaw (2006) and Davis and Sanchez-Martinez (2014). Elesh (1970) came up with two theories on poverty which are:

Cultural Theory

This theory finds the explanation for poverty in the traits of the poor themselves. This theory asserts the valuation, attitudinal, and behavioural patterns of the poor which prevent them from being socially mobile. It is believed that poverty is often cyclic, that is successive generations of the same family remain poor. For the cultural theorists, the poverty syndrome is the explanation of the poverty cycle. Thus, the matrifocal family isolated from the larger society imbued with feelings of inferiority, dependence, alienation, present time orientation and the remaining attributes is thought by the cultural theorist to socialize its young ones to the same poverty syndrome and thereby to transmit its status in poverty to the next generation.

According to the cultural theorists, female-headed families cannot provide the masculine role image necessary for successful socialization thus male children from these families will have lower intelligence scores, less education, high unemployment rates, higher crime rates and a variety of other liabilities which combine to keep these children in poverty. For the cultural theorists, the critical

problem in solving poverty is to interrupt the cycle of poverty by directly attacking the values and behaviours that support it. To them, unless such a direct attack is undertaken, the syndrome will continue. Thus the specific policy requirements are a broad range of social services designed to re-socialize the poor to valuational and behavioural patterns taken to be of assistance to social mobility.

Structural Theory

This theory explains poverty in terms of the conditions under which the poor live, that is, unemployment, underemployment, poor education and poor health. It is also believed that poverty is often cyclic meaning successive generations of the same family remain poor. The structural theorists explain the poverty cycle in terms of the persistence of inimical structural conditions over time. It is argued that parental socialization is less important for an individual's occupational success than his experiences with the social systems which control that success; examples are the educational system and labour market. The structuralists view these systems as hostile to the interests of the poor and in so far as the poverty syndrome is an adaptation to them in solving poverty, the structural theorist assume that in solving poverty, the structural change of the employment, education, health and housing market is requisite. Because the poverty consists of reactions to structural conditions, its elimination necessitates the elimination of the conditions causing the reaction.

Bradshaw (2006) also came up with theories of poverty based on theoretical explanations of poverty that link up with the practices that are core of community development. The theories include:

Poverty Caused by Individual Deficiencies

This theory focuses on the individual as responsible for their own poverty situation. Politically, conservative theoreticians blame individuals in poverty for creating their own problems and argue that with hard work and better choices the poor could have avoided their problems. Other variations of the individual theory of poverty ascribe poverty to lack of genetic qualities like intelligence. It is believed that individuals fail because they do not try hard enough (Bradshaw, 2006).

Poverty Caused by Cultural Belief

This theory of poverty roots its cause in culture of poverty. This theory suggests that poverty is created by the transmission over generations of a set of beliefs, values and skills that are socially generated (Bradshaw, 2006).

Poverty Caused by Economic, Political and Social Distortions or Discrimination

This theory looks at the economic, political and social systems which causes people to have limited opportunities and resources with which to achieve income and well-being. A parallel barrier exists with the political system in which the interest and participation of the poor is either impossible or deceptive. Poor people are less involved in political discussions, their interests are more vulnerable in the political process and they are excluded at many levels. Poor

people lack influence in the political system that they might use to mobilize economic benefits and justice. Poverty can also be related to groups of people being given a social stigma because of race, gender disability, religion or other groupings which leads them to have limited opportunities regardless of their personal capabilities (Bradshaw, 2006).

Poverty Caused by Geographical Disparities

Rural poverty, ghetto poverty, urban disinvestment, Southern poverty, third-world poverty and other framings of the problem represent a spatial characterization of poverty that exists separate from other theories. While these geographically based theories of poverty build on the other theories, this theory calls the attention to the fact that people, institutions and cultures in certain areas lack the objective resources needed to generate well-being and income and that they lack the power to claim redistribution. That poverty is most intense in certain areas is an old observation and explanation abounds in the development literature about why regions lack the economic base to compete. Recent explanation includes disinvestment, proximity to natural resources, density, diffusion of innovation among others (Bradshaw, 2006).

Poverty Caused by Cumulative and Cyclical Interdependencies

This theory notes that personal and community wellbeing are closely linked in a cascade of negative consequences and that the closure of a factory or other crisis can lead to a cascade of personal and community problems including migration of people from a community. Thus the interdependence of factors creating poverty actually accelerates once a cycle of decline is started. The cycle

of poverty also means that people who lack ample income fail to invest in their children's education, the children do not learn as well in poor quality schools and they fall further behind when they go to get jobs. They also are vulnerable to illness and poor medical care. The cycle of poverty shows how people become disadvantaged in their social context which then affects psychological abilities at the individual level (Bradshaw, 2006).

Davis and Sanchez-Martinez (2014) propounded four economic theories of poverty which are explained below:

Classical Theory

According to them, classical economics developed mostly during the 18th and 19th Centuries included theories on both value and distribution. The value of product was thought to depend exclusively on the costs involved in producing that product. The explanation of costs in classical economics served simultaneously as an explanation of distribution.

Expressed in its original agricultural terms, a landlord received rent, workers received wages and a capitalist tenant farmer received profit on their investment. No explanation was carried out into the driving forces behind the different flows of income accruing to the different actors involved that is on the shape of the distribution of these payments. Classical theory broadly speaking typically assumes that the outcomes of the exchanges taking place in the market place are efficient and hence wages faithfully reflect individual productivity. Accordingly, poverty is mainly seen as a consequence of poor individual choices, that is the poor people's lack of "self-control" that affect productivity negatively

although it is also acknowledged that pure differences in underlying genetic abilities are also potential causes of poverty. The “wrong” choices made by individuals may also lead them to find themselves in poverty.

Classical views on poverty correspond for the most part to the market-espousing. For instance, the *laissez-faire* principle that tends to attribute responsibility for the outcome of individuals like their well-being, to their own economic decision. Hence people are to be held accountable for their experiences of poverty which are ultimately linked to purely individual deficiencies. Rank et al. (2003) as cited in Davis and Sanchez-Martinez (2014) points out that these individual characteristics can range from the lack of an industrious work ethic or virtuous morality to low levels of education or competitive market skills, a view which they contend has gained grounds since the mid-1970s.

It is important to reiterate that in this strand of classical literature, which hypothesizes that, low productivity and/or non-involvement in markets is the result of conscious choice. It is believed that individuals themselves play an active part in influencing their outcomes with little or no role for the social and/or political environment surrounding them. The crucial underlying premise is thus that although other options are available, they still make choices that limit their access to economic resources thereby raising their risk of ending in poverty (Black, 2010) cited in Davis and Sanchez- Martinez (2014).

Theories of intergenerational poverty claim that behavioural preferences highlighted in classical theories are passed across generations within dynastic families due either to a genetic component or upbringing. Hence poverty begets

poverty as children growing up in dysfunctional families feed from the deviant behavior of their progenitors who act as role model.

Finally, an important policy conclusion that applies to classical theories of poverty is that no matter whether poverty is the result of inherent personal weaknesses or the lack of appropriate behavior that can get imitated like poor role models, any policy initiative should aim at generating a constructive shift in individuals' behavior. This may involve either supporting activities ranging from personal counseling and drug rehabilitation to support groups or threats in the form of criminal sanctions and punishments.

Neoclassical Theory

This theory building on the classical tradition stresses the role of the unequal initial endowment of talents, skills and capital which determine productivity of an individual in generating poverty within a market based competitive economic system. Market failures such as externalities, moral hazard and adverse selection as well as incomplete information are also viewed as aggravators of poverty (Davis, 2007) as cited in Davis and Sanchez-Martinez (2014). Uncertainty may play a major role in causing poverty because the poor are more vulnerable to shocks to their well-being, for example recessions, sickness, family break down and so on.

As in the classical tradition, there is also scepticism about the role of government among neoclassical thinkers although targeted policies to address market failures may be warranted in some cases. For example, micro credit unions are seen as potentially valuable from a purely economic point of view. This is

because, these unions can overcome the risk of moral hazard involved in lending to poor individuals when they are faced with fluctuations in their income or wish to start a small business.

Moral hazard otherwise causes a high social cost and / or limited availability of credit. Poor choices as criticized by the classical approach can sometimes be rationalized as information problems which can partly be solved through “small-scale polices” aimed at shifting incentives (Banerjee & Duflo, 2012) as cited in Davis and Sanchez-Martinez (2014). The monetary approach at the basic level mirrors the fundamental elements of the neoclassical literature. It is seen as compatible with the utility maximizing behavior which means welfare can be measured by consumption.

Keynesian or Liberal Theory

This theory revolves around the idea that not only market distortions but also broad underdevelopment in its multiple facets causes poverty. Keynesians suggest growth can promote economic development and thus relief poverty hence further justifying government intervention at the macroeconomic level through fiscal and monetary policy mainly to tackle involuntary unemployment.

In a typical liberal approach the main signs of underdevelopment in a country or region include poor levels of human capital (health, skills and education), business capital (machinery and buildings), infrastructure (transport, power and sanitation), natural capital (viable land), public institutional capital (rule of law and security) and knowledge capital (technical know-how needed to raise productivity). The prominent pioneer of liberal economics, J. M. Keynes

believed that market forces can promote economic development which was in turn perceived to be the single most important tool against poverty.

In this regard, the point of departure of the Keynesian model is the same as that of the neoclassical paradigm; economic growth is ultimately regarded as the most effective factor in ending poverty. Keynes embraced the significance of education with the emphasis on the promotion of human capital accumulation through aggregate investment in public education. The government intervention against poverty is needed in a wide variety of economic issues from tackling involuntary unemployment to promoting human capital accumulation and through investment in public education which can both encourage economic growth through the famous multipliers and tackle poverty through the development of abilities it entails.

In a Keynesians or liberal perspective, poverty is mainly explained by “the misfortune of certain minorities who fall out of work, cannot work or are not expected to”, although they wish to do so. It therefore follows that the state needs to act to regulate, supplement and exhort but not impose. The paramount importance assigned to unemployment as a primary source of poverty under the liberal view is based on the logic that if individuals do not receive labour income, they are more likely to be poor. This sensitivity of poverty to unemployment can actually be amplified if poor individuals tend to experience discontinuous, short employment spells throughout the lifetime; if poor people who enroll in a job fail to retain it, no matter their pay, they will likely return to poverty when exiting employment given that the amount of accumulated savings is likely to be

insufficient for maintaining the standard of living above the poverty line (Aassve et al., 2005) as cited in Davis and Sanchez-Martinez (2014).

Marxist or Radical Theory

Marxists contend that capitalism and related social and political factors based on class division cause poverty. According to this view, capitalist societies keep the cost of labour unnaturally lower than its value added through the threat of unemployment and therefore poverty in a capitalist economy can only be alleviated through strict regulation of the market. Marx argued that the presence of unemployed workers which is ultimately caused by the need of capitalists to have surplus labour artificially lower wages. This was believed to be an inherent dysfunction of the labour market which only the state when controlled by the working class can regulate.

One of the Marxist theories is that the primary aim of this state regulation should be to enhance the working conditions of labourers and promote higher wages among them (Blank, 2010) as cited in Davis and Sanchez-Martinez (2014). Permanently low paid work can cause poverty through an indirect channel: low earners are more likely to develop poor health which in turn erodes their human capital and hence their possibilities of escaping poverty. Another reason why low wages may lead to perpetual poverty is that they prevent individuals from saving, which in turns causes a higher likelihood of falling into poverty upon a negative socio-economic shock.

The concept of social class represents the basic unit of analysis and it is thus a central element of radical theory. Class division and the relative

distribution among classes within society are postulated as the ultimate determinants of the distribution of individual income for members of different classes are believed to have unequal opportunities to access the fundamental precursors of marginal productivity such as complementary capital and social resources. The state is identified as the actor that holds the ultimate responsibility in fighting poverty and therefore the one in charge of providing resources to its citizens for the elimination of poverty.

Dimensions of Poverty

The multi-dimension of poverty according to Nkum and Ghartey (2000) show the broader work carried out by the voices of the poor where poverty was identified as being complex and interwoven including a material lack and need for shelter, assets, money are often characterized by hunger, pain, discomfort, exhaustion, social exclusion, vulnerability, powerlessness and low self-esteem (Narayran et al, 2000).

Societies with lower level of industrial development are often referred to as less developed societies or the developing world. Such societies include most of the African countries like Nigeria, Ghana, Algeria, and so on. Although agriculture remains the main economic activity in these countries, crops are often produced for sale in world market rather than for local consumption (Giddens, Duneier & Applbaum, 2005).

Conditions in the more impoverished of these countries have deteriorated rather than improved over the past few years. According to Giddens et al (2005), it has been estimated that in 2000, 1.5 billion people were living in poverty in the developing countries which represent nearly a quarter of the world's population.

In most developing countries, poverty tends to be at its worst in rural areas. Malnutrition, lack of education, low life expectancy and substandard housing are generally most severe. Many of the poor are to be found in areas where arable land is scarce, agricultural productivity is low and drought or floods are common.

Poverty is also a condition in which people have too little money and too few resources to afford basic necessities of life (Inciardi & Rothman, 1990). It can also be defined to include low level of income, the absence of medical care, poor sanitation, the absence of good drinking water, illiteracy, the inability to participate effectively in decisions that affect an individual's life directly and the lack of security and protection from crime.

The perceptions of well-being and poverty in Ghana vary between rural and urban areas and between men, women and youth. Whereas the rural poor identify issues like food insecurity, inability to have children, disability and ownership of property, urban dwellers emphasize lack of employment, the availability and adequacy of social services, skills training, capital and so on as being linked to poverty and well-being level (Nkum & Ghartey, 2000).

In Ghana also, poverty is most severe among food crop farmers who are mainly traditional small-scale producers. Women can be said to be responsible for about 60 percent of total agricultural production and more than half of the women who head rural households are among the poorest 20 percent of the population.

Feminization of Poverty

Females represent more than fifty percent (50%) of the population but from all available evidence, poverty appears to be a pervasive condition of this

social group and particularly, the large group of female-headed households. A set of socio-cultural and economic disabilities plus inadequacies in the legal framework governing their insertion and participation in society has thus exacerbated the historical marginalization of women. The economic crisis and the subsequent adjustment process sharpened the unequal and inequitable standing of the female section of the population. The persistence of this situation represents a severe constraint to economic and socio-political evolution as it means that the creative energies and contributions of a large popular sector are restricted. Additionally, frequently the disadvantages and worsening poverty that women face have generational consequences by ways of the perpetuation of the poverty situation of their offspring.

Poverty has become increasingly the lot of most single and divorced mothers and children. Mostly, the poverty rate for married couples is less as compared to families headed by a female with no spouse present. This trend is mostly termed as “feminization of poverty”. The idea of a “feminization of poverty” dates back to the 1970s but was popularized from 1990s on by some United Nations documents. The concepts then became renowned as a result of a study by Diane Pearce which focused on the gender patterns in the evolution of poverty rates in the United States between the beginning of the 1950s and the mid-1970s. It was initially used to mean an increase of female headed households among the poor households.

This is a phase used to reflect the fact that a growing proportion of the nation’s poor are the elderly women, widowed and divorced women and their

children. Although they have always constituted a large proportion of the poor, the growing extent of poverty in this group is a cause of alarm. Poverty among women and their children has many causes but must be understood in the context of women's experiences in the labour force. People living in the rural communities can also be said to be poor as compared to those living in the cities as those in the rural areas lack access to toilet facilities, clean, portable water, and so on.

Measures of poverty among female headed households and among women are not indicators of the same phenomena. They both capture a gender dimension of poverty but in distinct ways. They differ by the unit of analysis and by the population included in each group and obviously have different meanings. The goal of headship-based indicators is to represent what happens to specific vulnerable groups and their families therefore their unit of analysis is the household and the population considered which includes both men and women and children living in these households. Indicators of poverty among females make a complete separation of men and women as individuals, counting or not children as a gender group in their aggregations. Interpreting results based on individual-based measures of poverty is affected by the fact that poverty is usually measured at the household level and therefore male poverty is intrinsically associated with female poverty and vice-versa.

Gender segregation in the work place and wage discrimination against women are primary causes of the high rate of poverty among women especially those heading their own households. Whereas unemployment has traditionally

been associated with poverty among men, employment is a major contributing factor to the poor economic status of women. The wage structure for instance in the United State is based on family wage system and this system assumes that it is men who are primarily responsible for family income. As a result, men are been paid higher wages than women (Scarpitti & Andersen, 1992).

Also, women's economic disadvantage in the paid labour force creates extremely high rates of poverty among female headed households. The economic impact of divorce falls especially hard on women since after a divorce, a woman's income drops precipitously. Teenage pregnancy must also be seen as a major contributing factor to increasing poverty among women. The fact is that children born outside marriage who grow up with single mothers are likely to be poor for most or all of their childhood. When a teenage girl has a baby, it is most typically the end of her formal education which limits her ability to find a job that will support her and the baby (Scarpitti & Andersen, 1992).

According to Coleman and Cressey (1999), single parent families have a much higher than average poverty rate and their growing numbers have had a major impact on the problem of poverty. They also stated that from 1970 to 1995, the percentage of all families with children that were headed by a single woman more than doubled from ten percent (10%) to twenty-four percent (24%) and single mothers with children are now the fastest growing segment of the poverty population. Majority of poor families with children are now headed by single women and the poverty rate of such families is almost five times greater than that

of married couple. Most female-headed households in both the urban and rural areas fall below the poverty line and Ghana is no exception.

Family Size and Poverty

According to Lipton (2001), large family sizes and high dependency ratios are associated in with under-nutrition, ill-health, and discrimination against girls, low education as well as with poverty itself. Poorer families usually have high ratios of dependent children to adults able to work or save and this makes it harder to escape poverty. Lipton (2001) outlined that assets can empower the rural poor by increasing their income, reserves against shocks, and choices to escape from harsh or exploitative conditions. There are strong complementarities among asset types. The poor (and economic growth) do better with some improvement in health, nutrition and schooling than with a lot in one and none for the others. Human assets do more for a poor person if she also has some farm assets whose productivity is rising. Previous education helps a poor person get better returns from irrigation. Participation in designing and implementing public asset policy – locating wells, running schools - helps both efficiency and poverty reduction. On technology, natural resources and poverty reduction, Lipton (2001) indicated that technology is central in reducing rural poverty. Lipton concluded that with regard to markets and rural poverty reduction, markets benefit the rural poor to the extent that they are open, on a fair basis, to rural groups especially prone to poverty or exclusion; and adequate to connect buyers with sellers – of products, consumables at reasonable transport and transaction costs.

Green (2006) concedes that globally, extreme poverty continues to be a rural phenomenon despite increasing urbanization. According to him, of the world's 1.2 billion extremely poor people, 75 percent live in rural areas and for the most part they depend on agriculture, forestry, fisheries and related activities for survival.

Characteristics of Poverty

Poor people spend a greater portion of their budgets on food than richer people. As a result, poor households and those near the poverty threshold can be particularly vulnerable to increases in food prices (United Nations Development Programme, 2010).

The rural poor often dwell in poor infrastructure that hinders development and mobility. Rural poor live in areas that lack sufficient roads that would increase access to agricultural inputs and markets. Without roads, the rural poor are cut off from technological development and emerging markets in urban areas. Poor infrastructure hinders communication, resulting in social isolation among the rural poor. Such isolation hinders integration with urban society and established markets, which could result in greater development and economic security.

Rural workers are largely concentrated in jobs such as owner-cultivators, tenant farmers, sharecroppers, informal care workers, agricultural day-labourers, and livestock herders. Without access to other labour markets, rural workers continue to work for extremely low wages in agricultural jobs that tend to have seasonal fluctuations and thus little income security. In addition to labour, the rural poor often lack access to capital markets and financial institutions, hindering

their ability to establish savings and obtain credit that could be used to purchase working capital or increase their supply of raw materials. When coupled with scarce job opportunities, poor access to credit and capital perpetuates rural poverty. In many rural societies, the poor lack of access to education and has limited opportunities to increase and improve one's skills. These inhibit social mobility. Low levels of education and few skills result in much of the rural poor working as subsistence farmers or in insecure, informal employment. These situations perpetuate the state of rural poverty. Inadequate education regarding health and nutritional needs often results in under-nutrition or malnutrition among the rural poor. Social isolation due to inadequate roads and poor access to information makes acquiring health care and affording it particularly difficult for the rural poor. These often results in worse health and higher rates of infant mortality in particular (Haveman, 2002).

A major characteristic of a poor person is not having enough income to buy food and afford adequate housing. The basics of human survival according to Ellwood and Jencks (2001) are water, food, shelter, clothes and warmth. People are considered poor or living in poverty when their income is insufficient to pay for their basic needs to be met or if they need to live in substandard housing conditions or they are homeless.

Fein (2003) believes that poor couples get married just as often as people who have more income. Poorer couples have significantly lower levels of education and lower employment rates than married couples with adequate income. People living in poverty also tend to have a different mental perspective

than those who have adequate incomes. A poor person, for example, is more concerned about having enough food to eat as opposed to whether they enjoyed their meal or if it was presented well (Fein, 2003).

A study of 24 African countries found that standards of living in rural areas almost universally lag behind urban areas (World Bank, 2009). In terms of education, school enrolments and the ratio of girl-to-boy enrollments is much lower in rural areas than in urban areas. A similar trend is found in access to neonatal care, as those living in rural areas had far less access to care than their urban counterparts. There are also far more malnourished children in rural areas of Africa than in urban areas. In Zimbabwe, for example, more than twice the share of children is malnourished in rural areas (34 percent rate of malnourishment) than 75 in urban areas (15 percent rate of malnourishment). Inequality between urban and rural areas, and where rural poverty is most prevalent, is in countries where the adult population has the lowest amount of education. This was found in the Sahelian countries of Burkina Faso, Mali and Niger where regional inequality is 33 percent, 19.4 percent, and 21.3 percent, respectively. In each of these countries, more than 74 percent of the adults have no education. Overall, in much of Africa, those living in rural areas experience more poverty and less access to health care and education (World Bank, 2009).

Raisuddin and Hossain (1990) report that rural women are particularly disadvantaged, both as poor and as women. Women in both rural and urban areas face a higher risk of poverty and more limited economic opportunities than their male counterparts. The number of rural women living in extreme poverty globally

rose by about 50 percent over the past twenty years. Women in rural poverty live under the same harsh conditions as their male counterparts, but experience additional cultural and policy biases which undervalue their work in both the informal, and if accessible, formal labour markets. World Bank (2009) however indicates that women play an active role in agriculture and rural livelihoods.

UNICEF (2007) and Hamdok (1999) identified women's contribution to the rural economy is generally underestimated, as women perform a disproportionate amount of care work, work that often goes unrecognized because it is not seen as economically productive. Though in some nations, cultural and societal norms prevent women from working outside the home, in other countries, especially in rural communities in Africa, women work as major food producers, improving household food and income security. Families in extreme poverty are even more dependent on women's work both inside and outside the home, resulting in longer days and more intense work for women (UNICEF, 2007).

In a Participatory Poverty Assessment (PPA) of rural people in Cambodia, Sovatha and Christian (2007) outlined the characteristics of the poorest and the poor. The findings showed that the poorest had 2-3 acres of land. Some were even landless, owned one draft animal but no farming implement, lived in a housing made of thatch in very poor condition, used few household utensils and lived on hand to mouth basis for up to eight months. The poor relied on natural resources to meet subsistence needs and accumulated debts and were unable to repay or borrow additional amounts. They also enjoyed no kinship support but had large young families with 5-12 children. The PPA findings on the poor showed that the

poor had land less than 4 acres but in unfavorable locations and usually had a pair of draft animals and at least some farm implements. Further, the houses of the poor were made of thatch sometimes with tile roofs and bamboo walls. Their household utensils were limited in number and they experienced 3-6 months duration of food shortages. Above all, the poor were able to borrow money for their farming activities and paid back (Sovatha & Christian, 2007).

Boateng (1992) identified poverty in Ghana as characterized by low production, low income, low level or lack of education, poor health, poor water quality, high population growth, negative cultural and social practices, environmental degradation, unplanned and uncontrolled human settlements. He further indicate that poverty is caused by factors such as poor parentage, high cost of living, harsh political reforms and decisions, bad economic policies, lack of education, natural disaster, misuse of resources, poor family background, laziness and lack of employment. In Ghana, according to him, the causes of wealth were almost the opposite factors responsible for poverty.

The findings of a study by Barrett, Blank and Brooks (2006) to understand persistent poverty in Africa revealed that the poorest often live in remote rural areas; are more likely to be ethnic minorities; and have less education, fewer assets, and had less access to markets. Remoteness, exclusion, and lack of education are especially likely to characterize those living on less than 50 percent a day. Further, location, unexpected and unfortunate events, and the dynamics of poverty traps and exclusion all have roles to play in explaining the deprivation.

Akhter, Ahmed and Vargas (2007) outlined that the poorest are those from socially excluded groups, those living in remote areas with little education and few assets. To better understand the characteristics of the world's poorest and hungry, they summarized their findings from an analysis of household data and from a review of empirical research in 20 countries in developing regions of the world. They found that the poorest are also hungry, although not everyone classified as hungry lives on less than \$1 a day.

The selected findings of Akhter et al (2007) are that:

a) "Despite a global trend of poverty shifting toward urban areas, the incidence of poverty is still higher in rural areas". They explained that as poverty deepens, the income disparities between rural and urban areas tend to increase. On average, poverty rates were computed to be 2.4 times higher for the subjacent poor and 2.7 times higher for the medial poor in rural areas than for their counterparts in urban areas. The poverty rates for the ultra poor are nearly four times higher in rural areas than in urban areas.

b). "The poorest and most undernourished households are located furthest from roads, markets, schools, and health services". To some extent, an electricity connection indicates the degree to which a household is "connected" in a broader sense to roads, markets, and infrastructure. Akhter et al (2007) found that households living in ultra-poverty are on average four times less likely to be connected than households living above the dollar-a-day line.

c)"The proportion of poor people who are educated varies from country to country." However, there is one consistent pattern in every part of the developing

world where adults in ultra-poverty are significantly less likely to be educated, be they male or female. In nearly all the study countries, they found that the proportion of adult males without schooling is almost double or more among the ultra-poor than the non-poor. In Vietnam and Nicaragua for example, adult males living in ultra-poverty were three times more likely to be unschooled than those living on more than \$1 day. In Bangladesh, nearly all women in ultra -poor households were unschooled (92 percent), compared to less than half in households living on more than \$1 a day (49 percent). The data overwhelmingly show that the poorest are the least educated.

d) “In all study countries, children from poorer families are less likely to go to school”. In India, 48 percent of children living in ultra-poverty attend school, compared to 81 percent of children living above the dollar-a-day poverty line, 79 representing a 33 percentage-point gap. In Vietnam, the gap is 30 percentage points, in Ghana it is 28 percentage points, and in Burundi it is 24. Without education, the future of children living in ultra-poverty will be a distressing echo of their current experience.

e) “There does not seem to be a uniform pattern of higher landlessness among the poor, though the relationship varies among Sub-Saharan Africa, Latin America, and Asia”. Land is a vital productive asset in rural economies. Akhter et al (2007) thus expect the association between poverty and landlessness to be high. In all parts of Asia, those who are landless are the poorest. For example, nearly 80 percent of the ultra-poor in rural Bangladesh do not own cultivable land. In Sub-Saharan Africa, however, little difference was found between the incidence of

landlessness among the poorest and less poor households, and in some cases the reverse pattern was found. This corresponds to the findings of other studies that in Sub-Saharan Africa the poorest often own some land (usually very small plots), but they lack access to markets and other key resources such as credit and agricultural inputs. In Latin America, although the incidence of landlessness is high, it was actually found to be higher among those who live on more than \$1 a day than among those living on less than \$1 a day.

f)“Each of the 20 countries studied has minority and other subgroups that have consistently higher prevalence of poverty and hunger, especially in Asia.” In Laos and Vietnam, ethnic minorities in upland areas experience a higher probability of being poor. In Sri Lanka, the incidence of poverty was highest among Tamils, and in India, disadvantaged castes and tribes consistently experience deprivation in a 80 number of dimensions. For example, tribal people in India were 2.5 times more likely to live in ultra-poverty than others. In Latin America, indigenous peoples were overrepresented among the poor, and increasingly so further below the dollar-a day poverty line. There is some evidence that female-headed households and women are overrepresented among the ultra-poor, but in general, no large differences were found (Akhter et al., 2007).

In 1990, about 56 percent of Africans lived on under \$1.25 a day accounting for 15 percent of those in poverty worldwide. Over the subsequent 20 years, the region’s poverty rate dropped to 48 percent. However, given the superior pace of poverty reduction elsewhere and Africa’s faster population

growth, Africa's share of global poverty doubled. These baseline scenarios anticipate a continuation of these trends that sub-Saharan Africa's poverty rate is expected to fall further to 24 percent by 2030, representing 300 million people, but its share of global poverty will balloon to 82 percent (Chandy, 2013).

In answering the question "Who are worst affected by poverty" Chandy (2013) identified that women form a greater percentage of poor people than men. The main reason for this is that women have historically had less access to education and paid jobs. Many women have always performed unpaid work as mothers and housewives. Many women according to him are employed in poorly paid jobs such as domestic and farm labour. Even within poor households, women usually earn less than men and property and possessions are often in the name of a man. According to him, United Nations has found that although women perform nearly 81 two thirds of the world's work, they receive only one tenth of the world's income and they own only one hundredth of the world's property.

Chandy (2013) further indicates that poverty has a very severe effect on:

a) Children: At the moment some of the poorest households in Africa are those headed by children where parents are either ill or have died from AIDS or other causes. Even in families where parents are still present, children are very badly affected by malnutrition and it has its most severe effect on children between the ages of six months and two years. Malnutrition also means that the children can more easily get diseases and either die young or have poor physical and mental development as a result. He explained that poverty limits the access children have to educational opportunities, especially early childhood

development. Many poor children also leave school too early. In South Africa for example, the provinces with the largest numbers of poor children are the Eastern Cape, where more than 70% of children live in poverty. Limpopo has less people, but 74% of children there live in poverty.

b) Youth: Poverty and lack of education limits employment opportunities for young people. In South Africa, with high unemployment rate, many young people have no hope of finding work in the formal sector. Urban youth are also very vulnerable to getting involved in crime, gangs and drug or alcohol abuse.

c) Disabled: In developing countries, the responsibility of care and support falls on the family. Poor disabled people live under the double burden of poverty and disability. Without support from the state, it is very difficult for them to access education, special care and jobs, hence poverty.

d) The elderly: Older people are usually not working anymore and have to be taken care of by the rest of society. In South Africa most poor older people survive on the monthly pensions paid by the state. They also have access to free health care. Because of high unemployment many families share the pensions meant for the elderly and it ends up being insufficient for their needs. Older people also often look after grandchildren and continue to perform unpaid domestic work for their families.

e) Families living with AIDS: People who carry the heaviest burden as a result of HIV and AIDS are poor. AIDS increases poverty and families living with it are the first to feel the economic effects of HIV and AIDS. Families lose income if an earner is sick. Often another one of the family members stays at

home to look after the sick person and further income is lost. Families also have increased costs as they have to spend on caring for the sick or paying for funerals. In most cases orphans are cared for by older female relatives who are already living in poverty - the additional burden they carry will deepen their poverty.

Poverty among Fisher-folks

Rabi-ul-Awwa (2006) expressed concern over the plight of fisher communities in Sindh and Balochistan, saying that a large number of them lived in abject poverty. According to him, it is the growing unemployment and the sharp decline in fish species and catch that had made fishermen's life miserable. He attributed this state of fishermen to the use of trawlers and prohibited nets in coastal areas and concluded that this had rendered a large number of fishermen jobless.

Jason (2007) reported that despite the apparent enormity of the opportunities for fishing in Archipelago - Philippines, the local fishermen still endure a hard life. They emphasized that a lifestyle characterized by poverty usually brings about poor education within an environment of poor financial backing. According to them, most native fishermen still live in a state of poverty, dwelling in simple huts by the seashore in homes devoid of modern comforts. These peasants of the seas do not have very much in the way of material wealth. A simple collection of the basic necessities of life (clothing, shelter, food) and maybe a couple of boats stocked with one or two large fishing nets make up their net worth. According to Jason, a good number of them also tend fish-farms instead of going out to sea. Unfortunately, many of these farms are technically

owned by larger entities such as fishing industry and corporations. The fishermen get only a little percentage of what their hands have toiled. The rest of the bountiful harvest goes to the owners who sit back and wait for the profits to come.

Unlike their Western counterparts; many of the country's fishermen do not have access to quality education. In other parts of the fishing world, modern scientific knowledge have equipped fishermen with the proper knowledge that enables them to make the most out of their marine farm and harvests. Whether it was brought about by extreme poverty or a general lack of educational resources in the rural areas where these fishermen live, the fact remains that many local fishermen do not possess the knowledge that their Western counterparts do. As a result, inefficient and sometimes dangerous fishing methods (such as dynamite fishing) are 84 carried out. Some fail to pay attention to the possible consequences some of these actions might even bring in the future (Janson, 2007).

Janson (2007) indicates that fish auction facilities, under the commission of local cooperatives in Cilacap, Central Java, have failed to lure fishermen away from unofficial loan providers despite the often-unfair conditions placed on them. The fishermen have continued to sell their catches directly to the loan providers, who usually also own the boats. As a result, fish auction facilities, which should have acted as fish trade centers, have become idle. According to Agus, the system has its positive as well as negative sides. The positive side is that fishermen are able to easily obtain much needed loans because of the casual nature of the lending, which relies on trust. However, on the negative side, fishermen never know the real price of their catches. They follow what the boat owners say and

accept any amount of earnings. Because of this problem, poverty prevails among fishermen; 90 percent of the approximately 35,000 fishermen in Cilacap live in absolute poverty. Agus concluded that fishermen will never lead decent lives and that those who get rich are boat owners and middlemen; those who toil under the scorching sun will be poor eternally (Janson, 2007).

Macfadyen and Corcoran (2002) in reporting their findings of Food and Agricultural Organization (FAO) on Sustainable Fisheries Livelihoods Programmes (SFLP) identified that, the extent to which the fisheries sector and its various linked activities (e.g. fish processing, marketing and distribution) contribute to poverty alleviation and food security has been subject to limited study. They however indicated that literature abounds with statements, largely unsupported by empirical evidence, that suggest that fishing communities belong to the poor, or poorest strata of society and that there is also limited understanding on the impact on poverty (incidence, depth and other dynamics) of technological change, community and fishers' organizations, and alternative fisheries management governance regimes. On policy, the report found that while government donor-supported fisheries development and management programmes usually seek, at least implicitly, to reduce poverty in fishing communities, these programmes are rarely targeted on the poor. Macfadyen and Corcoran (2002) further indicated that in dealing with Sustainable Livelihood Approach (SLA) to poverty reduction, empirical evidence is very limited because of its newness, but there is an improvement over the conventional sectoral approaches for combating poverty in fishing communities. According to Macfadyen and Corcoran, the

main advantage of the SLA lies in its multi-sectoral and integrated nature and its foundation in stakeholder participation. The application of SLA to guide interventions and policy is advocated and must be adaptive and flexible, which however increases time and costs.

Poverty Profile in Ghana

Poverty is defined to include low level of income, the absence of medical care, poor sanitation, the absence of good drinking water, illiteracy, the inability to participate effectively in decisions that affect an individual's life directly and the lack of security and protection from crime. Poverty is seen in Ghana as a multi-dimensional issue emphasizing on quantitative and qualitative dimensions (World Bank, 1995).

Poverty in Ghana is basically a rural phenomenon because the majority of the population lives in rural areas. Urban poverty is also increasing in depth in Ghana as a result of high population growth rate of about 3 percent. Other factors that have contributed to the growth in urban poverty are the increased rural-urban migration and the deterioration of social and economic infrastructure in urban areas (Ghana Statistical Service, 1999).

Ghana's economy within a decade after gaining political independence went into recession. Output of the country declined while population increased at even a faster rate. Exports dropped both in volume and in value. The causes of the decline in Ghana's economy at the time that had been attributed to structural weaknesses, external shocks particularly declines in the terms of trade, economic mismanagement and political instability (Sowa, 2002).

The immediate consequence of the economic decline in Ghana was the general impoverishment of the nation as a whole. Most indicators pointed to a drop in the standard of living as per capita GDP dropped from a level of ₵634 in 1971 to ₵394.8 in 1983. Most people could not afford basic necessities of life like food and shelter. Although available data on life expectancy showed an increase from 46 years in 1970 to about 55 years in 1979 before dropping to 53 years at the beginning of 1980s, other indicators pointed to a severe deterioration in health standards. Daily calorie supply as a percentage of minimum requirements dropped from 88 percent in 1979 to 68 percent in 1983. This might have been due to the famine that came about in 1981/82 because of the draught that hit the Sahel region. The poor economic situation also led to shortages of drugs and other supplies which affected the provision of health services (Sowa, 2002).

Another significant consequence of the economic crisis of the seventies and eighties was its effect on manpower development and labour. Over the years, workers saw their real income being eroded. This affected mainly those on wage incomes and caused most of them to take on second and third jobs. The most common second job was trading as those who benefited at the height of the economic crisis period were traders. Some people made huge gains just by knowing someone in a position to give them chits (that is notes of right to purchase) for obtaining essential commodities. Such dishonest acts did not encourage manpower development in the country. School dropouts who turned themselves into businessman became better off than their counterparts who went on with their schooling.

Canagarajah and Portner (2002) examined the regional trends in poverty in Ghana on the basis of the 1991/92 and 1998/99 rounds of the Ghana Living Standards Survey. In 1991/92, 52 percent of the population was below the locally defined poverty line while in 1998/99, the figure dropped to 40 percent. Extreme poverty fell from 36.5 to 26.8 percent over the same period. During this period, the Ghanaian economy grew although somewhat erratically with particular in the construction and service sector. What is surprising perhaps is the scale of the discrepancies between the regions. Of the ten regions in Ghana, seven of them experienced a decrease in both poverty and extreme poverty between the two surveys while for the remaining three, both poverty and extreme poverty increased.

The depth of poverty were found to be less severe in Southern Ghana especially in Accra, the capital city of Greater Accra region which had the least incidence and highest in the rural savannah (Northern Ghana) notably, the Northern, Upper East and Upper West regions. In the rural north, poverty affects whole communities and thus threatens food security especially in the lean season, whereas in the urban areas, it is more of an individual condition and relates more to access to stable employment. The pattern of change in poverty between 1991-92 and 1998-99 also varies substantially by region. The significant reductions in poverty at the national level have been concentrated in four regions namely; Western, Greater Accra, Volta and Brong Ahafo. Other regions like Central, Northern and Upper East experienced large increases in poverty (Republic of Ghana, 2000).

According to Sowa (2002) in 1983, the government of Ghana adopted an International Monetary Fund (IMF) – World Bank supported Economic Recovery Programme (ERP) to stem the decline in the economy of Ghana. This adjustment appeared successful as output began to revive with an annual growth of about 5 percent between 1984 to 1986. From 1986, the budget started showing surpluses although these were partly illusory since they included increased foreign aid.

The 1990s saw Ghana losing some of the gains which had been made in the 1980s. It appeared that the imprudent fiscal policies strained monetary policy by focusing on just macro stability to the detriment of economic growth. Growth in money stocks was squeezed to the minimum through hikes in interest rates. The increased borrowing by government was also putting pressure on the public budget. The sum of the domestic and the foreign debt exceeded total revenue. The Ghanaian economy slipped back into crisis in the third quarter of 1990. Poor macro-economic management particularly through fiscal indiscipline and adverse external economic conditions like low cocoa and gold prices and high oil prices caused the macroeconomic fundamentals to be weak.

By the beginning of 2000, Ghana's domestic debt had swelled to almost 20 percent of national output with interest payments more than the national expenditure on health and education combined. The total government bonded domestic debt at the beginning of 2000 stood at about 9.1 trillion cedis. This excluded payment of arrears owned to contractors, debt of some parastatal agencies like Tema Oil Refinery (TOR) and Ghana National Petroleum Corporation (GNPC) and also subvented organizations as well as local

government unit. The cedi underwent huge depreciations with variable impact on different economic groups. The impact was most severe on firms producing for the domestic markets and those in pure commerce (Sowa, 2002).

Again, since 2005 the Ghanaian economy has undergone several changes and available data show that the Gross Domestic Product (GDP) recorded growth ranging from 4.5 percent and 15.0 percent between 2005 and 2013. The country also attained a lower middle income status during the period. Several social intervention programmes including the Livelihood Empowerment Against Poverty (LEAP), Capitation Grants and School Feeding Programme (SFP) have been implemented with the aim of alleviating poverty among the vulnerable population. Poverty has many dimensions and is characterized by low income, malnutrition, ill-health, illiteracy and insecurity among others. The impact of the different factors could combine to keep households and sometimes the whole community in abject poverty.

The sixth round of the Ghana Living Standards Survey (GLSS 6) which was initiated in October 2012 and completed in October 2013 was conducted to cover a wide range of indicators including education, health, employment and time use, household assets and housing conditions among others. The result of the survey indicated that Ghana had made an enormous amount of progress since the previous GLSS in 2006. More importantly, the country had met the first MDG target by halving poverty between 1990 and 2015, thereby reducing it from 51.7 percent of the population in 1992 to 24.2 percent in 2013. Based on the same result, it was indicated that the proportion of people living in poverty declined

from 31.9 percent in 2005/6 to 24.2 percent in 2012/13, with the number of people living in poverty declining from 7 million to 6.4 million (GSS,2013).

It is also revealed from GLSS 6 that household heads who are farmers are not just the poorest in Ghana but they also contribute the most to Ghana's poverty. Household heads engaged as private employees and self-employed in non-agricultural sectors are less likely to be poor than those engaged in the agricultural sector. Also, female-headed households appear to be better off than male-headed households in terms of poverty incidence. Households with uneducated household heads are also found to be the poorest in Ghana and contribute the most to Ghana's poverty incidence.

Ghana's poverty analysis has overtime focused on consumption poverty which has classified the poor as those who lack command over basic consumption needs including food and non-food components. With an upper poverty line of GH¢ 1,314, the proportion of the population defined as poor is 24.2 percent in 2012/13 with a poverty gap index of 7.8 percent. These percentages indicate that about 6.4 million people in Ghana are poor. Result from the GLSS 5 and GLSS 6 surveys conducted by the Ghana Statistical Service indicate that given a poverty line of GH¢ 1,314, poverty reduced by 7.7 percentage points over the seven year period that is from 2005/06 to 2012/13.

The contribution to poverty incidence varied across various demographic groupings. In 2012/13, the rural population comprised 50 percent of the population of Ghana yet it accounts for 78 percent of those in poverty. This is in line with the previous poverty profile reports by Ghana Statistical Service

1998/99 and 2005/06 where above 80 percent of the total population living below the poverty line in Ghana were living in the rural areas. Among the rural localities where poverty is prominent, the poverty incidence is much higher among those living in rural savanna. In 2012/13, the contribution to poverty incidence in rural savanna was found to be higher than in rural coastal and forest combined.

The proportion by which the average consumption level of poor households in Ghana falls below the poverty line gives some indication of just how intense poverty has been in Ghana. This ratio indicates that on average the poor population in Ghana lived 32 percent below the poverty line of GH¢ 1,314. Also, relative to poverty line, the rural population accounts for more than 80 percent of the poverty gap.

People living in extreme poverty can be said to be those whose standard of living is insufficient to meet their basic nutritional requirements even if they devote their entire consumption budget to food. Given the extreme poverty line of GH¢ 792.05 per adult equivalent per year, an estimated 8.4 percent of Ghanaians are considered to be extremely poor. This rate indicates that fewer Ghanaians are extremely poor compared to 2005/06 as the incidence of extreme poverty reduced by 8.1 percentage points from the 2005/06 revised extreme poverty incidence of 16.5 percent. More than 2.2 million Ghanaians according to 2010 Population and Housing Census (PHC) projections cannot afford to feed themselves with 2,900 calories per adult equivalent of food per day, even if they were to spend all their expenditures on food.

Causes of Poverty in Ghana

According to the Ghana Statistical Service (2000), the following can be said to be the causes of poverty in Ghana:

1. Energy crises: The increase in the price of crude oil brings down the value of the income of people in Ghana. This increase affects transportation fares, food prices, utility bills, health care and educational bills. In situations of price shoot up, the cost of living normally increases and low income people are those who are greatly affected.
2. Unemployment: High rate of unemployment also contribute to poverty. Most rural people are unemployed or under-employed. Most of the youth graduate from the tertiary without jobs. Some of them stay at home for a long time that they give up on their job hunting process and concentrate on menial occupations which may be below their qualification or outside their profession to earn very little incomes.
3. Corruption: This often accompanies centralization of power when leaders are not accountable to those they serve. Corruption inhibits development when people in top positions help themselves with money that would have otherwise been used for developmental projects.
4. Social inequality: This cause of poverty which is throughout the world stems from cultural ideas about the relative worth of different genders, races, ethnic groups and social classes. Inequality works by placing individuals in different social categories at birth often based on religious ethnic or racial characteristics.

5. Poor physical health
6. Physical disabilities
7. Emotional problems
8. Alcoholism
9. Drug addiction
10. Large family sizes
11. Low level of education
12. Female headed household with children
13. Divorce or death of bread winner
14. Mismanagement of resources
15. Low paying jobs
16. Being beyond the age of retirement
17. Low output levels especially in the agricultural sector.

Poverty Alleviation

Poverty alleviation is a term that describes the promotion of economic growth that will permanently lift as many people as possible over a poverty line. Poverty reduction measures are those that raise, or are intended to raise, enabling the poor to create wealth for themselves as a means for ending poverty forever. Poverty alleviation has been largely as a result of overall economic growth. Poverty alleviation also involves improving the living conditions of people who are already poor.

The World Bank (2001) defines poverty reduction as designing, implementing and targeting appropriate methods to ensure that scarce resources

are allocated to activities that are likely to yield the greatest impact on the poor and to decrease their levels of deprivation and vulnerability. Poverty reduction is an important part of the coping strategies to solve poverty. This is partly because poverty is often seen as a root cause of the problems occurring in developing countries. For this reason, the elimination of poverty is currently a key concern of all especially those interested in developing countries.

Across the developing countries especially the sub-Saharan Africa, poverty reduction has come to represent the main goal of development interventions. In this direction, national policy-makers, international donor agencies like the United Nations Development Programme (UNDP), World Bank, and so on, and national and international Non-Governmental Organizations (NGOs) have devoted attention and resources towards achieving poverty reduction. On the international front, at the turn of the 21st century, the goal of achieving poverty reduction drove the United Nations (UN) to establish a set of mile stones widely referred to as the Millennium Development Goals (MDGs) for developing countries to reach by 2015 (GSS, 2013).

The main justification for this is the central objective of the Millennium Development Goals (MDGs) that were agreed by 149 countries at the UN Millennium Summit in New York, is the halving of poverty by 2015 (Laderchi et al, 2003). Also, the World Bank, the UNDP and other major donors often assess their policies in relation to their impact on poverty, ranging from debt relief to macroeconomic stabilization.

The MDGs initiative has been followed up with a number of interventions and key among them is the World Bank inspired Poverty Reduction Strategy Papers (PRPS). Through the PRSPs, the World Bank has tasked developing countries to develop strategies which provide the overall framework for addressing poverty within countries. The PRPSs in broad term is aimed at reducing the number of people living under the situation described as 'poor' and also at pursuing development goals that lead to poverty reduction, protection of the vulnerable and excluded sections of the population and enhanced access to social services (GSS, 2013).

Endorsed by the International Monetary Fund (IMF) and the World Bank in 1999 as an alternative to conditionality for debt relief and access to their loans, Poverty Reduction Strategies (PRS) are currently the central policy instrument to address poverty reduction in many developing countries. The PRS were introduced by the Bretton Woods institutions in 1999 as a new form of conditionality for accessing debt relief and concessional loans (Cromwell, Luttrell, Shepherd & Wiggins, 2005).

Ghana has over the last three decades implemented a number of development policy frameworks as part of its poverty reduction agenda which includes Ghana's version of the PRPSs framed as medium-term development policy frameworks: the Ghana Poverty Reduction Strategy 2002 – 2004 (GPRS I), the Growth and Poverty Reduction Strategy 2005 – 2009 (GPRS II) and the Ghana Shared Growth and Development Agenda 2009 – 2013 (GSGDA) which

focuses on accelerated economic growth with the ultimate goal of reducing poverty (GSS, 2013).

Effectiveness in poverty alleviation will be greater if the assessment addresses issues the poor identify as constituting poverty. If the poor are viewed as statistics, figures and ciphers, then the policy that is formulated to alleviate poverty will, in all likelihood, follow suit and be more relevant to manipulation of statistics than to needs of people. Many poverty alleviation programmes presently focus on the empowerment of the poor. It would appear that poverty alleviation in rural Ghana through the local government structure has not been a principal objective in the colonial and post-independence periods. The needs of the rural poor never seem to have occupied a central position in the development programmes of governments in Ghana.

The government has noted that deliberate and concerted efforts will be made to eradicate the economic, social, cultural and political factors that contribute to mass poverty in the country, within the framework of sustainable rural development. In order to effectively undertake poverty alleviation activities, District Assemblies will be required to co-ordinate district level sectoral programmes or projects directed towards poverty alleviation, with support of donors, Non-governmental Organizations and Community-Based Organizations and private sector enterprises (Government of Ghana, 2007).

According to the most recent poverty report by the Ghana Statistical Service, the overall poverty profile of Ghana show declining levels of poverty across the country with the lowering of the absolute numbers of the poor from 7.4

million individuals in 1991 to about 6.2 million individuals in 2006 (GSS 2007 as cited in GSS 2013). The overall picture on declining levels of poverty masks significant differences across localities, administrative regions, economic activity and gender (male and female headed houses) for instance while poverty has declined generally, the decline was significant in the southern forest belt of cocoa and other cash crops production and actually increased in predominantly food crop producing area and fishing communities of Ghana (GSS, 2013).

Poverty Alleviation Strategies and Programmes

Poverty reduction measures are those that rise, or are intended to raise the material level of living. Lipton (2001) assessed poverty as mainly a rural issue and basically agricultural. For the agriculture and the rural sector, according to him, the means for public action to reduce poverty is higher productivity and growth.

Robin (2009) emphasized that poverty reduction has been largely as a result of overall economic growth. He emphasized that economic liberalization requires extending property rights to the poor, especially to land. He further indicated that financial services, notably savings, can be made accessible to the poor through technology, such as mobile banking. Robin (2009) identified that inefficient institutions, corruption and political instability can also discourage investment and perpetuate poverty whereas aid and government support in health, education and infrastructure helps growth by reducing poverty and increasing human and physical capital.

Poverty alleviation also involves improving the living conditions of people who are already poor. According to Ian Vasquez (2006), extending property rights of land to the poor is one of the most important poverty reduction strategies as the largest asset for most societies is land which is vital to their economic freedom. The World Bank (2000) concludes that increasing land rights is the key to 100 reducing poverty citing that land rights greatly increase poor people's wealth, in some cases doubling it.

Economic growth per person is achieved through increases in both human capital (physical, and technology). Improving human capital, in the form of health, is also needed for economic growth. Nations do not necessarily need wealth to gain health. Even promoting hand washing could be one of the most cost-effective health interventions and could cut deaths from the major childhood diseases of diarrhea and pneumonia by half (United Nations, 2006).

BBC. (2010 a) identified cell phone telephony as a technology that could bring market to poor rural dwellers. According to them, cash transfers could be made between phones and issued back in cash with a small commission, making remittances safer. With this technology and necessary information, remote farmers could produce specific crops to sell to the buyers that bring the best prices.

Dugger (2011) described raising farm incomes as the core of the antipoverty effort since three quarters of the poor today are farmers. He insist that growth in agricultural productivity of small farmers is, on average, at least twice as effective in benefiting the poorest half of a country's population. BBC. (2010b)

underscores the fact that universal public education plays a major role in preparing youth for basic academic skills and perhaps many trade skills, as well. According to the agency, apprenticeship clearly builds needed trade skills hence if modest amounts of cash and land could be made available to farm apprentices combined with agricultural skills, subsistence could give way to modest societal wealth and poverty reduction. One of the most popular of the new technical tools for economic development and poverty reduction are microloans. The idea is to loan small amounts of money to farmers or villages so that these people could obtain the things they need to increase their economic rewards. The empowerment of women through microloans has relatively become a significant area of poverty reduction and development. Because women and men experience poverty differently, they hold dissimilar poverty reduction priorities and are affected differently by development interventions and poverty reduction strategies (Klein, 2008).

In response to the socialized phenomenon known as the feminization of poverty, policies aimed to reduce poverty have begun to address poor women separately from poor men. In addition to engendering poverty and poverty interventions, a correlation between greater gender equality and greater poverty reduction and economic growth has been illustrated by research through the World Bank, suggesting that promoting gender equality through empowerment of women is a qualitatively significant poverty reduction strategy. Addressing gender equality and empowering women are necessary steps in overcoming poverty and furthering development as supported by the human development and

capabilities approach and the Millennium Development Goals. Disparities in the areas of education, mortality rates, health and other social and economic indicators impose large costs on well-being and health of the poor, which diminishes productivity and the potential to reduce poverty (World Bank, 2001). World Bank (2001) further summarized that the limited opportunities of women in most societies restrict their aptitude to improve economic conditions and access services to enhance their well-being. The Bank identified that encouraging more economic and political participation by women increases financial independence from and social investment both of which are critical to pulling society out of poverty. Beyond, women's economic empowerment, or ensuring that women and men have equal opportunities to generate and manage income, is an important step to enhancing their development within the household and in society. Additionally, women play an important economic role in addressing poverty experienced by children. By increasing female participation in the labour force, women could be able to contribute more effectively to economic growth and income distribution since having a source of income elevates their financial and social status (World Bank, 2001).

Measures adopted by government of Ghana and other international agencies for alleviating or reducing poverty include:

Economic Recovery Programme (ERP)

This programme was introduced by the government of Ghana in 1983 as a result of a direct response to an economic decline and poverty that plagued the country during the past decades. With the support of the World Bank, International Monetary Fund (IMF) and other bilateral donor agencies, the ERP was aimed at macro-economic reforms, fiscal and monetary stability, export growth strategy, trade liberalization, privatization of state-owned enterprises, provision of social infrastructure investment in human capital and institutional capacity building (World Bank, 1995).

Programme of Action to Mitigate the Social Costs of Adjustment (PAMSCAD)

This programme was initiated in 1987 with the objective of addressing the needs of vulnerable groups who were in uncertain condition due to the effect of Structural Adjustment Programme (SAP) and Economic Recovery Programme (ERP) or earlier periods of economic decline. They included small farmers mainly in the regions of Northern Ghana whose productivity was very low and who also faced hunger and unemployment during the lean farming season. 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).

Heavily Indebted Poor Country (HIPC)

Initiative was launched in 1996 by the World Bank and the International Monetary Fund (IMF) to look for new ways of removing the debt of the poorest countries. HIPC now seeks to link debt relief to poverty reduction. Debt relief which is considered as an integral part of broader efforts to implement outcome-oriented poverty reduction strategies using all available resources. One of the major inputs of the initiative is the principle that the development of a number of countries is severely constrained by debt. Ghana benefitted from this facility and the proceeds were used to provide so many infrastructural projects like public toilets.

Ghana Poverty Reduction Strategy (GPRS I) 2003 – 2005

This is also a poverty reduction strategy which started from 2003 to 2005. It outlined five pillars on which the government based its strategy for reducing poverty which are:

- a. Ensure sound economic management for accelerated growth.
- b. Increase production and promoting sustainable livelihoods.
- c. Direct support for human development and the provision of basic services.
- d. Provide special programmes in support of the vulnerable and excluded.
- e. Ensure good governance and increased capacity of the public sector.

This programme was prepared through an extensive consultative process with civil society and other stakeholders. It includes a poverty diagnosis, an analysis of past policies and their shortcomings, an outline of the various

elements of the strategy, a policy matrix, selected indicators for the monitoring and evaluating of the strategy and a set of programmes for 2003 to 2005. This strategy builds on creating favourable conditions for private sector led growth, improving the delivery of basic social services and raising the efficiency of the public sector.

Growth and Poverty Reduction Strategy (GPRS II)

This strategy succeeded the GPRS I with the emphasis on macro-economic stability and poverty reduction programmes and projects. The GPRS II was based on the following thematic areas including:

- a. Private sector competitiveness
- b. Human resource development
- c. Good governance and civic responsibility.

The Ghana Shared Growth and Development Agenda (GDGDA 2010 – 2013)

This agenda was prepared by the National Development Planning Commission in 2010 to succeed the GPRS II. The basic goal of this agenda is to address the economic imbalances, restabilising the economy, placing it on a path of sustained accelerated growth and poverty reduction towards achieving the Millennium Development Goals (MDGs) and middle income status.

Millennium Development Goals (MDGs)

This comes from the Millennium Declaration signed by the 189 countries including 147 heads of states and government in September 2000. The United Nations global conferences of the 1990's marked a strong commitment to the right

to development, to peace and security, to gender equality, to the eradication of the many dimensions of poverty and to sustainable human development. The goals represent a partnership between the developed countries and the developing countries to create an environment at the national and global levels alike which is conducive to development and eradication of poverty. According to the 2010 population and housing census data, out of 15,208,425 populations, 10,243,476 are employed. This makes employment to population ration 67.4 percent. This when compared to the 2000 population and housing census which was 66.9 percent, employment to population ration has increased only marginally by about one percent point in a decade (Ghana Statistical Service, 2013).

The successive governments of Ghana over the years in an attempt to reduce the growing rate of unemployment and in the long run poverty especially among the youth introduced a number of programmes which includes:

National Youth Employment Programme (NYEP)

This programme was created in October 2006 to address the country's youth unemployment with the aim of empowering Ghanaian youth so they could add positively to the socio-economic and sustainable development of the nation. This programme has made it easier for some unemployed youth to find jobs in sectors like agriculture, education, forestry, resource mobilization, health, waste and sanitation, and internship.

Local Enterprise and Skills Development Programme (LESDEP)

This is a government supported private initiative aimed at training the unemployed youth to acquire viable skills that will eventually make them self-

employed through a specialized hands-on training within the shortest possible time in their localities. This programme which was launched in 2011 is registered under the auspices of the Ministry of Local Government and Rural Development. Their trainings are implemented in collaboration with the Ministry of Empowerment and Social Welfare and other government agency.

Savannah Accelerated Development Authority (SADA)

This authority is an independent agency established in September 2010 to coordinate a comprehensive development agenda for the northern savannah ecological zone in Ghana. It constitutes Ghana's response to effects to climate change associated with floods and droughts in the northern part of Ghana. The agency is to promote sustainable development using the notion of a forested and green north to catalyze climate change reversal and improve livelihoods of the most valuable citizens of the area (NDPC, 2005).

Central Regional Development Commission

In 1996, the government of Ghana embarked upon an exercise to reform the public procurement system. The exercise was to improve the overall public financial management in the country. The reform exercise identified shortcoming and organizational weaknesses inherent in the country's procurement system. These include the absence of a comprehensive legal regime to safeguard the integrity of the public procurement system. Others include the absence of a central body with the requisite capability, technical expertise and competence to develop a coherent public procurement policy (NDPC, 2005).

The Central Regional Development Commission was therefore setup in January 2003 by the government of Ghana as part of its regional sustainable development programme to champion the development in the region. The commission therefore aims at protecting public funds and preventing the undue influence of personal interests on tender formalities; achieving maximum levels of economic efficiency in purchasing activities at competitive and fair prices; encouraging integrity, competitiveness, fair treatment and equal opportunity to all contractors and suppliers; and achieving total transparency in all aspects of purchasing procedures by the government (NDPC, 2005).

Government and Rural Development Programme

This programme notes that development must be seen in terms of how well a country have been able to contain poverty in the districts; how well they have been able to create or generate employment; and in purely physical terms, whether they have been able to improve the quality of life of their people with the provision of basic educational facilities, good drinking water, community facilities and services such as improved sanitation facilities for up-grading housing units, increased access to health facilities, improved roads and conscious creation of awareness among the people for appreciation of their social and economic responsibilities.

The government emphasizes the tangible aspects of the strategy. The overriding objective of the government, therefore, is to transform the social lives of the people through the provision of social services and infrastructure. Some of

the programmes are education, (formal and informal) primary health care and rural infrastructure.

The government through the district assembly, therefore, has as its poverty alleviation strategy: the provision of social services and infrastructure, which are basically lacking in rural areas and which show such differences between rural and urban areas. Projects undertaken by the District Assemblies include the construction and maintenance of feeder roads, school classroom blocks, clinics and provision of water, electricity and Kumasi Ventilated Improved Pit latrines (KVIPs). The livelihood of the people is still not high on their agenda.

National Action Programme for Poverty Reduction (NAPPR)

This programme in Ghana provides a framework for poverty alleviation with the assistance of donor agencies like the United Nations Development Programme (UNDP), United Nations International Children's Emergency Fund (UNICEF), United States Agency for International Development (USAID), Canadian International Development Agency (CIDA), African Development Bank (ADB) and Danish International Development Agency (DANIDA).

The objectives of this programme are basically related to improving productivity in agriculture and small-scale enterprises, increasing access to social services, empowering women and vulnerable groups, minimizing the effects of environmental degradation, strengthening spatial and functional linkages in human settlements, and strengthening the institutional base of communities for self-reliance and participation in the development process.

The main component of NAPPR in Ghana are to increase production and productivity in agriculture, increase opportunities for income-generating activities, enhance opportunities for women in development, reduce environmental degradation, promote functional linkages among human settlements, community development and decentralization.

The specific projects for the implementation are outlined in the individual district and sub-district plans which are co-ordinated at the district, regional and national levels by the District Assemblies, Regional Coordinating Council and National Development Planning Commission (NDPC).

The main aim of this programme is to improve the social and economic status of all individuals and to eliminate extremes of deprivation by encouraging creativity, enterprise and productivity of all citizens. The NAPPR recognizes the on-going activities in the various sections of the Ghanaian economy and these complement the efforts by placing them within a national framework. The overall strategy of the programme is to improve standard of living of Ghanaians by facilitating the decision making process and supporting direct actions in poverty alleviation. Donors of this programme channel their resources through the Ministry of Finance, Ministry of Local Government and Rural Development and the NDPC.

National Social Protection Strategy (NSPS)

The Social Protection consists of a set of formal and informal mechanisms directed towards the provision of social assistance and capacity enhancement to the vulnerable and excluded in the society. In broad terms, such measures cover

extremely poor individuals, households, and communities, including those who need special care but lack access to basic social services and social insurance to protect themselves from the risks and consequences of livelihood shocks, social inequities, social exclusion and denial of rights. Social Protection thus goes beyond income support and includes the strengthening of social cohesion, human development, livelihoods and protection of rights and entitlement.

The Government of Ghana's vision of the National Social Protection Strategy (NSPS) is the creation of a society in which the citizenry are duly empowered with the capacity to realize their rights and responsibilities to manage social, economic, political and cultural shocks. Social Protection interventions will afford persons in extreme poverty to contribute to economic growth within the framework of the Ghana Growth and Poverty Reduction Strategy II (GPRS II). This is viewed within the context of meeting basic rights endorsed by globally acclaimed human rights instruments in addition to other international and national commitments like the Millennium Development Goal's (MDG's), the GPRS II and the 1992 constitution. The overall goal of the Social Protection Strategy is thus to provide policy direction in the protection of persons living in situations of extreme poverty, vulnerability and exclusion from both expected and unanticipated threats to their livelihoods, with a view to making them effective participants in the socio-economic development of the country.

Successful implementation of this programme will empower individuals and households living under extreme conditions of poverty to become responsible managers of their livelihoods and claim their societal rights and entitlement. The

benefits of the interventions will be recycled from individual to the community and ultimately to the nation at large and will be manifested by improvements in overall standard of living. The programme provides the framework for Government and Civil Society to support the extremely poor to fulfill their fundamental human rights are endorsed by globally acclaimed human rights instruments in addition to other international and national. The elements of the Social Protection Strategy will effectively reduce extreme poverty among the most vulnerable and excluded and mitigate the effects of shocks to prevent a decline in their well-being. The programme thus serves as a 'spring board' for moving people out of poverty, while addressing issues of rights, denials and abuse and promoting pro-poor growth.

There are other ways the government can employ in eradicating or alleviating poverty. They include the following:

- i. **Creating good jobs:** This is a great way to reduce poverty. When people have jobs, they have income and when people have income, they can more easily get themselves out of poverty as unemployment and underemployment lies at the core of poverty. Labour is often the only asset that the poor can use to improve their well-being.
- ii. **Educating women:** The education of girls or women impact the rest of the societies in which they live. It is believed that a woman's degree of education is linked to the age at which she marries and has children, to her economic opportunities, to her health and diseases, to her social

standing and to her general future well-being. Educating girls and women therefore can reduce poverty.

- iii. **Raising wages:** A full time worker with two or more dependents earning the minimum wage will raise them out of poverty but if the minimum wage is raised, it could potentially increase the income level of the worker thereby lifting them out of poverty fully.
- iv. **Micro financing:** Microfinance is defined as the supply of loans, savings and other basic financial services to the poor. Microfinance is a promising way of alleviating people from poverty by making loans accessible to people who are unemployed or who have low income to become self-sufficient.
- v. **Gender equality:** If women have equal access to education and participate fully in business and economic decision making, they will become a key driving force against poverty. Better gender equality also raises household income which is a smart way of reducing poverty for future generations.
- vi. **Transparency in government spending:** Creating transparency in government spending of money can help reduce corruption in government. If governments become accountable to their citizens for their actions or inactions in all areas of the budget drawn, the citizens will then be able to accurately assess how well their leaders are leading the country. It also allows citizens to know if money is being taken away from the nation's coffers into the pocket of their leaders or not.

- vii. **Cancelling national debts:** It is internationally recognized that the debt burden of the world's poorest, most indebted countries has to be taken if they are set themselves on the path of sustainable growth, development and poverty reduction. This explains why the International Monetary Fund (IMF) and the World Bank created the initiative for Heavily Indebted Poor Countries (HIPC's). this initiative helps with the debt relief of poor countries that are committed to eradicating poverty so that the country can "get back on their feet" and focus on developing the nation for the future instead of trying to pay back what was spent in the past.
- viii. **Access to health care:** It is believed that health insurance coverage for a country can help eradicate poverty. This is because people are pushed into extreme poverty by having to spend money on health related issues. With an introduction of health insurance coverage, poor people will be able to access good health care without not necessarily falling deep into poverty.
- ix. **Access to clean water and sanitation:** Access to clean water and sanitation is one of the most cost effective development interventions and is critical for reducing poverty. This is because, women especially can use their time that they would have used searching and fetching water to do other income generating activities that will increase their income. Having access to clean water and sanitation could significantly reduce health care burden for people especially those

with many dependents as unsafe drinking water and poor sanitation that would cause health problems would reduce.

- x. **Nutrition especially in infants:** Adequate nutrition is an important indicator of a person's ability to get out of poverty. Children or infants who are malnourished have a higher risk of lifelong physical and mental disability. They are often trapped in poverty because of this and are not able to make the full contribution to the social and economic development of their household and communities later in life as adults.

In spite of all the strategies and programmes adopted by the government in alleviating its people from poverty, the family or individuals can also manage the available resources at their disposal to come out of poverty. The fisher folks can also undertake many strategies to help themselves and their families get out of poverty which includes:

- i. The fisher folks can form susu or credit union groups where they will engage in daily contributions to help themselves when the need arise. The group can also get loans on behalf of the members to help them financially.
- ii. The fisher folks can also be educated on how to manage their available income wisely. They can be educated on the need to save some of their income which will become handy in times of need and also the need to insure their life and work against any eventualities. They can also be educated or taught on the need to pay off their old debts and not procrastinate its payment as any interest on it can increase with time.

- iii. Fisher folks can also engage in some income generating activities to help them get extra income. This can be done by themselves or members of their family. These activities can include store to sell items relating to fishing, provision shop, table top store and many more. They can also take up another job that will be done anytime they are not at sea. They can work as cleaners, security men, drivers among others. All these will help them get extra income to support their family.

Family Resource Management

Management is working out of a plan in a systematic way. It is therefore an art of doing work in an effective and efficient manner. Effective management means recognizing values, understanding decision making and factors affecting decision making, determining long term and short term goals as well as allocating resources to attain these goals. In the family, we tend to carry different types of work, jobs and activities in order to achieve family goals. Resources are utilized in a proper manner in order to achieve these goals.

There are specifically two concepts of management that is,

1. **Human concept:** This concept emphasis on all round development of the family members. Maximum use of available resources is made on each member of the family. Instead of taking someone to help and pay the person, the homemaker cooks food for the family with special care. Effective use of available resources, human as well as non-human affect the quality of life.

2. **Materialistic concept** deals with the efficiency in doing work and standardization of work. By doing this, the quality of work is improved and more perfection is maintained.

Management plays an important role in everyday life. The society as well as the family has undergone a number of changes over the years. The family is a basic unit of the society. Family consist of two or more people staying together in the same household who are related to each other by blood, marriage or adoption. The world is changing fast. Due to the progress in science and technology, the family life is also changing. The technological advancements have also brought in a number of changes in materials and manufacturing process of goods used at home that affect their use and care. Many people are gaining employment as a result of industrialization which simultaneously increasing their standard of living. Changes in the structure of the society, science, technology, computer technology, advancement in communication technology, population explosion, unemployment, and so on affects the family life and simultaneously affecting management of resources.

Management is concerned with the ways in which a family uses all its resources and with the quality of life resulting from that management. Day by day, the environment has become more varied. Families are thus increasingly confronted with many possible uses for their resources and they recognize that the alternatives they choose will affect not only themselves but the larger community as well. Families are now-a day's experiencing many demands on resources.

Resource management therefore is the process in which individuals and families use what they have to get what they want. “Using what you have” can literally be said to be the resources available to the individual and also “to get what you want” is to meet the aim or goal of the individual. Through choices, individuals and families define their lives and influence the lives of others. The study of resource management focuses on order, choice and control and how people use time, energy, money, physical space and information. Measuring devices, techniques or instruments that are used to make decisions and plan courses of action are called management tools. For example, time is a resource and a clock is a management tool.

Resource management is an important aspect of family living because it involves the mobilization of resources toward important values and central life purposes, helping family members meet changing goals and concerns across the lifespan. Family resource management therefore looks at the family as a problem-solving group and views management as a means of achieving some of the most prized qualities of life (Olson & DeFrain, 2000).

Resources can therefore be said to be those tangible and intangible components used by an individual to achieve his or her goals, aims or objectives and to meet demands. Resources therefore varies for individuals, communities, states and nations. The degree to which each occurs and each one’s availability also differs. Resources are generally classified into human and non-human or material.

1. **Human resources** are those in tangible things or the less tangible personal characteristics and attributes. They can be said to be those things which originate internally and exist because of the person the individual have become. They include time, energy, skills, knowledge, hobbies, interest, abilities, and personality traits and so on. Time and energy are two important human resources available to and individual or family regardless of wealth and status. They are limited and frequently used at home for productive purposes. Human resources play a vital role in creating a satisfied and a successful individual. Some of the important human resources include:

- i. **Knowledge:** Knowledge as human resource can constantly be built up and utilized in every sphere of activities. The family or homemaker's knowledge goes a long way in determining the success of managing a home. Members of the family or homemaker can use this human resource in achieving the goals of the family. The homemaker or members of the family should have knowledge in doing things like repairing minor electrical faults, how to get maximum interest from saving, how to handle and repair household equipment which will enhance their value and use. Knowledge as a human resource can help a homemaker or members of a family to manage the home properly.
- ii. **Abilities and skills:** These are important human resources by which the family can achieve their goals. Abilities and skills of the homemaker and other family members of the family can range over

wide areas from cooking, sewing and other domestic activities. Some skills can either be inherited or learned by practice. New skills can be learnt or old skills may be improved to achieve family goals in relation to self-development and effective use of leisure time. Skills of sewing for instance cannot only give one a sense of satisfaction of indulging in something creative but also help to save something in terms of money and time by preparing dresses for the different members of the family.

- iii. **Interest:** Members of the family possess different types of interest. For instance, the mother or daughter may be interested in cooking or sewing while the father or son may be interested in painting or gardening. All the interests of family members should be developed and made use of for the benefit of the family as a whole.
- iv. **Attitudes:** These are the opinions and feelings which can stimulate or retard a particular action. Positive attitude helps one to fulfill the aim of life. Many traditional attitudes which families possess must be changed by means of education as they act as hindrances in achieving family goals. Optimism, willingness to experiment or try out new ideas and to accept change are some examples of positive attitudes towards the situations one meet in life which are the resources of the family.
- v. **Energy:** This is an important human resource. It is defined as the ability to do work. All activities be it personal work (standing, sitting, walking, and so on) or household activities (cleaning, washing, cooking and so on) require human energy. When energy of different

members of the family is wisely utilized for household activities to achieve the goals of the family, then they are considered as resource of the family. All members of the family are to use minimum energy for maximum benefit by proper management.

2. **Non-human or material resources** are those which are tangible in form. They are easily identified and are essential for the achievement of most of the family goals. They include money, properties, goods, services and community facilities.

- i. **Money:** It is the most important resource of each and every family. It has purchasing power. It can be exchanged for goods and services. As money is not available equally to all families and is limited, homemakers or family members need to carefully manage it to achieve goals of the family.
- ii. **Properties:** Material resources of the family include immovable properties like houses, shops, land and so on and moveable properties like money, jewelry, cars, motorbikes, furniture and furnishings and so on. These are assets of the family by the use of which the family can use to achieve their goals.
- iii. **Goods and services:** Material goods may be durable and long lasting like cars, television sets, or they may be consumable items like food, clothing, cosmetics and so on. These goods are mostly acquired by the family by the use of money. The quality and quantity of goods and commodities in a family is limited by the availability of money which

is an important non-human resource. Services of all the members of the family are also the resources of that particular family. Services are utilized for doing different household activities, for instance, instead of keeping a servant in the family, the family members can do the household work by themselves. With this, the services rendered by the family members are considered as resources.

- iv. **Community facilities:** The most important resources of the community which the family makes use of include hospitals, public libraries, schools and colleges, markets, parks, water and electricity supply, and so on. Utilization of these resources by the family often helps to provide the family with services and goods at a reasonable cost.

Some resources can be considered as both human and non-human resource example, time. As all the resources are limited, they should be properly managed and utilized. Family goals guide the use of family resources. Also, family's knowledge of their available resource and resource management will help them in the effective use of the resources which will help the get out of poverty by improving on their level or standard of living.

CHAPTER THREE

RESEARCH METHODS

This section described the procedures that were used in conducting the study. It discusses the study area, research design, population, sample and sampling procedure, instrument(s), data collection procedure and data analysis.

Study Area

Elmina is the capital town of the Komenda-Edina-Eguafo-Abrem (KEEA) Municipality in the Central Region. The town is the third largest fishing landing site in Ghana. The fisheries activities at Elmina are largely artisanal which contributes about 15 percent of the country's total output (KEEA Municipal Assembly, 2012). The Elmina landing site which is built along the bank of the Benya Lagoon provides a very good landing site for all types of canoes and small semi-industrial boats engaged in traditional fishing. A canoe frame survey conducted in 2004 revealed that, there were 2,632 fishermen and 231 canoes operating in the town. Furthermore, the Elmina 2015 strategic report by the KEEA Municipal reveals that, about 75 percent of the estimated population of Elmina derive their livelihood directly from fishing or other related activities like processing and trading fish and canoe building (Aheto et al, 2012).

There are also small scale enterprises located throughout the town. They include services like tailoring and dressmaking, barbering and hairdressing and salt winning. There are also small shop keepers, street vendors, taxi or bus drivers and food sellers which help make a major contribution to the economy of the town. Figure 1 shows the map of Elmina.

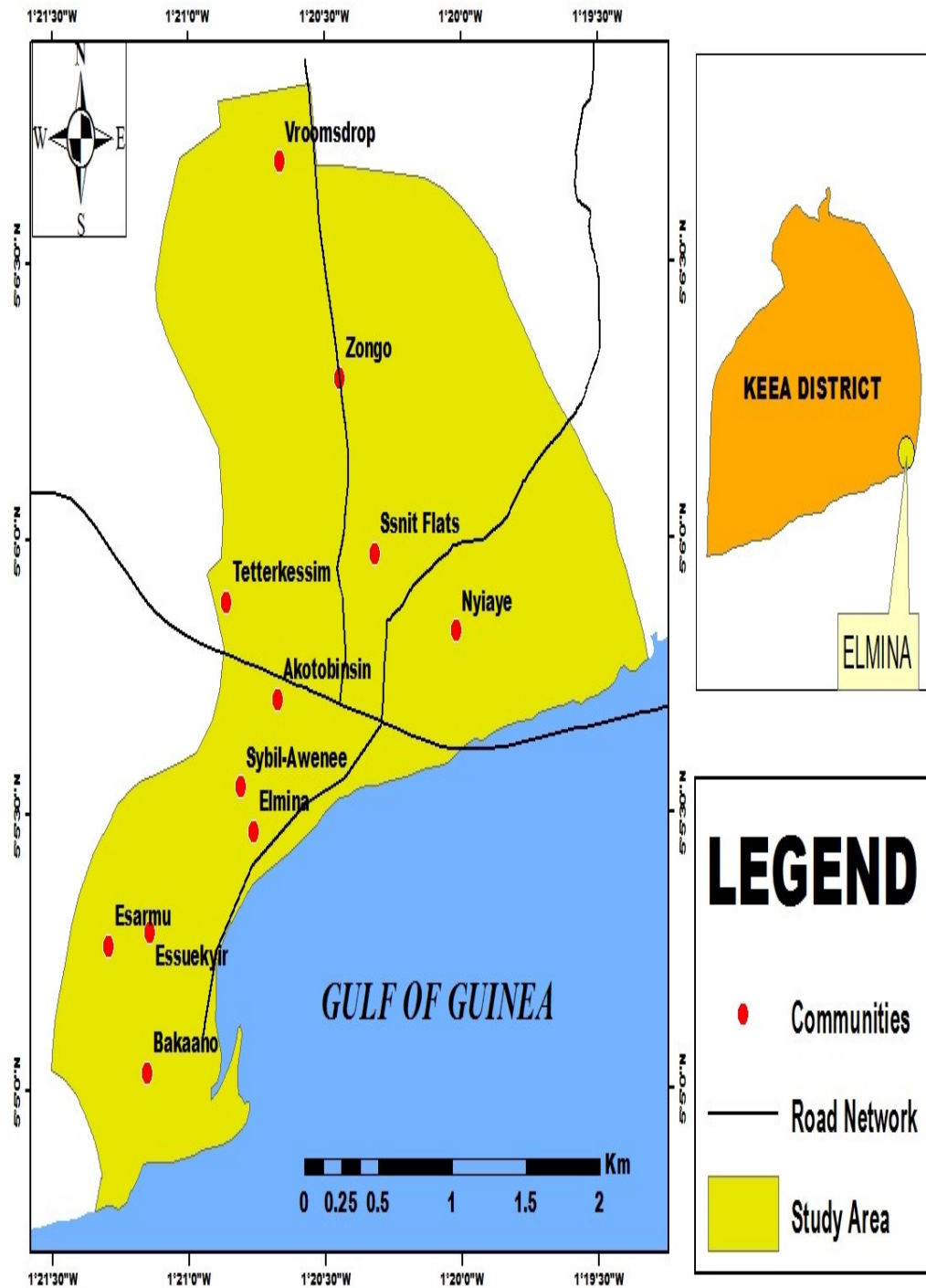


Figure 1: Map of Elmina

Source: Cartographer (Department of Geography and Regional Planning, UCC)

Research Design

The study used the quantitative descriptive survey design. Descriptive survey design specifies the nature of a given phenomenon. It determines and report the way things are. It is directed towards determining the nature of a situation as it exists at the time of the study. The descriptive research design according to Mugos (2008) has about three types but for the purpose of this study, the survey study design was used.

Survey according to Macmillan (1996) is a non-experimental research that essentially describes existing phenomenon without changing some condition to affect subject responses. It involves obtaining answers to a set of carefully designed and administered questions about a particular topic or issue from a large group of people. The cross-sectional survey design was used as it is one in which data are collected from selected individuals at a single point in time. The cross-sectional survey design is effective for providing a snapshot of the current behaviours, attitudes and beliefs in a population (Mugo, 2008).

The survey design was appropriate for the study because the study was aimed at collecting information on the chosen population by selecting an unbiased sample of individuals who answered interview questions to provide the data for the study. According to Best and Khan (1995), a survey involves collecting data in order to test hypothesis or answer questions concerning the current status of the object of study. It therefore determines and reports the way things are. The advantages of the survey design include:

1. It has the potential to provide the researcher with the information that will be obtained from a large sample of individuals. The information can then be generalized provided the sample selected are representative enough and the selection was done randomly to eliminate bias.
2. It produces a good amount of responses from wide range of people.
3. It provides a meaningful picture of event and seeks to explain people's perceptions and behavior on the bases of data gathered at a point in time.
4. It is highly regarded by policy makers in the social sciences where large populations are been dealt with.

With the above advantages, the descriptive research design is considered an important and useful design to adopt. The descriptive survey design despite its advantages has some disadvantages which include:

1. There is the likelihood that respondents will give careless responses in an offhand manner.
2. There is the difficulty of ensuring that the questions to be answered or statements to be responded to in the descriptive design are clear and not misleading.

The researcher being aware of these disadvantages made sure that such problems did not crop up by constructing the items for the interview in such a way that the disadvantages were controlled.

The descriptive survey design was used because it provided data for describing poverty in Ghana. It also helped in identifying the resources available

to the fisher folks in Elmina and how they were able to improve on their level or standard of living using the available family resources.

Population

Population according to the Concise Oxford English Dictionary (2004) is all the inhabitants of a particular place. The target population used for the study were all heads of households among the fisher folks in Elmina. Household according to Ghana Statistical Service (2014) is a person or a group of persons who live together in the same house or compound and share the same house-keeping arrangement. Heads of households can be defined as a male or female member of the household recognized as such by the other household members (GSS, 2014). The head of the household is generally the person who has economic and social responsibility for the household. According to the 2010 population and housing census, Elmina has a total household population of 6353 and heads of households who were fisher folks were used (GSS, 2014).

Sampling Procedure

Sampling is the act, process or technique of selecting a suitable sample or a representative part of a population for the purpose of determining parameters or characteristics of the whole population (Mugo, 2008). Sproull (1998) also argued that sampling is the process of selecting subgroups from population of elements like people, objects or events.

According to Krejice and Morgan (1970), a population size of 6000 to 7000 should use a sample size of 361. Another research by Professor Asharm indicates that, in a descriptive survey, if the population is more than 2500, a

sample size of up to 1% of the total population can be used. This informed the researcher to use 100 fisher folks who were heads of households. The sample size was also used due to the facts that the researcher used structured interview to collect responses from the fisher folks.

Systematic sampling technique which is type of probability sampling method was used. Systematic sampling is a type of sampling technique that involves selecting the subjects from a population list in systematic way. This sampling technique consists of the selection of the Kth tem (interval size) from a list of all elements in a population beginning with a randomly selected element. There are three steps in using the systematic sampling:

1. Select or compute the sampling fraction (the Kth term) which is N/n where N is the total number of units in the target population and n is the number of units of the sampling frame.
2. Select the first element or integer between 1 to the interval size (Kth unit) randomly using lottery or random numbers.
3. Identify all numbers between 1 to N that results from adding K th to the random number. This process is repeated until the sample size (n) is reached.

With Elmina having a household population size of 6,353, the researcher decided to use a sample size of 100 due to the instruments used which is structured interview. Using the systematic sampling technique, the researcher divided the population size (6,353) by the sample size (100) to get an interval size of 63.53. The researcher then selected randomly an integer of between 1 to 64

which was 63. In selecting the sample size, the researcher started with the 63rd household on the list then every 63rd household until the total sample size of 100 was reached. This technique was used as it gave equal opportunity to all the elements in the population size.

Data Collection Instrument(S)

The study made use of structured interview as an instrument for that data collection. This became necessary as it was realized that majority if not all the respondent could neither read nor write. Structured interview according to Mugo (2008), is a face to face conversational exchange where one person elicits information from another.

Structured interview just like any other instrument for collecting data has its advantages and disadvantages. The advantages include:

1. It enables the researcher to obtain desired information more quickly.
2. It permits the researcher to be sure that respondents interpret questions properly.
3. Relatively high response rate are often attainable.

The disadvantages include:

1. It is expensive and time consuming.
2. Data analysis can also be time consuming.

The structured interview schedule used was divided into three parts. In the first part, respondents were asked to provide information like age, level of education, marital status and number of years of fishing. The second part was designed to collect information on their perception on poverty and poverty

alleviation. They were asked to agree, disagree or remain neutral to some statements concerning poverty. Part three of the schedule sought to find out about the resources available to the fisher folks that they use to alleviate themselves from poverty and the challenges that the fisher folks face in managing their available resources.

Content of the interview schedule was validated by some lecturers from the department of Vocational and Technical Education (VOTEC) at the University of Cape Coast.

Validity of Research Instrument

The content related evidence of validity of the interview was established by submitting the interview guide to lecturers of the Department of Vocational and Technical Education (VOTEC) whose area of specialisation are Research Methods, for their scrutiny and critique. Suggestions made by them addressed the weaknesses identified and thereby improved the content validity of the interview guide.

Reliability of Instrument

The reliability (internal consistency) of the structure interview guide for the main study was estimated using Cronbach's co-efficient alpha. According to Cronbach (cited in Ebel & Frisbie, 1991), co-efficient alpha can provide a reliability estimate for a measure composed of items of varying point values such as essays or attitude scales that provide responses such as strongly agree and strongly disagree with intermediate response options.

Ethical Consideration

Ethical clearance was received from Institutional Review Board in the University of Cape Coast. The purpose of the study, the need for individual participation, anonymity as well as confidentiality of respondents' responses were spelt out. Informed consent was sought from participants by explaining the purpose of the study to them.

Anonymity of respondents was highly considered in the study. This gave the participants the opportunity to have their identity concealed. Neither names nor any identifiable information from respondents were taken.

On the issue of confidentiality, effort was made to maintain confidentiality of the responses of the participants. Participants were told that their responses would be kept confidential and that no one known to them would have access to the information provided.

Data Collection Procedure

The due process was followed in collecting the data needed for the study. An introductory letter was collected from the department of Vocational and Technical Education (VOTEC) of the University of Cape Coast. The introductory letter was then sent to the fishermen association in Elmina informing them about the intended research.

The major mode of administering the research instrument was through personal contact by the researcher with the respondents. Data was personally collected using the structured interview schedule. The researcher visited the fishermen in the community with the help of an acquaintance who was a native of

the community. It was believed that the personal contact would pave way and establish some rapport with the respondents for positive response.

The researcher met and interviewed the respondents on individual basis only on Tuesdays as that was the only day the fishermen did not go fishing. Focus group discussion was done after all the sampled respondents were interviewed to get in-depth information about the research topic.

Data Processing and Analysis

The responses were grouped and numbered serially to ensure easy coding and then fed into the computer using the Statistical Package for Service Solution (SPSS) for windows (version 16) which is capable of analyzing data fed into it. The data analysis involved the use of the descriptive statistics. The study specifically made use of frequencies and percentages. The statistical tools used for analyzing research questions one to four were the frequency and percentage.

CHAPTER FOUR

RESULTS AND DISCUSSION

The study aimed at finding out strategies that fisher folks in Elmina employ in alleviating themselves from poverty. The study specifically focused on (a) exploring the perceptions of fisher folks on poverty and poverty alleviation, (b) investigating the fishermen's understanding of family resources, (c) identifying strategies that the fisher folks can employ to alleviate themselves from poverty with the use of their available resources and finally (d) identifying the challenges that the fisher folks face in using their available resources to alleviate themselves from poverty.

This chapter presents the results of the analysis and discussion of the findings of the study. The results are presented using frequencies and percentage tables, computation of means and standard deviations as presented in the previous chapter.

Demographic Information of Respondents

Table 1 presents the demographic information of the participants involved in the study

Table 1: Gender of Respondents

Gender	Frequency	Percent (%)
Male	60	62.5
Female	36	37.5
Total	96	100.0

Source: Field data (2017)

Table 1 shows that 62.5% of the participants in the study were males, while 57.5% were females. Therefore, the study revealed that, the fishing industry in Elmina is a male dominated enterprise.

Distribution of participant by age

Table 2 present the age distribution of respondents involved in the study.

Table 2: Age of Respondents

Age	Frequency	Percent (%)
21-25 years	10	10.4
26-30 years	23	24.0
31-35 years	21	21.9
36-40 years	9	9.4
41-45 years	14	14.6
46+ years	19	19.8
Total	96	100.0

Source: Field Data (2017)

Table 2 further depicts that, 24.0% of the participants involved in the study were between the age range of 26-30 which forms the major portion, while 9.4% of the participants were between the age range of 36-40. This is indication that, the individuals in the fishing business are mostly the youth.

Level of education of respondents

Table 3 presents the distribution of education level of respondents involved in the study.

Table 3 : Level of Education of Respondents

Education Level	Frequency	Percent (%)
Basic	21	21.9
Secondary	13	13.5
Tertiary	15	15.7
None	47	48.9
Total	96	100.0

Source: Field data (2017)

Table 3 shows that majority of the people representing 48.9% of the respondents had no level of academic education, while 13.5% had secondary level education which forms a minor section of the participants. However, 27% of the participants had no education at all. Table 3 clearly depicts that majority of the participants in the study had some form of formal education.

Respondents Marital Status

Table 4 presents the marital status distribution of respondents involved in the study.

Table 4: Marital Status of Respondents

Status	Frequency	Percent (%)
Single	23	24.0
Married	62	64.6
Divorced	5	5.2
Separated	3	3.1
Widowed	3	3.1
Total	96	100.0

Source: Field data (2017)

Table 4 portrays that, 64.6% of the participants involved in the study were married while only 24.0% were single. Additionally, 5% were divorced, 3.1% were separated and participants widowed were also 3.1%. It can therefore be generalized that, majority of the participants involved in the study were married.

Number of Dependents

Table 5 presents number of dependents distribution of respondents involved in the study.

Table 5: Number of Dependents

Number	Frequency	Percent (%)
1-5	65	67.7
6-10	19	19.8
Above 10	4	4.2
Total	96	100.0

Source: Field data (2017)

Table 5 shows that, 67.7% of the participants in the study had dependents ranging from 1-5 which form the greatest portion, while 4.2% of them had dependents above 10.

Occupation of Respondents

Table 6 presents the occupation distribution of respondents involved in the study.

Table 6: Occupation of Respondents

Occupation	Frequency	Percent (%)
Fish farming	70	72.9
Trading	5	5.2
Civil Servant	13	13.5
Local Artisans	8	8.5
Total	96	100.0

Source: Field data (2017)

Table 6 shows that, 72.9% of the participants in the study were into fishing which forms the majority, while only 5.2% were into trading, an indication that most of the participants were into fishing business.

Duration of Occupation of Respondents

Table 7 presents the duration of occupation distribution of respondents involved in the study.

Table 7 : Duration of Respondents in their Occupation

Duration	Frequency	Percent (%)
1-5	24	25.0
6-10	28	29.2
11-15	10	10.4
Above 15	34	35.4
Total	96	100.0

Source: Field data (2017)

Table 7 depicts that, 35.4% of the participants in the study have been in their occupation above 15years, while 10.4% have been at post between the period of 11-15years as shown in Table 7 above. It can therefore be generalized that, most of the participants have been in their occupation for a long period.

Research Question One

What are the perception of fisher folks on poverty?

The purpose of research question one was to find out the perception level of fisher folks on poverty and poverty alleviation. Respondents were made to answer 11 items on the questionnaire. The responses were scored on a five point likert scale as 1=strongly disagree, 2=disagree, 3=none, 4=agree and 5=strongly agree. The results of the data analysis are presented in Table 8.

Table 8 : Analysis of Results of Fisher Folks Perception on Poverty

Statement	S.D		D		N		A		S.A		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Poverty means												
lack of basic												
needs like	2	2.1	8	8.3	1	1.0	25	26	60	62.5	96	100
shelter, food												
and cloths.												
Poverty is	8	8.3	28	29.2	8	8.3	41	42.7	11	11.5	96	100
being sick and												
not being able												
to get medical												
care.												
Poverty is not	20	20.8	36	37.5	9	9.4	20	20.8	11	11.5	96	100
having access												
to school and												
not being able												
to read and												
write.												
Poverty is not	7	7.3	30	31.3	7	7.3	40	41.7	12	12.5	96	100
having job to												
do.												
Poverty is the	6	6.3	33	34.4	7	7.3	39	40.6	10	10.4	96	100
absence of												
marital wealth.												
Poverty is	10	10.4	15	15.6	12	12.	43	44.8	16	16.7	96	100
caused by						5						
unemployment												
Poverty is	25	26	31	32.3	4	4.2	24	25	12	12.5	96	100
caused by lack												
of education.												

Poverty is caused by having many dependents to care for.	4	4.2	23	24	8	8.3	43	44.8	18	18	96	100
Poverty leads to malnutrition especially in children.	5	5.2	13	13.5	5	5.2	35	36.5	38	39.6	96	100
Poverty leads to streetism, armed robbery.	2	2.1	9	9.4	3	3.1	39	40.6	43	44.8	96	100
Poverty leads to under development.	1	1	4	4.2	3	3.1	38	39.6	50	52.1	96	100

Source: Field Survey, (2017)

Table 8 shows that, 62.5% of the respondents strongly agreed to the fact that poverty means lack of basic needs like shelter, food and cloth. Also, 25% of the participants agreed to this perception while only 2.1% strongly disagreed to this it. It can therefore be generalized that majority of the participants in the study perceive poverty as the lack of basic needs like shelter, food and cloths.

Moreover, Table 8 further depicts that, 52.1% of the participants in the study strongly agreed to the perception that poverty leads to under development. additionally, 38% of the participants agree to this perception while only 1% of the participants strongly disagreed to this perception which is an indication that majority of the participants perceive that poverty leads to under development.

Coupled with the above, 44.8% of the participants involved in the study strongly agreed that poverty leads to streetism and armed robbery. Furthermore, 40.6% of the participants also agreed to this perception while only 2% strongly disagreed.

The findings from the study indicated that, in general fisher folks involved in the study perceived poverty alleviation as nothing. Some of the perceptions on poverty that were unveiled in the study include (a) poverty is being sick and not being able to get medical care, (b) poverty is not having job to do, (c) poverty is the absence of material wealth, (d) poverty is caused by unemployment, (e) poverty is caused by having many dependents to care for, and lastly (f) poverty leads to malnutrition especially in children. According Nkum and Ghartey (2000), perceptions of well-being and poverty in Ghana vary between rural and urban areas and between men, women and youth. Whereas the rural poor identify issues like food insecurity, inability to have children, disability and ownership of property, urban dwellers emphasis lack of employment, the availability and adequacy of social services, skills training, capital and so on as being linked to poverty and well-being level.

The findings in the study were supported by research findings of the World Bank (2006). According to the World Bank, poverty has many dimensions and it can be looked at through a variety of indicators as outlined above. The World Bank unveiled some of the indicators as (a) not having access to school and not knowing how to read and write, (b) not having job, (c) fear for the future, (e) losing a child to illness brought about by drinking unclean water, (f)

powerlessness, (g) lack of representation and freedom. All these perceptions showcased in the research conducted by the World Bank (2006) is in line with the ones observed in this study. Lack of basic needs and shelter as unearthed in the study may be due to the fact that participant in this research do not work hard in order to afford their basic needs and also to finance their children in school as indicated by the (World Bank, 2006) and also supported by Inciardi and Rothman (1990). This may be due to laziness on the part of the indigenes and also more importantly lack of vision and planning about the future of their family. Furthermore, it was stated in their findings that, poverty is a situation people want to escape, thus poverty is a call to action for the poor and wealthy alike, a call to change the world so that many more may have enough to eat, adequate shelter, access to education and health, protection from violence and a voice in what happens in their communities.

Moreover, the findings indicated above was wholly supported by the research findings of Rubinow (1993) who described poverty fundamentally as the absence of material wealth. The author indicated that, such absence however is rarely absolute but refers to insufficiency in either the possession of material wealth or the generation of income required to survive a minimally acceptable level. These are consistent with the previous findings of Nkum and Ghartey (2000) and Narayran et al, (2000). In literature, Nkum and Ghartey (2000) asserted that the multi-dimension of poverty shown the broader work carried out by the voices of the poor where poverty was identified as being complex and interwoven including a material, lack and need for shelter, assets and money were

often characterized by hunger, pain, discomfort, exhaustion, social exclusion, vulnerability, powerlessness and low self-esteem (Narayran et al, 2000). Lack of material wealth as revealed by the research findings above and in this study may be due to the fact that individuals do not plan to invest the little revenue they earned from their various jobs in profitable ventures hence misuse of finances.

Research Question Two

What are some of the resources available to the family of the fisher folks?

The purpose of research question two was to find out some of the resources available to the families of the fisher folks. To analyze data pertaining to this research question, responses of respondents were examined to identify the pattern. The responses were then put into four categories. The results of the analysis of the responses are presented in Table 9.

Table 9: Resources Available to the Family of Respondents

Resources	Frequency	Percent (%)
1. Canoe	76.0	79.2
2. House	62.0	79.2
3. Car	41.0	42.7
4. Shop	18.8	18.8

Source: Field Data, (2017)

Table 9 shows that, 79.2% of the participants involved in the study had canoe and houses of which they use in reducing poverty. Also, only 42.7% of the participants had cars which perhaps help them to manage economically.

It was found that 18.8% also had shops. The shop would probably aid them to make ends meet. This could be done through selling of items such as biscuits, bread and so on. It can therefore be generalized that most of the participants possessed canoes which are used for fishing and houses given out for rent thereby reducing poverty.

Uses of Available Family Resources in Reducing Poverty

Ways through which family resources are used in reducing poverty are presented in Table 10.

Table 10: Use of Available Family Resources in Reducing Family Poverty by Respondents

Uses	Frequency	Percent (%)
1. Canoe is used for fishing which provides income	18	18.8
2. House are rented out to people to generate income	39	40.6
3. Cars are used as taxi	41	42.7
4. Shops are used for selling fishing materials	38	39.6

Source: Field Data, (2017)

The results in Table 10, in sum showed that, 42.7% of the participants used their cars as taxi. This could help them to get some income to cushion their

living. It was seen that, 40.6% of the respondents used houses for rent. Their ability to rent out their houses to people would help them to realise some amount which could be used to cater for the family.

The study further revealed that, 39.6% of the respondents used their shops for selling fishing materials such as needles, tread and ropes. Also, 18.8% of the respondents indicated that, they used their canoe for fishing which provided them income to support the family. It can however be generalized that; majority of the participants use cars as resources in reducing poverty.

The findings in the study indicated that, in general, the fisher folks involved in the study had access to various resources which were used in reducing poverty in the locality. Available family resources uncovered in the study included (a) canoe and (b) house

The government of Ghana through the Economic Recovery Programme (ERP) made the provision of resources and social infrastructure investment in human capital and institutional capacity building (World Bank, 1995). Moreover, under the government of Ghana's Programme of Action to Mitigate the Social Costs of Adjustment (PAMSCAD), implemented a set of community based projects and resources that were to help in the rehabilitation and construction of social and economic infrastructure thereby generating employment (Asenso, 1993). This is a clear evidence that for a community to fully achieve financial freedom and alleviate themselves from extreme poverty, there is the need to have access to various resources. Hence the findings in this study revealed that, the participants in this study had appreciably enough resources which generates

employment as proposed by Asenso (1993) thereby can serve as a means of reducing poverty in the area. In the study, it was revealed that, majority of the participants possessed canoes which is due to the fact that the major occupation of the community is fishing.

It was also found out in the study that, most participants in the study possessed houses which revealed that, these participants invest their resources in the construction of houses. This is a clear indication that most of the people involved in the study were well to do since they are able to afford the construction of houses.

Research Question Three

How do the fisher folks in Elmina employ their available resources to improve their level of living?

The purpose of research question three was to find out how the fisher folks alleviate themselves from poverty with the use of available resources. To analyze data pertaining to research question three, responses of respondents were examined to identify the pattern. The responses were then put into four categories. The results of the analysis of the responses are presented in Table 11.

Table 11 : Strategies Respondents employ in Alleviating Poverty with Available Resources

Strategies	Frequency	%
1. Regular maintenance of canoe in order to ensure effective fishing.	38.0	39.6
2. Houses are renovated regularly to attract tenants.	30.0	31.3
3. Regular servicing of cars in order to ensure effective transportation services.	41.0	42.7
4. Regular stocking of shop to service consumers.	37.0	38.5

Source: Field Data, (2017)

From Table 11, only 31.3% of the participants regularly renovate their house to attract tenants to rent. The proceeds from the rent could be used by fisher folks to alleviate their poverty. Also, 42.7% of the participants regularly serviced their cars in order to ensure effective transportation services in the community. This strategy could also aid fisher folks to reduce their poverty through proceeds from their commercial vehicles.

The study also revealed that, 39.6% of the fisher folks ensured regular maintenance of their canoes in order to ensure effective fishing. The consistency in fishing activities would make them get some proceeds to cushion themselves. It was moreover observed that, 38.5% of the fisher folks stocked their shops regularly. This was done to ensure smooth and constant running of their shops. It can therefore be generalized that most of the participants regularly maintain their cars more often than the other resources.

The findings from the study indicated that, participants employed different strategies to alleviate themselves from poverty. Strategies that were unveiled include (a) Canoe is used for fishing which provides income (b) House are rented out to people to generate income (c) Cars are used as taxi and finally (d) Shops are used for selling fishing materials. In literature, The World Bank (2001) defined poverty reduction as designing, implementing and targeting appropriate methods to ensure that scarce resources are allocated to activities that are likely to yield the greatest impact on the poor and to decrease their levels of deprivation and vulnerability. The outcome from the study indicated that, scarce resources available in the locality are strategically used to generate income thereby reducing poverty as proposed by the World Bank (2001). Canoes are used for fishing and produce sold to generate income which is a means of reducing poverty. However, the findings from this study revealed that, majority of the participants who possessed canoes do not use them in fishing which may be due to laziness or lack of motivation through insufficient catch from the fishing occupation. This revelation however, disagrees with research conducted by World Bank (2001) which showcased that, scarce resources are mostly used in poverty reduction through the provision of employment. Majority of participants not making good use of their canoes for fishing is clear indication that the unemployment rate within the study area is high. High unemployment rate among the youth leads to numerous problems such as, alcoholism, drug addiction, emotional problems etc.

The study also disclosed that, participants used their houses for rent in order to gain money to reduce poverty. Conversely, majority of the participants

who possessed houses were also not ready to rent out the houses to gain money. This may be as a results of the inability of tenants to pay rents along with numerous problems that landlords encounter with their tenants.

Moreover, majority of the participants who possessed cars in the study used their cars as taxi to convey passengers which generate income for them thereby reducing family poverty. Huge number of individuals in the study using their cars as taxi may be due to the readiness of passengers to pay for their services anytime they are provided. This does not create problems between car owners and passengers hence ensuring a smooth operation. Cars therefore served as a sure means of aiding families to achieve most of their prized qualities of life as proposed by (Olson & Defrain, 2000).

Additionally, appreciable number of the participants involved in the study possessed shops which were used for selling fishing materials to generate revenue. Because the research area is a typical fishing community, fishing materials are highly patronized and of high demand hence majority of the population diverting their shops into the selling of fishing materials to generate revenue in order to reducing the poverty in their families.

The findings from this research also unveiled that, participants in the study employed several means in managing their available family resources. Ways through which these family resources are managed as showcased in the study include, (a) regular maintenance of canoe, (b) regular maintenance of house, (c) regular maintenance of cars and finally, (d) regular stocking of shops.

Findings from the study clearly depicts that, most of the participants involved in the study hardly maintained their resources which are used in reducing family poverty levels. More than half of the participants involved in the study neither maintained their canoes or houses. Failure of participants who possessed canoes as their major resource for poverty alleviation to maintain them may be due to the fact that they are mostly discouraged by insufficient catch hence not motivated to regularly maintain them.

Coupled with the above, most tenants pick up quarrels with their landlords due to varying causes such as failure to pay rent, utilities, etc which undoubtedly diminishes the spirits of the landlords to maintain their houses. It also may be due to the fact, that most landlords lack the knowledge on maintenance culture thereby do not know the actual importance of maintaining their resources.

Nevertheless, appreciably high number of the participants involved in the study regularly maintain their cars that are used as taxis to generate income. Passengers without hesitation pay for their services hence serving as a motivation for the participants directly involved in their usage to maintain them.

Furthermore, it was unveiled that, majority of the participants in the study who possessed shops as a resource for reducing family poverty hardly stock them when most of the items are exhausted. Insufficient catch by the fisher folks inevitably will discourage the purchasing of fishing equipment likewise serving as a possible reason for the shop owners to stock their shops with fishing materials. Also shop owners' inability to stock their shops may be due to the possible credit

facilities of fisher folks which undoubtedly discourages owners to stock their shops since most of the debts may even end up not being paid.

Research Question Four

What are some of the challenges faced by the fisher folks with the use of the available resources in alleviating themselves from poverty?

The purpose of research question four was to find out from fisher folks some of the challenges they face with the use of available resources in alleviating themselves from poverty. To analyze data pertaining to research question four, responses of respondents were examined to identify the pattern. The responses were then put into four categories. The results of the analysis of the responses are presented in Table 12.

Table 12 : Challenges Faced in Managing Available Family Resources

Challenges	Frequency	Percent (%)
1. Improper financial records with the use of canoe	38	39.6
2. Problems from tenants makes maintenance difficult	40	41.7
3. Overloading of cars	37	38.5
4. Improper records on sales	36	37.5

Source: Field Data, (2017)

Table 12, in summary showed that, 41.7% of the participants had problems from tenants making it difficult for them to maintain their resources. Also, 37.5% of participants do not keep proper records on sales from shops and

this makes it difficult for them to account for what they sell within a particular day. It was also found that 39.6% of the respondents kept improper financial records with the use of canoe. It can therefore be generalized that; participants involved in the study faced challenges with the use of the available resources in alleviating themselves from poverty.

The research findings indicated that, participants are faced with several challenges in managing the available family resources. Challenges observed in the study include, (a) improper financial records with the use of canoe, (b) problems from tenants makes maintenance difficult, (c) overloading of cars and finally, (d) improper records on sales.

From the findings only few of the families that possessed canoe face challenges of improper financial records with use of canoe. Good records keeping contribute to smooth running of organizations. It aids firms and organizations to trace any information which seems to be lost. This information when found contributes to the growth of the organizations. But, improper financial records will also have a negative effect on organizations. It would not present the true financial records for the works done. This would in effects make families not to know whether they are making profit or loss, hence, thereby serving as a disincentive for them.

Moreover, encouraging number of families face problems with tenants hence families are not motivated to manage their houses. Such problems may be inconsistencies in the payment of rents, utilities, misunderstandings and others

which in a way make landlords regret their decisions of giving out their houses for rent.

Additionally, the study revealed that, participants involved in the study indicated that, they are challenged with overloading of cars. Resources such as car stay in good shape when users take good care of them. Users are able to benefit from it greatly by using it for commercial purposes. At the same time, cars do not last long when owners do not take good care of them. Respondents involved in the study face challenges of managing their cars to last longer. This could be due to the fact that perhaps; respondents are not satisfied with the daily sales of the cars. This would therefore make them use the cars in an unwise manner hence contributing to the spoilage of the cars.

It was further found that improper records on sales were a challenges faced by respondents. Generally, it is the record keeping of every business which informs the public that such particular business is thriving or not. Proper records keeping of a business has the potential of attracting prospective investors into such business. This helps businesses to soar and thereby reaching their full potential. However, in this study respondents faced the challenge of improper records on sales. This took tolls on the businesses of respondents thereby rendering some businesses into liquidation. Therefore, in order for businesses to thrive, proper records on sales should be carried out regularly.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The study explored household strategies fisher folks in Elmina employed in alleviating themselves from poverty. The study was a descriptive study and primarily focused on (a) exploring the perception of fisher folks on poverty and poverty alleviation, (b) investigating the fishermen's understanding of family resources, (c) identifying strategies that the fisher folks can employ to alleviate themselves from poverty with the use of their available resources and (d) identifying the challenges that the fisher folks face in using their available resources to alleviate themselves from poverty.

The study was conducted in the Komenda-Edina-Eguafo-Abrem (KEEA) Municipality in the Central Region of Ghana. The study used the purposive sampling technique to select the first chief-fisher men along with snow ball sampling technique to select ninety – nine others for the interview.

A 21 item interview guide was the main instrument used for data collection. The data analysed mainly by frequency, percentages, means and standard deviations.

Summary of Findings

The following are the main findings from the data analysis:

1. Under the perceptions of fisher folks on poverty and poverty alleviation, the participants perceived poverty as (a) being sick and not being able to get medical care, (b) not having job to do, (c) the absence of material

- wealth, (d) caused by unemployment, (e) caused by having many dependents to care for, and (f) leads to malnutrition especially in children.
2. Under the available family resources that are used in reducing poverty, the participants indicated that, the only family resources that were available for reducing poverty included; (a) canoe, (b) house (c) car (d) shops. The fisher folks further indicated that they use canoes and cars for their business.
 3. Under the strategies the fisher folks in Elimina employ in alleviating themselves from poverty with the available family resources; participants indicated that; (a) canoe is used for fishing which provides income (b) houses were rented out to people to generate income (c) cars are used as taxi and finally (d) shops are used for selling fishing materials.
 4. Under the challenges faced by the fisher folks with the use of the available family resources in alleviating themselves from poverty, the participants indicated that, the major challenges they encounter include (a) improper financial records with the use of canoe, (b) problems from tenants makes maintenance difficult, (c) overloading of cars and finally, (d) improper records on sales.

Conclusions

The results of the study indicated that, the fisher folks had varying negative perceptions on poverty and poverty alleviation. It can therefore be concluded that to a greater extent every individual had his/her own understanding and interpretation of poverty.

On available family resources that were used in alleviating poverty, participants generally reported that, resources were available in the community. It could therefore be concluded that families have available resources of which they can use to alleviate themselves from extreme poverty.

The research findings further unveiled that, the fisher folks involved in this study faced a lot of challenges in using the available family resources in alleviating themselves from extreme poverty. It could be concluded from the study that the fisher folks were not able to alleviate themselves from the extreme poverty due to the presence of challenges.

On the basis of results obtained from this study, it can be concluded that, the fisher folks involved in this study understood the concept of poverty and poverty alleviation differently. There were resources available for the participants to be used to alleviate themselves from extreme poverty, however, they were handicapped by the numerous challenges that prevents them from fully achieving their targets.

Recommendations

In view of the above research findings and the conclusions arrived at, the following recommendations are made.

1. Fisher folks involved in the study had no concrete perception about poverty and poverty alleviation. The researcher therefore, recommends that more education should be done by the government of Ghana to enlighten the fisher folks on the true meaning of poverty and poverty

alleviation. This would help expose fisher folks to various degrees of poverty so as to understand it clearly.

2. Canoes and cars were the only resources available to the fisher folks. The researcher therefore, recommends that stakeholders in fishing and NGO's should provide fisher folks with enough resources for their work. This would aid fisher folks to increase their productivity thereby alleviating the poverty level in the community.
3. The results of the study also indicated that, the fishers folks did not have strategies to come out of poverty. It is therefore, recommended that, the municipal assembly should sensitize fisher folks about the strategies needed to alleviate poverty. This would help fisher folks to be aware of strategies and thereby employing them to work in order to alleviate poverty in the community.
4. Fisher folks who participated in the study faced challenges with regards to managing resources available. Hence, the researcher recommends that governments, stakeholders, cooperate bodies and non-governmental organizations should assist the fisher folks to overcome such challenges in order to fully alleviate themselves from extreme poverty. Education should again be given to fisher folks on how to manage resources judiciously.

Suggestions for Further Research

The following are recommended for further research:

1. The study should be conducted in the other remaining fishing communities in Ghana so as to have a nationwide representation.
2. It is also suggested that research that will centre on the effects of poverty on fisher folks should be conducted. This is because this study was on the household strategies towards poverty reduction.
3. A study should be conducted to find out the relationship between poverty and academic performance of students in the Elmina community.

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B. PEOPLES PERCEPTION ABOUT POVERTY

Please tick (✓) where appropriate by indicating your agreement to the statement.

SA means strongly agrees

A means agree

N means none

DA means disagree

SDA means strongly disagree

No.		SA	A	N	DA	SDA
7.	Poverty means lack of basic needs like shelter, food and cloths.					
8.	Poverty is being sick and not being able to get medical care.					
9.	Poverty is not having access to school and not being able to read and write.					
10.	Poverty is not having jobs to do.					
11.	Poverty is the absence of material wealth.					
12.	Poverty is caused by unemployment.					
13.	Poverty is caused by lack of education.					
14.	Poverty is caused by having many dependents to take care of.					
15.	Poverty leads to malnutrition especially in children.					
16.	Poverty leads to streetism, armed robbery					
17.	Poverty leads to under development.					

**C. FAMILY RESOURCE MANAGEMENT IN POVERTY
REDUCTION.**

18. What are some of the resources available to the family?

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19. How does each resource mentioned above helps the family?

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20. How can the family manage the various resources to get out of poverty?

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