



If I Die I Lose Everything: Understanding Poverty from the Perspective of Ankaful Residents in Ghana

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Authors' contributions

This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.

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ABSTRACT

Poverty is a condition in which people and communities lack the resources and basic elements necessary for a minimum standard of living. Poverty means that the level of income from employment is too low to meet basic human needs. Poor individuals or families are likely not to have sufficient housing, clean water, healthy diet, and health care. This paper examines the concept of poverty from the perspective of local actors. The study made use of a qualitative approach to data gathering and analysis. The data discussion revealed that participants interpreted poverty to mean lack of money to meet basic human needs such as food, shelter, clothing, transportation, etc. It was also understood as one's inability to meet desired goals. Among other interpretations, death was seen as the highest form of poverty. Lack of formal education and employment opportunities, the unwillingness of some local actors to work, the disadvantaged position of women, and early childbirth were seen as the main causes of poverty. In dealing with poverty, participants suggested the creation of employment opportunities by the government of Ghana and other private agencies. Acquiring formal education and practicing good financial management were also seen as key to alleviating poverty. The study concludes that poverty is collective among the indigenes, hence has huge social connotations, covertly and overtly.

Keywords: Poverty; employment opportunities; financial management; Ghana.

1. INTRODUCTION

The term poverty has multidimensional perspectives. In the past, it was understood as the lack of valuable resources required to fulfill 'essential' physical needs. These needs include shelter, nutrition, and clothing [1]. Some sociologists in the 1970s and 1980s also explained poverty by referring to dependency cultures, people's moral failings, and fecklessness. Shildrick and Rucell [2] have argued that the unequal distribution of resources and opportunities across society can be said to be poverty. Most attempts to define poverty to gain universal recognition strive to inculcate the relative and absolute concepts of poverty.

Relatively, poverty is seen as the economic status of other people in the society in which one lives. That is, people are considered poor if they live below a certain threshold. For example, in 2008, the global threshold was \$1.25 a day at 2005 purchasing-power parity. This figure was reviewed by the World Bank in 2015 to \$1.90 a day based on the International Comparison Programme (ICP) purchasing-power-parity [3]. Based on the World Bank estimate in 2015, less than 10% of the global population live under extreme poverty. Explicitly, this type of poverty measures the equality of opportunity and the cost of social inclusion in specific time and space [4].

Absolute poverty, on the other hand, implies the absence of adequate resources to meet the basic necessities of life. It deals with the amount of money one needs to meet his or her basic needs such as shelter, food, health, clothing, education, information, access to services, sanitation facilities, safe drinking water, etc. In recent times, as noted by Sarlo [5], a new light has been shed on the concept of absolute poverty within the framework of social justice. Simply put, "you are poor if you are significantly less well off than most others in your society, regardless of your actual standard of living" (p.3). These perspectives are useful for understanding the poverty situation of people. That is, at both structural and agency levels.

Sen [6] provides a unique approach to understanding poverty which seems to suggest that, economic and statistical figures are not enough to provide a broader approach to understanding poverty. Sen (ibid) stated that "being poor does not mean living below an

imaginary poverty line, such as an income of \$2.00 a day or less. It means having an income level that does not allow an individual to cover certain necessities, taking into account the circumstances and social requirements of the environment." It can be deduced that economic factors are not strong enough to measure the depth of poverty on rural folks as social and cultural factors are very influential. It is therefore not surprising that the World Summit on Social Development in 1995 held that "Poverty has various manifestations, including lack of income and productive resources sufficient to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments; and social discrimination and exclusion. It is also characterized by a lack of participation in decision-making and in civil, social and cultural life". Similarly, such an understanding was reverberated by the United Nations Committee on Economic, Social and Cultural Rights (CESCR) that "poverty is a human condition characterised by sustained or chronic deprivation of the resources, capabilities, choices, security and power necessary for the enjoyment of an adequate standard of living and other civil, cultural, economic, political and social rights" [7].

In a 2015 report by the World Bank, over the past two decades, Ghana has worked hard on its economy to halve its poverty rate from 52.6% to 21.4% between 1992 and 2012 (See Table 1 for incidence of poverty in Ghana). However, recent data shows that poverty rate is high above the national average of 24.5% in half of the nation's 16 regions. Many Ghanaians (2.2 million in 2013 to 2.4 million in 2017) have become extremely poor [8, p. 5]. Coupled with COVID-19, these approximations are likely to worsen. The National Development Planning Commission's report [9] reveals that poverty is a huge concern for Ghana, especially child poverty. The data suggest that 73.4% of children in Ghana are multi-dimensionally poor. This means that children face three or more deprivations almost at the same period. This poverty rate varies in relation to a child's location, that is, whether in a rural area (81.5%) or urban area (62.5%). This locational differences, with its corresponding poverty rates, seem to cut across the various demographics in Ghana.

Table 1. Incidence of Poverty by Region, 1992-2013

Region	1992	1999	2006	Change 1992- 2006	2006	2013	Change	Total Change 1992-2013
Western Region	59.6	27.3	18.6	-41	22.9	20.9	-2	-43
Central Region	44.3	48.4	19.9	-24.3	23.4	18.8	-4.6	-28.9
Greater Accra	25.8	5.2	11.8	-14	13.5	5.6	-7.9	-21.9
Volta Region	57	37.7	31.7	-25.3	37.3	33.8	-3.4	-28.7
Eastern Region	48	43.7	14.7	-33.2	17.8	21.7	3.9	-29.3
Ashanti Region	41.2	27.7	20.5	-20.7	24	14.8	-9.2	-30.1
Brong Ahafo	65	35.8	29.7	-35.3	34	27.9	-6.2	-41.5
Northern Region	63.4	69.2	52.2	-11.3	55.7	50.4	-5.4	-16.7
Upper East	66.9	88.2	70.5	3.6	72.9	44.4	-28.5	-27.9
Upper West	88.4	83.9	87.9	-0.5	89.1	70.7	-18.4	-18.9

Source: *The Ghana Poverty and Inequality Report (2016)*

Statistical and economic figures put poverty and the poor in focus as they provide indicators for measuring poverty as well as tend to inform how people see and define poverty. Poverty is technically considered more economic than social, hence makes the data presented by the Ghana Poverty and Inequality Report [10] economically skewed. Not only skewed in the economic dimension but also dilute understanding of poverty as a social and cultural issue. Many local actors have their view of poverty which may be significantly different from the interpretations economic scholars may give to economic figures.

The central region of Ghana has enormous economic potentials. Despite these potentials, the region is ranked the fourth poorest in the country [11]. The rate of poverty is very prevalent in the region despite the many government interventions such as National Health Insurance Scheme, the Free Compulsory Universal Basic Education (F-CUBE), the Livelihood Empowerment Against Poverty (LEAP), and the Free Senior High School policy. According to Ghana Poverty Mapping Report, the poverty headcount and inequality estimations for most of the districts within the region show that eleven districts, including Mfantiman, Assin North Municipality, Ekumfi, Agona East, and Awutu Senya East Municipality have depth and incidence of poverty above the regional averages of 19.6% and 5.7% respectively [12]. According to the same report, the headcount rates range between 20.3% and 48.4% with a depth between 6.1 and 16.8 percent. Cape Coast Metropolis, which is the center of attraction within the region, has the least incidence and depth of poverty in

the region (2.6% for incidence and 0.7% for depth). However, within the sub-district level of the metropolis, poverty and inequality are higher in Cape Coast South (2.7% and 37.9 respectively) than in Cape Coast North (2.3% and 36.3% respectively). Relative to other regions or districts in Ghana, poverty is a critical issue for scholarly attention in the central region.

These figures and approaches may mean nothing to local actors but significant to global players. To a sociologist or anthropologist, the local content and understanding of poverty are very significant. Most studies in the area of poverty have focused on the phenomena as an economic issue rather than social and cultural. Besides, the very few studies that looked at understanding poverty have also focused on urban poverty, neglecting the perspectives of rural folks. This suggests a lacuna in literature. It is against this background that this paper aims to examine the social and cultural interpretations of poverty, its causes, and effects, from the perspectives of local actors.

2. STUDY AREA

Ankaful is a low lying community in the Cape Coast Metropolitan Assembly (CCMA) in the Central region of Ghana. It is popularly noted for the prison establishments, the Psychiatric Hospital, and the Leprosarium/General hospital. Geographically, Ankaful lies between latitudes 5°12'0" North and 1°3'0" West of the equator. It is bounded in the North by Aholowdu, the South by the Kakum River, the East by Esuakyire, and the West by Ntranoa. All these are communities within the Cape Coast Metropolitan area.

According to the Population and Housing Census [11], Ankaful has a total population of 2674. The sex distribution of the population comprises 47.49% male and 52.51% females. Ankaful, even though Rural, is gradually developing into a semi-urban community due to the migration of people into the community. The presence of the Psychiatric Hospital, leprosarium/General Hospital, and the Prisons have attracted a lot of attention from Non-Governmental Organisations (NGOs).

The dominant economic activity in the area is peasant farming which mainly dwells on the cultivation of foodstuffs such as cassava, plantain, tomatoes, and garden eggs among other local agricultural products. It must be noted that such farming practices are on small scale bases and done for family sustenance. In addition to peasant farming, women between the

ages of 40-60 years also engage in the frying of fresh fish bought from nearby fishing communities such as Elmina and Cape Coast.

Whereas the older population engages in farming, the majority of the youth get themselves engaged in artisanship such as masonry work, carpentry, seamstresses, tailoring, hairdressing among others. The motivation behind the sprouting up of artisans in the community is as a result of the influx of workers (prison officers, Psychiatrists, Nurses, Students, NGO's and the lot) from all walks of life to build their houses. The meager income of indigenes within the community is depressed by the high cost of food, water, and electricity. The high cost of food is attributed to the scarcity of cultivable land because these lands are now sold to non-natives to undertake housing projects.

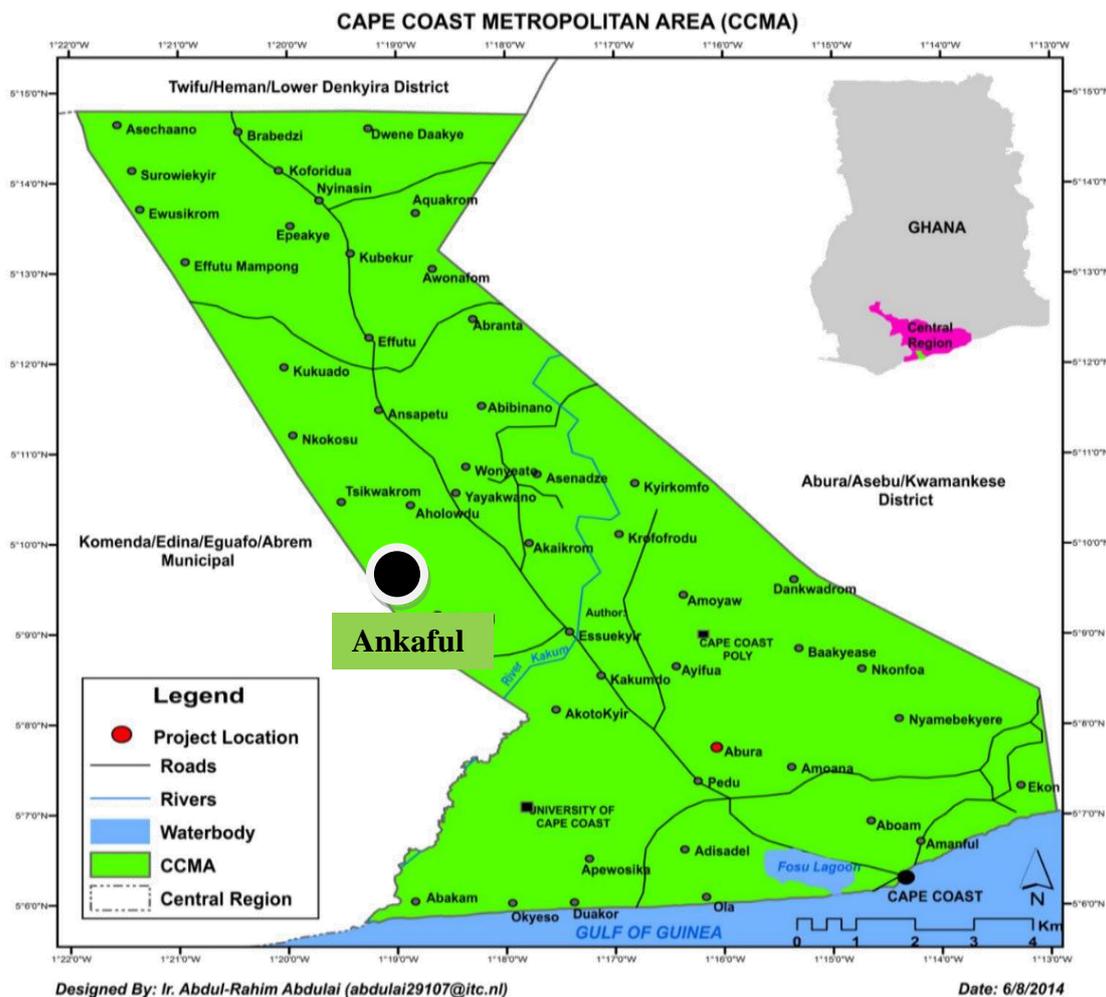


Fig. 1. District map of CCMA depicting the geographical location of Ankaful.
Source: Cape Coast Metropolitan Assembly: Analytical report of CCMA

The rate of access to Basic Education in the community has been fluctuating over the years. Based on primary data on enrollment obtained from Ankaful M/A Basic School (the only basic public school in the area which has been providing the basic educational needs of the community), total enrolment increased by 9.8% in 2013, decreased by 1.2% in 2014 and further decreased by 5% in 2015. In 2016, there was a significant drop in enrolment by 13.2%. However, in 2017, there was a massive improvement in basic school enrolment as the level shot up by 8.5%. This increase may be attributed to sensitization programs such as durbars, talk shows with support from both Government and Non-Governmental Organizations. Though education in the community seems promising, it is somehow blurred by the incidence of poverty.

Per the economic and social variables indicated earlier, poverty appears prevalent in the community, but in respect of how the local people perceive the phenomenon is unclear, hence the motivation behind this research. The choice of Ankaful as the study area is a result of the variations in the population – level of education, income status, residential status (resident/non-resident), occupation, and so forth. To understand poverty from the perspective of the rural poor in Ghana, Ankaful is a relevant study area to explore because until recently, there was little to boast of in terms of development (sanitation, water, roads, etc.) in the community. Fig. 1 shows the location of Ankaful within the Cape Coast Metropolitan Area.

3. APPROACHES TO DATA COLLECTION

The interpretative philosophy was used to guide this study. Fundamentally, the qualitative approach was used as a means of gathering data. The rationale for using this approach was to allow participants to express their thoughts, feelings, and understanding in a way that a quantitative approach may not allow. This study solely depended on primary data. Primary data are characterized by being present during the experience, event, or time and consequently, being close in time with the data and forming part of the experience. The choice of primary data for the study was influenced by the fact that the researchers wanted to extract information from the participants in a very detailed manner.

This study made use of accidental or opportunity sampling to select the participants. The

participants were sampled from the target population by strolling through the town and interviewing members of households or community members who were willing to participate in the study. An in-depth interview guide was used as the data collection instrument for the interviews. According to Burns [13], 'an interview is a verbal interchange, often face to face, though the telephone may be used, in which an interviewer tries to elicit information, beliefs or opinions from another person'. Answers to questions asked during the interviews were recorded electronically and by writing. The sequence of topics was determined by the flow of discussions between the researcher and the participants. It was always possible to come back to a topic and also probe further where necessary. This allowed for a high level of flexibility in the research. In all, 27 participants were interviewed after they had willingly agreed to participate in the research process. Out of this number, 15 were women whilst 12 were men. The data were analysed thematically. It must be noted that the guiding principles and ethics underlying the conduct of social science research were held in high esteem during the interview process.

4. ANALYSIS OF RESULTS

4.1 Perceptions and Understandings of Poverty

This section analyses the participants' views on poverty. From the data gathered participants talked about poverty from different perspectives. This means that the term is largely understood based on a person's socialization or experience.

Some participants saw poverty as the lack of or the absence of money. In this case, if a person lacks the economic power to meet his/her basic needs such as food, clothing, shelter, transportation, etc. implies poverty. This also means that the local folks saw money as an integral part of their daily dealings. Hence, the lack of it thereof and/or when it becomes a constraint to someone, such a person could be classified as living in poverty. The data further suggest that it is not only about not having the economic means but also not having or receiving any financial support in times of need from a friend or relative culminates poverty.

Three participants stated as follows:

Poverty means you don't have money at all. (33 year old woman)

...it is when you do not have money to buy anything you want. (18year old washing bay attendant)

....you don't have money, and there is no one to give you money. (50year old widow)

Whilst some participants discussed poverty in terms of money as a key variable, other participants saw it as one's inability to achieve a goal or desire due to lack of skills or technical know-how.

A participant alluded that:

...a person is poor when he/she wishes to do something but lacks the requisite skills to accomplish it. (22year old unemployed woman)

Similarly, another participant stated:

Even though I loved schooling yet I had to stop because I was not good with books. This makes me poor in that regard even though my parents had the resources to support me. (24year old seamstress)

The data suggest that one may have the financial resources to meet certain needs but may not have the skills to achieve a particular goal. In this sense, the lack of knowledge or skills was classified as poverty by the local actors.

Aside from the issues of lack of money and skills to achieve a particular purpose, other participants saw poverty as not having meaningful employment or facing hardship. Here, participants talked of employment that could sustain their family livelihoods. Whilst most literature discussed unemployment as a cause of poverty, in this study the participants rather saw unemployment in itself as poverty and not a means to poverty.

A participant explained;

...when you don't have any job doing then you are poor. You sit at home idle without engaging your life. This is poverty my brother (referring to the researcher). (50year old man)

Implicitly, a person is poor when he or she has no means of earning a living. By extension, the data suggest that one's family may be comfortable financially, but if that person (an

adult) is sitting home indolent without working to earn an income, such a person is poor irrespective of how much money he/she receives from family members. This means that a person is poor so far as he/she does not work.

Other participants considered hardship as poverty. Two participants elucidated below;

...all I understand is that hardship is poor. That is what I think. (47year old man)

...hardship accompanied by not working, is poverty. (46year old man)

From the responses given, poverty was seen by local actors as going through difficulties – material hardship. This may include financial difficulties, lack of shelter, food, clothes, etc. This resonates with Heflin et al. [14], that poor people are more likely than non-poor people to report a variety of material hardships.

For participants to see poverty as lack of money is not an earth-shattering finding, but for them to interpret poverty as lack of health is another thing worthy of mention. The following participants indicated as follows:

Imagine you are not in good health. What can you do? So if you lack health, then you are seriously poor. ...good health translates into money and the lack of it translates into poverty. (36year old woman)

Health is riches. You must be in good health to work to make money to sustain the family. When you are sick you can't work. This is why I always tell my children to live a good life for good health. Good health is everything that we've got. ...in fact, I interpret poverty as also having bad health. (47year old man)

Whilst it was a bit surprising to hear local actors interpreting poverty to mean lack of health, it was quite shocking to hear some participants' understanding of poverty as the death of a person. They argued that when a person dies, he/she has nothing even if the person had billions of dollars in his/her account(s). Since such a person cannot be buried with the resource or makes a claim of it, the corpse is regarded as poor. This state of a person was described by a participant as the highest form of poverty.

Participants gave the ensuing interpretations:

If I die I lose everything...death makes people poor. (54year old man)

Death is the highest form of poverty. You the dead don't go with anything. You rather put sadness and pain in the heart of family and friends. (57year old woman)

All these interpretations imply that the local peoples' understanding of poverty goes beyond lack of money to include other issues such as poor health, hardship, unemployment, and even death.

These perspectives shared by participants on poverty corroborate the definition of poverty by the UN as "fundamentally, poverty is a denial of choices and opportunities, a violation of human dignity. It means not having enough to feed and cloth[e] a family, not having a school or clinic to go to, not having the land on which to grow one's food or a job to earn one's living, not having access to credit. It means insecurity, powerlessness, and exclusion of individuals, households, and communities. It means susceptibility to violence, and it often implies living on marginal or fragile environments, without access to clean water or sanitation" [15]. However, what was instructive in the data but not evident in the UN's definition was the participants' view of death as the highest state of poverty. This gives a different dimension to our understanding of poverty, so far as the literature is concerned.

4.2 Causes of Poverty

Participants understanding of poverty were varied based on their own experiences, so were their reasons for the causes of poverty. Some explained the cause of poverty in light of a person's inability to acquire high formal education. According to some participants, lack of formal education implies the lack of skills to occupy certain social statuses that comes with great opportunities to be rich.

This is what participants had to say:

...in a society where the illiteracy rate is high, there are certain jobs which require graduates, you being an illiterate will lose it to the graduate and for that matter be unemployed. Hence, making you poor. (34year old Artisan)

...the lack of formal education of many people makes them poor. This is because they do not have the requirements to be engaged in the formal sector. Some do not even have the know-how to improve themselves in the informal sector. All these lead to poverty among uneducated people. (45year old mason)

The finding of lack of formal education as a cause of poverty falls in line with Shirazi [16], that, in Pakistan, 'the proportion of poor households having highly educated heads is extremely low.' This finding also resonates with that of Lockheed and Verspoor [17] that education helps mitigate the incidence of poverty among a population by increasing the value and efficiency of the labour. By implication, educated people have better economic prospects in the formal market than unschooled people. Though education plays a critical role in this regard, it does not mean all educated people have the tendencies to be rich. To be educated and be rich, or to be uneducated and be poor also depends largely on the economy. If the economy is large to absorb many of its population, then high-level education is less likely to be a poverty indicator. However, this is not the case in Ghana.

This culminates with the fact that the lack of employment opportunities within an economy contributes significantly to poverty. According to the research participants;

There are no jobs here in Ankaful. That is why many people are poor. (55year old woman Trader)

.....because there are inadequate jobs in Ankaful when you sell people do not buy. Even as a seamstress after committing the little resources I have in sewing clothes for people they are unable to come for it because they have no jobs hence no source of income to come for it. (41year old Seamstress)

...what I think causes poverty here is lack of jobs. (27year old Car wash Attendant)

From the data, unemployment was seen as one of the major causes of poverty among residents. This finding coincides with the work of Tornyezuku [18], that unemployment leads to poverty. For the latter, it was stated, "Whatever be the type of poverty, the basic reason has always been lack of adequate income, lack of

employment opportunities...". These views expressed by participants also reverberate with the International Labour Organization's [19] finding that unemployment and underemployment were the cause of poverty, particularly among young people. All these mean that the creation of jobs or training rural folks to acquire employment skills implies dealing with poverty.

Apart from lack of employment and sustainable income as a cause of poverty, other participants attributed poverty to lack of assets such as land, space (brick stores) to sell, talent or skills, and health. Participants stated as follows:

I am a farmer ...in those days (1990s) one could easily get land to farm to feed the household but now you cannot because the chief and people have sold all the land to individuals to develop. What to eat is now a big problem for me and my family. That's why I am in poverty. (57year old man farmer)

I don't own a shop to sell things. Renting a shop to sell items is expensive. This makes people poor... lack of talent or skills also makes people poor. Those who have the talent and develop it make it in life. (45year old teacher)

One thing that causes poverty is sickness. Sickness makes a person poor. No matter how much money a person has, sickness can make the person end up in poverty. Sickness may render you bedridden and unemployed. (43year old Designer)

The data imply that having an asset is poverty alleviation. The lack of it thereof is a cause of people's poverty. Jolliffe et al. [20] attributed the cause of poverty to the lack of income and assets to attain some necessities— food, shelter, clothing, and acceptable levels of health and education.

Other participants attributed poverty to laziness. Participants described that;

Laziness causes poverty. For some people, the job avenues are available but they do not go to search for jobs. If you don't work how will you get money to fend for yourself? This makes people poor. (30year old Artisan)

..Some men/women are lazy, as their peers go to hustle for work, they won't. They sleep

throughout the day. The best they do is walk around proposing to ladies. (36 year old trader)

...if you are lazy and don't engage in any activity, you will be poor. There may be farmlands but if you are lazy to farm, how would you eat?. (41year old seamstress)

The participants suggest that being lazy could render a person poor, put differently, unwillingness to work causes poverty. The finding of this study is consistent with the work of Narayan et al. [21], many people argue that the reason for poverty is that poor people do not work hard. Of those who believe this, some say the problem is the deficient attitude of the poor themselves—that they are lazy.

Another issue raised by participants as a cause of poverty was the disadvantaged position of women in the locality. This was in terms of lack of access to credit facilities, poor educational background, and women's non-participation in decision making.

...to be given a credit facility as a woman is difficult. This is because most often the women do not work. (45year old trader)

As a woman, you are less likely to own a property because you depend on your husband for daily bread. (33year old woman)

...culturally, the men are the heads of the home. They solely make decisions that affect us (family) all. At times, they take decisions without informing them (women). This sometimes worsens their poverty state because such decisions generally benefit the men. (49 year old man)

From the participants' statements, women were relegated to the background in the family. In other words, women were discriminated against. This discrimination in terms of access to credit financing, lack of property ownership, and decision making de-empower the women towards poverty alleviation. These findings confirm the work of Chulu [22], that women in rural areas were said to be less likely to have access to agricultural credit financing without collateral such as land, and have limited opportunities to participate in decision-making processes in the home.

The rural folks also attributed poverty to early childbirth. Early childbirths mean bringing forth or giving birth to a child before society's expected time. The meaning of the term 'early' differs from society to society. As a result, the construction of early childbirth depends on how it is been understood by the residents been studied. According to a participant:

...if you are a teen and you are not ready to have a child and you give birth at a time when you do not have any employable skills or attained any form of higher education, you are likely to be in poverty because if you cannot fern for yourself how can you fern for your child. Also when you give birth as a teen, your education can be shuttered because you have to take care of the child. You cannot even engage in any meaningful employment because you have to feed and meet the other needs of the child at certain times of the day. (36year old provisions seller)

This also confirms Mohr et al. [23], that teenage parenthood had a relationship with poverty. Whilst participants said teenage pregnancy was a cause of poverty, the factor itself (pregnancy) could be the result of poverty.

4.3 Effects of Poverty on the People and Community

For the consequences of poverty, participants related it to social vices. These vices were generally described as criminal activities in the society. It was revealed that robbery, prostitution, and other criminal activities emanated from poverty in the community. In this research, participants had this to say about the effects of poverty:

...poverty leads to robbery and prostitution. (24year old seamstress)

...the effects are prostitution, thievery, and armed robbery. These are practices we don't want in our community. (40year old Designer)

The data imply that some of the results of poverty were things their community vehemently rejected. Why these vices? The answer is found in Merton [24, 25] who argued that people have the tendencies to innovate to survive - whether legitimate or illegitimate. These data confirm Clinard [26], that prostitution may be influenced

by economic need or poverty. Davis [27] similarly argues that prostitution is based on the economic exchange of relationships between the prostitute and the customer, one participating for pleasure and the other for money.

As argued earlier, teenage pregnancy was considered to be a cause of poverty. However, it was also viewed as a consequence of poverty. A participant alluded that:

...Some of the effects of poverty is teenage pregnancy. (30 year old woman)

The young ladies these days have no job to earn income. They depend on some of these area boys or students to survive. They end up becoming pregnant. (33year old man)

Teenage pregnancy is one of the many effects of poverty. Teenagers from poor homes do not have the means to their material needs. They depend on adult men to survive. In most cases, when pregnant, they were left to their fate. Alabi and Oni [28], found that the inability for some parents to provide for their children made it possible for some adult men with money to ensnare these girls with petty gifts and food items through which they were lured into pre-marital sex. In some cases, some were usually confronted with rape through street trading or hawking: all these were as a result of poverty.

Hardship as already discussed was not only considered as a concept in understanding poverty, but also an effect of poverty. This is what participants had to say:

...the lack of money ...really make people suffer hardship. (34year old man)

...It brings about hardships. (20year old petty trader)

Participants spoke of financial hardship as an effect of poverty. The implication revealed is that when a person is poor, that person ends up in financial hardship. Lack of money meant un-attainment of basic needs such as payment of water and electricity bills, sanitation, accommodation, food, etc. All leading to hardship. According to Sherman [29], about 8 million poor and near-poor children live in households that have experienced recent hunger, severe crowding, or problems of paying bills so serious that phone or utility service was shut off.

Aside from the hardship, a participant associated divorce with the effects of poverty:

...poverty may bring about divorce and where there are children involved, they will have to grow up in a broken home and all that. (26year old woman).

Poverty comes along with a lot of stress which takes a toll on marriages resulting in divorce. This is consistent with Wallace [30] and Yin [31], relationship breakdown can be both a cause and an effect of poverty and hardship. The stress of poverty can hurt relationship quality and stability and cause a greater risk of relationship breakdown.

For some participants, poverty gives a person the feeling of being inferior to other people. This is because a poor person cannot afford to do what the rich do. For instance, to regularly change or buy good clothes or shoes. This leads to an inferiority complex among the poor.

...poverty makes you miserable to the extent that you feel inferior amid people because you don't have money to buy your own needs. This makes you feel others are better than you. (29year old woman).

According to Batty and Flint [32], it is clear that living on low incomes did generate anxiety and low self-esteem for a significant number of research participants, with detrimental impacts on their psychological wellbeing (see [33, 34, 35, 36, 37,38, 39,40]).

4.4 Dealing with Poverty in the Community

The effects of poverty as revealed by participants appeared enormous. Participants gave options to deal with such consequences. Key among such options was for the central government or corporate bodies to provide employment opportunities or provide training programmes for the local folks to acquire skills of employment.

This is what some participants had to say;

...the government or corporate institutions are supposed to put up strategies and other things that help provide jobs.... (40year old man artisan)

The government should try to create industries here in Ankaful. (55year old petty trader)

For me, to alleviate poverty, the government must provide jobs. So that the young ones will get something to do to earn income. The government should also help provide skill training to the unemployed youth so they can do something with their lives. (41year old trader)

The creation of jobs by the government enables people to get work to do to earn money which will consequently reduce the incidence of poverty. In other words, since most households derived their income from selling their labour, when jobs are created, it will provide them the opportunity to sell their labour, receive some income and move out of poverty. This data confirmed Gaal [41], most poor households derive their income from selling their labour either to themselves or to others; therefore, creating opportunities for people to earn more money faster is the key factor in increasing the impact of economic growth on poverty.

In the UNESCO [42] report, education was seen as a powerful catalyst for change, as a tool for poverty eradication. A participant said:

...Education contributes to poverty alleviation. And our young ones must be educated or educated themselves to move out of poverty. (35year old man)

Some participants believed formal education was the surest way of eradicating poverty because when a person is highly educated he or she is likely to get a good-paying job which will enable him/her to get out of poverty.

Other participants also suggested good financial management as a means of alleviating poverty. In that, the rural folks should rather invest in their children and business instead of spending on expensive funeral cloths. They revealed that, when this happens coupled with a small capital and training, the local folks were likely to do well. Two participants stated as follows:

People in this community pride themselves with expensive clothes, especially women. They spend their little income on cloths without nothing to invest in their businesses and children. If they stop this attitude, they may reduce their poverty level. (45year old man)

Funerals and outdooing of children drain us of money. I know that if we put a stop to this unnecessary expenditure we may be dealing with our poverty. ...When this is done and we manage our money well, it will be good for us. (33year old woman)

These data corroborate that of Twene [43], that parents should avoid unnecessary expenditures at functions such as funerals, weddings, and engagements to alleviate poverty. In a nutshell, the participants of this study recognized central government employment opportunities, education, and good financial management as a means of dealing with poverty in the local community of Ankaful in Ghana.

5. DISCUSSION AND CONCLUSION

The study sought to examine local actors' understanding of the term poverty and its associated causes and effects. The data demonstrate an appreciable level of rural folks' understanding of poverty. The term was seen by some participants as the lack of resources to meet the basic life necessities. This understanding falls in line with the concept of absolute poverty as defined by the UN [44] and Gordon and Nandy [45], as a situation characterised by not being able to meet the basic human needs such as sanitation facilities, shelter, education, etc. Other participants saw poverty as not having financial support in times of need. Per the participants' understanding, it is expected that people in need are supposed to be supported to be independent. Hence, one's inability to receive support from relatives and friends culminates in poverty. Insightfully, a person who is considered as not creditworthy by friends and family is considered poor.

Participants also understood poverty to mean lack of skills, money, not been employed, and one not in good health. Poverty was also viewed to mean that, a person who sits home idle without working to earn an income is poor. In one sense, whilst some participants saw the situation of not having people to assist in times of need as poverty, the abled person who sat home and received financial assistance from family and friends was also considered poor as the data suggested. This means that to be classified as a poor person in such a situation depends on whether the person is strong and abled or not. Strikingly, unfamiliar, was the issue of death associated with poverty. Participants saw death as the highest form of poverty. That is, a state

where a person losses everything, including control over his/her own body, material resources – both tangible and intangible. It is this understanding that goes with the local adage that life is wealth and when one has life, one has everything.

Participants saw the following as the causes for which people were poor: lack of formal education – that education reduces the tendency of one becoming poor [16,17], lack of employment [19], lack of income and assets, laziness and (or) unwillingness to work [21], discrimination against women in terms of accessing credit facility [22], and early childbirth. These factors, independently, or in combination caused poverty according to the rural folks. With these factors in mind, some participants revealed the effects of poverty on the people or community as leading to increased social vices such as robbery, prostitution [27, 26], teenage pregnancy [28], financial and social hardship, stress, divorce, and inferiority complex/ low self-esteem [32].

Some participants suggested ways of dealing with the issue of poverty in the community as follows: the government of Ghana and other private enterprises should create employment opportunities or organise training programmes for local actors who desire skills for self-employment to acquire it. Other participants talked about acquiring formal education and having good financial management.

From the above, poverty is not strictly an economic concept as has been postulated in most literature. The social connotation is huge, to the extent that policymakers cannot underestimate it. Poverty is seen as an unequal social status (e.g. employed and unemployed) among community members. Not only that, but poverty also appeared collective among the indigenes of the study area. Implicitly, the kind of poverty experienced by the local folks seemed transmitted from one generation to the other. Others are struggling to come out of it, but the odds are against them.

CONSENT

As per international standard or university standard, Participants' written consent has been collected and preserved by the author(s).

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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