

# Consumption, Savings and Perception of Poverty among Informal Entrepreneurs in Accra

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## Abstract:

This study argues that the urban poverty indicators that suggest that poverty in Accra is the lowest may be biased against certain communities in Accra because the surveys for these indicators are not community-based. Thus, this study was motivated by the need to undertake surveys at the local level. This study set out to explore the pattern of expenditure of informal entrepreneurs, establish the poverty status of informal entrepreneurs, identify the savings practices of informal entrepreneurs and assess the perception of poverty among informal entrepreneurs. A survey of informal entrepreneurs was conducted at three communities in Accra. A set of questionnaires was administered to a sample of informal entrepreneurs in James Town, Chorkor and Nima. The reason for choosing these communities is that they are characterised by Accra Metropolitan Assembly (AMA) as high 'poverty pockets'. The questionnaire consisted of separate inventories on accommodation, education, food, health, utilities, business performance, savings and perception on poverty. In addition, three Focus Group Discussions were held in the communities. The study found that the poverty level in the three communities is nearly three times higher than the poverty level in Accra. Whilst urban areas recorded a poverty level of 10.8% under Ghana Living Standards Survey 5 (GLSS5), the current study recorded 31.5% in the communities surveyed. In addition, it was found that over half of the sample suffers poverty in one way or the other as about 23.5% live between the lower and upper poverty lines. It was also found that the enterprises set up by most informal entrepreneurs are micro enterprises.

**Keywords:** Poverty, Small Enterprises, savings, Consumption, Accra.

## 1. Introduction

Poverty has gained increasing attention in both national and international discussions in recent years. The phenomenon has become more pronounced as a result of increasing modernisation in developing countries, which phenomenon has tended to break down or seriously challenge the tradition of communal and family responsibility for subsistence. Arable land is converted into settlements overnight and indigenous communities lose their means of livelihoods in the process. Job opportunities have failed to keep up with lost livelihoods and increase in population. Paid jobs in the public and private sectors as well as from self-employment activities are limited.

Access to education may not exist or may be constrained or the money for education cannot be afforded in some communities. The lack of education may force some to exist in generational poverty. With little or no education, it is difficult to find a paid job. And if one is lucky to find one, the income from such employment is very low because of the poor educational background. Faced with this bleak outlook of earning income from paid jobs, the poor try to work themselves out of poverty in the informal self-employment sector which offers employment to about 47.2% of the adult population of the employed in urban areas in Ghana (GSS, 2008). Thus, the poor start small enterprises that require very low start-up capital. The incomes from these small enterprises are what the owners and their families live on. Due to factors such as low capital, lack of education and business advisory services, their businesses do not grow or expand so that their incomes can also grow.

In Ghana, poverty is said to have reduced substantially over the past 23 years. This momentous reduction is recorded to be strongest in Accra. Accra is a metropolis in which several communities can be identified. Some of these communities may lack job opportunities or basic services such as education, water and sanitation. For these communities, reduction in poverty may simply not be true. Indeed, the community differences call for local surveys for policy planning purposes.

## 2. Research Problem and Research Questions

Poverty is a multi-faceted phenomenon and for this reason it defies a single definition. The conventional approach to defining the term focuses on income or expenditure. A minimum income or expenditure level is set and below this level an individual is termed poor. In line with this, Tiruneh (2006) sees poverty as the inability to attain a minimal standard of living measure in terms of basic consumption needs or the income required for satisfying them.

Informal entrepreneurs engage in micro enterprises that earn them incomes to support their families. Incomes from these enterprises are low. According to Coulombe and Wodon (2007), earnings in self-employment in nonagricultural activities where these informal entrepreneurs operate, rank after earnings in the public and

private formal sectors. In addition, challenges of poor education and lack of capital, among others, have tended to militate against the growth or expansion in these businesses, a trend which worsens their incomes over time. Besides, urban unemployment is highest in Accra, 8.9% (GSS, 2008) which is well above the national average of 3.6% (op. cit.) and tends to increase the dependency pressure. Faced with these levels of income, how will the informal entrepreneurs prioritize their expenditure on food, accommodation and services such as education, health, water and electricity? At what level of poverty will their expenditure put them?

Savings is a traditional practice that has endured in Ghana for years. Traditionally, a portion of the old harvest will be kept until the new harvest is completed. Similarly, a portion of revenue from trading may be saved for future consumption. Are the informal entrepreneurs able to save a portion of their incomes notwithstanding the financial challenges confronting them? What medium do they choose for such savings?

The subject of poverty cannot be assigned one definition due to the various ramifications that it can assume. Indeed, those who may be found poor by a poverty measurement standard may not see themselves as poor. They may rather tend to assess the poverty status of others using their own circumstances as a yardstick. So, how do these informal entrepreneurs perceive the poor? What are their suggestions for poverty reduction?

### **3. Main Objective**

The study is designed to explore the consumption pattern, savings practices and perception of the concept of poverty among informal entrepreneurs.

#### **Specific Objectives**

The specific objectives of the study are as follows.

1. To explore the pattern of expenditure of informal entrepreneurs.
2. To establish the poverty status of informal entrepreneurs.
3. To identify the savings practices of informal entrepreneurs.
4. To assess the perception of poverty among informal entrepreneurs.

### **4. Literature Review**

Poverty is a subject that has many dimensions and so it is difficult to give it a specific definition. The World Summit in New York in 2000 came up with eight millennium development goals (MDGs), the first of which is the eradication of extreme poverty and hunger by 2015. The definition of these goals has contributed greatly to the difficulty of assigning a single definition to the subject. In respect of eradication of extreme poverty and hunger, one can define poverty in terms of satisfaction of basic consumption needs or the income required to satisfy them (Tiruneh, 2006). This means that there must be a minimal standard of living below which a person can be categorised as poor.

To propose a minimal standard for defining poverty status, the world bank came up with US\$1 a day and US\$2 a day as the lower and upper bounds in 1990. The lower bound was revised to US\$1.25 a day in 2008 (Ravallion et al, 2008). Expenditure or income less than the lower bound spells extreme poverty and hunger. Countries have tended to set their own poverty lines and in Ghana the poverty lines have been set at GHS288 (US\$306.36) and GHS387 (US\$411.70) for lower and upper poverty lines Ghana Statistical Service, 2006). Thus, in terms of the first millennium goal, we can equate poverty to material deprivation. However, we stress that poverty has dimensions other than material deprivation or consumption of basic needs or income.

Poverty fell between 1991/92 and 1998/99 from 51.7% to 39.5% and further down to 28.5% in 2005/06 (IFAD, 2012). There is a big and disturbing gap between urban poverty (10.8% for 2005/06) and rural poverty (39.2%) op.cit.). And the level of poverty is worse in rural savannah and the northern regions. As a result, many studies (Coulombe, 2007; GSS, 2000a; World Bank, 2005b) have characterized the poverty situation in Ghana as basically a rural phenomenon. Others (Owusu and Yankson, 2007), while not denying this phenomenon, have argued that consumption based approach used in measuring poverty in Ghana is biased against urban areas and therefore underestimate urban poverty.

The National Board for Small Scale Industry (NBSSI) 2005) defines a micro enterprise as any enterprise that employs up to five people and that has fixed assets, excluding land and buildings, not exceeding US\$1,000. This study dwells on this definition.

### **5. METHODOLOGY**

#### **5.1 Scope and Approach of the Study**

The study focuses on three issues; poverty characteristics of micro business owners, the savings practices and perception of poverty among poor informal entrepreneurs. The study integrates the research strategies of survey and case study. There was structured questionnaires sample survey of three communities in Accra; Chorkor, James Town and Nima. These communities were chosen because they have very high population density, indigenous habitats of predominantly one ethnic group and tend to lack certain social services.

Data

Primary Source

The primary source of data was generated through multiple-item questionnaires sample survey. Inventories of questions were designed to capture poverty characteristics, savings practices and perception of poverty. The survey was preceded by a pilot test. In addition, three Focus Group Discussions (FGDs) were held with the respondents. There were also discussions with some experts on poverty and metropolitan officers at the planning and budgeting department.

**Secondary source**

Our secondary source of data comes from books and relevant extant research studies on poverty. We reviewed the Ghana Living Standards Surveys (GLSS), Ghana Poverty Reduction Strategy (GPRS) papers, country evaluation reports on progress in poverty reduction, Accra Metropolitan Assembly (AMA) publications, and publications of NBSSI, among others.

**Sampling Procedure**

The study surveyed three communities in Accra Metropolitan Assembly (AMA). These communities were drawn purposively from poverty endemic zones. An average sample of one hundred and seventy informal entrepreneurs were drawn randomly from each study area. In all, five hundred respondents were surveyed. The businesses surveyed include table top trading, hawking, dressmaking, hairdressing, fish mongering and fishing.

**Data analysis**

The data was analysed both quantitatively and qualitatively. The data was summarized and presented in tables using report, descriptive statistics and regression tools under Statistical Package for Social Scientist (SPSS). The trends were discussed, citing relevant literature to back them up.

**5. Discussion of Results**

This section analyses and discusses the findings. Descriptive statistics are used to establish the type of business, the nature and pattern of consumption, the poverty status and pattern of savings of respondents as well as their perception of poverty.

**Type of business**

The study targeted owners of enterprises in the informal sector. The study was designed to identify the type of businesses these entrepreneurs set up. According to NBSSI (2005), a business that employs up to five and has fixed assets not exceeding US\$1,000 is a micro enterprise. Thus, micro enterprises require low start-up capital and tend to offer employment to the owner and a few others. Accordingly, type of business was measured using number employment and investment in fixed assets. Table 3.1 shows the percentage of enterprises with employees.

**3.1 Enterprises with Employees**

Employees	Number	Percentage
With	98	19.6%
Without	402	80.4%
Total	500	100.0%

Source; Field Survey, 2012

It can be seen from the table that only 19.6% of the enterprises have employees apart from the owners. It can be said that over 80% of these enterprises are set up first and foremost to provide employment to the owners. This means that most of the businesses are micro enterprises. Table 3.2 provides the number of employees that are engaged by the enterprises with employees.

Table 3.2 Number of employees

Number	Frequency	Percent	Cumulative Percent
1	48	49.5	49.5
2	27	27.8	77.3
3	10	10.3	87.6
4	6	6.2	93.8
5	3	3.1	96.9
6	2	2.1	99.0
11	1	1.0	100.0
Total	97	100.0	

Source; Field Survey, 2012

From table 3.2, 49.5% of the enterprises with employees employ one person and 96.9% employ not more than five persons. This shows that by number of employees, most of the enterprises are micro. Only 3.1% of

enterprises with employees or 0.6% of respondents qualify as small scale businesses. This observation reinforces the stipulation that the businesses are established to provide employment to the owners and a trusted relative or two. It also belies the traditional practice of individual ownership and excellence.

From table 3.3, 67.7% invested between GHS1 (about US\$0.50) and GHS200 (about US\$100) in fixed assets. 20.1% invested between GHS201 (about US\$100) and GHS500 (about US\$250) to start a business. Only 2.4% have fixed assets between GHS2,001 (about US\$1,000) and GHS8,000 (about US\$4,000).

Table 3.3 Investment in fixed assets

Range (GHS)	Valid Percent	Cumulative Percent
1-100	57.0	57.0
101-200	10.7	67.7
201-300	8.5	76.2
300-500	11.0	87.2
501-1,000	6.6	93.8
1,001-2,000	3.8	97.6
2,001-8,000	2.4	100.0
Total	100.0	

Source; Field Survey, 2012

Thus, by value of investment in fixed assets, 97.6% of the respondents engage in micro enterprises and 2.4% in small enterprises. Businesses such as hawking, table top trading and kiosk trading require low investment in fixed assets and rarely employ anyone.

### Pattern of Consumption

The pattern of consumption of respondents identifies the expenditure pattern of respondents on food, shelter and clothing as well as expenditure pattern on health and education of dependants. The total mean for dependency size of respondents is 3. By marital status, actual means for dependency size are 3.20, 3.06, 3.08 and 3.09 for married, single, divorced and widowed respectively. Thus, in discussing these expenditure items, the study assumes a household size of 5 for the married and 4 for single, divorced and widowed. The average family size of the sample is 4.4, which is higher than the national average of 4.0 and Greater Accra average of 3.4 (GLSS5). This higher than average size may be explained by factors such as pressures from the extended family system and the desire of residents of poverty-prone areas to have large family size.

### Total Expenditure

Table 3.4 provides the mean expenditure for household and a household member.

Table 3.4 Mean Expenditure (GHS)

Marital status	Annual Household	Annual Per Person	Daily Household	Daily Per Person
Married	8903.04	1780.6083	24.3920	4.8784
Single	4598.81	1149.7018	12.5994	3.1499
Divorced	5441.61	1354.4492	14.9088	3.7748
Widowed	7268.76	1817.1892	19.9146	4.9786
Total	7168.47	1556.3747	19.6397	4.2726

Source; Field Survey, 2012

The mean annual household expenditure is GHS7,168.47 (US\$3,584.24) and the mean annual per person is GHS1,556.38 (US\$778.19). The corresponding figures under GLSS5 for Accra (GAMA) where our sample is drawn from are GHS3,009.00 (US\$3,201.10) and GHS1,106.00 (US\$1,176.60) respectively. The mean daily household expenditure is GHS19.64 (US\$9.82) and the mean daily expenditure per household member is GHS4.27 (US\$2.12). Under GLSS5, the daily expenditure per person is GHS3.03 (US\$2.85). Expenditure levels in Accra have risen sharply over the years. As can be observed the modest increase is eroded by an increase in independency within the sample and the persistent depreciation of the Ghana Cedi against the US dollar. Hence, the deterioration in mean annual household expenditure and the average daily expenditure per person per day.

The household headed by a single has the least mean expenditure, with a mean daily per person of GHS3.15 (US\$1.58). The divorced and widowed categories have mean daily per member of GHS3.78 (US\$1.89) and GHS4.98 (US\$2.49) respectively. The household of the married has the highest mean expenditure, with a daily mean of GHS4.88 (US\$2.44). In Ravallion et al (2008), the lower level poverty line was revised to US\$1.25 a

day and the upper poverty line was pegged at US\$2 a day. Given an exchange rate of GHS2 to US\$1 (Accra exchange rate, fourth quarter 2012), it can be inferred that the mean daily expenditure is above the lower poverty line of US\$1.25 for household across all categories.

19.5% of the total expenditure of respondents is on education, 1.7% on health, 67.5% on food, 3.5% on water, 2.5% on clothing, rent 3.2% and 2.2% on electricity.

**Expenditure on food**

The mean annual household and mean annual per capita expenditure on food is presented in table 3.4. The mean annual household expenditure on food is GHS4,864.11 (US\$2,432.10). This represents 67.5% of total expenditure, a figure which is higher than Accra (GAMA) average of 38%, and still higher than the rural average of 62.4%. This may be explained by the fact that food is the foremost of the three basic necessities of food, shelter and clothing and it must be satisfied before other needs. Thus, this high figure is symptomatic of low expenditure. The mean annual per capita expenditure on food is GHS1,052.70 (US\$526.35). The mean daily household expenditure on food is GHS13.51 (US\$6.78).

**Table 3.4 Mean Household Expenditure on Food by Marital Status of Household**

Type	Married	Single	Divorced	Widowed	Total
Annual Household (GHS)	5,934.85	3,256.50	3,639.32	5,129.73	4,864.11
Annual Household (US\$)	2,967.43	1,628.25	1,819.66	2,564.87	2,432.10
Annual per capita (GHS)	1,188.71	796.68	909.83	1,282.43	1,052.70
Annual per capita (US\$)	594.36	398.34	454.92	641.22	526.35
Mean Daily (GHS)	16.52	9.11	10.07	14.05	13.51
Mean Daily (US\$)	8.26	4.56	5.04	7.03	6.78
Mean Daily per person (GHS)	3.3	2.28	2.52	3.51	2.70
Daily expenditure per person (US\$)	1.65	1.14	1.26	1.76	1.35

Source; Field Survey, 2012

Table 3.4 provides information on daily expenditure of respondents by marital status whether or not they have dependants. Thus, it includes respondents who are single and do not stay with any dependants. The mean daily expenditure on food for a person is GHS2.70 (US\$1.35). The mean daily expenditures on food for a household whose head is single and a household whose head is divorced are worse. The mean daily expenditures on food for married and widowed households are above the lower poverty line but fall below the upper poverty line. High cost of food stuffs has rendered the amounts woefully inadequate for survival.

Next, table 3.5 assesses the mean daily expenditure on food by household dependency. Thus, it excludes respondents who do not have any dependants.

**Table 3.5 Mean Daily Expenditure on Food by Household Dependency**

Dependency	Married		Single		Divorced		Widowed		Total		Total Percent age
	Family GHS	Person US\$	Family GHS	Person US\$	Family GHS	Person US\$	Family GHS	Person US\$	Family GHS	Person US\$	
1	13.71	2.29	8.16	2.04	8.71	2.18	15.00	3.75	11.35	2.29	17.1%
2	14.16	1.77	8.63	1.44	11.81	1.97	10.40	1.73	12.41	1.75	24.8%
3	16.05	1.61	11.00	1.38	10.33	1.29	16.17	2.02	14.66	1.56	22.9%
4	18.41	1.53	10.09	1.01	12.11	1.21	18.25	1.83	16.59	1.45	17.6%
5	23.33	1.66	12.89	1.07	13.33	1.11	5.00	0.42	17.64	1.34	6.0%
6	22.41	1.40	10.20	0.73	5.50	0.39	15.00	1.07	18.32	1.17	6.0%
7	26.67	1.48	12.00	0.75	7.50	0.47	20.00	1.25	16.30	0.96	2.4%
8	25.00	1.25	5.00	0.28	-	-	-	-	21.00	1.01	1.2%
9	30.00	1.36	10.00	0.50	8.00	0.40	10.00	0.50	18.29	0.85	1.7%
10	15.00	0.63	-	-	-	-	-	-	15.00	0.63	2%
Total	16.97	1.70	9.81	1.23	10.73	1.34	14.30	1.78	14.45	1.65	100.0%

Source; Field Survey, 2012

The total mean daily expenditure of respondents who stay with dependants is GHS3.26 (US\$1.65) per person, which is above the lower poverty line but below the upper poverty line. 82.4% of respondents live with between 1 and 4 dependants. From tables 3.4 and 3.5, we can state that the mean daily expenditure is higher for

respondents with only dependants (US\$1.65) than that for the whole sample (US\$1.35). From table 3.5, households with just 1 dependant have mean daily expenditure on food of GHS4.58 (US\$2.29) per person, which is above the upper poverty line. The mean daily expenditure on food per person tends to decrease as the size of dependency increases. A regression test of the relationship between mean daily expenditure on food per person on household size confirms this relationship.

**Table 3.6 Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.964 <sup>a</sup>	.929	.920	.13770	1.337

a. Predictors: (Constant), Dependency

b. Dependent Variable: Total Daily Mean Exp by size

From table 3.6, it can be seen that mean daily expenditure is inversely related to family size or dependency and that as high as 92.9% of mean daily expenditure is explained by household dependency. This inverse relationship between daily mean expenditure and size of dependency is observable across marital status. The test of the relationship between daily mean expenditure and dependency gives R<sup>2</sup> of 76.6%, 89.6%, 87.6% and 63.4% for married, single, divorced and widowed respectively.

### **Nature of Accommodation and Rent**

The study was designed to capture both the type of accommodation and rent. 52.1% of respondents live in single rooms, 38.7% in chamber and halls and 9.2% in other types of accommodation including self-contained houses. By marital status, 87.7% of the married occupy single rooms and chamber and halls while 71% of household headed by a single (with or without) dependants occupy single rooms. Given the average dependency of 3, the room occupancy rate is higher than 4. Average occupancy rates are 4, 5 and 6 for single room, chamber and hall and others respectively. This finding is consistent with AMA (2010) in which, given a family size of 4.5, 42% of respondents were found to live in single rooms. The average annual rent is GHS411.72 (US\$205.86), which translates into mean annual per capita expenditure of GHS102.2 (US\$51.10).

The annual rent is GHS351.50 (US\$175.75) for a single room, GHS453.58 (US\$226.79) for chamber and hall and GHS1047.69 (US\$523.85) for others. These figures translate into GHS0.19 (US\$0.1), GHS0.24 (US\$0.12) and GHS0.48 (US\$0.24) per day per household member for single room, chamber and hall and others respectively. Single room occupants pay the least per member of the household as it has the highest occupancy rate and those occupying other types of accommodation pay twice as the occupants of chamber and hall. The rent figures are low. Given rent in Accra, the amounts can only afford them accommodation in highly densely populated areas and suburbs where social services are lacking. Indeed, rent constitutes 3.2% of total expenditure, which is much lower than the Accra (GAMA) average of 4.5%.

By type of accommodation, households living in single rooms spend the least per year, GHS5,887.8 (US\$2,943.9), followed by households living in chamber & hall with annual expenditure of GHS8,319.44 (US\$4,159.72). Households living in other types of accommodation spend the most per year, GHS9,627.01 (US\$4,813.55). The trend shows that there tends to be a causal relationship between the nature of accommodation and the level of expenditure. This result is consistent with the findings under GLSS5. However, the nature of the relationship is not statistically significant as a simple regression of expenditure against accommodation gives adjusted R square of 10.3%.

### **Health Facilities Patronised and Expenditure on Health**

The study categorized health facilities into four; government hospitals, private hospitals, chemists/pharmacy and self-medication. 39.4% patronize government hospitals, 20.8% visit chemists/pharmacies for treatment and 16.6% use private hospitals. Herbal treatment is patronized by 4.4% but it must be noted that 3% combine it with other facilities. 8.8% combine government hospital and self-medication. By marital status, most (23%) of the married category use government hospitals followed by self-medication with 9.2%.

This trend is similar across all the other categories under marital status. 80.7% of those who patronise government hospitals cite affordability and 9.6% cite better services as the reason for their choice. Among those who cite better services, some argue that in the event of cases that require complex medical procedures, the government hospitals are better equipped and better prepared. Since the national health insurance scheme is accepted by all government hospitals, a qualified member of the scheme is entitled to certain services that would otherwise be paid for. Indeed, 58.9% of those who choose government hospitals belong to the national health insurance scheme. In contrast, 69.9% of those who patronise private hospitals cite better services as the reason and only 10.8% cite affordability. Thus, these respondents are motivated to choose private hospitals because of certain advantages as proximity, short queuing time and better client relationships. In fact, 51.8% of those who choose private hospitals belong to the national health insurance scheme.

63.1% of those who choose chemists/pharmacies and 45.5% of those who choose herbal treatment cite other reasons such as efficacy and reliability of medication, ready availability of services and proximity as the reasons. 48.1% of the married cite affordability, 24.6% cite other reasons and 21.6% better services for their choice. Of the single, 35%, 20.5% and 32.7% choose government hospitals, private hospitals and chemists/pharmacies respectively. Of this 47.9% cite affordability and 32.1% cite other reasons. The reasons for the choice of health facilities by the divorced and widowed are consistent with those of the single.

Table 3.7 gives the annual expenditure on health.

Table 3.7 Annual Household Expenditure on Health

Marital status	Mean (GHS)	Std. Dev (GHS)	Percentage
Married	164.38	283.813	54.1%
Single	128.95	349.717	28.1%
Divorced	113.81	152.756	9.9%
Widowed	136.12	218.691	7.8%
Total	147.19	289.804	100.0%

Source; Field Survey, 2012

The mean annual household expenditure on health is GHS147.19 (US\$73.60). The standard deviation of GHS283.81 (US\$141.91) is largely explained by 2.4% of the respondents whose annual expenditures equal or exceed GHS1000 (US\$500). The average annual household expenditure reported under GLSS5 is GHS93 (US\$98.94). The specific figure for Accra (GAMA) was not reported and could be expected to be higher had it been. Given the price levels, respondents' health budget has worsened and this may explain the pattern of choice of health facilities. By marital status, the mean household expenditures are GHS200.19 (US\$100.01), GHS128.95 (US\$64.48), GHS113.81 (US\$56.91) and GHS131.12 (US\$65.56) for married, single, divorced and widowed respectively.

The mean annual household expenditures convert to annual mean expenditure on health per person of GH40.04 (US\$20.04), GHS32.24 (US\$16.12), GHS28.45 (US\$14.23) and GHS32.78 (US\$16.39) for married, single, divorced and widowed respectively. The married household spends most per family member. The married households constitute 58.4%, 50.6% and 44.2% of respondents who choose government hospitals, private hospitals and chemists/pharmacies respectively. Given that the use of government hospitals cut down on consultation and other charges, their expenditure on health may be largely spent on private hospitals and chemists/pharmacies. And indeed the married household is able to support the highest per capita expenditure on health due to the joint efforts of the couple.

#### Expenditure on Education

74% of the respondents have dependants in school. Of this number, 63.5%, 16.6%, 11.9% and 8% are married, single, divorced and widowed households respectively. Within marital categories, the married have 88.1% of dependants in school, the single have 45.1%, the divorced 76.8% and the widowed 78.4%. More than half of the single category do not have dependants in school. The total mean expenditure on education is GHS1,398.79 (US\$699.34) per household, which represents 1.7% of total expenditure. The mean annual household expenditure on education in urban areas reported under GLSS5 is GHS230 (US\$244.68), which represents 8.9% of total expenditure. In relative terms, the expenditure on education of the sample is about five times worse and could be far worse if compared with data on Accra (GAMA).

The mean annual expenditure for the married is the highest, GHS1,885.55 (US\$942.78) followed by the mean annual expenditure of the widowed, GHS1,372.16 (US\$686.08), the mean annual expenditure of the divorced, GHS1070.19 (US\$535.10) and the mean annual expenditure of the single, GHS626.43 (US\$313.22). Over 60% of the expenditure on education is incurred by the married. Perhaps the married household is able to support the education of dependants with incomes from both partners unlike the case of the single family. The divorced and the widowed family may still enjoy support from the other partner or the family of the deceased. The total mean annual expenditure on school feeding fees & transport of GHS903.20 is greater than the mean annual expenditure on school fees of GHS828.95. The mean annual expenditure on text books is GHS225.39 and extra classes is GHS223.05.

Tuition is included in the school fees but parents and guardians have to spend as much as 8.7% of total expenditure on education on extra classes. 45.5% of total expenditure on education goes into feeding fees & transport, 34.1% goes into school fees, 8.1% goes into text books and 3.6% goes into other miscellaneous expenses on education. Average annual household expenditure on education per member attending school was captured for Accra in GLSS5. In that survey, 35.43%, 42.56%, 10.01%, 7.17% and 0.05% of the total expenditure on education went into fees, feeding & transport, books & school supplies, extra classes and in kind expenses respectively. Although expenditure items captured under both studies differ and makes item by item comparison difficult, what is important is that feeding fees constitutes over 40% of expenditure on education.

Again, expenditure on extra classes remains significant, over 7%.

#### Expenditure on Clothing and utilities

The mean annual household expenditure on water, clothing and electricity is given in table 3.8. The mean annual family household expenditure on clothing is GHS182.18.00 (US\$91.09), which represents 2.5% of annual household expenditure. Across all the marital categories the figure is less than GHS200.00 (US\$100).

Table 3.8 Mean Annual Family Household Expenditure (GHS)

Marital status	Water	Clothing	Electricity
married	286.47	195.00	206.16
single	218.30	185.11	158.24
divorced	213.40	143.87	114.10
widowed	277.14	136.22	136.87
Total	258.25	182.18	178.49

Source; Field Survey, 2012

The mean annual household expenditure reported under GLSS5 is GHS145 (US\$154.26), which represents 8.7% of total annual household expenditure. This means that our sample is spending below the national average. The figures are grossly inadequate to decently clothe a family with dependants. It is possible many of these families depend on cheaply imported used clothing. The mean annual family household expenditure on water is GHS258.25 (US\$129.13), which represents 3.5% of total expenditure. This is higher for married and widowed. Under GLSS5, annual household expenditure on water is GHS32 (US\$34.04), representing 1.9% of household expenditure. Some accommodation lack pipe-borne water and in certain areas the services are very often disrupted. Thus, most of these families are forced to buy water from secondary sources, especially for drinking, and that makes it more expensive. The mean annual family household expenditure on electricity is GHS178.49 (US\$89.45), which represents 2.2% of annual household expenditure. The mean annual family household expenditure on electricity for the married is highest and exceeds GHS200.00 (US\$100). The figure suggests the use of few consumer appliances across all the marital categories, with the divorced and widowed using fewer than either of the two categories.

#### Poverty status of respondents

To be able to categorise people into poor and not poor, there is the need to have a measure of economic welfare or standard of living. Income or household total expenditure can be used. Deaton and Muellbauer (1980) argue for the use of total household expenditure. Indeed, people are more open with declaring their expenditure pattern than income. Accordingly, this study used consumption expenditure to establish the poverty status of respondents. This study uses the upper poverty line of US\$2 and lower poverty line of US\$1.25 proposed by the World Bank instead the country poverty lines mainly because the latter have not been reviewed in line with persistent price increases and also because the Cedi has been steadily depreciating against the US\$. The poverty status of respondents refers to how much percentage of the respondents live above the upper poverty line, how much below the lower poverty line and how much live inside the lower and upper poverty line.

Table 3.9 POVERTY STATUS OF SAMPLE

Grand total	Percentage
> GHS4	44.9
< GHS2.50	23.6
Inside GHS2.50 to GHS4	31.5

Source; Field Survey, 2012

From table 3.9, 44.9% percent of the respondents live above the upper poverty line. Thus, 44.9% can be classified as not poor. 31.5% of the respondents live below the lower poverty line. Thus, this number is trapped in extreme poverty. 23.6% live between the upper and lower poverty lines. This revelation is important when compared with the national poverty average of 28.5% and urban average of 10.8%. This reinforces the need for disaggregated or community-based information for planning purposes. All in all, 55.1% of the respondents live in poverty.

Again, the study looked at how marital status of the family affects the poverty status of the family. The findings are intriguing but not unexpected. The percentage of respondents who live above the upper poverty line is 58.0, 20.0, 36.2 and 59.5 for a household head that is married, single, divorced and widowed respectively. The percentage of respondents who live between the upper and lower poverty lines is 13.3, 45.0, 24.1 and 16.2 for a household head that is married, single, divorced and widowed respectively. The percentage of respondents who live below the lower poverty line is 28.8, 35.0, 39.7 and 24.3 for a household that is married, single, divorced and widowed respectively.



But for the divorced category, all the figures for those living in extreme poverty are above the national poverty average of 28.5%. They are even more staggering when compared with urban poverty level of 10.8%. The category of household that is married is likely to have more respondents who are not poor than respondents trapped in extreme poverty and those who live between the poverty lines. This is true for the widowed family. On the other hand, household with single parents are likely to have more respondents trapped in poverty than respondents who are not poor. This is true for the divorced category. This reinforces our earlier observation that household heads that are married are able to raise more income to finance more consumption than the heads that are single. What is unique across the categories is that many respondents experience poverty one way or the other; 42.%, 80.0%, 63.8% and 40.5% for a household that is married, single, divorced and widowed respectively.

### **Pattern of savings**

Savings is a habit that is engrained in the Ghanaian culture. This could take the form of part of the harvest or herd of cattle, goats, cows or stock of precious gems such as gold and beads. Micro business owners are expected to engage in the practice of savings regardless of their sales and whether or not they make profit. As high as 87% of the respondents undertook savings mostly as a daily practice. Only 13% indicated that they did not undertake savings or declined to comment on their savings practice.

The mean annual savings is GHS2,451.42 (US\$1,225.71). The mean annual savings for the married is the highest, at GHS3,012.09 (US\$1,506.05), followed by single with GHS1,920.74 (US\$960.37), divorced with GHS1,753.71 (US\$876.86) and the widowed with GHS1,632.00 (US\$816). The standard deviation is higher than the mean across the marital categories. This suggests that the mean values are driven by a few unusually high savings within the categories. The high savings among the married may be explained by the joint efforts of the married, which efforts lead to growth in sales but it may also be explained by the need to save to meet dependency pressures posed by children education by cutting down other expenditure.

By age distribution, the mean annual savings is highest between 31 and 50 years old. This is the economically active period in life when one saves to meet dependency pressures and other age-related financial pressures such as social responsibilities emanating from the extended family system. The dependency pressures are highest within these age brackets. Age bracket 31-40 has a mean annual savings of GHS2,929.11 (US\$1,464.56), 41-50 has GHS2,909.41 (US\$1,454.71) and above 50 years has GHS2,438.54 (US\$1,219.27). The mean annual is GHS1,711.20 (US\$855.6) for 21-30 age bracket and it is about GHS700.00 (US\$350) for those aged below 20.

The mean annual savings is GHS3,469.20 (US\$1,734.60) for male and GHS1,931.53 (US\$965.77) for female. The mean annual sales for male is GHS25,505.22 (US\$12,752.61) and the mean annual sales for female is GHS20,480.05 (US\$10,240.03). This finding is not unexpected. Other reports (NDPC, 2012; Ghana DWPP, 2005) have reported of the wide disparity between earnings of male and female. In traditional Ghanaian society the male is the head of the family and there is pressure on him to meet household economic needs and to discharge a role in the extended family system. As a result, the male will work at everything to earn and save money so that he can live up to that role. It can also be explained by the fact that females have to spend time on household chores such as cooking, nurturing children and house cleaning and so they tend to spend shorter working days than males. This obviously affects the growth of their businesses given that over 80% of the enterprises surveyed do not employ. Indeed, consistent with the literature on small business enterprises, over 67% or two-thirds of the respondents are females and yet annual savings is higher among males than females.

The mean annual savings tend to increase with the educational level of respondents. The mean annual savings for those with tertiary and other vocational training is GHS4,016.52 (US\$2,008.26) while those with a senior secondary education have a mean annual savings of GHS3,099.14 (US\$1,549.57). The mean annual savings of those with or without primary education, who constitute 37.2% of respondents, is GHS1,742.70 (US\$871.35). Perhaps those with senior secondary education and above are able to read and apply the knowledge in their business. It is important for governments and NGOs to organise seminars on basic managerial skills for micro business owners. This is urgent given that the most of these small owners have low educational level.

The mean annual savings tend to increase as the operations of the business grow. Hawking has the least mean annual savings of GHS1,318.78 (US\$659.39) followed by table-top with GHS1,611.12 (US\$805.56). Kiosk operations has a mean annual savings of GHS2,570.14 (US\$1,285.07), stall has GHS3,489.43 (US\$1,744.72) and others has GHS3,957.19 (US\$1,978.60). Other operations include stores, fishing canoe operations and taxi services. A financial support scheme that aims at growing small businesses can improve standard of living for the owners. But for the hawking, the standard deviations of the other types of business are higher than the mean suggesting that the mean savings are driven by a few unusually high savings.

Annual savings for businesses with employees differ from those without employees. The mean annual savings of enterprises with employees is GHS4,032.51 (US\$2,016.26) and that of enterprises without employees is GHS2,009.10 (US\$1,004.55). The mean annual savings tend to increase steadily as the number of employees increase from one to three. The mean annual savings are GHS2,964.77 (US\$1,482.39), GHS4,668.92 (US\$2,334.46) and GHS6,826.67 (US\$3,413.34) for businesses with one, two and three employees respectively.

The number of employees is indicative of growth and this suggests that any programme that targets the growth of these businesses will be an important policy tool towards poverty alleviation.

The type of accommodation appears to impact on the size of savings. The mean annual savings is GHS1,679.04 (US\$839.52) for respondents living in single rooms and GHS2,751.38 (US\$1,375.69) for those living in chamber and hall. Thus, improvement in accommodation is accompanied additional expenses.

A common feature among these micro enterprise owners is the consistency in their savings practice. Most of them save a fixed sum a day regardless of the daily revenue. As high as 63.7% use susu as a popular means of savings. Traditionally the susu collectors go from business to business collecting and recording daily savings of clients unlike the banks where customers must travel to and make lodgments. The banks and savings & loans companies have tried to break this monopoly by introducing group collateral security and dispatching susu collectors to business districts but this is yet to succeed.

The susu collectors tend to be known within the vicinity or business district and can be trusted and relied upon. 20.7% use the savings & loans and 10.5% use the banks. There is a rotational savings method but this is not popular as only 3.5% use it. The mean annual savings for the susu savings is the least, GHS1461.55 (US\$730.78), followed by loans & savings with GHS3,196.85 (US\$1,598.43) and commercial banks with GHS6,604.27 (US\$3,302.14). Perhaps the size of susu savings has proved unattractive compared with the cost of mobilization. Under the rotational method, members within a group contribute daily to one member of the group for a period of time, for example one week, and this goes on until all members of the group have received the daily savings for the period.

#### Perception of poverty

46.7% of the respondents define or perceive poverty as lack of access to basic needs. This means that anyone who lacks shelter, adequate food or clothing is poor. 50.6% of female respondents subscribe to this definition whereas only 38.1% of male respondents share in this definition. Some respondents also believe that one is poor once the individual is an adult but is generously supported by others. In other words, this implies that it is not the income earned in a day or the minimum daily expenditure of US\$1.50 that defines poverty but the ability of an individual to be self-supporting in this income earning or expenditure.

Other respondents also define poverty as being the state of unemployed. The contention is that if one is gainfully employed, the individual will be in the position to take care of their basic needs. This also reinforces the above point that empowering the individual to earn the income to meet the basic needs is more important than focusing on the daily expenditure consumption. 35.1% of respondents share in this definition. 42.5% of male respondents agree with this characterization of poverty while 31.8% of female respondents agree with this definition. This apparent difference between male and female respondents can be explained by the roles of the two in a family. Traditionally, men have the responsibility of providing for the family while women have tended to play a supplementary role in terms of financial responsibility. It is not surprising that men will tend to view a self-supporting means of earning income or paying for expenditure as more important in any definition of poverty.

9% of respondents regard poverty as being sick and disabled. This view is largely influenced by the belief that the sick and the disabled cannot work and must be supported. Thus, others tend to associate the sick and disabled with unemployment and hence poverty. This definition tends to be culture-bound in the sense that in societies where equal social and economic opportunities exist for the sick and disabled, the latter can earn income by themselves.

The perception of poverty by age, marital status, educational level and type of accommodation is similar to the trend explained. Most respondents tend to characterize poverty by lack of access to basic needs, followed by unemployment and the state of being sick and disabled.

Respondents mentioned unemployment, high birth rate, high cost of living and illiteracy as well as a combination of these as causes of poverty. 39.4% of respondents indicated unemployment as the cause of poverty, 15.2% cited unemployment and illiteracy, 9.8% chose unemployment and high birth rate and 9.6% indicated other causes such as corruption on the part of government officials, lack of ready and cheap access to credit and other business support services, low salaries, witchery/wizardry, among others. Over 39% of both male and female respondents indicated unemployment as being the cause of poverty while 21.1% and 12.2% of male and female respondents identified unemployment and illiteracy as the cause of poverty.

Respondents were asked to propose solutions to poverty. The responses were categorized into job creation, education, business support and advisory services, birth control and welfare benefits. Job creation comprises large public labour-intensive manufacturing firms with emphasis on domestic employment and the provision of enabling environment for private to grow and offer jobs. Education includes improving upon the basic compulsory free education and making tertiary education less expensive. Business support and advisory services includes ready availability and access to start-up capital and period guidance and counselling on good business practices. Birth control includes provision of community-based education on consequences of teenage pregnancy, single parenting and large family size. Finally, welfare benefits includes direct financial assistance by government, NGOs and extended family members.

Of these factors, 32% indicated job creation and 16.8% indicated job creation and education as the solution for poverty. This means that many of the respondents want to see growth in both public and private sector job opportunities as well as affordable education. 5.2% indicated education as the sole solution for poverty. The choice of education may be premised on the fact that salaries and wages tend to improve with the level of education. 12.6% chose job creation and business advisory services. This means that the respondents want to have cheap and ready access to start-up capital backed by periodic counselling and guidance to begin something on their own.

## 6. Findings, Recommendations and Conclusion

This section summarises the findings, makes recommendations and draws conclusion on the findings.

### Findings

The study was designed to identify the type of businesses that the entrepreneurs in the informal sector engage in. According to NBSSI, micro enterprises employ not more than five and have a maximum of US\$1,000.00 in fixed assets. Over 80% of the enterprises sampled have no employees and of those that have employees 49.5% employ one and only 3.1% employ more than five. Over half (57%) of the sample have investment in fixed assets of not more than GHS100.00 (US\$50.00) and only 2.4% have investment in fixed assets not exceeding GHS2,000.00 (US\$1,000.00). In all, about 97% of the sample are micro enterprises.

Household expenditure has gone up compared with since GLSS5 but average annual per capita expenditure has fallen sharply because of the household size. The average household size of the sample is 4.4 which is much higher than the of 3.4 recorded for Greater Accra under GLSS5 but which is close to the average of 4.5 reported by AMA. Annual household expenditure is GHS7,168.47 (US\$3,584.24) and annual per capita expenditure is GHS1,556.38 (US\$778.19), down from GHS1,106.00 (US\$1,176.00) reported under GLSS5. This revelation is important because it marks a worsening in living standard.

Expenditure on food accounts for a greater portion of total expenditure. 67% of total expenditure goes into food. This is much higher than Accra average of 38% and still greater than the rural average of 62%. This implies that total expenditure is low. Daily expenditure on food per household member depends on the level of dependency or household size. The daily expenditure on food worsens as the dependency level increases. This trend is the worst for a household whose head is single.

Expenditure on clothing of 2.5% is much lower than the national average of 8.7% and means that the households patronise cheaply imported used clothes. Expenditure on water of 3.5% is higher than the national average of 1.9%. This means that households buy water from secondary sources other than the Ghana Water Company Ltd, especially for drinking.

In relative terms, expenditure on accommodation is lower than Accra average. This impacts negatively on the choice of accommodation of the respondents. Room occupancy is high, 4.4 and among the married household it averages 5. Most families live in single rooms and chamber and hall. This compares with AMA's report of 2010. In addition, household expenditure increases as room availability increases. Accordingly, respondents living in chamber and hall spend more than those households living in single rooms and households living in self-contained spend the most.

In relative terms, expenditure on health is lower than Accra average. This impacts negatively on the accommodation of the respondents and the health facilities they choose. Most respondents, 39.4%, choose government hospitals ahead of chemists/pharmacy and private hospitals, 16.6%. Most households that choose government hospitals cite affordability or membership of the national health insurance scheme and very few cite availability of equipment and technical expertise. Those choosing chemists/pharmacy cite convenience and affordability as well as the facilities are within walking distances. Thus, most respondents make health facility choices based on consideration. Most of the few that choose private health hospitals indicate better services such as quality health delivery services, proximity, short queuing time and better client relationships. Households do not depend on just one health facility but tend to combine a hospital with either chemists/pharmacy or herbal treatment.

Most of the respondents have dependants in school. It can be inferred from Focus Group Discussions that the respondents believe that education is the key to success. By marital status, the married household spend the most. Expenditure on education is 1.7% of total expenditure, which figure is five times worse than the national average of 8.9%. This means that expenditure on items under education such as fees, extra classes as well as feeding and transport are negatively impacted.

87% of respondents undertake savings. Of this figure, 63.7% choose the traditional means of savings, susu which is followed by savings & loans companies with commercial banks bringing up the rear. The size or value of saving appear to dictate the choice of the medium of savings. The susu savings consist of small amounts averaging an annual household savings of GHS1,461.55 (US\$730.78). As the annual savings tend to double, respondents opt for savings & loans companies as a medium of savings and as the figure more than quadruples, respondents turn to commercial banks. The mean annual sales and savings of male are higher than the mean

annual sales and savings of female, confirming the existence of wide disparity between earnings of male and female.

Annual savings is higher for owners aged over 30 and above and also higher for those with senior high school and vocational training. As accommodation improves, so does savings. Households living in chamber & hall save more than those living in single rooms and those in self-contained save most. Savings also tend to increase as the number of employees grows and as businesses grow through hawking, tabletop trading, stall/kiosks and stores.

31.5% of respondents live in extreme poverty, much higher than the urban average of 10.8% and the national average of 28.5%. In addition 23.5 live between the lower and upper poverty lines. Thus, about 55% of respondents experience poverty in one way or another. Put differently, more than half of the respondents suffer material deprivation or lack social services in one form or another.

Nearly 47% of respondents perceive poverty as lack of access to basic needs for survival. Thus, they tend to perceive poverty in terms meeting a minimum standard of living. About 35% of respondents equate poverty to unemployment. Others also believe that one is poor if the individual is generously supported financially or one is sick and disabled as this individual cannot work or cannot earn enough money to meet their basic needs. Most males define poverty in terms of unemployment while most females define poverty in terms of one's inability to meet certain consumption needs. Respondents ranked unemployment as the leading cause of poverty. Others also identify the cause of poverty as unemployment and a combination of high birth rate. Most respondents ranked job creation ahead other factors as a means of fighting poverty and others also proposed job creation along with education as education determines the position and earning on the job.

## 7. Recommendations

Poverty is highly endemic in the communities surveyed. Over half of respondents suffer poverty in one form or another. Policy makers must improve upon social services and help generate employment in these communities through opportunities for starting micro enterprises. This is more important as some respondents identify poverty with the inability to earn by oneself the minimum income required for a minimum standard of living. Micro enterprises require low start-up capital. To use micro enterprises as a means of curbing unemployment, policy makers can encourage the establishment of more micro enterprises by providing readily available accessibility to low interest-bearing finance and business support services aimed at starting new businesses but also to promote growth of existing businesses. This can be done by making funds available to the rural banks or the Ghana Commercial Bank Ltd for disbursement to potential beneficiaries upon going through a basic training. These institutions can then identify and register potential beneficiaries in groups and taking them through basic business practices and records keeping. Group can be used as collateral for loans but the members should be able to decide on membership of the group.

Perhaps one means of providing advisory and financial services to micro enterprises is to identify and register susu collectors that operate at the community, train them in business advisory services and make some financing available to them so that they can in turn provide business advisory services to customers as well as providing them with small loans at affordable rates.

Government and development partners can provide more resources and enhance existing facilities of public schools so as to make them attractive to the public at large and to the poor especially. In the current state, there is a lack of hope and patronage of these schools and this tendency has tended to much more financial pressure on poor families in respect of education. There is also the need to extend the free and compulsory education from Junior High School to Senior High School.

## Conclusion

Extreme poverty among these communities is nearly three times as the Accra average. This belies the need for the district assemblies to undertake periodic surveys so that policies can be tailored to the needs of communities. More than half of the respondents experience poverty in one way or another. Thus, most of them still suffer material needs or lack social services in one form or another. Policy makers must identify and deliver on some pro poor services in these communities such improved access to accommodation, water and electricity. But more importantly, they must be offered job opportunities so that they can increase their expenditure.

Micro enterprises in the informal sector are set up primarily to provide employment to the owners and in few cases to a relative. It is not meant to provide employment to others. However, they can be used to generate employment if government can encourage as many unemployed as possible to establish their own micro enterprises by providing financial support and advisory services. Growth in business is associated with high expenditure. Thus, improvement in accommodation, food intake, clothing, affordable access to quality education and utilities can be possible if action is taken to get the unemployed start new micro enterprises and grow existing ones.

The role of the traditional susu collector continues to be important in revenue mobilization at the community level.

There is the need to formalize and improve upon the services of the susu collectors by registering and empowering them not just to collect savings but to be able to provide financial and business support services as well. Thriftiness is higher for owners aged over 30 and also for those basic education or vocational training. Savings improves with improvement in accommodation and growth in business as measured by the number of employees and type of business.

Respondents do not only perceive poverty as lack of access to basic needs but also the state of being unemployed. In other words, poverty is not only seen as the minimum income earned in a day or a minimum daily expenditure but also the ability of an individual to be self-supporting in this income earning or expenditure, implying the creation of job opportunities. Family planning and education on the dangers of premarital sex is required in some communities. The poor know the value of education and how education can boost one's chances of paid jobs or help one to improve one's business.

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