

**AN ASSESSMENT OF THE NEXUS BETWEEN YOUTH LIVELIHOODS AND
URBAN POVERTY IN SLUM COMMUNITIES: THE CASE OF ABOABO AND
AYIGYA ZONGO IN KUMASI.**

By

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DECLARATION

I hereby declare that this submission is my own work towards the M.Phil (Planning) and that, to the best of my knowledge, it contains no material previously published by another person or material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text.

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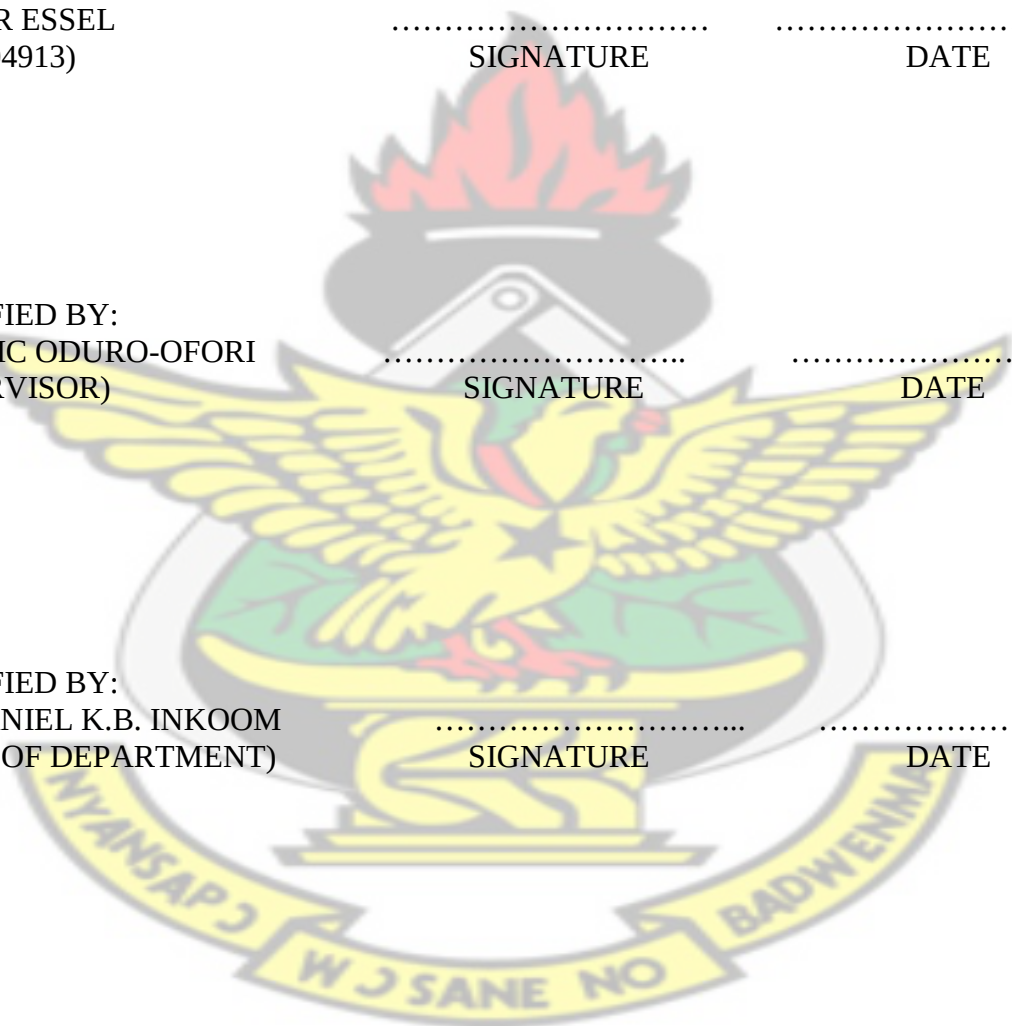
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ABSTRACT

Currently, slum dwellers make up about 43 percent of Ghana's urban population with a huge proportion being youth. With youth migrating to cities to live and work, the face of urbanisation is now a young one. Although existing literature on slum and their impacts on youth have largely focused on the negative effects of the dire economic conditions and inadequate basic services, there are recent empirical evidences in Ghana of positive social, economic and improved wellbeing of youth who find themselves in slums. This multi directional and mixed outcome of urban poverty on youth livelihoods provides a gap for investigation.

Drawing on structured and semi-structured questionnaires completed by 388 slum youth in Aboabo and Ayigya Zongo communities located Kumasi (Ghana's second largest urban city), the study examines whether or not there is a relationship between urban poverty and youth livelihoods in slum communities. The study reveals that, the livelihoods of youth as well as multidimensional poverty characteristics prevalent in these communities could be understood in the light of the Sustainable Livelihood Framework and the subculture of poverty theory (that poverty is transmitted generationally). This is important because of the extensive studies and debate over the extent to which slum youth livelihoods are influenced by the perpetuation of poverty in the slum environment. The study realised that 42.6 percent of respondents employed in the private informal sector were mainly business activities inherited from their parents while the highest education level of parents were positively correlated to the educational levels of youth and also influenced how much youth earned monthly.

The findings of this study advance existing knowledge by not only linking non-monetary poverty to slum growth in Ghana but by also demonstrates that multiple forms of poverty takes place concurrently in the slum environment. In view of the findings, some recommendations were made. Firstly, the acknowledgement of the slum residents with a 'right to the city' is crucial to their participation in the urban economy. Secondly, adjustment in business registration procedures is vital to formalize the informal enterprises of youth in slums. Thirdly, the sustained pursuit of participatory slum upgrading programmes with inputs from all city governance stakeholders and finally collaboration of the Metropolitan and Municipal Assemblies with other relevant institutions to provide basic services such as refuse bins, regular power supply and access routes/roads to slum dwellers.

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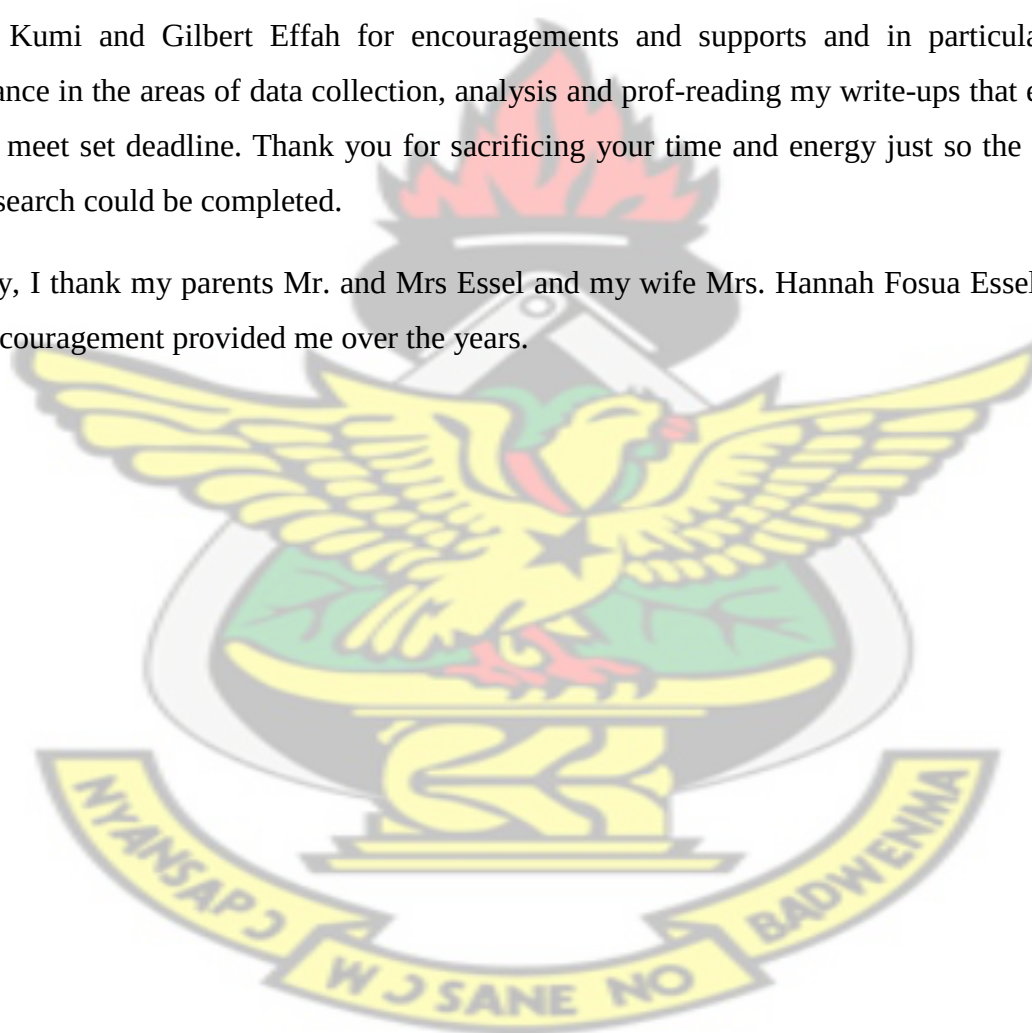


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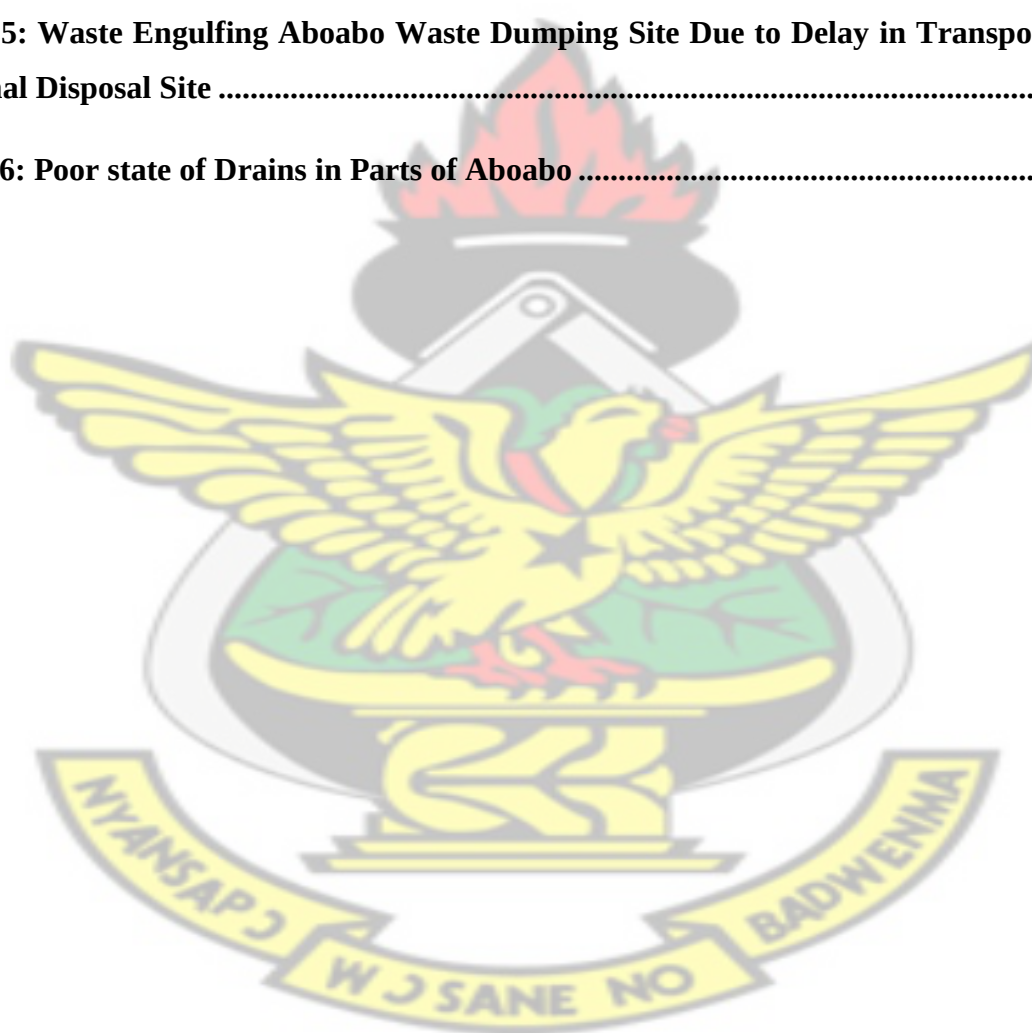
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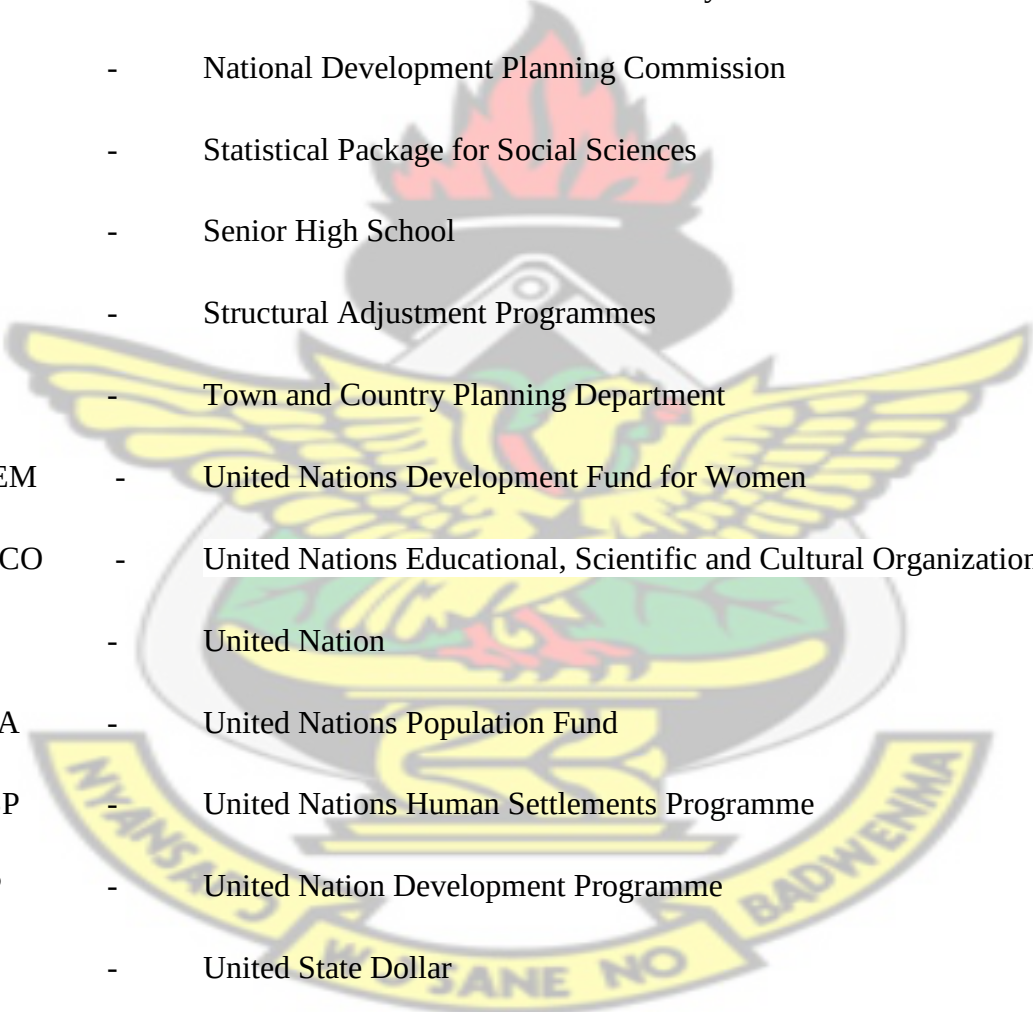
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LIST OF ABBREVIATIONS



AIDS	-	Acquired Immune Deficiency Syndrome
ADB	-	Africa Development Bank
DFID	-	Department for International Development
DMTP	-	District Medium Term Development Plan
ECA	-	Economic Commission of African
EGM	-	Expert Group Meeting
ECG	-	Electricity Company of Ghana
FAO	-	Food and Agricultural Organization
FGD	-	Focus Group Discussion
GIS	-	Geography Information System
GLSS	-	Ghana Living Standard Survey
GSS	-	Ghana Statistical Service
GoG	-	Government of Ghana
GUO	-	Global Urban Observatory
GWCL	-	Ghana Water Company Limited
ILO	-	International Labour Organization
JHS	-	Junior High School
KNUST	-	Kwame Nkrumah University of Science and Technology
KMA	-	Kumasi Metropolitan Assembly
KVIP	-	Kumasi Ventilated Improved Pit



The logo of Kwame Ninsin University of Science and Technology (KNUST) is centered in the background. It features a shield with a yellow border containing the text 'NYANSANG' on the left and 'BADWENMA' on the right. The shield's interior is divided into green and yellow sections with a red bird-like figure. Above the shield is a red flame-like emblem. The acronym 'KNUST' is written in large, light grey letters across the middle of the page.

LPG	-	Liquefied Petroleum Gas
MMTP	-	Municipal Medium Term Plan
MDGs	-	Millennium Development Goals
NGOs	-	Non Governmental Organization
NYEP	-	National Youth Employment Policy/Programme
NHIS	-	National Health Insurance Scheme
NBSSI	-	National Board for Small Scale Industry
NDPC	-	National Development Planning Commission
SPSS	-	Statistical Package for Social Sciences
SHS	-	Senior High School
SAP	-	Structural Adjustment Programmes
TCPD	-	Town and Country Planning Department
UNIFEM	-	United Nations Development Fund for Women
UNESCO	-	United Nations Educational, Scientific and Cultural Organization
UN	-	United Nation
UNFPA	-	United Nations Population Fund
UNHSP	-	United Nations Human Settlements Programme
UNDP	-	United Nation Development Programme
USD	-	United State Dollar
WHO	-	World Health Organization

KNUST



CHAPTER ONE

BACKGROUND OF RESEARCH

1.1 Introduction

The growth of urban poverty and the proliferation of slums has become a global phenomenon especially among developing countries in sub-Saharan Africa and Asia within the last decade (Grant, 2010). The increase in the world's population from 2.5 billion to 6.9 billion between 1950 and 2010 especially in the urban areas of the developing world has led to this current trend (UN-Habitat, 2010a). For example, the population in urban areas has increased from 40.1percent to 45.3percent between 2000 and 2010 in the developing world. Consequently, the urban population of developing countries is estimated to reach 50.5percent by 2020 with the greatest impact expected to be felt in South-Eastern Asia and Sub-Saharan Africa (UN-Habitat, 2010a; Martine et al., 2008).

In the context of Ghana, the country's urban population has quadrupled between 1948 and 2010 with a growth rate of 3.5 percent (Songsore, 2010) and is one of the most urbanising countries in sub-Saharan African (Owusu, 2008a). The United Nations Population Fund (UNFPA) (2009) specifically argues that Ghana's urbanisation has risen from 7.8percent to about 51percent between 1921 and 2009. It is striking to observe also that the urban population distribution in Ghana is skewed towards large cities with the five largest cities (Accra, Kumasi, Sekondi-Takoradi, Tamale and Tema) serving as the home to more than half of the urban population (Owusu, 2008b; Kaszynska, et al., 2012). For this reason, Owusu (2010) estimates that the cities of Kumasi and Accra contain about 34 percent of the country's urban population making these cities susceptible to urban poverty and slum development.

Urbanisation has been strongly linked with urban poverty, livelihood insecurity and slum creation (Grant, 2012). Although, in Ghana, there has been a reduction in poverty levels nationally from 51.7percent in 1991 to 24.2percent in 2013 (GSS, 2014), the recent Ghana Living Standards Survey (GLSS 6) indicated that incidence of poverty in Ghana is reducing faster in rural areas than in urban areas with available data showing that between the same period, rural poverty reduced from 63.6percent to 37.9percent while urban poverty reduced from 27.7percent to 10.6percent (GSS, 2014). In fact Farvacque-Vitkovic et al. (2008) have

argued that the urbanization characteristics as manifested in Ghana has led to growing poverty levels in urban areas with an estimated 1.9 million people living below the poverty line. This situation has led to what Chamhuri et al. (2012: 68) calls “urbanisation of poverty”, a situation where poverty is increasingly becoming an urban phenomenon instead of a rural one. Empirical evidence also suggest that most urban centres in Ghana continue to exist in desperate poverty characterised by socio-economic challenges such as inadequate access to shelter, clean water and basic sanitation facilities, threats of forced evictions and the lack of employment opportunities (Unger and Riley, 2007; Kyobutungi et al., 2008; Obeng-Odoom, 2011a; Mohindra and Schrecker, 2013). This growth in various dimensions of poverty is partly ascribed to net migration of poor migrants to the city (GSS 2007).

The continuous increase in urban population in Ghana’s cities coupled with extreme poverty has led to the problem of slum creation with its associated social problems (UN-Habitat, 2006; Parks, 2013). A study by the Community Housing Foundation in 2010 indicated that there were about 5.5 million people living in slums in Ghanaian cities with an annual growth rate of 1.8 percent (Abu-Salia, 2015). Slum dwellers in the urban areas of Ghana are known to face a myriad of challenges with women (particularly widows and female headed households), children and unemployed youths being the most vulnerable groups (UNHSP, 2003a; Jankowska et al., 2011).

With the youth being a key constituent of the slum populace, some scholars have noted that the livelihood assets of youth influences urban poverty dimensions and vice versa in the vulnerable slum environment (Moser, 2006a). The vulnerabilities experienced by the youth in slum areas are manifested through the lack of educational and skills training, inadequate employment opportunities, uncertainties and economic hardships which have consequential effects on their livelihood outcomes (Jankowska et al., 2011). Youth residing in slums are more likely to have a child, be married or head a household than their counterparts living in non-slum areas in urban areas (UN-Habitat, 2010c).

The extent to which urban poverty affects living conditions causes most urban youth in slums to develop alternative sources of livelihood as well as diverse coping strategies (Twyman and Slater, 2005; Owusu, 2007; Crawford and Bell, 2012; Turner and Schoenberger, 2012). This includes scrap picking and selling, street vending, head portaging, offering services such as selling on table tops among others. Among the strategies, engagement in the informal

economy has been found to be the dominant survival and livelihood strategy employed by the youth in addressing the increasing urban poverty experienced (Langevang and Gough, 2009; Oberhauser and Yeboah, 2011).

1.2 Problem Statement

Currently, slum dwellers make up about 43 percent of the Ghana's urban population and a large proportion of them are youth (GSS, 2014). With youths migrating to cities to live and work, the face of urbanisation is now a youthful one (World Bank, 2007). The challenges presented by the continuously increasing youthful population are particularly seen in cities, where the so-called "youth bulge" – the number of youth as a proportion of the entire adult population – has impacted urban areas (Refstie and Silva, 2012; Songsore, 2010). Accra and Kumasi, the two cities in Ghana with the largest share of youth in slums are actually incapable of delivering to their escalating young populations with employment opportunities, and as a result youth find themselves increasingly marginalised without access to employment, quality education, quality and affordable housing and other basic services to make a living (Bradlow et al., 2011; Gough and Yankson, 2011; Obeng-Odoom, 2011a).

These affect the overall wellbeing of the youth and reflect the arguments made by the proponents of the Sustainable Livelihood Framework that individuals have some stock of capital or assets that determine how they escape poverty or how they are trapped in poverty. For instance, young people living in non-slum areas are twice more likely to attend and complete secondary school than their slum counterparts who lack even basic primary education (UN-Habitat, 2010c; Nsowah-Nuamah et al., 2012). In order to survive, these slum youth with low human capital engage in the informal economy operating family businesses, in petty trading or street vending (See Essamuah and Tonah, 2004; Obeng-Odoom, 2011b) which has corresponding effects on their financial capital as well as urban poverty dimensions. Furthermore, youth who migrate into slums often reside with family ties and friends in over-crowded rooms coupled with poor housing conditions which impacts their health through communicable diseases (WHO 2004; Singh and Singh, 2014; Oppong et al., 2014; Gulyani et al., 2014). Recent studies on Ayigya (Kumasi) revealed that as much as 21 percent of the slum dwellers earn less than GH¢ 50 (amounting to less than \$ 1 per day) as monthly income, 72 percent were employed in menial jobs within and outside the slum

whiles about 70 percent depended on public toilet facility that was dilapidated (Dinye and Acheampong, 2013).

This presents a negatively skewed view about urban poverty and youth livelihoods in slums in Ghana (Awumbila et al., 2014). Rural-urban migration and the livelihoods of slum youth have been generally perceived as exertion pressure on urban infrastructure, environment and employment, and there is an fundamental assumption that rural-urban migration is linked to increasing levels of urban poverty witnessed in Ghana in the past decade (see ILO, 2010, Refstie and Silva, 2012 ; Turner and Schoenberger, 2012; Hansen, 2014).

Conversely, however, empirical studies by Awumbila et al. (2014) on the relationship between migration and poverty in the slum communities of Nima and Old Fadama (Accra) suggests that that slums are places of thriving economic activities, providing opportunities in communities of origin for migrants. Indeed, their study realised that 88percent of migrant slum youth felt their overall household wellbeing and livelihoods had improved as a result of their migration into cities with as much as 78percent of migrants sending remittances to contribute to the livelihoods of families and kin in their areas of origin. In furtherance, several other works (See for example (Tutu, 2013; Awumbila et al. 2014; Chen, 2014; Agyei et al., 2015) have also sought to portray the idea that youth who migrate into slums or grow up in slums become better off by utilising the livelihood opportunities available to them. Infact, most of them even serve as a source of hope for their originating communities and other families members in the rural areas. Recent studies made in Ayigya (Kumasi) also revealed that 46 percent of slum dwellers wanted to continue staying in the slum because it offers them economic opportunities that improve their wellbeing (Dinye and Acheampong, 2013).

From the foregoing, the discussion presents a mixed and multi-directional outcome on whether the livelihoods of youth in slums perpetuate poverty or enables them to escape poverty. Again, despite the burgeoning literature on negative effects of urban poverty and activities of youth in slums in Kumasi, there is relatively little empirical research that explores the nexus between youth livelihoods and poverty in Kumasi's slums, thus creating a scholarship gap. With these revealing trends of slums, what is the nature of youth livelihoods in slums, what is the nature of urban poverty in Kumasi's slums and indeed, is there a relationship to any extent between the youth livelihoods and urban poverty in slums in

Kumasi? This study, thus, investigates the relationship between youth livelihood and urban poverty to fill this scholarship gap.

1.3 Research Questions

This study sought to find responses to the following research questions:

1. What is the nature and dimension of poverty in slum areas?
2. What is the nature and types of livelihood assets and strategies utilised by the youth in slum communities?
3. What factors influence the choice of livelihood by the youth in slum communities?
4. To what extent does youth livelihoods influence poverty in slum areas?
5. What policy measures are needed to address youth livelihood and urban poverty issues in the Kumasi Metropolis?

1.4 Objectives of the Study

The goal of this study was to assess the relationships between urban poverty and youth's livelihoods in the Kumasi Metropolitan Area with focus on Aboabo and Ayigya Zongo slum communities. Specifically, the study addressed the following objectives:

1. To examine the nature and dimensions of poverty in slum communities.
2. To examine the nature and types of livelihood assets and strategies utilised by the youth in slum communities.
3. To critically examine factors influencing the choice of livelihood by the youth.
4. To examine the relationship between youth livelihoods and poverty.
5. To recommend policies needed to address youth livelihood and urban poverty issues in the Kumasi Metropolis.

1.5 Scope of the study

The geographical scope of the study was the Kumasi Metropolitan Assembly (KMA) and Asokore Mampong Municipal Assemblies with Ayigya Zongo and Aboabo communities respectively as the case study areas. These two Assemblies are located within Kumasi in the Ashanti region of Ghana. The unique geographical centrality of Kumasi as a traversing point from all parts of the country and a commercial hub of Ghana attract migrants from all over the country which is contributing to increasing slum development (Poku-Boansi and Afrane,

2011). With a population of 1,634,898 and an estimated growth rate of 5.4, Kumasi is the fastest growing city in Ghana (Cobbinah and Amoako, 2012). Kumasi's growth rate is unprecedented as it exceeds the regional and national annual population growth rates of 2.6 and 2.4 respectively (Ghana Statistical Service, 2011). With a housing growth rate of 8.6 percent per annum (Owusu-Ansah and O'Connor, 2010), Kumasi accommodates two-thirds of Ashanti region's population. A major result of this is the formation and expansion of slums in Kumasi. These settlements (Aboabo and Ayigya Zongo) were or selected because they have been classified as part of the most densely populated urban slums in the Asokore Mampong Municipal Assembly and Kumasi Metropolitan Assembly. The informal setting of these settlements has led to their neglect by city authorities in providing for adequate infrastructure and economic activities aimed at promoting and improving the livelihood opportunities of their residents. The conceptual scope of this study will be limited to the discussions on urban poverty, youth livelihood and coping strategies in slum areas. An examination of the relationship between livelihood choices of youth and poverty in slum communities will be explored. Are

1.6 Justification of the Study

With rapid urbanisation across the globe, notably in developing countries, the economic conditions of these large number of rural dwellers who move to the urban centres to make living raise a lot of concern, especially with rising unemployment rate and economic hardships. This is a result of continuous increase in prices of goods and services, and increasing levels of poverty in slum areas in urban centres where most of these migrants live.

This development is exacerbated by the fact that a considerable proportion of people that are affected by urban poverty and live in slums are the youth (Yankson, 2000). An exploration into the relationship between youth livelihoods and urban poverty in slums is timely and relevant in that it will bring to the fore through this study an appreciation of the social issues behind slum development, current trends in youth employment in slum areas in the KMA and Asokore Mampong, the coping mechanisms as well as livelihood options for slum youth. More to the urgency of the study is the methodological orientation which will help in establishing relationship between the urban poverty indicators and slum settlements. This study thus serves as a fulcrum to establish whether or not there is a relationship between

livelihood choices and poverty in slums in urban centres and if there is, whether it is a positive or negative relationship.

The findings of this study will inform the appropriate policy measures needed to be adopted to lessen urban poverty, the growing number of slums in the urban centres as well as promoting development of the country. Thus, the findings and recommendations of this study will be beneficial to the Kumasi Metropolitan Assembly (KMA) and Asokore Mampong Municipal Assembly, Town and Country Planning, development practitioners and other stakeholders who are interested in urban planning issues and improving upon the lives of people in slum dwellings as well as uplifting the faces of slum communities. It is envisaged that, the research findings which will focus on measures in improving the livelihoods of slums youth will serve as a planning guide for urban planners and stakeholders in dealing with slum issues. The findings will also add to the body of knowledge which can serve as a basis for further research on how to prevent urban sprawl and its adverse effects.

1.7 Organization of the study

This study is organized in five Chapters. The Chapter one comprises the general introduction. The introduction details the background to the study, the problem statement, the study's objectives, research questions, the significance and scope of the study. The Chapter two will discuss the existing literature on urban poverty and youth livelihoods in slum settlements. The chapter will examine recognized authorities and previous researches carried out on the subject. Chapter three details the methodology that will underpin the study. The Fourth chapter contains presentation and discussing of the study's findings, with the last chapter providing a summary of the findings as well as the recommendations and conclusions.

CHAPTER TWO

YOUTH LIVELIHOODS AND URBAN POVERTY IN SLUMS COMMUNITIES – A THEORETICAL PERSPECTIVE

2.1 Introduction

The chapter sought to review literature on the relationship between youth livelihoods and poverty. Theories and concepts are avenues for critical thinking and are seen as basis of a researchers attempt to understand, explain, predict, and propose measures that relate phenomenon investigated. In the following sections, concepts, theories and ideas for assessing the nexus between youth livelihoods and urban poverty in slum communities are explained. Lastly, a conceptual framework, which conceptualizes the variables evolved from the review, and their relationships, to provide the research direction is also presented in section.

2.2 The Concept of Livelihoods

Livelihoods have been widely conceived as a means to understand and identifying various factors that condition the lives and well-being of people including the poor in developing countries (Rennie and Singh, 1996; Carney, 1998). Livelihoods of people are recognized and used by numerous development agencies including the United Nations Development Programme (UNDP) and Department for International Development (DFID). According to Rennie and Singh (1996), the concept of livelihood is “more tangible than the concept of development and easier to discuss, observe, describe and even quantify”. This notwithstanding, has led to various definition to the concept of livelihood and yet with common elements (Krantz, 2001).

Morse et al., (2009) defines livelihood as a means of addressing basic needs such as food, water, shelter and clothing for life and as Biradar (2008) puts it, a way of keeping one’s self meaningfully occupied as well as using one’s endowments to generate adequate resources to meet the requirement of one’s family. This implies that livelihood is all about the ability to make a living.

According to the UNDP (2010), the term livelihood is generally recognized as strategies designed and implemented by humans for survival. The most acceptable definition of

livelihood was given by Carney (1998) built on the work of Chambers and Conway (1992), that “a livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living”. Some of these capabilities include assets people depend on, the plans they develop to make a living, the context within which a livelihood is developed and those factors that make livelihoods more or less susceptible to shocks and stresses, normally referred to as sustainable livelihood (UNDP, 2010).

However, in the context of this study, livelihood is conceived as the combination of activities and resources undertaken by individuals based on their capacities, opportunities and assets to earn a living.

2.3 Contested Meaning, Dimensions and Measurement of Poverty

At the dawn of the 21st century, there has been renewed global interest in the alleviation of poverty by mainstream development practice (Fukuda-Parr and Hulme, 2011). This has pushed poverty and the strategy for its reduction into the development limelight, making major preoccupations of institutions including the World Bank and the International Monetary Fund (IMF) (Hickey, 2008). The global attention for poverty has again being backed by the Millennium Development Goals (MDGs), where poverty reduction has been regarded as an ethical imperative for international organisations and nations (Fukuda-Parr and Hulme, 2011). In spite of global attention on poverty, the definition of poverty remains highly contested due to the lack of consensus as to what it constitutes (Akindola, 2009). This gave grounds for UNDP (2006) to relatively noted poverty definition on “who asks the question, how it is understood, and who responds”.

The conventional definition of poverty often associates it with the ‘lack’ or insufficiency of purchasing power needed for the survival of people (Chibuye, 2014). These assertions therefore define poverty in relation to the ability of individuals to address their basic needs or necessities. This elusive definition of poverty is dependent on social indicators such as income and consumption in classifying poor people. The income approach to poverty relies on the poverty line - the lowest income threshold to meet basic needs. This threshold has been set based on 2005 purchasing power parity at US\$ 1.25 per day using the extreme poverty lines identified in the poorest countries by the World Bank (Chen and Ravallion, 2008). However, it is important to note that money-metric approach is increasingly criticized at great length by mainstream development practitioners as it recognizes that limited

resources is inclusive as a constraining factor to poverty (Akindola, 2009; Alkire and Foster, 2011; Alkire and Santos, 2014). Additionally, conceptualization of poverty as the lack of money can easily be misleading since it is sometimes difficult when using income as a common benchmark. The minimalist and biased way of assessing poverty based on the use of income still remains inadequate as it ignores other aspects of poverty experienced by the poor (Akindola, 2009).

For instance, Boarini and D'Ercole (2006) argues that income poverty measures do not deliver an all-inclusive representation of the “command of resources” that an individual or household owns. They add that income measures tend to overlook the capacity of individuals and households to borrow, to live from accrued savings, and to benefit from assistance provided by immediate family and friends, as well as consumption of public services such as education, health and housing. Therefore, taking into consideration the criticisms of the monetary poverty measurements, non-income indicators such as access to health, education, and housing among others are gradually being considered in the measurement of poverty. Empirical evidence further suggests that poverty transcends income and consumption to include vulnerability, powerlessness, isolation, self-respect among others (Akter and Mallick, 2013). Focusing only on the income and consumptions ignores individual’s capabilities in what Sen (2004) conceptualizes as capability deprivation.

The capability deprivation approach recognizes that, in order to achieve the plural ‘functionings’ that people value, there is the need to evaluate the extent of people’s freedom in social arrangements (Alkire, 2008). In other words, poverty is also conceived as the lack or deprivation of individual’s freedom in life. In this regard, a new definition of poverty that focuses on its multidimensionality has been developed which defines poverty in terms of human wellbeing and their lived experience (Alkire and Foster, 2011; Kumi, 2013). The multi-dimensional poverty in this regard captures the income and non-income aspects of poverty, deprivation as well as human capabilities. However, the use of the multi-dimensional approach has also been challenged in terms of its measurability (Alkire and Foster, 2011). It is therefore clear that defining the concept of poverty is a daunting task, however, the widespread agreement on the definition not only include income but also limited capabilities in meeting the needs of the poor (Chibuye, 2014). That notwithstanding, the use of the poverty line is still extensively used in many countries, including Ghana

(GoG/NDPC 2002; GSS 2007). In addition, Owusu and Yankson (2007) emphasize that while poverty studies and measurements have adopted three broadly fashioned definitional and measurement approaches – economic well-being, capability, and social exclusion – meaningful efforts are yet to get these integrated.

However, in the context of this study, poverty is conceived as the state or condition in which a person or a household lacks the financial resources and is deprived of access to essential services necessary to enable them live a minimum standard of life and well-being that's considered acceptable in society as well as play the roles, meet the obligations and participate in the relationships and customs of that society.

2.4 The Concept of Urban Poverty

The concept of urban poverty has gained much popularity in literature in recent times, however no consensus on urban poverty definition is reached. This is due to the subjective nature associated with poverty. Satterthwaite (1995) and Chaudhry et al, (2006) have shown two main approaches namely the anthropological and economic in understanding the urban poverty concept. The economic approach of urban poverty employs income, consumption and other social indicators including infant mortality, life expectancy, maternal mortality, literacy rate among other factors to categorise poor groups (Klasen, 2008). The anthropological approach of urban poverty “expand the definition to encompass perceptions of non-material deprivation and social differentiation” (Wratten, 1995; Green, 2006).

Over the past four decades, poverty has been viewed as a rural phenomenon, but this has tremendously changed in recent years as poverty is increasing trending into an urban phenomenon (Adejumobi, 2006). Over the years, social policy literature has concentrated on inequalities between the rural poor and well-off urban residents and the relationship between urbanization, magnisation and spread of poverty (United Nations, 2011). In contrast, analysis on poverty in the global north is focused on problems in the inner city or peripheral urban such as social housing estates, unemployment and income inequality. During the colonial period, there was a general perception that poverty in the global south could be alleviated through the transfer of labour from subsistence agriculture to modern industrial sector (Obeng-Odoom, 2012). During this period, the two-sector growth model was highly criticised on the ground that benefits of the modernization policies could not trickle down to the rural areas where majority of the people were living (Ray, 2010).

Lipton's influential "urban bias" theory blames this situation on the unfair government taxation and expenditure policies which favoured the city elites (Jones and Corbridge, 2010). This was also due to the fact that, the urban areas were denying rural areas of infrastructure and better-off social amenities (Obeng-Odoom, 2012). Due to this development, the urban bias thesis was incorporated into mainstream development thinking and policy formulation. Policies were geared towards improving livelihood in the rural areas through prioritisation and resource allocation thereby reducing the rate of deprivation (Kinyanjui and Misaro, 2013).

The quest to curb rural poverty led to the relegation of the development focus in the urban areas and this has recently led to the unprecedented rise in poverty in the urban areas especially in the global South (Obeng-Odoom, 2012). Dinye and Acheampong (2013) also argue that the gravity of poverty is worse in marginalised city slums than in rural communities in Ghana. This situation is attributed to the increasing urban population due to the high rate of rural-urban migration caused partly by the lack of incentives in rural agricultural economics (Oberhauser and Yeboah, 2011). The increasing urban population has led to serious crisis of urban poverty in African cities such as Nairobi where majority of residents especially slum dwellers live in extreme poverty (UNEP, 2011; Parks, 2013). Further, according to Oxfam GB (2009), over a third of Kenya's population living in urban areas are living in poverty while recent World Bank's figures project that almost half (48.9percent) of the total poverty in Kenya would be concentrated in the urban areas by 2020.

In Ghana, for instance, it has been observed that rural poverty decreased by 25.7 percent while urban poverty decreased by 17.1percent between 1991 and 2013 (GSS, 2014). The slowly decreasing poverty levels in urban areas of Ghana are due to the increasing urbanization coupled with the development of slums in urban settlements (Farvacque-Vitkovic et al., 2008; United Nations, 2013b). Urban poverty in Ghana has also been argued partly as being a result of the intersection of globalisation and the implementation of neoliberal policies especially in developing countries (Obeng-Odoom, 2013). According to Baah-Boateng (2004), between 1985 and 1991, employment in the formal sector in Ghana was reduced at an average annual rate of 3.7percent. This resulted in the sale of over 300 state enterprises between 1987 and 2000 and subsequently led to the retrenchment of over 70,000 people in formal sector employment (Adu-Amankwa, 2007). The implementation of

such policies has consequential effects especially on the rural and urban poor especially those employed in the formal sector (Gockel and Vormawor, 2004; Obeng-Odoom, 2009).

In the context of this study however, urban poverty is conceived as the state or condition in which urban dwellers or households lack the financial resources and are deprived of access to essential services necessary to enable him live up to a minimum standard of life and well-being that is considered acceptable in society as well as play the roles, meet the obligations and participate in the relationships and customs of that society.

2.4.1 Forms and Dimensions of Urban Poverty

Poverty is a multi-dimensional concept that hinders individual's ability to address their basic necessities such as food, housing and water (UNDP, 2010). That is, the multi-dimensional aspect of poverty focuses on the basic needs of humanity. According to Baharoglu and Kessides (2001), the dimensions of urban poverty are linked to each other mostly characterised by cumulative deprivations. For instance, low level of income can deprive a person of education, health and other forms of basic needs. Gunewardena (2004) on the other hand has argued that, individuals who are not income poor may face other forms of deprivation such as social exclusion, insecurity of tenure, poor access to health and education, among others. It is important to emphasise that the quantification of such indicators is problematic. However, the common dimensions of urban poverty used by most policy makers and academics include income, health, education, security and empowerment. These dimensions are illustrated in Table 2.1.

In determining the level of poverty experienced by individuals, indicators such as income are often used. People who are categorised under income poverty are mostly those who do not earn income above the minimum poverty line. According to Mitlin (2004), the World Bank's poverty measurement of \$ 1.25 (USD) a day is being used to measure the extent of poverty. While not underestimating the standardisation that using the \$1.25 brings in terms of comparison across localities, this methodology for measuring poverty especially classifies an overwhelming majority of people located in rural areas as poor compared to their urban counterparts (Owusu and Yankson, 2007). As such the use of the US\$1.25 a day has been criticised by several authors due to the undervaluing of the magnitude and depth of urban poverty (see Wratten, 1995, Mitlin, 2004; Satterthwaite, 2004; Owusu and Yankson, 2007; Alkire and Foster, 2011; Kumi, 2013). This is because the factors considered in the setting of

the poverty line in terms of the non-food consumption are very low compared to the cost of housing, transport, water and other needs which must be paid for by the poor in urban areas (Rakodi and Lloyd-Jones, 2002; Mitlin, 2004; Satterthwaite, 2004). For instance, Wratten (1995) argues that certain essential items (such as potable water, fuel and building materials) have to be bought in urban areas but can be acquired free or at a relatively low cost in most rural communities. Furthermore, people in rural areas can get some of their food free or engage in home consumption from farm produce. These make urban consumption expenditures much higher than is captured in poverty line measurements and analysis. From the foregoing, Baharoglu and Kessides (2001) notes that it is therefore imperative that quantitative measures take sufficient consideration of the major variances in the minimum basic 'consumption basket' between rural and urban areas.

It is worth noting that, poverty, in any of its dimensions impacts on the capacities of individuals to access health, education, food and shelter (Baharoglu and Kessides, 2001). In terms of health, people who are categorised as poor are mostly those people who do not have access to health facilities when sick and therefore usually have poor health (WHO, 2007). These people have high susceptibility to diseases due to poor quality air, water and inadequate proper sanitation (WHO, 2010). Adding to this, those who are poor are deprived of education, security and are less empowered (See Acheampong, 2013; Akter and Mallick, 2013). That is, urban poverty can take the following forms: income poverty, education and health poverty, insecurity of tenure, financial insecurity, personal insecurity and social and political marginalisation and these affect one another as illustrated in Table 2.1.

Table 2.1: Urban Poverty Matrix

Dimensions of Urban Poverty	Impacts on other dimensions of Urban Poverty
Income	➤ <u>Personal and Financial Insecurity</u> ➤ Inability to pay for housing and land, causing underdevelopment of physical capital assets ➤ Inability to pay for quality and in quantity essential basic public services (for example, inadequate water supply can cause unhygienic living conditions and ill health) ➤ Poor human capital (for example, bad health and educational outcomes due to stress, food insecurity, and inability to afford education and health services) ➤ Depreciated social capital resulting in domestic violence and crime
Health	➤ Inability to hold a job ➤ Reduced capacities of children to learn due to illness (for example, lead poisoning) ➤ Poor education outcome
Education	➤ Inability to get a job ➤ Lack of constructive activity for school-age youth, contributing to delinquency ➤ Continued gender inequities
Security (including land tenure, personal and social security)	<u>Land Tenure Insecurity</u> ➤ Evictions that cause loss of physical capital, damage social and informal networks for jobs and social safety nets, and reduce sense of security ➤ Inability to use one's home as a source of income – such as renting a room creating extra space for income generating activities such as kiosks etc. <u>Personal and social insecurity</u> ➤ Diminished physical and mental health as well as low earnings ➤ Depreciated social capital such as loss of family cohesion and social isolation
Empowerment (including social and political exclusion)	<u>Social and Political exclusion</u> ➤ Lack of access to urban services ➤ Sense of isolation and powerlessness ➤ Violence ➤ Inefficient use of personal time and money to seek alternative forms of redress (for example, payment of bribes)

Source: modified from Baharoglu and Kessides (2001).

2.4.2 Causes of Urban Poverty

Over the years, various researchers have propounded theories explaining the root causes of poverty. According to Bradshaw (2006), these theories attribute the origin of poverty to individual insufficiencies, cultural belief systems that supports poverty, political, economic and structural deficiencies. This section explores some of the theories underlying the causes of poverty.

2.4.2.1 Theories underlying the causes of Poverty

In recent past, a number of theories on poverty have emerged in academic and policy discourse. In the literature, there is no agreed classification with regards to the different strands of perspectives on poverty as several authors have used different classification criteria (see Blank, 2003). Of particular importance to the discussion of poverty theories is that, the numerous strands of arguments recognises the importance of the structures broader socio-political environment in which one finds himself as well as individual deficiencies or attributes (Bradshaw, 2007). Informed by these arguments, some scholars have argued that the commonly used contemporary theories are the individualization of poverty theory, Subculture of poverty theory and the Structure of poverty theory (Paugam, 1996; Beck, 1992; Blank, 2008). The next section discusses in details the different strands of arguments or perspectives on poverty.

Individualization of poverty theory

The individualisation of poverty arguments posit that, individuals become poor based on the choices they make in life. From this perspective, one could argue that choice-based behaviour becomes a major determinant of poverty because individuals have the free-will to make choices, take decisions and act on their capacities in life. As Blank (2003) points out, an individual's inability to choose an alternative lifestyle rather than the wider structural factors is to be blamed for poverty. According to the individualisation perspective, individuals are to be blamed for their own poverty mainly as a consequence of their personal traits such as laziness while others attribute it to genetic qualities (Bradshaw, 2007).

Thus, social structures influence the behaviour of individuals. Informed by this argument, many scholars have maintained that poverty is episodic rather than static where individuals are shaped and influenced by life choices, experiences and events (Biolcati-Rinaldi and Sarti,

2015). Arguing from a similar position, Ghatak (2015) maintains that individuals are driven by external pressures to make choices that directly or indirectly reinforce elements of poverty. For instance, he argues that scarcity of resources such as income can force an individual not to invest money in their children's education in the future or even make provisions for their own healthcare. The above arguments reinforces Leisering and Leibfried (1999:6) position that institutional or structural arrangements and individual characteristics produces "temporal structure of the entire life span". Building on this, Leisering (2003:3-4) proposes four principles that are crucial to understanding poverty from an individualisation perspective. These include:

- Temporalisation of poverty (that is to say poverty has a beginning, duration, specified route and a conclusion).
- Agency (i.e. individuals have capacity to cope and overcome their poverty).
- Democratisation (i.e. poverty is no respecter of class because it can affect individuals in both marginal and middle class).
- Biographisation (i.e. poverty is influenced by life courses and events including illness, divorce and death of a family member).

In contrast to the proponents of the individualisation theory (for example Beck, 1992) are the stratification theorists (see Goldthorpe, 2002; Atkinson, 2007). They place emphasis on the importance of social stratification such as the level of education, the area of residence and social class as key determinants of poverty. Controversies surround the empirical literature on the individualisation of poverty. To some scholars, there are relatively few empirical evidence and in cases where they exist these findings have often been exaggerated (see Layte and Whelan, 2002). Empirical evidence and arguments in the USA on the test on the individualization of poverty have been put forward by Karoly (2001) that investment in an individual's human capital such as formal education and skills acquisition increases individual's confidence, employability and therefore enables them to overcome poverty to a large extent.

Subculture of poverty theory

This theory is also referred to as 'Culture of Poverty' and sometimes associated with the individual theory of poverty. This theory first propounded by Oscar Lewis in 1966 argues that poverty is caused by the passing on of a set of beliefs, values, skills and perceived view

of wellbeing that are socially bred but individually held from one generation to another (Lewis, 1998). Thus, individuals are not necessarily to be held accountable for their poverty situation because they are victims of the in-efficient subculture in their society. This is because of generally held assertion that culture is socially generated and continued inter generationally through the years, reproducing the socialisation of individuals and the community at large.

Proponents of this theory argue that the culture of poverty is a subculture of poor people who live in ghettos, slums, excluded locations, or social contexts where they cultivate a shared set of beliefs, values and norms for behavior that are separate from the norms of mainstream society (Corcoran and Adams, 1997). Subsequently, this way of perceiving issues socially, economically, political are then passed to the younger generation by default as the norm in that context. Lewis (1998), postulate that once a perceive philosophy or view of poverty has come into being; it tends to disseminate and continue by itself. For instance, by the time slum children are six or seven, they have already been immersed in the fundamental attitudes and perceptions of the culture within their contexts (UN-Habitat, 2010c). For this reason, they become psychologically unprepared to take full advantage of responsibilities and opportunities in their environment to improve themselves or possibly live above the status quo (Lewis, 1998). Empirical evidence of this poverty theory has been seen in slums such as Old Fadama and Nima in Ghana (See Awumbila et al., 2014; Essamuah and Tonah, 2004), in Kenya (See Arimah, 2010; Mohindra and Schrecker, 2013) and Asia (See Mitlin, 2004). In furtherance, empirical evidence by Corcoran and Adams (1997) in their research on the United States of America on generational perpetuation of poverty using parents' lack of monetary resources, parents' lack of non-economic resources (for example, family structure and education level), welfare dependency, and structural/environmental factors revealed that children's with less education were directly related to their parents low educational levels and poverty. This translates into adult poverty when the children are matured.

This theory has been criticized by mainstream development practitioners and writers. Wilson (1987) argue that poverty is caused by the unequal distribution of resources and poor decision-making and participation access between poor communities and more better-off communities in the society. Again, though no one disputes the possibility of the poor having

some peculiar subcultures, concerns have been raised over what causes and constitutes the subculture of poverty (Bradshaw, 2006).

Structure of poverty theory

According to the structure of poverty theory, the individual is not to blame for his poverty but the wider socio-economic and political environment in which he finds himself. Proponents of this theory do not look at the individual as a cause of poverty, but to the economic, political, and social system within which an individual finds himself which causes them to have limited opportunities and resources to improve their wellbeing (Bradshaw, 2006). From this perspective, individuals are constrained by their environment by not providing them with opportunities and resources that are essential for achieving and maintaining their wellbeing. These theorist notably Rank et al. (2003: 4) argue that the economic system is structured in such a way that the poor and excluded people are often drawn back irrespective of how capable they may be, in effect “the game produces losers in the first place, rather looking at who loses out in the economic game”.

The challenge of the working poor is sometimes connected to structural barriers inhibiting poor families from getting better jobs complicated by the limited numbers of jobs near workers and lack of growth in sectors supporting lower skilled jobs (Tobin, 1994). Increasingly, studies are showing that the handiness of jobs to low income people has not really increased (Quigley, 2003). Fringe benefits like health care and insurance, bonuses and promotions have also become scarce for low skilled workers. These and other related economic barriers and structures reveal that the way the economic and social system has been created makes it increasingly difficult for the poor and unskilled who want to work to be grafted in (Blank, 2008; Quigley, 2003).

A corresponding barrier subsists with the political system in which the interests and participation of the poor in society is almost impossible or illusive. Current research has established that there is a relationship between wealth and power (Bradshaw, 2006). Thus, poor people, the excluded and vulnerable are less involved in political discussions, their interests are more vulnerable in the political process, often not preferred in the assumption of various levels of political positions as well as incapable of involving in some levels of the political processes due to the financial overheads characteristic with politics (Rank, 2004:

189-191; Bradshaw, 2006). Coupled with geographical setting (for instance slum dwellers, migrants), poor people lack the influence in the political system that they might use to mobilize economic benefits and justice.

Finally, another category of system-permitted poverty relates to groups of people being given a social stigma because of race, gender, disability, religion, or other groupings, leading them to have limited opportunities regardless of personal capabilities. These may include for example migrants, people from different cultural backgrounds and slum dwellers. Accordingly, Bradshaw (2006) notes that no management of poverty can be complete without acknowledging that groups against which discrimination is practiced have restricted opportunities regardless of legal protections and personal abilities.

The Urban Bias Theory

Following the theories above, the urban bias thesis formulated by Lipton in the 1970s also fuelled urban poverty (Cowan, 1994). This is because the theory influenced policy makers to focus on rural development which led to the relegation of urban development. For instance, neoliberal policies of Structural Adjustment Programmes (SAP) had the objective of decreasing the high rate of urbanisation by focusing on rural development but this objective was never achieved since the programme rather increase rural-urban migration and hence urban poverty (Cowan, 1994; Obeng-Odoom, 2012; Obeng-Odoom, 2013) in many developing countries including Ghana. Regardless of these theories that explains the origin of urban poverty, other researchers ascribe the presence of poverty to over population, inequality in terms of the distribution of resources, lack of education, environmental degradation, corruption, natural disasters, high rate of unemployment and civil wars (Eisenstein, 2012). Nevertheless, these identified causes of poverty are embedded in the various theories explained above.

Having examined the theories behind urban poverty, the next section of the review explores the effects of urban poverty on the lives of the urban poor.

2.4.3 Effects of Urban Poverty on the lives of the Poor

1. Urban Environment and Health Risk

Poor environmental conditions such as inadequate sanitation and inadequate access to clean water among others have remained as a leading challenge facing developing countries more specifically slum dwellers (Buttenheim, 2008). It has been argued, poverty increases exposure to environmental and health hazards such as increase in hygiene and diet related diseases like cholera, and as inadequate sanitation compels city dwellers to use unhygienic toilets (Adubofour et al., (2013). This lowers the well-being of individuals who are poor and has detrimental effects on children living in slum areas. Empirical evidence indicates that morbidity and mortality rates are higher for poor urban residents than their counterparts in the rural areas (Fotso et al., 2009). This is attributed to their inability to access the necessary resources that can help them prevent and manage these diseases to enable them to survive.

2. High rate of crimes

Due to the difficult nature of managing urban cities especially in developing countries, governments have failed to provide the needed security and services to the residents. It has been found that slum residents are more vulnerable to committing crime than their well-to-do urban residents in cities such as Nairobi and Lagos (Das et al., 2013) while violence has become a characteristic of urban areas (Gulyani et al., 2014). For instance, the fear of personal safety due to the presence of violence and crime restricts movement in the evenings and at night in low-income areas (Chavan et al., 2007). Also drug and alcohol abuse, Acquired Immune Deficiency Syndromes (AIDS), domestic violence, female depression and family breakdown have all been associated with urban poverty (Chavan et al., 2007; Das et al., 2013).

3. Slums Development

The major manifestation of urban poverty is the development of slums (Dinye and Acheampong, 2013; Parks, 2013; UNEP, 2011; Arimah, 2010). Since poor people in urban areas suffer from tenure insecurity with respect to land for accommodation and also are unable to pay for rent, they tend to squatter on government as well as private non-secured lands which often expand into slums (UN-Habitat, 2010c; Bazoglu, 2012). Examples are Race Course in Kumasi and Old Fadama in Accra.

2.5 The Concept of Slums

During the 1820's, the term 'slum' was used to identify the poorest quality housing and the most unsanitary conditions characterised by crime, vice and drug abuse, and other form of deprivations that ravaged urban areas (UN-Habitat, 2010). At the close of the 19th century, slum was understood as a street, alley, situated in a crowded district of a town or city and inhabited by people of a low class or by the very poor; a number of these streets or courts forming a populated neighbourhood or district where the houses and the conditions of life are of a squalid and wretched character (Simpson and Weiner, 1989). In the 20th century, the word 'slum' was obsolete in contexts requiring more specific terms such as tenement house, tenement district and deteriorated neighbourhood legislation from the 1890s and 1930s authorizing the eradication of the so-called slums, and imposing technical and legal definitions and standards for such actions (UN-Habitat, 2003a). Today, the catch phrase 'slum' is loose and derogatory having different meanings (UN-Habitat, 2010c).

According to the UN-Habitat (2010a), slums are too complex to be defined by only one parameter and as such what is implied as a slum in one city may not be considered as such in another city or even in the same country. Adding to this, the UN-Habitat professes that, slums change too fast to render any criterion valid for a long period of time to be used as a more generalised definition of a slum. A simple definition of slum was given by Merriam-Webster (1994) stating that "slums are heavily populated urban areas characterized by substandard housing and squalor". Although all these were popular definitions for the slum phenomenon, they were somehow vague definitions that did not produce measurable standards. In response to this, the United Nations (UN) in 2002 organized an Expert Group Meeting (EGM) on Urban Indicators and part of its main purposes was to better define both *slums* and *secure tenure* as well as to generate quantifiable indicators and measures for these variables (UN-HABITAT, 2002). As a result of the EGM, the UN proposed a new means to defining a slum. This definition includes five main constituents, or Meta-Indicators, which Table 2.2 displays along with the specific explanations for each one.

Table 2.2: EGM's Indicators for Defining Slums

Meta-Indicator	Indicator	Description of Indicator(s)
Secure Tenure	Inadequate security of tenure	Secure Tenure is the right of all individuals and groups to effective protection by the State against unlawful evictions.
Access to water	Inadequate drinking supply	A settlement has inadequate drinking supply if less than 50percent of households have improved water supply with at least available 20 litres/person <i>within an acceptable span time</i> . It is also recommended that affordability also be considered as an additional criterion to be defined in local contexts.
Access to sanitation	Inadequate sanitation	A settlement has inadequate sanitation if less than 50percent of households have improved sanitation. The excreta disposal system is considered adequate if it is private or shared by a <i>maximum of two households</i> (not public). (Not improved: service or bucket latrines, public latrines, latrine with an open pit).
Structural quality of housing	a. Location	Proportion of households residing near a hazardous site. Examples of these sites include garbage mountains, high-industrial polluted areas, high risk zones such as railroads, airports, energy transmission lines, and geologically hazardous zones such as flood plains and areas prone to landslides or earthquakes.
	b. Permanency of structure	Proportion of households living in temporary and/or dilapidated structures (subject to local variations).
Overcrowding	Overcrowding	Proportion of households with more than two persons per room.

Source : modified from UN-HABITAT, 2002.

Later, the UN-Habitat's definition of slums was generally recognised and used for measuring the prevalence of slums in the world. According to this definition "a slum is a contiguous settlement where the inhabitants are characterised as having inadequate housing and basic services" (UN-Habitat, 2010: 10). Therefore, a slum household is a group of individuals living under the same roof that lack one or more of the following: access to safe water;

access to sanitation; secure tenure; durability of housing and sufficient living area (UN-Habitat, 2003b).

Big cities in many developing countries have huge migrant populations that are poor and who habitually live in slums and depend on the informal economy for their livelihoods and employment (Parks, 2013). The United Nations Human Settlements Programme (2003b) estimates that by 2030, one in every three people will live in slum areas which will be characterised by poor public health, inadequate public services, and widespread violence and insecurity. This situation result from the increasing demand on social services outstripping the ability of governments to meet the needs of the urban populace (Bazoglu, 2012) making the growth of slum to be a major developmental challenge especially in the developing countries. It has been estimated that global urban population is expected to increase from the 3.3 billion to 5 billion between 2008 and 2030 (UNFPA, 2007). This increasing urban population is anticipated to occur at unplanned city slums in parts of the world that are less capable of coping with the added demand that is likely to be generated due to the additional growth in population in these areas (Woodrow Wilson International Centre for Scholars, 2007).

Slum in this study, however, refers to a low living standard area in the city which is characterised by deprived access to safe water; sanitation and other basic services; insecure land tenure; poor durability of housing and insufficient household living area. Additionally, the study put high significance on the Expert Group Meeting urban indicators as revealed in Table 2.2.

2.5.1 Typologies of Slums

The manifestation of slum differs from country to country. According to the UN-Habitat (2003), slums can be classified into two, namely; slums of hope and slums of despair. Accordingly, slums of hope are ‘progressing’ settlements, which are characterized by new, normally self-built structures, usually illegal (squatters) that are in, or have recently been through, a process of development, consolidation and improvement; while slums of despair are declining neighbourhoods, in which environmental conditions and domestic services are undergoing a process of degeneration. These divisions can further be subdivided into Centre/Inner city Slums, Slum Estates, Squatter Settlements and Illegal Subdivision (Darkpallah, 2011).

Inner –city–slum Centre or *Inner city* represents the starting point of a city. The development of this type of slum began as the original owners move out and settled in more decent and classy environments which are mostly away from the city centre (Eckstein, 1990). Centre/ inner city slum are located near the Central business district where access to good employment opportunities can be accessed with ease (UN-Habitat, 2003a). However, with time, the original inhabitants move out and the houses are rented out to low income earners who are unable to maintain these houses.

Slum Estates are privately owned and these settlements are newer than the inner city slums. However, just like the inner city slums, the inabilities of occupants to maintain the structures lead to their deterioration (UN-Habitat, 2003b).

The term *squatter* implies illegality and those who live in these settlements usually hide their identity. These people occupy lands or buildings without the prior knowledge of the owner. Squatters are non-conventional housing constructed by the urban poor who predominantly are rural migrants (Shrestha, 2013). Squatter settlements are generally located near urban rivers and canals, beside railway tracks, on government or private vacant land, or on land with vague tenure status. The occupation and buildings on the land may be through self-help processes or gradual occupation through incremental growth or organized invasions done overnight as pertaining to some Latin American Countries (UN-Habitat, 2003a).

Illegal Sub-divisions refer to settlements where the land has been subdivided, resold, rented or leased by its legal owner to prospective house owners who build their houses upon the plots they buy. These settlements are regarded as illegal due to the low standard of services or infrastructure: breaches of land zoning; lack of planning and building permits; or the irregular nature of the land sub division. An example is Pianura in Naples, a neighbourhood that sprung up in the 1970's and 1980's on an agricultural zoned land (UN- Habitat, 2003). Such occupants like squatters go on to improve housing and other infrastructure and consider themselves owner occupiers which they are by de facto (Bazoglu, 2012).

2.6 Slum Development in the context of Sub-Saharan Africa

Generally, slums are prevalent throughout least-developed countries. In sub-Saharan Africa, slum incidence is very high in both big and small cities of countries including Burkina Faso, Central African Republic, Chad, Ethiopia, Malawi, Kenya, Niger, Tanzania, Ghana and Togo (Mohindra and Schrecker, 2013). Although sub-Saharan Africa contains about 13 percent of the urban population of the developing world, yet the region has more than 25 percent of slum population in all developing countries with about 60 percent of the urban population living in slum (UN-Habitat, 2008). Slum in these sub-Saharan Africa are characterised by high prevalence of poverty with population lacking basic services such as shelter, health and social services (Kyobutungi et al., 2008; Obeng-Odoom, 2011a). The increasing rate of slum is due to rapid urban population not matching infrastructural provision (Refstie and Silva, 2012). In sub-Saharan Africa, slum households are denied of multiple basic shelter needs such as housing making them to resort to slum (Appeaning -Addo, 2013).

Shelter deprivation as experienced by slum dwellers in the various cities of sub-Saharan Africa is known to vary across countries in sub-Saharan Africa (Kaszynska, et al., 2012). For example, it has been found in Chad that slum comprises about 97 percent and 96 percent of households in small and large cities respectively but with different shelter deprivations (UN-Habitat, 2005). Conversely, the situation in small cities in Cotonou (Benin) is different as 74 percent of households live in slum (UN-Habitat, 2003a). A similar, but less dramatic situation exists in Cote d'Ivoire where 59 percent of households in small cities and towns are classified as slums while the slum in Abidjan stands at 32 percent (UN-Habitat, 2005).

In sub-Saharan African cities like Nairobi, about 62 percent of the population live in slums, with escalating levels of inequality creating grim negative consequences for both economic development and human security (Shah, 2012). Feelings of insecurity in many of the city's informal settlements have intensified significantly over the past years. Poverty in slum is worst amongst those with low educational levels while gender inequality still remains high with female slum-dwellers being five times more likely to be unemployed than males (Oxfam, 2009).

The burgeoning literature on slum development suggests that the proliferation of slum has become a common feature of urban cities in sub-Saharan Africa where 62 percent of urban dwellers live (Obeng- Odoom, 2011a; Shah, 2012). The high prevalence of slum is a

depiction of the low income levels and escalating poverty in the sub region. In most African cities, between 40 and 70 percent of the population live in slums or squatter settlements (Vlahov et al, 2007). Empirical studies indicates that countries such as Botswana, Burundi, Cameroon, Cape Verde, Côte d'Ivoire, Gabon, Ghana, Kenya, Nigeria and Zambia have the majority (60percent) of their urban populations living in slums with its resultants social problems (Cohen, B.2006 ; Vlahov, et al, 2007).

2.6.1 Slum Development in the Ghanaian context

The situation of rapid urbanization in the world is no different in Ghana. The country has witnessed an increase in its population from 18.9 million to about 24 million between 2000 and 2010 having a growth rate of 2.7percent (GSS, 2012). This increasing population was associated with many side effects. According to the UN-Habitat (2001), an estimated 4.9 million slum dwellers were living in Ghana with an annual growth rate of 1.8percent. This was affirmed by Boakye (2006) that the number of people living in urban areas in Ghana had increased to more than 11.9 million with about 5.4 million of them living in slums. The number of slum dwellers in Ghana was estimated at 4.1, 4.9 and 5.5 million in 1990, 2001 and 2008 respectively (GSS, 2004; NDPC, 2010). This figure was estimated to increase from 5.8 to 6.5 million between 2010 and 2015 respectively (GOG, 2005). In addition, Adubofour et al., (2013) states there are currently about 25 slum settlements in Accra whereas Kumasi has more than 10 of such slum settlements.

It has been estimated that with the slum formation rate of 1.83 percent, the proportion of people living in Ghanaian slums is expected to double over the next four decades (UN-HABITAT, 2004; Obeng Odoom, 2011b). Consequently, the rapid growth of cities, incapacity of governments to offer adequate stock of housing facilities and infrastructure as well as dealing with urban poverty has led to the proliferation of slums across the major cities of the country such as Accra and Kumasi where about 45 percent of households live under slum conditions (Dinye and Opoku-Acheampong, 2013; Adarkwa and Post, 2001). It has been argued that in Ghana, there is a positive correlation between 'people poverty' and 'urban place poverty' indicating that the poor are mostly concentrated in areas that are vulnerable to diseases such as Malaria and Cholera and HIV/AIDS (Obeng-Odoom, 2011a).

Slum dwellers in Ghana are known to face a myriad of problems including forced evictions, unemployment, vulnerability and insecurity of tenure (Farouk and Owusu, 2012). These

challenges and deprivations are known to have implications on the standard of living of the slum dwellers through the promotion of inequality with its resultant effects on national development (Obeng-Odoom, 2011a; Boonyabancha and Mitlin, 2012).

2.6.1.1 Causes of Slum Development in Ghana

There are number of factors that are responsible for the development of slums in Ghana. Some of these factors are elaborated as follows:

Low Household Income, Poverty and Unemployment

The growing literature on slums attributes its development in part to the state of poverty, low household income and unemployment in urban areas (Adarkwa and Post, 2001; Refstie and Silva, 2012; Dinye and Acheampong, 2013). This assertion is affirmed by empirical studies conducted in the 1990s, which showed that, poverty or the lack of capacity to pay is strongly related to inadequate housing (Angel, 2000) which fuels the development of slums. That is, high levels of urban poverty in Ghana has influenced majority of the inhabitants of these countries to seek for shelter in slums (Davies, 2006; Adarkwa and Post, 2001).

Access to Land and Land Tenure Security

The second factor that influences the development of slum is access to land. Angel (2000:192) maintains that land is a requisite for shelter provision. In this regard, she notes that “the first essential condition for a vibrant and well-functioning housing sector is the availability of land, in ample supply and at affordable prices”. In urban areas, land ownership is particularly skewed towards well-off land owners while urban land ownership patterns and soaring land prices have in some cases exempted the poor from decent basic shelter (Obeng-Odoom, 2011a). Due to this predicament, low income families are left with no option than to squat on governments as well as private unsecured lands which often develop into slums (Vlahov et al., 2007).

Insecure land tenure is another factor that influences low income households to dwell in slums. In Ghana, land tenure irregularities in part hinder these low income families from having access to land to put up their own building (Obeng-Odoom, 2011a). According to United Nations, there is tenure of security when land is: “protected against eviction; the

possibility of selling, and transferring rights through inheritance; and the possibility ... (of having a)... mortgage and access to credit under certain conditions” (UN-Habitat, 2011).

Housing Supply Constraints

Constraints on housing supply are another cause of inadequate shelter for the poor (UN-Habitat, 2003a) leading to slum creation. These constraints exist in both the public and private housing sectors. The expenditure on housing delivery by most governments especially in the less developed countries including Ghana has decreased and inefficient management of public housing programmes have reduced the supply of low-income housing options (Amoako and Cobbinah, 2011). Obeng-Odoom (2009) argues that, in Ghana, planning by the central government has failed to offer affordable housing especially for the urban poor resulting in housing deficit and high rents. Currently, Ghana’s housing deficit stands at 1,526,275 units with that of urban housing deficit estimated at 800,000 units (Obeng-Odoom, 2009). Possibly, most importantly, however, there are supply limitations in the private sector where housing rents tends to be inelastic in supply. The resultant effect of this is that landlords often take two to four years’ rent advance limiting the quantity of decent housing that exists for low-income families, and pushes them to dwell in slums (Abdulai and Ndekugri, 2007). Additionally, the monopolistic conditions in the construction and real estate industries in many countries including Ghana as well as relatively high costs of construction materials, and lack of experience with low-income housing construction and rehabilitation projects also exacerbates the problem of the urban poor in seeking for housing facilities (Duncan, 2005).

Urbanization/rural-urban Migration

Increasing urbanization in Ghana (4.3percent rate of urbanization; GoG, 2012) has led to the influx of poor rural migrants in urban centres. With most of these rural migrants having low education and inadequate skills to fit into the urban economy, they become relegated to informal economy and the sub-standard housing in slums in the city (Amoako and Cobbinah, 2011). Thus, the increasing rate of urbanization has contributed to the housing shortage in Ghana’s urbanized cities (See for example Obeng-Odoom, 2009; Abdulai, R., and Ndekugri, I., 2007) leading to the creation of slum settlements for poor rural migrants and the city’s poor populace.

Ineffective Government Policies or Regulatory Frameworks

Public investment and supply in low-income housing in the third world has been inefficient and in some cases harmful to the poor (Duncan, 2005). For instance, in the 1990s government in many Latin American countries shifted their investment in public housing away from direct construction and subsidies for low-income homeowners toward facilitation of private market efforts to provide housing. Although this approach may have worked in some places to reach a greater number of poor people with a greater degree of efficiency, it did not help achieve the principle of equity (Duncan, 2005). Consequently, the marginalised urban poor resort to substandard housing in slum areas.

In Ghana, over the years there has been an absence of a clearly defined national housing policy and lack of control and Regulatory Policy framework for rents (Akuffo, 2006; Benjamin, 2007). This has contributed greatly to Ghana's housing deficit and in varying housing-related problems including sub-standard housing conditions, overcrowding of households, inadequate and unreliable infrastructure and services leading to the growth of slum settlements.

Access to Financing

Many poor families in the sub-Saharan Africa today lack access to mortgages or loans for building or buying a home. According to Irobi (2008), lack of access to credit “forces families to make do with inadequate resources, to live and work in multi-functional spaces combining makeshift shacks, partly finished rooms, and temporary partitions for walls”. Although the inability of most poor households to access mortgages and loans is often viewed as an indication of the greater underlying problem of poverty, low wages and unemployment, shortage of housing finance may also be seen as a peculiar issue. The lack of pro-poor mortgage instruments in addition to the increasing housing rents in Ghana has also exacerbated the development of slums in especially by the urban poor (Benjamin, 2007; Obeng-Odoom, 2009).

2.6.1.2 Effects of Slum Development in Ghana

Due to the deprived nature of the prevailing conditions in slum settlements, inhabitants are affected with a myriad of predicaments ranging from social, environment and psychological.

The various effects of slum development includes inadequate access to social amenities, overcrowding and poor health as discussed below.

Inadequate access to Social Amenities

People living in slums are highly challenged with access to some basic necessities, materials, facilities and infrastructure including access to natural resources, safe drinking water, energy for cooking, heating and lighting, sanitation and washing facilities, food security, refuse disposal and site drainage (Gulyani et al., 2014). Accordingly, the lack of private connections to water and sanitation is closely associated to poverty and to the proportion of the population residing in slums.

Overcrowding and Poor Health

Additionally, another issue affecting slum dwellers is overcrowding. Most slum dwellers occupy single room where more than two people live. For instance, Gulyani et al. (2014) found that the average number of persons per room is 2.8 and 2.6 in slum areas of Dakar and Nairobi respectively. Overcrowding in slum settlements is associated with a variety social and of health problems as greater population concentration facilitates the spread of communicable diseases such as Tuberculosis in Ghanaian slums like Nima (Oppong et al., 2014) while respiratory infections especially for children under five is very high in Indian slums (Singh and Singh, 2014). Hence, Overcrowding is associated with physical and psychological stress with its resultant effect on adult health in slums.

2.7 Urban Poverty in Slums

In recent years urban poverty has become a slum phenomenon. This makes the slum areas signifier of poverty and sometimes the connection with poverty often close to elision (Davis, 2007). Urban poverty especially in developing countries often expresses itself through the “proliferation of slums and squatter settlements” (Arimah, 2010:3). Chen and Ravallion (2007) maintain that about 746 million people in urban areas live on less than US\$2.00 a day. Adding to this, most of these people living within these deprived areas suffer from malnutrition and other form of deprivations (Kyobutungi et al., 2008). According to Dasgupta and Lall (2006) and UN-Habitat (2003a), about 32 percent of the world’s urban population live in slums while 43 percent of the urban population in developing countries also reside in these settlements. It has been argued that slums and poverty are closely related and mutually

reinforcing but the relationship is not always direct or simple with some residents having reasonable income, yet may choose to live within or on the edges of slum communities (UN-Habitat, 2003b).

The growing urban informal sector creates opportunities for migrants (who are mostly young people) and this in part influence the growth of large-scale informal and squatter settlements in urban centres (Oberhauser and Yeboah, 2011). In many cities in developing countries, the majority (60percent) of slum dwellers are known to be employed in the informal economy and also depend on the sector for their livelihood (Obeng-Odoom, 2011a). The informal economy also provides the needs of an equally high proportion of citizens through the provision of goods and services (Obeng-Odoom, 2011b). The reason for the engagement of the urban poor (often located in slum settlements) in the informal sector is that they often seek cheaper accommodation with no associated rents and housing related bills than the type that exists in the formal sector (UN-Habitat, 2003). This is further affirmed by the argument that often, the nature of work the urban poor do determines where they live and vice versa (See for example Tipple, 1994, 1995, 2006; Yankson, 2000; Obeng-Odoom, 2011b). Additionally, the cost of registering business in the formal sector often makes them to seek for alternatives in the informal sector (UN-Habitat, 2003b) while the unregulated nature of the sector provides an easy exist routes (Obeng-Odoom, 2011a).

2.8 Concept of the Urban Youth

The age cohort used in representing youth varies among countries but ranges from 15 to 35 years old (UN-Habitat, 2004). According to the International Labour Organisation (ILO), youth are people belonging to the 15-24 age groups (Braimah and King, 2006). However, the definition given by the African Youth Charter covers the years ranging between 15 and 35 (Economic Commission of African (ECA), 2011). African Youth Charter's definition is a depiction of the challenges faced by African youth in effectively integrating into society, finishing school, getting married and gaining financial independence (African Union, 2006). Apart from using the age groups as a means of defining 'Youth'; they can also be said to be those people who fall within the economic active group; who are either entering the job market or is already employed for at most 20 years (Amankrah, 2013). The Ghana National Youth Policy (2010) however defines youth as those persons between ages 15-35 years in the country.

Many researchers avow that youths are the most relevant and dynamic human resources of a society (UN-Habitat 2013; ECA, 2011). However, according to Braimah and King (2006), the increasing influx of youth in a society can be a curse or a blessing to a society depending on the kind of investment that goes into their development. In effect, a youthful population could increase the level of social burden on the government since it calls for a huge expenditure in areas such as education, training, health and other social services at both the household and national levels (Braimah and King, 2006). On the other hand, if the capacities and inherent potentials of the youth are properly developed, they could provide a rich resource pool from which the needed human capital for improved socio-economic development could be tapped (Moser, 2006b). However, failure to do this by governments, policy makers and development practitioners will translate into a highly underutilized asset in subsequent years. The lack of economic empowerment and active engagement in social development, generally increases the vulnerability of the youth to social vices such as armed robbery, drug trafficking, prostitution and teenage pregnancy (Kunnuji, 2014).

Statistically, in 1980, the total population of youths in the world (using the 15-24 years benchmark) represented 18.99 percent of the world's population but this decreased to 17.79 percent in 2010. However, in terms of absolute values the total population of youth in the world increased by 378,446,000 between the same periods representing about 44.7 percent increase (UN, 2013a). The West Africa sub-region also experienced a similar trend in terms of youth population increase between 1980 and 2010. Apparently in 1980, about 18.4 percent of the total population of West Africa were youths, but this increased to 19.4 percent in 2010.

In Ghana, the youth population (using age 15 –24 years) has increased steadily from 1.1 million in 1960 to 2.3 million in 1984, to 3.5 million in 2000 and to 4.9 million in 2010 as illustrated in Table 2.3 (GSS, 2012). The youth population therefore constitutes about one out of every four of the population and represents about 22.6 percent of the economically active population in Ghana (Amankrah, 2013).

These trends indicate that the population of youth in the world is increasing and this therefore implies that appropriate measures should be put in place to help train these people so that they can contribute to the overall development of the world (Amankrah, 2013). It is worth inferring from the above that majority of these youths resides in the urban areas of the world.

Table 2.3 shows the population distribution from 1980 - 2010 disaggregated by global, regional and country dynamics.

Table 2.3: Population Distribution from 1980-2010

Region	1980 (in Thousands)		2010 (Thousands)	
	Youth (15-24)	Total Population	Youth(15-24)	Total Population
World	845004	4449049	1223450	6916183
Africa	90823	478459	204625	1031084
West Africa	25242	136998	59128	305088
Ghana	2063	10802	4916	24263

Sources: GSS (2012) and United Nations (2012).

However, for the purpose of this study, the working definition for youth would be that of the Ghana National Youth Policy that defines youth as those persons between ages 15-35 years.

2.9 Livelihood(s) of the Urban Youth and Factors Influencing Youth Livelihood in Slums

In 2010, the world went through a major transition which led to an unprecedented situation, where the number of people residing in the major urban areas of the world was higher than that of rural areas (Songsore, 2010). Statistically, about 51.6 percent of the world's population was living in the urban areas in 2010 with majority being youths (United Nations, 2012).

In Ghana, records from the Ghana Statistical Service (GSS, 2012) show that 17.21 percent and 21.20 percent of youths at the national level live in Greater Accra Region and Ashanti Region respectively. Thus 21.23percent and 22.29percent of the total urban population in Greater Accra and Ashanti Regions respectively were youth (GSS, 2012). It has been argued that the increase in the urban population took place mostly in slums located in these urban areas (UN-Habitat, 2013). The increasing youthful population in these urban areas is faced with myriad of problems. According to UN-Habitat (2013), about 90 million of young people are unemployed and this represents about 47percent of the total number of unemployment in

the world. The Economic Commission of Africa (2011) argues that majority of the young people do not desire unemployment and therefore engages in any form of economic activity, no matter how insignificant or inadequate and irrespective of the working conditions and income. Adding to this, about 300 million youth globally are considered a 'working poor'-unskilled, in insecure employment and in unsatisfactory working conditions. Obeng-Odoom (2011a) stated that majority of these youths work in the informal sector since about 85percent of new employment around the world is informal based. This has force some young people in urban areas into low income jobs characterised by its limited scope for advancement (Obeng-Odoom, 2011a). Some critical factors accounting for the kinds of jobs youth do are as a result of low level of skills of these urban youths which virtually makes it impossible for them to secure jobs in the formal sector where they would earn better remuneration. Therefore, these urban youths are mostly found in the poverty brackets thereby depriving them of the opportunity to experience upward social mobility (Hansen, 2014).

Due to these deprivations, young people are forced to develop several strategies towards ensuring their survival (Langevang and Gough, 2009). These strategies sometimes improve their living conditions but not enough to eradicate the extreme poverty situation they find themselves. A study conducted by Essamuah and Tonah (2004) in Nima, Accra and Dinye and Acheampong (2013) in Ayigya Zongo, Kumasi identified several strategies that have been adopted by slum dwellers in coping with urban poverty. This study draws some of these strategies that are peculiar to youths. Among such strategies are outlined below:

2.9.1 Increase in Informal Activities

Most young people living in urban slums have traditionally obtained their source of livelihood by working in the city's vibrant informal sector (Obeng-Odoom, 2011b). This mostly serves as the only avenue for these young people to secure a job since they usually lack skills and adequate training that can make them competitive in securing job in the formal sector (Oberhauser and Yeboah, 2011). Moreover, the lucky ones are mostly enrolled in the informal apprenticeship systems where they are trained to become masons, carpenters, seamstress, mechanics and others while some engage into petty trading dealing in foodstuffs and consumer goods (Chen, 2012; Heintz and and Pickbourn, 2012). In furtherance, Dinye and Acheampong (2013) identified the following informal activities engaged mostly by the youth within the Ayigya Zongo community : rental distribution of goods such as newspapers

and foodstuffs, imported household items, crafts, toilet roll, toys, non-essential items, head portage of goods or using bicycles, trucks and taxi to transport goods from one part of the suburb to another. Also, providing skilled services (artisan) including shoe shining, watch repairing, hairdressing, manicure and pedicure services, typing of documents and others are livelihoods engaged in by the youths.

2.9.2 Increased patronage of Street Food Vendors

Most youth living in urban areas (especially in slums) patronise food sold by street vendors partly as a result of their low level of income and also because of the inadequate or unavailable living space (Floro and Bali Swain, 2013). Housing structures within slums are mostly substandard and individuals living in these structures do not have a place for cooking (Masinde, 2014). The young people who are married mostly, buy breakfast and lunch from food vendors with supper being the only meal prepared under a make-shift structure (Floro and Bali Swain, 2013; Masinde, 2014). This practice is not only cheaper but also more convenient for settlers.

2.9.3 New ways of Accessing Services

Access to basic social-amenities such as water, electricity, school, proper sanitation facilities, hospitals and others are required to support the livelihood of individuals living in a particular area. In the absence of adequate supply of these services, individuals resort to both legal and illegal methods in obtaining access to the required services (Jimenez-Redal et al., 2014). According to Essamuah and Tonah (2004), the youth who cannot afford the high tariffs often engage in illegal connection of electricity to their homes. For example, despite threats by the Electricity Company of Ghana to punish persons engaged in illegal connections, the practice is quite widespread in Nima, Accra (Essamuah and Tonah, 2004).

2.9.4 Membership in Association and Clubs

Young people living in urban areas sometimes join associations and groups based on ethnicity clan, religious affiliations and occupational specialization (Tignor and Prince-Embury, 2013). These associations constitute one of the most significant livelihood strategies for these youth since it provide an avenue for these young people to support each other (Tutu, 2013; Brake, 2013).

2.9.5 Maintaining Rural Ties

Most of the youths who migrate to the urban areas are able to maintain tie with their kinsfolks in the rural hinterlands (Cheung, 2014). There is also a high level of cooperation and reciprocal exchange between the urban folks and their rural relatives (Tutu, 2013). Young people depend on rural ties for support in various ways (Aptekar and Stoecklin 2014). Most young people look on their rural relatives to welcome them back home and to support them in situations where they are unable to live in the urban areas again (Cheung, 2014). There is therefore the need to identify the appropriate means through which the livelihood of these young people can be improved to deter them from engaging in illegal or informal activities (Chen, 2012).

In achieving this, the subsequent section of the review elaborates on the concept of sustainable livelihood approach.

2.10 Sustainable Livelihood(s) Approach and Framework

2.10.1 Sustainable Livelihood(s) Approach

The concept of sustainable livelihood is an approach adopted in the eradication of poverty. A livelihood is sustainable when it can cope with and recover from stresses and shocks, and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base (Scoones, 1998). According to UNDP (2010), sustainable livelihood approach brings together the thinking and practice of poverty reduction strategies. Thus including sustainable development, participation and empowerment processes into a framework for policy analysis and programming. Sustainable livelihood approach is an essential way of putting people at the pivot of development with the aim of increasing the effectiveness of development assistance (DFID, 1999).

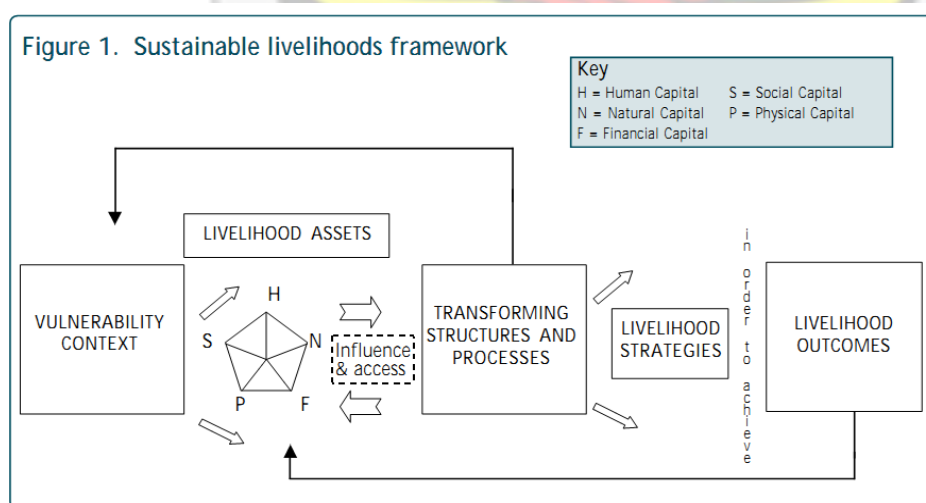
The concept of sustainable livelihood has received much attention over the last decade through acceptance and development by government and international forums. For instance, the 1997 United Kingdom (UK) Government White Paper prepared by the DFID adopted this concept in eradicating poverty. Adding to this other summit such as the Bruntland Commission on Environment and Development, Agenda 21, the Social Summit, the Beijing Conference, Desertification Convention and UNIFEM have all incorporated and further developed the concept (UNDP, 2006). Over the years various organisations like DFID,

Oxfam, UNDP and CARE have developed approaches for sustainable livelihood geared towards eradicating poverty. According to Carney et al. (1999), the works of all these organisations are linked back to the idea of Chambers and Conway (1992) in the early 1990s.

2.10.2 Sustainable Livelihoods Framework

The Sustainable Livelihoods framework is an asset-based poverty and vulnerability analytical framework (Carter and Barrett, 2006). DFID's Sustainable Livelihood Guidance viewed people as operating in a context of vulnerability. With this context, people are seen as having access to certain poverty-reducing factors. According to Farrington et al. (1999) the framework is an investigative tool for understanding the concept of livelihood(s) and poverty. It is used to understand the various livelihood approaches adopted by the poor to escape from the poverty situation. The assumption underpinning the sustainable livelihood framework developed by DFID is that individuals pursue a variety of livelihood outcomes (health, income, reduced economic and social susceptibility, among others) by using a collection of assets to pursue numerous activities. Their own preference and priorities drive the activities they do and the way they plough back into asset-building. However, they are also influenced by the types of vulnerability, including shocks (such as floods, famine, drought), overall trends (in, for instance, resource stocks) and seasonal disparities. The opportunities available to them are also driven by the structures (such as the roles of government or of the private sector) and processes (such as institutional, policy and cultural factors) which people face.

Figure 2.1: Sustainable Livelihood Framework



Source: DFID (1999).

From Figure 2.1, the various capital assets that individual can draw from include: human, natural, financial, social and physical. These assets establish the livelihood building blocks (Farrington et al., 1999). The livelihood assets can be substituted for each other to a limited extent. That is, the poor may depend on social capital such as family or neighbourhood social safety nets during periods when financial capital is in limited supply. Within this context, individual are likely to pursue multiple activities and outcomes. They may, for instance, rely on their own farming, on selling their labour locally, or on migration, all within the same year. However, the outcomes of these activities are not simply monetary, or even tangible in all cases. They may include, for instance, a sense of being empowered to participate in local decision-making processes as well in that social context as a whole. To a large extent all these outcome represents what the livelihood framework aims to achieve. This study therefore adopts this framework in addressing the study objectives. As it will help understand the livelihood(s) of youths, coping strategies and relationship to poverty in the urban settlement.

2.11 Linking Youth Livelihoods and Poverty in Slums

The Livelihoods approach propose that a proper understanding of the assets or capital stock that individual and household possess is important to assessing the relationship that exist between livelihood assets and poverty reduction (Rakodi and Lloyd-Jones, 2002; Moser, 2006b). Fundamental to understanding the Livelihood approach is the need to recognize that those who are poor may not have money or other tangible savings, but that they do have other material or non-material assets (their health, their labour, their knowledge and skills, their friends and family, and the natural resources around them) that they draw from or depend on to overcome urban vulnerabilities, shocks and ultimately escape poverty in slums (Moser, 1998; Moser, 2006a). Urban youth who reside in slums are confronted by multidimensional poverty which affects their overall well-being. Given that, youth livelihood assets are both affected by poverty dimensions as well as influencing their escape out of poverty, it is imperative that the relationship that exist between urban poverty dimensions and livelihoods is established. Based on the Sustainable Livelihood Framework, this section attempts to portray how livelihood assets or capital by urban youth influences urban poverty.

Human Capital

The quantity and quality of labour resources available to households are considered as human capital (Rakodi and Lloyd-Jones, 2002) and are significant to the realisation of productive capital stock of a household. The ability of households to manage their labour assets to take advantage of prospects for economic activity is inhibited, first by the educational levels and skills and the health status of household members, and second by the demands of household upkeep (Rakodi and Lloyd-Jones, 2002; Moser 2006b).

Poor urban youth in several sub Saharan African countries including Ghana face severe economic hardships and threats to their livelihood because they must compete with urban residents who have formal education and improved human capital or skills (Adato and Bassett, 2009). Consequently, many urban youth resort to jobs in the informal sector, which may include construction, metal and electronic waste picking, car vending and street repairs (Obeng-Odoom, 2011b; Heintz and Pickbourn, 2012). Adams et al.,(2007) affirm that youth that migrate to urban areas are less likely to acquire a job compared to their urban counterparts because of educational inequalities and disparities between the urban rich and poor. The UN-Habitat's Global Urban Observatory (GUO) in 2005 also showed that youth living in non-slum areas are twice more likely to still be attending school than their slum counterparts. In furtherance, United Nations Educational, Scientific and Cultural Organization (UNESCO) (2012) identified that throughout forty five different countries in the developing world, the urban rich are more likely to complete secondary education than their poor counterparts in slums who lack basic primary education. Slum youth drop out of school earlier, enter the job market earlier, and are either working in the informal sector or seeking a job (Kuiper and van der Ree, 2005). Educating urban youth allows them to be more self- reliant and would lead to an increase in professional opportunities (Kuiper and van der Ree, 2005). Specifically in sub Saharan Africa, Chaffin (2012) argues that youth who obtain a secondary education increase their earning potential by between 20percent and 50percent and have greater likelihood of allaying poverty.

In exploring human capital assets of urban youth in terms of health, Gulyani et al. (2014) has observed that there exists over-crowding of people in rooms in most slum settings. This makes them susceptible to communicable diseases such as respiratory infections and skin related (See for example WHO, 2004; Singh and Singh, 2014; Oppong et al., 2014).

Additionally, research conducted by the African Population and Health Research Center in 2005 shows that young women in slums are more susceptible to HIV/AIDS infection than their non-slum counterparts (Kuiper and van der Ree, 2005; WHO, 2007). This is mostly the consequence of the extreme marginalisation that is predominant in slums; high unemployment levels, shaky income sources, and the prevalence of low-paying jobs forces many women and children into prostitution to augment household incomes (WHO, 2004; Kuiper and van der Ree, 2005; Obeng-Odoom, 2011a). Hence, inadequate human capital presented by low education and skills as well as poor health affects households ability to secure a livelihood more directly in urban labour markets than in rural areas (Rakodi and Lloyd-Jones, 2002; Moser 2006b).

Physical Capital

Physical capital includes but not limited to productive and household assets, including equipment, housing and household goods, as well as stocks (such as jewellery) as identified by various authors (see Moser (2006b; Bebbington, 1999; Chambers and Conway, 1992). The ability of individual and households to invest in production equipment may directly generate income and enhance labour productivity (Rakodi and Lloyd-Jones, 2002). Shelter and land are similarly multifunctional, potentially providing income from rent as well as a location for home-based enterprise like shops (Rakodi and Lloyd-Jones, 2002; Bebbington, 1999). Infrastructure, sometimes categorized separately as it represents predominantly public rather than private investment and a collective rather than individual resource is important both for household maintenance and for livelihoods (Booth et al, 1998; Moser, 1998). It is vital to recognise that physical capital relates to other livelihood capital in various ways. Physical capital is important for health and social interaction, and thus contributing to human and social capital as it also enables people to access shelter and directly supports income-generating activities through structures specially designated for commerce in urban areas (Kuiper and van der Ree, 2005).

Financial Capital

It has been argued that some youth displaced in urban slums encounter varied obstacles to earning an income which include violence, police harassment and forced evictions, limited access to the formal urban economy, interrupted education and a lack of safe spaces in slum

community (Chaffin, 2012). In order to survive, young people work in the urban informal economy and operates from slums where they often reside, on family-run businesses, in petty trading or in short-term, unstable low-paying jobs (See Essamuah and Tonah, 2004; Oberhauser and Yeboah, 2011; Obeng-Odoom, 2011b; Heintz and Pickbourn, 2012). Available records show that in sub Saharan Africa, 46 to 98 percent of working youth in slums are involved in informal economy activities (Obeng-Odoom, 2011a). Jobs in the informal sector pay substantially less than employment opportunities in the formal sector which require advanced education (Kuiper and van der Ree, 2005; Obeng-Odoom, 2011b). Slum youth who have limited job prospects are financially poor, often become hopeless about their perception of the future and are more at risk of falling into personally and socially destructive activities which decreases physical and human capital investment as well as undermines the determination to start a process of local economic development (Kuiper and van der Ree, 2005; Baharoglu and Kessides, 2001). Particularly for urban women in slums, some have multiple child care and household responsibilities, which restricts their access to income-generating activities and limits their social interactions (Kuiper and van der Ree, 2005). Yet, they are still expected to seek work outside the home which often lead to their being found in low-paid and isolating domestic work, where, their rights are often consistently violated (Chaffin, 2012; Chen 2012).

Social Capital

Social capital refer to 'the rules, norms, obligations, reciprocity and trust embedded in social relations, social structures, and society's institutional arrangements, which enable its members to achieve their individual and community objectives' (Narayan and Pritchett, 1999). The degree of social capital and the capacity of individuals and households to draw from the social networks they are involved differ in space and time (Rakodi and Lloyd-Jones, 2002). They may collapse because of repeated shocks (such as floods and famine), economic crisis or physical insecurity (such as forced evictions, violence and crime) (Moser, 1996; Booth et al, 1998). Social networks are not all supportive of the poor or effective as social capital and are generally thought to be less robust in urban areas because of the mobility and heterogeneity of their populations (Rakodi and Lloyd-Jones, 2002). That notwithstanding, some level of confidence still exist in the social groups, networks and associations in most slums that the youth take advantage of for their survival (Moser 2006b). These groups are

formed around political, ethnic, family relations and other relationships that promote trust and reciprocity on which people depend on as they pursue their livelihoods (Moser, 1998; Moser, 2006a; Rakodi and Lloyd-Jones, 2002). Recent researches (See for example Tignor and Prince-Embury, 2013; Brake, 2013; Tutu, 2013) show that since majority of slum dwellers are migrants often along peculiar ethnic groupings, there exist some form of social safety nets to offer advice, financial help in some cases and provide some form of mentoring for slum youth. This enables slum youth to feel a sense of belonging and offer some of level of dependence among known ethnic ties which promotes their wellbeing in securing financial assistance, support in business ventures and for coping strategies in times of shock and stress.

Natural Capital

Although, natural resources and their contribution to rural livelihoods have been extensively explored, not much research has gone into its utilisation in the urban context (Kuiper and van der Ree, 2005). Natural resources provide an inclusive approach to improving and supporting urban hunger and livelihoods, but have been traditionally limited to land for the purposes of agriculture and water to support sanitation and irrigation (Moser, 2006b; Carney, 1998).

Land in urban cities is scarce, but can be used to grow agricultural products to produce vegetables, furniture and wood. Using water wisely in urban cities is far more than just for the purposes of cleaning, cooking and drinking, but can also contribute to the process of brewing local beverages and producing soap to be sold (Kuiper and van der Ree, 2005). It is however argued by Rakodi and Lloyd-Jones (2002) that in urban settlements, direct access to and the use of natural capital is, in some respect is of little importance to the urban poor. Although land as a resource and tenure security are major urban issues, there is some doubt about whether urban land can best be conceptualized as 'natural capital' as it often considered rather as a commodity to be consumed and therefore best fit as a physical asset (See Bebbington, 1999; Rakodi and Lloyd-Jones, 2002). However, urban households indirectly (and sometimes directly) depend on natural resources, as these are the source for supplies of food, energy and water to cities (Rakodi and Lloyd-Jones, 2002). Table 2.4 shows how youth livelihood relates or link to urban poverty.

Table 2.4: The Relationship between Livelihood Assets and Poverty Dimension in Slums

Livelihood Asset/ Capital	Link to Dimension(s) of Urban Poverty	How Livelihood asset(s) manifest/link to poverty
Human Capital <i>(for example bad health and educational outcomes due to stress, food insecurity, and inability to afford education and health services).</i>	Education related poverty Health related poverty Job related poverty	• Unskilled wage labour/lack of qualifications to get well-paid jobs. • Industrial occupational risks—unsafe working conditions, especially for those in informal-sector jobs • Overcrowded and unhygienic living conditions • Constrained access to education due to insufficient school sizes in rapidly growing cities • Inability to afford school expenses • Staunch competition for low-paid and low-productivity jobs.
Natural Capital <i>(for example Land)</i>	Land tenure insecurity	• Land and housing in authorized areas are not affordable, so the poor occupy land illegally and construct their houses without construction and occupancy permits • Illegitimacy of residence and work
Financial Capital <i>(for example access to micro-credit and remittances)</i>	Financial Insecurity	• Dependence on cash income and lack of access to credits and safety nets • Business are informal thus not granting them collateral for loans/credits/insurances etc • High degree of income insecurity, of wage earners (casual work) and self-employed workers (informal sector)
Social Capital <i>(Depreciated social capital, high inequalities, and frustration such as youth unemployment lead to violence and crime, further impeding local economic development.)</i>	Social and political exclusion/dis-empowerment Personal insecurity	• Isolation of communities that are disconnected from jobs and basic services • Insufficient channels to obtain information, for instance about jobs or legal rights • Not having the rights and responsibilities of citizens • Family breakdown and reduced support for children • Social diversity and visible income inequality in cities, which increase tensions and can provide the temptation for crime. • Availability of social safety nets to offer advice, financial help in some cases and based on ethnic grouping/family ties providing mentoring for slum youth

Physical Capital <i>(physical goods and facilities, for example good communications and access to information, water supply and sanitation, affordable transport systems, Land etc)</i>	Income Poverty Land tenure insecurity	• The ability to invest in production equipment (e.g. rickshaws, sewing machines, agricultural equipment) may directly generate income and enhance labour productivity. • Shelter is multifunctional, potentially providing income from rent as well as a location for home-based enterprise. • Infrastructure (example shelter/house) is important for health and social interaction, and thus contributing to human and social capital. • Household goods, utensils, and equipment (such as radios and refrigerators) can help household enjoy some basic necessities of a house in a city.
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Source: modified from Baharoglu and Kessides (2001).

2.12 Conceptualizing Youth livelihoods and Urban Poverty in Slums

This section provides the conceptual framework and attempts to define the key concepts of the study.

An implicit argument made throughout sections 2.4, 2.6 and 2.8 is that urban youth who reside in slums are confronted by multidimensional poverty which affects their overall well-being. From this argument, the relationship between livelihoods and urban poverty has been seen to be multi-directional; livelihood assets influences poverty and vice versa.

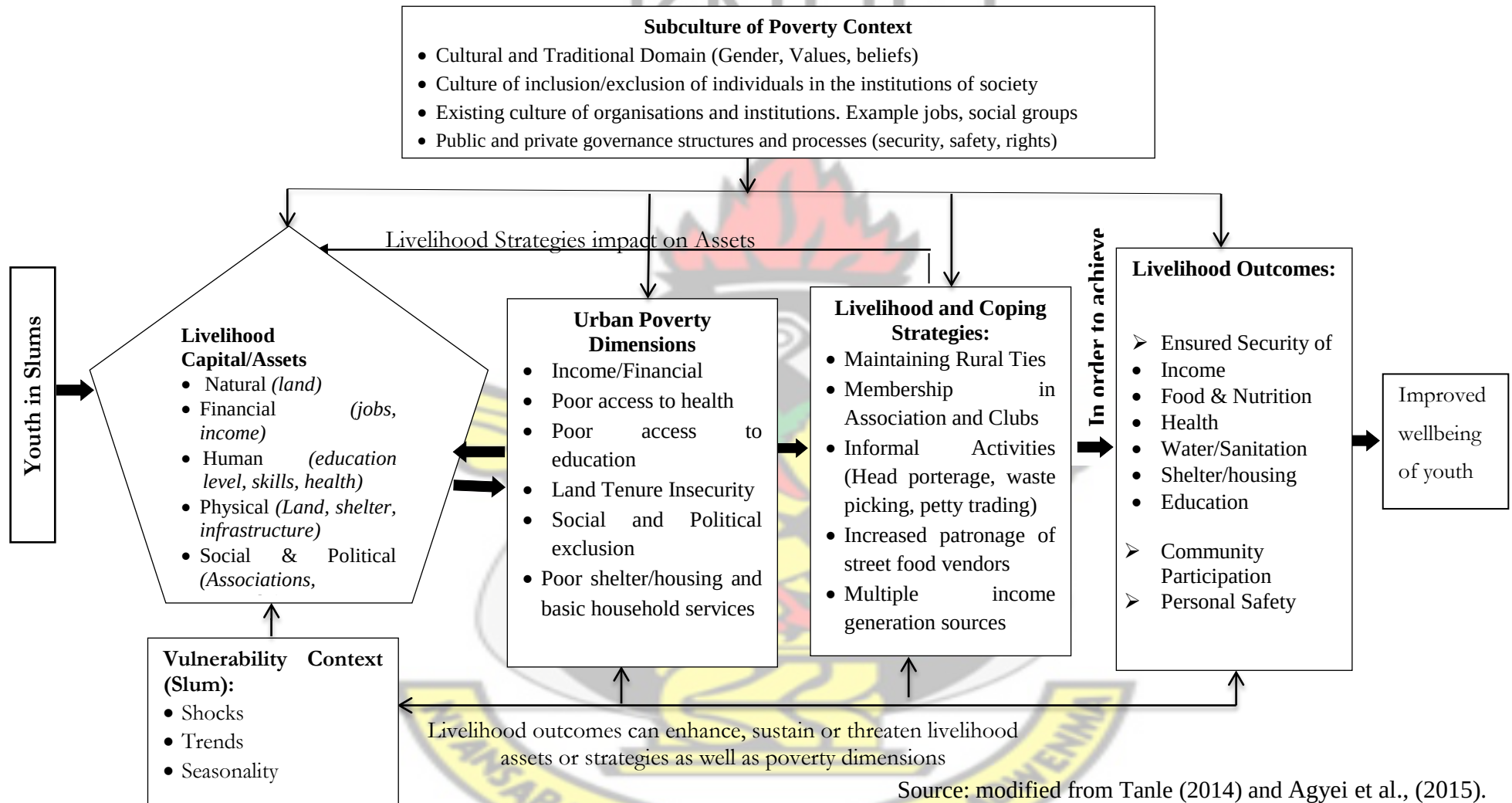
The conceptual framework (illustrated in Figure 2.2) portrays a visual representation of how livelihood assets influence or relates to urban poverty dimensions in slums. It is worth noting that conceptual framework was modified from the Sustainable Livelihood Framework and specifically from the works of Tanle (2014) and Agyei et al., (2015). The left side of the figure presents the Livelihood assets and urban poverty dimensions and how they exhibit a multi-directional or returning (two-way) relationship. As typified by the diagram, there is some relationship between livelihood capital assets (human, financial, social, natural and physical) and urban poverty dimensions (income/financial poverty, insecurity of land tenure, social exclusion, poor access to health, education, housing and other basic services among others). Thus, for example access to capital assets can influence can individual/household poverty level whereas once poverty levels can also influence the livelihood asset of an individual/household. From the middle portion of the figure to the extreme right portrays how livelihood coping strategies connects to livelihood outcomes and the over-arching goal of this

livelihood framework ; improved wellbeing of youth. It can be observed from figure 2.2 that there is a one-way relationship from livelihood coping strategies to livelihood outcomes that will eventually lead to improved well-being of youth.

The assets which poor people have or have access to, the livelihoods they desire and the strategies they adopt are influenced by the context within which they live. The vulnerability environment in slums not only reinforces the poverty dimensions and livelihood strategies/coping mechanisms but also negatively influences the livelihood outcomes of youth in slums. Therefore, at the bottom of the figure is the vulnerability context displaying the shocks, trends and seasonality of events prevailing in the slum community. A two-way relationship has been depicted between vulnerability context on one side and livelihood coping strategies and livelihood outcomes on another side. The livelihoods and well-being of youth in slum are also shaped by the values, perceptions and beliefs around people's wellbeing that is prevailing in the slum environment. This has been linked with the subculture of poverty in this study. Drawing from the subculture theory of poverty, it is realised that the culture of inclusion/exclusion of individuals in the institutions of society including the existing perceptions around the gender, values and beliefs influences urban poverty dimension and livelihoods. Additionally, the theory suggest that the existing culture of the groups, organisations and institutions including the public and private governance structures and processes also influences the livelihood activities, assets, strategies, outcomes as well as urban poverty dimensions in slums. This has been placed at the very top of the figure.

Lastly, it is worth mentioning that all these building blocks; urban poverty dimensions, livelihood outcomes, livelihood capital/assets, livelihood and coping strategies has been presented in a such a way that the inter-relationships and dependence that they have on another. The conceptual framework is depicted in Figure 2.2.

Figure 2.2: Conceptualising Youth livelihoods and Urban Poverty in Slums



Source: modified from Tanle (2014) and Agyei et al., (2015).

2.13 Summary of Chapter

The issue of poverty has been with humanity since the inception of life and hence has been defined differently by different people. From the literature it is worth noting that all these definitions given by both individuals and organisations have certain elements in common. That is they all conceptualise poverty as a state of deprivation.

It is also worth noting poverty which used to be a rural phenomenon has gradually shifted to the urban areas. Experts ascribe the cause of the increasing rate of urban poverty to Lipton's influential "Urban Bias Theory" which influenced policy makers to tag urban areas as the cause of the deprivation of the rural areas infrastructure and development. Due to this new paradigm, policies were geared towards improving livelihood in the rural areas thereby reducing the rate of its deprivations. Apart from this cause of urban poverty the literature identified that other causes were over population due increase rural-urban migration, inequality in terms of the distribution of resources, lack of education, environmental degradation, high rate of unemployment and civil wars. In adding to the literature on poverty, various theories propounded around the causes of poverty were also delved into. These included the individualisation theory of poverty, subculture of poverty theory, structural theory of poverty among others. This study was however done in the light of the subculture of poverty theories to ascertain it's manifestation in the slum environment.

Also the literature review identified income, health and education poverty, security and empowerment as the dimensions of urban poverty. That these dimensions are interlinked in the sense that the manifestation of one dimension would eventually lead to the other dimension has been established. The literature review again identified that Sustainable Livelihood Approach could be utilised to understand multidimensional poverty in slums as well as pursued to help improve the lives of youths. Adding to this, the core elements of sustainable livelihood approach include the following issues as identified in the literature review: people-centred, holistic, dynamic, building on strengths, macro-micro likes and sustainability.

In conclusion, it is an established fact that the increasing urbanisation phenomenon across the globe is being accompanied by various effects of which urban poverty and slum development are part. Youths who find themselves in these slums sometimes have little education, skills or sustainable long term jobs. They therefore resort to short-term, meagre earning jobs as their livelihoods. These livelihoods affect their living conditions as well as poverty levels either

negatively or positively. The study therefore seeks to explore how youth livelihoods in slums influence urban poverty.

The subsequent chapter is a detailed methodology on how the study was carried out.

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CHAPTER THREE

RESEARCH METHODOLOGY

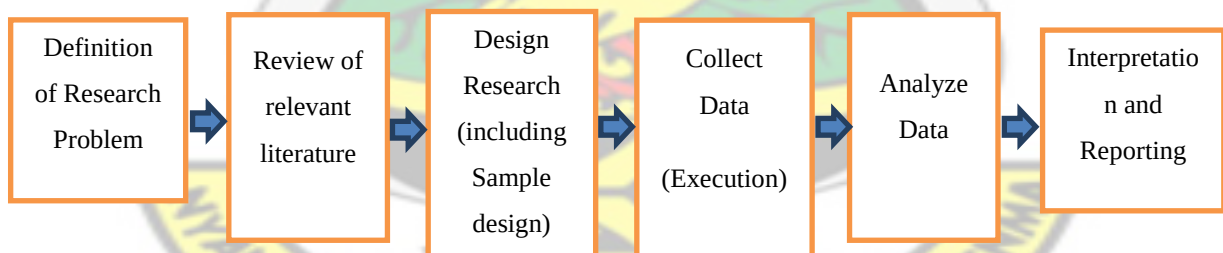
3.1 Introduction

Having reviewed the various concepts underpinning the study in the previous chapter, this chapter presents the methods and techniques adopted for carrying out the study. This includes the research process and research design adopted for the study, methods for the collection of primary data, sample size determination and the methods that would be employed for analyzing the empirical data obtained from the field. These methods are adopted with the anticipation that, they would help obtain the necessary responses to answer the research questions.

3.2 Research Process

This comprises series of steps or actions that are required to effectively conduct a research. These processes include: definition of research problem, review of relevant literature, research design, data collection, data analysis, interpretation and reporting. Figure 3.1 illustrates the processes that were adopted to obtain the necessary responses to answer the research questions.

Figure 3.1: Research Process for the study



Source: Author's Construct, 2014.

3.3 Research Design

Research design is the conceptual arrangement within which research is conducted; it comprises the outline for the collection, measurement and analysis of data. It is needed because it defines the boundaries of the research study and provides clear focus for the study which ensures that the various components of the study adequately address the research objectives. The study made use of exploratory case study research design.

3.3.1 Rationale for Selecting the Exploratory Case Study Approach

According to Shield (2010), case study is a research method which allows for an in-depth examination of events, phenomena, or other observations within a real-life context for purposes of investigation, theory development and testing, or simply as a tool for learning. A case study research approach has been described as a ‘study of the particular’ since it allows studying of context-bound phenomena with a multiplicity of variables that are not limited to control (Lalor et al., 2013: 2). In most cases, a geographical area and a specific number of individuals as the subjects of enquiry are needed (Shield, 2010).

According to Yin (2003), the exploratory case study research design is used when the boundaries between phenomena and their contexts are not clearly evident and in particular, most appropriate when a “what” question is being asked about a contemporary set of events over which the investigator has little or no control. In this context, Aboabo and Ayigya Zongo slum communities within the Kumasi Metropolitan area have been geographically delineated for the research to study about the nature of youth livelihoods and how they influence poverty dimensions in slums. This is because poverty is context specific; that is the features of poverty is derived from the particular environment, socio-cultural, economic and political characteristics of the situation in a given area. This therefore, perfectly reflects the phenomena under investigation; that poverty and the context within which it occurs is inseparable and cannot be influenced in any way by the researcher.

The merits of case study approach and specifically the exploratory case study research design form the premise upon which the research design was selected. Despite these merits, the exploratory case study research design is however characterized with the difficulties concerning the ability to generalize. According to Soy (1997), the exploratory case study research design does not provide enough grounds that aid the generalization of findings. These demerits of case study research design can be attributed to the fact that, situations in a particular case may be different from another and therefore, it would not be valid to use the results in one particular case to predict the situation in another case.

3.3.2 Internal Validity

According to Campbell and Stanley (1966), internal validity refers to the extent to which the independent variable accurately produces the observed effect. Being aware of these shortfalls of the selected research design the data was triangulated to confirm the findings from the

field (household respondents), opinion leaders, and institutional responses as well as with what is identified in literature.

3.3.3 External Validity

External validity represents the extent to which a study's results can be generalized or applied to other people or settings (Isaac and Michael, 1971). This is considered important because the data are based on a sample but there will be the need to use those data to generalise for all youth livelihood and poverty situations in the study area as well as other previous and future works on the same issues in the specified study area.

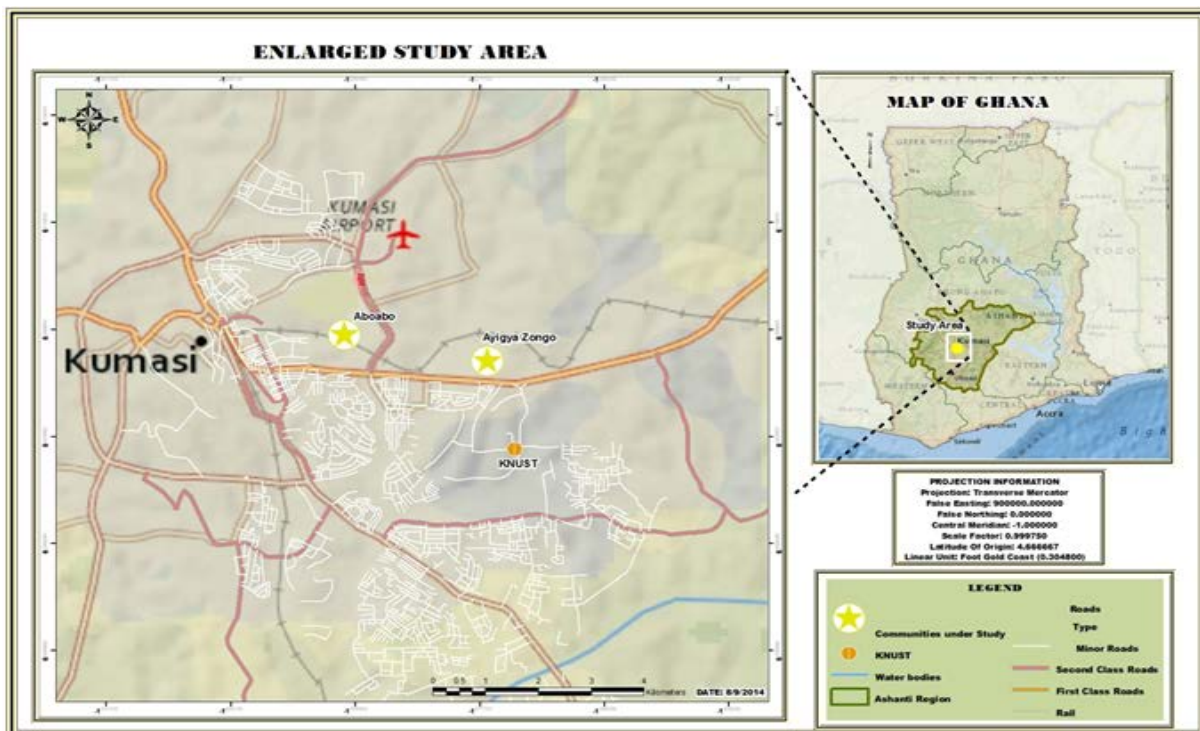
3.3.4 Reliability

Reliability refers to the extent to which a measuring instrument contains variable errors - that is errors that appear inconsistent from observation to observation during any one measurement attempt or that vary each time measurement is taken. A study therefore, meets the reliability criteria when another researcher, given the same data used by the first researcher, replicates the conclusions. In order to meet this criterion, the research process has been carefully outlined and discussed. Data sources, both primary and secondary, have also been listed. The data collection methods and processes have been explained, and a list of questionnaires and interview guides, provided.

3.4 Case Study Area Selection and Justification

There is no acceptable definition of slum however over the years the UN-Habitat has identified five main criteria that are used to identify the prevalence of slums in the urban areas. These criteria include access to improved water, access to improved sanitation, security of tenure (the right to effective protection by the state against arbitrary, unlawful eviction) and durability of housing (including living in a non-hazardous location and sufficient living area which means, no overcrowding). Using these criteria the UN-Habitat identified twenty – five (25) settlements in the Kumasi city as slums (KMA, 2010).

Figure 3.2 Geographical Locations of the Selected Communities



Source: Town and Country Planning Department, 2009: Adapted by Author

Thus any community which lacks one or more of these criteria was considered as slum in the Kumasi Metropolis by the UN-Habitat. Therefore the study purposively selected two (2) of these communities considered as slums in Kumasi by the UN-Habitat; they included Aboabo and Ayigya Zongo. These communities were selected because they fulfil three or more of the criteria identified by the UN-Habitat in defining slum areas. Apart from this, these communities have benefited from some form of slum interventions over the past decades. Figure 3.2 illustrates the geographical location of the Aboabo and Ayigya Zongo selected for the study.

3.5 Sample Size Determination

The primary survey population for the study were the youths living in the selected study communities. Due to several definition of 'youth', the study adopted the African Youth Charter of African Union and the Ghana National Youth Policy's definition of "those people belonging to the 15-35 age groups" (African Youth Charter of African Union, 2006 and GSS, 2013) – (you said earlier that you are using the Ghana NYP's definition). Since the data available made it difficult to estimate the total population of youth living in these selected communities, the study used the households as the unit of observation but with strong

emphasis on the youths who are members of the these households. That is, within each selected household, a youth who is a member of that household was interviewed as well as the household head. The interview of household heads in selected household was for the purposes of validating the responses from youth within that household. This was also premised on the fact that poverty is sometimes perceived to be generational, thus for instance a father's educational level and wealth has an association with the wellbeing of their children (Lewis, 1998). This enabled the study to construct the relevant relationship between these two units of enquiry in a household. However, where the household head fell within the category as a youth, he or she was interviewed solely, thus one respondent per household in this particularly case. The sample size was determined based on the mathematical approach and sample model ($n = N / (1 + N(e)^2)$) formulated by Miller and Brewer, (2003). Confidence interval of 95 percent and a margin of error of 0.05 were used for the calculation (See Appendix 1 for details of the calculation). Table 3.1 depicts the sample size used for the study.

Table 3.1: Sample Size Determination

STUDY AREA	Households	Percentage	Questionnaires to be administered
Aboabo	6,626	52.6 approximately 53%	53% x 388 = 206
Ayigya Zongo	5,966	47.4 approximately 47%	47% x 388 = 182
Total	12592	100%	388 youths

Source: Author's Construct, 2014.

From the above, 206 and 182 respondents (youth) respectively were selected from households within Aboabo and Ayigya Zongo slum communities. It is important to mention here that, the research team were informed during the reconnaissance visit to the study areas that the Aboabo community was divided into two zones namely Aboabo No.1 and Aboabo No. 2. As such the sample of 206 was equally shared between these two zones since their actual population could not be determined. However, findings from these two zones were collectively used as a representation for Aboabo as one entity except in cases where striking findings needed to be alluded to specific location in the analysis of the findings.

3.6 Data Collection and Assembly

A combination of qualitative and quantitative data was used in this study. Quantitative methods in general explain the causes of change of social facts through objective measurements (measurable facts) and quantitative analysis. The qualitative methods, in contrast, come on the premise that, there are multiple realities, and these realities are socially constructed through individual or collective definition of the situation. Even though each approach has its strengths and limitations, they share the same methodological issues, and should therefore be seen to complement each other. Consequently, this study utilised the advantage both offer to address the research objectives. In doing so, several methods were employed in collecting both data.

3.6.1 Data Type and Source Data

The study used both primary and secondary data. The secondary data were obtained from journals, published and unpublished books, published theses, newspapers, and the internet. These sources were relevant as they provided information on the various concepts that underpinned the phenomenon under investigation. Some of these concepts included urban poverty, slums, youth living in slum areas and the concept of sustainable livelihood. Data obtained provided the necessary in-depth understanding of the phenomenon under study, thereby aiding in the provision of appropriate responses to the research questions.

The primary data on the other hand, were obtained through the administration of questionnaires in the various selected communities as well as field observations. Both structured and semi-structured questionnaires were used to obtain the necessary data from the various stakeholders relevant to the study. Some of the primary data included the livelihood strategies of the youth, factors that influence the choices of livelihood of the youths, nature and dimension of poverty in slums and the extent to which youth livelihood influences poverty in the slum areas in the Kumasi Metropolis. The sources of these primary data included youths and their household heads living in these selected communities, Youth Associations, Traditional Authorities, Kumasi Metropolitan Assembly (KMA), Town and Country Planning Department (TCPD), Electricity Company of Ghana (ECG) and Ghana Water Company Limited (GWCL) as well as secondary data sources such as District Medium Term Plan (DMTP). The Table 3.2 depicts the various types of data needed for the study as well as where they can be collected.

Table 3.2: Data Type and Source

Data Variables	Respondents	Method of Data Collection	Objective
Livelihood Strategies of the Youths	-Youths - Household heads -Youth Associations -KMA -Traditional Authorities - Assembly members	- Household Questionnaire Administration - Review of MMTP - Focus Group Discuss (FGD) with youth in slum	- To identify the various livelihood strategies employed by the youths living in slums
Factors influencing the Choice of youth Livelihood	-Youth -KMA -Youth Associations	- Household Questionnaire Administration - Review of the DMTP - FGD with youth in slum	- To identify the various factors that influence the choice of the livelihoods of youths living in slums
Livelihood assets	- Youths -Youth Associations -KMA -Traditional Authorities -Assembly members	-Household Questionnaire Administration -Review of the DMTP - FGD with youth in slum	To identify the nature and types livelihood assets utilised by the youth in slum communities
Nature and Dimensions of Poverty in Slums	-KMA -Youth Associations -ECG and GWCL -TCPD	-Household Questionnaire Administration -Review of the DMTP - Key Informant interview with ECG, GWCL - FGD with youth in slum	To identify the nature and dimensions of poverty in slums areas
The relationship between youth livelihood and poverty in slums	- KMA -Youth Association -TCPD	-Household Questionnaire Administration -Review of the DMTP - FGD	- To examine how youth livelihood enforces poverty in the slum areas

Source: Author's Construct, 2014.

3.6.2 Tools and Methods of Data Collection

Prior to administering the survey instruments, a pilot study involving a small sample of the study actor were conducted, in order to determine the clarity, validity, adequacy, relevance, suitability and length of the survey instruments. This was followed by an intensive field investigation from households in the sampled communities and the identified institutions to obtain relevant primary data. A combination of methods were used in the collection of data, taking into consideration all the actors who had been predetermined during the research design and confirmed during the pilot survey. Primary data were to a larger extent, obtained using both structured questionnaire schedules and semi-structured or interview guides.

Structured Questionnaire

Structured questionnaire is very formal interview following written questions. This was employed to solicit for information from household heads within the study areas. This required that, a representative sample size be determined to provide adequate responses for the analysis of the study variables. In this regard, population figures for the study areas were obtained from census records, and a sample size deduced, using the mathematical approach.

Semi-Structured Interview

This was done in a more discursive manner than the extractive type of interview, where respondents just provide answers to structured questionnaires. During this stage, respondents were guided by a series of checklists on the issues under the investigation for the study.

3.7 Sampling Techniques

The probability sampling techniques was used to select the youth and household head respondents. Specifically, the systematic random sampling was used to select respondents at the household level while the purposive technique was employed to collect data from community organisations and institutions.

Youth and Household heads

The houses in the study area were not built in any order; neither were they having house numbers. However, according to the Ghana Statistical Service (2012), there is an average of five (5) persons in a household in the Kumasi Metropolis, and averagely there is more than one household in a house. Hence, the number of houses in the study area is beyond the sampled households to be interviewed. Houses were used to select household heads based on

Melese's (2006) view that houses are appropriate avenues through which household members can easily be located.

Probability sampling, specifically systematic random sampling was employed in selecting youth and household head respondents for the survey. This is a statistical method that involves the selection of elements from an ordered sampling frame. The use of systematic sampling over the other probability sampling techniques, in this study, stems from the fact that, it is highly representative of the population, unless certain characteristics of the population are repeated for every n th individual, which is highly unlikely in the slum environment.

By systematic sampling method, every n th element from the list is selected as the sample, starting with a sample element 'n' randomly selected from the first k elements. This is giving by the formula: $K=N/n$, where, "K" - the Kth respondent to be interviewed after the first sample unit has selected randomly; "N" – the sample frame; and "n" – the sample size .The total number of sample size per community was used as the list to determine the number of households to be used for the interview (See Table 3.1).

With a sample frame of 12, 592 and a sample size of 388, K was calculated as follows:

$$K = \frac{12592}{388} = 32.4 = 32. \text{ The systematic number to be used for sampling therefore is 32.}$$

Hence, every 32nd house is selected for interview until the total sample size of 388 is reached. This meant that every 32nd house was eligible to be selected for the survey. In ensuring that households selected are not concentrated in one particular section, the entire area was subdivided into 5 equal zones with the help of a map of the communities. In each zone, the northern part was chosen as the starting point and the first 32nd house identified was selected for interview per the systematic number chosen. The next 32nd house was chosen in a clockwise direction till all the respondents needed in the study communities were chosen. As a result, 388 houses which is akin to 388 households selected from 12,592 households were randomly selected from the sample communities. Within each house, one household was contacted for interview. For each house entered, the head of the first household contacted was interviewed, and a youth within the same household was also interviewed. In a situation where the first household was not willing or available to be interviewed, the next available household was approached. The caveat was that a youth was only interviewed if the head of

that household was interviewed. The willingness of the household head to be interviewed which encouraged the youth to also participate resulted in a 100 percent response rate. In the end, 388 heads of household and a youth in that household were interviewed for the study.

Key Informants

The purposive sampling method was used to select key informants (Kumasi Metropolitan Assembly, Unit Committees, Assembly members, Opinion Leaders and Youth Clubs) for the study in their respective communities. They were selected because of the vital role they play in enhancing the livelihood conditions of the youth in the study areas.

3.8 Data Analysis

The research analysis was descriptive and qualitative. The integrated set of relationships between the various categories of people and activities being investigated in the Kumasi Metropolis provided a framework for analysis.

3.8.1 Analytical Framework

The analysis of youth livelihood in slums in Kumasi involves a stronger conceptual and relevant framework that reduces ambiguities. The research focuses on youth livelihood and poverty in the slums areas of Kumasi as city. The analytical framework recognizes the processes and factors that determine interrelation between the livelihood assets and urban poverty dimensions in slums.

The framework also acknowledges the contribution of the vulnerability factors and institutional structures and processes to livelihood capital or assets, urban poverty dimensions, livelihood and coping strategies and livelihood outcomes in slums in Kumasi. These variables are analysed holistically to determine how they impart on the livelihood of the youth in slums in Kumasi. An effort to understand livelihoods and poverty in increasing slums has focused mainly on households especially on women and children. However, little or no assessments have been done with regards to urban youths in slums.

3.8.2 Analytical Tools

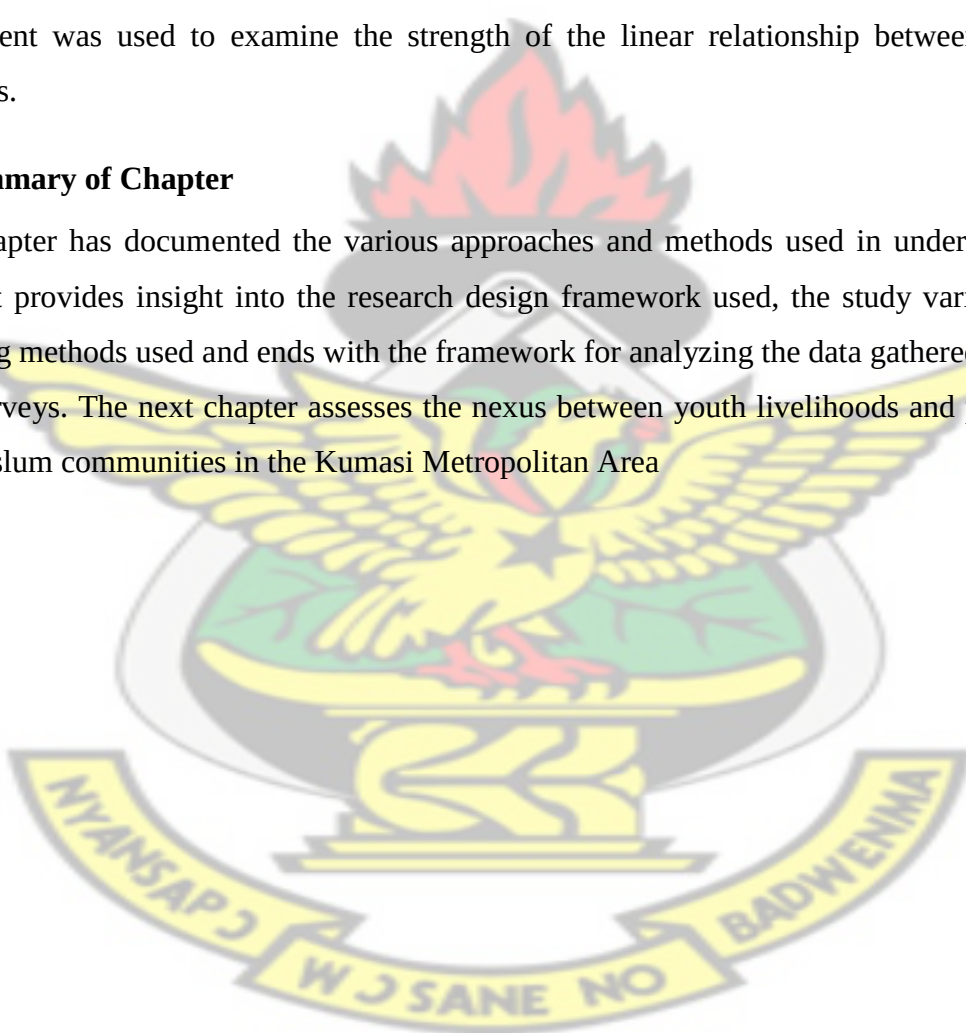
Data cross-tabulation, regression and the application of statistical techniques were employed during the data analysis. The combination of techniques was to ensure that generalization was

based on credible means of analyses of data from the field. The Statistical Package for the Social Science (SPSS) software was used to help in the analyses of data from the field.

Descriptive statistics was used to present large amounts of data with few limited summary variables. In the context of this study, it was necessary to establish relationships between the variables under investigation and ensure that isolated analyses are not presented. Bivariate descriptive analysis was used to make inferences and establish the relationship that exists between the study variables and poverty. Regression analysis was used to determine how independent variable(s) affects a dependent variable and correlation analyses were used to determine the relationship between two variables. The Correlation and Regression model Coefficient was used to examine the strength of the linear relationship between the two variables.

3.9 Summary of Chapter

This chapter has documented the various approaches and methods used in undertaking the study. It provides insight into the research design framework used, the study variables, the sampling methods used and ends with the framework for analyzing the data gathered from the field surveys. The next chapter assesses the nexus between youth livelihoods and poverty in selected slum communities in the Kumasi Metropolitan Area



CHAPTER FOUR

AN ANALYSIS OF YOUTH LIVELIHOODS AND POVERTY IN SLUM COMMUNITIES

4.1 Introduction

Data rationalisation is imperative as it helps to process raw data into useful information for its users. It is against this background that this chapter puts forward, the analysis of relevant data collected during the field study. The chapter provides a comprehensive analysis of slum conditions and poverty dimensions in slum communities, factors influencing choice of livelihood among the youth and the relationship between livelihoods and poverty in the study area, among others.

4.2 Demographic Characteristics of Respondent

The demographic characteristics of respondents are relevant in analysing employment type, poverty dimensions, factors influencing poverty in slums, youth livelihoods and as well as the extent to which youth livelihoods influenced poverty. The study therefore sought to identify demographic characteristics such as age, sex, respondents' dependents and household size, income and educational levels of youth and other relevant issues as discussed in this chapter.

4.2.1 Sex of Respondents

The study selected 388 youths and 183 household heads from the same households. It was realized that 53 percent of youth interviewed were also household heads. Thus, the 183 household heads were selected instead of the originally planned 388 household heads selected for the purposes of validating the responses from the youth. For the youth, it was realized that 51.6 percent were females while 48.4 percent were males. For the household heads, males were 56.3 percent while females constituted 46.7 percent.

The slightly higher female dominance for the youth could be explained by the large number of youth from the northern tribes who are mostly young women who have migrated to engage in head portering in Kumasi (Baah-Ennumh et al., 2012). The finding on the sex of household heads is consistent with the national situation of 65.3 percent male-headed households (GSS, 2012). The male-dominance is related to factors such as the culture of Ghanaians where males head households and serve as the bread winners while females 'manage' the house (GSS, 2012; Dakpallah, 2011). In circumstances of female headed

households, they were either divorced with their husbands, widowed, or had their husbands in some form of chronic disease or disability which renders them incapable of economically and socially providing for their households. These reasons were validated by the statistical analysis of the data collected as a cross tabulation revealed that in female headed households, majority (56.5 percent) of respondents were either divorced, single or widowed while 11.2 percent of such households had the husbands suffering from blindness, crippled and other forms of disability. This situation puts a lot of economic stress on household heads consequently putting such households in a poverty situation. This is because for the majority (74.7 percent) of male headed households, both partners were employed while the situation was poor for female headed households with only the women being employed.

4.2.2 Educational Level of Youth and Household Heads

Some researchers have tried to relate educational attainments to income levels and overall standard of living among individuals. Anyidoho et al. (2012), state that higher educational attainment builds the individual's capacity and opens up their opportunities in life. The author concluded that individuals are able to rely on alternative income sources when they are highly educated and this increases their income levels and serve as a mechanism for responding to economic stress and vulnerability issues. This section of the study therefore looks at analysing the educational levels of youth and household heads and its implications for poverty in slum communities.

Analysis of the field data revealed that on the average only a small proportion (19.3 percent) of household heads had Senior High School (SHS), Vocational training and Tertiary education (See Table 4.1). The situation was quite impressive for the youth with 26 percent having Senior High School and tertiary education. Similarly, 10.3 percent have no form of formal education among the youth compared with 21.2 percent for the household heads (See Table 4.1). Household heads indicated that lack of formal education has impeded their success in life and trapped them in poverty, hence the need to ensure that their children get some level of education required to open up their opportunities. That explains why educational level among the youth was better than the household heads.

Table 4.1: Educational Levels of Youths and Household Heads

Level of Education	Number of Interviewed Youth	Percentage (%)	Number of Interviewed Household Heads	Percentage (%)
None	40	10.3	39	21.2
Primary	96	24.7	40	21.9
JHS/JSS	151	38.9	69	37.6
SHS/SSS	82	21.1	26	14.7
Vocational	2	0.5	2	0.5
Tertiary	17	4.4	5	3.1
Others	-	-	2	1.0
Total	388	100.0	183	100.0

Source: Researcher's Field Survey, December, 2014

This finding is common among informal settlements as other informal slums in Ghana produced similar results (See Small Business Council, 2004; Anyidoho et al. 2012). Devas and Korboe (2000) identified similar results in Fante New Town, Sabon Zongo, Mossi Zongo and Aboabo. This finding presents some implications for employment type and income levels among households. For instance, the study revealed that majority of household heads were engaged in activities of the informal sector such as petty trading, dress making, shoe making, security or 'watchman', farming, head portage, taxi driving, among others. Respondents related this to the lack of education to enable them engage in activities of the formal sector which require special skills and expertise. This affirms Anyidoho et al. (2012) results, who stated individuals without formal schooling were involved in informal activities towards a hope-for-better life; however, for those with some education, such activities were a fall-back when one was unable to acquire sufficient education to aspire to another occupation. Hence, choice of livelihood is influenced by ones educational attainment.

Also, low educational levels leading to high unemployment can significantly lead to poverty among the slum dwellers as low income levels invariably result in inability to economically provide to meet the household's basic requirements (Adarkwa and Post, 2001; Refstie and Silva, 2012; Dinye and Acheampong, 2013).

4.2.3 Household Size of Respondents

The study realised that the average household size in the two slum communities is 4.53 and is higher than the national mean household size of 4.4 persons (GSS, 2012) and that of the Kumasi Metropolitan Assembly (KMA) of 3.8 persons. The difference may be explained by the inclusion of the households in high income areas (usually less than 3 persons) in the determination of the national average household size. The minimum household size was one while 1 percent of households interviewed had up to 14 persons.

The higher household size in the slum communities were attributed to the low educational levels and cultural factors that impede the patronage of family planning practices hence resulting in high births and subsequently, high household sizes. This was explained by the analysis of the field data as it was revealed that 67.3 percent of household members were children of the household heads; a figure that is outrageously higher than the national figure of 42.2 percent (GSS, 2012). As high as 14.8 percent of household members were relatives who have migrated from the rural areas usually from the Northern part of Ghana to stay with them due to the limited economic opportunities in the Northern Ghana.

The higher household sizes were also caused by the need to have many individuals supporting their occupations as household heads were mainly informal sector workers such as blacksmiths and food vendors that require support in the form of family labour and hired labour (who in some situations, stay with them). The high household sizes place so much economic stress on household heads who are mainly responsible for economically and socially providing for the households. This is a major factor causing poverty in the slum communities and it comes in two perspectives; the present and the future cause of poverty. From the present perspective, large economic burden hinder parents' (heads) ability to provide the basic needs of household members and this is evident in the poor sanitation conditions, poor housing conditions (with average room occupancy of 4.3), unsafe water, among others which are indications of poverty among the slum communities studied.

In terms of the future cause of poverty, the study found that due to low income levels (averagely Gh¢350 monthly) of heads of households coupled with the desire to have family labour, majority (64.6 percent) of children in school going age were not in school. It is therefore likely that such children may end up in the situation of their parents or even worse and will be trapped in the poverty cycle in the future. Subsequently, only a few children are ready to take full advantage of the prospects and opportunities in the context that may

develop during their lifetime (Bradshaw, 2006). This thus increases their tendency of falling within the poverty zone in the future. These factors reduce the savings propensity of households which further worsens poverty because savings which creates wealth reserves for households. Hence the household's inability to save and invest implies that the household will be unable to create wealth thereby pushing them into poverty.

The results is therefore consistent with the analysis of Sowa (n.d) who identified high household sizes among other factors to be the cause of worsening poverty conditions in Ghana.

4.2.4 Age of Respondents

The Table 4.2 shows that the mean age of youth was 25.2 years and this was similar to the national mean age (24 years). The mean age of the household head was however 37.1 years and higher than the national mean age of 24 years (GSS, 2012) with a modal age of 30 years. This implies that the sample population is youthful and therefore, when provided with employment opportunities with corresponding social amenities they can improve the living conditions.

The mean and modal age (25.2 and 22 respectively) as shown in Table 4.2 shows that responses from the sampled population is highly representative as ages 15 to 35 are the defined youthful age in Ghana.

Table 4.2: Age of Respondents

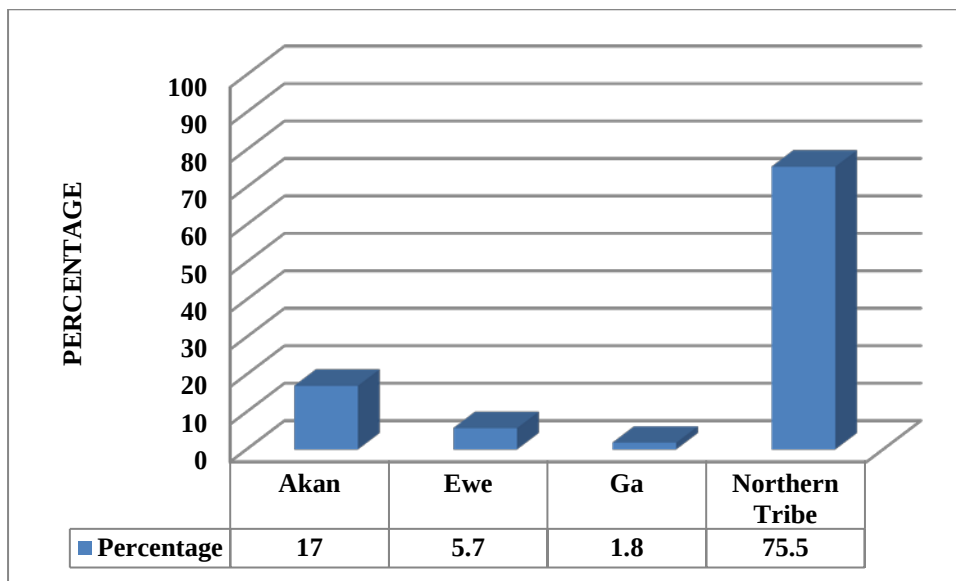
Category	Mean	Mode	Minimum	Maximum
Youth	25.2	22	17	34
Household Heads	37.1	30	18	70

Source: Researcher's Field Survey, December, 2014

4.2.5 Ethnicity of Respondents

The ethnicity of the respondents were found to be a mixed one as tribes in the area included Dagombas, Gonjas, Ewes, Akans, Gas among others. The tribes from Northern Ghana (including Dagombas, Gonjas and others) constituted the highest among the slum dwellers with Ewes being the lowest (See Figure 4.1).

Figure 4.1: Ethnicity of Respondents



Source: Researcher's Field Survey, December, 2014

In terms of proportions, it could be seen that collectively, Ewes (5.7), Ga's (1.8) and Northern Ghana tribes including Dagombas (49), Gonjas (15) and Fafra (11.5) constituted 75.5 percent of the populace while Akans mainly Ashantis (12) and Fantis (5) constituted only 17 percent. This finding implies that migrants dominate in the slum communities hence supporting the results of Dakpallah (2011) that migrants account for 77.87 percent of the residents in Aboabo and Asawase. This also confirms that slum communities in Ghana are usually migrant communities (Adubofour et al., 2013; Odoom-Obeng, 2009; Essamuah and Tonah, 2004).

Having presented the basic demographic characteristics of the respondents of the study, the next section discusses the relationship between these demographic characteristics and some urban poverty and livelihoods indicators.

Table 4.3 Linkages between Gender and Educational level of youths

Gender	Highest Educational Levels (percent)						Total
	None	Primary	JHS/JSS	SHS/SSS	Tertiary	Others	
Females	5.7%	13.0%	20.7%	8.8%	2.8%	0.5%	51.6%
Males	4.1%	11.9%	18.4%	12.4%	1.6%	0.0%	48.4%
Total	9.8%	24.9%	39.1%	21.2%	4.4%	0.5%	100%

Source: Source: Researcher's Field Survey, December, 2014.

From Table 4.3, it could be seen that the educational levels of both sexes was concentrated at the Junior High Schools (JHS) and primary levels with more females than males being educated. This trend changes to favour the males at the SHS level. At the tertiary level, however, males tend to be low than females although the enrolment is very low for both sexes. Reason for drastic school dropout from JHS especially for girls in Ghana could be attributed to poverty and the desire by girls to engage in the informal sector activities such as trading to support themselves and the family.

This confirms the findings of Dinye and Acheampong (2013) in Ayigya that revealed that only 15percent of slum dwellers had completed primary school or education and the reason for low educational status was poverty.

Table 4.4 Linkages between Gender, Employment Status and Income Levels of Youths

Gender	Employment Status			Category of Work			Income Levels of Youths (Gh¢)				
	Yes	No	Total	Formal	In-formal	Total	<100	100	500	1000	1500
								-	-	-	-
								500	1000	1500	2000
Females	35%	17%	51.7%	4.4%	50%	54%	16%	15%	49%	4.9%	4%
Males	31%	17%	48.3%	2.4%	43%	46%	9%	12%	19%	3.0%	2%
Total	66%	34%	100%	6.8%	93.1%	100%	25%	27.4%	68%	7.9%	6%

Source: Source: Researcher's Field Survey, December, 2014.

The Table 4.4 shows the employment status of sampled youths, category of work if they are employed the youth is engaged in and the income generation levels of youths in the slum communities. From the table, majority (66percent) of the youths were employed with 93.1percent engaged in the informal sector. Additionally, majority (68percent) of the youth earned between Gh¢500 and Gh¢1000.

The table also revealed that more females than males were employed in the informal economy and were in the category of youth who were earning high. This could be attributed to low educational attainment of females as seen in the high drop-out rate of females from JHS and the predominance of petty trading and business enterprise that were often taken up by women in slums, as well as involvement in multiple activities to generate income. Youths in the formal sector were less or few (6.8 percent) and this is as a result of the skilled requirement in working in such sectors, which can be obtained from education. The low human capital achievement then significantly influences the livelihood choice of youths in the slum.

Table 4.5 Linkages between Gender, Association and Personal Security within the slum environment.

Gender	Member of Association			Security		
	Yes	No	Total	Yes	No	Total
Females	7.3%	44.5%	51.8%	41.3%	10.8%	52.1%
Males	4.2%	44.0%	48.2%	38.9%	8.9%	47.9%
Total	11.5%	88.5%	100%	79.2%	19.7%	100%

Source: *Source: Researcher's Field Survey, December, 2014.*

From Table 4.5, membership of associations by youths was very low (11.5percent) although females dominated. The low patronage community associations and support groups was attributed to reasons cited by youth such as lack of trust for leadership of groups, financial misappropriation, inadequate time and financial resources. In the area of personal and community security, majority (79.2 percent) agreed to the community being a safe place to live. These responses implied that the youth could only resort to their families and friends in times of need for support but not from associations and groups within the slum. Additionally,

the satisfaction of the personal security prevailing in slums shows why most youth prefer to stay and make their livelihoods in slums.

Table 4.6 Linkages between Gender and Housing Entitlement

Gender	Occupier Status			
	Owner	Tenant	Free occupant	Caretaker
Females	20%	58%	27%	67%
Males	80%	42%	73%	33%
Total	100%	100%	100%	100%

Source: Researcher's Field Survey, December, 2014.

From the Table 4.6, only a smaller proportion (20percent) of females owned their houses even though they dominated the population of the study areas. This was found to be as a result of existing culture and gender stereotypes among some northern tribes on women's roles and ownership of some kinds of assets such as land (ADB, 2013, p.75). This also justified the large number of females who were found to be tenants and caretakers and the significant number of males that lived as free occupants in uncompleted house belonging to others due to their adventurous nature. By implication, any community development approach or slum upgrading activities will need to take into consideration activities around perceived gender stereotyping and ownership of assets by women in slums.

Table 4.7 Linkages between Ethnicity and Education

Ethnicity	Highest Educational Levels (percent)						Total
	None	Primary	JHS/JSS	SHS/SSS	Tertiary	Others	
Akan	0.3%	4.1%	8.0%	3.1%	1.0%	0.5%	17.1%
Ewe	0.3%	1.8%	3.4%	0.3%	0.0%	0.0%	5.7%
Ga	0.3%	0.0%	0.8%	0.5%	0.3%	0.0%	1.8%
Northern Tribes	9.1%	18.9%	26.9%	17.4%	3.1%	0.0%	75.4%
Total	1%	24.8%	39.1%	21.3%	4.4%	0.5%	100%

Source: Researcher's Field Survey, December, 2014.

The Table 4.7 indicates that JHS was the highest educational level achievement of the various ethnic groups in the slum area with those of the northern tribes being high. The dominance of Northern tribes such as the Dagombas and Gonjas in the JHS and SHS (Table 4.7) is not surprising as the case study areas had 75.5 percent residents as migrants and within this tribe. By implication, if the dominating tribes are also the most educated, it will help to translate information and that indirectly influence the education levels of children in the slum as well. This is because the levels of education of youth are seen to have significant correlation with household head's educational attainments (See Table 4.21).

Table 4.8 Linkages between Age and Educational level of youths

Age	Highest Educational Levels (percent)					
	None	Primary	JHS/JSS	SHS/SSS	Tertiary	Others
15-20	1.0%	3.1%	7.5%	8.3%	0.0%	0.0%
21 – 25	1.3%	2.1%	7.0%	5.2%	1.0%	0.0%
26 – 30	6.5%	12.7%	15.3%	5.4%	1.6%	0.5%
31-35	1.0%	7.0%	9.3%	2.3%	1.8%	0.0%
Total	9.8%	24.9%	39.1%	21.2%	4.4%	0.5%

Source: *Source: Researcher's Field Survey, December, 2014.*

From Table 4.8, youths of the respective ages recorded an average highest educational level at JHS, however, those within the age group 15-20 years recorded the highest educational level attainment at SHS which is significant to educational achievement at such age. Considering the highest educational level at this age (15-20 years), it can be attributed to financial constraints of parents in furthering their children to higher education.

Table 4.9 Linkage between Age and Employment Status of Youth

Age	Employment Status			Category of Work		
	Yes	No	Total	Formal	Informal	Total
15-20	4.9%	15.1%	20.0%	0.4%	6.5%	6.9%
21 - 25	6.8%	9.6%	16.4%	0.4%	10.1%	10.5%
26 – 30	35.8%	6.2%	42.1%	2.8%	49.6%	52.4%
31-35	19.0%	2.6%	21.6%	3.2%	27.0%	30.2%
Total	66.5%	33.5%	100%	6.9%	93.1%	100%

Source: *Researcher's Field Survey, December, 2014.*

Majority of youths are employed within the age group 26-30 years, this notwithstanding, the educational achievement of age group 15-20 years there is high unemployment rate at that

age group. This is because a considerable number of them are still in school. The high employment rate in the age group of 26-30 years could be explained by the significant proportion (49.6 percent) of youth who are employment in the informal sector. Moreover, the proportion of youths within age group 15-20 years employed are working in the informal occupations of their parent.

Table 4.10 Linking Age and Income Levels of Youths

Age	Income Levels of Youths(Gh¢)				
	<100	100-500	500-1000	1000-1500	1500-2000
15-20	6.0%	4.9%	1.1 %	0.4%	0.0%
21 - 25	6.8%	14.7%	10.2%	3.4%	1.5%
26 – 30	7.1%	4.9%	14.3%	2.6%	3.4%
31-35	4.9%	3.0%	7.9%	1.5%	1.5%
Total	24.8%	27.4%	33.5%	7.9%	6.4%

Source: Researcher's Field Survey, December, 2014.

Income generation by youths monthly is high within Gh¢500- Gh¢1000, however, age group 26-30 years recorded the highest in income generation within this income levels. This is quiet high regarding the level of poverty in the communities. The reason for this is attributed to generation of income from different sources to augment what youth generate themselves.

Table 4.11 Linking Age to Community Groups and Security

Age	Member of Association			Security		
	Yes	No	Total	Yes	No	Total
15-20	0.3%	19.9%	20.2%	16.9%	2.7%	19.6%
21 - 25	2.6%	13.9%	16.5%	32.8%	3.8%	36.6%
26 – 30	5.8%	35.9%	41.6%	25.5%	1.9%	27.4%
31-35	2.9%	18.8%	21.7%	15.3%	1.1%	16.4%
Total	11.5%	88.5%	100.0%	90.6%	9.4%	100.0%

Source: Researcher's Field Survey, December, 2014.

Also from Table 4.11 membership to association was significantly low for all age categories and reasons assigned by youths were high dues received by such groups, time constraints, no knowledge of existence of any group in the community, perception of poor management of existing groups among others. However, youths within age group 27-34 who were engaged in associations were due reasons such as assistance gained from the groups in time of serious needs and crises, mutual support, promoting markets for members, uniting front for all members, learning from members among other social benefits.

Having presented the demographic characteristics of the respondents of the study, the subsequent sections of the analysis present the findings of the study broadly under the various objectives that the study intended to achieve.

4.3 Nature and Dimensions of Poverty in Slum Areas

As observed in literature, urban poverty has varying dimensions and this was not different from the observations made from the study. This study therefore analysed the various dimensions of poverty in the study communities. The urban poverty dimensions included income or financial poverty, poor access to health and education, land tenure insecurity, social and political exclusion, poor shelter or housing and basic household services as was found in literature and illustrated in Figure 2.2 (Conceptual Framework).

4.3.1 Shelter or Housing Arrangements and Basic Household Services

Table 4.12: Housing Typology

Community	Ayigya	Aboabo	
		Aboabo No. 1	Aboabo No. 2
Compound Housing	90.7	90.4	74.6
Detached	2.7	3.4	0.0
Semi- Detached	1.1	0.0	0.0
Uncompleted Building	0.0	1.4	3.3
Improvised Home	3.9	1.4	15.3
Living Quarters	0.5	0.0	0.0
Others	1.1	3.4	6.8
	100	100	100

Source: Researcher's Field Survey, December 2014

Data gathered on the field revealed that, majority (90.7, 90.4 and 74.6 percent respectively) of the respondents in the two communities namely, Ayigya and Aboabo (Aboabo No. 1 and Aboabo No. 2) lived in compound houses (see Table 4.12). This can be attributed to the fact that the extended family system was practiced in the various communities hence the sense of proximity to family members accounts for the choice of housing typology. This therefore depicts that, social factors such as family ties could be a reason for the choice of housing typology. From literature, youths who migrate to urban areas have the ability to maintain ties with kinsfolks (Cheung, 2014) and furthermore Tutu (2013) observed that, there is high reciprocal exchange among poor folks in informal urban settlements. Another factor contributing to compound housing being the most likely choice of housing typology in the study areas was that, the respondents had the sense of security when they had family or friends living in the same house or in close to them. This is evident from the analysis of the study, as 81.86 percent of respondents identified family and friends as their source of help (financial and social needs) when they are in any entanglement. On the contrary, in the midst of limited supply of housing which is characteristic of slums, most people in slums communities may live in shared dwelling units but may not necessarily belong to the same family (Tippie, 1995).

4.3.2 Housing Condition in Slums

Housing condition here would be based on two levels of analysis which includes condition of walls, foundation and the roof, and the other being the availability of basic housing facilities such as bathrooms, toilets facilities and bedrooms. The Table 4.13 shows that in all the communities under study, majority of houses have good conditions in at least one aspect of the house. On the average 84.5 percent of houses in the study communities can be said to be in good conditions in one aspect of the house while other aspects had certain poor conditions.

Table 4.13: Housing Conditions

Housing Segment	Ayigya		Aboabo			
			Aboabo No. 1		Aboabo No. 2	
	Good Condition (percent)	Poor Condition (percent)	Good Condition (percent)	Poor Condition (percent)	Good Condition (percent)	Poor Condition (percent)
Foundation	92.9	7.1	81.0	19.0	83.1	16.9
Wall	87.4	12.6	62.6	37.4	96.6	3.4
Roof	88.5	11.5	89.1	10.9	78.0	22.0

Source: Researcher's Field Survey, December 2014

Majority of the houses in the communities have their foundation and walls in good condition as displayed in Table 4.13 This was due to the fact that, 94.6 percent of the houses in the communities were built with sancrete or lancrete which are considered as durable building materials (Dinye and Acheampong, 2013). Moreover, most (85.2 percent) of houses in all the communities have their roofs in good condition. This can also be attributed to the material used for roofing as 97.2 percent of all houses in the communities are roofed with aluminium. Majority of the houses in the study communities have their foundation, walls and roofs in good condition, and this can also be attributed to the fact that, most (78.8 percent) of the households heads have at least received some form of formal education, hence they may have knowledge on the importance of housing maintenance. See Plate 1 for sample of exposed foundation.

Plate 1: Exposed Foundation of a building at Aboabo



Source: Researcher's Field Survey, December 2014

4.3.3 Room Occupancy

The household facilities under consideration in this study are occupied rooms. Here, the room occupancy of the various respondents will have to be established in order to examine the room density situation of the study area and its implications for poverty. The field survey brought to light that the room occupancy was 2.3. This is significantly lower than the national average of 4.5 persons per room (GSS, 2012) and depicts a good living condition. The situation looks even better in Ayigya which recorded a room occupancy of 1.6 which is around the room occupancy of high income areas in Ghana even though Ayigya is a low income area in Kumasi. This finding is inconsistent with the study by Dinye and Acheampong (2013) which realised an average room occupancy rate of 5 in Ayigya as well as the widely held assertion by UN-Habitat (2010) that in sub-Saharan Africa, the average slums room occupancy rate is about 5.

However, it may be quite misleading to think of Ayigya to be better off, in terms of housing conditions because of the presence of improvised housing in the community. Improvised houses or rooms constitute as high as 3.8 percent of the rooms in the community. Moreover, these improvised houses contain not less than 3 compartments for sleeping. Veering into the quality of housing it was realized that, some houses were built with wood (4.4percent).

Plate 2: Poor Housing Structure (Wooden Shacks) in Aboabo No. 2 and No.1 Respectively



Source: Researcher's Field Survey, December 2014

In relation to the room occupancy of the other two communities namely, Aboabo No. 1 and Aboabo No. 2, the room occupancy in these areas were 3.4 and 3.8 respectively which were closer to the undesirable national room occupancy of 4.5 persons per room. This implies that, there was congestion in the rooms. Congestion in rooms heightens the spread of communicable diseases as put forth by (Oppong et al, 2014). Moreover, the congestion could lead to respiratory infections affecting mostly children under five (5) as found by Singh and Singh, (2014). Ochodo et al (2014) also found in their study that, overcrowding in this case congestion can have considerable effect on the mental health of adults in that situation. It was therefore not surprising to find skin diseases and other respiratory diseases among the common diseases in the study area (see Table 4.19).

4.3.4 Income and Expenditure Analysis of Youth and Household Head

Analysis of the field data revealed that youth had more than one income source. It was unfolded that 40.2 percent, 48.4 percent and 11.4 percent of the youth respondents had 1, 2 and 3 income sources respectively. The dominance of multiple income sources was attributed to the low incomes earned from their economic activities and the seasonal and unreliable nature of their jobs and incomes hence the need to find alternative sources of income to supplement household earnings. This supports the findings of Obeng-Odoom (2011) who concluded that the majority of households in informal communities engage in alternative

activities as a means to reducing their vulnerability and the shocks of insufficient and unreliable incomes.

Despite the multiple income sources, the analysis revealed that average monthly incomes were low (GHC231.25) compared with average monthly expenditure of GHC 306.01. This indicates a gap of -GHC74.76 between expenditure and income. It was therefore not surprising to find majority (78.7 percent of household heads and 73.8 percent of the youth) of households not saving as their incomes were not even enough to provide for their needs. This is also evident in the poor housing, health and other conditions of poverty revealed in the slum communities.

Considering the deficit between income and expenditure incurred every month, it was necessary to probe into the issue to understand how these poor slum dwellers were able to survive. It was then revealed that household heads, the youth and other household members relied on the support of relatives and friends from within and outside the communities. This was evident from the high proportion (81.86 percent and 76.9 percent) of household heads and youth respectively who indicated that they received financial and other forms of support such as food stuff, clothing, soap among others from relatives and friends. For instance, some respondents indicated that they were receiving yams and plantain from their relatives in the rural areas. Others also indicated that they were receiving sugar, salt, soap among others, from relatives who owned shops within the city.

This finding corroborates the statement of Aptekar and Stoecklin (2014) that young people in cities depend on rural ties for support in various ways as a means to reducing the hardships of poverty. Similarly, Tutu (2013) and Brake (2013) identified associations and family relations to constitute one of the most significant livelihood strategies for these youth since it provides an avenue for these young people to support one another. These contribute to household income and support even though the respondents were not able to quantify the value of the support received. This explains why expenditure had consistently remained higher than income among the households in the studied slum communities.

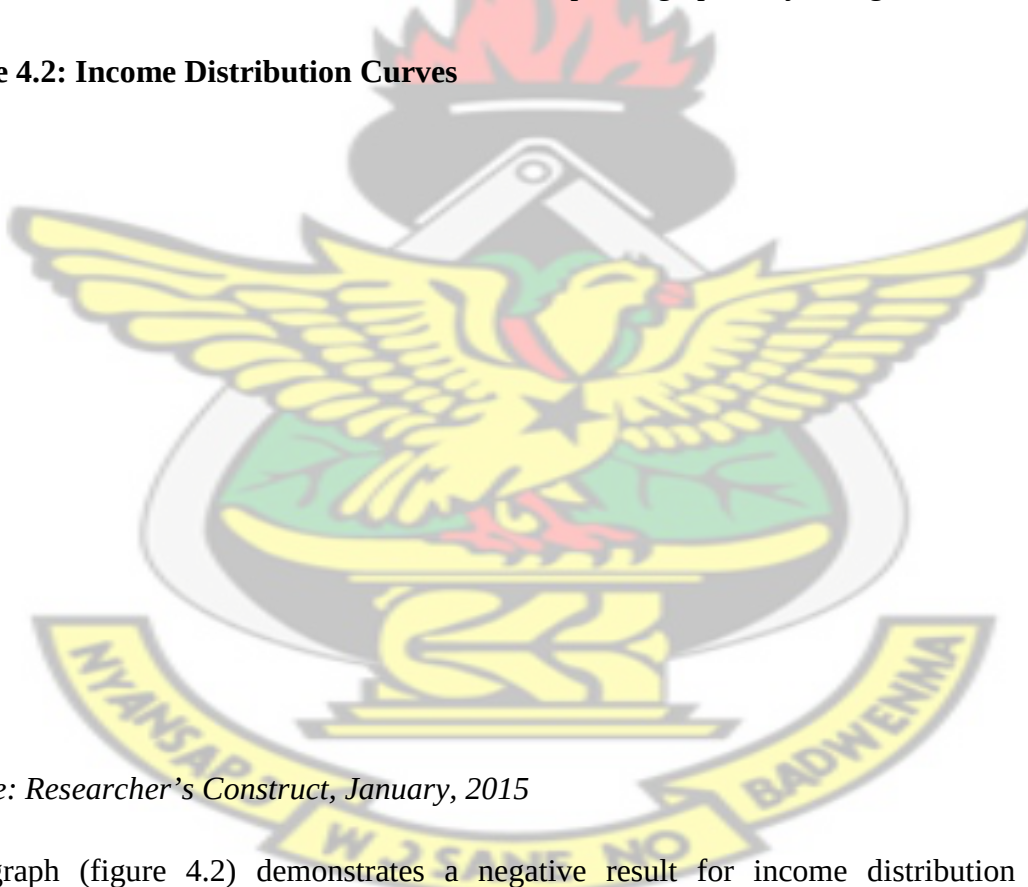
A further analysis on the expenditure revealed that on the average, the youth spent GHC10.02 (USD3.09) daily. This was quite good however, the statistical analysis further revealed that as high as 51 percent of the youth (with particular reference to Ayigya Zongo – an area within the Ayigya community) spent less than GHC6.00 (USD1.85) on a daily basis. This confirms the results of UN-Habitat (2013) which concluded that about 45 percent of young people

around the world live on less than USD 2 dollars a day. This finding also signals the poverty situation among the slum dwellers.

Finally, the analysis unfolded that the largest share of expenditure was incurred on food as 48 percent of total expenditure was allocated to feeding. This is in line with Kaufman et al (1997) who concluded from their studies that the poor spend a large chunk of their incomes on food due to large household sizes and the increasing food prices across the globe.

In addition, in reference to the Ghana Living Standard Survey (GLSS) 6, the study revealed that 57.2 percent of the youth were living below the extreme poverty line (GHC792.05) and 5.15 percent above the upper poverty line (GHC 1,314.00). Another key finding was the high income inequality observed among respondents. This was confirmed by the results of the Gini coefficients which was 0.43. This has been depicted graphically in Figure 4.2.

Figure 4.2: Income Distribution Curves



Source: Researcher's Construct, January, 2015

The graph (figure 4.2) demonstrates a negative result for income distribution among respondents though the ratio was less than 0.5. This explains that to a high degree, income was not fairly distributed as only the top 25 percent of income earners earned 63.49 percent of the income while the bottom (lowest) 75 percent of income earners earned only 36.51 percent of the total income. The foregoing analysis on income and expenditure presents a case of ascetic poverty among the slum dwellers which is further reflected in other

dimensions such as poor health, illiteracy, lack of participation in communal decision making and many others.

4.3.5 Access to Basic Services in Urban Slum Communities

Access to Water

Water and sanitation is a major component of the development of every community and a basic need. Access to water is therefore a necessity and requires serious efforts by city authorities to provide such facilities for communities. Analysis of the field data revealed that although as high as 92 percent of household's accessed potable water, majority (78.6 percent) of households relied solely on public sources (See Table 4.14).

Table 4.14: Sources of Water

Source	Number of Households	Percent
Piped water inside the house	33	8.5
Public tap/Stand pipe	305	78.6
Borehole	19	4.9
Well	31	8.0
Total	388	100.0

Source: Researcher's Field Survey, December, 2014

This finding endorses the assertion of Dinye and Acheampong (2013) that most houses in slums do not have access to water within the houses. They relied heavily on public taps, boreholes and external stand pipes. This creates the challenge of walking over long distances to fetch water and the tendency to spend several minutes at water points. Fortuitously, the survey revealed that as high as 86.9 percent of households spent less than 10 minutes fetching water with only 0.3 percent spending over 30 minutes at water points. The average time spent was 12 minutes which is better than the national situation of 35 minutes and the global situation of 40 minutes (GSS, 2012). The finding is therefore inconsistent with Dinye and Acheampong (2013) who estimated majority of households in Ayigya to spend over 30 minutes fetching water. The finding was also dissimilar to Obrist, et al (2006) who found majority of slum dwellers in Abidjan spend over 50 minutes accessing water. However, it must be emphasised that the number of water points have increased over time hence,

reducing the pressure on water facilities and this could be a reason for the reduction in time spent accessing water.

Many households relying on public water sources attributed it to the low income levels among the inhabitants hence, their inability to afford such assets into their dwellings. Respondents related this to the low cost of fetching water daily as the results revealed that on the average, GHC0.40 Pesewas was paid per household per day for the water consumed. Respondents felt this approach was better than the “one time” (about GHC 8000.00) cost of connecting their households to the sewerage system as they were unable to pay such monies. It was therefore economically wise and a poverty coping mechanism to access public water facilities than the private facilities as the cost is spread over time to enable such poor people afford the service.

Lack of private connections to water and sanitation is closely linked to poverty and to the proportion of the population residing in slums (Gulyani et al, 2014). Overreliance on the public water facilities puts so much pressure on them resulting in water rationing and or frequent breakdowns which robs the slum dwellers regular access to water. It was therefore not surprising to find the problem of erratic water supply in all two communities particularly, Aboabo No.2 (Aboabo) and Ayigya Zongo (Ayigya). The survey further revealed that almost all (94 percent) of these water sources were privately owned and commercialized. Beneficiary households were therefore required to pay for the water based on the amount fetched. For the inhabitants, accessing a public owned facility without charges or less charge was a better option for them, however they were left with no choice as the communities were flooded with private commercial water facilities.

It was therefore clear that despite the economic burden, erratic supply among other factors, households were not seriously constrained from accessing water. This was not unique to any of the two communities as they all exhibited a high degree of accessibility to water. This finding undoubtedly conflicts the conclusion made by Dubbale and Tsutsami (2010) that one of the characteristics of slums is the inaccessibility to water and sanitation services. The finding is equally dissimilar to the claims of Gulyani et al (2014) who identified inaccessibility to safe drinking water, sanitation and washing facilities to be among the numerous challenges confronting people living in slums.

Access to Sanitation Services

Toilet Facilities

It was realized from the survey that almost all (87.6 percent) respondents do not have toilet facilities within their dwellings and as such use the public toilet usually KVIP (see Table 4.15). The survey further revealed that 6 percent of the slum population depended on the in-house toilet facilities which were mainly shared household Water Closets (WC). This finding is only a representation of the national situation where majority (89.4 percent) of households rely on public toilet facilities with only 10.6 percent having in-dwelling toilet facilities usually for household exclusive use or shared among households within one house (GSS, 2012). Similar results were obtained for some poverty studies in other slums in Ghana (see Gulyani et al., 2014; Dinye and Acheampong, 2013; Dakpallah, 2011; Essamuah and Tonah, 2004). At Aboabo No.1, it was observed that individuals defecated in and around the Aboabo River.

The public dominance was attributed to the low household incomes subsequently limiting household's ability to afford such facilities hence the poor people compromising with the circumstances as they were left with Hobson's choice. Essamuah and Tonah (2004) noted that although majority of inhabitants in Nima (a slum in Accra, the national capital) were willing to upgrade their housing conditions with reference to toilet facilities, the aspiration was nearly impossible to be realised due to poor financial stance accompanied with high household sizes. The slum dwellers were therefore compelled to spend their incomes on food and other crucial household needs while they compromise with access to decent sanitation facilities.

Table 4.15: Toilet Facilities Accessed by Slum Dwellers

Facility	Number of Households	Percent
Public toilet/KVIP	340	87.6
Pit Latrine	22	5.7
Household flush toilet/Water closet	20	5.2
Household share water closet	3	0.8
Public toilet (WC)	3	0.8
Total	388	100.0

Source: Researcher's Field Survey, December, 2014

The foregoing analysis gives an indication of the excessive pressure on the existing public toilet facilities consequently, such facilities frequently breakdown while others are characterised by long queues during peak periods (in the mornings and evenings). This contributes to the worsening sanitation situation in the slum communities as some (61.09 percent) of respondents made it clear that sometimes they fall into the situation of open defecation as a result of the fact that there exist pressures on the public toilets leading to long queues. Consequently, long waiting periods in queues to these packed facilities therefore compel them to engage in indiscriminate disposal of excreta. It was therefore not surprising to find that open defecation along roads and drains and the use of the “Wrap and Throw” which involves the careless disposal of faeces in black polythene bags were common in the area, particularly Aboabo No.1 (see Plate 3). It was disclosed by 79.7 percent of the respondents that the Kumasi Ventilated Improved Pits (KVIPs) were in bad condition with cracked walls, holes blocked with faeces, and poor cleaning of the place.

Plate 3 Aspects of “Wrap and Throw” and Indiscriminate Solid Waste Disposal along the main Aboabo Drain.



Source: Researcher’s Field Survey, December, 2014

Authorities from Waste Department and Water and Sanitation sub-departments in the slum communities expressed that the situation is getting worse due to their low financial and managerial capacities, as a result, the municipal authorities are unable to achieve the basic objective of waste management which is to protect public health and the natural environment against waste pollution. Oppong et al. (2014) observed from their study in Nima that impoverished conditions in the area had resulted in inhabitants accepting indecent living conditions which exposes them to health risks invariably worsening their poverty situation.

The Kumasi Metropolitan Health Directorate (2010) found that infectious diseases like diarrhoea, dysentery, skin diseases and malaria were more prevalent in poor communities (usually slums like Aboabo, Asawase, Ayigya and Mossi Zongo) without adequate access to toilet facilities and waste disposal, especially among children under six (6) years of age. The outbreak of diseases leads to a poor human resource base as people are unable to work due to various health problems and this greatly affects production and productivity negatively. Reduced production and productivity on the individual basis may lead to reduced incomes and household food supply while on the large scale; it may lead to low economic growth in the slum communities, the metropolis and beyond.

Another major implication is that critical health problems or diseases may lead to the loss of lives of individuals and this could result in an increase in school drop-out rates and streetism in slum communities as some students may lose their parents and in some cases, no guardians to cater for them. This was evident in the results produced by the study as malaria and cholera were among the major issues of morbidity and a high cause of mortality in the slum communities. Similar results have been found in some poor urban communities in Ghana (see Gulyani et al., 2014; Essamuah and Tonah, 2004).

Solid Waste Disposal

Among the many problems that confront slum upgrading in Ghana, solid waste disposal is a particularly worrying issue that seems to overwhelm the authorities. The studied communities are not exceptions as the situation was critical in their case. The statistical analysis of field data discovered that majority (51 percent) of households used open disposal method of disposing waste. This was followed by public refuse dump site with burying being the lowest method practised (See Table 4.16). This finding reiterates the results of Dakpallah (2011) who concluded that majority of households in Asawase and Aboabo employed indiscriminate disposal and public dump site methods of disposing solid waste. Essamuah and Tonah (2004) also produced similar findings in other slums in Accra.

It must be noted however that the situation was different in the Ayigya's context as 52 percent of households employed refuse collection bins or skip containers. This was basically attributed to the availability of such facilities and the proximity to such facilities while they were inadequate in Aboabo N0.1 and No.2. Respondents in the two Aboabo communities also related the situation to the delay in the collection of garbage by the Waste Collection Institutions such as Zoomlion and ABC Waste (see Plate 5). Household heads complained that they paid monies for waste collection and it is therefore a cheat for the collectors to delay as such delays resulted in the rubbish engulfing the area and exposing inhabitants to health risks. It was therefore economically rational but environmentally irrational to throw waste indiscriminately even though they were aware of the health implications.

Table 4.16: Methods of Solid Waste Disposal

Method	Number of Households	Percent (%)
Burning	11	2.8
Burying	1	0.3
Public refuse dump site	99	25.5
Open disposal	198	51.0
Refuse collecting bins/Containers	27	7.0
Others	52	13.4
Total	388	100.0

Source: Researcher's Field Survey, December, 2014

An observation within the or communities shows visible aspects of the solid waste problem including accumulation of garbage, heavy street litter, waste-clogged drains and stinking gutters; Plate 4 displays some aspects of the situation.

Plate 4: Pictorial Illustration of the Solid Waste Problem in Aboabo No.1 and No.2



Source: Researcher's Field Survey, December, 2014

Plate 5: Waste Engulfing Aboabo Waste Dumping Site Due to Delay in Transportation to Final Disposal Site



Source: Researcher's Field Survey, December, 2014.

The survey further revealed that the major cause of the poor sanitary situation involves several factors such as the poor layout and unplanned developments that characterize the slum communities blocking drainage channels and impeding the free flow of run-off water associated with torrential rains in the rainy season. Furthermore, indiscriminate waste disposal activities of the general public, such as littering and dumping of refuse into drains and streams, often lead to the blockage of existing drainage channels and gutters leaving no way for storm water to flow out of the settlements. Tamakloe (2006) as cited by Baabereyir (2009) has referred to the urban waste problem as “a nightmare” and it would seem that most of the Millennium Development Goals (MDGs) were far from being achieved by the target year of 2015 in the waste-burdened environments. Meanwhile, solid waste disposal affects most of the public health related issues to be addressed by the MDGs including child health and mortality (Goal 4), maternal health (Goal 5), the incidence of malaria and other diseases (Goal 6) as well as environmental sustainability (Goal 7). Against this background of mounting waste production, municipal authorities (KMA and Asokore Mampong) seem unable to organize adequate collection and safe disposal of waste within their jurisdiction. As a result, slums in the metropolis are saddled with a worsening solid waste situation which proves to be intractable and threatens public health and the environment.

Liquid Waste Disposal

In terms of liquid waste disposal, 45.9 percent of households disposed off their liquid waste in the open space while over one-third (40.3 percent) disposed off their liquid waste in organised drains either within or outside the house (see Plate 8). This contradicts the findings of Dinye and Acheampong (2013) who found only 4 percent of the households to dispose off their liquid waste in the open space. This finding however conforms to Dakpallah (2011) who found nearly half of slum dwellers in Aboabo and Asawase to dispose off liquid waste through organised drains. Similarly, the finding falls in line with the national situation where nearly 70 percent of households employ the open space method of liquid waste disposal.

Though a considerable percentage (40.3) of households disposed liquid waste using the organised drains, these drains were in poor conditions. They were choked with rubbish, sand, polythene bags and others. As a result, all the households' liquid waste were stagnated in the drains creating breeding grounds for mosquitoes and other disease causing agents. During heavy downpours the drains overflow and the liquid waste sometimes enter the rooms of some of the residents.

Plate 6: Poor state of Drains in Parts of Aboabo



Source: Researcher's Field Survey, December, 2014

This was the major cause of poor environmental sanitation in Ayigya Zongo and the high prevalence of malaria, diarrhoea and some isolated cases of typhoid were as a result of the drains serving as a thriving place for such pathogens (see Table 4.7). This finding is not

dissimilar with the outcomes of Dinye and Acheampong (2013), Dakpallah (2011), and Essamuah and Tonah (2004) research in Ayigya, Asawase and Aboabo and Nima respectively. The foregoing analysis therefore indicates that slum communities in Ghana are generally characterised by same sanitation problems irrespective of region and other locational factors. This makes the slum areas signifier of poverty and sometimes the connection with poverty often close to elision (Davis, 2007).

Access to Energy

Analysis of the field data revealed that almost all (96.7 percent) of households had electricity in their homes. Electricity was mainly used for lighting, refrigeration and ironing of clothing. Another key observation made was that over 80 percent of households used firewood or fuel wood and charcoal for cooking and heating water. Household heads related the use of mixed energy sources to the quest to reduce cost of accessing energy as the slum dwellers perceived sources such as Liquefied Petroleum Gas (LPG) and electricity to be expensive hence cannot rely on such sources for cooking and other energy demanding activities. This finding contradicts the analysis of Nyamekye (2013) who found a weak relationship between income and electricity access in Asawase, Kumasi. His study revealed that household income informed only 6 percent of the factors that influenced electricity access.

The finding however corroborates Brook and Besant (2000) and Anneke (2000) who concluded from their study that poor households particularly, slum dwellers tend to use a variety of energy sources to survive due to the expensive nature of some sources which are not commensurate with low household incomes. Similarly, Saghir (2002) points out that poor people already pay high for poor quality energy services while the well-off people pay less for good-quality services. As a result some low income dwellers have the tendency to stop accessing such services or resort to illegal means of accessing energy services as strategies to cope. It was therefore not surprising to find some 21.23 percent of households having their houses disconnected from the electricity grid due to inability to pay for utility bills. This was also evident in the common act of illegal electricity connection observed in the study area particularly, Aboabo No.1 and Aboabo No.2.

Both situations have negative implications to the wellbeing of the slum dwellers and as well the development of the communities. For instance it was observed that households disconnected from the electricity grid were not able to use facilities such as refrigerator and

others and this affects their quality of life. This resulted in some individuals running out of business hence affecting their livelihood conditions and pushing them further into poverty.

Illegal Connection on the other hand results in several electric accidents among households as individuals who carry out such activities are usually not experts and may leave the electric wires and other materials exposed and in other bad forms. Illegal connection also puts pressure on the facility and creates faults which most often lead to erratic power supply. This was equally observed as one of the major challenges facing the slum dwellers. An article on Energy tariffs in Slovakia points out that illegal connection of electricity resulted in several breakdowns and irregular power supply in the poor communities studied (Voll and Juris, 2002).

Improving access to energy in slum communities will therefore result in easier setting up, increased output or businesses that employ the poor, improved access to lighting, heat, and refrigeration, savings in time and effort, improved indoor air quality through cleaner fuel and reduced fire hazard which are all outcomes necessary for reducing poverty among the slum dwellers. Similar outcomes were observed in Slovakia (see Voll and Juris, 2002).

Access to Microcredit

The analysis of the field data discovered that only 12.6 percent of households were able to access credit facilities from financial institutions. This finding was not unique to any particular community as it was common among all the two communities. This equally hampers the progress of the slum dwellers as they are unable to access financial support during economic stress. It must be noted that the poor are susceptible because they face a myriad of risks and stress and they have scanty resources to rely on (Kabeer, 2005). In the context of this insecure livelihoods and limited opportunities, poor service users require financial assistance that enables them to mitigate their vulnerability and ultimately reduce poverty within their households. The inadequate access to credit facilities therefore worsen the poverty conditions of the slum dwellers subsequently limit their opportunities for growth.

The study revealed that emergency loans were often required to help mitigate poverty among various households as high as 83.6 percent of households highlighted the issue. From the study, it was discovered that emergency loans were required for the following:

Economic stress:

An expected short-term increase in household expenses that cannot be handled by regular cash flows (such as weddings, child births, education and rent).

Idiosyncratic risk:

An unexpected occurrence that increases expenses of a household or decreases income or both (death, illness, loss of assets and business failure).

Covariant risk:

An unexpected event that results in many households experiencing losses (example floods, drought and fire).

These factors are consistent with the observations made by Churchill (2003) who classifies the risks and shocks that perpetuate the poverty cycle into similar headings. Apart from the direct and short term impact of credit inaccessibility as discussed above, the issue also has future impact on the slum dwellers and this has a high tendency to perpetuate poverty among the slum dwellers. For instance, households that had their wards dropping out of school due to low income levels and their inability to access credit facility will likely have such children growing to remain in the cyclical zone of poverty due to lack of education and required skills to compete in the future. This is evident from the study as the analysis unfolded that as high as 48.9 percent of sampled households were in such a situation. Mohindra and Schrecker (2013) observed that children in slum communities in Burkina Faso, Central African Republic, Chad, Ethiopia, Malawi, Niger, Tanzania, Ghana and Togo have rarely changed the living conditions confronting their parents due to such hindering factors. This finding also supports the assertion made by Lewis (1998) that poverty may be created by the transmission over generations of a set conditions, values, and skills that are socially generated but individually held.

4.4 Nature and Types of Livelihood Assets and Strategies utilized by the Youth in Slum Communities.

This section of the analysis discusses the Livelihood assets of Youth in slum based on assessment carried out using the Sustainable Livelihoods Framework. It also discusses the livelihood strategies and coping mechanisms that youth adapt to ensure their means of living escaping poverty in slums.

4.4.1 Livelihood Assets/Capital of Youth in Slum

4.4.1.1 Access to Financial Capital (Income Dimension)

Income and other financial resources are crucial to ensuring a good living standard among all groups of people. Analysis of the field data revealed that mean annual income [GH¢3,066.36 (US\$ 976.55)] of household heads was high compared with the minimum annual wage [GH¢2,191.50 (US\$ 734.79)] of a worker in Ghana as of the time of the study (December, 2014 with USD exchange rate of USD1 to GH¢2.982). The average income was however low compared with the national annual mean income of urban households of GH¢20, 930.05 (GSS, 2014). The results further indicate that average annual income per household was higher for Ayigya (GHC3576.72) while Aboabo No.2 and Aboabo No.1 had lower figures (GHC2901.36 and GHC2721.00) respectively. This was attributed to the employment status of workers in Ayigya and the type and nature of activities. For instance, the analysis revealed that Ayigya had the largest proportion (48.6 percent) of the employed among the three (3) communities. Also, there were more (33.2 percent) households engaged in regular income activities than in Aboabo No.1 (12.6 percent) and Aboabo No.2 (16. 2 percent). The seasonal nature of their activities and the lack of proper record keeping could have resulted in respondents not accounting for some income hence, the provision of low estimates.

The mean annual income does not explain the distribution of income among households and the youth and hence, does not highlight the issue of income inequality in the slum communities. It is therefore mute on the fair ability of all households to meet their basic needs from their incomes. It was therefore necessary to determine the distribution of the total income among households. The statistical analysis on the percentile distribution indicates that income is not fairly distributed (see Table 4.17).

Table 4.17 Percentile Distribution of Household Income

Percentile	Cumulative percent
25 th	5.93
50 th	14.84
75 th	36.51
100 th	100

Source: Researcher's Field Survey, December, 2014

Despondently, only 36.51 percent of the total income was earned by the lowest 75 percent households, while 63.49 percent of the income is earned by the top 25 percent. This indicates a high degree of income inequality and a manifestation of poverty as over 75 percent of households earn income below the poverty line or minimum annual wage. This implies that majority (over 75 percent) of households are unable to provide their basic needs and hence unable to save for the future. This is evident from the results of the survey as only 21.3 percent of households indicated that they save with financial institutions, Rotating Savings and Credit Associations. For the 21.3 percent who saved, the analysis shows that on the average, only GHC492.21 is saved per person per annum.

The poor saving attitude resulting from low household income and high household sizes worsens the financial situation of households and deepens their poverty in two ways: first, the inability to have savings (money) to rely on when the need arises and secondly, inability to loan from banks and also lack collateral security, as such households do not save with the institutions. It was therefore not surprising to find that only 12.6 percent of households were able to access credit from financial institutions. This makes the slum dwellers highly vulnerable hence worsening their poverty situation. For instance during shocks, individuals and households do not have monies to rely on and are not able to access credit facilities from financial institutions to respond to the situation.

During an interaction with a female head of a household, she said *“when my son had an accident (burns), we needed GHC200.00 as deposit but we did not have such an amount lying down. No institution or individual was willing to give us that money. My son almost died until one of the nurses paid that money for us. I really want to save but my income cannot even provide food for the household. How do I save? Hmmmmm!”*. Poverty is therefore critical in the slum communities considering the income dimension. Thus, low levels of income among the slum dwellers deprive a person of education, health and other forms of basic needs. This finding is therefore an affirmation of the claims of Baharoglu and Kessides (2001) who concluded that the dimensions of urban poverty are linked to one another mostly characterised by cumulative deprivations and typically imbedded in financial or income challenges.

4.4.1.2 Access to Physical Capital/Facilities and Services

Physical Capital has been identified as one of the most essential element which belongs to sustainable livelihood issues (Moser, 2006b). The writers state that physical capital or asset is

important not only for acquiring people's needs directly, but also as a means to providing access to other capital (example, through transport and infrastructure). Physical assets identified in the study include household assets such as television sets, radio sets, mobile phones, buildings, motor bicycle, electricity as well as equipment and machinery needed to support livelihoods.

Analysis of the field data indicated that, all two slum communities studied show a positive result regarding the availability of the physical household assets under study as more than half of sampled households had all the facilities (see Table 4.18). On the surface, this is an indication that households have access to basic assets required to enhance living conditions and wellbeing however, it must be noted that poverty analysis does only look at the availability of the facility, but also the condition of the facility and its functionality. This is because if a facility exists but does not function, it cannot improve the wellbeing of its users. It was therefore necessary to analyse the operational state of the facility to ascertain whether or not the slum dwellers enjoy the required conditions and facilities, and equipment needed in their households to improve living conditions and reduce poverty.

Table 4.18: Assets of Youth

ASSET	YES		NO	
	Number of Households	Percentage	Number of Households	Percentage
Television	353	91	35	9
Radio	348	89.7	40	10.3
DVD	256	66	132	34
Standing/Ceiling Fan	331	85.3	57	14.7
Refrigerator	262	67.5	126	32.5
Mobile Phone	348	89.7	40	10.3
Others (Blender, Stove, etc.)	300	77.3	88	22.7

Source: Researcher's Field Survey, December, 2014

From Table 4.18, it can be observed that the household assets possessed are an integral problem in the communities. This significantly impedes their quest to enjoying a fulfilled life. However, several reasons were attributed to the lack and poor conditions of household assets the most challenging factor being low income. Despondently, 79 percent of households

in that situation attributed it to financial challenges although they were expressed in various forms, some 11.7 percent related the lack of refrigerator and fan to health reasons, 3.6 percent related it to lack of space in their rooms (due to congestion) to keep such facilities and the remaining households were of the view that such facilities and equipment are luxuries and for poor people like them, they do not require them.

A respondent said *“for a poor family like ours, we do not need a fridge for anything. All we need is something for the ‘stomach’, and we will be fine. That one is even a problem”*. Another respondent stated *“even if I manage to buy a fan and a fridge, who will pay for the electricity bill?”* Another major factor identified was the lack of access to credit facilities to help acquire or repair such equipment. The foregoing analysis indicates that multidimensional factors cause the unavailability of such assets as well as the poor condition of the facilities. For instance, Shetty (2006) and Irobi (2008) found that lack of access to microcredit impeded several households from increasing households’ assets. Other factors such as poor social ties (family and friends) and irregular income also affect the ability of youths and household members in acquiring physical assets. The finding corroborates the claims of Moser (2006) who established from his study that lack of basic assets in urban communities degenerates urban poverty. The finding also has multidimensional effects on the poverty situation of the slum dwellers (see Figure 2.2: Conceptual Framework).

4.4.1.3 Access to Human Capital

Human capital fundamentally refers to the skills, educational competencies, ability to labour, decent health and physical fitness essential for carrying out various livelihood activities (Krantz, 2001). This is therefore a crucial dimension in looking at poverty among households. Poverty issues observed in this capacity includes the lack of skill; education; good health and gender inequality or disparities.

Lack of Required Skills/Confidence

The analysis of the field data revealed that educational levels among households were very poor. This is evident in the 19.3 percent of household heads and 26 percent of the youth having secondary, tertiary and vocational education. This has resulted in majority of household heads and the youth lacking the required skill to engage in decent and lucrative livelihood activities. This explains why about 63.3 percent of the youth in sampled households were unemployed. It is also evident in how majority (73.9 percent) of the

employed were engaged in informal activities like head portering, taxi driving, farming, petty trading, among others. The finding has a relationship with the low incomes earned by workers and its concomitant effects on other poverty indicators.

The lack of skills, lack of decent jobs and low income levels limits majority of households from socialising or participating fully in community issues as this reduces their confidence level both within their households and at the community level. The finding is consistent with Mathie and Cunningham (2003) who concluded that qualitative forms of poverty such as lack of confidence are critical indications of poverty and requires appropriate efforts to improve the wellbeing of individuals. These are very key indications of poverty among the slum dwellers. What exacerbates the situation is the inability of some (48.7 percent) household heads to enrol children of school going age in school. This reduces the confidence level of such children and also puts their future in a negative situation as they are likely going to end up in the poverty zone.

Health

The major diseases identified in the study area are not dissimilar from the prevalent diseases within the metropolis and the national levels (see Table 4.19). Table 4.19 shows that malaria has the highest prevalence rate, followed by cholera and diarrhoea with the skin diseases recording the lowest prevalence rate. This finding is consistent with the national situation as Malaria has the highest prevalence rate (48 percent) and the most recorded cases (Ministry of Health, 2013). The finding is also consistent with Sulemana and Dinye (2014) who found Malaria to be the most prevalent disease among households in seven (7) communities in the Pru district. The result is also an affirmation of the outcome of Dinye and Acheampong (2013) who found malaria to be the most prevalent disease (71.7 percent) which was followed by cholera which accounted for 14.2 percent of the top 5 diseases recorded in Ayigya.

This finding is attributed to inadequate sanitation facilities and improper waste disposal methods in the study communities. As observed from the survey, as high as 57.8 percent of households disposed waste indiscriminately, 26.2 percent employed the method of disposing waste in skip containers and the remaining 16.6 percent disposed waste on dump sites. These contribute to waste engulfing the area as the waste are not properly handled. The survey further revealed that liquid waste disposal was poor as soak-away and indiscriminate disposal was highly patronised by households with only 21.9 percent of households practising

organised drains which in some areas are choked. Open defecation was another key issue observed from the study where individuals defecate behind the houses of other community members, around dump sites, and the practice of the “wrap and throw”. These factors account for the prevalence the sanitation related diseases in these slum communities.

Table 4.19: Common Diseases in the Study Communities

Disease	Number of Households	Percent
Malaria	324	83.5
Diarrhoea and Cholera	34	8.8
Skin disease	1	0.3
Others	29	7.5
Total	388	100.0

Source: Researcher’s Field Survey, December, 2014

The foregoing analysis indicates that the slum communities are faced with severe health hazards and require effective healthcare services however, the situation was different. It was discovered that majority (83.8 percent) of households patronized public hospitals and clinics with the remaining patronising the services of private health facilities, drugstores and herbal centres. The high patronage of the public health facilities was attributed to proximity, low medical cost and the acceptance of the National Health Insurance Card which was not accepted in many private facilities within the communities studied.

Although the National Health Insurance Scheme (NHIS) was highly patronised with 82.5 percent of households subscribed, it was sad to find that it was not effective in reducing the health needs of the populace. Respondents indicated that due to the nature of their occupations (usually strenuous); one common disease contracted is arthritis. This is evident in the high prevalence rate (7.5 percent) of other diseases such as Arthritis, Gonorrhoea, among others (See Table 4.19). However, these diseases are not covered by the NHIS and this serves as a major health challenge deteriorating the poverty situation of the underprivileged. A respondent complained bitterly about how the situation is killing them slowly but they do not have any other option due to financial bottlenecks. He said “*I am suffering from Gonorrhoea but cannot visit the hospital regularly due to financial challenges. As I sit here, I am close to my grave*”. Health issues are therefore part of the major challenges

worsening the poverty situation of the slum dwellers. This further leads to a weak human resource base affecting productivity, income levels and fuelling the conditions of poverty.

Gender Inequality and Domestic Abuse

Although gender disparity was not emphasised as a key issue during the survey, it was observed that some form of inequality existed particularly in Aboabo No.2. Some women complained that due to their unemployed situation coupled with religious beliefs of Islam and cultural practices of the Northern Ghana, their husbands maltreated them and did not allow them to participate in decision making during household discussions. This was common in Moslem homes and among the northern tribes. These issues of abuse, poor participation and marginalisation are forms of poverty and require efforts to liberate the victims. This confirms Devas and Korboe (2000) who claimed that some economically empowered women in slums in Ghana, are still under other qualitative forms of poverty usually lack of participation, social exclusion and other cultural rigidities.

4.4.1.4 Access to Natural Capital Dimension

Although not many issues were raised on natural capital of respondents, 16.9 percent of respondents indicated the desire to acquire between 1 to 3 plots of land. Efforts are underway to access some microcredit facility to purchase assets such as land, which gives them future security. For them, the lack of such resources is an indication of poverty and failure in life. This was also identified as a key factor influencing quality of life during the literature review session and has been indicated as such (see Figure 2.2: Conceptual Framework).

4.4.1.5 Access to Social Capital Dimension

A larger section of respondents (82.6 percent) were very positive about the relationship among community members. Ironically, only 11.2 percent were in social groups or associations. This finding was attributed to the fact that groups or association members were expected to pay dues and some other contributions which were viewed as a burden due to the high level of unemployments and low incomes of the employed. A significant proportion (21.8 percent) of the women who were not in any association related this to their marriage and some religious issues. They indicated that their husbands will not allow them to be part of such groups and any attempt to do so will disturb their marriage.

Despite this situation, community members enjoyed social capital and this was evident in the findings revealed by the analysis of the field data. Household heads and youth of 81.86 percent relied on friends and relatives either within the community or outside the community during economic hardships, emotional stress, and other social problems. Some noted financially sound respondents two (2) Alhaji's stated that due to the intimacy, association and security they get from the slum dwellers, they were unwilling to move out of that area irrespective of the situation. They said the slum people respect them and are willing to fight for them to ensure their safety. The respondents said some people call them "area dada" meaning the big men of the neighbourhood.

The major social problems highlighted included rape, violence, armed robbery and other problems of insecurity. Rape was quite predominant among the incidents in Ayigya Zongo while robbery was prevalent in Aboabo No.1 and Aboabo No. 2. Unemployment among the youth had resulted in frequent conflicts among them because they sat under trees and argued unnecessarily about politics and sports. Also, the highly desperate ones resort to robbing and other social vices as a means to survive. These inhibit security in the slum communities; another key dimension of poverty. Similar findings have been produced for other slums in Ghana (see Essamuah and Tonah and 2004Korboe, 2000).

Respondents indicated that although the police station and the chief's palace are places for controlling such insecurity problems, their efforts are not enough to calm these issues in the areas. This affects the wellbeing of inhabitants in the slum communities hence, the need to devise appropriate mechanisms to curb the issues.

The foregoing analysis on the nature and dimensions of poverty in the slum communities corroborates the comprehensive definition of poverty put forth by the World Bank Group (2010) on the "Poverty Net": *"Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see the doctor. Poverty is not being able to go to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom"*. Poverty is therefore multifaceted and most often than not, the causes and effects of poverty are embedded in each other and are reinforcing.

4.4.2 Livelihood Strategies and Livelihood Coping Mechanism of Youth in Slum

4.4.2.1 Activity or Employment Status of Youth

Analysis of the field data revealed that the employed formed 66 percent while unemployed formed 34 percent of the youth interviewed. Although this finding was not a good one, it was better than the global situation relating it to the analysis of the UN-Habitat (2013), who concluded that 47 percent of young people are unemployed. The finding was also inconsistent with the national figures as the percentage of unemployed was 5.3 percent (GSS, 2012).

It was also observed that more males were employed than females and males had chances of being employed than females. This finding is consistent with GSS (2012) which established that females are more likely to be unemployed (5.5 percent) than males (4.6 percent). This is attributed to some cultural practices and religious rigidities where some females are required to stay in their homes to manage the household chores rather than engage in profitable ventures. Another factor was that males were more educated than females and had wider and brighter opportunities than the females regarding employment.

The finding is also higher than the outcomes of ILO (2009) who estimated youth unemployment rate in Africa to be 20 percent compared 34 percent unemployed youth in the study areas. However, it must be emphasised that the figure is higher than that of ILO's assessment because after a period of five years, some changes could have happened to the socio-economic conditions of developing countries hence, accounting for such a high unemployment rate in the slum communities. The youth unemployment situation was worse in the case of Ayigya Zongo where 55.8 percent of the youth interviewed were unemployed and relied heavily on friends and relatives for survival. Some respondents attributed the high unemployment situation lack of economic expansion, the corrupt and biased nature of political and community leaders as well as the low educational levels and the lack of required skills to create and to secure jobs. This is in line with the analysis of Langevang and Gough (2009) who concluded that the high rate of youth unemployment is due to the inability of the economy to expand fast enough to absorb the additional youth resulting from rural-migration or natural increase in population and the lack of political will to design and implement radical policies for economic expansion as development activities are been "politicised".

The implications of this finding are numerous and varying however, the study identified inability to access healthcare, poor housing conditions, inability to pay school fees and other

social problems such as violent conflicts and armed robbery as the negative implications of the high youth unemployment rate. Similar results have been identified in other slums in Ghana (See Essamuah and Tonah, 2004; Devas and Korboe, 2000). For instance, Essamuah and Tonah (2004) demonstrate how frustrations resulting from unemployment psychologically impact the lives of many youths in Nima who resorted to abusing alcohol and usage of other hard drugs, raping, stealing and for the females, prostitution was a means to make ends meet. In Ashaiman, near the national capital (Accra) as well as in Aboabo, Fanti New Town and Mossi Zongo in Kumasi, unemployment was seen as a factor causing violent conflicts leading to loss of lives and property among people who were already poor (Devas and Korboe, 2000).

The unadorned implications of youth unemployment are therefore worrying and serve as a means for which poverty perpetuates in slum communities. This was evident in the percentage (83.6) of respondents who attributed poverty in the area to unemployment.

4.4.2.2 Type of Activity or Employment Sector

In analysing the field data, it was revealed that majority (92.7 percent) of the youth were engaged in activities of the informal sector while the minority (7.3 percent) found themselves in the formal sector (see Plate 7 for sample informal economic activities). The results further show that the private sector was the largest employer in the slum communities, accounting for 96.3 percent of the employed youth (private informal, 92.3 percent and private formal, 4.0 percent). The public sector employed only 3.7 percent. This finding corroborates the estimates of the GSS (2012) which found the private sector to employ 93.1 percent of the economically active persons with 86.1 percent being informal sector workers. Hence, the private informal sector remains the largest employer of the working population irrespective of sex, region of residence in the country. The result of this study is also an affirmation of the claims of Obeng-Odoom and Amedzro (2011) who noted that majority of the urban youth have their source of livelihood from the informal sectors.

Several factors account for the high informal sector employment namely: lack and /or low level of educational attainment; lack of required skills to seek employment in the formal sector; the rigid and complex nature of formal sector activities as these are heavily regulated. Oberhauser and Yeboah (2011) noted that the informal sector mostly serves as the only avenue for these young people to secure jobs since they usually lack skills and adequate training that can make them competitive in securing job in the formal sector. Similarly, Chen

(2012) concluded from his study that, most of these youth do not know how to read and write since they were either unable to complete basic school or have not received any form of formal education. The lucky ones are mostly enrolled in the informal apprenticeship systems for some form of vocational training where they are trained to become masons, carpenters, seamstresses, mechanics and others while some engage in petty trading - dealing in foodstuffs and consumer goods (Heintz and Pickbourn, 2012 ; Chen, 2012).

Relating this finding to the household heads, it was observed that higher proportion (26.1 percent) of household heads were engaged in activities of the formal sector than youth (7.3 percent). This supports the analysis of Obeng-Odoom and Amedzro (2011) who concluded that majority of the youths work in the informal sector since about 85 percent of the new employment around the world is informal based hence, pushing young people into low income jobs characterised by its limited scope for advancement as they are left with no choice due to their skill limitation for formal sector employment.

The foregoing analysis is an indication that although majority of the youth were employed in the slum communities, most of them are “working poor”- unskilled, insecure employment and in unsatisfactory conditions. A respondent said *“what will I be doing with this good-for-nothing work if I had formal education or proper vocational training? A work that kills the spirit and pays nothing good. If people do not buy anything from me, my household will starve that day”*. For some (83.8 percent) of them, they do not desire unemployment that was why they have engaged themselves in any kind of activity which has rendered them underemployed. This supports ILO’s (2009) argument which concluded that although unemployment is relatively high in Africa, the degree of underemployment amongst the working poor is even greater. This further supports the argument of the Economic Commission of Africa (2011) that majority of the young people do not desire unemployment and so they engage in any form of economic activity, no matter how insignificant or inadequate and irrespective of the working conditions and income. Increasingly, many of them, especially the uneducated, are settling for survival jobs in order to sustain themselves (Heintz and Pickbourn, 2012).

This has implications for incomes and this is evident in the low income levels earned by the youth. The average annual income was GHC2,775.00, a figure lower than the mean of the household heads and the national mean income as mentioned earlier (in section 4.4.1.1). This impedes on their wellbeing as some 23 percent of the youth indicated that access to food is a

challenge and they have to eat either once or twice in a day though they want to eat thrice. Some 73.2 percent of them indicated that their current housing conditions are very poor with health hazards due to congestion, poor sanitation, among others. However, they are unable to move out of the situation but hoped that if their livelihood conditions improve, they will improve their housing conditions. In a household where a 22 year old man lived in the two rooms with eleven (11) siblings and their parents, he said *“Boss, you can see us packed in the two rooms like sardine. How can we enjoy life? You are seeing poverty for yourself”*. Therefore, these urban youths particularly the slum dwellers are mostly found in the poverty brackets thereby depriving them of the opportunity to experience upward social mobility and a decent life (Hansen, 2014).

Sadly, most of the activities present high health risks as 82.8 percent of the youth indicated that their work has health implications. These include: excessive heat, excessive production of sawdust, lifting heavy weights, among others. This affects their respiratory systems, causes severe headache, waist pain, eye defects and arthritis. Unfortunately, access to healthcare is impeded due to economic constraints resulting from the poor remuneration from their source of livelihoods or economic activities. The youth in these areas are therefore doubly unfortunate and face several health problems which are a critical aspect of poverty. The activities carried out by the youth are shown in Table 4.20.

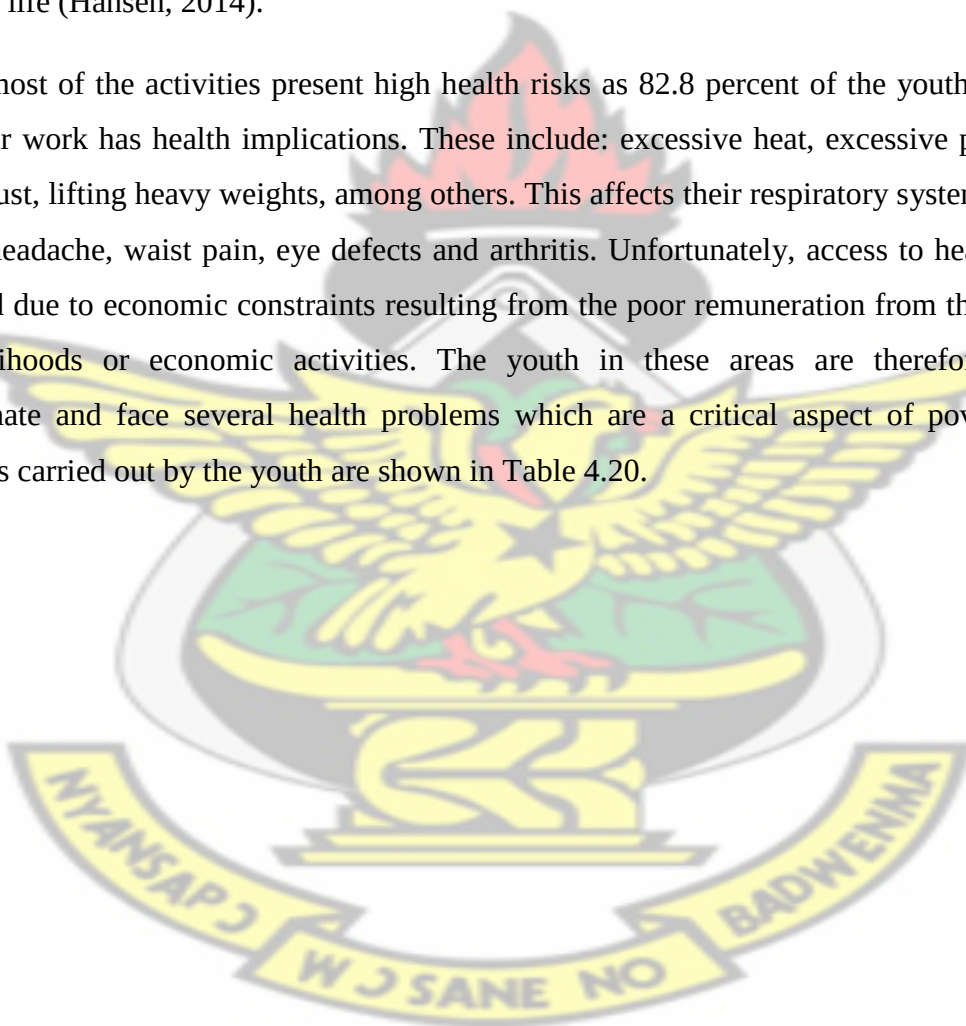


Table 4.20: Youth Livelihoods

Informal				Formal	
Livelihood	Percentage (%)	Livelihood	Percentage (%)	Livelihood	Percentage (%)
Barbering /Carpentry	2.7	Food Vendors	8.6	National Service	1.8
Head Porterage	15.6	Petty Trading	26.1	Teaching	4.2
Animal rearing	0.4	Auto Mechanic/ Fitting	4.3	Nursing	1.3
Artisans (Painesr/Mason/ Electrician/ leather products/dressmaking.	17.2	Driver	3.1		
Scrap Dealing	11.6	Private Security Services	3.1		

Source: Researcher's Field Survey, December, 2014

Plate 7: Sample of Informal Activities in Ayigya Zongo and Aboabo No.1



Source: Researcher's Field Survey, December, 2014

4.5 Factors Influencing the Choice of Youth Livelihoods in Slum Areas

As observed from existing literature several factors are responsible for the choice of Assets and activities or employment among the youths in various slum communities. This section will bring to bear some of the factors identified from the survey in the three (3) slum communities.

4.5.1 Family Inheritance

The survey revealed that some 42.6 percent of young people employed in the private informal sector were mainly businesses or activities inherited from their parents, relatives and friends. Respondents were quick to explain that they were not enrolled in school and for the minority (22.6 percent) who had the opportunity to receive basic education, they have been working with their parents, relatives or friends from their childhood (usually from 8 years) and therefore acquire the skill, become experienced and have no other option than to either take over from their trainers and/or establish similar businesses with the support of such friends and relatives.

This was common among operators of the informal private sector such as mechanics, metal scrap dealers, carpenters, painters and masons. This finding was also a common observation in all 3 communities studied. Some of these young people indicated that family, relatives and friends were willing to support them in that direction and that was the reason for engaging in such activities. This finding is only an affirmation of the conclusions made by Obeng-Odoom (2009) that in typical slum communities, livelihood activities slightly change from generation to generation as similar (if not same) activities are handed over from parents to children. The authors relates this to why poverty is perpetuating in such communities as children hardly “think outside the box” to take advantage of emerging opportunities. This finding can be understood in the light of the subculture theory of poverty that affirms that poverty is transmitted generationally. Given that, with the educational and employment backgrounds of household heads, most job-related skills are transferred from parents to children, the remunerations, benefits and economic expectations of youth are not likely to differ so much from what they inherited and this most likely will be transferred to next generation of children born by the youth. This was confirmed by youth in Aboabo No. 1 and Ayigya Zongo during the Focus Group Discussion (FGD) with them.

4.5.2 Land Tenure Arrangements

Another factor influencing the choice of livelihood as observed by the study was the land tenure arrangements as prescribed by land owners and the traditional authorities within the municipality. Some respondents highlighted that although they have the experience in farming and other agricultural related activities, they were limited by the high cost of land and tenure arrangements to acquire land for farming. They explained that because they were not natives of the area, access to land was inhibited economically and culturally. As a result, they had no option than to remain in credit selling, petty trading and other forms of activities.

This factor is very critical as this was raised by the people from the northern tribes who dominated (75.5 percent) in the slum communities studied. By implication, land tenure factor has pushed the youth to the current activities though such activities were not what they seek in the ideal sense. This supports the analysis of Food and Agricultural Organization (FAO) (2006) that in the context of Africa, land tenure determines the entitlements and hence access to land for cultivation and this determines the overall structure of livelihoods particularly in informal settlements.

4.5.3 Education and Skills Acquired

The study revealed that education and the type of skill an individual possessed determined greatly the type and the nature of livelihood the person found himself or herself in. For the majority (96.3 percent), they were engaged in the private informal sector because it does not require basic qualification or formal education hence the appropriate destination for illiterates. For instance, individuals engaged in petty trading such as communication cards selling, rice selling and many others do not require any qualifications or formal education to start such activities. They find it appropriate and easy to engage in such livelihood activities due to their predicament. This is evident from the words of a respondent as aforementioned *“what will I be doing with this good-for-nothing work if I had formal education or proper vocational training? A work that kills the spirit and pays nothing good. If people do not buy anything from me, my household will starve that day”*.

This finding only confirms claims of Oberhauser and Yeboah (2011) who noted that the private informal sector has become the only avenue for the young people to secure jobs since they usually lack skills and adequate training that can enhance their capacity to compete in securing jobs in the formal sector. By the same token, Chen (2012) concluded that, the inability to read and write due to lack of formal education has been the major reason

accounting for the growing employment of the youth in the informal sector. For the youth who were uneducated or had low education, their low level of education makes it difficult to employ better business management practices such as record keeping, savings for expansion and among others which are key ingredients in ensuring that businesses expand and grow. Consequently, this situation further perpetuates poverty.

For individuals who were engaged in the formal sector such as nursing, store keeping, teaching and the national service persons, the reason was basically the higher level of educational attainment and the type of skill acquired from their professional training. This was found mostly among youth with parents who themselves had education above JHS level. Similarly, those who have received some form of informal apprenticeship training were engaged in masonry, carpentry, tailoring and mechanic works mostly inherited from their parents or other relatives engaged in that skill. This is consistent with Heintz and Pickbourn (2012) and Chen (2012) who established that the lucky uneducated individuals in slums mostly learn a skill from their parents or relatives or enrol in informal apprenticeship systems to acquire some vocational training to become masons, carpenters, seamstresses, mechanics and others while some engage in petty trading - dealing in foodstuffs and consumer goods.

4.5.4 Financial Issues/Capital

In the midst of low levels of educational and lack of required employable skills among others, youth respondents viewed financial capital as a means to start or expand their businesses or economic activities. However, a major challenge indicated by the youth was difficulty in accessing loans from relatives, friends and microfinance institutions for business establishment, growth and survival. As a result, the youth were either employed by someone or operating their own business with a capital of less than GHC300. Telecommunication airtime vendors and porridge sellers dominated this category. This group of respondents were operating on a small scale and often with other family members or as employees of their own relatives.

On the contrary, individuals who had family support and credit facilities from financial institutions were often engaged in large medium scale enterprises. A car dealer and the owner of a private clinic were examples of individuals in this category. This study therefore produced results that fall in line with the outcome of studies carried out by Shetty (2006) and Irobi (2008) who noted that lack of access to microcredit impeded several households from

increasing households' assets and expanding their opportunities in life. Finance was therefore a key factor influencing the livelihood activities in the slum communities.

4.5.5 Inadequate Infrastructure

Infrastructure and other assets influenced the livelihoods of the youth in the slum communities. For some respondents, the frequent power outage pushed them out of their previous businesses. For instance, some respondents moved from welding activities to taxi driving as productivity was falling and the activity was becoming less lucrative due to erratic power supply being experienced in the country (energy challenge). Some (23.7 percent) of respondents in the communities visited indicated that prices of water was fluctuating with the frequent power outages and this was killing their businesses (sale of ice block, ice kenkey and ice water) which were their source of livelihood.

4.5.6 Poverty and Youth Aspirations in slum communities

Respondents especially youth responded that, there were various challenges faced in the communities. They related challenges such as poor health conditions, lack of access to quality education, lack of required skills and financial and other resources to be the cause of their current poverty situation. Amidst the poverty situation and development challenges, respondents demonstrated some form of hope in the future and desire to move out of the current situation.

This was evident in the response they provided when they question *“what do you intend becoming in the next 5 years?”* The majority (63.8 percent) stated that they were hoping to become very successful entrepreneurs in the future and indicated their desire to be in the formal sector. For those who were already having some form of private businesses, they had specific targets they wanted to reach in the next 5 years. For instance, a 26 year old man said *“I want to become like Kwame Despite or Kesben (a millionaire entrepreneur in Ghana). They started like some of us but today they have come very far and all Ghanaians speak of their success. It is possible to get there”*. Others had aspirations to work with institutions such as Kwame Nkrumah University of Science and Technology (KNUST), Kumasi and the Kumasi Polytechnic as security men, cleaners, among others.

Some 23.6 percent however had aspirations to operate in the formal sector as lecturers, nurses, managers of banks, among others. Others in this group had intentions of becoming graduates from various universities, polytechnics and training colleges. The last group of

respondents forming about 12.6 percent were not having any specific aspirations in life but were just hoping to hop out of poverty in the next five years. For them, they did not have any strategies in mind and were willing to do anything to get out of their frustrations in life.

The reasons behind such aspirations were numerous and wide-ranging. For some respondents, this was because they want to provide the basic needs of their children in the future, others want to be respected in the future, some wanted to get good husbands and wives; and for some respondents, they wanted to become entrepreneurs to avoid people from controlling them. Respondents indicated however, that these aspirations will only be dreams rather than reality if they do not get the required support of the community and metropolitan authorities as well as donor support and good national policies.

On the issue of conditions and opportunities in the community to support the youth, respondents were apropos to say that they needed scholarship to continue their education. However, some 75.5 percent of the youth said they do not know what the community will do to help them aside creating jobs in the communities and providing all the infrastructure and facilities to boost production in the area. For them, doing this required responsible leaders and individuals who were morally upright since this will reduce corruption and nepotism in the area hence, promoting development in the communities. Almost all the respondents in the youth category associated poor leadership to the worsening poverty conditions and stated that if they had vibrant, selfless and honest leaders, the poverty situation would have being a thing of the past.

4.6 Relationship between Youth Livelihoods and Poverty Dimensions in Slums

Undoubtedly, there exists a two-sided relationship between youth livelihoods and poverty dimensions. The urban youth particularly, slum dwellers are most affected by urban poverty.

This section of the study discusses the relationship between youth livelihoods and urban poverty dimensions in slum areas employing indicators proposed by DFID and UN-Habitat (Baharoglu and Kessides, 2001). The discussion under youth livelihoods will include human, financial, physical, natural and social capitals as proposed under the Sustainable Livelihoods framework and key variables on urban poverty such incomes, security of land tenure, access to facilities, availability of employment among others.

Human Capital and Urban Poverty Dimensions

According to Rakodi and Lloyd-Jones (2002), Human Capital is seen in the quantity and quality of labour resources available to households. This section determines whether there is a relationship between youth human capital and urban poverty dimension. Based on key variables and indicators employed by Department for International Development (DFID) and UN-Habitat (Baharoglu and Kessides, 2001) such as size of youth's household, highest level of education of household head, type of employment of household head, monthly income earnings of household heads, a regression analysis was done to see how these variables predict the youth educational levels of youths and the type of work they are engaged with in slum in slums. Tables 4.21 and 4.22 below present the results of these analyses.

Table 4.21 Model Summary on determinants of Education level of youth

Human capital	Standard coefficient	P values	R ²	Sig.
(Constant)	0.577	0.18	0.516	0.00
Size of youth’s household	0.426	0.00		
Highest level of education of household head	0.779	0.00		
Type of employment of household head	-0.003	0.98		
Monthly income earnings of household heads	-0.456	0.00		
Dependent Variable: Highest level of education of Youth				

Source: Researcher's Field Survey, December, 2014

Table 4.22 Model Summary on determinants of employment type of youth

Human capital	Standard coefficient	P-values	R ²	Sig.
(Constant)	3.011	0.409	0.039	0.001
Size of Household of the youth	0.02	0.72		
Type of Employment of Household Head	0.024	0.679		
Highest level of education of youth	0.226	0		
Highest level of education of household head	0.01	0.878		
Dependent Variable: Type of occupation/employment of the Youth				

Source: Researcher's Field Survey, December, 2014.

From Table 4.21, all four variables have a relationship with the level of education of slum youth. While the level of education of household heads was found to have a strong positive relationship (0.779) with the level of education of youth, household size of a youth's immediate family was however found to have a weak positive relationship (0.426) with the level of education of youth in the study areas. This implies that the higher the levels of educational of household heads, the higher the level of education of youth within that household. On the other hand, employment status and earnings of household heads was found to have a negative relationship (-0.003 and -0.456 respectively) with the level of education of youth. Inversely, types of employment of household head as well as high earnings by household head do not increase the likelihood of a child or youth being educated.

The study further analysed the key determining factors for the type of work youths were engaged in the study areas. Table 4.22 shows that all variables had a positive relationship on the type of work youths do with highest level of education of the youth themselves being the strongest determining factor. A cross-tabulation of the level of education of youth and the type of work they do further confirmed this assertion (Table 4.23).

Table 4.23 Relationship between Education Level and Employment Type of Youth

Type of Employment	Highest Educational Level							X ²	p-value
	None	Primary	JHS	SHS	Tertiary	Others	Total		
Tailor	1	7	28	7	1	0	44	377.96	p≤ 0.001
Food vendor	5	11	9	1	3	0	29		
Petty Trading	12	32	35	1	0	0	80		
Teaching	1	0	0	2	2	0	5		
Microfinance/Marketing	0	0	0	1	3	0	4		
Artisans	7	21	23	5	1		57		
Nurse	0	0	0	0	1	1	2		
Driving	0	0	6	3	0	0	9		
Unemployed	8	17	41	58	3	1	128		
Farming	0	0	2	0	0	0	2		
Head potter	1	6	0	0	0	0	7		
Student/national service	0	0	0	0	2	0	2		
Private security services	1	1	1	0	0	0	3		
Total	36	95	145	78	16	2	372		

Source: Author's Field Survey, 2014.

The analysis in Table 4.23 revealed that the more a youth is educated, the more unlikely it is for the person to engage in low wage employment such as tailoring, hairdressing, scrap dealing, auto mechanics, phone repairs and head pottering. This confirms the argument by UNESCO (2012: 7) that one extra year of schooling increases an individual's earnings by up to 10percent. Interestingly, the study also found that the higher the educational attainment among slum youth the higher the likelihood of they being unemployed (34.4percent). This is explained by the fact that the slum economy offer little opportunities to high paying jobs that commensurate with higher educational qualifications. Therefore there is a significant relationship between the level of education and the type of work done by youth ($X^2 = 377.96$, d.f=80, $p \leq 0.001$) as shown in Table 4.23 and Table 4.24.

Further, a bivariate regression analysis was carried out an analysis on to ascertain how education levels of youth influences the incomes of youths in the study area. Table 4.24 presents the regression results.

Table 4.24: Model Summary for Level of Education and Income

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.093 ^a	.009	.005	298.07160
a. Predictors: (Constant), Highest level of education?				

Predictors: (constant), Level of Education

Dependent Variable: Income

Note: Significant at 0.000

Regression equation: $Y = a + 255.319X$ where

Y = Income Level; a = Constant (Income Level without education) = 255.319;

Gradient = 255.319 and X = Level of Education

From the regression analysis, level of education is positively related with income levels of respondents as the coefficient of correlation is positive. However, the analysis reveals that the relationship is very weak as the simple correlation ($R=0.093$) was low. The implication is that level of education impacts positively not only on the choice of livelihood, but also on household incomes. The relationship was weak hence, an increase in educational levels, skills and qualifications results in an increase in income levels even though the influence was

frail. The model also shows that only 9.3 percent of the variations in income levels among respondents (both household heads and the youth) can be attributed to variations in the level of education, skills and qualifications.

This shows the level of significant contribution of education on livelihoods and income levels. Heintz and Pickbourn (2012) and Chen (2012) have attributed this to the wider opportunities derived from further education and the better remuneration benefited. On the other hand, youth livelihoods influence the poverty situation among the slum dwellers as the means of livelihood to a high degree determines one's income, influences his social capital and his ability to acquire and access physical resources. For instance, the study revealed that majority (51.3 percent) of the youth engaged in menial informal activities earned very low incomes (below GHC100.00) and over 70 percent earned below the average monthly income (GHC231.25) and were unable to afford some physical assets such as refrigerator, cookers, among others. Similarly, such respondents were unable to save and were also exposed to shocks, health hazards, among others. For instance, such respondents were unable to pay for medical bills during emergency situations, and their conditions were worsened by the high exposure to accidents as they often lived in poor housing conditions. Irrefutably, their poverty situation were influenced by their means of livelihood as discussed in earlier sections of this chapter and captured in Figure 2.2 (conceptual framework).

In summary, the low levels of education by majority of youth have contributed to the difficult transition into quality employment or livelihoods by the youth. As a compounding factor, education can be cost prohibitive and sometimes viewed as unbeneficial in such communities. The lack of education and skill acquisition resulting from poverty push the young people into mediocre livelihoods or employment avenues which pays little remuneration to youth (World Bank 2009). This was evident in the results of the study as nearly 80 percent of youth respondents related their current livelihoods to lack of education, skills and capital due to their parents' inability to cater for their education resulting from poverty. The relationship between the education level and type of employment by household heads to that of the youth justifies the subculture theory of poverty. This is because it can be seen clearly that the slum households provides only some sorts of opportunities for youth most of which are inherited from parents and other relative in the same household.

Financial Capital and Urban Poverty Dimensions

The financial resources available to people (including savings, credit, remittances and pensions) provide youth with different livelihood options (Moser, 2006b). In slum settings, individuals, households, communities draw from or depend on financial assets or resources to overcome urban vulnerabilities, shocks and ultimately escape urban poverty. To analyse this five variables employed by Chambers and Conway (1992) and Baharoglu and Kessides (2001) as critical determinants to youth's monthly income were regressed to ascertain the extent of their relationship. Table 4.25 below depict the extent of association of the various variables.

Table 4.25 Relationship between Youth Monthly Income and Financial Capital

Financial Capital	Standard coefficient	P values	R ²	Sig.
(Constant)	361.272	0.019	0.007	0.244
Size of youth's household	-0.029	0.65		
Membership of youth in group/association	0.046	0.486		
Access to credit/financial agencies	-0.125	0.051		
Assistance from family and friends	0.066	0.304		
Type of occupation of youth	0.051	0.432		
a. Dependent Variable: Monthly income of youth				

The analysis presented in Table 4.26, all five variables have a relationship with the monthly income of slum youth. From the table, it can be realised that the size of a youth's household and access to credit facilities or agencies were seen to be inversely related (-0.029 and -0.125) to the monthly income earned by the youth. Assistance from family and friends had the strongest positive relationship (0.066) with the monthly income of youth followed by Type of occupation of the youth (0.051) and then membership of youth in groups or associations in the community having (0.046). This means that large household sizes does not guarantee that incomes of youth would increase monthly as there is an inverse relationship between the two. Very striking was the fact that an increase in access to financial resources from credit or micro-finance institutions operating in slums do not guarantee an increase in how much a youth earned monthly. However, the strongest positive influence on the youth's monthly income were assistance and remittances received from family and friends, types of youth employment and Membership of youth in groups or association. It could be implied

that even though household size does not have relationship with youth's monthly earnings, youths in the study area draw on social capital such as family ties, family-run businesses or neighbourhood security and community groups at times when financial capital is in short supply. This is confirmed by Moser (2006b) that there exists some level of confidence in the social groups, networks and associations in most slums that the youth take advantage of for their survival. Further, a cross-tabulation was done on the type of work youth do and how much they earn monthly. This is depicted in Table 4.26.

Table 4.26 Relationship between Youth Employment Type and Monthly Income

Type of employment of Youth	Monthly Income of Youth (Gh¢)					
	<100	100 – 500	500 - 1000	1000 – 1500	1500 – 2000	Total
Tailor	9	32	2	0	0	43
Food vendor	8	13	4	2	0	27
Trading	22	27	14	1	0	64
Teaching	1	1	3	0	0	5
Microfinance/marketing	0	4	0	0	0	4
Artisans	5	29	0		1	35
Scrap dealers	0	2	1	0	0	3
Mechanic/electrician	0	5	2	2	0	9
Nurse	0	0	1	1	0	2
Driving	0	2	3	3	0	8
Unemployed	21	24	0	0	0	45
Farming	0	0	0	2	0	2
Head potter	0	5	0	0	0	5
Student/national service	1	1	0	0	0	2
Private Security services	1	0	1	0	0	2
Total	68	145	31	11	1	256

Source: Author's Field Survey, 2015.

From the analysis in Table 4.26, majority of the youth (56.6percent) earned Gh¢ 500 and below monthly. They mostly consisted of food vendors, petty traders, artisans, tailors, head potters and unemployed youth. This is attributed to the fact that the youth are engaged in low paying jobs in slums. The analysis further revealed that only a small proportion of youth (4.7percent) earned between Gh¢ 1000 and Gh¢ 2000 monthly. This further confirms that, the type of employment or economic activity of the youth is a major determinant of the source of monthly income for youth.

A bivariate regression analysis was carried out; an analysis on to ascertain how financial capital (microcredit) influences the incomes (urban poverty dimension) of youths in the study area. The correlation analysis indicated that microfinance is positively related to the production and income levels of respondents. However, the relationship is not perfect but rather moderate (0.587) as the coefficient of correlation is not close to the perfect value of 1. The details are seen in Table 4.27.

Table 4.27: Model Summary for Microfinance and Income

Constant	R	R Square	Adjusted Square	R	Std. Error of the Estimate
9.923	0.587	0.345	0.322		11.02339

Predictors: (constant), Microcredit

Dependent Variable: Income Levels

Note: Significant at 0.001

Regression Equation: $Y = a + 11.62794X$

Where Y = Income Level; a = Constant Gradient = 11.62794 and X = Amount of credit

By implication, microfinance to an extent determines the type of activity and income levels of the slum dwellers although some non-credit users performed better than a few credit users. However, the coefficient of determination shows that only 34.5 percent of the variation in income levels can be attributed to the use of microcredit. The 65.5 percent variation in the income levels is also as a result of respondent's support from family (56 percent), friends (6.5percent) and community associations (2.8percent).

This study therefore produced results similar to the analysis of Singh (2004) who found that credit constraints are widely responsible for the low expansion of various economic activities engaged in by youths which invariably results in low incomes. Many poor families lack access to mortgages or loans for building or buying a home. This accounted for the dominance of compound houses in the studied communities as individuals were unable to acquire new and decent houses, hence, had no option than to resort to living in their family houses and low cost rented homes.

Social Capital and Urban Poverty Dimensions

The analysis further looked at how social capital affected urban poverty dimensions. By social capital, the study considered the quantity and quality of associational life and the related social norms. This associational life and the related social norms is seen in any kind of relationship, whether a social relationship (for example family, ethnic), shared beliefs (e.g., example religious), group identification (for example national, local), or a voluntary association, whether economic (e.g., example employee, creditor) or noneconomic (e.g., example social club). Based on the work of Narayan and Pritchett (1999), variables such as size of youth's household, ethnicity, religion, community group membership and immediate source of assistance were analysed against monthly incomes of youth. The Table 4.28 depicts the relationship between these social capital indicators and monthly income earned by youth.

Table 4.28 Relationship between social capital and monthly income earned by youth

Social capital	Standard coefficient	P values	R²	Sig.
(Constant)	370.297	0.044	-0.008	0.722
Size of youth's household	-0.039	0.543		
Ethnicity of respondent	-0.042	0.623		
Religious affiliation of Youth	-0.099	0.254		
immediate source of assistance (family and friends)	0.065	0.308		
Membership in community group/association	0.033	0.596		
Dependent Variable: Amount earned monthly by youth.				

Source: Researcher's Field Survey, December, 2014.

From Table 4.28, there was no significant relationship between social capital (thus size of youth's household, ethnicity, religion, community group membership and immediate source of assistance) and the amount earned by youth, monthly. This implies that the amount earned by the youth monthly is not influenced by these social capital indicators. Further, the size of household of youth from the table, was found to be negatively related (-0.039, $p > 0.01$) to the income earned monthly by youth. This confirms the study's findings that amount of income earned monthly by youths were derived not mainly from the household but also from other family members (56percent), friends (6.5percent) and community associations (2.8percent). The negative relationship between ethnicity, religious affiliation and the monthly income of youth could be explained by the fact that the same types of jobs and conditions such as receiving remittances and support from sources such as friends were

available to people of diverse ethnic and religious grouping residing in the slum. This meant that slum youth irrespective of their religious affiliation and ethnic backgrounds had equal opportunity to be engaged in the available jobs and had access to external support.

Physical and Natural Capital and its relationship to Urban Poverty Dimensions

Filmer and Pritchett (2001) argue that household's ownership of household physical assets is highly correlated with household expenditure and can be used as a reasonable proxy. The study utilized the variables employed by Baharoglu and Kessides (2001) such as Occupancy Status of respondent (owner/ tenant/squatter), How much they were paying as tenants, Land ownership or security of land tenure, Basic household asset (Television) and Basic household asset (Refrigerator). The choice of TV and refrigerator are assets that are considered as not being luxury for which a household will have to have a certain threshold of income before these can be acquired. Additionally, these asset are seen as durable assets that household can utilise to earn extra income to support the household economy (GSS, 2014).

Table 4.29 Relationship between physical and natural capital indicators and monthly income of youth

Physical and Natural Asset	Standard coefficient	P values	R ²	Sig.
(Constant)		0.003	0.033	0.026
Occupancy Status of respondent (owner/ tenant/squatter)	0.089	0.083		
Tenants (how much is paid as rent)	-0.134	0.008		
Land ownership or security of land tenure	-0.047	0.363		
Basic household asset (Television)	-0.077	0.158		
Basic household asset (Refrigerator)	0.046	0.395		
Dependent Variable: Monthly Income of Youth				

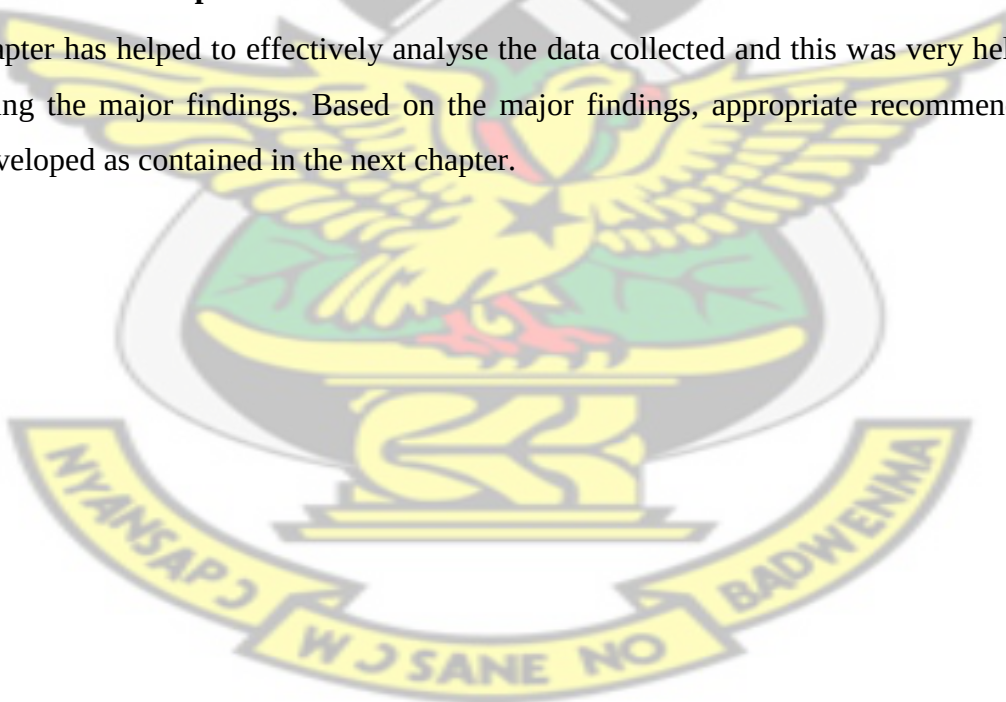
Source: Researcher's Field Survey, December, 2014.

From Table 4.29, there was no significant relationship between physical and natural asset and the amount earned by youth monthly. There was a negative relationship between household assets (television), security of land tenure, how much tenants pay as rent and the amount of income earned by youth monthly with a coefficients of -0.134, -0.047 and -0.077 respectively. This meant that youths paying a relatively low rent as slum tenants did not

guarantee an increase in how much youth get monthly. Also, the possession of land did not mean that youth will earn higher incomes from the sale of land, renting of houses or derive monies from the house area. However, there was a weak positive relationship (0.089 and 0.046 respectively) between the occupancy status (whether household head respondent was a house owner, tenant or squatter) and household asset (Refrigerator) with the monthly income of youth. This meant that the higher slum residents were tenants, the more monthly income of youth. This is explained by the fact that most residents in slums live with close family relations in the same house or with close ethnic associates. This enables them to pay less for rent and spend less on other household needs since its shared among households in the same house. This is confirmed by UN-Habitat (2003a) that finding about one in four households in urban areas in Kumasi live either rent-free or with close family relations in a family house, ensuring that the old, the young and other households who would have difficulty in paying market or fixed rents are accommodated and benefit from other household facilities without paying much for it.

4.7 Conclusion of Chapter

This chapter has helped to effectively analyse the data collected and this was very helpful in identifying the major findings. Based on the major findings, appropriate recommendations were developed as contained in the next chapter.



CHAPTER FIVE

SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 Introduction

This study examined the relationship between youth livelihoods and poverty within the context of slum communities. Drawing on some theoretical ideas of various commentators of poverty and slum livelihoods, this study set out to investigate key issues surrounding youth livelihoods and poverty from the perspective of the slum dwellers. To sufficiently address the research questions, the study reviewed the relevant state of knowledge on the subject matter which aided the design of tools for data collection. Other relevant issues associated with poverty were critically analysed. This chapter presents the summary of significant findings of the study, recommendations and some critical issues for further research. To enhance the appreciation of the outcomes, the major findings have been presented under the various objectives of the study.

5.2 Findings of the Study

The goal of this study was to assess the relationship between youth's livelihoods and urban poverty in slum communities. The findings are summarised in this section.

5.2.1 Nature and Dimensions of Poverty in Slum Areas

The study established that mean annual income [GH 3,066.36 ; (US\$ 976.55)] of household heads was high compared with the minimum annual wage [GH 2,191.50 ; (US\$ 734.79)] of a worker in Ghana. The study further indicated that there was a high degree of income inequality among households evident in a high Gini coefficient of 0.43. The study further unfolded that there was a gap of - GHC74.76 between expenditure and income on monthly basis. A further analysis on the expenditure revealed that on the average, the youth spent GHC10.02 (USD 3.09) daily and the fact that 89.7 percent of youth earned Gh¢ 348 per annum and therefore were living below the national extreme poverty line of Gh¢792.05.

Similarly, it was revealed that only 21.3 percent of households save with financial institutions, Rotating Savings and Credit Associations. For the 21.3 percent who saved, the analysis showed that on the average, only GHC492.21 is saved per person per annum. It was also discovered that only 12.6 percent of households were able to access credit from financial institutions.

Some 73.2 percent of them indicated that their current housing conditions are very poor with health hazards due to congestion, poor sanitation, among others. Room occupancy was 2.3 in the communities studied.

In the area of education, it was discovered that only 19.3 percent of household heads and 26 percent of the youth had secondary, tertiary and vocational education.

In the area of sanitation and hygiene, poor sanitary conditions were identified as the major cause of diseases in the area. As observed from the survey, as high as 57.8 percent of households disposed waste indiscriminately, 26.2 percent employed the method of disposing waste in skip containers and the remaining 16.6 percent disposed waste on dump sites. These contribute to waste engulfing the area as the wastes are not properly handled. The survey further revealed that liquid waste disposal was poor as soak-away and indiscriminate disposal was highly patronised by households with only 21.9 percent of households practising disposal by organised drains which in some situations are choked. In addition, it was realized from the survey that almost all (87.6 percent) respondents do not have toilet facilities within their dwellings as such use the public toilet usually KVIP. It was disclosed by 79.7 percent of the respondents that the KVIPs were in bad condition with cracked walls, holes blocked with human excreta, and no proper cleaning of the place. The statistical analysis of field data discovered that majority (51 percent) of households used open disposal method of disposing waste. Similarly, 45.9 percent of households disposed their liquid waste in the open space while nearly one-third (40.3 percent) disposed their liquid waste in organised drains either within or outside the house.

In the area of water access and utilisation, the study revealed that although as high as 92 percent of households' accessed potable water, majority (78.6 percent) of households relied solely on public sources. The average time spent was 12 minutes which was better than the national situation of 35 minutes and the global situation of 40 minutes. It was further revealed that only GHC0.40 pesewas was paid per household per day for the water consumed.

In the area of health, malaria has the highest prevalence rate (83.5 percent), followed by cholera and diarrhoea (8.8 percent) with the skin diseases recording the lowest prevalence rate (0.3 percent). Further, it was discovered that majority (83.8 percent) of households patronized public hospitals and clinics. The reasons were mainly economic, proximity and other social factors influencing such decisions

In the area of energy, the analysis of the field data revealed that almost all (96.7 percent) of households had electricity in their homes. However, majority (51.3 percent) of households were operating under illegal connections and in conditions that exposed them to risks. It was also discovered that some 21.23 percent of households had their houses disconnected from the electricity grid due to inability to pay for utility bills. Another key observation made was that over 80 percent of households used firewood/fuel wood and charcoal for cooking and heating water.

In the area of household economy, savings and investments, the study unfolded that only 12.6 percent of households were able to access credit facilities from financial institutions. It was further established that lack of access to credit facilities was a major factor that hindered economic activities and income levels. However, the study admits that there was a weak relationship between microfinance and income levels as the coefficient of correlation (0.587) was moderate and not perfect. The coefficient of determination showed that only 34.5 percent of the variation in livelihoods and income levels can be attributed to the use of microcredit.

5.2.2 Nature and Types of Livelihood Assets and Strategies utilized by the Youth in Slum Communities.

The study unfolded that the employed formed 256 (66 percent) while unemployed formed 34 percent of the youth interviewed. It was also observed that more males were employed than females, and males had chances of being employed than females. This is attributed to some cultural practices and religious rigidities where some females are required to stay in their homes to manage the household chores rather than engage in profitable ventures. Another factor was that males were more educated than females and had wider and brighter opportunities than the females regarding employment. As high as 83.6 percent of respondents attributed poverty in the area to unemployment.

It was revealed that majority (92.7 percent) of the youth were engaged in activities of the informal sector while the minority (7.3 percent) found themselves in the formal sector. The results further showed that the private sector was the largest employer in the slum communities, accounting for 96.3 percent of the employed youth (private informal, 92.3 percent and private formal, 4.0 percent). The public sector employed only 3.7 percent. Several factors accounted for the high informal sector employment namely: lack and/or low level of educational attainment; lack of required skills to seek employment in the formal sector; the rigid and complex nature of formal sector activities as these are heavily regulated.

For some (83.8 percent) of the youth, they do not desire unemployment hence, engaged in any kind of activity which has rendered them underemployed.

It was discovered that the activities presents high health risks as 82.8 percent of the youth indicated that their work has health implications. These include: excessive heat, excessive production of sawdust, lifting heavy weights, among others.

5.2.3 Factors Influencing the Choice of Youth Livelihoods in Slum Areas

Family Inheritance

The survey revealed that some 42.6 percent of young people employed in the private informal sector were mainly businesses or activities inherited from their parents, relatives and friends.

Education and Skills Acquired

The study established that there is a very weak relationship between educational levels and household incomes as the coefficient of correlation (0.093) was low. The model further revealed that only 9 percent of the variation in income levels among respondents (both household heads and the youth) was attributed to the level of education, skills and qualifications.

Financial issues/Capital

Lack of start-up capital and access to credit was identified as one of the factors influencing youth livelihoods. As a result, the youth were either employed by someone or operating their own business with a capital of less than GHC300.00. Communication card sellers and porridge sellers dominated this category. This group of respondents were operating on a small scale.

Inadequate Infrastructure

For some respondents, the frequent power outage pushed them out of their previous businesses. For instance, some respondents moved from welding activities to taxi driving as productivity was falling and the activity was becoming less lucrative due to electricity problems (energy challenge). Some 23.7 percent of respondents in the communities visited indicated that prices of water were fluctuating with the frequent power outages and this was killing their businesses (sale of ice block, ice kenkey and ice water) which were their source of livelihood.

5.2.4 Relationship between Poverty Dimensions and Youth Livelihoods in Slum Areas

The study established that there exists a two-sided relationship between poverty dimensions and youth livelihoods. For instance, nearly 80 percent of youth respondents related their current livelihoods to lack of education, skills and capital due to their parents' inability to cater for their education resulting from poverty. With reference to the Sustainable Livelihood Framework, human, social, financial and physical and natural capital variables were analysed to explore its influence on urban poverty dimensions.

In terms of human capital, the educational level of the head of household was the highest determining factor or influence on the level of education of youth. Similarly, the type of occupation or employment was highly influenced by the level of education of youth. In the area of financial capital, immediate assistance from family and friends as well as membership of youth in groups and associations were the highest determinants of how much a youth earned monthly. Access to micro-finance institutions rather had a negative relationship with how much youth earned monthly. However, the type of work youth engaged in greatly influenced their monthly earnings. In the area of social capital, however, the immediate assistance received from family and friends as well as their membership to community groups and association determined their wellbeing and monthly income as opposed to their ethnic and religious affiliations. It was realised that the size of the household had a negative relationship with the amount of money youth earned monthly. Lastly, with respect to physical and natural capital, ownership status of house and basic household assets such as refrigerator were key determining factors to how much a youth earned monthly as these can be utilised further to increase the household income through service provision.

5.2.5 Poverty and Youth Aspirations in Slum Communities

Amidst the poverty situation and development challenges, respondents demonstrated some form of hope in the future and desire to move out of the current situation. The majority (63.8 percent) stated that they were hoping to become very successful entrepreneurs in the future and indicated their desire to be in the formal sector. For those who were already having some form of private businesses, they had specific targets they wanted to reach in the next 5 years.

The reasons behind such aspirations were numerous and wide-ranging. For some respondents, this was because they want to provide the basic needs of their children in the future, others want to be respected in the future, some wanted to get good husbands and wives; and for some respondents, they wanted to become entrepreneurs to avoid people from

controlling them. Respondents indicated however, that these aspirations will only be dreams rather than reality if they do not get the required support of the community and metropolitan authorities as well as donor support and good national policies.

On the issue of conditions and opportunities in the community to support the youth, respondents were apropos to say that they needed scholarship to continue their education. However, some 75.5 percent of the youth said they do not know what the community will do to help them aside creating jobs in the communities and providing all the infrastructure and facilities to boost production in the area. For them, doing this required responsible leaders and individuals who were morally upright since this will reduce corruption and nepotism in the area hence, promoting development in the communities. Almost all the respondents in the youth category associated poor leadership to the worsening poverty conditions and stated that if they had vibrant, selfless and honest leaders, the poverty situation would have being a thing of the past.

5.3 Policy Implications of the Study Findings

Policy formulation and implementation are often data-driven. Data enrich the goals and objectives of policies, the targets to be achieved and the strategies for achieving such targets. The generation of these set of data therefore has policy implications that may require changing strategies and setting new goals or data that might call for the introduction of new policies in the context of the Kumasi Metropolitan Assembly and some national agencies. Metropolitan specific concerns for various development strategies may be raised and addressed based on the policy implications put forward below.

5.3.1 Development Control and Security of Tenure

Weak enforcement of building laws and regulations in the slum communities has resulted in jumbled and unauthorised development with no consideration for facilities like sanitary spaces (including pipes, waste drainage lines) and open spaces. The poor enforcement of laws and weak development control have resulted in unauthorized extension of buildings by slum dwellers and the corresponding erection of substandard housing accommodations such as wooden structures which do not conform to the zoning shown on the Metropolitan and Town Development Plans. In period of heavy rains and storms, such structures are not robust enough to stand harsh climatic conditions.

5.3.2 Accessibility and Provision of Services

The overall analysis suggests a gross inadequacy in the provision of community amenities. Of major concern is the inadequacy of toilet and waste disposal facilities. Precisely, the absence of water closets could have been made up for by the construction of KVIPs. These two are however not common to most households in the slum communities, due to the cost of construction. The fact that most of the households use public toilets, pit latrines or go to toilet in the bush, and at the same time dispose of waste (liquid and solid) into gutters and compounds, is indeed an invitation to public health hazards. This is an issue that constitutes a major health challenge to the people as well as the environment hence policy initiatives should target this area.

Additionally, the provision of services such as electricity and water by relevant stakeholders in the slum communities has become very difficult due to inaccessible routes in the layout of communities. This raises policy concerns and makes it almost impossible to do proper numbering of houses as well as track crimes and defaulters infringing on illegal use of such services. Illegal connection to water and electricity like in other slum settings was found as a critical issue in the study areas. These unlawful activities reduce government revenue and have negative implications for national development.

5.3.3 Urban Poverty Dimensions

The findings of this study have confirmed the assertion that slums are the spatial manifestation of poverty in urban areas (Arimah, 2010:3; Cobbinah and Amoako, 2012; Chen and Ravallion, 2007). Using the non-monetary as well as the multi-dimensional approach to poverty, it can be concluded that inadequate access to decent and affordable housing, inadequate access to water and sanitation services, inadequate social amenities (schools, health and recreational facilities), high youth unemployment levels (66 percent), and overcrowding, low-paying informal menial jobs are irrefutably a manifestation of poverty. Further, with 89.7 percent of youth earning Gh¢ 348 per annum and therefore living below the national extreme poverty line of Gh¢792.05 (GSS, 2014) depicts that economically, slum youth are poor.

5.4 Recommendations

The results of the study established that youth livelihoods are interlinked with poverty in the slum communities. Also, the study revealed that the slum dwellers expressed the desire to move out of their poverty situation however, there were several challenges or factors hindering the realization of their aspirations. In this regard, this section discusses suggestions and recommendations based on the empirical findings of the study. Based on the major findings of the study the following recommendations are suggested.

5.4.1 Legalising Security of Tenure

Firstly, the acknowledgement of the slum residents as full citizens with a “right to the city” is crucial to ensuring that they are integrated into mainstream urban populace as 33.3 percent of household heads who were land owners had no title to the land. The Town and Country Planning Department (TCPD) should legalise lands that are being occupied without building permits so tenure can be secured. This would enable slum dwellers to erect permanent structures as against temporal wooden and weak material housing facilities. By putting up permanent structures, the desire to attach quality basic housing facilities such bigger room sizes, standard roofing, kitchen, bathroom, acquisition of physical assets such TV’s and refrigerators would be paramount in promoting the wellbeing of household members especially children, youth and women.

5.4.2 Development Control

Without boundaries, laid down planning layouts or zones as well as no institution to ensure proper standards are followed, slum dwellers in Aboabo and Ayigya Zongo have developed their communities per their own ‘standards’. To ensure that human settlement sprawl and development is controlled, TCPD and City authorities should perform regular inspection within these slums to determine the number of buildings and informal activities without requisite permits. Structures and activities that can be legalised and regularised should be done and incorporated into development plans. The Town and Country Planning Department and KMA should also re-enforce building standards by regulating the expansion of existing slum settlements through demolition exercises. Additionally, government should support KMA and TCDP with spatial management tools like Geographic Information Systems (GIS) to monitor and manage development in the metropolis.

With 92 percent of working youth engaged in the informal economy, taking up low-paid, low-output, and low-security jobs, their livelihoods are unsecured and less rewarding. To break this cycle of informality and poverty, KMA and other cities authorities should adjust their registration requirements, lower the costs and reduce bureaucratic registration complexities for both budding and established informal business in slums to formalize their enterprises. Once their business establishments are duly registered, formalised and recognized by the Registrar General's Department, they have some amount of credit worthiness to borrow from micro-credit institutions to expand their business. Additionally, local government will be able to increase its tax revenue bracket through their inclusion in order provide the needed social amenities in return for slum residents. Also when formalised and organised, KMA and city authorities can provide support to these enterprises by improving their skills and increasing their access to productive resources and market opportunities in the urban economy. Agencies such as National Board for Small Scale Industries and other development agencies that support budding ministries can provide this assistance in the slum communities.

5.4.3 Access Microcredit through Microfinance

From the study, it was discovered that one of the major challenges of improving livelihood activities of youth in the slum communities is lack of access to credit facilities. This was attributed to the unavailability of collateral securities which is a requirement for accessing loan facility. It was also revealed that where the slum dwellers did not have physical properties and individuals to serve as guarantors, they were asked to form groups in order to access the loan facility. Forming active groups will therefore enhance access to credit. This can be achieved through the following:

- Register Groups with the Metropolitan Assembly
- Link the groups to the microfinance institutions
- Organise regular meetings for members to discuss relevant issues relating to their activities
- Educate members on the Loan Acquisition Process
- Savings should be encouraged through:
- Regularly award certificates, present prizes and acknowledge the best and regular savers to motivate others to save.
- Paying attractive interest rate or profit margin on savings products so that the savers can compensate for the opportunity cost of their deposits.

- Organize cooperative day and show role-play/theatre on the importance of saving in cooperative rather than at home or any other places.

5.4.4 Participatory Slum Upgrading as a tool for Poverty Reduction

When Slums are recognised and accepted as part of the city, the provision of facilities and basic services such as water, electricity, schools and health centres are inevitable to improving the lives of slum dwellers in Kumasi. There should be a properly planned participatory upgrading programme with inputs from all stakeholders; KMA, Institutions, Civil Societies, and residents. The plan should spell out specific projects to be implemented, the time frame and the actors.

It was revealed that poor environmental sanitation was a major dimension of poverty in the slum communities with its concomitant effects of high sanitation related diseases such as Malaria, Cholera and Diarrhoea. Additionally, with as much as 78.6 percent accessing public stand pipes and only 8.5 percent utilising household in-built water supply pipes, Ghana Water Company Limited should be empowered to go to the field and rehabilitate all broken pipe lines and cover up the ones that have been exposed by erosion. The KMA Waste Management Department should provide refuse bins in the slum communities and work with local authorities introduce and ensure regular collection and evacuation of refuse from these skips bins.

As part of slum upgrading programmes, KMA and Town and Country Planning Department should issue laws on housing maintenance to make sure that buildings that have not been rehabilitated are habilitated within a specified period of time. This can be done by designing a housing improvement programme as part of its slum upgrading programmes. KMA will need to collaborate with microfinance groups to offer housing financing loan facilities to slum residents in their slum upgrading programmes. Some respondents also identified frequent power outages and poor roads as major factors hindering the progress of their economic activities. It is recommended that the Department of Urban Roads and the Electricity Company of Ghana will work with KMA to put in place appropriate measures to ensure regular power supply and provide access routes or roads respectively to slum dwellers.

5.6 Conclusion

Poverty is multidimensional and worse for the urban poor particularly, slum dwellers. The growing problems of poverty in slum communities are exacerbated by the increasing

unemployed and underemployed youth in such areas. This is manifested in the capricious incomes due to its dependencies on low productivity, unstable jobs and market (commodity prices) risks. Income unpredictability can even be more severe in the absence of suitable insurance products, which is a particularly worrying issue among poor households in slum communities in developing countries. Other dimensions of poverty observed in slum communities include poor environmental sanitation, poor access to healthcare, high disease prevalence rates and poor housing conditions, among others.

These poverty conditions invariably limit the capabilities and opportunities of the slum dwellers and push them into further poverty; a situation that gets poverty perpetuated in slum communities. These factors have consistently limited the fraction of credit portfolio provided to the slum dwellers despite their astounding role in the development of less developed economies. For the slum dwellers, there is almost a general consensus that limited credit access and lack of required skills and qualifications are the largest constraints encapsulating other challenges in the improving their living conditions.

The study established that microfinance to some extent played an important role in increasing household incomes, and general living conditions of households. The research further recognized the key role infrastructure has to play in improving the living conditions of slum dwellers. It was therefore recommended that all relevant institutions collaborated effectively to support and educate the slum dwellers through scholarship provision, training and skill development, infrastructure provision, and slum upgrading interventions. It is envisaged that intervening in that direction will liberate the slum dwellers from poverty and help develop their potential to contribute to national development.

Further Research Areas

In this research, some issues pertaining to livelihood and poverty were not covered in detail and might require additional research to unfold the issues. Additional studies on the following topics may be required:

Livelihoods and Slum Development: Is Social Capital asset a major tool?

Microfinance and Slum Livelihoods: Financial Sustainability versus serving the poor

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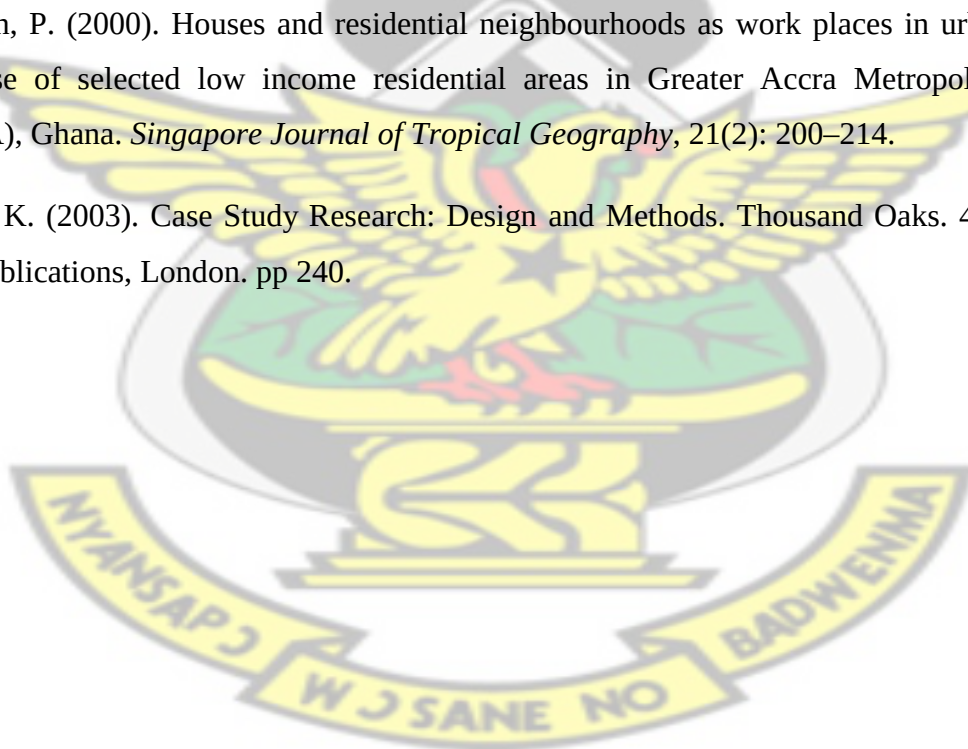
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APPENDICES

Appendix 1; Sample Size Calculation

The sample size was determined using an appropriate sampling method as shown in the subsequent mathematical formula.

$$n = N \div [1 + N(\alpha^2)]$$

Where n = sample size, N = sample frame and α = margin of error. The detail calculation is as follows. Using the 2010 population data from the Ghana Statistical Service (2012) the sample frame is thus calculated as using the formula ;

$$n = \frac{N}{1 + N(\alpha)^2}$$

n = ?, N = sample frame (12,592) and α represented the margin of error which is 0.05 with confidence level of 95percent. By substituting into the formula:

$$n = \frac{12592}{1 + 12592(0.05)^2}$$

$$n = 387.68 \approx 388$$

Hence the number of questionnaire to be administered in the respective study areas will be the percentage to the sample size of the study from the total sample of 388 households.

Study Area	Households	Percentage	Questionnaires to be administered
Aboabo	6,626	52.6 approximately 53percent	53percent x 388 = 205.6 $\approx$ 206
Ayigya	5,966	47.4 approximately 47percent	47percent x 388 = 182.4 $\approx$ 182
Total	12592	100	388 Youth

Appendix 2; Regression Analysis

The following critical conditions have been satisfied:

- (1) Each value of X and of Y is observed without measurement error.
- (2) The relationships between Y and each of the independent variables X are linear in the parameters of the specific functional form chosen.
- (3) Each conditional distribution of ' a ' has a mean of zero.
- (4) The variance of the conditional distribution of u is constant for all such distributions; this is the homoscedasticity assumption.
- (5) The values of u are serially independent
- (6) The independent variables, X_i , are linearly independent of each other.
- (7) The fixed X model requires that the conditional distribution of the disturbance term must be normal in form, which clearly implies that the dependent variable, Y , has a normal conditional distribution. Results of the regression analysis is presented as follows:

2.1: Relationship between Level of Education and Income Levels

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.093 ^a	.009	0.005	298.07160

a. Predictors: (Constant), Highest level of education?

ANOVA^b

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	206237.404	1	206237.404	2.321	.129 ^a
Residual	2.346E7	264	88846.680		
Total	2.366E7	265			

Predictors: (Constant), Highest level of education?

Dependent Variable: Amount Earned Monthly

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	255.319	51.088		4.998	.000
Highest level of education?	26.413	17.336	0.093	1.524	.129

2.1: Relationship between Financial Capital and Urban Poverty Dimensions

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change
1	.163a	0.027	0.007	299.26756	0.027

Predictors: (Constant), type of occupation, Size of household, immediate source of assistance, access to credit/financial agencies, membership to any group/association in the community

Dependent Variable: Amount earned by youth monthly

ANOVA(b)					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	604508.7	5	120901.7	1.35	.244a
Residual	2.20E+07	246	89561.07		
Total	2.26E+07	251			

Predictors: (Constant), type of occupation, Size of household, immediate source of assistance, access to credit/financial agencies, membership to any group/association in the community

Dependent Variable: Amount earned by youth monthly

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	361.272	153.103		2.36	0.019
Size of youth's household	-2.939	6.463	-0.029	-0.455	0.65
Membership of youth in group/association	41.084	58.944	0.046	0.697	0.486
Access to credit/financial agencies	-89.94	45.804	-0.125	-1.964	0.051
Assistance from family and friends	33.037	32.04	0.066	1.031	0.304
Type of occupation of youth	3.001	3.815	0.051	0.787	0.432

Dependent Variable: Amount earned by youth monthly

2.3: Relationship between Microfinance and Income Levels

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	3.678E8	1	3.678E8	51.717	.000 ^a
Residual	6.686E8	94	7112654.324		
Total	1.036E9	95			

Predictors: (Constant), Microcredit

Dependent Variable: Income after credit

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	
	B	Std. Error	Beta	t	Sig.
Constant	(Constant)	255.319	51.088	4.998	.000
	Highest level of education?	26.413	17.336	1.524	.129

Dependent Variable: Income earned after credit

2.3 Determination of Equation Gradient (b): $Y = a + bX$

$b = R$ (Standard Deviation of Dependent variable/Standard Deviation of Independent Variable)

Where R = Coefficient of determination

$$= R \times \underline{SD(Y)}$$

$$SD(X)$$

$$= 0.596 \times \underline{3303.00836}$$

$$169.29857$$

$$= 11.62794$$

KNUST

Appendix 3: Determination of Gini Coefficients

Percentile	Cumulative percent
25	5.93
50	14.84
75	36.51
100	100

Researcher's Field Survey, December, 2014

$$\text{Gini Coefficient} = A / (A + B)$$

Where A = Area between the Lorenz Curve and the Line of Perfect Equality

And B = Area between the Lorenz Curve and the right angle.

$$A = 6 (4\text{Cm}^2)$$

$$B = 8 (4\text{Cm}^2)$$

$$\text{Gini Coefficient} = \underline{6 (4\text{Cm}^2)}$$

$$6 (4\text{Cm}^2) + 8 (4\text{Cm}^2)$$

$$= 0.43s$$

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Appendix 4 – Research Instruments

Appendix 4a – Household Structured Interview

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

DEPARTMENT OF PLANNING

AN ASSESSMENT OF THE NEXUS BETWEEN YOUTH LIVELIHOODS AND POVERTY IN SLUM COMMUNITIES “ASAWASE, ABOABO AND AYIGYA”

QUESTIONNAIRE FOR HOUSEHOLD HEAD:

This interview guide is prepared to solicit for household’s perceptions and experience of living in slum areas and how that affects their livelihoods and poverty levels.

Please tick [✓] or answer where appropriate. All information herein will be treated as confidential.

A. Socio-Demographic Characteristics of Respondents

Date of Interview: ____/____/____ House Number:.....

Community:.....Contact:.....

1. Sex: a. Female [] b. Male []

2. Age of respondent

3. a) Size of respondent household (#):

b) How many households are in this house?

bi) Please complete the table below.....

	Children below 18 years: Males..... Females.....Total.....		Children 18 years and above: Males.....Females.....Total.....	
#	Educational level of Child	Type of Work of Child	Educational level of Child	Type of Work of Child
1				
2				

(Educational level: 1=None,2=Non formal,3=Primary,4=JHS,5=SHS,6=Tertiary,7=Others specify.....)

4. Marital status of respondent

a. Single ☐ b. Married ☐ c. Divorced ☐ d. Widow ☐ e. Separated ☐ f. Cohabiting ☐
g. Others.....

5.a) Ethnicity of respondent

a) Akan ☐ b) Ewe ☐ c) Ga ☐ d) Northern tribes ☐ e).Non Ghanaian ☐ f) others
specify.....

6. Religion: a.Islam ☐ b.Christianity ☐ c. Traditional ☐ d.Other (specify).....

7. What is your highest level of education? a. None b. Primary c. JHS/JSS d. SHS/SSS d.
Vocational e. Tertiary f. other, please specify

8. a) What business activity (work) are you engaged in? (State if activity is Formal or
Informal) 1..... 2 3.....

LIVELIHOOD ASSESTS OF HOUSEHOLD

Physical Capital

9. Type of dwelling of household: a. Compound () b. Detached () c. Semi-detached ()
d. Uncompleted building() e. Improvised home eg; Kiosk, container () f. Living quarters
attached to Office/Shop () g. Others (Specify).....

10. Type of building material used: a. Sandcrete () b. Landcrete () c. Wood () f. Metal () g. Others (Specify).....

11. Type of roofing material used: a. Wood [] b. Thatch [] c. Concrete [] d. Slate sheet [] e. Aluminum sheet [] f. Others specify.....

12. a) Occupier status: a. Owner () b. Tenant () c. Free occupant () d. Caretaker () Others (Specify).....

b) If Tenant, how much do you pay monthly.....

c) If owner, are you having land title or permit?

d) i. How many rooms does this household occupy?.....

ii. How many people share the room(s) this household occupy?.....

12. Complete the table below using the indicators as shown in the table. (By observation)

ROOF		WALL		FOUNDATION	
LEAKING		CRACK		OPEN/EXPOSE	
Yes[]	No[]	Yes[]	No[]	Yes[]	No[]

13. What is the main source of lighting for your household?

a. Kerosene () b. Gas Lamp () c. Flash light () d. Candle () e. Electricity ()

14. a) Are you able to afford the cost of electricity usage per month a. Yes [] b. No []

b. What is the monthly electricity bill (recall last month)?

15. What is your **main source** of **drinking water**? (Multiple responses allowed)

a) Piped water inside the house [] b) Public tap/Stand Pipe [] c) Borehole []

d) Well [] (e) Rainwater [] f) Water-selling cart or truck [] g) Small Town Mechanized Water System [] h) Bottled water or sachet [] i) Other specify

.....

16. What is your **main source** of water for **domestic use**?

- a) Piped water inside the house [] b) Public tap/Stand Pipe [] c) Borehole []
- d) Well [] (e) Rainwater [] f) Water-selling cart or truck [] g) Small Town Mechanized Water System [] h) Bottled water or sachet [] i) Other specify

17. How long does it take you to get to the main water source? (*From home to water source and back*)?

- a) <10 mins b) 11-20 mins c) 21-30 mins d) > 30mins e) others specify

18. What is the total quantity of water collected by each person in your household? (Measure by the buckets used in collecting water i.e 34 bucket size)

.....

19. How much do you pay for water?

20. What problem(s) do you face in water supply?

21. What type of toilet facility do you use (*enumerator to observe the facility*)?

- a. Public toilet/KVIP [] b. Pit latrine [] c. Household Flush toilet /water closet []
- d. Household shared water closet [] e) Public Toilet (WC) [] f) Open defecation/No Facility/bush/field [] j).Others (specify).....

22. How do you dispose off your refuse?

- a. Burning [] b. Burying [] c. Public refuse dump site d. Open disposal [] e. refuse collecting bins/containers f. others specify.....

23. Do you pay for the disposal of your refuse? a) Yes [] b) No []

24. If yes, how much do you pay? GHS.....

25. Is this amount affordable to your household? a) Yes [] b) No []

26. What type of drainage facility does your household use?

a. Soak away[] b. organized drains[] c. open space [] f. others
specify.....

Human Capital

27. What assets are available (financial aid, scholarships, improved school infrastructure etc) which aid in educating children in your household?

.....

28. What are the challenges faced in educating your children?

.....

29. a) Are you registered with the NHIS? a. Yes [] b. No []

b) If no, why are you not subscribed to this service?

.....

30. Which health facility does your household patronize?

a. Public Clinic [] b. Private Clinic [] c. Public hospital [] d. Private hospital []

c. Drug store [] d. Others specify.....

31. What is the reason for the choice above?

a. Proximity [] b. Cost [] c. Quality of service [] d. Others specify.....

32. What is the most common disease that affects your household?

a. Malaria [] b. diarrhea[] c. Cholera [] d. skin diseases [] e. Others
specify.....

Financial Capital

33. Does your household have access to credit facilities? a. Yes [] b. No []

a) If yes, what are the credit facilities available to your household?

b) If No, why does your household don't have access to credit facilities?

.....

34. As the household head, what are some of the basic things your household has? Tick as many that applies.

Basic things own by household	Tick	Basic things own by household	Tick
1.Kitchen		6.Standing Fan/Ceiling Fan	
2.Bathroom		7. Refrigerator	
3.Television		8.Mobile Phone	
4.Radio		9.Others Specify...	
5.DVD/CD Player			

35. What is/are the main reason(s) for which some of these basic things are not available to your household?

.....

36. What are your source(s) of income and how much do you earn from that/these source(s)? Indicate the source and frequency of income (daily/weekly/monthly).

.....

.....

37. How much do you spend on the following items?

Item	Amount
a. Food (chop money)	
b. Water	
c. Energy (cooking, lighting)	
d. Education (school fees, books etc)	
e. Rent	
f. Health	
g. Communication (mobile phone)	
h. Transport	
j. Remittances	
k. Funeral expenses	
l. Other specify	

38.a) How much do you earned from the work you do?

b. Do you think this amount is able to take care of your household? a. Yes [] b. No []

39. How will you describe your household? a. Excellent b. Very good c. Good d. Quite good e. Fair f. Poor

40. What is your reason for option ticked in question 11 above?

.....

Social Capital

41. a) Has there being any crime incident in this community for the past one month?

a. Yes b. No

b) If Yes, was there any casualties? a. Yes b. No

c) Is there a place/institution in this community where issues of conflict/disagreement can be reported to? a. Yes b. No

d) If yes where (name of institution or place)?

42.a) How will you describe security in this community? a. Good b. Fair c. Poor d. Very Poor

b) Reason for selected option above?

53.a) Is this community a safe place to live? a. Yes b. No

c) If no why?

43. How is the relationship between the community members/friends/family and your household? a. Excellent b. Very Good c. Good d. Fair e. Poor f. Weak

44. a) Is there an issue of gender inequality in this community? a. Yes b. No

b) If Yes, how?

45. What is/are your view(s) on poverty in the community (in your own words how will you define poverty)?

46. In your own opinion, how does the community regard your household status in this community regarding poverty?

47. Give reason for your answer

**AN ASSESSMENT OF THE NEXUS BETWEEN YOUTH LIVELIHOODS AND
POVERTY IN SLUM COMMUNITIES “ABOABO AND AYIGYA ZONGO”**

QUESTIONNAIRE FOR HOUSEHOLD YOUTH

This interview guide is prepared to solicit for household's perceptions and experience of living in slum areas and how that affects their livelihoods and poverty levels.

Please tick [✓] or answer where appropriate. All information herein will be treated as confidential.

Contact of Respondent:

BACKGROUND INFORMATION OF YOUTH

1. Sex:..... a. Female [] b. Male []
2. Age.....
3. Highest Level of education? a. None [] b. Primary [] c. JHS/JSS [] d. SHS/SSS []
e. Tertiary [] f. others.....
4. Do you have any technical/professional skills? Yes [] No []
5. If yes, what technical skills do you have?

HEALTH AND EMPLOYMENT OF YOUTH

6. a. Are you employed? a) Yes [] (b) No []
b. If Yes, what type occupation.....a. Formal b. Informal
c. If no, how do you meet your daily needs?
- 7.a) Does the work you do affect your health? a) Yes [] b) No []
b) If yes how?

b) What are some of the factors that influenced your choice of livelihood (the work you are engaged in)?

8 a) Has there being any instance(s) within the last one month that you went to bed without food? a. Yes b. No

b) If yes, why?

9. How often did this happen? a. Rarely (about once or twice a month) [] b. Sometimes (about once a week) [] c. Often (about twice a week or more) [] d. others specify

10. In a day, how many time(s) do you eat?

11. a) Are you comfortable with your current accommodation? Yes [] No []

b) If No, how do you intend solving your accommodation problem(s)?

12. Are you able to take care of your needs regarding the following...(Tick as appropriate)

	Always	Sometimes	Often	None
Clothing				
Feeding				
Access to Education				
Access to physical assets (own property)				

13. Are you able to meet theresponsibilities/activities for yourself/household?

	Always	Sometimes	Not at all
Social (going for family meetings, attending funerals, marrying a wife, visiting places etc)			
Financial (afford food, low cost of living, pay school fees, provide the needs for spouse/children)			
Physical (access to assets in the community)			

14.a) Do you have health conditions that limit your ability to work in certain environments?

a. Yes [] b. No []

b) If Yes, what is that health condition?

c) Does this health condition have influence on the type of work you are engage in?

a. Yes [] b. No []

INTERVENTIONS, ASSISSTANCE, ASPIRATION AND ASSOCIATIONS IN COMMUNITY

15. a) Have you notice any intervention (either social, economic, infrastructural, political etc) in this community during the last 5 years? a. Yes [] b. No []

b) If yes, what is/are the intervention(s)?

16.a) Do you do anything to mitigate the effects of these interventions on your living conditions? a. Yes [] b. No []

b) If Yes, what are some of the mitigation measures you employ around these interventions?

.....

17. As a youth in this area, what are some of the challenges face?

.....

.

18. What are some of the approaches that you think can be used to overcome/control these challenges outlined above?

19.a) What is your immediate source of assistance in case of problems?

a. Family [] b. Friends [] c. Community associations [] d. others specify.....

b) What kind of assistance do you get from them.....

c) If family, are they within or outside your community?

a. Within community [] b. Outside community []

d) Do you get the necessary help when you get to them? a. Yes [] b. No []

20. a) Do you belong to any group/association in the community? a) Yes [] b) No []

b) If yes, what is the name of the group, size (total number) and the core values of the association?

Name of Association

Size of Association

Core values of Association.....

21. What kind of activities do they engage in (activities group undertakes in the community)?

.....
.....

22. If No, why are you **not** a member of any youth association?

.....
.....

23. a) Do you have access to credit/financial support from financial agencies?

a. Yes [] b. No []

b) If NO, why.....

24. a) What do you intend becoming in the next five years?

.....

b) What inspired/influenced you to have that aspiration?

c) What in the community can help you achieve your aspiration?

.....

d) What in the community is limiting you from achieving your aspiration?

.....

e) Has your location affected your aspirations in life? a) Yes [] b) No []

ASSESTS AND SECURITY

25.a) Has your location (where you live) affected your quality of life?

Yes [] No []

b)If yes, how?.....

26. a) As a youth, is this community a safe place to live in? Yes [] No []

b) If no why.....

27. What are some of the things your community need to have to support the youth but are not present?

.....

28.a) What do you think are some of the factors that **influence poverty** in your area?

.....

.....

b) In your own words how will you define poverty?

.....

.....

29. What support can (insert name below) give to cover for this gap identified in your community?

- 1) Government/KMA.....
- 2) Community leaders.....
- 3) Parent.....
- 4) Community Associations/NGOS

30. What are your sources of income and how much do you earn from that source? Indicate if daily/weekly/monthly.

Source of Income	Average Amount per week
1.	
2.	
3.	
4.	
5.	

31. How much do you spend on the following items?

Item	Amount
a. Food	
b. Water	
c. Energy	
d. Education	
e. Rent	
f. Health	
g. Communication (mobile phone)	
h. Transport	
j. Remittances	
k. Funeral expenses	
l. Other specify	

Appendix 4b – Household Structured Interview

INSTITUTIONAL QUESTIONNAIRE

KMA QUESTIONS

Interventions in Slum Communities

1. What are the current interventions made in slum communities in the Kumasi Metropolis?

Intervention	Slum community
1.	
2.	
3.	
4.	
5.	

2. How has this intervention addressed the objective for which they were implemented?

Intervention (follow indicated numbers)	Slum community	Addressing set objective of intervention
1.		
2.		
3.		
4.		
5.		

3. Has there being any slum upgrading program(s) being implemented in the past five years?

a. Yes [] b. No []

4. If yes, what are they?.....

5. What are some of the impacts/effects of the programme(s)?

Slum upgrading programme	Impact or Effect (positive, neutral, negative)		Slum Community
	Positive	Negative	

6. Has the Assembly purposely designed/developed intervention(s) to help youth in slum communities? a. Yes [] b. No []

7. If yes, complete the table below

Intervention to Slum Youth	Year	Location of intervention	Effect/Impact of intervention

8. What are the most dominant activities the youth in the slum communities in your metropolis are engaged in?

.....

9. What is/are the main reasons for the current conditions that exist in slum communities?

.....

10. In few words how will the assembly describe the livelihood of the youth in slum communities?.....

11. What in the assembly view influences the livelihood (work engaged in by youth) choices of youth?

12. .a) Has there being direct intervention from government and any NGO to youth of slum communities?

Government		NGO	
Yes	No	Yes	No

b) If yes, what is/was the intervention, how was it carried out and the effect it had on the youth in slum communities

Government.....
.....

NGO (name of NGO)

13. a) Is there any programme in your development plan (current development plan) that is oriented towards enhancing the livelihood of youths in slums? a. Yes [] b. No []

b) If Yes, name such programmes and how the programme intend to help the slum youth.....
.....

14. What are the strategies the assembly intend to use in implementing such policy?
.....
.....

15.a) Is there any relation between the National Youth Employment Programme in aiding the slum youth in your metropolitan? a. Yes [] b. No []

b) If Yes, what is the relation
.....
.....

AWARENESS OF ASSEMBLY TO THE TWO POLICY FRAMEWORKS (National Urban Policy Framework and National Youth Policy of Ghana)

16. a) Is the assembly aware of?

National Urban Policy Framework		National Youth Policy of Ghana	
Yes	No	Yes	No

b) If yes, how did these policies influence plans in the assembly development plan?

National Urban Policy Framework

.....

National Youth Policy of Ghana

.....

17. a) Considering the National Urban Policy Framework (2012), objective seven and eight (Objective seven “To improve access to adequate and affordable low-income housing” and Objective eight “To promote urban safety and security”), did these objectives influence the assembly in developing the development plan of the assembly?

a. Yes [] b. No []

b) If yes, how were these objectives considered in developing the assembly’s’ development plan? (thus policies/plans/programs among others developed by the assembly to ensure accomplishing these objectives)

.....

18. a) Considering the National Youth Policy of Ghana (2010) the basic rationale of the policy was to provide opportunity for the government to engage the youth and other essential stakeholders in meaningful partnership to develop appropriate interventions and services for

youth, as such are there policies/plans/programs among others developed by the assembly geared towards the youth to ensure accomplishing this rationale as outlined in the national youth plan.

a. Yes [] b. No []

b) If yes, what are such policies/programs/plans

.....
.....

c) how does the assembly intend implementing such policies/programs/plans

.....
.....

POVERTY IN THE METROPOLITAN ASSEMBLY

19. a) Are there unique indicators peculiar in your assembly that you use as measure for poverty? a. Yes [] b. No []

b) If yes, what are such indicators?

.....
.....

20. With this how will the assembly define poverty?

.....
.....

STRUCTURED QUESTIONNAIRE NGOs AND CBOs

Name of Organization.....

1. Vision statement of the organization

.....

2. Mission statement of the organization

.....

3.a) Have you undertaken any slum upgrading programme in any slum community?

a. Yes [] b. No []

b) If yes, what was the slum upgrading programme

.....
.....

c) What was the objective of the programme?

.....
.....

4. a) Have the organization undertaken any programme in the slum community which is geared towards enhancing the life of the slum youth? a. Yes [] b. No []

b) If Yes, what was the programme and the slum area it was implemented

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

c) What was the result of the programme?

Positive.....

.....
.....

Negative.....
.....

5. How was the reaction of the youth towards the programme?

.....
.....

6. a) Did you work with any development partner in implementing the programme?

a. Yes [] b. No []

b) If Yes, what is the name(s) of such development agencies and how they contributed.....

.....

7. How will you describe the livelihood of the slum community you are operating?

.....
.....

8. In short describe the livelihood of the youth in the slum communities?

.....
.....

9. In your view, what factor(s) influences the choice of livelihood of youth in slums?

.....
.....

10. a) Do you consider any national policy before considering the slum community to work in? a. Yes [] b. No []

b) If yes what national policy have you considered since you started operating in Ghana.....

.....

c) Did this policy help you in achieving your set goals and objectives of the organisation?

a. Yes [] b. No []

STRUCTURED QUESTIONNAIRE FOR ASSEMBLY MEN/COMMUNITY LEADERS/YOUTH GROUPS/SAVING AND LOANS GROUPS

1. Name of Respondent.....

2. What is/are your role as the assemblyman/ community leaders/youth groups/saving and loans groups in this slum community?

.....

3. What is/are your view(s) on the activities of the slum youth in the community you are operating?

.....

4. How will you describe poverty in this slum community you are operating?

.....

.....

5. What are the activities slum youths are engage in and how do you think this activity has influence the development of the youths in the slum communities?

.....

6. What influences the livelihood of youths in slum communities?

.....

7. What intervention(s) you in particular (either the individual or the group) has undertaken or intend to undertake to help the slum youths in the slum communities?

Intervention undertaken.....

Intervention to be undertaken.....

8. How will you define poverty in the slum community you operating?

.....