

**A RESEARCH  
REPORT  
OF GOOD  
GOVERNANCE  
AFRICA,  
WEST AFRICA**

# **Rethinking Urban Poverty and Inequality in Post COVID-19: Some Pointers for Policy Consideration in Ghana**



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# Rethinking Urban Poverty and Inequality in Post COVID-19: Some Pointers for Policy Consideration in Ghana

FIRST DRAFT REPORT

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### **About Good Governance Africa**

Founded in 2012, Good Governance Africa is a registered Not for Profit Organisation (NPO) with centres in Accra, Ghana covering Anglophone West Africa with the exception of Nigeria which has an independent centre in Lagos. For Southern Africa, GGA has centres in Johannesburg, South Africa and Harare, Zimbabwe. New centres have also been opened at Goree Institute in Dakar, Senegal to cover Francophone West Africa and Addis Ababa, Ethiopia called the AU Centre.

Good Governance Africa aims to promote good governance in Africa through applied research and critical debate. Our publications include *Africa in Fact*, the African Survey and other projects. Research areas include local government, land and natural resources, early childhood education and national security. Good Governance Africa (the West Africa Centre in particular) is also concerned with the promotion of local economic development,

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**T**he Good Governance Africa (GGA) is particularly grateful to all its partners and stakeholders in Ghana for the enormous support and understanding we all exhibited in the hard times of the Covid-19 induced lock down. Indeed, we are not in normal times, but life must definitely go on and the fight to redeem the plight of the poor and vulnerable in our societies must proceed unabated. The GGA-WA Centre with the renewed spirit of sustaining the gains in having good governance principles across critical sectors of our nation proceed amid a pandemic such as Covid-19, commissioned this all-important research exercise.

The Center is glad to bring this research exercise to an end and share the far-reaching recommendations for policy reforms with all. For the successful completion of this Study Report, the Center is grateful to the lead Researcher in the person of Dr. Ronald Adamtey for rising to the occasion in accepting to undertake this work despite impact of the pandemic. The restrictions on movement and the call for social distancing meant, data and information gathering could be impeded. However, with the exemplary leadership and expertise of the researcher, this challenge though faced, was surmounted and the assignment completed on schedule. For this, we say thank you.

To the well trained and skilled staff of GGA-WA who ensured that the work of the Centre either physical or virtual proceeded without any break during the period of the partial lockdown, we say “ayekoo” (well done) and



“more grease to your elbows”. The Centre and its leadership are proud of you for your commitment to duty. Your ability to seamlessly deliver on your mandate amid the pandemic gives the Center the comforting assurance that we can sail through even more difficult times in the near future. We look forward to sharing the outcomes of this report and to possibly cause the necessary rethinking in all levels of government to ensure poverty and inequality in urban areas are reduced to the barest minimum going forward.

Once again, thank you all and may the Good Lord bless our homeland Ghana...!!



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Executive Director, GGA-WA

## INTRODUCTION AND PURPOSE OF THE RESEARCH

The challenges that faced the implementation of the partial lockdown in the Greater Accra Metropolitan Area (GAMA) and the Greater Kumasi Metropolitan Area (GKMA) as part of measures to curb the spread of the novel COVID-19 virus have revealed how poverty and inequality in urban areas can undermine a well-intended policy. Consequently, there is the need for Ghana to rethink poverty and inequality in new ways and respond more effectively with own resources (see GARDA World, 2020). As the COVID-19 pandemic has revealed, relying on donor support for poverty reduction is not sustainable. A Business Law Firm, Addleshaw Goddard LLP (2020), could not have put it in a better way by noting that, “for Ghana, the harsh reality reported within the United Kingdom, the European Union's disparate and tardy response to its own Spain and Italy, and the political soap opera that unfolded in the United States of America between federal and state governments, further highlighted the need for adequate self-sufficiency, at least to the extent of being able to protect the ... socio-economic welfare of the population.”

Many governments implemented a total lockdown as immediate solution to the control of the COVID-19 pandemic. Countries such as India used the lockdown to buy crucial time to do extensive contact tracing, ramp up testing and most crucially, prepare health system, increasing its healthcare infrastructure and preventing it from being overwhelmed, as it happened in Italy, the United States and Spain (Golechha, 2020: 1). In Ghana, the information Minister explained that the partial lockdown was needed to enable the government to provide assistance to health facilities to identify, contact trace and isolate cases for effective management (The Guardian, 2020).

The lockdown as implemented by many countries required limited movement, home-stay and social distancing. In Ghana, the President imposed a partial lockdown on the 28<sup>th</sup> of March 2020 to take effect on 30<sup>th</sup> of March 2020 for two weeks. As mentioned earlier, this was imposed on the Greater Accra Metropolitan Area and the Greater Kumasi Metropolitan Area. Residents in these areas were to stay at home as much as possible. The circumstances under which they could go out including looking for food and water, medicine, going to the bank and the use of public toilets and public bathrooms. In addition, inter-city travels for private and commercial purposes were suspended. All intra-city travel vehicles were made to reduce the number of passengers to observe social distancing. During the lockdown, the government subsidized halved electricity costs for lifeline users and absorbed water bills for three months and also distributed food supplies to households in poor and vulnerable neighbourhoods to ease the effects of



*Leading Member of the NPP, Sammy Awuku shares food to the Needy during the partial lockdown in Ghana*

**Source: [okayfm.peacefmonline.com](https://www.okayfm.peacefmonline.com)**

the lockdown (see Voice of America, 2020; International Growth Center, 2020).

Although the lockdown is supported by many countries, governments and World Health Organisation (WHO) as an effective strategy for containing the spread of infections, there were many challenges that came with its implementation. In India for example, the social distancing is said to be very difficult for many households, especially in slum areas; and for the daily-wage earner, he/she has to earn daily money to keep family alive. A long-time lockdown could lead to psychosocial difficulties for vulnerable population and consequently lead to stress, anxiety, frustration, boredom and depression and even suicidal idea and attempts.

In Ghana, there is evidence to show that the distribution of food in order for people, especially low income people, to stay at home cannot be said to have been very successful as many of the intended beneficiaries claimed to have been left out. Consequently, many of them could not stay at home. The argument was that they are “daily-income-earners” or what is commonly called “by-day-earners” therefore they need to go out daily in order to make ends meet as in the case of India and other poor countries. According to The Guardian (2020) millions of people living on the edge, working in Ghana's largely informal economy, each day of the lockdown deepened their worries. There is anecdotal evidence to support the view that the lockdown made life extremely difficult for the urban poor (International Growth Center, 2020). This claim is justified from the evidence that over 60% workers are in the informal sector. According to the Ghana Living Standards Survey 4 (GLSS IV) and the Ghana Shared Growth and Development Agenda (GSGDA) II, 2014-2017 cited in Anuwa-Amarh (2015: 13), available statistics show that informal sector's share of total employment increased

from 80.5% in 1987/88 to 88.6% in 2005/2006. The private informal sector is estimated to employ about 86% of the economically active persons. Therefore the informal sector is very important as this is the sector that hosts many low-income “by-day” earners.

Worst of all, observing social distancing as one of the protocols, was not effectively complied with by the many informal sector workers especially market women across many markets in the country. The steps that were taken to shut down some markets rather worsened the plight of many “by-day” workers many of whom are women household heads. The main reason has to do with the nature of their work. There is also evidence that some passengers ignored the social distancing protocols to be observed by private transport operators especially intra-city mini buses commonly called “trotro” because of limited supply of “trotro” during rush hours (myJoyOnline, 2020; GhanaWeb, 2020; Bonful et al., 2020).





social distancing protocols to be observed by private transport  
"troto"

Source: [steemit.com](https://steemit.com)



These challenges have therefore revealed some pointers that justify rethinking of urban poverty and inequality as critical development issue and how this might be addressed. To effectively address this, there is the need to understand how these issues affected the implementation and enforcement of the COVID-19 protocols on social distancing and staying-at-home. Unpacking the dynamics should help to approach poverty issues in more innovative ways. In order to understand the context of this argument, a review of conventional thinking about poverty will be useful.



**Source: [wantedinafrica.com](https://www.wantedinafrica.com)**

## POVERTY AND INEQUALITY: A REVIEW OF CONVENTIONAL THINKING

### Poverty definition and approach

The early definitions and conceptualisations of poverty were shaped by economists. Much of the early work on poverty research has focused on measuring the extent of poverty by concentrating on income and cost of living of the individual and households (Øyen, 1996).

As late as the 1990s, there has been a call for the need for a new paradigm on poverty and approaches to addressing this (see Øyen, 1996). As noted by Øyen (1996: 11), “in the bulk of the research literature, the poor and poverty are treated as a phenomenon that can be understood in isolation from society at large. True enough, major economic and social structures are pushed forward in explanations of poverty. But they tend to become anonymous, because the causal relationships are too diffuse to pin down the exact cause of the extent, intensity, and sustainability of specific kinds of poverty in specific kinds of context or location.”

For us to be able to understand poverty and target it more effectively, we must note that “poverty is existential for those who have to live in poverty. Poor people must meet their poverty face to face twenty-four hours a day, every day, all year round ... [unfortunately] much of poverty thinking has been parochial, insofar as it has been anchored in culture specific perceptions of values and human life. Western thought has dominated and almost monopolised poverty thinking” (Øyen, 1996: 16; see also Novak, 1996).

It must be noted that wealth and wellbeing are different. It looks like Ghana's efforts at addressing poverty focus more on creating wealth rather than wellbeing.



As noted by Narayan et al. (2000: 29), as far as poverty is concerned, "there are differences in aspirations and of concepts of wellbeing. They vary by continental region, by rural and urban areas, by livelihood, by age and gender.



*The persistent flow of poverty in Ghana is getting Anomalous*

**Source: [asempanews.com](http://asempanews.com)**



According to findings from a work to gather the views, experiences, and aspirations of more than 60,000 poor men and women from 60 countries for the World Development Report 2000/2001 on the theme of poverty and development, Narayan et al. (2000) present a good picture of poverty directly through poor people's own voices, the realities of the lives of the poor, their views on poverty and wellbeing and problems and priorities. For the poor, "a good quality of life includes wellbeing, which includes being strong, well and looking good; social wellbeing, including caring for and settling children; having self-respect, peace and good relations in the family and community ... including being able to help other people in the community ..." (Narayan et al., 2000: 21). For the poor, illbeing is multidimensional and interwoven. Illbeing include "... exclusion, rejection, isolation and loneliness; bad relations with other including bad relations within the family ..." (Narayan et al., 2000: 21).

In these definitions, we find that the issue of social ties and networks show strongly as very important to the poor. This can be inferred from their emphasis on the relationships with others in a community, the need to avoid exclusion, rejection, loneliness and isolation from neighbours and family. This can only be important in the context of social capital being possible through ties and informal networks. Rethinking poverty will mean bringing social capital in the poverty reduction equation. But what is social capital and how can we find it?

### **Bringing the relevance of social capital and informal ties in the poverty reduction equation**

Social capital "refers to features of social organization such as trust, norms, and networks that can improve the efficiency of

society by facilitating coordinated actions" (Putnam, 1993: 167). Others also explain social capital as a set of norms, social networks, rules, procedures, values, attitudes, and beliefs. All these open up access to resources to members in such a social network (Pargal et al., 2002; Serageldin and Grootaert, 2000; Woolcock and Narayan, 2000; Krishna and Uphoff, 2002). Informal ties, or what others call informal networks, are relationships between people on the personal levels (Coleman, 1991). Godeland (2005: 5) has noted that informal network is "informal circle of people able to and willing to help each other." Informal networks are very important pillars of societies in many countries in sub-Saharan Africa and even part of Asia and India. Informal ties come in many varied forms but the most common ones applicable to many urban communities in Ghana include family and kinship relations, ethnic and hometown networks, friendship ties, religious networks and political party affiliations. They come with in-built exchange and reciprocal support systems (Slater, 1990; World Bank, 2001). Personal relationships and individual behaviours are heavily influenced by these ties. They affect people's daily decisions and choices and as noted by Kimenyi and Mbaku (2004: 113), in spite of the wave of change occurring over the continent of Africa over the last five decades, individuals' attachment and loyalty towards members of their ethnic group have not changed. Members of informal network share benefits that accrue to the network and consequently hold obligations towards the network. Failure to promote the interest of network members could result in isolation with its attendant consequences. In the next section, each of these informal ties is explained. It must however be noted that in reality, the various forms of informal ties overlap in a very complex web of networks.



## ***Family/Kinship/Neighbourhood Networks***

In most parts of Africa, the family goes beyond the nuclear family comprising the father, mother, and children. A typical African family also covers the extended family and neighbours as well. For the current work, a neighbour is defined as colleagues at work and the people with whom we live in the same neighbourhood in the urban area. What is common in urban Ghana is that it is difficult to establish clear limits of the true/real family due to the emergence of the new family, commonly referred to by many as abusua. The 'abusua' in Ghana is Akan word for family (African family). Because many urban dwellers find themselves to be away from their immediate families, they take the friends they make in the cities and colleagues at work as their abusua (the new family). The basis is that this new circle of friends and neighbours fill in and play the role of actual families by offering various kinds of support. These include support during marriage, child naming ceremonies, and bereavement and access to a wide range of resources and opportunities now and even beyond death a decent and befitting burial is provided to the dead (Clark, 1999). Members can invoke these obligations to obtain support in many ways.

## ***Ethnic/Clan/Tribal/Home-Town Relations***

Ethnic and tribal solidarities due to common ancestral lineage manifest in many ways but the most common include tribal marks which are common across Africa. One of the justifications for strong ethnic identities is security. Historical accounts of migration of people across the African continent in the pre-colonial period suggest that wars were common (Munson, 1980; Malowist, 1966). Tribal marks showing ethnic affiliation was a sure way of being secured. The Colonial administration's strategy of indirect rule and divide and rule

heightened ethnic boundaries across Africa (Newbury, 1992). The push by Africans in response in the form of representative institutions to safeguard their interests brought ethnic solidarity to the fore. The result of the establishment of representative institutions was that leaders of local communities appealed to ethnic/tribal norms in the communities to mobilize support and constituencies. In the process, some of the constituencies that local leaders mobilized developed into political parties to access the state and control public resources. This largely accounts for why ethnic identities are strong in the architecture of politics in Africa (Leonard, 2009; Newbury, 1992).

### ***Religious affiliations***

Many urban dwellers are connected along common religious persuasions. In most parts of Africa and particularly in Ghana, religion is very important force for mobilizing people. There are many religious establishments in every corner of the cities such as Accra and Kumasi. Religious affiliations can influence and strengthen family/kingship/neighbourhood ties; ethnic connections; or political party ties. Individuals can invoke their religious linkages directly and indirectly to obtain support from other members in their networks.

### ***Political party ties***

The next is political party affiliations due to the membership of political party or group with common political persuasions. These ties can also strengthen other ties such as ethnic relations. There is evidence from the African continent that there are ethnic groups that are known to have strong allegiance to certain political parties because most of the political parties in Africa are rooted in ethnic solidarities (Tignor, 1993). Examples are countries such as Rwanda where

the Mouvement Social Muhutu (MSM) later becoming the Le Parti du Mouvement de L'émancipation Hutu (PARMEHUTU) is claimed to be Hutu-dominated that seeks to champion the interest of Hutu ethnic group. In the same way the Union Nationale Rwandaise (UNR) and Ressementlement Démocratique Rwandais (RADER) are claimed to champion the interest of Tutsi (Newbury, 1992). In Ghana, the Volta and large part of the Northern regions are perceived to be the strongholds of the National Democratic Congress (NDC), while the Ashanti and Eastern regions are also perceived to be strongholds of the New Patriotic Party (NPP) (Chazan, 1982).

In spite of the positive sides of informal ties there is also the argument that the usefulness of informal ties is exaggerated. For example, in a study on non-state social welfare of informal reciprocity in rural Ghana and Cote d'Ivoire, Maclean (2011) finds that informal ties did not provide the social welfare support that the state has failed to provide due to the adoption of neo-liberal economic policies as part of the structural adjustment programmes. On the basis of this Maclean (2011) argues that the role of informal ties is exaggerated in terms of their potential to provide social welfare benefits to poor people. He finds that members of informal networks lend money within the network at interest ranging between 50% and 100% suggesting that this is because people do not care for each other any longer and that informal ties have lost their relevance to most people.

These criticisms notwithstanding, anecdotal evidence emerging from the lockdown in Ghana supports the usefulness of informal ties. In addition, empirical evidence supports the usefulness of informal ties. It is in light of this that

the ties matter and should be factored into poverty thinking. To do this more effectively, a review of Ghana's approach to poverty reduction will be helpful.

A review of Ghana's efforts reveals that it has been heavily influenced by early definitions of poverty that looks more at wealth creation. This is not surprising as many donor countries, social movements, benevolent societies, non-governmental organisations, pressure groups and political parties have all been influenced by the United Nation Development Programme's Human Development Index in their discourse on poverty (Øyen, 1996). The next section will therefore review Ghana's Poverty Reduction Strategies in the last two decades and some selected pro-poor policy initiatives to unpack how poverty reduction in urban areas has been defined and targeted. Focus is on Ghana Poverty Reduction Strategy I (GPRS I), the Growth and Poverty Reduction Strategy II (GPRS II), Microfinance and Small Loans Center (MASLOC) and Livelihood Empowerment Against Poverty (LEAP).



Source: [theborgenproject.com](http://theborgenproject.com)



## GHANA'S APPROACH TO POVERTY AND INEQUALITY IN THE LAST DECADE

### The Ghana Poverty Reduction Strategy I

Ghana implemented the Ghana Poverty Reduction Strategy I (GPRS I) in 2003 (Republic of Ghana, 2003). It was a three year policy targeting poverty in Ghana. In spite of the achievements of the GPRS I, there is evidence to suggest that it could not effectively target and address poverty and inequality. As noted by the Republic of Ghana (2005: 3), the limitations of the GPRS I “include service delivery constraints and persistence of regional differences in the distribution of some key outcomes in the health and educational sectors ... economic policy under GPRS I has been criticised for concentrating on macroeconomic stability rather than providing a clear policy direction which recognises a stable macroeconomic environment as a platform upon which to generate economic growth as a means to poverty reduction.” It is further noted that in formulating the GPRS I, the incidence of poverty and inequality was analysed and categorised on broad regional basis and this resulted in limitations in targeting poverty reduction interventions. This is not surprising as the main pillars of the GPRSI were market-led development strategies that focused on economic indicators such as Gross Domestic Product (GDP) growth rates in agriculture, industry, and services.

It is important to note that the GPRS I is coming from a background of the implementation of the Structural Adjustment Programme (SAP) in the 1970s and 1980s. SAP actually pushed government out allowing for free market mechanisms to operate (Raikes, 1997). The policies under SAP were underpinned by neo-liberal free market theory which focused on “getting the prices right” and with the argument that “trade is enough” for poverty reduction

(Adelman, 1999; Harvey, 2005; Hausmann, Rodrik & Velasco, 2008). Consequently, government policies have entrenched liberalised market economy in the country since the 1980s (Seini & Nyanteng, 2003; Brooks, Croppenstedt & Aggrey-Fynn, 2007).

## **Growth and Poverty Reduction Strategy II**

We find heavy traces of neoliberalism and market/price/trade focus in a review of the GPRS II as well. The review reveals that GPRS II rather focuses more on economic growth without adequate consideration for the very issues that confront the poor person or household daily as listed by the poor themselves (see Republic of Ghana, 2005; Narayan et al., 2000). According to the growth targets under the macroeconomic policies, strategies and targets for GPRSII, it is stated that the GPRSII "is guided by the overall objective of doubling the size of Ghana's economy (in terms of real production) within the next decade. This is expected to reflect in positive social change and improvement in the quality of life for all. It is in this regard that the growth targets are made taking cognizance of the corresponding objectives of New Partnership for Africa Development and Millennium Development Goals, all of which specify some qualitative indices. These qualitative improvements are really important objectives of the process of national development for the enhancement of human welfare and are the real substance of development policy" (Republic of Ghana, 2005). In spite of this claim by the GPRSII, the strategic directions rather focused on issues that do not directly address the challenges facing the poor.. These strategic directions are prudent fiscal policy management; a monetary policy that is flexible enough to respond to external shocks, promote growth and ensure price stability; real interest rates that enhance effective mobilisation of savings and make credits affordable to the

private sector; and relatively stable real exchange rates that promote international trade. These are good as they create the enabling environment for large corporate and private businesses to grow. They however cannot guarantee the growth of the many informal sector activities that host the urban poor.

The GPRSII has been fully implemented with some achievements. These achievements notwithstanding, poverty levels are unacceptably high. Inequality is high and the gap between the regions, families, households and individuals keep increasing daily (Republic of Ghana, 2018).

*Planting of food, another way of reducing poverty in Ghana*

**Source: [concernusa.org](http://concernusa.org)**



## **Microfinance and Small Loans Centre**

MASLOC was established in 2006. For the purposes of prudent and judicious management of government and development partners' funds for micro and small-scale-credit programmes, the government of Ghana established MASLOC. The main rationale is that it will support government's sustainable poverty reduction programme in line with the tenets and principles of the Growth and Poverty Reduction Strategy. It seeks to do this by providing micro credit and small loans to the productive poor (MASLOC, 2012).

Consequently, MASLOC provides micro and small loans for start-ups and small businesses with fast, easy and accessible microcredit and small loans to grow and expand their businesses as well as to enhance job and wealth creation. The key objective of MASLOC is the provision, management and regulation, on fiduciary basis, approved funds for microfinance and small scale credit schemes and programmes and serve as apex institution of the microfinance sub-sector. According to the information available at the website of MASLOC, it is stated that for the purposes of the objective stated, MASLOC shall: engage directly or indirectly in microcredit and small loans business and promote and enhance the development of a decentralized micro financial system. In respect of operations with non-bank institutions and targeted end-users, MASLOC will promote co-operation, collaboration and complementarities with other non-bank finance institutions; institutional development and individual capacity building; savings and deposit mobilization; identify, promote and co-ordinate operations of associate community based programmes; support the development of small scale business and entrepreneurial skills; and act as the apex body responsible for the co-

ordination and facilitation of the activities of institutions and organizations in the micro-finance subsector of the economy. It will also undertake any other business deemed necessary and appropriate for the achievement of its objectives.

MASLOC provides group loans and small loans. In order to access MASLOC loans, the processes include: 1. the submission of a written application to any of the District Offices near the applicant, stating the loan amount and the purpose for which the loan is being requested. 2. An applicant will be invited by one of the Loan Officers for preliminary assessment; and the person will be advised on best practices, information that MASLOC's loans attract interest rates of 1% per Month and other relevant information the applicant needs to know will be given by the Loans Officer. 3. If the applicant qualifies for the loan, the loan application will be processed. There is additional requirement in the case of Microfinance Institutions (MFIs), Ministries, Departments and Agencies (MDAs), Non-governmental Organisations (NGOs), and for Banks, a business plan or proposal will be required. 4. Under the micro-credit scheme, the main beneficiaries are groups/cooperative societies, each consisting of a minimum of 5 and a maximum of 25 members. An individual within a group can access a minimum of GHC100 to a maximum of GHC1000. The group solidarity mechanism is applied in this credit scheme. This means the whole group is held liable for the repayment of the loan. Thus, until every member within the group has finished paying, the group is considered not to have paid back their loan. 5. All MASLOC loans are for a short period not exceeding 12 (twelve) months within which they have to be re-paid with interest. Thus, economic activities of long gestation periods are not supported.

For small loans, or the individual loan scheme, an individual can access a minimum loan of GHC1,000 and a maximum of GHC10,000. Under this scheme, the loan beneficiary must provide an acceptable security, in addition to a personal guarantor who must be in a position to redeem the loan in case of default.

MASLOC also has a vehicle loan facility. Under its Vehicle Hire Purchase Scheme, MASLOC acquires saloon cars for productive unemployed professional drivers who want to own their taxis. The scheme is targeted at empowering individual drivers, especially the youth, who belong to Taxi Drivers' Unions to own their vehicles after paying the loan facility within a four-year period. There is also wholesale lending to microfinance institutions, Ministries, Departments and Agencies and Rural Banks for onward lending to the productive poor.

According to Sarpong (2012), the scheme has disbursed a total amount of GH¢6.7 million to support 42,069 beneficiaries through the provision of financial support for pro-poor programmes of a number Ministries, Department, Agencies and some private microfinance groups. The Ministries are the Ministry of Food and Agriculture, Ministry of Fisheries, and the Ministry of Women and Children's Affairs. The rest are the Ministry of Local Government, Rural Development and Environment, Ministry of Trade, Industry, Private Sector Development and President's Special Initiatives, Ministry of Lands, Forestry and Mines, and the Ministry of Tourism and Diaspora Relations. The Departments and Agencies are the Department of Social Welfare, National Board for Small Scale Industries, Council for Indigenous Business Associations, Social Investment Fund and the Central Region Development Commission (CEDECOM). Oduro-Ofori, Aboagye-Anokye & Edetor (2014)'s study also

found that loans from MASLOC have contributed to increasing the beneficiary MSEs' working capital by 120.6%. The business advisory services offered by MASLOC to beneficiaries were identified to have improved the enterprises' customer relations and attractions. All these have culminated into increases in earnings averaging 46.9%.

Although MASLOC's major objective was to reduce poverty and create wealth for the citizens, Sarpong (2012)'s study of the role of MASLOC in poverty alleviation and micro financing in the New Juaben Municipality, Eastern Region revealed that the process for selecting the beneficiaries does not follow the laid down procedures as specified in the policy. There is high default rate as the repayment of the loan is always behind schedule. Beneficiaries are not given adequate training in relation to the lending and borrowing policy. Lack of supervision in disbursing funds makes it difficult to reduce poverty thereby making it difficult for MASLOC to achieve its stated goals and objectives for past six (6) years. Similarly, in a study to assess the possibility of using MASLOC as a model for the development of micro and small-scale enterprises (MSEs) in the Ashaiman Municipality of Ghana, Oduro-Ofori, Aboagye Anokye & Edetor (2014) found that the sustainability of MASLOC is constrained by the high rate of default. The default rates for individual loans and group loans were 20% and 25% respectively. Overdue payments were estimated at 20% and 30% for individual loans and groups loans respectively.

Although MASLOC can conveniently be termed as pro-poor initiative on the basis of the policy objectives, it is difficult to accept that this initiative can directly adequately affect the very poor individual in urban Ghana. The qualification requirements and processes alone can exclude many poor



individuals and households. The emphasis on the “productive poor” excludes many of the urban poor from accessing the facility.

MASLOC Ghana helping SMEs with affordable loans.

**Source: asempanews.com**





## **The Livelihood Empowerment Against Poverty Initiative**

In 2017, the government of Ghana promulgated the National Social Protection Strategy (NSPS) as an umbrella strategy of all the social protection programmes to be implemented towards responding to poverty and vulnerability (Sackey, 2019). It is under the NSPS that that Livelihood Empowerment Against Poverty (LEAP) has been implemented to literally leap people out of poverty through a more coordinated social intervention.

LEAP is a social cash transfer programme, which provides cash and health insurance through the National Health Insurance Scheme (NHIS), a feature which is described by Daidone et al. (2015) as novel social cash transfer programme to extremely poor households across Ghana for short-term poverty alleviation towards long-term human capital development by providing health insurance and encouraging school enrolment (Daidone et. al., 2015; Davis et. al., 2014). Among the many objectives towards achieving this goal are; to improve basic household consumption and nutrition among children below 2 years of age, the aged (65years and above without productive capacity) and people with severe disability; to increase basic school enrolment, attendance and retention of beneficiary children between 5 and 15 years of age; to increase access to health care services among children below 5 years, the aged (65years and above without productive capacity) and people with severe disability; and to facilitate access to complementary service such as welfare, livelihoods and improvement of productive capacity among beneficiary households.

LEAP is targeted at orphaned and vulnerable children (OVCs) including persons with disability (PWDs) who are unable to

undertake any productive activity to make a living and the elderly aged 65 years and over who do not have any livelihood support. The programme is comprised of both conditional and unconditional cash transfer elements. The conditional element covers support for caretakers of OVCs of school going age to enrol them in school. It also includes birth registration and immunization of babies, enrolment onto the National Health Insurance Scheme (NHIS) and the protection of children against child labour. PWDs without any productive capacity and the aged are automatic beneficiaries of the programme with no conditions. Generally, LEAP beneficiaries are identified among the bottom 20% of the poorest in Ghana (Devereux, 2002).

LEAP initially commenced as a 5-year piloting programme traversing from 2008 to 2012. The program was expanded due to the growing needs of the poor and vulnerable and the political capital that comes with its expansion (Devereux, 2002). By the end of 2015, up to 145,894 households had benefitted from the programme. Available data shows that the Upper West Region has the highest number of household registration (31,631); followed by the Northern Region (29,729). The Upper East, Volta, and Eastern Regions respectively registered 20,800, 11,620 and 10,875 households. Those with the fewest registered households are Greater Accra region (6,371), Western region (7,561) and Central region (8,522) (Alidu, Dankyi, & Tsiboe-Darko, 2016).

The support started by giving beneficiaries of the programme between GH¢8 and GH¢15 per month. This was increased by six-fold from GH¢48 to GH¢90 bimonthly in 2015. The current support of cash transfers ranges from GH¢64 to GH¢106 per month. The sources of funds for the programme include general revenues of the Government of Ghana (50 percent), donations from the United Kingdom Department for International Development (DfID), and a loan from the World Bank (Debrah,

2013; Agyemang, Antwi, & Abane, 2014; FAO, 2014a; 2014b; Alidu, Dankyi, & Tsiboe-Darko, 2016; Sackey, 2019).

There is some evidence to suggest that, to a large extent, LEAP has made acceptable contribution to easing the predicament of the poor, vulnerable and excluded (Agyement, Antwi and Abane, 2014; Davis et. al., 2014). The positive effects are directly on the beneficiaries and the general economy as well.

As indicated earlier, one of the requirements of the programme is that it would support the registration of beneficiaries with the NHIS. The cash transfer has therefore enabled beneficiaries to register providing a key source of funding to the NHIS as a scheme (Agyeman, Antwi & Abane, 2014). LEAP led to a 16 percentage point increase in the number of children aged 6-17, and a 34 percentage point increase in the number of children aged 0-5 who were enrolled in the NHIS.

It is also known that the programme has mixed results on health utilization and morbidity generally as it did not have a bearing on curative care seeking, but it did increase preventive care among male headed households (FAO, 2014a; Handa, et al., 2014; Bawelle, 2016) There is also a very strong decrease in morbidity among older children (Handa et al., 2014). It is also interesting to note that LEAP granted women beneficiaries access to antenatal care and continuous vaccination through mandatory immunization of the children of beneficiary households (Debrah, 2013). It contributed to reducing maternal and infant mortality rates in 2009 and 2010 (Bawelle, 2016). LEAP's impact on the general economy has also been registered. According to the Food and Agricultural Organization (FAO) (2014a), a Local Economy-Wide Impact

Evaluation (LEWIE) in 2014 found that LEAP could significantly have impacted on incomes of many households in the LEAP communities. It has been claimed that food security is one of the areas that the LEAP has made some contributions as LEAP beneficiaries indicated increased satisfaction with their food consumption as compared to those who were non-beneficiaries (see Debrah, 2013). Agyemang, Antwi & Abane (2014) have also found that, the programme contributed to meeting the nutritional needs of beneficiaries. In terms of education, LEAP is said to have enabled poor parents to use part of the amount received to purchase basic school materials such as exercise books, drawing boards, and school uniforms. Evidence also suggests that LEAP has increased school enrolment among secondary school aged children by 7 percent and reduced grade repetition among both primary and secondary aged children. Many beneficiaries and programme operators perceive that this has reduced child labour and increased children's enrolment and retention in school (FAO, 2012; Handa, et al., 2014).

In spite of the good intentions of LEAP and claims of its contribution to reducing poverty and inequality, its implementation has faced a number of difficulties or challenges.

First is that LEAP poorly targets women. In spite of evidence that women are at the receiving ends of the unbalanced and increasing burden of poverty in developing countries and they constitute between 60 to 70 percent of the world's poor (Debrah, 2013), LEAP failed to focus on women (Agyemang, Antwi & Abane, 2014). The criteria for eligibility does not cover the many widows, unemployed women, and those below 60 years who are engaged in subsistence farming and are at high risk of being poor. The many poor, including the

disabled and women, widows, and children with single parents who resided in the urban slum areas did not experience improvement under LEAP. Some did not benefit because they were unable to fulfill the stringent conditionality enshrined in the LEAP policy. The inability of LEAP to deal with women poverty meant that gender inequity and powerlessness from early childhood remain as obstacles to women's empowerment in Ghana (Debrah, 2013).

Second, the cash transfers are not adequate. It is claimed that LEAP cash grants are not sufficient and disbursement has not been consistent. An evaluation of 24 months period revealed that households received only 20 months' worth of payments. There was a long gap in cash payments to households in 2011 although efforts were made to make a triple payment in February 2012 to settle arrears (Alidu, Dankyi & and Tsiboe-Darko, 2016; Handa, et al., 2014; Daidone, et al., 2015). The insufficiency of the LEAP amount has also been indicated by Agyemang, Antwi and Abane (2014) and Bawelle (2016) with about 80% of LEAP beneficiaries in a study by Agyemang et al. (2014) calling for reasonable increase in the cash amount to enable them cover their basic needs.

Third, there is the challenge of poor targeting. Alidu, Dankyi and Tsiboe-Darko (2016) have noted that LEAP programme poorly targeted beneficiaries mainly due to insufficient or inaccurate household data. The claim is that although the LEAP and NHIS capture both the vulnerable and aged, the elderly between 60 and 64 years are excluded from the qualified beneficiaries. More specific challenges of the targeted approach include widespread perceptions of inclusion and exclusion errors ensuing from the absence of transparency and political interferences in the selection procedure, geographical barriers in accessibility of some households and lack of access to the totality of benefits of the

programme (Agbenyo, Galaa & Abihiro, 2017).

Fourth is that there is weak relationship between LEAP and other social protection programmes. According to Sackey (2019), LEAP is supposed to work with the Ministry of Employment and Social Welfare and Health, Education and Agriculture Ministries to offer free access to the NHIS, free school uniforms and access to agricultural support respectively. It is also supposed to access micro-credit for its beneficiaries through the Ministry of Women and Children's Affairs. These relationships are however, actually weak. Although the National Health Insurance Scheme which is an automatic benefit to beneficiaries, it was difficult to access by the beneficiaries. Many beneficiaries often find it extremely difficult to enrol onto the NHIS or renew their cards (Bawelle, 2016).

Fifth is that there is perceived corruption in the implementation of the LEAP undermining its good intentions and impacts. Some beneficiaries have claimed that there is no transparency in the implementation process with many corrupt practices involved. This is evidenced by cash transfers sometimes being far lower than what is expected (Bawelle, 2016). Some studies have also revealed situations where political figures have sought to influence programme officers to select communities to favour their political interest (Sulemana, Malongza & Abdulai, 2018).

It can be argued that on the basis of the mixed evidence from the effects of GPRS I, GPRS II, MASLOC and LEAP, there are many urban poor households who still face hardships daily. So for the many poor people who survive these hardships, the question about how they survive still remains. The answer to these questions appears to be in the enduring networks and social ties. Our understanding of how social ties support the

poor in urban areas might help us understand why the protocols of lockdown and social distancing face implementation difficulties. This understanding will also help us to approach poverty and inequality more effectively in post-COVID-19 era.

*Police officers control movement of cars at a roadblock to restrict inter-city movement during partial lockdown to slow the spread of COVID -19*

**Source: voanews.com**









## RESEARCH QUESTIONS

1. In what ways can we say that poverty and inequality might have affected the implementation of the “stay-at-home” protocol and largely contributed to the easing of this restriction earlier than anticipated by many Ghanaians, interest groups and some health professional associations such as the Ghana Medical Association?

In this question, the hypothesis is that, to some extent, poverty and inequality might have contributed to the difficulties that emerged around the implementation of the “stay-at-home” protocol as part of measures to implement the lockdown directives by government. As seen from the literature in earlier sections of this report, although the concept of poverty and inequality can be contested given their situational and context specific interpretations, many scholars, civil society organizations, governments and international aid agencies generally agree that once individuals and households cannot meet the basic needs of life such as food, shelter, clothing and health, the situation can be described as poverty. Inequality simply shows how a section of the population is able to meet the basic needs while others cannot due to many factors such as geography, social and economic issues (see World Bank, 2018; Beegle and Luc, 2019; Teaching Tolerance, 2020). On this basis, the availability or non-availability of the basic human needs which could cause or compel individuals or households to seek to leave home in order to pursue or obtain these needs leading to defying the “stay-at-home” directives will be identified and discussed to respond to this question.

## 2. How can poverty and inequality help us to explain why the “social distancing” protocol appears to be stifled?

This question is also based on the premise that the directives for all Ghanaians to stay away from friends, families, neighbours and colleagues at work, commonly referred to as “social distancing” in order to eliminate human-to-human transmission of the COVID-19 may have suffered strict adherence partly due to poverty and inequality as already explained in question one. This suggests that the very way of life of the poor, vulnerable and deprived especially in urban Ghana did not make it possible for individuals and households to strictly comply and observe social distancing. Social distancing, also called “physical distancing,” means keeping a safe space between yourself and other people who are not from your household. To practice social or physical distancing, the individual is expected to stay at least 6 feet (about 2 arms' length) from other people who are not from that person's household in both indoor and outdoor spaces. According to the Centre for Diseases Control and Prevention (CDC) (2020) “COVID-19 spreads mainly among people who are in close contact (within about 6 feet) for a prolonged period. Spread happens when an infected person coughs, sneezes, or talks, and droplets from the mouth or nose are launched into the air and land in the mouths or noses of other people nearby. The droplets can also be inhaled into the lungs. Since people can spread the virus before they know they are sick, it is important that people stay at least 6 feet away from others when possible, even if you or other people do not have or show any symptoms.

Perhaps the very survival of the urban poor is rooted in or hinged on social ties and networks, and it is this same vehicle of survival that the directives sought to eliminate. In this question therefore, the extent to which social ties and

networks matter in the survival of the urban poor will be explored to understand why social distancing might be difficult to implement.

3. What new things can we learn from questions (1) and (2) for pro-poor policy consideration as we contribute to the ongoing discourse around post COVID-19 Ghana? Thus, in what new ways must pro-poor policy look at poverty and inequality in urban areas of Ghana?

This question seeks to extract novel insights from Questions 1 and 2 to feed into how pro-poor policy might be conceptualized in post COVID-19 and beyond. For example if social ties matter in the lives of the urban poor, what can be done and by whom to support the strengthening of these ties?

*A man walk with a face mask on but some also not adhering to the rules at the kantamanto market*

**Source: [cnbc.com](https://www.cnn.com/2020/04/28/health/coronavirus-ghana/index.html) Nipah Dennis / AFP via Getty Images**



## RESEARCH APPROACH AND METHODOLOGY

This study employs exploratory and causal designs given the circumstances and timing of the study. According to Cuthill (2002), a researcher might opt for an exploratory design to address a research problem when he/she does not have many or existing studies that can be referred to. Such study's focus will only be on gaining insights and familiarity to make it possible to undertake later investigation especially when problems [such as the impacts of COVID-19 in Ghana] are in the early stages of investigation. Exploratory design aims at producing insights into basic details, settings and concerns; and produces well-grounded context and situation specific picture being developed. The design also helps to produce new ideas and assumptions and possibly develop theories. What makes this design useful in rethinking urban poverty and inequality in post COVID-19 Ghana is that its flexibility allows it to be used to address research questions of all types including what, why, and how. Thus what is the impact of poverty and inequality on the "stay-at-home" and "social distancing" protocols during the lockdown? Why is this so and what can be done to respond more effectively to poverty and inequality in post COVID-19 Ghana? Exploratory design also provides an opportunity for new terms to be defined and to provide clarity to conventional ideas. It must however be recognised that its weaknesses are that exploratory research generally utilizes small sample sizes and, thus, findings are typically not generalizable to the population at large. In spite of this limitation, this study does not seek to generalize so this design is most appropriate.

In terms of the causal design, Bachman (2007) has explained that causality studies may be conceptualised as the understanding of a phenomenon in terms of conditional statements in the form, "If A occurs, then B must occur or change in this or that way." This type of research is mostly employed to measure how a specific change will impact on existing norms and assumptions. Most social scientists seek causal explanations to test hypotheses. Thus, causal effect occurs when variation in one phenomenon (commonly called independent variable), to a large extent, leads to a change or variation in another phenomenon (mostly called the dependent variable). The necessary conditions that allow for drawing conclusions that causality exists are empirical association, thus a valid conclusion is based on finding an association between the independent variable and the dependent variable. Additionally, we conclude that causality exists when there is non-spuriousness or when a relationship between two variables is established with clear evidence that such relationship is not due to variation in a third variable. This design helps researchers to understand why the world works the way it does through the process of proving a causal link between variables and eliminating other possibilities. Among the limitations of this design is that not all relationships are causal. The possibility always exists that, by sheer coincidence, two unrelated events appear to be related. This notwithstanding, this is appropriate for this study as it seeks to establish a relationship between poverty and inequality on the one hand and non-compliance with the "stay-at-home" and "social distancing" directives during the lockdown on the other hand.

The study is a qualitative seeking to unpack the effects of poverty and inequality on two of the COVID-19 protocols of "staying at home" and "social distancing" and use the pointers to make suggestions for policy consideration and

contribute to the on-going discourse around post COVID-19 Ghana. Because it is qualitative, the main data used are stories from the lived experiences and circumstances of the respondents who are considered as urban poor in the context of the “stay-at-home” and “social distancing” directives. These stories have therefore been collected, analyzed and reported.

In the review of Ghana's Poverty Reduction Strategies in the last two decades and some selected pro-poor policy initiatives, the focus is on Ghana's Poverty Reduction Strategy I and the Growth and Poverty Reduction Strategy II, Microfinance and Small Loans Center (MASLOC) and Livelihood Against Poverty (LEAP). The review of these pro-poor policies helped to understand how poverty and inequality have been approached in Ghana in the last two decades. It also provided the data to compare with how the urban poor and vulnerable themselves see as poverty and inequality and therefore what policy should be looking at.

Using the snow-ball technique (Mahin et al., 2017; Stephanie, 2020), 30 opinion leaders in the low income areas or communities in Accra and Kumasi which benefited from the “food distribution” initiative were identified and interviewed. This interview helped to unearth the challenges that constrained the food distribution efforts and whether poverty plays a role in this. The same technique was employed to identify and interview 15 market queens in selected markets in Accra and Kumasi to understand how they understand and operationalize “social distancing” in the market in order to stop the spread of COVID-19. The snow-ball technique, according to Mahin et al. (2017) and Stephanie (2020), is a recruitment technique in which research participants or those who are first interviewed by the researchers are asked to assist the researchers in identifying other potential and appropriate



respondents or relevant respondents to be interviewed. This technique is most appropriate in the era of COVID-19 when researchers cannot go to research subjects.

The study focused on Accra and Kumasi which are the two cities in which the lockdown was implemented. The low-income areas to be selected in Accra are Chorkor and Agbogbloshie, Amasaman (Ga West Municipality). For Kumasi, the selected areas are Asawasi, Aboabo and Anloga. These have been purposively chosen on the basis of evidence suggesting that there were clashes between community members and the police in the enforcement of the lockdown. The case in Ga West is one of such examples (see UTV Ghana Online, 2020).

Contacts of opinion leaders and other influential people from earlier studies in these communities were used to identify the respondents for interviews. These include Assembly members, market queens, religious leaders, District Assembly Officials and known civil society group leaders in these areas. As many as the snowball captured were interviewed up to a point when 75 respondents were obtained from each of the two cities and the data showed that it was enough to answer the research questions and subsequent interviews would only produce repetitive data. In addition to the 30 opinion leaders and the 15 market queens, a total of 150 respondents were contacted in the two cases and efforts were made to ensure that equal numbers of males and females were obtained.

Interview guide was used in all the interviews and all the telephone conversations were recorded using audio recorder (Appendix A). When it was technically feasible, video calls such as Skype were employed to do the interviews. All the voice recordings were transcribed and analyzed.

In terms of analysis, the data was organized around themes for each of the research questions to be analyzed using the content analysis approach. According to Paveen and Showkat (2017), content analysis is best used to analyze newspaper articles, magazines, hymns, and other political speeches, including documents, books, papers, newspapers and oral texts including sound, speeches, and audio messages and is popular in fields such as social science, arts and humanities.




*LEAP household beneficiaries receive cash payouts*

**Source: Ghana News Agency**

## CONTEXT OF THE STUDY: SELECTED COMMUNITY CASES

*Chorkor, one of the popular fishing communities in  
Accra, Ghana*

**Source: mapio.net**



In presenting the contexts, it must be noted that for some of the cases such as Chorkor, Agbogbloshie and Aboabo where data is available at community level, their profiles are described as such. Others such as Amasaman, Asawase and Anloga where community level data is not available, their district profiles are presented as a proxy of the community level data as these do not vary significantly from the community level data.

### **Chorkor – Greater Accra Metropolitan Area**

Chorkor is one of the very important and popular fishing communities in the city of Accra, Ghana. It shares boundaries with Korle Gonno to the East, Agege to the West, Mamprobi to the North and the Atlantic Ocean is on its Southern boundary. Characteristically, because of Chorkor's location close to the central business district of Accra, the spillover of Accra's population and in-migration have contributed to overcrowding and pollution. This has also been made worse by the inability of town planning activities to catch up with rural urban migration.

The main occupation of the people is fishing. Most of the men in the community are fishermen and the women are fishmongers. The community is noted for high illiteracy rate, poor housing conditions, improper waste



disposal, poor drainage system, bad odour, filth and other insanitary conditions. The community is also noted for high level of teenage pregnancy. It is one of the low-income communities and Mensah et al. (2018) have reported that the lack of personal hygiene, safe drinking water, open defecation, poor sanitation and contaminated food have led to cholera outbreak in Chorkor (see also Quayle, 2018).

Due to the congestion and overpopulation caused mainly by in-migration into Chorkor, Acheampong et al. (2016) note that housing and accommodation is a major problem in the area and because of the lack of accommodation, many people sleep in crowded households in Chorkor. Evidence shows that at least five to seven people live in each room. Social networks are very useful asset to the migrants as they derived protection and job allocations from these networks.

### **Agbogbloshie – Greater Accra Metropolitan Area**

The informal settlement of Agbogbloshie, also known as Old Fadama is located in the Ashiedu Keteke Sub-Metropolitan District in the heart of the Accra Metropolis. The settlement is situated on the left bank of the Odaw River, in the upper reaches of the Korle Lagoon in Accra (AGFE, 2007). The area is about 31.3 hectares and less than a kilometer in proximity to the Central Business District of Accra.

According to the Centre on Housing Right and Evictions (COHRE), (2004) it is a settlement that was formed in the early 1990s. It is the most populous slum in Accra and a home to most of the migrants from Northern Ghana to Accra for several reasons including employment opportunities, access to quality education, evading outmoded cultural practices and to acquire resources to expand or start-up businesses (Adamtey et al., 2015). According to COHRE, there are at

least four diverse economic and social driving forces explaining the birth and growth of Agbogbloshie. These include migration from the North as, an outcome of tribal conflict, the demand for land by those seeking economic and business opportunities in an area free from bureaucratic constraints and high rentals that exist in the recognized formal market, spill-over of population associated with the size and growth of the adjacent market, and the social downward movement in accommodation by those forced out of the more expensive accommodation in Accra, due to the financial impact of the Structural Adjustment Programme implemented in the early 1980s (see also the Advisory Group on Forced Evictions (AGFE), 2007; Cassels et al., 2014).

In terms of population, Agbogbloshie is a very densely populated area with a poor resource setting. According to Ghana's 2010 Population and Housing Census, the population size of Agbogbloshie is 8,305 (54% female and 46% male), of whom 5,466 are aged 15–49 (Republic of Ghana, 2012).

For economic activities, Agbogbloshie is quite unique in terms of the extent of economic activities within the settlement; a feature which is uncommon with informal settlements elsewhere. According to COHRE (2004), economic activities within the settlement are value-added as relative to Kenyan or South Africa's informal settlements. For example, the timber for house construction is brought in from outside, but sorted and cleaned for resale internally. There are also business activities that cater for needs both inside (personal services such as hairdressing, food production, dressmaking and shoemaking) and outside the settlement including workshops and manufacturing. Some common jobs also engaged in by the people include security guards in private companies, head-portage, dealing in scrap metals,



cleaning and petty trading (Adamtey et al., 2015). Agbogloboshie is home to Ghana's largest commercial fresh produce market, which attracts traders from all over the country, as well as seasonal migrants who engage in trade or transport goods for clients in the congested market area. There is a robust relationship between the settlement and the adjacent markets.

With respect to income, available statistics show that, an Agbogloboshie dweller earns about GH 335 every month (Adamtey et al., 2015). In reality, just like most low-income settlements, there are sections of the population who are very poor and have a very marginal access to water, food and adequate housing (COHRE, 200).

It is claimed that Agbogloboshie is a microcosm of the city of Accra, a city where almost two thirds of the population live informally. It is a community with extensive social and physical networks, which provide a basis for as many as 30,000 people to live, and work, in the city (COHRE, 2004).

### **Amasaman - Ga West Municipal Area**

Amasaman which is the focus in this study is the capital town of the Ga West Municipal Area. Data on the town is scanty but anecdotal evidence suggests that the Amasaman town reflects the entire Ga West Municipal Area. The Ga West Municipal Area was carved out of the Ga District in 2008 by the legislative instrument (L.I 1858). The Ga District was split into Ga East and Ga West in 2004. Later in 2008, the Ga West Municipality was divided into Ga West and Ga South. Ga West Municipality shares boundaries with Ga East and Accra Metropolis to the East, to the North with Akuapem South, Ga South to the Southern part and to the North-South by Ga Central. The Municipality covers a total land area of

299.57sqkm (Ghana Statistical Service, 2010).

According to Ghana Statistical Service (2010), the total population of the municipality was 219, 788. The urban population constituted 138,572 (63.0%) with the Rural Population constituting 81,216 (27.0%) of the entire population. As a feature of most demographic data in developing countries, the female population constituted 51.0% and 49.0% for the male population. The population cohorts of the municipality as at 2010 indicated that, population aged 15-64 formed the greater majority (64%) of the entire population of the municipality. Those aged 0-14 years formed 33.3%, and 65+ constituted 2.75. Age Dependency ratio for the municipality stood at 56.4. The urban age dependency ratio was 53.1. The total household population of the municipality was 215,101 with 55,913 households. In the urban areas, the total household population was 135,415 representing 63.0% of the entire household population. The average household size of the municipality was 3.9, a figure equal to the average household size of the region (3.9).

Out of the total population, over 70% engage in economic activities for cash or kind. For the population aged 15 years and older, 104,375 are economically active representing 71.2%. About 95, 530 (91.5%) of the economically active population aged 15 years and older were employed. For those employed, they engaged in service and sales works. Others also engaged in craft and related trades works. Majority of persons who were employed within the municipality were in the private informal sector (76.2%). This was followed by private formal (16.3%), public formal (6.1). Within the private informal sector, males constituted 69.1% with 83.7% of females belonging to the same sector of employment.

## **Asawase – Asokore Mampong Municipal Area**

The Asokore Mampong Municipal Area is one of the 260 Metropolitan, Municipal and District Assemblies (MMDAs) in Ghana, and forms part of the 43 MMDAs in the Ashanti Region. It was carved out of the Kumasi Metropolitan Assembly on June 29th, 2012 under Legislative Instrument (L.I) 2112. It is located in the north-eastern part of the Kumasi Metropolis and covers a total land area of 23.91 km<sup>2</sup>. The Municipality shares boundaries with Kumasi Metropolitan Assembly (KMA) to the East, South and West, Kwabre East Municipal to the North-West and Ejisu Municipal to the south-east.

According to the 2010 Population and Housing Census, the population is over 304,815 (Republic of Ghana, 2012) with 10 electoral areas namely; Aboabo No.1, Aboabo No.2, Adukrom, Akurem, Asokore Mampong, Sawaba, Asawasi, New Zongo, Sepe-Tinpom and Akwatia/Electoral Areas with 145,779 males and 159,036 females (AMMA, 2020). The Municipality benefitted from Dr. Kwame Nkrumah's social housing by the Ministry of Works and Housing for public servants. Although these houses have been sold to private people but these houses have all deteriorated due to the lack of maintenance. Housing problem is still an issue due to a lot of in-migration in the Municipality (AMMA, 2020; Alhassan, 2015). About 61% of the people living in these communities have low income. About 68% of the people living in these communities are employed in the informal sector (Alhassan, 2015).

## **Aboabo – Asokore Mampong Municipal Area**

Aboabo is one of the popular communities in the Asokore Mampong Municipal Area. It is located 4.5 km East of the

central business district off the Kumasi-Accra road on the Eastern by-pass. According to Alhassan (2015), Aboabo has a projected population of about 43,148 as at 2010 and 6,626 households; occupying an area of about 1.6 kilometer square.

A greater percentage of the people in the Aboabo community are engaged in commerce as their main source of living. The community has a number of small enclaves of markets, a number of financial institutions, wholesalers/retailers, airline and transportation businesses, hotels and many small restaurants. There are a number of small scale manufacturing industries and pharmaceutical companies. Substantial proportion of the population is engaged in subsistence agriculture, forestry and fishing industry. Agricultural activities are mainly crop farming, backyard farming and livestock/poultry farming in the peri-urban communities like Parkoso, Mesuom and Asokore Mampong. Cultivation is limited to staples like maize, leafy vegetables, cassava and plantain. Livestock reared include sheep, cattle, goats and pigs. All the farming activities are on subsistence level.

## **Anloga – Oforikrom Municipal Area**

Anloga is located in the Oforikrom Municipal Area (OfMA) and forms part of the 43 of MMDAs in the Ashanti Region. It was carved out of the Kumasi Metropolitan Assembly under LI 2291 as one of the 38 newly created and upgraded District Assemblies in 2018 (OfMA, 2015).

The Municipality is located between Latitude 6.57°N and 6.66°S and Longitude 7.35°W and 7.48°E and elevated 250 to 300 meters above sea level. The Municipality shares boundaries with Ejisu to the East, Bosomtwe District Assembly to the South, Asokwa Municipal Assembly to the South West, Asokore Mampong to the North and Kumasi Metropolitan

Assembly to the West. It is approximately 270km North of the national capital, Accra. It has a surface area of approximately 4,978.47 hectares (49.78 kilometers square) which is about 0.0192 percent of the total land area of Ashanti Region (OfMA, 2015).

There are about six daily markets in the Municipality. These include the onion market, Ayigya market, Kentinkrono market, Anwomaso market and Anloga market and KNUST junction which had virtually turned into a market. The various economic activities that offer jobs include transport services, scrap metal collection, private educational institutions, hostel/hotels/guest house operations, lottery businesses, local restaurants/bars, retail of products, hairdressing/barbering, dress making, washing bays, financial institutions, auto mechanics, furniture manufacturers and video/photographers. The rest are bridal houses, waste management, printing firms, food processors, ware housing, health service providers, chemical and pharmaceutical shops, construction work, food crop production and animal rearing, amongst others.

The agriculture sector employs 3.3% of employed population but this is on subsistence basis. It focuses on the cultivation of vegetables such as carrot, cabbage, lettuce, green pepper and spring onions as well as rearing of livestock's such as chicken, goat, sheep, cattle, pigs, fish farming on a very small scale. Rice farming is another agricultural activity undertaken in the Municipality specifically at Appiadu. Agricultural activities have been reduced to subsistence basis due to the growing competition for land by housing and industry.

The following have been identified as manifestation of poverty in OfMA include low productivity and income, high school dropout, child labour, malnutrition, high illiteracy, poor living conditions, inadequate balanced diet, and the lack of decent

accommodation among many (OfMA, 2015). The incidence of poverty is more profound in the old towns and the slum communities. This could be attributed to the non-existence of basic social amenities and poor housing, inadequate access to quality health care, poor environmental sanitation, high illiteracy rate, low incomes and high unemployment rate among others. Communities in the Municipality that are plagued with this incidence are Anloga, Kokoben, Ayigya Zongo, Nsenie, and Anwomaso.



*A child trying to carry heavy loaded cocoa in Ghana.  
Act of child labour.*

**Source: [mordenghana.com](http://mordenghana.com)**



## ETHICAL CONSIDERATIONS

Ethical issues were taken into consideration in the conduct of this study and the production of this report. The respondents only agreed to answer the questions during the telephone calls if their anonymity would be assured. This was very important given the timing and the political climate. The country is preparing for general elections in December 2020 so many people are cautious about granting interviews to researchers. The timing also requires anonymity of the respondents. The interviews were done just after the easing of the lockdown restrictions when food had been distributed with its attendant issues. The fact that their response shows that they did not strictly adhere to the stay-at-home directives and the social distancing orders also require that they are protected by the study. In light of these, efforts have been made to protect the respondents by not providing clues to whom and where they are in the data. The data has therefore been presented only as female and male respondents. In few cases it is only the geographic location of the respondents that is mentioned.

### **How poverty and inequality appear to have affected the implementation of the “stay-at-home” protocol**

The Study revealed that residents in the selected communities could not stay at home as expected by the directives largely due to the fact that their means of livelihood did not allow them to stay at home. All the respondents indicated that their livelihoods and survival depend on them going out daily to “work.” They explained that they have to go out daily in order to find their daily bread. Their claims were confirmed by the types of economic activities they are engaged in as shown in Table 1. They deal in economic activities such as the sale of cooked food, retailing of agricultural produce, beauty products/hairdressing/barbering and the sale of used vehicle spare parts. The rest are retailing of fruits and vegetables and mobile money transfers. According to the data, majority of the men (22.7%) were engaged in barbering and scrap metal collection. The next popular economic activities for the men were retailing in used clothing or second hand clothing of various kinds and retailing in agricultural/food produce such as plantain, cassava and yam.

For the women, those retailing in agricultural produce such as plantain, cassava and yam constitutes 28% followed by the sale of cooked food (20%). The rest were vegetable sales (12%), fish mongering (10.6%), hairdressing/barbering (9.3%) and cosmetics (5.3%) (see Table 1). All these economic activities require that whoever that deals in them has to go out daily.

**Table 1: Economic activities by respondents**

Gender	Economic activities											
	Sale of cooked food	Plantain/Cassava/Yam retailing	Scrap metal	Fruit sales	Used clothes	Hair Dressing/Barbering	Vehicle/Spare Parts	Vegetable Retailing	Fish mongering	Footwear	Cosmetics	Mobile Money Transfer
<b>Males 75 (100%)</b>	<b>3 (4%)</b>	<b>11 (14.7%)</b>	<b>17 (22.7%)</b>	<b>2 (2.7%)</b>	<b>13 (17.3%)</b>	<b>17 (22.7%)</b>	<b>6 (8%)</b>	-	-	<b>2 (2.7%)</b>	<b>3 (4%)</b>	<b>1 (1.3%)</b>
<b>Females 75 (100%)</b>	<b>15 (20%)</b>	<b>21 (28%)</b>	-	<b>3 (4%)</b>	<b>5 (6.7%)</b>	<b>7 (9.3%)</b>	-	<b>9 (12%)</b>	<b>8 (10.6%)</b>	-	<b>4 (5.3%)</b>	<b>4 (3%)</b>

*Source: Telephone conversations with respondents; emails from respondents (August 2020)*

All the market queens for the various agricultural produce interviewed held a common view about this as noted by one of them that:

*Dealing in foodstuff requires that I go out daily to meet my customers who bring the foodstuff from the village. When I have received my consignment I will then go to my shed and retail to my customers. It is by the middle of the day when I have made some sales that I can then buy fish and vegetables for my children to come and pick them up to prepare the household food for the day. I am a single mother of 5 and I have to do this daily otherwise I cannot feed my children and other dependants from my extended family who are staying with me that I am supporting (Telephone conversation with Market woman, Agbogbloshie, Accra, August 2020).*

Expressions such as these were common in all the telephone conversations with the respondents. Conversations with the local government officials corroborated these claims. For such daily income earners, staying at home could endanger the lives of household members who will have to wait until the bread winner has gone out and come home. They will all starve to death if the breadwinner does not go out. Defying the directives does not mean they do not want to obey the law as one of the opinion leaders explained:

*"If we do not go out daily to work we cannot feed our families. It is not that we want to disobey the President's orders, but we have no choice. We are unable to save due to the nature of our work and the amount we earn. It is daily and from hand-to-mouth. There is no savings to fall on unlike those*

*who do formal jobs* (Telephone conversation with a male respondent, Aboabo, Kumasi, August 2020)."

Data obtained on their daily earnings show that they do not earn that much and they can conveniently be described as poor or they pass for the urban poor classification according to the United Nations (UN, 2020) and the Ghana Statistical Service (Republic of Ghana, 2005). They are part of the 10% of the World population who earn less than US\$1.9 a day and still live in extreme poverty and struggling to fulfil the most basic needs such as food, education, and shelter.

### **Average daily income is not sufficient for savings**

As shown in Table 2, it was found that majority of the respondents earned between GHC15 and GHC23 a day. Even if this is regular earning, it brings to about GHC700 a month for the highest earning person. They feed, pay rent and utility bills, education and health bills etc. They must go out daily in order to earn this otherwise their families will starve. Many of them also revealed that there can be about three to four days in a week that nothing is earned; no sales are made at all (spare parts, footwear, cosmetics). All those who deal in cooked food also indicated that there are days when the cooked food does not get finished which causes them to lose their investment for such days.

It was found that majority of the men (64%) earned between GHC11 and GHC20 daily. This is followed by 24% of them who earn up to GHC10 a day. Similarly, majority of the women (71%) earned between GHC11 and GHC20 daily with 21% of them earning up to GHC10 daily (see Table 2).

**Table 2: Average daily income**

Gender	Average Daily Income				
	Up to GHC10	Between GHC11 and GHC20	Between GHC21 and GHC30	Between GHC31 and GHC40	More than GHC40
<b>Males</b> 75 (100%)	18 (24%)	48 (64%)	7 (9.3%)	1 (1.3%)	1 (1.3%)
<b>Females</b> 75 (100%)	21 (28%)	53 (71%)	-	1 (1.3%)	-

*Sources: Telephone conversations with respondents; emails from respondents (August 2020)*

**\*Note that there can be about 3 or 4 days in a week that nothing is earned.**

In order to understand how sufficient their irregular daily earnings were for their households, data on household size was analysed.

## Household size of respondents

The number of household size for both male and female respondents was found to be high. For the males, 84% of them had between 4 and 6 members in a household. Similarly, about 89% of the female respondents had between 4 and 6 members. A significant number of them also had more than 8 members in their households. The data shows that 4% and 3% for males and females respectively had more than 8 members (see Table 3). These figures compare well with Ghana Statistical Survey data on average household sizes in low income cohorts or the poor in urban Ghana (Republic of Ghana, 2018).



What these data show is that they support the earlier finding by this study that these respondents can be described as poor. This finding is confirmed by the United Nations Human Development Index data on the definition of poverty (UNDP, 2019). As presented in Table 2, if majority of the males (64%) and majority of the females (71%) who are breadwinners earn between GHC11 and GHC20 daily to feed an average of 5 members in a household it will mean that there will be nothing left for savings to fall on in periods such as during the lockdown.

**Table 3: Household Size**

Gender	Number of Household Members			
	1 - 3	4 - 6	7 - 8	More than 8
<b>Males</b> 75 (100%)	2 (2.7%)	63 (84%)	7 (9.3%)	3 (4%)
<b>Females</b> 75 (100%)	3 (4%)	67 (89.3%)	3 (4%)	2 (2.7%)

Sources: Telephone conversation with respondents;  
emails from respondents (August 2020)

According to all the opinion leaders and supported by over 90% of both female and male respondents, in spite of their low income status there is no formal government support for them therefore they must go out daily. On the basis of this claim they were asked whether they have benefitted from any pro-poor initiative by the Government of Ghana. This question was focused on the MASLOC and LEAP. MASLOC was used

because all of them engage in small and micro businesses so one would expect that they could take advantage of this facility to grow their businesses. In the same way, LEAP was chosen because of its central aim of targeting the very poor and vulnerable.

### **Beneficiaries of MASLOC and LEAP among respondents**

When they were asked whether they had benefitted from these two initiatives, all the male respondents said they had not benefitted from MASLOC and as many as 81% of them said they had not heard about MASLOC. For the female respondents, 91% of them said they had not benefitted and out of this number, 80% had not heard about this facility. About 10% of them who applied were not successful and they could not explain why they were denied the facility (see Table 4). In terms of LEAP, 95% of the male respondents indicated that they had not benefitted from it. Out of this, 80% said they had not heard about it. The 19% of the males who knew about LEAP explained that they had not benefitted because they do not qualify. For the females, 82.7% of them have not benefitted from LEAP and 76% of them had not heard about this. The remaining 21% said they did not qualify.

The finding that many of these respondents have not benefitted from MASLOC implies that they might not be able to expand and grow their small businesses. This is particularly so as they are unable to save from their meagre daily earnings presented earlier. If the business cannot grow it means they cannot earn more and save and the cycle continues possibly in perpetuity. Such a business operator will certainly need to

go out daily in order to earn a living and provide for his/her household members.

In the same way, the high numbers who have not benefitted from LEAP also suggests that there are limited avenues available to these low-income earners or these poor people to top up and provide for themselves and their dependants.

What is most striking is the high number of both female and male respondents who have not heard about MASLOC and LEAP. When this claim was checked with opinion leaders in some of the District Assemblies, all of them corroborated what one of the officers said that:

*It is possible that they have not heard about these initiatives. Although the District Assemblies are working hard to increase public awareness about these facilities, many of these people rush out quickly into the city to look for daily bread and return late so they really do not have the time to either listen to the news or pay attention to public education vans that go out and spread such information (An official, A District Assembly in the GKMA, August 2020).*

**Table 4: Respondents who have ever benefitted from MASLOC and LEAP**

MASLOC/ LEAP	MASLOC and LEAP Support and Reasons for not Benefitting								
	MASLOC		Reasons for not benefitting from MASLOC			LEAP		Reasons for not benefitting from LEAP	
Gender & Response	YES	NO	I do not Qualify	Unsuccessful application	Not heard about MASLOC	YES	NO	I do not Qualify	Not heard about LEAP
Males 75 (100%)	0 (0%)	75 (100%)	5 (6.7%)	9 (12%)	61 (81.3%)	4 (5.3%)	71 (94.7%)	14 (18.7%)	57 (80.3%)
Females 75 (100%)	7 (9%)	68 (91%)	8 (11.8%)	7 (10.3%)	53 (77.9%)	13 (17.3%)	62 (82.7%)	15 (21.2%)	47 (75.8%)

Source: Telephone conversations with respondents; emails from respondents (August 2020)

Although the claims that many of them have not heard about MASLOC and LEAP is not sufficient to conclude that these two very important poverty alleviation initiatives are not doing well. They only point to the need for these programmes to expand coverage. Perhaps the non-beneficiaries do not qualify as “unproductive poor” as required by MASLOC. It also points to how such people can be supported to become productive and the need for policy to consider this. The need to revisit the processes of accessing them might also help to make them have the greatest impacts on the poor and most vulnerable segments of the population such as these respondents.



Their claims that they needed to go out to work daily in order to feed their families led to discussions about the extent to which the food distribution programme by the government during the lockdown period contributed to easing their difficulties and to make them comply with the stay-at-home orders.

*Some private sector actors sharing food to some communities during the partial lockdown in Ghana*

**Source: Ghanaweb.com**



## **Effects of food distribution on stay-at-home directives**

The role of food distribution in easing household feeding burdens during the lockdown can be said to be very insignificant on the basis of the claims of these respondents. The study found



that many of them benefitted from the food distribution. Those who benefitted were 89.3% and 81.3% respectively for males and females (see Table 5). For the males, the categories of food received were 89.3% (rice), 74.7% (gari), and 70.71% of them got eggs. The numbers of beneficiaries are also high for the females as 81.3% received rice, 42.7% (gari), and 38.7% received eggs. The respondents listed a number of issues that emerged during the process that undermined the well-intended objective of the government. These include multiple receipts by some households and for many, they did not receive the full package as noted by one of the women that:

*I got 5kg of rice only. I did not get cooking oil, eggs and beans to add. There was a lot of fighting and rushing for the food during the distribution and the whole thing was in chaos. There were people who got rice, gari, beans and oil. In fact, some even got only oil. Strong young men were just snatching the things from the government officials and there was nothing they could do (Telephone conversation with beneficiary of food during the lockdown, Anloga, August 202).*

The data in Table 5 support these claims by this woman and many of the respondents who shared this view. For example, for the 89.3% of males who received rice, those who received the other things that must come with the rice were eggs (70.7%), cooking oil (68%), tomato (56%), and sardines in oil (44%). The figures are not different from the females. For the 81.3% who received rice, those who received the additional things were 38.7% (eggs), 61.3% (cooking oil), 52% (tomato), and 28% (sardines in oil).

**Table 5: Effects of food distribution on stay-at-home directives**

Gender	Food Distributed During Lockdown								
	Benefitted		Food Type						
	YES	NO	RICE (5kg)	GARI	EGGS	BEANS	COOKING OIL (500lts)	TOMATO (paste/sachets)	SARDINES IN OIL
<b>Males 75 (100%)</b>	<b>67 (89.3%)</b>	<b>8 (10.7%)</b>	<b>67 (89.3%)</b>	<b>56 (74.7%)</b>	<b>53 (70.7%)</b>	<b>26 (30.7%)</b>	<b>51 (68%)</b>	<b>42 (56%)</b>	<b>33 (44%)</b>
<b>Females 75 (100%)</b>	<b>61 (81.3%)</b>	<b>14 (18.7%)</b>	<b>61 (81.3%)</b>	<b>32 (42.7%)</b>	<b>29 (38.7%)</b>	<b>40 (53.3%)</b>	<b>46 (61.3%)</b>	<b>39 (52%)</b>	<b>21 (28%)</b>

Source: Telephone conversations with respondents; emails from respondents (August 2020)

All the respondents argued that since they did not get the full package of food distributed they needed to go out themselves to look for food. Those who received some even had issues with quantities and some even said they could not eat rice every day. Some of the views are presented in the box 1.

**Box 1: Views on why respondents breached the stay-at-home directives**

I received only rice and oil for my household and we are seven in number. The rice was just 5kg and the cooking oil was 1.5 litres. How can this feed all of us for even 2 days? Must we eat only rice every day? This was the reason why I needed to go to the market to sell and buy some food varieties (Telephone conversation with a female household head, Amasaman, August 202).

We got only beans and gari without eggs, oil or sardines. How can we survive on just beans and gari when I have children who need a lot of protein to be healthy? If the government expects us to stay at home then we must be given a variety of food in large quantities otherwise there is no need to keep us home (Telephone conversation with a female household head, Asawasi, August 202).

These figures in Table 5 and the concerns raised by the respondents were confirmed by all the officials interviewed. The opinion leaders also corroborated this. One opinion leader supported this by noting that:

*The whole programme was disrupted during the process. Some received double while others did not receive all the contents in the package. I think part of the reason were poor preparation towards the programme. We did not have good ideas about the number of beneficiaries and their true addresses. The time was too short for us to plan well before undertaking this exercise. Things would have been easier if we did it in a well-planned residential neighbourhood where the roads are well laid out and houses are clearly located. The nature of the neighbourhood affected our work (Email from an Official in Accra who participated in the food distribution, August 2020).*

Although this officer was right to say that the time was short for the food distribution exercise to have been planned and executed well, his views raise a number of policy issues. First is the issue of accurate data not being readily available for planning purposes. Second has to do with effective human settlement planning which is lacking in many parts of the cities where low income people reside. The human settlement planning deficiencies were raised by all the officials in their emails. What was common to all of them can be summarised in this officer's views:

*The problem we faced was that those areas that food was distributed are not planned settlements. There are no well laid out or well defined streets with names. The houses run into each other and there were frontage of houses that was another person's kitchen. For some it was difficult to know the boundaries (Email from an Official who*

participated in the food distribution, Oforikrom, August 2020).

In the next section, the data presented is synthesised and discussed. An attempt is made to solidify the causal links between poverty and inequality on the one hand and the easing of the COVI-19 restrictions on the other hand in order to eliminate any spurious conclusions.

### **Poverty and inequality matter in the easing of the stay-at-home restrictions**

The data presented so far to respond to the first question of this study is sufficient to argue that poverty and inequality must have played important roles in the easing of the stay-at-home restrictions earlier than expected by many. We can therefore find a causal relationship between the issues that emerged during the food distribution process and easing of the lockdown in a number of ways. The basis of the choice of the locations where food was distributed suggests that these are low income people. These people lack savings; and the food distributed was not in right balance and in quantities.

First, the respondents did not have any savings to fall on during the lockdown therefore they were compelled to go out. As the literature on poverty and inequality has shown, the poor does not have sufficient earnings to feed the household and other dependants with some excess to save. Apart from the few respondents who deal in the sale of used vehicle spare parts and used clothing, many of the respondents can be conveniently described as being in the "bottom" of the informal economy. This might explain why those who applied for MASLOC were not successful. The MASLOC application even requires some form of collateral that cannot be easily available to many poor people.

Second, food distributed was not in right quantities and right balance in terms of nutritional values to households. As many of them intimated, for those who received the full package, it would have to be rice, gari, eggs, beans, oil, tomato and sardines for two weeks. As noted by some of the officials, an average menu in middle to high income household will comprise varieties of food with fruits, vegetables and beverages.

According to all the public officials in the telephone conversations, it was not helpful for the government to continue with the lockdown since survival of this segment of the population will be heavily impeded if they are not allowed to go out for their daily work.

Having established that poverty and inequality contributed to the easing of the stay-at-home restrictions, the next section will discuss how the social distancing protocol was undermined by poverty.



*An almost deserted highway in Accra.*

**Source: Delalli Adogla-Bessa/Citi FM**



## **How poverty and inequality help us to explain why the “social distancing” protocol appears to be stifled**

The “social distancing” directive issued by the government for all Ghanaians requires that all Ghanaians must stay away from friends, families, neighbours and colleagues at work in order to eliminate human-to-human transmission of the COVID-19. The scientific claim is that COVID-19 is transmitted mainly through human-to-human contacts and therefore social distancing is a sure way of breaking the chain. Social distancing, also called “physical distancing,” means keeping a safe space between yourself and other people who are not from your household. To practice social or physical distancing, everyone is expected to stay at least 6 feet (about 2 arms' length) from other people who are not from your household in both indoor and outdoor spaces. So why practice social distancing? According to the Centers for Disease Control and Prevention (CDC) (2020) “COVID-19 spreads mainly among people who are in close contact (within about 6 feet) for a prolonged period. Spread happens when an infected person coughs, sneezes, or talks, and droplets from their mouth or nose are launched into the air and land in the mouths or noses of people nearby. The droplets are then inhaled into the lungs. Recent studies indicate that people who are infected but do not have symptoms may also play a role in the spread of COVID-19. Since people can spread the virus before they know they are sick, it is important to stay at least 6 feet away from others when possible, even if you—or they—do not have any symptoms.” The evidence is that this directive suffered strict adherence.

The study revealed that poverty and inequality played very significant role in non-adherence or non-compliance with this directive. It was found that the very way of life of the poor,

vulnerable and deprived especially in urban Ghana did not make it possible for individuals and households to strictly comply and observe social distancing. Social ties provide the means for the urban poor, deprived and vulnerable to adapt, cope and survive the hardships of poverty. Thus networks provide sustenance to the urban poor in many ways. The study found that the many and varied support that social networks provide include sharing of food; shelter; opportunities for financial support; and emotional support. In order to understand how social ties matter in the lives of the urban poor, the next section will present the types of social ties that exist in the study communities.



*Ghana eases lockdown measures, supports social distance*  
**Source: [aa.com.tr](http://aa.com.tr)**

## **Types of social ties and informal networks in study communities**

### **Family/kinship/neighbourhood plus ethnic, religious and political party ties**

The respondents were asked to indicate the types of social ties they had that were very important to them. The importance of the ties is determined by the role of such ties in the survival of the respondent. About 50% of the male respondents mentioned four types of ties which are family/kinship/neighbourhood, ethnic, religious and political party ties. Similarly, about 58% of the females listed all these four ties. For these groups of male and female respondents, this means that in addition to those people with whom they have family/kinship/neighbourhood ties, they are still connected to the same people through religious and political party networks (see Table 6). In the context of this study therefore, it can be concluded that these group of males and females have very strong networks in the communities therefore their social bond is strong. Their attachment to these ties suggests that they have strong obligations towards members of these ties and they equally have a responsibility to all members of the networks. They can invoke these ties to obtain support and also make support available to others.

### **Ethnic/tribal ties PLUS religious affiliations only**

The next group of respondents indicated that they had ethnic/tribal ties plus religious affiliations with those who matter to them in the communities. For the male respondents, 21.3% of them had these two ties whiles 12% of the female respondents had these two ties (see Table 6). These data agree with the general socio-demographic data of Ghana which shows that majority of Ghanaians in the

Northern regions of the country belong to the Islamic faith. In the Southern regions of the country most of the population belong to the Christian and other faiths. Having both ethnic/tribal and religious ties with others implies that one can easily obtain and offer support to the network members.

### **Religious affiliation PLUS Political party ties only**

A good number of both male and female respondents were found to have religious affiliations and political party ties with those who are important to them in the communities. The data shows that 14.7% of males and 8% of the females had these two ties. Although there is no data in official government documents in Ghana showing that Ghanaians of the various religious denominations can be linked or connected to a particular political party, these ties were found to exist in the study communities and they provide some opportunities and advantages to those who are in these networks as discussed later in this report.

### **Ethnic/tribal ties PLUS Political party ties only**

Another group of respondents were found to have only ethnic/tribal ties and political party affiliations with community members they relied on daily (see Table 6). About 7% of the males and 9.3% of the females indicated that these were the two ties that they found important to them in their daily lives that they cannot do away with.

### **Other combinations of ties important to some respondents**

There were other combinations of the various categories of ties that some of the respondents listed. These combinations include family/kinship/neighbourhood ties PLUS political party ties; family/kinship/neighbourhood ties PLUS religious

affiliations; family/kinship /neighbourhood ties PLUS ethnic/tribal ties; political party ties; and religious affiliations only. Although only few of both male and female respondents mentioned that they had these ties, they are also important as they come with similar advantages as all the other categories and their various combinations





*Market activities after the partial lockdown*





**Table 6: The categories of social and informal ties that matter**

<b>Gender</b>	<b>Categories of social ties that matter to the respondents</b>								
	<b>Religious affiliations only</b>	<b>Political party ties only</b>	<b>Family/kinship/ neighbourhood ties PLUS Ethnic/tribal ties</b>	<b>Family/kinship/ neighbourhood ties PLUS Religious affiliations</b>	<b>Family/kinship/ neighbourhood ties PLUS Political party ties</b>	<b>Ethnic/ tribal ties PLUS Religious affiliations</b>	<b>Ethnic/ tribal ties PLUS Political party ties</b>	<b>Religious affiliation PLUS Political party ties</b>	<b>All four ties</b>
<b>Males 75 (100%)</b>	-	-	2 (2.7%)	1 (1.3%)	3 (4%)	16 (21.3%)	5 (6.7%)	11 (14.7%)	37 (49.3%)
<b>Females 75 (100%)</b>	4 (5.3%)	1 (1.3%)	-	3 (4%)	2 (2.7%)	9 (12%)	7 (9.3%)	6 (8%)	43 (57.4%)

Source: Telephone conversations with respondents, August and September 2020

Having presented the categories of ties and informal networks in the study communities, the next discussion will focus on the usefulness of these ties to the respondents. The usefulness of the ties is discussed in the context of the “social distancing” directive during the lock down period.

## **The Usefulness of social/informal ties**

### **Social ties make food available to those in need**

The study revealed that social networks among the respondents make one of the basic necessities of life available at all times to members in the network, and that is food. According to the respondents one of the coping mechanisms to survive irregular income is the sharing of food among families/kinship/neighbours and friends. It is interesting to note that communal eating among men groups and women groups which is common practice in many rural areas of Ghana is prevalent in poor urban communities. A male respondent explained how this works as follows:

*All the men from the various households of my age meet in any of the houses and eat together. The women will bring the food for their various husbands or brothers and we all eat. We move from one dish to another. This way even if your household does not have food you are covered. The same thing applies to the women also. So the social distancing is not good for us at all that is why we still meet and eat together (Male respondent, Amasaman, August 2020).*

In addition to group or communal eating and sharing of food, it was also revealed that the social arrangements allow any one at all to walk into any of the homes to find food when

in need. The respondents explained that it is very normal and acceptable practice that one can walk in when food is ready and join the household to eat the meal.

These claims were corroborated by all the opinion leaders interviewed. In their views this practice has been going on for many years and it is one of the ways that new arrivals in the communities survive until they find something to do to earn a living. An opinion leader noted that:

*Our houses are not walled like you will find in high income areas so we are all together as one big family. You can walk from one house to another without even knowing that you are in a different house (Opinion leader, Chorkor, August 2020).*

On the basis of these claims it can be concluded that the social distancing protocol will suffer strict adherence in poor and low income urban communities. Given the importance of food and the fact that it is very common to find some households struggling to find food, the communal sharing is a very important coping mechanism which the social distancing protocol might undermine. The results might be non-compliance and the resultant possible spread of COVID-19 in the event that any member of such networks is infected. This reality cannot be underestimated in the fight against COVID-19 and Ghana's policy response to urban poverty post COVID-19. This raises questions about previous attempts at poverty reduction and the extent to which these efforts recognise and incorporate such cultural and sociological arrangements among the poor.

### **Social ties provide shelter to those in need**

Another very important benefit from social ties was found to

be the provision of shelter which was found to be one of the very important needs lacking in all the selected communities. All the respondents indicated that shelter/accommodation in their communities is shared like how food is shared. It was explained that between 5 and 6 young men from different households congregate in one room and share. They leave for their respective households in the morning and come to sleep in the evening. The same practice exists among young women as one of the interviewees explained that:

*Because we all see ourselves as one big family the young men and women from different homes sleep with their friends who have rooms. They may not be related by blood or from the same family or ethnic group but this is what we do. It is also a way of helping those who do not have the means to rent accommodation on their own (Opinion leader, Aboabo, August 2020).*

As these findings show, social distancing cannot be adhered to in these communities. Since those young men and women come from different homes, with some located far apart from each other, adhering to the social distancing protocol will require that they do not congregate in and share one room.

The sharing of accommodation in poor urban communities further supports the argument that inequality can undermine COVID-19 protocols. This finding unearths the urban housing problems facing Ghana especially in low income urban areas. It points to the fact that responding more appropriately to urban housing problems will be one of the effective ways for Ghana to prepare in the event of outbreaks of communicable diseases and epidemics such as COVID-19 in the future which is more likely to be the case inferring from historical evidence about communicable diseases.

## Social ties make financial support available

Another importance of social ties in the study communities is that these ties make financial resources available to members in times of need. This finding does not support Maclean's (2011) claims that members of informal networks lend money within the network with interest. It was found that friends and families and neighbours give interest-free small loans to their friends and families. One of the male respondents noted that:

*Sometimes you will need some small amount of money to do one thing or another so you can just walk to any of your friends or family members you know and they will readily give it to you if they have it. The good thing about this is that you do not need any collateral security and you can just walk to the person's house any time for it. If you move from one neighbour to another by the time you get to the fourth or sixth person you will have the money you are looking for. We do not pay any interest and I have not heard about such a thing happening here. It is against our ethical and moral norms (Respondent, Agbogbloshie, September 2020).*

One of the female respondents added that:

*In most cases women need just small loans of about GHC100 to support a business. There are times also that you need just about GHC50 to buy foodstuff for the family but you do not have it immediately, so you call on friends and neighbours to get it and pay later (Female respondent in Kumasi, September 2020).*

Although this is very important to them, moving from one person to another in search of loan will be against social distancing protocol. If any of the members in such network is infected the likelihood of the infection spreading can be high especially if the person looking for the loan moves between more people before finding the loan.

Making interest-free small loans available to low income or poor urban dwellers raises questions about the principles and objectives of the MASLOC scheme or programme. As we have seen in earlier discussion in this report, MASLOC is unable to cover many poor people due to many factors such as qualification requirements that do not favour many urban poor. But this gives some insight into how pro-poor policy arrangements meant to make financial resources available to the poor can be designed, packaged and implemented.

### **Social ties provide emotional support**

The next importance of social ties the study found is the provision of emotional support to members of the network. Both male and female respondents claimed that being close to friends and neighbours is extremely important to them so the social distancing protocol cannot be helpful. What was common in all the responses is that coming together to share meals, sleeping together in one room (young men and young women), congregating under shade trees for games and sharing drinks provide avenues to discuss their problems and find solutions from friends. Keeping the social distance implies that one cannot discuss her/his problems for advice.

A good example of emotional support in the network is what was given by a woman who helped one of them to



overcome suicidal thoughts and possibly saved her from going ahead with such plans which is explained later in this report.

In order to validate the claims about the usefulness of social/informal ties in the survival of the respondents, three additional criteria were assessed, these are (i) the extent of trust in the network to offer support, (ii) the extent to which social distancing limit access to the network support, and (iii) the importance of the network in daily survival of the respondents.

### The extent of trust in the network to receive support

The respondents were asked to indicate the extent of trust in the network. Trust was determined by the extent to which they will receive support from their networks when they are in need. It was revealed that 89.3% of the males and about 95% of the females indicated it is most likely that they will receive support from the network (see Table 7). All of them explained their answers using past experiences as one of them noted that:

*I trust very much that whenever I need anything from any person in my social network I will get it. I have obtained financial support in the form of interest-free loans and food from my ties. I also do it to others so I am very sure that they will do it to me also (Female respondent, Asawasi, August 2020).*

Another person noted that: *For us it is obligatory that we help each other always. We have done this all the time and it is part of our culture so we will continue to do so forever. When the watermelon season is off and my wife's business*

*slows down our neighbours give us maize and fish free every year and this is how we survive here (Male respondent, Aboabo, August 2020).*

**Table 7: Trust in the network**

Gender	The likelihood that members will receive support		
	Not likely that I will receive support	Likely that I will receive support	Most likely that I will receive support
<b>Males</b> 75 (100%)	-	9 (10.7%)	67 (89.3%)
<b>Females</b> 75 (100%)	-	4 (5.3%)	71 (94.7%)

Source: Telephone conversations with respondents,  
September 2020

The remaining 10.7% and 5.3% respectively for males and females noted that they trust members in their network and that it is likely that they will receive support when the need arises. The reasons these groups gave for their choice are not very different from those who indicated that it is most likely that they will receive support. It can be concluded then that the respondents have a lot of trust in their network given the promise of support the network offers. On the basis of their claim the extent to which social distancing limits their access to the network support was explored.

### The extent to which social distancing limits access to network support

The difficulty with which to access network support was used

to determine the extent to which social distancing limits access to networks. When they were asked to indicate how difficult it was to access network support due to social distancing, 97.4% and 95% respectively for male and female respondents stated that it is extremely difficult for them to access their networks (see Table 8). They all explained that without coming into close contact with their network members they would not be able to obtain the needed support. One of the male respondents questioned that:

*My family and the other families in our neighbourhood share food by meeting and eating together around the same table. We share with them when they do not have and they share with us when we also do not have. It is not with us only but many households in the different compounds here do this. So how can we maintain social distance and still support each other the way we do? (Male respondent, Aboabo, September 2020).*

Another area which was very important to all the respondents was the emotional support they get from their networks. According to them, all the activities they engage in for entertainment and support each other will be in conflict with social distancing. A female respondent explained this as follows:

*The practice among us the women is that we meet together every evening to discuss issues that affect us in our homes and marriages. The most experienced ones give advice to the young ones. We share our experiences and encourage each other. There was a case that nearly led to a certain woman committing suicide. This would*

*have happened if not for the advice and support we gave her. This practice helps to bring peace to many homes. The way they are saying we should stay away from our friends is not good for us because we need each other (Female respondent, Anloga, August 2020).*

**Table 8: How social distance makes access to network difficult**

Gender	How difficult to access network and receive support due to social distancing		
	Difficult to access network support	Very difficult to access network support	Extremely difficult to access network support
<b>Males</b> 75 (100%)	1 (1.3%)	1 (1.3%)	73 (97.4%)
<b>Females</b> 75 (100%)	1 (1.3%)	3 (4%)	71 (94.7%)

Source: Telephone conversations with respondents,  
August 2020

Given the findings about trust the respondents have in their networks and the promise of support the network offers, the next criteria to validate their claims was the importance of the networks in daily survival.

### The importance of the network in daily survival

The importance of the network was determined by the need of the network by households for daily survival. Therefore, the household survival must be hinged on daily contacts with as many network members as possible for this to be important.

They were supposed to indicate whether the social networks are important, very important or extremely important. All the female respondents indicated that their social networks are extremely important to them and about 99% of their male

**Table 9: The importance of social network in daily survival**

Gender	The importance of social network		
	Social network is important	Social network is very important	Social network is extremely important
<b>Males</b> 75 (100%)	-	<b>1</b> (1.3%)	<b>74</b> (98.7%)
<b>Females</b> 75 (100%)	-	-	<b>75</b> (100%)

Source: Telephone conversations with respondents,  
August 2020

counterparts also said the same thing (see Table 9).

They all cited the support they receive ranging from food, cash/loans and cash gifts, shelter to emotional help to support their claims about the importance of the networks to them. The case of the suicide attempt by a woman and the support given by her colleagues is a very important indication of the extent of importance of these social ties and the roles they play in the survival of some of the residents in urban poor communities. Additionally, these ties help to bring peace in the homes of many married women therefore helping to sustain marriages which are very important in the health of society in general.

Interestingly, many of the female respondents mentioned the importance of going to the market daily and how this provide avenues and time for them to socialize and emotionally support each other. Their views are presented in Box 2.

### **Box 2: Views about the importance of markets**

Going to the market daily helps us to meet our friends and share ideas. It also helps us to discuss issues concerning women. We are told that because the market is congested some of us should go on certain days and others also go on other days. This arrangement makes it difficult for us to meet our friends (Respondent, Agbogloboshie, August 2020).

If they want us to keep social distance in the market then they should not have left the market in this way. It is not organised and everybody sells anywhere and anyhow (Respondent, Amasaman, August 2020).

It can be concluded that the very survival of the poor is rooted in or hinged on social ties and networks, the very vehicle of survival is what the social distancing directives sought to eliminate. So to a very large extent, social ties and networks matter in the survival of the urban poor, this explains why social distancing might be difficult to implement.





A security guard in the city of Accra takes his position on the street during the Lockdown.

**Source: CGTN Africa - Source, The Financial Express**

## CONCLUSIONS AND RECOMMENDATIONS



In this section, the conclusions and recommendations are presented. They give pointers to what post COVID-19 poverty reduction policies might consider.

### Informal sector needs strengthening

As noted by Anuwa-Armah (2015:184) in a study of the informal economy in Tamale, Kumasi and Tema, “the informal economy cannot and should no longer be considered as a temporary and a fleeting phenomenon. It is here to stay for a long time”, there is the need for the informal sector to be given central consideration in all pro-poor policies and strategies in post COVID-19 Ghana. Perhaps this will call for more studies similar to what Anuwa-Armah has done to provide a better understanding of the informal economy. How the role and importance of the informal economy emerged during the lockdown period reveals that this very important sector of the Ghanaian economy is not adequately understood and addressed and leveraged by current pro-poor policies.

### Pro-poor policies must adequately capture those in the lower bottom of the informal sector

Post COVID-19 poverty reduction policies must speak to the very many at the bottom of the informal economy. A number of critical questions need to be addressed by such policies, for example, how many of the urban poor in the informal sector do not qualify for small loans to expand their businesses? How many of these are women? What businesses are they engaged in and what kind of poverty reduction package can work for such people? and are there ways to repackage or redesign initiatives such as LEAP and MASLOC to benefit those at the bottom of the informal sector ladder? Questions of this nature can help future poverty reduction

policies to be effectively focused to make the greatest impact on the urban poor.

### **Urban planning must rethink market infrastructure**

Providing well designed markets with well organised and spacious market sheds, stalls and stores must attract more investments from Metropolitan Municipal and District Assemblies than ever. The layout for the markets must provide enough space for movement and interaction amidst enough circulation of air for good ventilation. As indicated earlier in this report, many of the markets in the cities fail these tests. Heavy congestion and poor layout make it difficult for social distancing to be observed in these times of COVID-19.

### **Pro-poor policies must recognise and strengthen social ties and informal networks**

Future poverty and inequality reduction policies must recognise the importance of social ties and informal networks and seek to design mechanisms to strengthen them. Strengthening social bonds across ethnic and tribal lines, across professional and religious lines and across political divides has the tendency of producing two very important effects in the country as a whole. First, strong social systems can cushion against the shocks of poverty and deprivation among the poor especially. Mutual and reciprocal support inherent in social capital in well bond communities can guarantee the protection of all from drowning in poverty. Second, a more united society is panacea against ethnic/tribal, political and religious divisions so that their effects will be less visible and less influential in peoples behaviours. A more united country is what Ghana needs post COVID-19, and this study has revealed that the starting point is strengthening social bonds.

## LESSONS LEARNT FOR PRO-POOR POLICY CONSIDERATION IN POST COVID-19 GHANA

### Informal sector is extremely important

The findings from this study have supported existing literature that the informal sector in Ghana is extremely important (see for example Anuwa-Amarh (2015). A crude estimate suggests that over 90 percent of the population in the poor urban communities are in the informal sector. These are mostly the people who engage in very small or micro scale economic activities such as the retailing of foodstuff and vegetables, the sale of cooked food, and retailing of sachet water and beverages along the streets in the cities. Despite the fact that many of these economic activities are on very small scale and they are at subsistence levels, they provide a means of livelihood for many urban poor. The fact that the food sharing programme during the lockdown could not adequately meet the needs of these people further supports the argument that those activities play very significant roles in their survival.

### Pro-poor policies have not adequately captured those in the lower bottom of the informal sector

One of the pointers from this study is that pro-poor policies do not appear to have adequately captured those in the lower bottom of the informal sector. Although poverty eradication policies such as MASLOC and LEAP have done well, the findings from this study show that there are a lot of poor people who have not been reached yet. By their circumstances many of them cannot apply for these poverty relieving programmes and benefit. These are those described in this study as being in the bottom cohort of the informal sectors. Although they are engaged in one business or

another, their businesses do not qualify for MASLOC support. They are also considered to be in the bottom of the informal sector because they need to go out daily in order to feed their families. They do not have savings to fall on or have regular supply of food in the event of similar epidemic in the future. This also means that the definition of poverty more captures the perceptions of the poor by the elite public policy designers who seek to eradicate this canker rather than the views of the poor as presented by scholars such as Narayan et. al (200).

### **Market infrastructure gaps to meet**

Another pointer for pro-poor policy is the area of market infrastructure gaps in some parts of the country. The study has revealed that inadequate market infrastructure with poorly designed spaces in the markets make it difficult for social distancing to be operationalized by users of the markets. As some of the markets are not properly planned and designed, traders organise the space anyhow creating heavy congestion. Although many MMDAs adopted strategies such as closing down of markets, this did not work well and rather created more hardships for those poor women who need to go to the market daily in order to feed their households. Another strategy adopted was alternating market days with different groups of traders attending in order to reduce the congestion. To a large extent this did not work as expected as cases of police officers clashing with traders were common in many of the markets.

The current market infrastructure cannot be said to be performing at optimum by serving the informal sector workers, mostly women and single mothers, well enough. From this, it suggests that architectural and urban designs are



not adequately responding to this challenge to the urban informal economy.

**Pro-poor policies have overlooked the usefulness of social ties to the urban poor**

This study has produced evidence to show that pro-poor policies have failed to adequately recognise and incorporate the usefulness of social ties to the urban poor. These ties provide mutual and reciprocal support that perhaps means more than physical cash to these respondents. Emotional support, the communal spirit behind the sharing of food and shelter and the trust with which friends and neighbours make interest-free small loans available to members of their network all enable these urban poor to cope with poverty and inequality.

In fact the social capital of communal spirit, trust and sharing are more enduring capital that can be leveraged by pro-poor policy to respond appropriately to tackling poverty and inequality.



Shoppers and traders rub against each other as they struggle for space while competing for space in the market (*Agbogbloshie Market, Accra*)

**Source:** [myjoyonline.com](http://myjoyonline.com) **Photo:** David Andoh

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## APPENDIX A – INTERVIEW GUIDE USED

### **Background information**

- Community.....
- Sex.....
- Age.....
- Place of birth.....
- Length of residence in Community.....
- Marital status.....
- Household size.....

### **COVID-19 PROTOCOLS**

- Knowledge and understanding of “stay-at-home” directives
- Knowledge and understanding of social distancing directives
- Compliance with directives
- Reasons for compliance/non-compliance

### **EMPLOYMENT/ECONOMIC ACTIVITY**

- Type
- Daily earnings

### **MASLOC**

- Ever benefitted?
- Reasons for benefiting/not benefiting

## LEAP

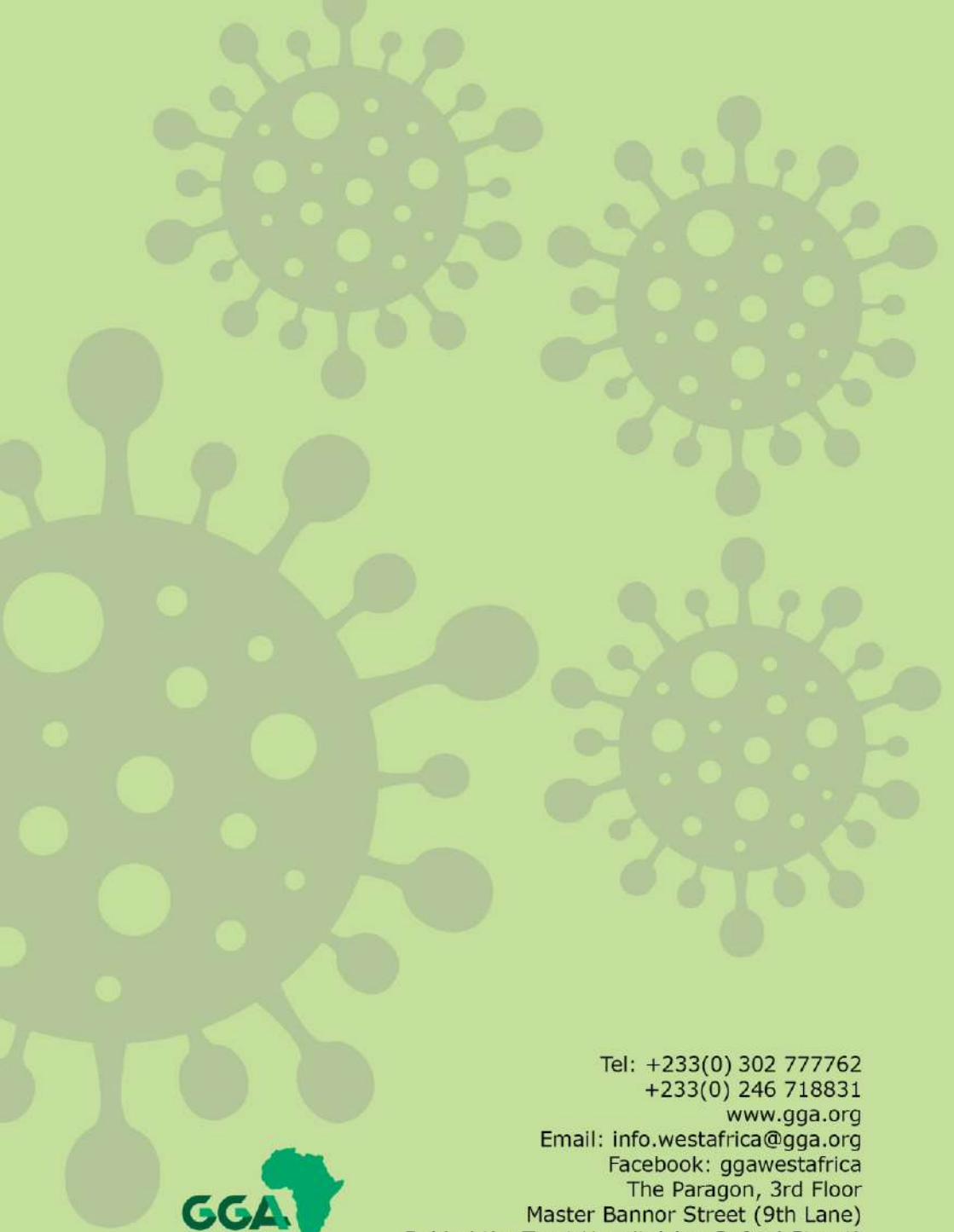
- Ever benefitted?
- Reasons for benefitting/not benefitting

## FOOD DISTRIBUTION

- Benefitted?
- Package of benefits (list)

## INFORMAL NETWORKS/SOCIAL TIES

- Type of ties (list all)
- Usefulness/relevance of ties



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