

***IBI TSE YIE* (SOME PEOPLE ARE BETTER OFF): WEALTH
RE-DISTRIBUTION MECHANISMS IN THE COASTAL TOWN
MOREE, GHANA**

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DEDICATION

I dedicate this thesis to the memory of my late maternal grandmother,

Mrs. Mina Abena Kesewa Amoako (Ensonyame yε) of blessed memory

And to

My paternal grandmother Madam Selina Akosua Kobe Ofori.

Both of whom never had the privilege of obtaining university education. I hope I make you proud. I am grateful for your prayers and pieces of advice which continue to guide me.

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I am responsible for all errors and omissions that may be found in this thesis. They represent my mortal limitations.

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ABSTRACT

Motorization of the artisanal fishery sector led to heightened social stratification in Ghanaian coastal fisheries. That stratification occurred because some households could not afford to adopt the new innovation. This thesis attempts to understand the socio-cultural underpinnings influencing the livelihood strategies of the fishers in Moree, a major Ghanaian coastal town. The research problem is why the institutions which influence the re-distribution of wealth in Moree have been maintained over the years, in spite of modernization in the fisheries industry. In the Moree township, there is a process of re-distribution of wealth from the richest down to the poorest. Rich fishers have the moral obligation to assist poorer ones in order to maintain the former's status as rich. Poor fishers also have roles they are expected to perform in order to demonstrate that they deserve such assistance. The study examines the intricate interpersonal relationships between the rich and the poor and the reliance of the poor on the rich for their daily livelihoods. This study is based on a survey informed by the Sustainable Livelihoods Approach; of forty-five households in Moree. Those households range from the poorest to the richest; and the study focuses on the means/assets available to them and how they sustain a living through the use of those assets. An institutional approach is the main theoretical framework used in this research. The analysis examines local institutions promoting redistribution of wealth from the rich and wealthier groups to the poor and/or marginalized groups. It is argued that an important reason why the rich fulfill their duty of helping the poor is to maintain their position as respectable citizens. This is also a requirement to become rich in this fishing community.

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LIST OF ABBREVIATIONS

GHC	New Ghana Cedi
GPRTU	Ghana Private Road Transport Union
ILO	International Labour Organization
NGO	Non- Governmental Organization
SAP	Structural Adjustment Programme
SL	Sustainable Livelihoods
SLA	Sustainable Livelihoods Approach
SFLP	Sustainable Fisheries Livelihoods Programme
UNDP	United Nations Development Programme

GLOSSARY

“Anyim”	Face
“Apofohene”	Chief Fisherman
“Asɛdze”	Responsibility, Obligation
“Akrakyifo”	Gentlemen
“Bosea”	Loan
“Bosun”	Captain of a fishing crew
“Dzin”	Reputation
“Ebusua”	Matrilinage
“Ebusuapanyin”	Family Head
“Fie”	Household
“Fie Panyin”	Household Head
“Gyedze”	Trust
“Ice”	Frozen fish bought from wholesalers
“Kɔhweabanyi” (“ <i>Kɔhweabanfo</i> ”)	Poorest person (Poorest people)
“Konkohene”	Leader of fish traders
“Mboa”	Assistance, Support
(Me)“Nua”	(My) Brother or Sister
“Nyimpa pa”	Generous, kind-hearted person
“Ohianyi” (“Ahiafo”)	Poor man (Poor men)
“Osikanyi” (“Asikafo”)	Richman (Rich men)
“Panyin” (“Mpanyinfo”)	Elder (s)
“Seiko”	Fish obtained from fishing trawlers

“Wiasew yε dεw”

(Me)“Wura”

(Me)“Yonko”

Bumper Season

(My) Master, Madam

(My) Friend



CHAPTER ONE: INTRODUCTION

*Onyimpa yε dε*²

1.1 Introduction

In order to make a living, people adopt various strategies depending on factors such as their environment and their socio-economic status. Some of the strategies adopted can be helpful in the short-run but may not be helpful in the long-run. These strategies are multi-faceted depending on associated social, cultural, political and economic issues. Most of these strategies have been practiced for several generations and are trusted by those who employ them. This study is a study of the livelihood strategies adopted by fishers in a Ghanaian coastal town – Moree. It is an analysis of processes associated with the re-distribution of wealth from the rich to the poor. It discusses the obligations associated with the ‘trickling down’ process and the reason why this practice has been sustained through several generations. The research aims at providing a better understanding of the social safety-nets present in the coastal fisheries and how they mediate the relationships between the rich and the poor in Moree

¹ *Abε Dua* (Palm Tree). An Akan symbol of self-sufficiency. The full meaning of this symbol implies that unlike the palm tree which is self-sufficient, human beings depend on each other.

² “No man lives isolation.” It is good to belong to a community.

The motorization of Ghana's artisanal fishery industry in the early 1960s, heightened the stratification between the rich and the poor. It resulted in an increase of income inequalities in the fishermen's community (Mansvelt and Sterkenburg, 1976: 55).

Ownership of fishing gear which had previously been by households, changed into individual ownership, and individual canoe owners accumulated wealth. Some households have not been able to accumulate as many assets as others have. This has created a gap between the rich and the poor. People relied on safety-net mechanisms, which have traditionally been a part of Ghanaian culture, to prevent the gap from widening. This reliance has continued to dominate the artisanal fisheries sector. Almost fifty years after this major innovation, the fishing industry has experienced various stresses, trends and shocks as a result of factors including government decisions and resource fluctuation. Koranteng notes that the number of canoes in Moree has declined from 328 in 1989 to 256 in 1997, and also during the same period, the number of fishers has declined from 3,695 to 2,571 (Koranteng, 2000:7). This decline is confirmed by the decreasing fish catch landed in Moree as well as confirmation by fishers in Moree. Several interpretations have been given to the situation. This decline has been attributed partly to the macro-economic policy, SAP (Marquette *et al*, 2002:332). This is due to the fact that most of the inputs used in the fishing activities are imported. With the introduction of the SAP, the fluctuating value of the cedi against major foreign currencies affected input prices. This in turn affected fish prices. It is believed that the fishers did not therefore have adequate income to engage in fisheries. All these are worth noting yet what is relevant to this study is the fact that in spite of the stresses and gains the industry has encountered, the society continues to be one where those who are rich assist those who are not so rich.

The current focus of livelihood studies in the developing world, and particularly sub-Saharan Africa, is on social networks (see Hanson, 2005; Hanson, 2007; Moser, 1996; 1998; Rakodi and Lloyd-Jones, 2002). Hanson states that livelihoods in urban Ghana are clearly embedded in social relationships (Hanson, 2007:1291). A strong relationship exists between poverty, coping ability and community organization (Chambers, 1987, 1995; Stewart, 1995; Mensah-Abrampah, 1998). Social networks are an integral part of the livelihoods of most people in the developing world; Hanson writes that

“the importance of social exchange networks has been enhanced alongside these household economic shifts. For example, collaboration and the daily flow of goods and services among relatives, neighbours and friends have become fundamental ingredients for the maintenance of individual and household survival ” (Hanson 2005:7).

Evidence from three rounds of Ghana living-standards surveys, persistently revealed that coastal fishing communities in Ghana are among the poorest in the country (Marquette *et al*, 2003:324). The artisanal fisheries sector is composed of various sub-sectors and vulnerable to numerous stresses and shocks. Examples of such stresses in Ghanaian fisheries include rising fuel prices, macro-economic decisions which in turn affect prices of inputs like fuel and the purchasing ability of consumers as well as depleting stocks of fish. Many Ghanaians in an effort to adapt to changing socio-economic trends use their social relationships to gain access to resources. Béné writes that the economic and welfare functions of small-scale fisheries are still very rarely adequately documented (Béné, 2004: vii). The focus of this thesis is on how the people of Moree use their social networks to sustain their livelihoods in spite of such stresses.

1.2 Background

I was inspired to research into livelihood strategies among the people of Moree after I was introduced to a current research project at the Chr. Michelsen Institute (CMI) in Bergen, Norway. The project, “Well-being among Fisherfolks in Africa Research (WELFARE)” considers poverty in small-scale fisheries and examines the role of fisheries in poverty producing and poverty- reduction processes in Africa. I was introduced to the project by my supervisor Ragnhild Overå, who is one of the project members. I had the opportunity to participate in a workshop on the project and decided to investigate the livelihood strategies of the fishers in Moree. I wanted to investigate into mitigation of poverty despite increasing gaps between canoe owners and crew members.

Moree is one of the numerous fishing villages in Ghana. Situated along the coast of Ghana, it is a famous fishing town, particularly noted for its artisanal fisheries. Several major researches have been conducted there (Bortei-Doku Aryeetey, 2000; Koranteng, 2000; Overå, 2001; Overå, 1998; Overå, 1992) and therefore a lot of information about the town has been documented. This is especially true for fisheries-related research and it is in view of this fact that the town has been

selected for this particular research. This study investigates into the strategies adopted by fishing households particularly during the lean season.

According to Long (Long,1997, in De Haan and Zoomers, 2003), the concept of livelihood

“ expresses the idea of individuals and groups striving to make a living, attempting to meet their various consumption and economic necessities, coping with uncertainties, responding to new opportunities, and choosing between different value positions “ (*ibid*, 352).

The livelihood approach has been selected because it is multidimensional, covering not only economic but also political, cultural, social and ecological aspects (De Haan and Zoomers, 2003:350) and it also focuses on the most basic level of social organization-the household level. In this thesis, the household is the basic unit of analysis. “A household is defined as consisting of a person or a group of persons keeping arrangements and are catered as one unit” (Ardayfio-Schandorf, 1994:34) and eating from the same pot. “The head of the household is the person who is normally responsible for the upkeep and maintenance of the household on a day-to-day basis, and who has the power to make major decisions within it “(Ardayfio-Schandorf, 1994:34).

According to Rakodi, livelihoods approach can be used to improve understanding of the situation and actions of poor people (Rakodi, 2002: xx). She further writes that, the approach aims to put people and the households in which they live at the centre of the development process, starting with their capabilities and assets, rather than with their problems. The livelihoods approach emphasizes the need to understand households and their daily coping mechanisms, local social relations and organization as well as to understand the livelihood systems operating in a particular society.

The thesis examines the intricate interpersonal relationships between the rich and the poor and the reliance of the poor on the rich for their daily livelihoods.

1.3 Problem Statement

Previous studies on fisheries in Moree have discussed issues relating to innovations within the town’s fisheries, migration and entrepreneurship. The aim of this research is to take a close look at social stratification in Moree. It investigates the re-distributive processes within the town’s

fisheries. Issues dealt with in this thesis include the roles and obligations of the rich towards the poor and those of the poor towards the rich.

Overå (2001:31) writes that possibly because of the SAP adopted by the Ghanaian government in the 1980s and 1990s, costs of living and the purchasing power among the consumers in the main markets for fish from Moree has declined. She further states that “the economic hardship in the 1990’s hit fisher people in two ways: the exorbitant cost of input in the fisheries sector” and “the decline in the purchasing power among majority of consumers in the Ghanaian fish market” (2001:31). It has been argued that the Structural Adjustment Programmes (SAP) have resulted in an increase in the vulnerability of some groups of people. Structural adjustment has produced more dramatic changes in the poverty profile of the different socioeconomic groups. Sowa states that the most affected groups of people in Ghana are (i) rural households (ii) low income underemployed or unemployed urban households; and (iii) retrenched workers who lack productive employment (Sowa, 2003). According to Bangura coping strategies used by economically vulnerable households in the face of structural adjustment policies in Africa have brought changes in social relations and the institutional context (Bangura, 1994 in Geran, 2000). Hanson (2005) argues that deteriorating economic conditions in Ghana over the past two decades has led to a growth in urban livelihood strategies and their resilience in the face of socio-economic hardships (*ibid*:163). These hardships, Hanson argues “are therefore contingent upon, and enmeshed within, overlapping and embedded social relations, communication processes and economic relation” (Hanson, 2005:163). This research defines institutions as “sets of formal and informal rules and norms that shape interactions of humans with each other and nature” (Agrawal and Gibson, 1999:637). Institutions are thus regarded as “regularized patterns of behaviour between individuals and groups in society” (Leach *et al* 1999:226). Institutions in Moree include the norms, rules and obligations which have governed the people over the years. Examples of these include the need for those who are wealthy to assist those who are less privileged; as well as the need to offer cash donations to those who are bereaved or those who have given birth. Adhering to such institutions, earns respect for the concerned individual. There are sanctions for violating the institutions. These sanctions often lead to embarrassment of the offending party. Sometimes the offending party also loses some prestige for violating a social

institution. There is a direct relationship between local social institutions and livelihoods and this thesis studies this relationship in Moree.

A key factor in understanding Ghana's culture, both past and present, lies in examining the institutions which have governed the people's behaviour over the years. According to Hanson, two noticeable cultural elements among the Akans are lineage ties and the institutionalization of clientelism/personalism (Hanson, 2000:10-11). The former provides a context within which to understand intra-household and kin relations; while the latter provides a context within which to understand extra-household interactions that shape and are shaped by monetization (*ibid*). It has been argued that many of the traditional social networks have withered, especially in urban Ghana, as a result of the changing socio-economic conditions. Norton *et al* (1995) write that there is a general sense in Ghana that community or kin-based systems of mutual aid are becoming weaker (Norton *et al*, 1995, viii). Grant and Nijman (2001) write that there is unevenness to the geography of well-being in Ghana, with poverty and hardships increasing during the era of economic liberalization. Geran (2000) believes that it is important to investigate the various characteristics of social networks and how they relate in order to understand their role as a social safety net. Household strategies change in order to adapt to changing socio-economic conditions. According to Rakodi, "hardship and unequal distribution of the burden of survival may lead to tensions as well as mutual support, within households, between households, between kin and between communities, while such mutual support is fragile where all are very poor " (Rakodi, 2002:10).

Moore suggests that the mechanisms for redistribution in society are crucial for understanding the relationship between households and larger scale socio-economic processes and institutions (Moore in Beall and Kanji, 1999:6).

According to Mensah-Abrampa,

"the issue of household hardship was not a matter of individual concern but a community phenomenon. If any member of the respective community fell into hardship, it raised the community's sympathy and over a period a lot of community resources were mobilized to support the unfortunate victim." (Mensah-Abrampa, 1998:145)

Among Ghanaians, no individual lives in isolation. The extended family, clan and other social networks all exist to provide support for the individual. Everyone belongs to his/her immediate family, extended family, clan, village and ethnic group. All these structures are at work to offer the individual a buffer from the various stresses he/she encounters. They offer privileges as well as rights and responsibilities to an individual. Familial relationships often provide socio-economic insurance in periods of difficulty. There is a Fante proverb which says, “*If a tree gets all the wind, it will break.*” This illustrates the belief of the people in the need to communally share whatever resources they have.

Poverty reduction in small-scale fisheries refers to the generation of wealth and accumulation of capital through investments made in the fishery, which helps to lift people out of poverty (Béné, 2004:11). He further states that poverty prevention in small-scale fisheries therefore refers to situations where fishing contributes – through various mechanisms – to reduce risks and create safety-net mechanisms in a general context of vulnerability (Béné, 2004:11). Vercrujisse (1984) in his Marxist class analysis describes the big traders in Ghanaian coastal fisheries as capitalist merchants and the crew members as labourers. Béné (2004:40) writes that small-scale fisheries provide vital poverty prevention mechanisms (through welfare function and safety-net mechanisms). According to him, the fisheries function as a safety-net does not necessarily generate large revenues or wealth but allows a large number of resource-poor and/or vulnerable households in rural communities to survive both economically and nutritionally. Fishery in Moree is highly seasonal with five months of intense activity each year. Much of the year’s income is earned within this period and they have to live on meager incomes for the rest of the year (Hernæs 1991:16). The lean season is therefore a critical period for the vulnerable groups in Moree.

As mentioned, it is the moral obligation of individuals in Moree to share whatever resources they have with each other. Such resources could be money, fishing gear, food and labour for fishing and related work. Both the rich and poor perform this obligation. There is however a difference in the kind and amount of *mboa* (assistance) that the rich and less rich share. An individual who does not fulfill this moral obligation is regarded as wicked and loses some respect in the town regardless of how wealthy he/she might be. This can be described as a sanction for not adhering to the established institution. To be rich gives prestige, but one loses prestige if one does not

share one's wealth. The institutions in Moree make the rich responsible for catering to the needs of the poor. Often, the rich spend a relatively large part of their profits catering for the poor and are thus unable to re-invest all their profits. This is because the organization of society makes the rich responsible for catering for the needs of the poor. This situation depicts what Michael Watts (1984), describes as the 'moral economy.' According to Devereux, informal safety-nets are one of the manifestations of the 'moral' economy (Devereux, 1999:5)

This obligation decreases the gap between the rich and poor. There are associated advantages and disadvantages for both the givers and recipients of such *mboa*. The reciprocity associated with the relations between the rich and poor is worth investigating.

1.4 Research Problem

Why have the institutions which influence re-distribution of wealth in Moree been maintained in spite of declining profitability in the fisheries?

1.5 Research Questions

What are the moral obligations of the poor towards the rich and what benefits do they get from fulfilling these obligations?

What are the moral obligations of the rich towards the poor and what benefits do they get from fulfilling these obligations?

1.6 Objectives of the Study

- To identify the various wealth groups in Moree.
- To identify the main livelihood strategies of the various wealth groups.
- To identify the marginalized groups within the community and find out why they are marginalized
- To find out if safety-net mechanisms exist in Moree and examine their functions.

1.7 Overview of chapters

The first chapter discusses the background of the study; the problem statement and objectives as well as the research questions associated with the study.

The second chapter provides a detailed understanding of Ghana, Moree and fishing in Ghana, with emphasis on artisanal fisheries.

The third chapter discusses theoretical frameworks used in the thesis in relation to fishing in Moree. It also discusses the Sustainable Livelihoods Framework as a starting point; then focuses on the institutions approach, examining institutions as defined above. It also reviews literature relevant to the research.

The fourth chapter focuses on the methodology used for the work. It explains the methodology used, discuss its strengths and limitations, as well as analyzes the reliability of the data presented in the thesis.

The sixth chapter constitutes a presentation and analysis of the data obtained. It discusses the data against a background of the research questions and aims of the study.

The final chapter offers be a summary of the thesis, conclusions, and further recommendation for future researchers about the topic.



CHAPTER TWO: CONTEXTUAL BACKGROUND

⁴*Abusua tse dε kwae; εwɔ akyire a, εbɔ mu tuu na sε epini ho a, na ehu dε dua biara wɔ ne sibia*

2.1 Ghana

Ghana (see Fig. 1) is located midway along the Gulf of Guinea on the Atlantic Ocean coast of West Africa, between latitudes 4,44° S and 11,11° N and longitude 3,11° W and 1,11° E. The total land area of the country is approximately 239,000 square kilometers. The country bounded on the north, east and west by Burkina Faso, Togo and Cote d'Ivoire respectively.

Until attaining independence in 1957, the country was known as the Gold Coast; a name depicting the vast deposits of gold in the country. After independence, it adopted its current name Ghana, which was derived from the ancient Sudanese Empire of "Ghana."

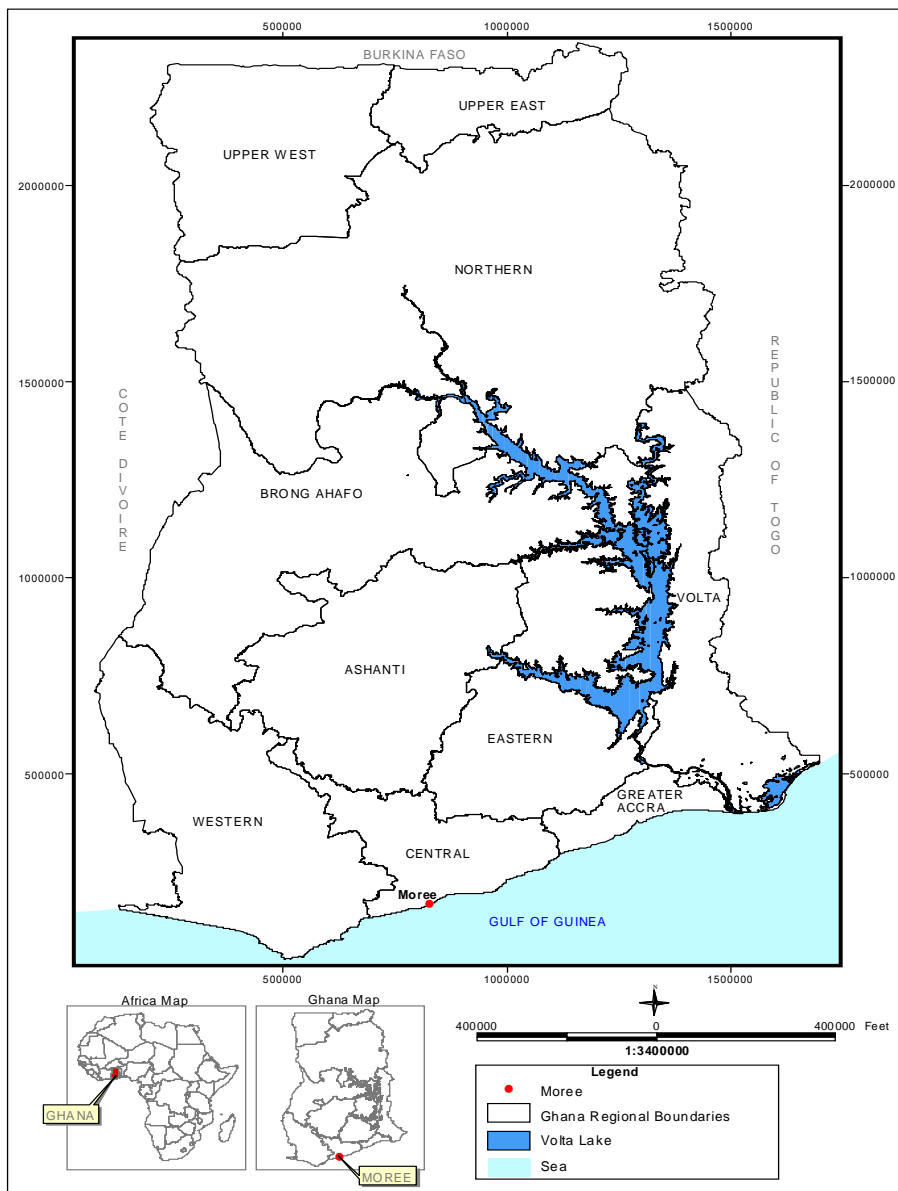
The terrain of the country is mostly low plains with dissected plateau in south-central area (CIA Factbook, 2007) with the lowest point being the Atlantic Ocean (0 meters above sea level) and the highest being Mount Afadjato (880 m above sea level). Half of the country lies less than 152 meters above sea level. The Volta Lake, the largest man-made lake in the world, extends from the southern part of the country to the north. It has a 550 km coastline which is mostly low, sandy shore backed by plains and scrub and intersected by several rivers and streams.

³ *Nkyinkyim* (twistings): An Akan symbol signifying initiative, dynamism and versatility. The Ghanaian fishing industry as well as social organization; have demonstrated these characteristics over the years.

⁴ "The family is like the forest, if you are outside it is dense, if you are inside you see that each tree has its own position." Each person plays a unique role to ensure that the family functions as a unit.

Ghana has a hot humid tropical climate. The country has two rainfall regimes - the major rainy season between March - July and the minor season between September - October. There is a

Figure 1: Map of Ghana showing Moree



Author, 2007

prolonged dry season from October to March the next year leading to the harmattan season during this period.

Agriculture, mining, timber logging, retail trade and tourism are major economic activities. Natural resources such as hydropower, petroleum, silver, salt, gold, bauxite, limestone, manganese, timber, industrial diamonds, fish, rubber, and recently oil abound in the country. The continental shelf of the country lies within 200 nautical miles. The country exports large quantities of gold, timber and cocoa annually. Diversification under the SAP has also led to the export of non-traditional commodities such as fish, cashew nuts, yam, pineapple and banana.

With a population of 6.7 million in 1960, the country currently has an increased population of approximately 22 million (CIA Factbook, 2007). There are over 60 tribes in Ghana with the major ones being Akan⁵, Ewe, Ga,-Adangbe, Guan, Grusi and Mole-Dagbani. The country is divided into 10 administrative regions and 138 districts. The country practices constitutional democracy.

At independence, Ghana's GDP per capita stood at fifty pounds sterling. A decade after independence the economy went into a recession and subsequently faced major setbacks. In 1983, in a measure to revive its ailing economy, Ghana adopted the International Monetary Fund's (IMF) Structural Adjustment Policy (SAP). The SAP was part of the Economic Recovery Programme (ERP). Ghana was regarded as the success story of the World Bank. The problems created by the implementation of the policy show that the emphasis of the policy in the country was more on macroeconomic stabilization than it was on growth and poverty reduction. At the end of the implementation of the programme, Ghana's foreign debt rose from about US\$1 billion in 1983 to about US\$6 billion in 2000. As a result in 2001, when the new government came into office, it opted for a Highly Indebted Poor Country (HIPC) status and the GDP per capita stood at \$270 (Sowa, 2002).

Among the macroeconomic policies associated with the SAP are: the retrenchment of public sector workers, the adjustment of the exchange rate through the devaluation of the cedi, Ghana's currency; it also aimed at raising interest rates, abolishing the domestic price controls, reducing

⁵Fantes, the major population group in Moree form a part of the Akan group.

government's spending on welfare, health, and education and a massive export drive to encourage production and export. The government had to reduce the extent to which they controlled their own natural resources. Local producers had to compete with international corporations for the same market.

The SAP succeeded in improving GDP between 1983-1999, from 5-6%; improving real incomes per head by an average of 2%; expanding the industrial capacity from 25% before 1984 to 35-40% in the 1990s; and the amount of export goods tripled between 1982 and 1992. Although the SAP is praised for reviving the economy, achievements under the SAP were uneven, with "the poor in rural areas as well as the poorest of the poor in the urban areas seeming to have suffered significantly due to their inability to compete in the market" (Konadu-Agyemang, 1998:481). The improvements in the macroeconomic indicators have not signified any major gains for majority of the people. The causes of the decline in Ghana's economy have been attributed to structural weaknesses, external shocks – particularly, declines in the terms of trade, economic mismanagement, and political instability (Sowa, 2002). Ghana is currently struggling with the dual effects of economic adjustment measures and external shocks (Bennet *et al*, 2001). Poverty in Ghana remains quite severe despite overall declines (Narayan, 2002:18).

According to the latest edition of the UNDP'S human development index, Ghana ranks 135th out of 177 nations. This ranking puts the country in the group of middle developing countries. The per capita Gross National Income of the country is \$520 (World Development Indicators database, 2007). Today, Ghana is one of the best-performing economies in Africa (IDA, 2007). overall poverty has declined from 52 percent in 1992 to 28 percent in 2006, and Ghana is on course to exceed the 2015 MDG of halving her poverty (*ibid*). Economic growth accelerated from 4.5% from 1983-2000, to 5.8% in 2004, then to 6% in 2005; in response to the government's program of reforms (*ibid*). However in spite of the increasing economic growth in Ghana, the gap between the rich and the poor is increasing.

2.2 Coastal Fisheries in Ghana

Agriculture is the backbone of the Ghanaian economy contributing a major part of the Gross Domestic Product of the country. A major part of agriculture in Ghana is fishing. Fishing is an important aspect of Ghana's economy because it is the most important non-traditional export

commodity in the Ghanaian economy. Fisheries contribute to 5% of the total GDP of the country (Antwi, 2006). There are five main sources of fish supply in Ghana: marine fisheries, Lake Volta and other inland fisheries, lagoon fisheries, aquaculture and imports (MOFA, 2003). Ghana's 550 km coastline has 185 fishing villages and 334 landing sites (Canoe Framework Survey, 2006: 6). The coastal zone of Ghana covers 528 kilometers (FAO, 2004). Fishing provides the main means of employment for those who live along this zone. The main fishing fleets of the marine sector are the canoe or artisanal sector (dominant with more labour, vessels and fish), the semi-industrial and industrial (*ibid*). The marine fishing sector contributes to 87% of the total fish produced in Ghana (Koranteng, 2006). The fisheries sector provides many advantages to the Ghanaian economy. It provides jobs to several people who work as crew members, fish processors, fish traders, porters and so on. There are thousands of people in Ghana engaged in the processing, handling and distribution of fish in Ghana. Fish also serves as the cheapest form of animal protein available in Ghana. It is relatively cheaper on the market and also easily available to most Ghanaian families. Due to the fact that processed fish can be stored for longer periods than frozen meat, it is a source of food security especially for the poor. Ghana is one of the highest fish consuming countries in Africa with a per capita fish consumption of between 20-30 kg (Koranteng *et al*, 2006: 8). The Ghanaian fisheries industry supports almost 10% of the total Ghanaian population (*ibid*).

Fishing in Ghana has been categorized into the artisanal, marine and inland sectors (Odotei, 1995:3). Each of these classifications is characterized by its own distinguishing features. Those who live along coastal Ghana have been the main actors in the artisanal sector. The artisanal fishery sector in Ghana forms the largest part of the marine fishery sector constituting 80% of the marine sector. The artisanal or canoe fisheries comprise dug-out canoes ranging between 20-54 feet (Odotei, 2002:1). According to the Canoe Framework Survey, 57.1% of the canoes in the artisanal sector are motorized (Canoe Framework Survey, 2006: 9). The canoes are often motorized with 40HP or 25 HP machines. In this work, all fishing which involves the use of outboard motors are classified as artisanal. The artisanal marine sector has open access which makes it possible for anyone who has the money to invest in it. Fishing gear used in artisanal fisheries includes purse seines, beach seines, drift gill nets and set nets. The focus of this work is on activities within the artisanal sector.

Traditional fisheries in Ghana are a very old profession. Odotei, based on descriptions by authors of the seventeenth and eighteenth centuries notes that fishermen along the coast used very simple gear and techniques (Odotei, 1995: 6). Various changes have occurred in the fishing sector over the years.

Before the end of the 19th century, sails made of mats of palm and nets from the leaf of pineapple were used for fishing (Lawson and Kwei, 1974: 51; Odotei, 2002: 9). This progressed to the use of twine and sail cloth and at the beginning of the 20th century, simple lines and small cast nets were used (*ibid*). After 1900, the "ali," drift and seine nets were introduced. Lawson and Kwei describe the fishing industry in 1949 as a primitive canoe industry characterized by low productivity, wasteful use of human and natural resources and resistant to change and technical innovation (Lawson and Kwei, 1974: 15). According to Odotei, the mechanization of the industry started in 1953, with the introduction of planked vessels with inboard motors (Odotei, 2002: 2). The introduction of the inboard motors was unsuccessful. This was followed by the introduction of outboard motors to the artisanal sector in 1959 (*ibid*). The introduction of the outboard motor was successful and became a major innovation in the fisheries sector (Lawson and Kwei 1974; Verduyn 1984; Hernæs 1991; Odotei 1991a; Overå 1998, Overå 2001). Outboard motors made it possible for fishers to travel longer distances in search of fish. According to Odotei, the mechanization was done in two phases (Odotei, 2002: 40). The first phase was introduced by the colonial government and controlled by non-fishermen (*ibid*); and the second phase was introduced by the Government of Ghana and controlled by non-fishermen (*ibid*). The mechanization process led to an increase in fish production since fishermen were able to fish at longer distances.

Overå (1998: 13) writes that outboard motors have changed the scale of fishing, the organization of production and the fish landings. Hernæs writes that "this implied an extension of operational range and thus an extension of geographical scope of fishing operations, enabling exploitation of new fishing grounds" (Hernæs, 1991: 27). The outboard motor also "made it possible to travel to more destinations abroad as well as to travel further and more frequently on seasonal migration within Ghana" (Marquette *et al* 2003: 328).

2.3 Moree

2.3.1 Location

Moree (see Fig. 1 and 2) is a major coastal town in the Central Region of Ghana. With a population of 20, 000 (Marquette *et al*, 2003: 328), it can be classified as an urban Ghanaian settlement based on population. It is however a rural coastal town. It is located 8 kilometers east of Cape Coast, the Central regional capital (Overå, 1998:113). It is located on latitude 5° 7' 60N and longitude 1° 11' 60W (Falling Rain, 2006). It has the following alternative names: Mouri, Mourée, Mouri and Mori. Moree is the largest town in the Abura-Asebu Kwamankese district. It is the only fishing town in this district. It is believed to be founded by a hunter and fisherman (Overå, 1998:116). The people of the town believe it is the origin of fishing in Ghana. Although this has not been proven by any documentary source, fishers in Moree have been considered as the most skilful and adventurous in West Africa (Ghana Districts, 2006). The Dutch first settled there in 1632 and the presence of the ruins of Fort Nassau proves foreign presence in the colonial period (Overå, 1998:114).

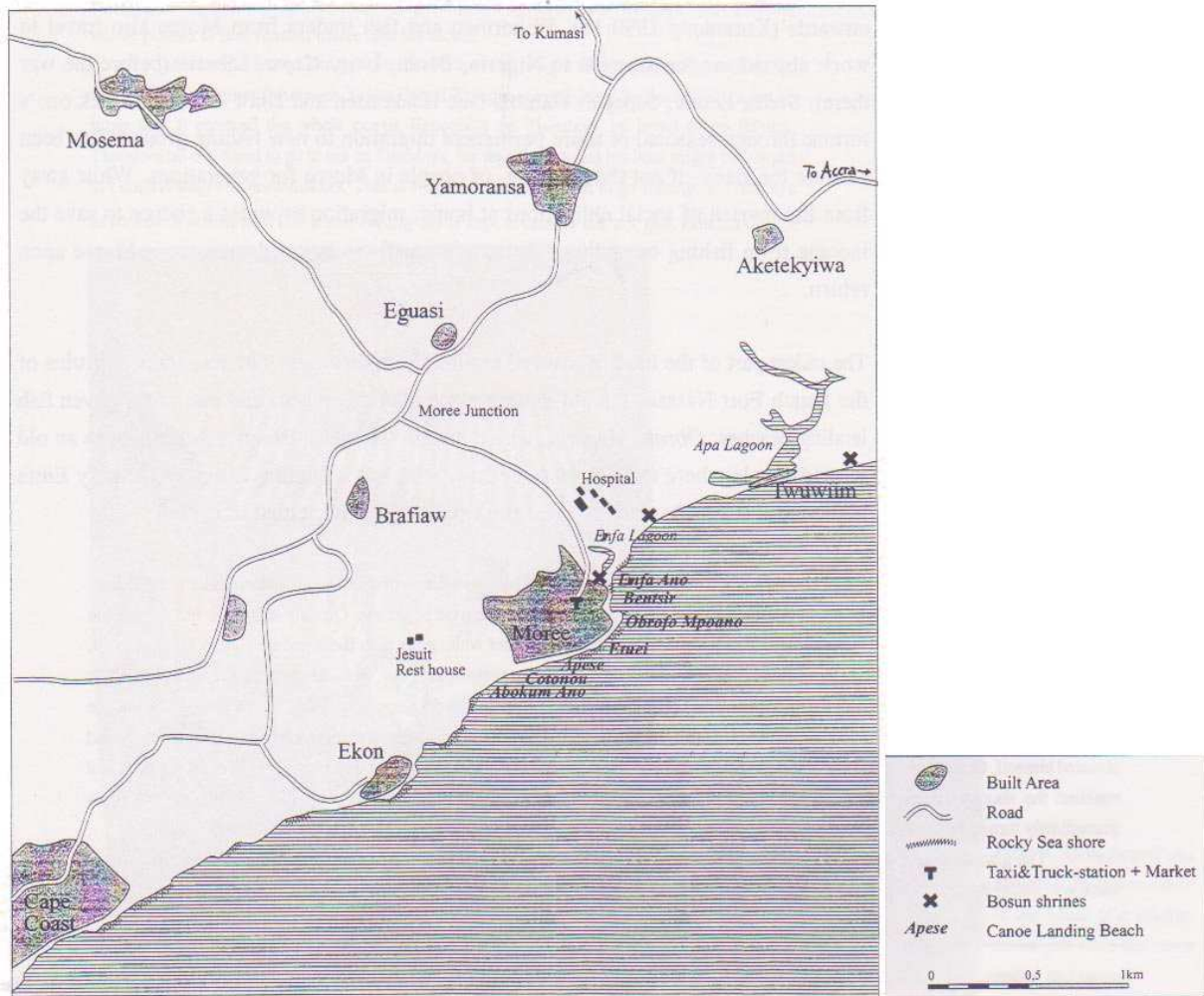
2.3.2 Physical Characteristics of the Town

The coastal area is generally rocky and some of the landing centres are at the foot of a prominent cliff overlooking the sea (Koranteng, 2002). In spite of its rocky nature, erosion appears to be a problem in some parts of the coast and to ameliorate this; the inhabitants of Moree are allowed to dump refuse at designated sections of the beach. (Koranteng, 2002).The town is located in a low-lying district which rises up to 80 metres above sea level with loose quaternary sands. (Ghana Districts, 2006).

There are two rainy seasons, the major season starting in the end of April, and ending in the end of August. There is also a minor rainy season which begins in October and ends at the end of December. The rainy season is followed by a spell of dry, cold weather (the harmattan) in the latter part of December through the end of February. The months of August and September are relatively dry. Annual rainfall is generally between 100cm and 110cm and temperatures range between 23 °C and 28 °C with a relative humidity of around 70 percent. (Ghana Districts, 2006)

Figure 2: Map of Moree

Map 8. Moree.



Adapted from Overå, 1998: 113

The rainy seasons are very important to the fishers because they also initiate the fishing season. Marine fishing in the Moree area has two seasons, the main season, usually lasting from the middle of June to mid-August. The minor or 'lean' season covers the months of November through January of the following year. The main harvest season coincides with the rainy season when temperatures fall and the fish migrate to territorial waters, and the fishermen do not travel far for their catch and usually haul fish, particularly herring, in large quantities.

2.3.3 Economic Base

The latest population census in the country demonstrated that Moree is the most densely populated town in the Abura-Asebu Kwamankese district (Population Census, GSS 2002). Fishing is the main income generating activity in the town. Fishers go to sea all week except Tuesday which is the rest day. It is a religious taboo to go fishing on Tuesday. On Tuesdays, general routine repairs to nets are made. They also use the day to purchase inputs they might need for their fishing activity or to attend to other social obligations which they need to address.

It is estimated that there are about 370 registered seaworthy canoes in Moree, most of them motorized (Central Region, 2006). During the main fishing season, gill nets are most commonly used and the fishers operate from the town. Fish obtained from the fishing activities are sold to the fishermen's wives and other fishmongers who buy them at the beach. It is an institution for fishers in Moree to sell part of their landed fish to their wives or the women who cook their meals. They in turn process the fish using traditional methods and then engage in fish trade. The town serves as a major point for fish trade during the fishing season. Most of the fish caught are sent to major trading towns such as Mankessim, Kumasi and Techiman for sale after being processed. Processing of the fish is a major economic activity for the women in this town and there are many fish processing ovens in the town.

Farming is not a popular activity in Moree. The people are better at fishing because they have depended on it for centuries. They are therefore hesitant at attempting to cultivate crops. The farmland in Moree is also not productive. Those who practice farming are very few as compared to those who engage in fishing. For those who practice farming, the most cultivated products include vegetables such as pepper, cowpea and tomatoes. The cultivation of maize and cassava is also quite common among those who farm. Farmlands are often located on the outskirts of the town, on the hills from Moree junction to the Moree town. Some people in the town have begun efforts aimed at diversifying their livelihoods by engaging in other non-fishing employment. Included in these forms of employment is the cultivation of food crops (FAO, 2003). Those involved in this diversification are very few. Diversification has been necessitated to some extent because of low fish catches due to a decline in the number of canoes and fish landed.

2.3.4 Development Status

Moree is a crowded town which can be divided into two major parts-the old part of the town and the recently developing part of the town. The old part of the town has many old buildings most of which are family houses. The buildings in the old part are close to major places such as the beaches and the market. The new part of the town on the other hand, has fairly recent buildings (were built from the 1970's onwards). These buildings are located on the outskirts of the town and are owned by fishers who accumulated capital but did not get land to build on the old part of the town. There are eight landing beaches in the town namely: Twuwiiim or Asekyerebedzi (mostly Ewe migrants), Abokum Ano, Apese, Bofo Mpoano, Bentsir, Cotonou, Enfa Ano and Etuei. Koranteng observes from the weekly canoe censuses conducted in the town that the fishing gear used varies according to the landing beach. Thus the set net is the most important fishing gear at Abokum Ano, Bofo Mpoano, Bentsir and Enfa Ano whereas Etuei, Cotonou and Apese are important for 'ali' nets. Beach seines are operated only at Asekyerebedzi (Koranteng, 2002: iii). Although the major road from Moree Junction to the town is tarred and can be described as a first class road, there are no tarred roads within the town. The houses are close to each other. It is sometimes possible to pass through the compound of someone's house in order to get to one's destination.

Moree is a fast growing town. With a population of 10,088 in the 1970 population census, it grew to 13,061 in 1984 and then 17,761 according to the 2000 population census (GSS 2002 : 11) . The current population is almost 20,000 (Marquette *et al*, 2003: 328). According to the 2000 population census, the population comprised 8,577 males and 9,184 females (GSS, 2002:11). It is worth noting that this increase in population is in spite of the fact that there are many citizens from the town who have migrated (often temporarily but for years) to other fishing areas in Ghana and along the West African coast (Overå, 2001).

Available physical infrastructure includes primary schools, a health post, public toilets and a beach resort. It also has a police station, a post office, a busy lorry station with an office (GPRTU), churches, a computer training school, a rural bank and a couple of drinking bars which act as chop bars (local restaurants) as well. The town has access to almost all the major telephone networks in the country-Ghana Telecom, Tigo and MTN. The access to the telephone networks is a very recent phenomenon occurring sometime in 2006.

Poor drainage is prevalent in the town. Gutters are not very common and people dispose of liquid waste as they want. Potable water is present in the town although water is not available all year round. The citizens therefore have to go to Moree junction during periods of water shortage to obtain water. The town has access to electricity although not all the houses are connected. Those households which are not connected are often unable to pay for the facility.

2.3.5 Social organization in Moree

Institutions governing the fisheries in Moree have led to the organization of the town's fisheries sector. Family ties play an important role in the internal organization of fishing and trading units (Mansvelt and Sterkenburg, 1976 :47). People born to a particular family or lineage may thus be excluded from certain opportunities in the society without any recourse to direct personal actions (Ghana Human Development Report, 2007: 112). The rejection and elevation processes are also defined by status, which may be regarded as low even from birth (Ghana Human Development Report, 2007: 112).

An individual born in Moree automatically becomes a part of his/her matrilineage (*ebusua*). The traditional lineage system still functions, even under severe constraints, and continues to bring people together in kin-based relationships (Salm, 2002:142). Each lineage has a unique status and identity within society, represented by property rights and specific symbols (*ibid*: 126). Like an ascribed status, such as being male or female, it is impossible to choose not to participate in activities in one's *ebusua* because it is assumed to be a part of the social status of the individual. An individual's *ebusua* determines what he inherits, his power and his position in the town. Men hold most of the traditional leadership positions in the lineage of their mothers while women inherit property. Men inherit their father's *asafo*⁶ (military group) regalia and *asafo* positions.

As a member of the *ebusua*, an individual has obligations and privileges which bind him/her to the *ebusua*. These obligations and privileges which bind an individual to the *ebusua* oblige members to support other members of the *ebusua* and also give them the right to receive support if they need it. In demonstrating the importance and allegiance to one's matrilineage, when a woman marries, she is advised to support her *ebusua* with whatever wealth she makes but that

⁶ Asafo companies refer to the military organization in Moree. There are 3 groups namely Nkum, Bentsir and Alata.

her husband is responsible for whatever debt she incurs. It is important to first help those in one's *ebusua* before helping outsiders. It is considered as unacceptable to refuse to support an "ebusuanyi" (family member). It is common to hear people say that they refused to help someone because "ony ε m'abusua nyi" (he/she is not a family member). Examples of support an *ebusuanyi* might need include people to work as crew members on a canoe or fishing equipment. Other forms include loans for subsistence and also for business; loans to begin new businesses and assistance in organizing social ceremonies such as funerals and naming ceremonies. Loans obtained from family members are often interest-free. It is the responsibility of the *ebusua* to ensure that an individual is given a befitting funeral. In Moree, the *ebusua* is responsible for ensuring that members obtain relevant instruction on socio-cultural obligations and sanctions. In cases where one is not sure, it is common to be told to enquire from the "mpanyinfo" (elders) what is acceptable. Often, people of the same lineage live near one another. The "fie panyin" (household head) is supposed to be the oldest person, head of the household and the major breadwinner; but in practice, the term refers to the major breadwinner. The major breadwinner is inevitably the head of the household regardless of the sex of the individual.

Each *ebusua* is often headed by an *ebusuapanyin* –a male official head; or less commonly an *ebusua baatan* (female official head). The *ebusuapanyin* is the custodian of family land, fishing equipment and fishing gear; he is also the one who grants members rights of inheritance and arbitrates in disputes involving members. As the spiritual head, he performs traditional rituals to protect the members spiritually. As the leader of the *ebusua*, he supervises ceremonies such as naming and marriages. He is also the chief organizer of funerals of family members. The *ebusua panyin*'s position is one that commands respect. Members of the *ebusua* must obey his summons as well as the decisions he makes. He makes decisions based on the advice of the "ebusua mpanyinfo" (family elders). Although seniority is a factor in deciding who the *ebusuampanyinfo* are, the social status of the individual also plays an important role. Usually the *ebusuampanyinfo* are respected family elders who have led responsible lives. They are often among the richest and most influential adults. They are people who have supported other members of the *ebusua* and are able to contribute towards the expenses incurred by the lineage. In order to ensure that people are well catered to, the *ebusuapanyin* can, by virtue of his position, instruct more wealthy family

members to contribute towards the upkeep of the less fortunate people. This is especially so during the organization of funerals.

While succession in Moree is based on the matrilineage, membership of the *asafo* companies is based on patrilineage. Every person automatically belongs to the *asafo* company of his or her father and is bound up with certain deities that are worshipped within the father's patrilineal descent group “(Shumway, 2001). Many of the higher ranking positions within an *asafo* company are passed on to members of a single patrilineal descent group. The wealth and privileges passed down through this patrilineal system, as well as the social obligations required by it, are minimal compared to those of a person's matrilineage (Shumway, 2001). Most notably, when rivalries erupt between *asafo* companies in the same town, members of a matrilineage, who are deeply invested in one another's well-being, can find themselves pitted against each other in violent conflict or serious litigation (Shumway, 2001).

In Moree, there are also relationships involving monetary transactions. P (m)atron/client relationships are the most common type, and have a safety-net function. Details about these relationships will be discussed later in the work.

There are however priorities in decisions to assist others. Each person's obligations are first directed towards the spouse (if married) and children; then to the siblings. In the case of the siblings, priority is given to siblings from the same mother. This is because they “came from one womb.” This belief of assisting people from the same womb applies to most Ghanaians; whether they are matrilineal or not. It is however more pronounced in matrilineal societies. The belief is largely due to the fact that men tend to have several children with different women. The men therefore divide whatever resources they have between the children and quarrels over issues of favouritism are common. Priority is then given to the *ebusua*; then the father's *ebusua* ; then the spouse's *ebusua*; then working colleagues; association members and then strangers. This list is by no means exhaustive but provides a general idea of the order of priorities. Those who are rich are always reminded of obligations they have to people who have helped them attain their current status. It is a norm to cater for such people. Although the above order represents the ideal situation, people often ignore it by assisting people to whom they have loyalties. Such people include former colleagues and their families and former employers and their families.

2.3.6 Hierarchy within the fisheries in Moree

Among the fishers, there is no recognized hierarchy although there are positions of authority. Every fisher⁷ is a “*farenyi*.” A male fisher is a “*farenyibanyin*”; while a female is a “*farenyibesia*”. According to Mansvelt and Sterkenburg:

“The position of the occupational categories of fishermen and fish traders ... cannot be clarified without making distinctions on the basis of the type of fishing carried out, the position of the individual fisherman... and the type of trading establishment a fish trader owns or belongs to “ (Mansvelt and Sterkenburg, 1976: 49)

Each of the 3 *Asafo* companies has a leader for its fishermen. He is the chief fisherman of his company. They elect one of these leaders to be the overall leader of all the fishermen in the town. This leader is the *Apofohene* (Chief Fisherman). He settles disputes within the town’s fisheries and serves as a link between the fishers in the town and external agencies. He also charges fishers from other towns who come and land their catch in Moree. He is assisted by a council of seven elders. According to Odotei (1999:24) in order to be elected to this position, a person belonging to the eligible group must have a canoe and fishing gear; in order to be whole and complete candidate for this position.

Moree also has a *Konkohene* (head of fish traders), who is often a middle-aged woman responsible for activities related to fish trade in the town. She is also assisted by a council of seven elders. She ensures the welfare of all fish traders by solving problems related to fish trade such as transportation of fish to other towns. Election to this position unlike that of the *Apofohene* is based on physical characteristics (such as how smart she is) as well as merit of service. According to Odotei (1999:26), virtues such as patience, tolerance, time and concern for others; are qualities sought in potential candidates.

The canoes each have a *bosun* (captain of the canoe) who directs activities when the fishermen go fishing. He is the leader of the fishing crew and the closest worker to the canoe owner. He decides when and where to go fishing; as well as assists the canoe owner to count the fish and

⁷ In this work, a fisher is a person who works directly in the artisanal fishing sector; either as a fisherman or as a fish trader. A fishworker refers to someone who is not directly involved in fishing or fish processing but whose livelihood depends the fisheries sector.

negotiate the price. The crew of the canoe also consists of a steersman and a “motor-man”. In addition to the ordinary crew members, there are also a couple of apprentices; young boys who are paid half of a fisherman’s share. The official system offers equal shares for capital and labour in the total catch (Mansvelt and Sterkenburg, 1976: 27). This trend is changing into a situation where two-thirds of the value of the total catch is for capital and one-third for labour.

The *enam enyi* (matron) is the financier of fishing trips. She provides money for fuel and provides money for the general upkeep of crew members and their immediate family (spouse and dependants). She is in charge of the counting of fish and control that the sale of the fish is done correctly. In cases where the *enam enyi* cannot afford to sponsor a fishing trip, she collaborates with another *enam enyi* to support her and they share the proceeds equally. She is often a canoe owner.



8

CHAPTER THREE: THEORETICAL PERSPECTIVES

*Nyimpa a n'εpa hyε wo no, n'akoa nye wo⁹**

3.1 The Sustainable Livelihoods Approach

Before the 1990's, studies on poor households focused on the exclusion and marginalization processes that characterized these households. After the 1990's this shifted to focus on the livelihoods perspective, looking at how the people survive (De Haan and Zoomers, 2005:29).

The concept of sustainable livelihoods was first mentioned in the Bruntland Report of the World Commission of Development and Development in 1987 (Failler and Kane, 2004:124; De Haan and Zoomers, 2005:30). Livelihoods have been defined differently by various authors. Failler and Kane (2004:148) define the term "livelihoods" as "all the means available to an individual or a community to enable him/it survive." They write that when the term "sustainable" is added, it means the livelihoods are enough to guarantee a decent standard of living" (*ibid*). According to Chambers and Conway, (1992: 6)

"a livelihood comprises the capabilities, assets, and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets.

Carney modified this definition by adding, " both now and in the future (Carney 1998: 4)."

⁸ *Funtunfunefu Denkyemfunefu* (Siamese crocodiles sharing the same stomach). An Akan symbol signifying the interdependence of people in the same community regardless of their status.

⁹ "You are the subject of him whose handcuffs you wear." A poor person is not independent.

Scoones also adds that sustainability implies that the natural base is not undermined by people's livelihoods (Scoones, 1998:5). Ellis in his definition of a livelihood writes that it:

“comprises the assets (natural, physical, human, financial and social capital), and access to these (mediated by institutions and social relations) that together determine the living gained by the individual or household “ (Ellis, 2000:7).

This is the definition that will be used for this work. This is because it places more emphasis on how access to assets and activities are influenced by social relations (gender, class, kin systems) and institutions (norms, rules and obligations) which are the focus of this study.

Livelihoods are considered sustainable when they: are resilient in the face of external shocks and stresses; are not dependent upon external support; maintain the long-term productivity of natural resources; and do not undermine the livelihoods opportunities open to others, including future generations (DFID 1999). Sustainable livelihood is also viewed as the ability to be flexible in the long run as well as its ability to be ecologically sound.

SL thinking has developed in three clear ways: as a concept, as a framework and as a set of principles for action (Farrington, 2001 in Toner, 2003:772). The livelihoods concept is, a realistic recognition of the multiple activities in which households engage to ensure their survival and improve their well-being (Rakodi 2002a: 10). In the literature, the term SLA is often used to refer to both the framework and the approach as a whole. It is acceptable to use them interchangeably and in this work, it will be used interchangeably. Smith *et al* (2005) write that the SL Approach (SLA) is a broader concept than the framework because it is relevant in designing interventions in order to promote poverty eradication while the framework aids understanding the livelihoods of the people. The SLA evolved in the 1980's and is still evolving. It also uses concepts from Sen's work and entitlements (Lewins, 2004:37) and based on the work by Robert Chambers and Gordon Conway on Rural Livelihoods. According to Lewins, the SLA views poverty as a multi-dimensional and dynamic phenomenon (Lewins, 2004:37). As a theoretical tool, it has the advantage of looking at all aspects of poverty at once (Pittaluga *et al*, 2004:103). The SLA has been widely used in coastal and fisheries development research (Allison and Horemans, 2006:757).

Appendini writes that the central objective of the livelihoods approach was ‘to search for more effective methods to support people and communities in ways that are more meaningful to their

daily lives and needs, as opposed to ready-made interventionist instruments' (Appendini, 2001: 24-25 cited in De Haan and Zoomers 2005 : 34). By design, SLA is usually applied in situations where one is dealing with geographically small units (Staples, 2003:7). Ellis and Mdoe (2002:21) write that

“At the micro level, the sustainable livelihoods framework is utilized to gain a more accurate picture of the asset and activity patterns that characterize the poor in particular, and the institutional context that either blocks or enables rural citizens in their pursuit of more secure livelihoods over time.” (Ellis and Mdoe, 2002:21)

SLAs require an understanding of institutions in a given setting and according to Toner (2003), a major strength of SLAs is their recognition that institutional arrangements can shape and constrain the livelihoods strategies that people can follow. This work will adapt the SL framework of Allison and Ellis (Allison and Ellis, 2000) as shown below and use it as a starting point for the discussion on an institutional approach. The SL framework will be used as a data collection tool to obtain an understanding of the context of Moree.

Table 1: Livelihoods Framework

Livelihood Platform	Access modified by	In the Context of	Resulting in	Composed of	With effects on
Physical Assets Social Assets Human Assets Natural Assets Financial Assets	Social Relations Insitutions Organizations	Stresses Shocks Trends	Livelihood Strategies	Natural Resource based activities Non-Natural Resource based activities	Livelihood Security Livelihood Diversification Environmental Sustainability.

Adapted from Allison and Ellis, 2001:379.

3.1.1 Assets

Assets are seen as bonuses or advantages in a given setting. They are also known as capital. Assets are presented as a starting point for analysis because they are ‘what the poor have, rather than what they do not have’ (Moser 1998: 1). They are seen as the basic building block for the livelihoods. They are therefore described as the livelihood platform. Assets can be natural, acquired, bought or inherited depending on their type. In Moree, natural assets include the sea and farmlands; acquired ones include fishing gear and inherited ones include social networks such as membership of the *ebusua* or *asafo* company. Some assets are used as status symbols and so are not easily given away. Examples of assets used as status symbols include paraphernalia for *asafo* companies and gold ornaments passed on from one generation to another. Assets can be used or abused, and may change in quantity and quality over time. Relationships between different asset bases can also be positive or negative. Bebbington (1999: 2022) argues that assets transcend use

value per se since they are not merely means through which actors make a living; they also give meaning to actors' world. Assets vary according to location and there are institutions which govern their access and modification. They are also scarce and the type of asset determines how accessible it is. Assets bought are less accessible than natural assets. This is because not everyone can afford to purchase the assets which can be bought. Assets such as canoes are indicators of wealth because it is only a few people who can afford them. Asset analysis also considers how access to assets has changed over time, what the causes of changes are and how access and control of assets differs between social groups (Carney, 1998 in Cahn 2002:2).

Human Assets

As discussed in the previous chapter, categories of participants in Moree's fisheries range from canoe owners to their employees. Those engaged in fishing are highly skilled-having practiced fishing from childhood. Although the main livelihood activities in the town are connected to fishery activity, there are other professionals in the town. It is common to find skilled professionals such as carpenters, masons, tailors and traders. These professions are very few compared to fishers. There are certain social arrangements which sustain the human asset base. Healthcare is free in public hospitals (after paying the basic premium) due to the current National Health Insurance Scheme. In spite of this most people especially the poor and marginalized have not registered. They claim not to have money to pay the basic premium of 120 GHC per person per year. The government has introduced the policy of Free Compulsory Basic Education which offers free elementary education for children in public schools.

Natural Assets

These are composed of all resources which are not man-made present in the environment. Examples of these include the sea for fishing, land for farming, firewood and fish present in the sea and wildlife. The view among the fishers in Moree is that the natural assets have been maintained by ancestors for the present generation. It is therefore the duty of the present generation to maintain these assets well for future generations to benefit from them.

Physical Assets

These are composed of all man-made resources found in the environment. They are the indicators of wealth. Physical infrastructure such as ovens for smoking fish, shelter, canoes, and fishing nets are examples of physical assets. Property owned by the household or inherited by the

household are also considered as physical assets. The type and quantity of physical assets owned by a household determines to a large extent its role in the town's fishing. Two types of physical assets were identified in Moree- those related to the work of the households and those which are viewed as luxury items such as rice cookers and blenders. The former provide security for fishers when they are poor; they can be used to work in order to obtain income. The latter provide security when they are sold in times of hardship. Both of these types are indicators of wealth status or the standard of living of the household. For example, households with outboard motors and boats will employ crew members while those without them will serve as crew members.

Financial Assets

Migration is widespread in Moree; and it has been documented that the economic network of Moree extends far beyond the town (Marquette *et al*, 2002:5). The remittances obtained from migrant fishermen who send money to their relatives serve as financial capital for the sector. Money obtained from remittances sent by relatives who have migrated to engage in fishing in other towns is also often used to build houses in Moree. Such houses are symbols of prestige and bring honour to the *ebusua* of the builder. Remittances may also be re-invested into the town's fisheries, through the purchase of fishing gear for fishing in the town. These amounts are sometimes sent by migrant fishermen to boost a failing family business or to expand it. Such remittances are often managed by close relatives of the migrant, who save the profits obtained from the re-investment process. Savings obtained from the work of fishers and credit obtained from micro-financing agencies such as *susu* groups and rural banks are also financial assets possessed by the fishers.

Social Assets

Social assets refer to the networks formed by birth (for example, membership of an *ebusua*) and networks formed as a result of individual decisions (for example membership of savings group); Social capital is the only form of capital which can be converted into other forms of capital. With good social capital, one can access physical, natural, human and financial capital. Symbolic capital (mentioned in Overå, 1998:55) refers to the trust, prestige and honour. Symbolic capital is closely related to social capital and so this work will classify it as social capital. The relevance and application of social assets will be discussed in detail in the section on institutions. A household's social asset base is influenced by the social networks to which its members belong

and the contribution of the members to such networks. Such contributions are often financial but can also be in the form of enabling others access to assets they need. Social capital can be used at times of need and are built by supporting others in their times of need.

3.1.2 Vulnerability Context

Vulnerability refers to “exposure to contingencies and stress, and difficulty in coping with them” (Chambers 1989:1). I will define shocks, trends and stresses as will be used in this study. Shocks are sudden unexpected changes which occur in a household. Examples include the sudden death of the households head or the capsizing of the family canoe.

Stresses refer to predictable seasonal change which occurs for relatively short periods. The periods of low fish catch and the increase in fuel prices are examples of such periods. The current stress affecting the Ghanaian coastal fishery sector is the exploitation of Ghanaian waters by foreign trawlers and the issue of light fishing. Light fishing is the technique of concentrating or gathering fish by artificial light; and capturing the attracted fish by hooking, gill-netting or by any other gear (Department of Fisheries, 2007). Target fish in Ghana are mainly the small pelagics sardinellas and mackerels (*ibid*). This issue is a major concern in Moree because according to the fishers, although those from Moree do not practice it, they obtain low catches because the other fishing towns use it to obtain large catches. Trends are more permanent lasting for long periods. They have long-term effects. Examples of such trends include the adoption motorization of the canoe sector. The vulnerability context refers to the circumstances in which the assets are modified. Vulnerability has been defined as the “insecurity of the well-being of individuals, households, or community in the face of a changing environment” (Moser, 1996: 2). “Vulnerability is the capacity of community to face the changes affecting their livelihoods” (Failler and Kane, 2004:148). Vulnerability is therefore closely linked to asset ownership (Moser, 1998: 2). Analysing vulnerability involves identifying not only the threats to individuals and households and their assets, but also their resilience (Rakodi, 2002: 14).

Vulnerability has thus two sides: an external side of risks, shocks and stress to which an individual or household is subject; and an internal side which is defenselessness, meaning a lack of means to cope without damaging loss (Chambers 1989: 1). Households with more assets are less vulnerable and can withstand stresses and shocks well. Such households adapt to changing

trends and are secure. Poor households are insecure because of their inability to adapt. It can therefore be said that vulnerability reflects the existing power relations. Those who are rich in assets are less vulnerable. In Moree, the poor who rely on the very rich one for their livelihood are most vulnerable.

The most vulnerable households are those which can neither rely on wage income nor diversify their livelihood strategies (Rakodi, 1995: 422). Different types of shock or stress, in turn, may result in different responses, including avoidance, repartitioning, resistance or tolerance mechanisms (Payne and Lipton 1994: 15). In Moree, vulnerability is common when a major breadwinner loses a canoe or when people do not have enough resources to take care of themselves during the lean season. This will be discussed in detail in the data analysis. Closely related to the concept of vulnerability is the concept of resilience which describes the ability of the livelihood system to withstand stress or shocks it is exposed to.

Resilience

Resilience refers to the ability of an ecological or livelihood system to “bounce back” from stress or shocks (Allison and Ellis, 2001: 378). They mention the term sensitivity which they define as the magnitude of systems’ response to an external disturbance (*ibid*). In times of economic difficulty, households act as critical safety nets, long before outside assistance is provided (Moser, 1998:11). As short-term “shock absorbers” they reduce the vulnerability of individuals who join them (*ibid*). Households with the most resilient strategies do not rely solely on wage incomes, but diversify their activities to generate additional income and other produce (Rakodi, 1995: 422). As Mustapha writes, "resilience and vulnerability are the direct outcomes of social, (cultural), political, and economic forces that shape people's everyday existence." (Mustapha 1998: 292)

3.1.3 Livelihood Strategies

Painter (1996: 79-80) defines livelihood strategies as “how individuals, households or other corporate groups gain access to, use and exercise control over any number of resources that they identify as important for their well-being”. Livelihood strategies are composed of activities that generate the means of household survival (Ellis, 2000: 40). Griep (2001) argues that when times are normal, people’s activities are called livelihood strategies, but in times of crisis they change

into coping or survival strategies. Coping strategies are responses to adverse events or shocks, while adaptive strategies are adjustments to adverse trends and processes (Devereux, 1999:8). Livelihood strategies are decisions which households take in order to make a living. Livelihood strategies are created through the use, and combination of the capital asset base as influenced and mediated through institutions govern access to resources as well as the vulnerability context in which the resources are accessed. Livelihood strategies differ according to household's category. In Moree, rich households adopt strategies which make them resilient during periods of stress. A common example of such a strategy is the use of smaller canoes and fishing gear during the lean season. Livelihood strategies change as the environment and the vulnerability context of the town have changes. Household adaptations take place within a cultural repertoire of lineage and solid trust, with its dense networks of obligations and responsibilities (Korboe 1992; Moser 1996 in Hanson, 2000:5).

Livelihood adaptation

Livelihood adaptation has been defined as the continuous process of 'changes to livelihoods which either enhance existing security and wealth or try to reduce vulnerability and poverty' (Davies and Hossain, 1997: 5). Adaptation may be positive or negative: positive if it is by choice, reversible, and increases security; negative if it is of necessity, irreversible, and fails to reduce vulnerability (*ibid*). Davies (1996: 5), writes that positive adaptation is by choice, can be reversed if fortunes change and it usually leads to increased security and sometimes wealth. Livelihood adaptations are long term livelihood strategies.

Coping Strategies

The analysis of social capital in relation to coping mechanisms can reveal how social relations mediate crisis effects on households by conditioning the coping strategies available to them (Geran, 2000:3). Fishing is associated with good luck, hunting and one's dependence upon the powers and goodwill of God (Overå, 1998:117). Coping strategies refer to temporary adjustments during periods when fishing is not at its peak. These are often adopted during periods of stresses and shocks. During the lean season people rely on their social networks and trust in order to obtain their needs. In Moree, such coping strategies include borrowing of money from richer households; selling of foodstuffs during the lean season and selling of physical assets for cash. In such periods, it is normal for households to seek *mboa* from people who are capable of offering

what is needed. During such periods, it is acceptable for goods to be bought with the understanding that the buyer will pay when he gets money.

3.1.4 Activities

Activities in the livelihood framework refer to all actions which generate income for the household. As livelihoods frameworks stress the multiple ways in which households make a living, they examine non-agricultural and non-rural activities, treating both market and non-market activities within a single framework (Whitehead, 2002:576). A living is made through a portfolio of activities, so that households and individuals are flexible and can adapt to a wide range of misfortune and external shocks (*ibid*).

Natural Resource Based Activities

The livelihood strategies found in Moree are composed of natural resource based activities and non-natural resource based activities. The main natural resource based activity in Moree is fishing. Food crop cultivation also takes place in the town but it is not as popular as fishing is. The other natural resource based activity is the trade of fish caught by the fishers or bought from off-shore trawlers.

Non-Natural Resource Based Activities

Non-natural resource based activities present in the town include trade in items such as cloth, shoes and so on. Services such as dressmaking, hairdressing, motor repair and construction activities. These activities contribute financially and socially to the development of the town.

3.1.5 Livelihood Outcomes

Livelihood outcomes refer to the products of the livelihoods strategies adopted. The range and nature of these activities, sometimes competing, result in distinct livelihood outcomes.

Livelihood outcomes in this context are identified as positive achievements, whether increased income, well-being, reduced vulnerability or increased food security. In characterizing the poor, by virtue of their socio-economic position, these livelihood outcomes will not have been achieved to the extent to which their livelihoods are sustainably improved (were that the case, then they would no longer be poor). Nevertheless, strategies pursued by poor individuals and households, whether to avoid risk, cope with unforeseen events or as a gradual process of adaptation are crucial to livelihood enhancement.

Livelihood Diversification

According to Scoones (1998:10), the degree of specialization or diversification may relate to resource endowments available and the level of risk associated with alternative options. The alternative to fishing in Moree is farming but farming as a livelihood in the town is not as old as fishing is. The ability to diversify household activities depends on a range of factors, including intra-household resources and relationships, rights to property and environmental resources in both urban and rural areas, and the policy context (Rakodi, 1995:422). Diversification does not mean having an occasional earning besides a main activity; rather it means multiple income sources (De Haan and Zoomers, 2005: 356). Ellis (1999) defines rural livelihood diversification as 'the process by which households construct a diverse portfolio of activities and social support capabilities for survival and in order to improve their standard of living' (Ellis, 1999 in Geran, 2000:4). For example, a household in which all the inhabitants are fishers can diversify its portfolio to that not all of its income will be from fishing or related sources. The ability to diversify livelihoods is conditioned by social capital, but it can also affect social relations and institutions through change over time (Geran, 2000:16). The diversification of livelihoods has an effect on seasonality. This is because those engaged in farming do not have to wait for the fishing season but can earn income until the next season. There are increased working days and they are thus assured of a stable income all year round. It also provides a higher level of income since members have different livelihoods and often work throughout the year.

Livelihood security

Livelihood security is defined as the ability of households to cope with shocks without the permanent depletion of assets. The more secure a household, the better its coping mechanisms with the many shocks, stresses and trends that affect the lives of its members. Two of the most common livelihood strategies that the people from Moree adopt in order to secure their livelihoods are building houses and migration.

Building houses provides livelihood security because rooms from the houses can be rented out in order to generate income for the household. In cases where the owner of the house owns a canoe, shelter can be provided for crew members. This serves as an incentive for potential crew members who require accommodation.

Migration has made it possible to accumulate start-up capital for some of the fishers. Both men and women travelled to countries such as Benin, La Cote d'Ivoire and Togo to work as fishers. For such people, they used the savings they acquired while working in foreign countries to purchase the equipment required for fishing. Some of the men in Moree accumulated their capital while working as carriers on ships which exported timber to places like Port-Gentil, Gabon. Those who engage in this activity are young men who register at the Takoradi harbor as "water-boys." They often spend between six months to 2 years working to accumulate capital. Often, the capital obtained is used to purchase canoes and outboard motors. Some people also build houses with it. Those who engage in it complain that it is a strenuous activity. This has proven to be a quick way of accumulating start-up capital.

Environmental Sustainability

These practices contribute to the stable nature of the natural resource base in the country. "The seasonal and migratory fishing patterns practiced by Ghanaian canoe fishermen seem exceptionally well ecologically adapted" (Overå, 2001:31). Fishing with dynamite is not practiced in Moree as in some other Ghanaian fishing towns.

3.2 Institutions Approach

3.2.1 Institutions and Organizations

The access to the assets is modified by social relations, institutions and organizations. De Haan and Zommers (2005:34) explain that access deals with issues concerning the use and acquisition of capitals as well as the beneficial exploitation of livelihood opportunities. They further explain that access is shaped by institutions which are repeatedly confirmed and reshaped by livelihoods. Social relations, institutions and organizations determine the access to various types of assets; determine the control and use of these assets in order to obtain a livelihood strategy. Access is modified by social relations, institutions and organisations.

According to North (1990), institutions can be categorized into formal and informal institutions. The formal institutions comprise constitutions, laws and property rights; while the informal institutions comprise sanctions, taboos, traditions and codes of conduct. Ostrom (1992 in Boesen

et al, 1999:116) observes that an institution is simply ‘a set of rules actually used (the working rules or rules-in-use) by a set of individuals to organize repetitive actions that produce outcomes affecting those individuals and potentially affecting others. Institutions may be prescriptive or proscriptive (Johnson, 1997:13). Prescriptive institutions refer to the rules that stipulate what an individual is required or entitled to do (responsibilities and rights) or receive (rights and entitlements), often using incentives (positive sanctions) to encourage particular forms of behavior (*ibid*). While proscriptive institutions stipulate what an individual cannot do, using negative sanctions to penalize transgression (*ibid*).

Institutions comprise relationships which make social interactions predictable and effective. Institutions can be understood as different norms and behaviors that have been practiced for years and have been socially esteemed. Institutions, by whatever definition, are human constructs and can be altered if only there is willingness and co-operation among beneficiaries and stakeholders of an existing system (Koku and Gustafsson, 2001: 25). Institutions provide a shared understanding of the cultural meaning of activities. For example, in Moree, it is considered rude to refuse to help a family member in need; refusal to do so, is believed to incur the wrath of the gods on the person and this can be seen as a safety-net mechanism for the poor.

In Ghana, regulations in the fishing industry are influenced by the traditional structure (chiefs and traditional leaders) and the government. The role of traditional institutions such as the chieftaincy institutions cannot be overlooked. ” The family, religious and political institutions united into a composite whole within a socio-cultural framework which ensured stability and created the necessary conditions for the development of the industry.” (Odotei, 1995: 5).

Institutions relevant to this study include the safety-net mechanisms which have support the poor in periods of economic hardship; the role of the extended family and the role of social networks in periods of hardship. Béné *et al* write that “traditional systems are commonly based on some sort of ‘community-spirit’ and community legitimacy where re-distributive effects are mediated through complex systems of alliances, tributes and reciprocity” (Béné *et al*, 2004:95). The following Akan proverbs demonstrate the importance of the institution of assisting poorer people:

Wo nsa benkum dware nyimfa na benkum dware nyimfa (one good turn deserves another). *Obi nyim kyena* (no-one knows what the future holds¹⁰). *Etua wo yonko mu a, na etua dua mu* (If your neighbour's house is on fire, it affects you).

3.2.2 Literature on Social Capital

Social capital is defined as features of social organization such as networks, norms and social trust that facilitate cooperation and coordination for mutual benefit (Putnam 1995: 67). Narayan states that “social assets can be interpreted in terms of “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 institutional arrangements, which enable its members to achieve their individual and community objectives.” (Narayan, 1997:50 cited in Thorpe 2004:4). Nahapit and Ghoshal (1998: 243) define the concept as “the sum of actual and potential resources embedded within, available through, and derived from the networks of relationships possessed by an individual or social unit”. It is also defined by Chopra (2001: 3) as “the networks and relationships that both encourage trust and reciprocity and shape the quality and quantity of a society's social interactions”. Social capital refers to the quality of human relations within some well-defined social group that enables members of this group to act in cooperation with one another for achieving mutual benefits (Krishna, 2004:292). From the perspective of society, social capital “encompasses the norms and networks facilitating collective action for mutual benefit (Woollock, 1998).” According to Geran (2000:7) social capital is the sum of social resources available to individual households in the form of networks of social relations that may be used to access other productive resources and livelihood strategies. Social capital does not only apply to current situation but is also an investment into the future.

Obligations, Norms and Rules

Social capital captures the idea that social bonds and social norms are an important part of the basis for sustainable livelihoods (Pretty and Ward, 2001:210). Norms also refer to forms of behaviour that are expected by members of a community (Lyon, 2006:47). In this work, norms will be regarded as preferences about how individuals should act in a particular situation

¹⁰ This implies that a person's social status can either rise or fall; therefore it is good to assist others so that they can also assist you when you are in need.

(Johnson, 1997:14). Norms and obligations will be used interchangeably. The focus of this work is on the mutual obligations associated with the safety-net mechanisms in Moree. Norms can be seen as part of social structure or a habit that shapes intuitive actions and allows agents to assume away risk (Hodgson, 1988: 167). Sometimes, norms and institutions which influence them are designed to benefit a particular group of individuals (Johnson, 1997: 14). For every norm, Coleman (1990: 260) argues, there exists a beneficiary (the party who expects to benefit from the norm) and a target (one who is expected to comply). Norms are based on a common understanding within groups (Lyon, 2006: 47). According to Agyekum (2004: 74), “Among the Akan, the etiquette norms are unwritten but form the tools of socialization through which the upbringing of new members of Akan society (children and strangers) is achieved. They are well-established, so that in any social interaction people are able to distinguish between polite and impolite behaviour.”

Norms can change (Lyon, 2006: 47). The process by which this occurs is shaped by power relations, with some actors having greater control over setting the ‘rules of the game’ than others (Lyon, 2006: 48). For example, fishers in Moree have changed the sharing system from the fifty-fifty system to one that gives provides two-thirds of the value of fish caught to the owner of the capital used. Norms are also important in defining what forms of sanctions on rule breakers are deemed acceptable, what forms are considered unacceptable and what forms of sanctions are not even considered (Lyon, 2006: 47). Respect for leaders and authority is based on norms of behaviour and routinized compliance (Lyon, 2006: 47). The norms behind the power relations include the issues of shame, reputation and obligation, and may not be explicitly exerted, but rather appear in the form of peer pressure if norms are broken. There are other more explicit forms, such as threats and excluding people from groups, although norms also shape what courses of action are considered unacceptable (Lyon, 2006:48).

In Ghana, the role of the traditional political structure especially in natural resource management cannot be overlooked. There are taboos which are carefully adhered to, such as the observance of rest on a particular day of the week. There are also rules such as the portion of fish caught which is offered to the chief. These rules are not supposed to be broken not even for financial reasons. Overå (2005: 148) explains that “those who break the rules of these collective institutions in their quest for individual enrichment will be sanctioned.” She further explains that in Moree, those

who used socially unacceptable strategies to acquire fish had to move their unacceptable economic activities out of the town (*ibid*). Odotei (1995: 5) acknowledges this fact when she writes that “it is clear...that the fishing industry thrived within a well organized traditional administrative structure which managed the resources for the benefit of the communities.”

Individuals who fail to obey the norms of wealth re-distribution in Moree lose some respect. They are viewed as deviants who do not respect tradition. Rich households which do not assist poor households are unlikely to be respected in spite of their wealth. Norms are, by contrast, preferences and indicate how individuals should act; rules are stipulations of behavior with positive and/or negative sanctions. (Pretty and Ward, 2001:211). Rules are stipulations about particular forms of behaviour (which either conform or fail to conform to societal norms) with positive and negative sanctions (Johnson, 1997:14). As Knight (1992: 69) argues, rules require a “forward looking quality” (“if you do this”) and sanctions to back it up (“this will happen”). Norms can be seen as the basis of building and maintaining personalized trust (Lyon, 2000: 665). They can also be relied upon to stop some forms of opportunism where the exchange is a one-of transaction with no previous contact between parties and no expectations of future interaction (Lyon, 2000: 665).

The “rules” (as mentioned in Leach *et al*, 1999:237) are constantly made and remade through people's practices (*ibid*). This study will use Agarwal and Gibson’s concept of a community-the existence of multiple actors with multiple interests, the processes through which these actors interrelate, and, especially, the institutional arrangements that structure their interactions (Agarwal and Gibson, 1999:636). In Moree, the multiple actors consist of the various groups of people in the town, those involved in fishing, farming, trading, and so on. These actors include fish traders, crew members, canoe owners and food vendors. It also consists of the hierarchy of fisheries mention in the previous chapter.

Re-distributional mechanisms among the people of Moree prescribe the rich assist the poor in periods of difficulty. The redistributive role of the fishery sector has the capacity to favour faster economic growth which can ‘trickle down’ to the poorest households (Béné, 2004: 42). Overå (2005: 148) writes that “those who do not redistribute their wealth may succeed economically in the short run, but they will not survive socially in the long run.”

Poor people often work for richer people, often for little or no cash. Overå (2005:143) aptly describes the situation in Moree:” many poor women attach themselves to rich women as loyal “helping hands” in exchange for a small payment or quantity of fish.” Fostering is a common occurrence in Moree. It is an institutional agreement whereby children who are related or not related to a person are informally adopted by the person sometimes for a period of time; and sometimes for life. This is usually done when the person is seen as capable of rearing the child to become a responsible adult. The ‘adopted’ child is trained in a trade as well as acquires the various skills necessary for life. The foster parent ensures that the child obtains the capital necessary for setting up his/her own business.

Sanctions

These are the costs of not adhering to the agreed rules. Information about sanctions matters because it provides a guide to the implications of failing to comply with social rules (Knight, 1992: 54). Johnson (1997:15-16) based on Coleman’ work (1990:278-285) identifies two types of sanctions-incremental and heroic sanctions. Heroic sanctions have high costs (Johnson 1997:15) for not adhering to them. The numbers of sanctioners are few (*ibid*). This sanction is often applicable when rules are broken. In Moree, examples of this form of sanctioning are offences which are sanctioned only by the chief and his elders. Examples of such offences include fishing on a non-fishing day. The second type of sanction which Johnson identified is the one which is most relevant for this study. It is the incremental sanction (Johnson 1997:15). With this, the costs are low and the number of sanctioners are many. This sanction is acceptable when norms are broken.

3.2.4 Organizations

Organizations provide a structure to human interaction: this structure consists of human beings, whilst institutions are composed of rules (North, 1990). While institutions are rules; organizations are described as players (Leach *et al*, 1999: 237). Organizations exist only because there is a set of underlying institutions that define and give those organizations meaning (*ibid*). Ostrom (1992 in Boesen *et al.*, 1999: 116) observes that organizations are visible because they consist of human beings while the rules in use by the organizations consist of common knowledge laws etc. Organizations which exist in Moree include the local *asafo* companies, associations of *bosuns*, fish traders associations, religious groups and so on. Schools in Moree are also part of the

organizations in the town. Churches play a role in allowing people to establish contracts with others whom they do not know well as people who attend the same church

3.3. Social Networks

The central position of the overlapping and embedded social networks, that characterize individual and household livelihood, have not been conceptualized as vehicles of survival Hanson (2005:9). Social networks refer to the ties between individuals or groups and could be considered the “structural” element of social capital (Baum and Ziersch, 2003: 321). Social relations are composed of gender, kin and class relationships. In defining social relationships among households, Social relations in Moree are mainly influenced by the main economic activity in the town-fishing. Immediate and extended kin can provide a social safety net by meeting material and financial needs during difficult times as well as providing inexpensive labour. Social relations have in essence become a household resource crucial to obtaining goods and services as well as gaining entry into the right places (Moser, 1996 in Hanson, 2005:1292). For those who do not have kinship relations, their reputation is an important factor (Overå 1998; 121). In order to be considered as a good person (*nyimpa pa*), one must be generous. Those who are generous often have a good reputation (*dzin pa*). A good reputation is obtained by adhering to institutions such as the above mentioned. A poor person can therefore have such a reputation.

Pretty (2003:13) identifies three types of social capital. Bonding, bridging and linking social capital. Bonding social capital describes the links between people with similar objectives (Pretty, 2003: 1913). This type of social capital occurs with people who are often on the same social strata. The giver and the recipient are often on the same social level. In Moree, this type of social capital is manifested in connections between fellow crew men, *bosun*, fish traders and so on. The sort of assistance sought in this type of social capital is often not cash based. Assistance can be sought for child rearing or borrowing of fishing gear. Unlike the two other types of social capital which may affect society, bonding social capital affect only the parties involved. It is often common, in Moree to refer to such people as “*me nua*” (my brother or sister). Such people are considered as relatives. It refers to symmetrical relationships. Bridging social capital describes the capacity of such groups to make links with others that may have different views (Pretty,

2003: 1913). Such interaction is often on a professional level. These interactions often involve monetary transactions. Examples of such interactions include interactions between “pre-mix” fuel sellers and fishermen; or between the *enam nyi* and *bosun*. In such interactions, each party refers to the other as “*me yonko*” (my friend). Finally, linking social capital describes the ability of groups to engage with external agencies, to draw on useful resources (Pretty, 2003: 1913). Linking social capital in particular refers to vertical connections that span differences of power (Baum and Ziersch, 2003:320). Szreter argues that this form of social capital is particularly relevant in terms of reducing inequities because it encourages people to feel a sense of responsibility for people beyond their bonded group (in Baum and Ziersch, 2003:320). In this work, it refers to the connections with people in power; the ability to obtain favours from people in positions of authority. This refers to asymmetrical relationships. In Moree, this type of capital dominates in relations between the rich and the poor. The poor refer to their rich helpers as “*me wura*” (my master).

Hanson (2005:1299-1300) notes that the obligations required in maintaining active social ties and reciprocity exchanges do have high costs that occasionally result in eroding social support. This often occurs in situations in which an individual feels overburdened by the demands of other network members, especially those of extended family and kin who, because of cultural mores regarding obligations to kin, are difficult to turn away (Hanson, 2004; Oppong, 1981 in Hanson, 2005:1299-1300). In such situations a person who is already constrained by the network may desire not to participate any longer (Hanson, 2005:1299-1300)

3.3.1 Trust

Rahn and Transue define trust as “a standing decision to give most people-even those whom one does not know from direct experience-the benefit of the doubt” (Rahn and Transue, 1998: 545). Trust is confidence in others, “despite other uncertainties, risks, and the possibility for them to act opportunistically” (Lyon, 2000:664; Overå, 2006: 1302). This is the definition that will be used for this study. The local term in Moree for trust is *gyedze*. This can also mean ‘confidence’, ‘knowledge of a person’s ability’, ‘belief’ and ‘faith’ (Lyon, 2006:34).

Trust takes time to build, but is easily broken (*ibid*). Trust is the fundamental building block of reciprocity (Pretty and Ward, 2001:211). Trust is therefore self-reproducing as, each time it is

used, informal social obligations are incurred (Lyon, 2006:41). However, this needs an initial degree of trust to start with (Lyon, 2006:41). The informal exchange of favours only works where trust has been built and reciprocity in turn helps and generate and foster trust and strengthen networks (Pretty and Ward, 2001:211).

Trust is shown to be built up through having information on others' reputations (Lyon, 2006:48). In Moree, such information can be obtained from members of one's *ebusua* or *asafo* company; members of the same fishing crew or from members of associations of which an individual is a member. In Moree, the reputation of a household is a very important determinant of its social capital. The local term for reputation is "*dzin*" (name). A household can have a good *dzin* if its major breadwinner is someone who is trustworthy. This is because in Moree, households are associated with their major breadwinners. This association immediately provides an idea which might be accurate or erroneous. A trustworthy person who lives in a household with a bad *dzin* will still be referred to as someone from the household of (name of the bad breadwinner). It is the same for someone with breadwinner with a good *dzin*. The concept of *dzin* in Moree as described above, demonstrates these features of trust.

3.3.2 Reciprocity

Reciprocity is a "cognitive" element of social capital (Baum and Ziersch, 2003: 321). It refers to the provision of resources by an individual or group to another individual or group, and the repayment of resources of equivalent value by these recipients to the original provider (Baum and Ziersch, 2003: 321). Reciprocal relationships such as strong patron-client relationships are vital social assets. Reciprocity and exchanges also increase trust. There are two types of reciprocity (Coleman, 1990; Putnam, 1993 in Pretty and Ward, 2001:211). Specific reciprocity refers to simultaneous exchanges of items of roughly equal value; and diffuse reciprocity refers to a continuing relationship of exchange that at any given time may be unrequited, but over time is repaid and balanced (Pretty and Ward, 2001:211). Reciprocity is an important part of building relationships and reputations (Lyon, 2000:672). Ties related to family and kin often start out very strong and revolve around very frequent contacts. Reciprocity therefore typically blossoms only after repeated contacts (Hanson, 2005:1298). The obligations in these working relationships can be strengthened by members supporting each other outside of their work and building up

friendships (Lyon, 2006:41). In Moree, reciprocity is evident in the support the people offer each other especially in periods of hardship. The most common form of this strengthening of relationships occurs through financial support in times of illness and, most importantly in Ghana, financial contributions to bereaved group members to cover the costs of funeral ceremonies (Lyon, 2006:41). This support is also evident when a child is born.

3.3.3 Principles of Differentiation

All social relations are *gendered* (Overå, 1998:41). In Ghana, productive and reproductive roles of women are intricately linked with environmental resources such as land, water, and forest products (Ardayfio-Schandorf & Kwafo-Akoto, 1990: 86). In the artisanal fisheries sector, women are involved in getting fish from the sea to the consumer are described by Overå (1992: 53) as a production, processing and distribution chain. Women have been described as the backbone of Ghana's fishing economy (Overå, 2005:136). Ghanaian women have long been involved in the processing and marketing of fish. Various studies (Odotei, 1995:9 and Overå, 2005:136) have shown that they perform these functions as well as provide the needed capital for fishing. The women serve as financiers of the fishing industry, providing capital for men to engage in fishing. They also play a major role in the processing and trading of fish. Men are often reluctant or unable to provide sufficient financial support for their families, and not infrequently women bear the burden of parenthood alone (Oppong, 1975 in Van Der Geest, 1976: 577). The resources and property rights available to men and women differ, giving or constraining access to alternative activities (Rakodi, 1995: 422).

Kinship is the major factor for network formation. Social stratification depends on the family which one comes from, groups which one belongs to among others. The closer the relationship is like (for example with siblings or parents), the more it is likely to have them as members in one's network. The men sell the fish to the traders chiefly through kinship relations (Mansvelt and Sterkenburg, 1976: 47). According to Overå (2005:143), 'kinship is important to recruit labour, gain access to credit and establish a business network.' Money brings the pleasure of food and sex, and the prestige involved in having one or more wives, as well as the manly dignity that fatherhood brings (Overå, 1998:117). Large families in Moree have an advantage (Marquette *et*

al, 2003: 329). Men therefore marry several women in order to have many children who will serve as crew members. Polygamy acts as a social security system for young women (Pellow and Chazan, 1986 : 96). It is acceptable for rich men in Moree to marry many wives. It is also common for women to divorce their husbands due to their inability to cater for them financially. Such women often remarry men who are able to assist them to finance their businesses. In cases where their husbands regain their wealth before they remarry, it is possible for them to return to their husbands.

The *class* differences are important in many aspects of life in Moree. Overå writes that “in Moree, the socio-economic stratification that followed after the motorization of the canoe fleet became more pronounced when the capital owners strengthened their positions by engaging in transactions with external fish producers financed by foreign capital” (Overå, 2005:150). A person from a lower wealth ranking cannot demand favours or attention or respect from one with a higher ranking. Age and kinship are the only factors which can change this norm. In cases where the recipient is older or related, he can remind the rich person of his status and use that to obtain the necessary favour. An Akan proverb says that the older person was born before the chief. This means one has to respect the older person regardless of his social status. It is believed that older people are wiser and more experienced and so although they may not necessarily be wealthy in monetary terms, they may have useful ideas and counsel which when heeded to by the young, will make the latter successful. Power relations are re-created in interaction and thus constitute a contiguous process of ‘wielding and yielding’ (De Haan and Zoomers, 2005:37).

The framework discussed above is based on assets (which form the livelihood platform) whose access is modified by social relations in the context of trends, stresses and shocks resulting in livelihood strategies composed of activities based and not based on natural resources. These activities then have an effect on how secure the livelihoods become and environmental sustainability.



CHAPTER FOUR: METHODOLOGY

*Wo sika sua a w'asem sua*¹²

4.1 Introduction

Working in the field provided the most valuable source of information for the research. Fieldwork enabled me have a personal interpretation/understanding of social relations in Moree. I was able to observe the daily interactions which took place between the different groups of people. It took place from May to August, 2007. This period marked the latter part of the lean season and the beginning of the bumper season. I was also able to observe the coping strategies adopted during the lean season (when they were poorest), and ask pertinent questions; I could also discuss fishing in the context of Moree, in detail because the people had more time for the interviews. It made it possible to obtain a better understanding of the activities in the social field of Moree. This chapter discusses the methodological approach used in the research, data collection methods, a careful look at what was done or could have been done to strengthen the reliability and validity of the data presented in the analysis.

¹¹ *Mako nyinaa mpatu mmere* (All peppers on the same tree do not ripen simultaneously). It is an Akan symbol signifying social inequalities and unequal opportunities in society.

¹² “When you do not have much money, your words are few. “ Those who are poor are not influential in society.

4.2 Collection of Data

Various sources were used to gather the needed data. Each of these methods had its attendant advantages and disadvantages. The purpose of using the various methods was to allow the advantages of one to make up for the disadvantages of the other. The methods used were snow balling (type of purposive sampling), interviews based on questionnaires, observation and group discussions.

The sources of data used were both primary and secondary. The secondary data comprised information on the institutions and the organizations in the town; the occupations available; facts on fishing in Ghana and in Moree; facts on institutions in Ghana and so on. A critical review of literature relating to livelihoods; fishing in Ghana; poverty in Ghana and livelihood strategies in fisheries was undertaken in order to provide me with information on the existing trends as well as changing ones in these areas.

During the period before fieldwork, books, journal articles, pictures and other relevant secondary sources of information were utilized. After fieldwork, these were used in addition to the information collected during fieldwork. The Internet provided a helpful source of information in locating related articles (both the titles and actual articles). Photographs taken by my supervisor provided a visual impression of the town, the fishing activity in the town and what to expect during fieldwork. During fieldwork, personal photographs enabled me to obtain a visual impression of the current state of the town. The use of a field notebook to record the researcher's observations was also very helpful during the fieldwork. In the field notebook, observations made which were not parts of the objectives of the research were recorded. Detailed explanations about the culture and reasons for some of the actions of the people were also recorded in the notebook.

An interview guide as well as a questionnaire were designed to guide the researcher during field work. These were prepared before fieldwork and first tried on the secretary of the Urban Council who acted as a gatekeeper. The interview guide directed the conversations with respondents towards the objectives of the research. The questionnaire (see Appendix 1) was designed to collect information on the household characteristics of the respondents, income information, asset information as well as questions on their livelihood strategies.

4.3 Community Entry and Gate-Keepers

As part of community entry techniques, I initially contacted the authorities at the Urban Council to inform them about the research. The secretary then personally led the researcher to the *Apofohene* and *Konkohene* who are the authorities on fishing in the town. I explained the purpose of the research to both the *Apofohene* and *Konkohene*. The *Apofohene* was literate and could read copies of the questionnaire and interview guide. The *Apofohene* and *Konkohene* seemed excited about it and they were reliable sources of information throughout the research. They were especially helpful in explaining the fisheries situation in the town and the livelihood strategies adopted during the lean and bumper seasons. For a couple of very poor and marginalized people whom I wanted to interview, the *Apofohene* personally accompanied me to them and this was helpful because they felt honored and recognized to have him bring a visitor to them.

Gatekeepers are defined as ‘ those who provide directly or indirectly-access to key resources needed to do research, be those resources logistical, human, institutional, or informational’ (Campbell *et al*, 2006:98). Kitchin and Tate (1999:39) define them as “those whose permission is necessary in order to conduct a study, because they control access to resources, both documents and people.” While Kearns views them as people who “facilitate "opportunities to interact with others in the chosen research site" (Kearns, 2000 in Hay 2000:114). All these definitions elaborate the various roles the gatekeepers in this research played during fieldwork. Although they did not directly influence the research, they helped me as a researcher, gain an identity among the people as well as explained the culture of the people to me.

There were various people who performed this role during fieldwork for this research and their roles will be briefly described below. The first person who performed this role was the secretary of the Urban Council. I had gone to Urban Council to assist me to meet any of the assemblymen¹³ in the town to assist me to meet the *Apofohene* and *Konkohene*. Upon explaining what my mission was, the secretary offered assist me to meet him. I later met with them. They in turn introduced me to other key players in the fishing industry in the town. One person who was also very instrumental during fieldwork was the fisheries officer in the town. He had worked with various fisheries researchers (including my supervisor) who had researched in the town. He

¹³ The local government representative in the town. They represent the district assembly.

assisted in a boat enumeration exercise and also briefed me on the trends the fishing industry in the town had taken over the years as well as helped in locating the very rich people for the interview. He was also introduced me to the association of canoe owners. He also told me about the Sustainable Livelihoods Fisheries Programme in the town. Although he was very helpful, he did not influence the responses elicited from interviewees. This is because on the few occasions that he happened to be present while I conducted my interviews; he used the opportunity to chat with other inhabitants of the household. I had a cordial relationship with the gatekeepers and so they did not in any way restrict me in my data collection.

4.4 Methodological Approach and Position in the field

Creswell writes that a qualitative researcher systematically reflects who he or she is in the inquiry (Creswell, 2003 :182). My position and status as a researcher during fieldwork often made me deliberate on what I did; how I interpreted what I saw; and how I related to the people I interviewed. This work was done from the social constructivist perspective. Constructivist knowledge claims multiple meanings of individual experiences, meanings socially and historically constructed, with an intent of developing a pattern or a theory (Creswell, 2003: 18). Social constructivism is a theory based on the premise is that knowledge and reality are based upon the perspective from which they are viewed. According to Overå (1998:33), constructivists emphasize the instrumental and practical function of construction of theory and scientific knowledge. Social constructivism focuses on the perspective from which what is considered knowledge is viewed. Different perspectives lead to different interpretations of the same phenomenon.

I have interpreted the realities-observations, interviews and so on during fieldwork and I have reconstructed these based on my knowledge of the situation. I have interpreted these realities in view of the context of the town (institutions, assets and so on). According to Schwartz and Jacobs' (1979 in Eyles 1988: 2), in interpretative geography attempting to develop representations and constructions to describe the representations and constructions that take place within the social world. Interpretive geographers 'concerned with the understanding and analysis of meanings in specific contexts' (Eyles 1988: 2). Interpretative geography makes it possible to understand and explain social realities by making the researcher see a society as its

inhabitants or citizens see it. It pays particular attention to the meanings, definitions and perceptions of the people with regard to particular phenomena and how they relate these to their daily behaviour. Methods used in this work include the use of multiple theories to understand relationships among people in the town; multiple sets of data (qualitative and quantitative); involving multiple investigators (because it relies to an extent on previous researches conducted in the town) as well as multiple sources of information to provide an understanding of the livelihoods of the people.

In thesis, I use thick descriptions, life histories, case studies and image analysis to discuss the relationship between the rich and the poor in Moree.

To the gatekeepers, I was an educated person researching into fishing in the town. They were pleased that I had chosen the town and kept on telling me that it is the most important fishing town in Ghana's history. The fisheries officer knew about the SFLP and livelihood activities in fishing communities; he therefore had an inkling about the research I was conducting.

In Moree educated people are highly respected. There are educated people who trace their roots to the town but often, these people do not return or even if they return, they do not engage in fishing activity. The people viewed me as a highly educated female from the university (I never mentioned which university but I guess if I had, it would have increased the level of respect) and so they were full of admiration for me. They were also impressed that I was one of them (because I could speak their language) and on a few occasions, some household heads made their children greet me (this was in order for them to view me as a role model). They referred to me as an "*ewuraba*" (lady).

I paid a recognizance visit to the town before fieldwork started. As part of the recognizance visit, I walked around alone in the town and the people looked strangely at me with a few being bold enough to ask what my mission was. I later on discovered during some of the interviews that they had thought I was a government official who was coming to collect their money or spy on them. I was later seen in town with the gatekeepers mentioned above and so they accepted that I was not a threat to them.

I demonstrated a huge interest in their daily activities and asked probing questions about how they survived. I visited the homes of those who claimed they were unimportant and this had a

positive impact on my research because according to them, officials never talked to people like them. They were impressed by this and therefore willingly offered to speak. They were impressed by my willingness to assist them in arranging fish on the ovens and initially attempted to dissuade me from assisting.

The research involved exhaustive discussions with respondents and authorities in fishing in Moree and observations of fishing in Moree as well as on the livelihood strategies of the people in the town. Most of people in the town generally described themselves as poor-even when close observation revealed that they were not as poor as they wanted to be believed. This confirms what Chambers writes that sensitive or surprising information can be discovered that is difficult to obtain in more conventional ways (Chambers, 2002a; in Bennet 2004). Observation was therefore useful in ascertaining the level of poverty present in a household. It also helped in understanding the extent of marginalization in the town. Although observation was a very major part of my research experience, participant observation was not a major part since I did not know how to fish. Periods of participant observation for the research included periods during which I assisted to helping the women arrange fish on wires for smoking; listening to conversations of the “*bosun*”; waiting at the beaches for fish catch with both men and women and assisting in the counting of trays of landed fish bought by the fishmongers. Ian Cook writes that with participant observation the researcher should not expect things to proceed according to any pre-planned schedule (Cook, 2005:174 in Flowerdew and Martin, 2005). This view is a true reflection of what happened during field work because on some days, not many households (sometimes just one or two) were interviewed because more time was spent interacting with the members of the household.

4.5 Sample

A total of 45 households were interviewed during this period. Representatives of the household (the oldest adult in the house at the time of interview) were interviewed. The households interviewed ranged from the poorest to rich. They cut across the various socio-economic levels, but with a majority of poor households. The reason for this selection of households was due to the objectives of this research. To enable me obtain a picture of the situation of the various wealth groups, respondents from all the wealth groups were selected.

The method used to select the respondents was snow ball sampling, a type of purposive sampling. Snow ball sampling was very useful in choosing the rich. It enabled me obtain the views of the people about those who were wealthy and the perceptions the people in the town had about the roles these wealthy individuals performed in the town. In selecting the poor, I initially observed the physical appearance of the respondents (the sort of clothing they wore, whether they were bare footed or not and how healthy they looked) and then the appearance of the building in which the respondent lived, before approaching the respondent for an interview. This method seemed to be quiet reliable although for some of the respondents it did not provide a factual picture of the situation. This is because their appearance was sometimes as a result of the benevolence of others. In cases where poor people are caretakers of buildings of migrants or where rich people (particularly women) lived in their family homes which looked old. The actual socio-economic status of such respondents was revealed during the interviews with them and so the interviews corrected the error made by using appearance to determine the wealth status. The data collected was then analyzed using both quantitative and qualitative methods. The data which could be processed quantitatively was analyzed using Microsoft Excel and Statistical Package for Social Scientists (SPSS) while case studies and life histories were analyzed qualitatively.

In analyzing the data collected, an income classification was used to categorize the incomes obtained by households into various groups. An asset classification was used for the same purpose. A cross-tabulation of income and assets was then run in order to give a better idea of the wealth group each household belonged to. This cross-tabulation was necessitated by the fact that some households had more income but few assets; whilst others had more assets but little income. It would therefore have been incorrect to classify households based on only their income or asset status. Wealth rankings were derived from the data collected on the income and assets of the households; then a wealth pyramid (see Fig. 4) was derived based on a grouping of the rankings. This is discussed in detail in the chapter on data analysis. The wealth pyramid provides a rough impression needed to answer the research questions of this thesis. I created it in order to provide a pictorial impression of the situation in the town as well as a tool for analysis. It does not measure or calculate poverty. It therefore does not use any of the advanced methods of calculating poverty, marginalization and vulnerability.

4.6 Interviews

The interviews were conducted on an individual basis with the researcher personally interviewing the respondents. The interviews took a minimum of an hour with me allowing the respondents not only to answer structured questions but also to discuss issues related to the topic. I also allowed respondents to take breaks to attend to their daily tasks when the respondents needed to. Such breaks enabled me to change the strategy of interview if it was necessary as well as enabled the respondent return relaxed and prepared to answer more questions. The breaks also allowed me to observe their daily life as well as poverty/wealth indicators which they had not mentioned. Although there was a structured questionnaire which was used to conduct all the interviews, I permitted all the respondents to express themselves as they wanted; especially with regards to the topic and so some questions which were not necessarily a part of the questionnaire were asked to elicit information. The attitude of the respondents to the research was both positive and negative. Although respondents were made to understand that the work was purely for academic purposes, some of them doubted this explanation. This is because a few months before the research was conducted, a similar project had taken place and although the interviewers were provided with the same explanation, it turned out later on that the interviewers returned to give gifts of clothing and food to the respondents. This was positive for my research because some of the respondents were forthcoming with information regarding their lives because they believed the research will help lessen the problem of poverty in their lives. As one respondent aptly put it: *“I am responding to your many questions because I don’t know where help could come from. You might have a solution to the poverty in this town.”*

Another positive attitude of the respondents towards the research was their desire to talk about their problems and the general poverty situation in the town. They explained the livelihood strategies they had adapted as a result of the poverty situation. Some of them were so forthcoming with information and their explanations for the poverty situation in the town. This attitude was very encouraging for the research and provided an insight into the situation on the ground. It also provided detailed reliable explanations about the livelihood strategies they had adapted.

Negative attitudes to the research generally stemmed from the fact that some of the respondents complained that they had participated in so many interviews for similar research but had not observed a marked improvement in their standard of living. They saw this research as another of the many attempts to obtain their views on the situation without providing a solution to their problem. Such respondents were skeptical about the research and had to be convinced that although the research will not provide direct monetary benefits, it will make their problems known. After providing this explanation, such respondents went to talk about their livelihood strategies.

Another negative attitude encountered during the research was the attitude of the extremely poor and marginalized. They proved most difficult to interview because they were embarrassed by their poverty and also because there was no monetary incentive. This was initially frustrating for me as a researcher because they were supposed to be an integral part of my study. In an effort to elicit their views, at a point I had to invite them individually for a drink and this incentive served as an ice breaker. They were assured of the confidentiality of their information as well as the willingness of the researcher to understand their peculiar situation. Being accompanied by the *Apofohene* to meet the first couple of very poor people was also very helpful as explained above. The interesting aspect of interviewing the poor and marginalized was that they freely discussed issues concerning them once they accepted to be interviewed. The initial embarrassment associated with their poverty disappeared and they provided honest answers to questions posed.

4.7 Reliability of Information

The research conducted revealed a consistency between documented information (thesis and reports) on the town and findings obtained from the fieldwork. The oral sources confirmed most of what the researcher had read before fieldwork and where there was doubt, key informants were asked what the actual situation was like. It is believed that the data presented in the research are valid and portray a picture of the situation on the ground.

Eyles states that

“research must be theory-informed (to avoid the error of empiricism) and it must search out counterfactual cases, but the power and acceptability of its theories may eventually be based on argument and moral suasion” (Eyles, 1988:14).

It is in light of this that I seek to explain the various points which validate this research.

The research is cumulative because it also depends on previous research conducted in the town and in Ghanaian fisheries and this is a quality of interpretative research (Eyles, 1988:14).

The respondents validated my information, when in finding out about their wealth status, the respondents used local equivalents to rank themselves according to the category they believed their households belonged to. Those who believed they were rich ranked themselves as “*asikafo*” and those who believed they were marginalized ranked themselves as such. This was especially helpful because it took away the ethical predicament of labeling people as marginalized.

Triangulation and the mechanical recording of data as well as the reliance on the work of previous researchers make this work reliable. Triangulation was done by using various data sources to confirm and corroborate my findings. Inconsistencies were easily tracked and also wrong interpretations of situations were corrected. Such inconsistencies often related to the understatement of income or activities which generated income for the household. This was also helpful in avoiding misinterpretation of some of the actions of the people.

As a participant observer, I watched how the people reacted in the situations which they met daily and sought to understand their behaviour in particular situations as well as how they interpreted these situations. (Eyles in quoting Gold, 1958; Eyles, 1988: 9) identifies four typologies of participant observers: complete participant, participant-as-observer, observer-as-participant and complete observer. During field work, I played the role of participant-as-observer and observer-as-participant depending on which category of people, I was with. To the rich people, gatekeepers and some middle group people, I was there to “learn” about their way of life. From the onset they knew I was a researcher and I also related to them as a researcher. To the poor and marginalized, I was someone interested in their activities and who enjoyed conversing with them about life. They enjoyed our conversations because they had someone interested in their lives; sometimes participating in their activities. My role as a participant-as-observer

however defined my observations during interactions with them. I paid attention to details related to my research. Eyles states that :

“the participant-observer has to be both inside and outside the group, institution or community under investigation; and must be immersed but remain a critical commentator able to see a complete pattern or process with daily routine interactions and events ” (Eyles 1988: 9).

Biases and motivations which might have influenced the researcher’s interpretations were checked by using the field notebook. Activities recorded in this indicated the extent to which such biases were likely to influence the findings. This process contributed to self-reflection and evaluation of the reliability of the data.

Finally, the methods used in this research are transferable. They can be used in any livelihood research in any fishing community. This is particularly important because any further studies on livelihoods in Moree or in any Ghanaian fishing context can build upon the findings of this research.

4.8 Limitations

The major limitations this study faced included the statement of income. This was very ambiguous since most of the respondents did not record their income. They also relied on a social network which enabled them to obtain most things including food on credit to be paid back whenever they had the money. They therefore could not accurately indicate how much money they had left after paying their debts. Since it was difficult getting individual income levels, household levels were even more difficult to measure. This issue is discussed in detail in the chapter on data analysis.

Another surprising fact the research uncovered is that most of the respondents preferred to state their income in British Pounds. This is fifty years after Ghana gained independence from British colonial rule yet for these respondents, the Pound was the unit of measuring their currency. The researcher therefore had to convert to the cedi equivalent. Once converted, respondents confirmed by mentioning what can be bought with the amount. This ensured that both the respondents and the researchers measured the income obtained accurately.

Another limitation was the ages of the respondents. Most of them had no idea what their actual ages were. The researcher therefore had to rely on historic milestones such as which government was in power, in order to have an idea of their ages. Some of the women also had constant birthing intervals and so after guessing the age of the first child, it was possible to calculate the ages of the other children. This did not pose any major limitation to the findings obtained since age related data is not a very essential part of the research.

The familiarity with research related work also served as a limitation. Moree has been used for several academic studies and so the people in the town are very familiar with being interviewed. Some of the respondents have pre-conceived notions about research and in some cases attempted preempting the researcher on what questions to ask. As much as possible the researcher ensured that these views did not influence the research work. This was done by asking the respondents to repeat the questions in their own words or mentioning the objectives of the research and asking them to relate their explanations to the objectives.

Some of the respondents whose children were living elsewhere were reluctant to discuss those children or what they did. This is so because of the current campaign against child trafficking in Ghana. Child trafficking from coastal areas in Ghana has been discussed in the media, by NGOs as well as the ILO. Children from coastal towns are taken to various parts of the country particularly in places where inland fishing occurs to work as slaves.

The ability of the researcher to speak the native language presented both an advantage and disadvantage. The advantage was that it enabled the people express themselves in a way easily understandable to the researcher. Local terms used to describe situations related to the topic were used and this provided a better picture of the poverty situation and livelihood strategies. It also enabled the researcher understand conversations in public places such as the market. Such conversations were heard during periods of observation and served as a good source of information about their daily lives. The disadvantage was that the people constantly asked for incentives. They also expected to be given incentives for participating in the research. The only incentive the researcher could afford to provide was a drink for the marginalized people. For people in this category, the drink seemed like an icebreaker. The inability to provide incentives

to the people however did not affect the accuracy of the findings because they only asked for the incentives after the interviews/discussions had been conducted.



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CHAPTER FIVE: DATA PRESENTATION AND ANALYSIS

*Sɛ enyim sika no bo a ɔsom a, eyia kɔ abosea bɔ*¹⁵

All the respondents interviewed were Fantes (one of the Akan ethnic groups). Moree is a town with few permanent immigrants from other tribes and so this was not surprising. A total of 45 households from different parts of the town were selected. In the households sampled, all interviews were conducted with the eldest person present at the time of interview. This person in most cases was the *fie panyin*. Detailed information was collected about the assets, income, livelihood strategies and human resources available in each household. In each household, there were fish workers and dependents. The dependents consisted of people below 18 years (the legal working age) and 70 years. Although 60 years is the legal retirement age in Ghana, 70 years was used for this purpose because people above 60 years are still very active in fishing and fish trade in Ghana.

5.1 Residence and Composition of Households

The traditional residence system practiced in Moree is the duolocal system. In this system, each of the spouses resides at a separate place. The household organization is centered on the conjugal pair, with the husband normally regarded as the head (Agyeman and Casterline, 2002:11). Men are free to marry as many women as they want to. Both men and women can divorce if they want to. When men have several wives, the wives take turns to spend time with their husbands. The

¹⁴ *Ibi tse yie ma ibi so ntse yie koraa* (“Some are better off while others are not”). An Akan symbol signifying the unequal economic and power relations in a society.

¹⁵ “If you want to know the worth of money, try obtaining a loan.”

fieldwork revealed that the traditional system is changing. This is because most of the interviewees now lived with their spouses in the same houses. From the data, 21 (47%) of those interviewed lived with their spouses while 16 (36%) lived elsewhere. Those who lived elsewhere lived either in their *ebusuafe* (family house); or with their children or with siblings who had built their own houses. The remaining 8 (18) % were single, divorced or widowed. These people either lived in their own houses, in their *ebusuafe*, with their children or with siblings who had built their own houses. The reasons why more people now prefer to live with their spouses vary. Generally, it is acceptable for a person to live in the *ebusuafe* till the person builds his or her own house. In the *ebusuafe*, a person often has a room or two rooms and shares a common kitchen, bathroom, toilet with the rest of the family. When the number of children born to the individual increases or the space the individual requires increases, the person moves out of the *ebusuafe*; often to a new house he has built or to a rented house (which often belongs to fishers from Moree on migration). It must be noted, however, that moving from one's *ebusuafe* does not mean severing all relations with the *ebusua*. All family members meet in the *ebusuafe* during special occasions such as funerals, naming ceremonies, puberty rites and marriage ceremonies. When people move out to their own houses, their rooms are often rented out in order to provide income for the household.

Of the 344 people recorded 232 (67%) were a part of the working population. This implies that 112 people of the sample interviewed are dependents. There were 101 working males and 132 working females. Table 2 below shows the distribution of people in the various households.

Table 2: Household Size

Household Size	Number of households
5	6
6	8
7	7
8	11
9	5
10	6
11	0
12	2

Source: Fieldwork, 2007

In Table 3, detailed information is provided about the number of people who work in each household. The highest number of people working in a household was 9 and the lowest was 2 people.

Table 3: Household Working Population

Household Size	Number of households
2	5
3	5
4	8
5	5
6	12
7	3
8	6
9	1

Source: Fieldwork, 2007

The average household size is 7.6 and this is higher than the district average of 4.0 (GSS 2005:33). All the households consisted of members of the extended family of either of the spouses. Common categories of people living in most households are grandchildren, children of

friends who have gone on *adoom* (migration for fishing purposes) and children of some relatives. The foreign concept of a nuclear family consisting of a man, woman and children is virtually non-existent in the town. All the households had members who were not a part of the nuclear family but were a part of the household. Generally among the respondents, it is considered selfish to live with just one's spouse and/or children. It is believed that individuals were born into families and must be responsible for the welfare of others in the same society.

Of the population interviewed, 227 (66%) were illiterates. Those who had received some primary education were 61(almost 18%); those who had received middle school education were 45 (13%) and only 11(3%) had obtained secondary school education. Education is not very popular among fishing households and households in Moree are no exception. In Moree, it is generally accepted that educated people are not supposed to fish or engage in fish trade. They are referred to as *akrakyifo* ("gentlemen") or *ewuraba* ("lady"). Such educated people are people who have attained secondary education or in some cases completed middle school education. These people often leave the town on attaining this level of education, and often do not return to any business associated with fishing in the town. Families encourage children to work in the fishing industry and often train them to do so but they equally pride themselves in having *akrakyifo*. They are a source of pride and honor. Most of the trained professionals from the town live outside the town and often never return to Moree. Sometimes they offer financial support to their relatives engaged in fishing. It is common to find unemployed people in the town who do not want to engage in fishing because they are educated. They participate in the town's fisheries often working in their parent's businesses overseeing fishing and related activities and ensuring that those under their authority engage in the fishing activities required of them. It is quiet common to find them as secretaries of fishing crew. Such people do not work but are supported by people in their social networks who are engaged in fishing. Occasionally, one might find them engaged in non-fishery related jobs such as teaching, retail trade or as office clerks in Cape Coast.

This research discovered that each household regardless of its economic status catered for someone who was directly not a part of the household. These people were not necessarily relatives of the household although in most instances they were. The categories of people catered for include relatives and friends who were poorer or unemployed, the disabled and the aged. The

most common category of people catered for was that of children. Children are viewed as helpless, innocent and vulnerable so even the poorest of the poor contributed to catering for one child or the other. They are also viewed as a potential source of labour for the household. As potential source of labour, they become part of what I call the fisheries employment cycle; which I will discuss later in this chapter. The present form of assistance is therefore viewed as investment in future fish workers such as crew members and fish traders. For poor women, children are their greatest security as well as their hope for a better future (Narayan, 2002: 40). Giving birth to many children is a respectable status among the people. These people are viewed as potential labour force, security for the future as well as the future leaders of the next generation. They are trained from childhood to take over their parents businesses and they also learn the traditions in order to pass them on to their unborn children. The wealthy man is one with many dependants (Pellow and Chazan, 1986: 131). Although children are a source of pride for both the rich and the poor; the poor tend to have more of them whilst the rich have less. This is probably due to the fact that the rich might consider issues of expensive education and clothing for their children; while the poor do not even consider of educating their children.

Table 4 below shows the distribution of children catered for by the various households. These children are not a part of the households but are catered for with resources of the various households. It is possible for two or more households to contribute to the upkeep of the same child. For example, one household will cater for clothing needs while another will cater for educational needs. I chose to focus on children catered for because it is the category which was undeniably present in all households regardless of their wealth status.

Table 4: Children catered for by households

Number of Children	Number of Households
0-10	37
11-20	7
21-30	0
31-40	0
41-50	1

Source: Fieldwork, 2007

5.2 Wealth Groups

5.2.1 Household Income Classification

The total annual household income was calculated by computing the total income of each working member of every household in cedis. The income included all income received from both primary and secondary jobs. The total annual household income in cedis ranged from 520 GHC to 180,000 GHC per annum. Respondents estimated their income according to the period in which they received it; thus those who obtained daily wages stated it and stated the number of days they worked while those who obtained monthly income stated it. I then added the various incomes into annual incomes and calculated the total annual household income. The per capita household income was derived by dividing the total household income by the total household population. The daily household income was derived by dividing the total household income by 365 (total number of days in a year). Fishing is seasonal and as mentioned in the methodology chapter, information on incomes was difficult to obtain. This provides a rough idea of the amount received annually in the household.

The exchange rate of 0.92 GHC to 1 dollar (exchange rate as at 1st August, 2007)¹⁶. A classification of the households was done based on the daily household income. The

¹⁶ All currency are in New Ghana Cedis.

classification divided the data into 4 categories. The poorest obtained less than 10 GHC daily; the poor obtained between 10 and 20 GHC daily; the middle group obtained between 20 and 50 GHC daily; while the richest group obtained over 50 GHC daily. Table 5 below shows the distribution of the household income according to this classification.

5.2.2 Household Asset Classification

Assets ranging from the value of the building to animals reared by the household were quantified in order to obtain the asset value of each household. The most common forms of capital owned by the households included fishing related equipment such as boats, nets, smoking ovens and wires for smoking fish. Land and houses were also very common forms of physical capital and finally household items which to an extent proved how prestigious the various households are. The richer households tended to have more household assets. The richer households had more relatively sophisticated gadgets such as rice cookers, deep freezers, televisions and compact disc players. The most common household gadget was the radio. Most respondents listened to various programmes in Fante.

In order to classify the household asset value, a total list of available household assets was obtained. The estimated market value of each asset (see Appendix 3) was multiplied by the quantity of the assets present in the household. The asset classification included a rough estimation of the value of the building in which the respondents resided. Like the income classification, I divided the data into 4 categories. The poorest had assets less than 100,000 GHC; the poor had assets between 100,000 and 200,000 GHC; the middle group had assets between 200,000 and 500,000 GHC; while the richest group had assets over 500,000 GHC.

Table 5: Income and Asset Classification

Income Classification ¹⁷	Number of Households	Asset Classification ¹⁸	Number of Households
Poorest	20	Poorest	12
Poor	6	Poor	15
Middle	10	Middle	14
Rich	9	Rich	4

Source: Fieldwork, 2007

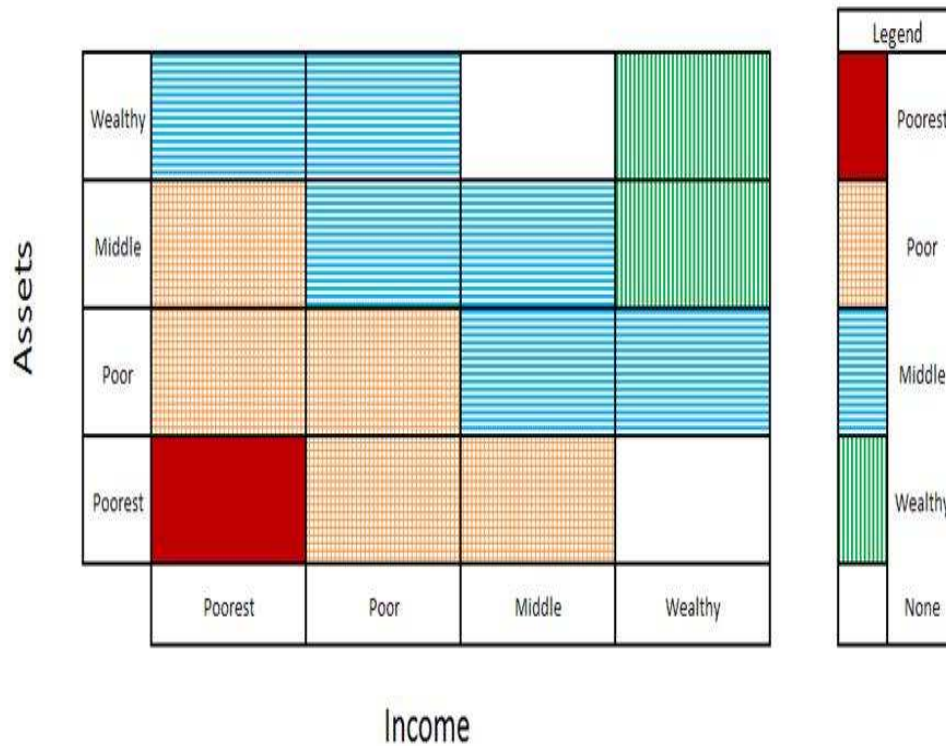
A cross-tabulation of income and assets was then run in order to give a better idea of the wealth group each household belonged to. This cross-tabulation was necessitated by the fact that some households had more income but few assets; whilst others had more assets but little income. It would therefore have been unfair to classify households based on only their income or asset status.

The cross tabulation was then used to obtain the wealth rankings (see Appendix 4). After obtaining the income and asset ranking of each of the various categories, values were assigned to them (1 being the poorest and 4 being the richest). The values of the income and asset rankings were then totaled in order to obtain the wealth groups. The poorest groups had a ranking of 2; the poor groups had a ranking of 3 and 4; the middle groups had a ranking of 5 and 6; and the wealthy groups had values of 7 and 8. In Fig. 1 below, the diagram based on how the wealth rankings were used to obtain the wealth groups is shown. The characteristics of each of the rankings can be found in Appendix 4.

¹⁷ Income Classification based on daily household income.

¹⁸ Based on the value of total physical assets such as cars, fridges, ovens and so on.

Figure 3: How wealth groups were obtained



Author, 2007

Based on these wealth rankings a wealth pyramid was constructed to reflect the various wealth groups. It must be noted that like all the other wealth groups, the respondents approved of the wealth groups they have been categorized into by this method of classification. They approved of the local terms used to describe them based on this classification. The wealth pyramid provides a rough idea needed to answer the research question of this thesis. I created it in order to provide a pictorial impression of the situation in the town as well as a tool for analysis. It does not measure of calculate poverty. It therefore does not use any of the advanced methods of calculating poverty and vulnerability. Based on this method of classification, the households were classified as:

- i. Rich (8)
- ii. Middle/Well-Being (12)

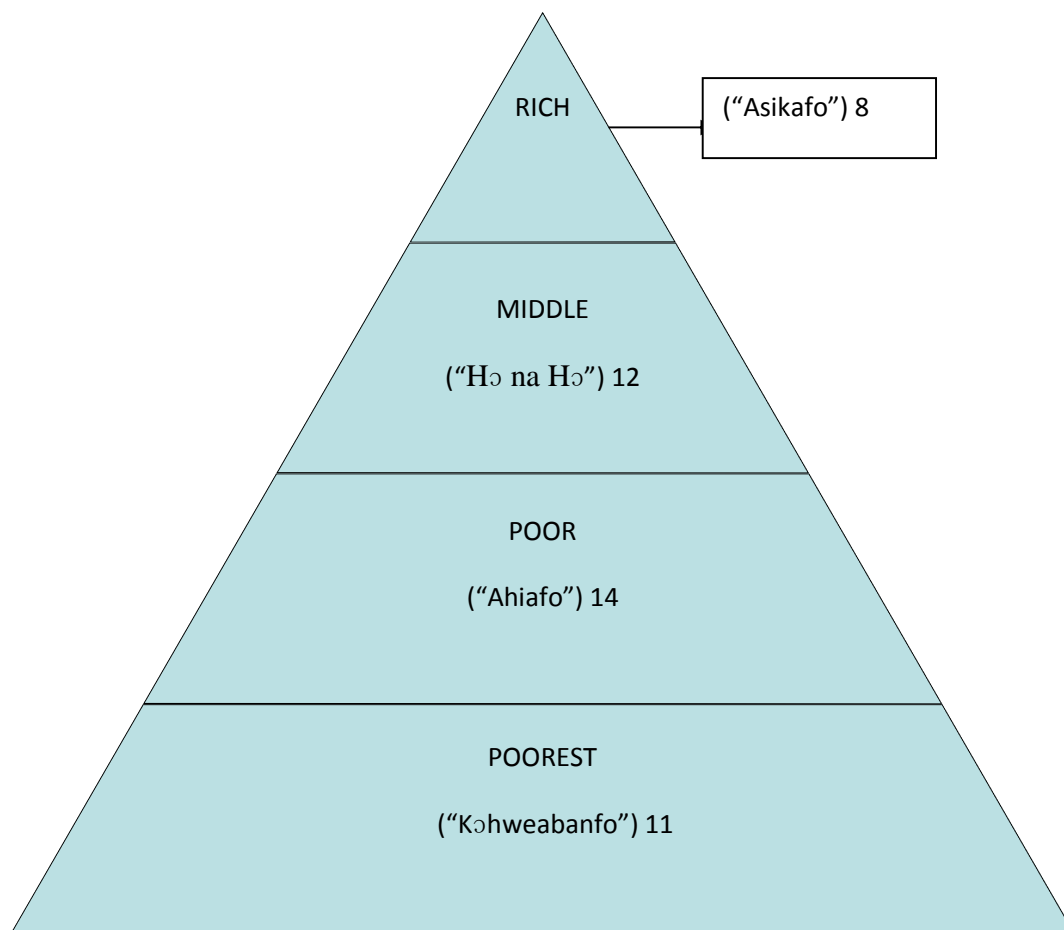
- iii. Poor (11)
- iv. Poorest (14)

This was done in order to fit the rankings into their equivalent local terms. During fieldwork, the respondents were asked to use local terms to describe their wealth status. The first wealth group consisted of the wealthy people- “*asikafo*”(people of money); the second group consisted of the middle group-“*hɔ na hɔ*” (here and there); the third group comprised those who were poor- “*ahiafo*” (needy people) and the final group comprised the poorest –“ *kɔhweabanfo*” (extremely poor/marginalized). The classification described above was then used to narrow down the wealth rankings described earlier. It also served the purpose of triangulation because quantitative methods were used to verify the data collected by qualitative methods. In the wealth pyramid, the *mboa* offered by the rich ‘trickles down’ to the wealth groups below. The rest of the data analysis will be based on these wealth groups.

Asikafo (Rich)

They are wealthy in income and either middle or wealthy in assets. There were 8 of them in the sample. These people are the most influential people in the town. They serve as employers and guardians to many people. The people in this category exert the least physical labour. They often play a supervisory role in the town’s fisheries. They act as financiers of the fishing industry. They fish all year and adapt to both the lean and bumper seasons. They have investments in several towns including Moree. They have several houses and if they are men, several wives and children. These are assets which give them a good *dzin*. Most of them educate their children in private schools in Cape Coast. They live in roofed houses and own various electrical gadgets. They also own a wide variety of fishing equipment and boats; as well as fish or process fish all year. They practice various fishing methods adapting to the fishing season. They migrate in search of fish. They have diversified income source-not relying on a single income source. They hire labour. They also own farms as well as rear animals. They are among key decision makers in society. They have high social capital due to their positions as *ebusuapanyin*, m (p)atron, canoe owners and religious authorities. They often obtain credit from official sources such as banks.

Figure 4: Wealth Pyramid with Wealth Groups*



Author, 2007

* Fante terms for each category and number of households in the various wealth groups.

Case Study 1

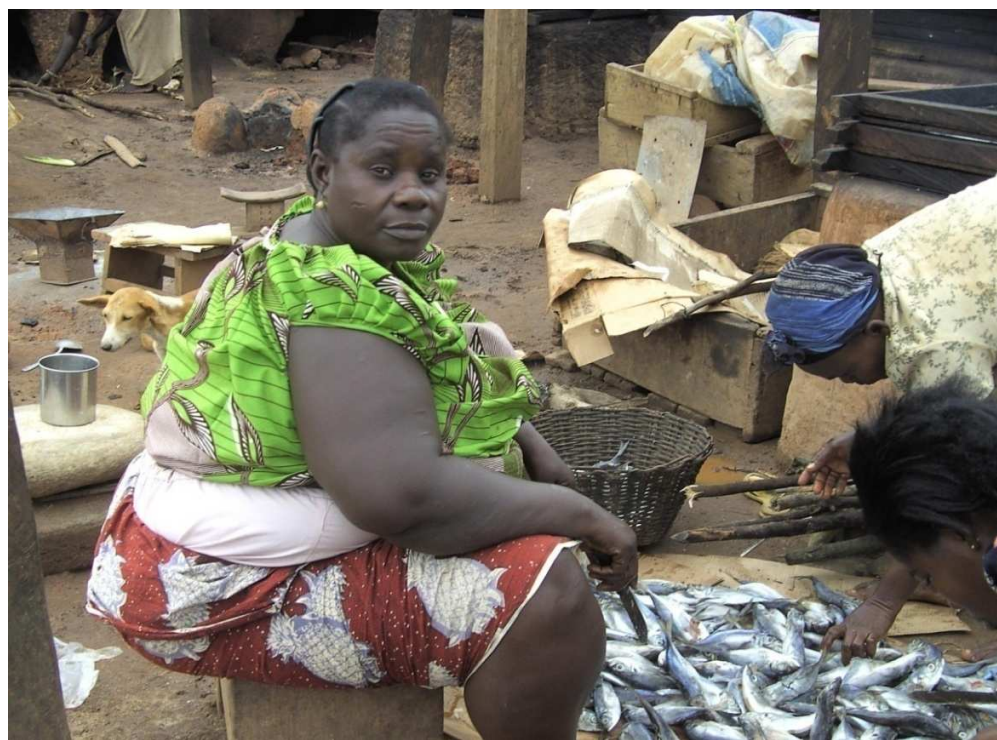
Kobina¹⁹ can easily be identified as the richest man in Moree. He is forty years and has been fishing since he was 18 years. He has one wife (which is rare for a man of his status) and five children. He is an active member of his local church and the association of canoe owners. He engaged in various businesses in order to obtain the start-up capital for his business. Among the businesses are serving as a carrier in Port Gentil and Abidjan as well as fishing in Monrovia. He employs 314 crew members and directly caters

¹⁹ All names used in this work are pseudonyms

for 10 other people comprising his relatives and wife's relatives. He has provided start-up capital for several relatives including his mother, 4 sisters, his wife and sisters-in law. He has savings of over 200,000 GHC in various banks in the district. He has 3 plots of land, 25 canoes, 2 cars and 7 houses in various towns including Moree. He engages in fishing all year, migrating with his crew in search of fish. Diversification is a major feature of his work. He trades in canoes and engages in animal rearing. In future, he wants to buy lorries which will transport foodstuffs from Moree to other towns. He says that there is poverty in the town because the people rely only on fishing activity. He also believes that there is poverty in Moree because the fishing business in the town is not progressing. He attributes the lack of progress to the presence of Seiko boats, light fishing and high fuel costs. He says that if someone borrows his money and does not pay, he reports to an elder but if the person still refuses to pay, he gives up. He often does not get back the money he lends to others in order to avoid being considered wicked.

Rich household heads are often middle-aged and have worked as fishers for several years. They have a secure livelihood. During social ceremonies, they provide money as well as determine how the ceremonies should be organized.

Plate 1: A Rich Household Head at Work



Author, 2007

H₃ na H₃ (Middle/Well-Off)

These people are either wealthy in assets and poorest in income; or poor in assets and middle in income; or poor in assets and wealthy in income; middle in assets and middle in income; wealthy in assets and poorest in income; or middle in assets and poor in income; There were 12 of them in the sample. These people are respected in the town. They are often employers and guardians but are not as rich as the *asikafo*. Those in this group who are wealthy in assets and poorest in income are people who inherited their assets. These households might have *akrakyifo* who do not participate in fishwork and as such, although they might have the assets, they do not obtain much income. They might also be poor in income because they have just started their business or they have experienced a decline in profits. For those who have experienced a decline in profits, the assets gained while they were wealthy are what make them wealthy. Those who are poor in assets and middle in income are households which have just begun working as fish workers. This explanation also applies to those who are poor in assets and wealthy in income. Those who are middle in assets and poor in income are households still in the process of wealth accumulation. They engage in fish work for most of the year adapting to both seasons. Fish traders have enough money to purchase “ice” (frozen fish); while the men use smaller boats or change the fish caught in order to adapt during the lean season. Have some educated children –up to secondary school, have fairly large number of dependents, rely sometimes on the wealthy, own some fishing gear, often have one major source of income although there is some diversification (as seen in Plate 2), have access to credit from the wealthy and sometimes from banks, own farms. Those in the middle group have a high social capital. Although they are not as rich as those in the rich group, they are viewed as highly respectable and approachable. They are able to convert this capital into other forms of capital. They obtain fish on credit from other towns due to the social capital they have. They often organize social ceremonies without providing as much money as the *asikafo*.

Case Study 2

Kweku is a bosun who has been fishing for 25 years. He is married to 2 women with 6 children (3 of which live with him and 7 dependents). He has 3 plots of land, lives in a beautiful house and has an uncompleted one. He was a migrant fisherman for many years and returned to Moree about five years ago. He still has intentions of returning to Abidjan if he realizes that “the world has become difficult” (literal translation for periods of economic hardship). He believes migration is very profitable and it

enables fishermen to obtain capital to invest in Moree. Most of his household expenses are on food items and whenever he needs a loan for subsistence, he borrows it from his employer who deducts it at source. This measure according to him prevents embarrassment. This is because no-one knows about the loan and also since his employer will get the loan as soon as fish is caught, he is not harassed. He admits that borrowing for subsistence is not a habit he practices regularly. Instead, he borrows from any of his wives who are fish traders. According to him, they take good care of the children even when he takes little money home. He believes that God takes care of His children. In times of affluence, he buys clothes for himself and his family but in times of need, he borrows from his employer. Obstacles to fishing in Moree in his view are the high cost of equipment and high fuel costs. He believes that the people in the town are poor because they rely only on fishing. He says that a poor person is someone who cannot eat because others have not worked.

Plate 2: Middle Household Member



Author, 2007

Ahiafo (Needy People)

The people in this category are either poor in assets and poorest in income; or middle in assets and poorest in income; or poor in assets and poor in income; or poorest in assets and middle in income; or poorest in assets and poor in income; or poor in assets and poor in income. There were 14 of them in the sample. They are better off than the *kohweabanfo* category but definitely

not well off. They often borrow money for subsistence and are employed as crew members or fishmongers. Their income sources are not diversified although a few of them sell some food items as seen in Plate 2. They wait for the fishing season to pay off their debts. They do not work all year because they cannot afford to invest in fishing related costs and so they wait for the bumper season in order to obtain income. They postpone the payment of debts till the bumper season and their services are needed most during this season. They participate in certain social events depending on the personal relationship they have with the organizers of those events. They offer little financial contribution to family and social events and often pay such contributions during the bumper season. During such events they offer their services to the rich and middle groups by performing tasks such as carrying of chairs and the assisting with the preparation of food. They often do not have a personal relationship with the rich. Their relationship is based on m(p)atron relationships. They borrow from those in the middle group. They are members of the poor households are often illiterate. They live in family houses which are often very old.

Case Study 3

Aba is a thirty year old fish monger. This is the only profession in which she has worked; and she believes she can work in. She started schooling but stopped after second grade. She does not remember why she stopped. She is a divorcee with two children. She lives in her mother's "ebusuafe" with her seventy year old mother and eighty year old maternal uncle. Two of her siblings as well as three of her nieces also live in the same house. She has two children as her dependents. These children are children of her brother. The household has 4 goats and half a plot of land. She has savings of 30 GHC which she has "saved against a bad day" (saved for unforeseen circumstances). Her work involves buying fish from the enam enyi and smoking it for sale. She works for herself. Most of the working equipment she uses is equipment she inherited from her mother. During the bumper season, she smokes fish and stores some in ovens which she constructed with the help of friends. When the bumper season is ending, she sells the hoarded fish for higher profits. According to her, her mother worked hard when she was young. She believes that she also has her mother's hardworking skills but currently because "the world is hard" (circumstances are much tougher); she does not make as much profit. She does not want to stop fish work. This is because she says that although it is difficult, she often gets fish on credit through her mother's social networks. People often do not get fish on credit and so she is content with the little she gets. She also likes it because according to her, not matter how difficult it is, she is able to feed her

household with proceeds from it. The main expense of her household is food related. Although her monthly income is not enough to cover her household expenses, she believes God's help supports her household. Her friends are her main source of loans for subsistence and business. The main obstacle in her business is that because the world is hard, those who buy her fish do not pay immediately. If she gets 2,000 GHC, she will expand her business. To her, poverty means she does not have money.

Plate 3: Poor Household Members at work



Source: Fieldwork, 2007

Kɔhweabanfo (Extremely Needy/Marginalized)

They are poorest in income and poorest in assets. There were 9 of them in the sample. The people in this category can be described as the poorest people in the town. There are the poorest of the poor. They described themselves with the local term “*kɔhweaban*” (extremely needy/marginalized). Although these people are by all intents and purposes the poorest, I use the local term guardedly. This is because it implies an extreme form of social exclusion and marginalization which I believe does not occur in the town. Most of those in this category are not fishers but are fish workers. The most common group of people found in this wealth group is often porters who carry fish and foodstuffs. These people often survive on the generosity of

others as well as their labour intensive activities. It is the most physically exerting category of the four categories mentioned. Diversification of income sources is completely absent in this group. They do not participate in most social gatherings. This is because they view themselves as unimportant. They are often dependent on decisions taken by the rest of society. They rarely contribute financially to family or communal activities. They often borrow from the poor or occasionally from the middle group. Such loans are often small and for subsistence. Poorest and poor households are often characterized by large families, not creditworthy, do not diversify their sources of income but solely rely on fishing, live in poor housing, are often indebted, do not own fishing equipment

Case Study 4

Esi has been a porter for the past thirty years. She is a widow with 3 children aged 25, 22 and 15 years respectively. She is the guardian of 2 of her sister who lives in another town's children. She works all day at the market carrying fish and foodstuffs from vehicles to the market. She obtains 2 GHC daily and saves 0.5 GHC daily. She works all year. According to her, now she obtains more profit than she did ten years ago. She lives in her ebusuafie (constructed by her maternal uncle 40 years ago.) She has no personal asset. According to her, her main household expense is on food. She believes her monthly income is enough to cover her expenses. She receives for assistance to buy food when her income is inadequate. For assistance for her business, she says: "I don't have anyone. It is God I cry out to." She has 2 siblings but says that because they have dependents, she cannot contact them for business loans. In times of affluence, she buys food and clothes as well as contributes to the funerals of people who have passed away. In times of need, she relies on her savings. She does not know of any government policies which have impacted on her business. According to her marginalization exists in the town because she cannot ask someone richer than her for a business loan. She also believes her extended family does not respect her because she does not contribute large amounts financially to the needs of the family. If given a loan of 2,000 GHC, she will invest in trading cassava.

Plate 4: Poorest Group at Work



Author, 2007

5.3 Assets of the Wealth Groups

5.3.1 Physical Assets

There was a direct relationship between the ownership of physical assets and the wealth group of the household; with the rich households owning more physical assets. The rich put some of their physical assets at the disposal of the poor. For example, poor people can watch television programmes in the houses of those who are richer. The most common physical asset in the households interviewed was the radio. This was due to the fact that the local station aired programmes in Fante; enabling most of the people to listen to various programmes relevant to them. The richer households owned physical assets such as houses, plots of land (for residential and agricultural purposes), canoes, outboard motors, nets, wires, fans, fridges, television sets, compact disc players, rice cookers and electric irons. Some of the rich households owned vehicles which were either used to transport fish to market centres outside Moree and fish to Moree; or used as taxis plying within the town or in surrounding towns. Domestic animals were also classified as physical assets with the rich owning several goats, sheep, chickens and ducks.

The more animals the household had, the richer, its assets. The houses of the rich were made of cement with good roofing. In the case of the modern houses, the houses had their own toilets. The houses of those in the middle group often had similar characteristics like those in the rich group. In cases where the houses were mud houses, they were plastered with cement. The poor households lived in family houses which often required renovation.

Human Assets

The rich and middle groups had many *akrakyifo* and *nwuraba* (ladies). This is because they could afford to educate their children. In these households, skilled labour was common. Skilled labour such as drivers, mechanics and carpenters were likely to live in such households. People in these households often employed others. It is possible that due to the wealth these households have, they could afford to allow their children to engage in income generating activities, not related to fishing. Poor households had most of the people in the household working for others. They worked as crew members or assisted the *enam enyi* in smoking fish.

5.3.2 Natural Assets

The main natural asset of importance in Moree is the sea. Although the sea, like all natural assets, has an intrinsic value; the ability to engage in fishing activity depends on the wealth of the individual. Those who are rich can afford to purchase the needed gear and canoes. Farmlands are inexpensive and available to interested people. Residential plots of land are expensive and available to those who can purchase them. They can also be inherited from relatives or friends.

5.3.3 Financial Capital

The financial capital of a household in the town was dependent on the number of employed people in it. Such employed people engaged in employment activities such as fishing, fish trade, masonry, sewing, carpentry and trading. The rich households had several savings accounts. Saving was a normal part of their livelihood strategy because they always had some money left after satisfying their needs. With the exception of the poorest group, all the other groups regularly received remittances from relatives who had travelled outside Moree.

5.4 Social Networks and the Wealth Groups

Social relations in Moree are highly dependent on the economic activities in the town. This is especially true for fishery related activities. Each of the above mentioned groups has its attendant

status and expectations associated with the status. The statuses of these groups are achieved and some of the statuses change with time. A household which is rich is one whose inhabitants have worked hard to generate income for the household. If they stop working and sell all investments made, the household will no longer be classified as a rich one. This social stratification places some expectations on those found in the various groups. From the perspective of the individual social capital is a product of social relationships that individuals can use to increase their well-being (Rudd, 2001:132); the extent and nature of those relationships is a function of the individuals location in the social structure (Adler and Kwon, 2000:3). In Moree, it can be said that the different wealth groups relate on basis of their position in the social structure of the town.

Among the people of Moree, references are made to parts of the body in issues involving social relations. For example, they say, “someone’s hand is hard” (tight-fisted); or “someone’s hand is good” (the person is wealthy) or “today my hand is not good” (today I’m poor); or “someone’s head is hard” (wicked). The Akan cultural notion of face and its norms, the body part *anim* (*anyim* in Fante) plays an important role in communicative interaction (Agyekum, 2004:74). Constant reference is made to the face. During the interviews, this notion kept recurring. For this analysis of social relations, this work will apply the local concepts of face in analyzing the data collected. The face can be a metonymy for the whole personality; looking at the face is looking at the nature of the person (Agyekum, 2004:78). According to Goffman, “A person’s social face can be his most important personal possession and the centre of his security and pleasure; it is only on loan to him from the society; it will be withdrawn unless he conducts himself in a way that is worthy of it” (Goffman 1955: 217). Agyekum (2004:78) further states that

“it is used symbolically as a reference point in communication. In every discourse, all participants must try as much as possible to respect the face of the other(s) as well as their own and also co-operate to maintain the face of each other.”

The concept of what I call “*the household face value*” is present in Moree. According to this concept, the social capital of the household is vested in the reputation of adult members of that household; especially the *fie panyin*. The *household face value* refers to the identity of that

household among the people in the town. The *household face value* will be discussed later in this chapter. It must also be noted that the social capital available to the household depends to the influential members in it. In households where there are many trustworthy members, the social capital available is high. Werner (1998:602) uses the term 'household networking strategy' broadly as any intentional or unintentional actions which serve to extend and maintain social relationships, as well as the deliberate manipulation of these social bonds. In Moree, my concept of *household face value*, facilitates Werner's "household networking strategy." This is because the *household face value* will determine the position of the household in the 'household networking strategy.'

A *household's face value* affects its ability to offer and receive *mboa*. The higher the face value of the household, the more likely it is to have people requesting for assistance from it. People are also likely to lend money to such a household because it is assumed to be trustworthy. A household like Esi's will be viewed as one with low face value; while that of Kobina will be one with high face value. The face value of an individual does not depend on the wealth status but is enhanced by it. Therefore, a poor person with a high face value will be respected while a rich person with a low face value will not be respected. This situation is exemplified in the case of Tawia, who is a wealthy fisherman. He is originally not from Moree but married someone from the town. He is wealthy and but because he has low face value, no-one wants to be associated with him. As a result, he practices his fish work in another town but lives in Moree. He is regarded as wicked and a social deviant who does not adhere to the cultural norms of the people.

Although the *household face value* is sometimes a misleading indicator of the social capital of a household, the people in Moree use it as a practical way of assessing that household. This assessment determines whether or not a poor person will receive assistance from that household. References such as "people from that household are kind/wicked," demonstrate this concept. In cases where individuals in the household do not fit into the *household face value*, people mention it. In Tawia's case for instance, he is said to be the wicked person in the household. Such mention is supposed to remove all misinterpretations of the household which might be made because of that individual. As mentioned earlier most of the respondents during the interview

continually referred to this concept. The rest of the data analysis will discuss social behavior in detail with reference to the face values of the of the various wealth groups.

Individuals with high social capital spend time greeting others; and they are popular –being called by everyone. People are proud to associate with such people. They have many friends and spend time visiting them. They participate in social ceremonies and offer donations. Although they are noted for sharing whatever they have, it is possible to find such people in each of the wealth groups. In the poorest group, those with high social capital, assist each other; while all the other groups assist those below their status.

5.5 Institutions, Obligations and the Wealth Groups

Prescriptive institutions, as discussed earlier, ensure the re-distribution of wealth for the rich and the poor; and vice versa. Grootaert (2002:2) defines social capital broadly as the institutions, relationships, attitudes, and values that govern interactions among people and contribute to economic and social development. The discussion below will be on the prescriptive institutions as social capital which aids the ‘tricking down’ process.

Rich people are obliged to be sympathetic towards the needs of the poor. They must have an eye to identify the poor and an ear to listen to their demands. Rich people are supposed to offer employment to poor people especially relatives, in order for them to have money to cater for their households. It is believed that such assistance relieves them of the burden of constantly providing for the needs of the poor. It is obligatory to assist relatives because “they are one’s own blood.” A refusal to assist one’s relatives whilst assisting others is considered as rude and frowned upon. The *ebusua* has to have a high face value and so helping others from another *ebusua* is betrayal. It is the obligation of the rich to distribute gifts to the poor during festivities such as Christmas and Easter. Such gifts may include meat, clothes and cash.

It is everyone’s responsibility to ensure that those who are poorer obtain their basic needs. Basic needs such as food for the households, clothing and shelter must be met at all cost. The one who requests for *mboa* requests with the belief that the one of whom the request is made has the ability to offer what is required. It is rude to refuse to offer *mboa*. At worst, one offers an explanation why he cannot assist and then lead the borrower to a richer person. The richer person

then offers the assistance out of respect for the middleman. In other words, he is assisting the middleman. In case of non-payment of such loans, the middle man is the one who is disgraced.

Although poor households are not rich in assets and income, it is possible for them to have a high face value. The poor and poorest households are a source of labour for the rich and middle households. They build ovens and sometimes houses at little or no cost. They are often unable to decide what salary they want to be paid because they obtain several favours from their employers. Due to the fact that these households often rely on the households in the middle and rich groups, they are supposed to be loyal to those who assist them. People in such households must be faithful, loyal, honest, trustworthy and submissive. They are supposed to defend their benefactors wherever they are. It is a sign of ingratitude for people in a poor household to join others speak badly against their benefactors (even if they agree). Employees from poor households must work in the companies of their benefactors or companies their benefactors approve of. They cannot leave for better financial prospects unless their benefactor approves of such a move. In cases where the benefactor approves of such a move and later requests for the service of the poor employee, (s)he has to either quit the new job; combine both jobs or diplomatically offer the job to another person (s)he recommends. Loyalty to benefactors is very important and even more especially if the benefactor has been very generous to the recipient. Those who have received more favours are supposed to be more loyal. They must not cheat their benefactors. They must not join others in insulting their benefactors but rather fight for them. They must wish their benefactors well and celebrate the good fortunes of their benefactors because it trickles down to them. It is quite common for dependants of households not to talk with people from households which have fought or challenged their benefactors. Those from the poorer households must not challenge the authority of their benefactors. They must be humble and show deference to their benefactors. A household head from the poorest group aptly described it when he said that “his face had been used as a dish-washing sponge.” In periods of disagreement, they must not argue directly with their benefactors. At worst, they can approach a respected person to speak for them. Such efforts are often futile because the poorer person might not want to sever the working relationship. When such a relationship is severed, the poorer person loses some trust and respect. Others employers might not want to employ a subservient person. The poorer person can also be regarded as a bad influence on the other employees of

potential benefactors and this will reduce his chances of obtaining employment. Such difficult people often end up working in family businesses or without permanent employment in particular canoe companies.

Members of poor households are obliged to be serviceable in the households of their benefactors. When employed by a richer person, jobs totally unrelated to what the poor are employed for, are given to them and their families. The son of a poor man can be asked to go and fetch water for “his master’s wife.” Although the son is not directly employed, he owes allegiance to his father’s master. The greater the responsibilities and assignments given to the poorer households by the richer ones, the greater social capital they gain. They are seen as trustworthy and they often convert such capital into relationships which can offer financial benefit in the future. For example, a young woman who often represents an *enam enyi* in a marketing town soon builds a positive reputation as having faithfully worked for her employer. Such a person can obtain foodstuffs from the market centre on credit and use the profits to start her own business. It is common for the poor to name their children after rich benefactors. Such children are supposed to grow and be like the benefactors. It is obligatory for the benefactor who has a child named after him/her to regularly donate gifts and cash to the child. When such a child is older, it is acceptable for the benefactor to foster the child. To the poor household, it is an honour to have a child from the household live in the rich household. To the rich household, this is potential labour in the household and another opportunity to make loyal dependant.

During social ceremonies such as customary marriages, funerals and naming ceremonies, it is common to see those from wealthy households display the wealth of their households. Such displays include the wearing of expensive clothing, serving of a variety of meals and drinks (especially liquor) and most importantly the donation of cash. Such public displays of wealth are an acceptable norm in Moree. Those who make such donations are openly acknowledged and congratulated. Such acknowledgement is done by mentioning the name of the person, his/ her donation and then asking invited guests to applaud that person. During funeral ceremonies, special mention is made of those who offer large amounts to the bereaved family. Those present are then made to acknowledge the person. After the funeral is over, a special delegation is sent to express appreciation to the donor. He/She is said to have added a” positive value to the face of

the organizers “(w’ate yɛn anyim). Such a person is viewed as an “onyimuonyamfo” (literally meaning a person whose face is dignified). This same idea applies for other public ceremonies such as naming ceremonies and puberty rites.

The category of people who attend one’s ceremony determines the donations which will be received. The richer the invitees, the more cash donations are obtained. Many poor people attend public ceremonies organized by the rich households because they get free food to eat at such ceremonies. The poor and poorest groups use their labour as human assets for the rich through the physical activities they engage in during such ceremonies. They also use the opportunity to demonstrate their loyalty to and respect for their benefactors. They do this by performing whatever tasks assigned them by their benefactors. In a m(p)atron/client relationship, during such ceremonies, the client can be asked to perform tasks unrelated to his/her usual occupation. For example, a client might be asked to collect firewood for cooking. The client is pleased to perform such tasks because, it gives him/her an opportunity to gain the trust of his/her m(patron).

Those who refuse to adhere to the institutions associated with the wealth re-distribution process, lose respect. In order to refuse to adhere to the norm, an individual must be self-sufficient. Such people do not contribute to the upkeep of others and they do not participate in social activities. People who do this do it intentionally. This is because they refuse to take care of their own relatives. Such people are people who do not support the norm because they believe it exploits them. They are said to have no friends. When such people are bereaved or pass away, no-one offers to assist them. They are marginalized because they are considered wicked, unsympathetic and as social deviants. When such people encounter situations which require the support of others, no-one offers to assist them. Such people often end up working elsewhere in other towns. The people most likely to be found in this category are those in the rich group.

5.5.1 Gender and Social Obligations

Women in Moree are economically active as the men are. Their views are respected in resource allocation as well as in economic decision-making. As the household head, although the husband has some decision making authority, he is expected to consult his wife on most family issues, with her views exercising an important influence on decisions and actions (Agyeman and Casterline, 2002: 11). Hence, while the man is regarded as the ultimate authority, the norms and

rules of Akan society encourage negotiation and bargaining between spouses (*ibid*). Ghanaian women manage traditional household tasks, and many must shoulder the additional responsibility of earning income and giving out money for household expenses and school fees when men are unable or unwilling to do so (Narayan, 2002:38). During the lean season, underemployment among the women in Moree is a normal occurrence. Their income is often used to provide food and clothing for the household, take care of their relatives and relatives of their spouses, as well as provide income for the fishing business in the town.

In Moree, women are expected to be sympathetic, understanding and generous. They are supposed to have “the heart of a mother.” The local term “*ɔbaatan*” (mother) describes this expectation. An *ɔbaatan* ensures that everyone under her care is adequately catered for. She does this by sometimes depriving herself of certain benefits for the sake of her children. Every woman is expected to be an *ɔbaatan* whether she has biological children or not. This view affects the trickling down process. This is because it makes women generally more generous than men. In order to be viewed as an *ɔbaatan*, they have to assist the poor. This concept also affects the process of obtaining help from richer households. A poor mother who asks for assistance (especially food) will be provided with it “for the sake of the children.” Women are more likely to therefore use children as a reason for obtaining assistance. Men on the other hand, will just ask for money for their upkeep without mentioning children. When men decide to mention children in order to obtain assistance, they ask for assistance to pay school fees not for food. Most of the respondents mentioned that in periods of hardship, the mother was responsible for the upkeep of the household. Although it is a matrilineal society, women are especially under obligation to maintain a good relationship with their in-laws. This is because they do not want to be maltreated when the husband dies. They therefore balance their allegiance to their matrilineage whilst securing their future livelihood. Fieldwork revealed that the women in Moree, in an attempt to maintain this balance, are discreet about revealing their earnings to their spouses. The men argued that the women were richer but they did not know how much they earn. The women on the other hand said that they used all their money to take care of the household and therefore had very little left to re-invest in their businesses. They explained they could not sit unconcerned when they were household needs to be met and so they often used their money on household expenses.

When husbands are unemployed or underemployed, a high proportion of women's household earnings are spent on household expenses instead of being accumulated and used as investment and working capital (Overå, 2007:4). Women are able to accumulate wealth in spite of their numerous expenses as exemplified Ama's case below.

Case Study 5

*Ama is a fetish priestess who has had a successful fishing career spanning almost 60 years. At a point, she owned six canoes, all with outboard motors and several fishing gear. Currently, she has one working canoe and another canoe without an outboard motor which she has rented out. She is twice married with 10 children and several grandchildren (she does not remember all of them by name). Although she says she is not as rich as she was in the past, she is socially regarded as one of the richest women in the town. Her social capital base is worth noting. She is generally regarded as a "nyimpa pa." She is admired by most people regardless of their religious inclinations. She is approachable and has the heart of an *obaatan*. According to her, she is responsible for the upkeep of at least fifty people including her children (because they work with her); their spouses and her grandchildren. She also takes care of people from the families of former crew members. She says that this has taken a huge toll on her business but she has no regrets. She hates disgrace and does not want people associated with her to be disgraced. She often does not ask for loans she offers because she knows the people would have returned it if they had the money. Because she is a respected person in the community, she does not borrow to take care of the household. She borrows from the local bank to take care of the business but admits that parts of the loans are sometimes used to cater for the household if necessary. She says that life was better 10 years ago because she obtained more profits. She believes poverty is the lack of money and that the rich cannot enjoy their wealth because of the many poor people in the town.*

5.6 Organizations and Wealth Groups

Organizations in Moree include church clubs, *asafo* companies association of fish traders, association of canoe owners and the association of petrol sellers. Most of these organizations are mutual aid organizations-offering help when the individual requires it; and obliging the individual to help others who require it. There is the general belief that it is the rich who participate in the activities of the various organizations. People like to associate themselves with such associations due to the prestige and financial benefit obtained from such groups. Usually

members of such associations wear the same clothes for special public functions. For example, during festivals, members of each *asafo* company wear clothes made from the same fabric and parade in the town. People are happy to be associated with associations such as the association of canoe owners since it provides some respect and prestige. Participation in these organizations often requires financial commitment from members. Contributions made when a member is bereaved; or is sick often discourage people especially the poorer one from joining such associations. Such contributions are often given to the affected individual. Savings associations are common in Moree. These associations, often known as “*susu*,” act as informal rotating savings groups for people who save regularly with them. Such contributions are interest free. Some respondents were members of *susu* groups and these groups offered micro-financing opportunities for them when they needed them. There are also associations, most within the churches which most of the households belong to. Most of those interviewed argued that associations did not offer any financial benefit to them. They claimed these groups often collected their money instead of assisting them to obtain more money. They paid dues for such associations; bought clothes which members had to buy; paid welfare contributions as well as used their money to assist in the running of such clubs. Some however admitted that these church groups offered loans which were sufficient for subsistence but inadequate for re-investing in their businesses. For the rich, associations were viewed as avenues the rich used to interact with each other and discuss issues concerning fishing in Moree. Among associations present are the association of petrol sellers, the association of “*bosuns*” and the canoe owners association. For the middle group, poor and poorest, the most effective associations were the churches and *asafo* companies. Such associations offer networking opportunities and serve as safety-nets in times of need. The poor and poorest explained that they did not participate in the activities of such associations because they did not have the social capital required to participate in such meetings. They believed that their views will not be accepted because they did not contribute financially to the associations. The wealth groups most likely to be involved in multiple associations are the middle and rich households. These households benefit from the social networking offered by such organizations. They are able to meet the financial demands of such organizations. Those who are poorest are least likely to participate in such social activities because they cannot meet the associated financial demands; and also because they do not often have the prestige needed to

be members of such associations. Those who belong to associations are obliged to assist those who approach them. This is especially so for the executive members of such associations. Usually, those who are elected as executives are elected because they have a high face value. It is therefore their “*asɛdze*” (responsibility) to help those who approach them. Church members are responsible for each other and in some of the churches, arrangements are made for members to obtain loans.

5.7 Employment among the Wealth Groups

In coastal communities in Ghana, it is common for children to be introduced to fishing at very early ages. As young people are introduced to fishing by more experienced relatives, they save part of their profits and this often serves as startup capital in later years. Most of those in the poorest and poor households believed fishing was the best employment option in Moree. Those in the poor and middle households fishing and related activities as a source of employment did so in order to obtain capital to work in the occupations which they have been trained for. They are often trained with skills for professions such as vehicle repair, hairdressing, dressmaking and so on. Such people do not have the necessary capital to start their own businesses and fishing offers a quick opportunity for them to obtain money for business. A twenty-six year old fish trader who was working with her mother put it thus: “*as for me I’m in this job because I want money to open my own hairdressing salon. Once I get it, I’ll stop.*”

Some people from the rich households engage in fishing for the sake of their family. They do so in order to ensure that the wealth their family had accumulated over the years in the fishing industry is not wasted. Such people are often children of previously wealthy fishers and inheritors of their wealth. Such people belong to fishing families and therefore have the moral obligation to ensure that the family’s investments are not wasted. They engaged in fishing in order to utilize assets which have been accumulated over several years. Such people inherit not only physical capital but social and symbolic capital as well. It is easier for them to obtain loans and assistance from others because their family has a good *dzin*.

Those in the rich group were the only ones who employed themselves. Most of them had worked in the past for others but had expanded their business with time and now employed themselves.

They were either canoe owners or large scale fish processors. Those in the middle group either employed themselves or were employed by those in the rich group. They were likely to be *bosuns* or as *enam enyi*. Those in the poor group were employed by either those in the rich or middle groups and they were most likely to work for others or in family businesses. They often worked as crew members or as fish wives. They are often paid according to how often they are hired to work. They were more likely to be paid in kind. Those in the poorest category were least likely to be employed by others. They were not in any position to negotiate their payment and often were not directly involved in fish work. When those in the poorest category engaged in fishing, they engaged in activities such as scaling of fish for large-scale processors or carrying of firewood for smoking fish. Payment for working for others was often in both cash and kind. The items offered in kind include free fish or fish at a reduced price; payment of children's school fees; buying of daily food or free provision of daily food as well as payment of debts owed. In certain cases, debts are discounted especially in cases of (m)patron-client relationships. Food items are often given as gifts especially in the case of matron-clients. This is because, the matrons often return from fish trading activities with foodstuffs bought from other towns. They often give part of these items to "faithful" workers. Cash payments are often not negotiable and employers are free to pay "whatever they think" the person hired deserves. In the view of the researcher, this is often due to the (m)patron-client relationship between the employee and the employer.

More than half of those interviewed obtained their startup capital from personal savings they had accumulated over the years. Such capital is obtained from profits they make while understudying or taking up apprenticeships with experienced relatives who are engaged in fishing. These experienced people are often canoe owners or captains and fish traders. Often, those engaged in fishing employ people whom they pay in kind. The most common form of payment is fish. These people in turn sell the fish and save such profits till they are rich enough to start their own investment and then continue with what I will term "the fishery employment cycle". In the employment cycle, someone identifies a person who is poorer than he/she is, and then offers to assist that person to obtain capital and establish himself or herself as a fisher. Once the recipient is established, it is his/her moral obligation to assist someone else and this trend continues. Someone from a richer household identifies someone poorer and then assists the person to

expand his/her scale of operation. On expansion, the one who has been helped, identifies another person and the cycle continues. Loans are also possible sources of startup capital. Such loans are repaid gradually as the beneficiaries obtain profits after starting their businesses. These loans have some advantages such as their flexible terms of payment, the absence of collateral and its ease of use for illiterates who are intimidated by the formal banking avenues.

5.8 Diversification among the Wealth Groups

In conducting the interviews, I asked those in the poorest, the poor and some of those in the middle groups what business they would invest in if provided 2,000 GHC. Among the responses obtained were trading in foodstuffs, expanding fish work business, and have no idea. To my surprise no-one mentioned farming (even of vegetables). This shows the extent of attachment of the people to fishing. Among the rich and some of the middle group, respondents the amount was changed to 5,000 GHC (worth a medium-sized canoe). Income generating ventures mentioned included trading in fishing gear, buying vehicles for the family (such vehicles will be used to transport fish to trading centres), trading in canoes as well as building houses for rental.

The data shows that among the wealth groups, the middle group and the wealthy group were the groups which were interested in the diversification of their livelihood. Indeed people in these groups did not solely rely on fishing but also engaged in other income-generating activities. Common among these were the trading of foodstuffs such as cassava, maize and beans. These foodstuffs were purchased from towns where they had gone to sell fish. A few operated table top shops where they sold household food items. Those who operated such shops said that people often bought their goods on credit. When asked about other sources of possible income, those in the poorest group were those who had not thought of the possibility of diversification. To them, fish work was the most viable source of income generation. Those in the poor group thought of trading in various foodstuffs such as those mentioned above. Those in the middle group and the rich group had a variety of ideas about to use the money for.

5.9 Livelihood Strategies and the Wealth Groups

This section will discuss saving as a livelihood strategy and borrowing as a coping strategy. Moser writes that "a community's coping ability is influenced by its social capital - the trust, reciprocal arrangements, and social networks linking people" (1996: x). Given this definition,

Moree can be said to have a high coping ability since these work in order to ensure the livelihood for even the poorest people.

The livelihood strategy adopted by a household can either make it richer or poorer. In her work on practical issues in livelihood strategies, Mandel (2006: 343) states that access is influenced by 'the cultural norms that comprise the social institutions limiting access for some people and facilitating it for others.' The poor and poorest households demonstrated their ability to effectively manage their relatively scarce assets. Although they obtained inadequate income and had few physical assets, they were able to sustain their households throughout the year. They are able to do this through their social relations. They are often trustworthy, loyal and submissive. The rich households assist the poor households in order to build/maintain their reputation by offering various forms of assistance to the poor. Lending increases the respect an individual has in the town and for rich men, it is a good way to gain respect. In asking how the respondents spent their money in periods of affluence, I asked how they spent their money during the bumper season-*wiase ye dεw* (literal meaning-the world is sweet). During the bumper season, money is given as gifts and as obligations. This is to establish a reciprocal relationship between the recipient and the donor. People from the poor and some from the poorest groups offer money as obligations. Such obligations are their donations to social ceremonies which occurred during the lean season. According to Awanyo, generosity by the rich is especially effective in accumulating and gaining exclusive and privileged access to resources which belong to the whole family (Awanyo, 2003: 290). The gift is substantively rational in a society where redistribution is emphasized because it is an investment both as a means of accruing prestige and as a security in times of death (Watts, 1984: 131). Other *mboa* offered in both seasons include, Clothing, food, and free transportation to fishing centres. Specific reciprocity occurs among people of the same wealth group. For example among the rich, it is common for rich people to give similar gifts (for instance, cartoons of drinks during festivities) to each other.

5.9.1 Saving as a Livelihood Strategy

Saving a part of the household income is not very common among the people. Most people in Moree spend money as and when it comes. The data in revealed that people did not tend to save because according to them the economic situation was harsh and so they spent whatever they

received. They also complained that they will be obliged to assist others if they saved. One woman described the situation as follows:

”Me to save money? My money has worked to do. It has to work for me. If I invest it in the business, it will yield some profits. If I keep it at home, I will give it out of pity to someone who needs it or I will use it to buy food for the household. I will therefore invest it and obtain profits. After all now , how much profits do I make?”

Table 6: Amount of income saved in the past year

Amount per household in 100 GHC	% of households
0	33
1-100	7
101-200	20
201-3000	7
301-400	4
401-500	9
above 500	20

Source: Fieldwork, 2007

The group least likely to save was the poor group. Those in this group often spent their income as soon as they received it. Those in the poorest group saved part of their income although the amount saved was often a very small part of their daily income. The middle and rich groups saved in order to expand their businesses.

5.9.2 Borrowing as a Coping Strategy

The respondents were asked how they coped in times of hardship. Hardship refers to the temporary situation where one finds it difficult to meet the 'usual' needs of one's household (Mensah-Abrampa, 1998 :142) . I therefore asked how they coped in periods of hardship. They

agreed that although economic conditions were harsh, they managed and were able to take care of their needs. Almost all those who complained about inadequate income claimed that “God took care of them.” Those interviewed kept stressing the fact that they did not borrow from others. However as I probed further, I found out that they mainly relied on gifts and loans from relatives who could afford to give them what they needed. Some of the expressions included like expressions like ” *I can’t tell anyone I need help because I believe no-one will help me.*” “*I don’t ask for loans because when I go they also complain of being poor and I don’t want to hear long stories.*” “*I don’t want disgrace.*”

They coped by borrowing from friends and relatives. Those who borrowed the least were those in the poorest category. Although they are the poorest, they were afraid of borrowing because they believed that they were not respected. In my opinion, they did not borrow because they were not prepared to pay when they had the money. They also did not have the social capital needed to obtain loans. Although such people are likely to borrow from people with whom they have a bonding relationship (since they can directly reciprocate), they often did not obtain the loans from those in their category since they also did not have much money. Most of the people in the social network of the poorest do not have enough to lend. They often obtain items on credit from people with whom they have a linking social capital. Such credits were associated with diffuse reciprocity. The creditor can in turn use the labour of the person from the poorest household. It is socially unacceptable to ask poor people for a loan and so people who do not want to assist others, while complain they are also poor. Esi recounts a story where she wanted money to buy a cloth; the benefactor she approached told her that he did not have any money. It is also socially acceptable to use children as a reason for not offering loans. A benefactor can say that because of the children, he cannot offer the “*mboa*” being sought. Adwoa, a 32 year old *kɔhweaban person*, complains that she has an uncle who can help her but she cannot approach him because he is responsible for the upkeep of 2 of her late brother’s children-a responsibility she should have taken up if she had the means. Sometimes people stop talking to each other when one person is disappointed by the other for not offering *mboa*.

5.9.3 Loans

All the respondents had benefited from loans from various sources. The differences were however in the amount borrowed, purpose for which the loan was borrowed and the source of the

loan. Loans in Moree, are given out of trust. All the respondents benefited from loans either directly or indirectly. Direct loans involved borrowing specific amounts of money while indirect loans meant collecting items (usually food) in the form of credit with the promise to pay later on. Direct loans are loans borrowed from the creditors without collateral. Direct loans depend to a large extent on the symbolic and social capital the borrower has. For direct loans, most people borrow from the wealth group directly above them (see the wealth pyramid). This can be explained by the fact that, socially people who are higher in ranking-age, status, power and so on are supposed to be “heavy-faced” (Ageykum, 2004: 84). A heavy face implies dignity and protection (*ibid*); and it is protected from becoming a commonplace (*ibid*). It is therefore the norm to be accompanied by a spokesperson (someone closer in ranking). Intermediaries who are usually from the wealth group above them accompanied the poor and poorest to borrow from the rich. Approaching someone for help depends on the ability of the poorer person to “look into the face of the richer person.” This means the poorer person must be trustworthy. In cases where the rich person is unsure of the trustworthiness of the recipient, an “*agynamu*” (witness) is needed to act as a guarantor. In practical terms, someone in the poorest group would ask someone in the poor group to accompany him to borrow an amount of money from another person in the middle group. The poor ones were very unwilling to admit that they had obtained loans but a close look at what they borrowed revealed that they borrowed with a promise to pay whenever they had the means to do so. Table 5 reveals the loans received over the past year (from the previous fishing season to the period of interview). The loans lent out are often lent out with payment conditions which usually state the duration of the loan. Disadvantages associated with the loans include the fact that those who borrow must often have some credibility before their lender. They must be trusted to return the money borrowed and often where they lacked such credibility they request a respectable person to borrow on their behalf. Another disadvantage is the fact that the loans obtained are often not very large. This therefore makes it impossible to make very huge investments. Most of the loans are for purposes of consumption. This is because most of the rich people prefer to re-invest their profits and so are unwilling to lend large amounts to people. The rich admit that their profits are not as large as before and so cannot lend as much as they would have wanted to lend. According to the data, the banks are not an option for loans for subsistence. Almost a quarter of the respondents said they had no-one to turn for loans for subsistence. This is

however incomparable to the total help received from friends, employers, kinsmen and spouses. This shows that the community still has the welfare function in existence. A few of the people admitted they always saved part of their income for times of financial constraints. For most of those who said they had no-one to turn for loans for subsistence, it must be noted that what they meant was direct loans (cash) and not the items they borrowed on credit. The rich did not borrow for subsistence. A few of those in the middle group borrowed for subsistence while most of those in the poor and poorest groups relied on loans during the lean season. For business loans, some of the respondents contacted the banks. These banks offered loans and sometimes physical assets on credit with interest. The banks also provided technical advice to the people. It is important to discuss the role of financial institutions in the fishing industry in Moree. There is a rural bank in the town yet most of the fishermen do not invest there. The fishermen are uninformed about the opportunities available to them if they save with these banks. They also do not understand how the banks operate and so are discouraged by the banking process. The rich are those who benefit from the activities of the banks. There are also people who previously saved with the banks but stopped due to their need for money or their disappointment in the banks. One fisherman who has lost confidence in the bank said that *“the banks cheat us because the motors they provide us are not durable; they often break down before we complete payment.”*

Those from the rich and middle households were likely to obtain business loans from banks. Such loans are often based on the trust the bank officials have in them. They often have savings accounts with the banks and so are able to secure large amounts. Such loans often yield large profits which are re-invested.

Table 7: Duration of Subsistence Loans

Payment of loan in months	Number of Households
3	3
1	15
12	25
Whenever	2

Source: Fieldwork, 2007

The duration of the loan obtained often depends on the relationship between the benefactor and the recipient. When a poor person requests for a loan, he often mentions when he intends paying (usually based on when he will get money) the loan obtained. The benefactor then decides the period within which the loan should be paid, based on the trust he has in the recipient as well as how poor he believes the recipient is. Those who are poorer pay after longer periods. In cases involving m (p)atron /client relationships, payment is often in kind. The client sells his share of fish caught to his benefactor. Kofi, a *bosun* says that “*I prefer borrowing from my employer because no-one gets to know and it is deducted at source.*” In cases where the debtor is paid in cash (often those who assist in fish processing), deductions will be made from the person’s income.

The fear of over-stressing relationships is a common feature in social networks in Moree. This is because once the households supporting a poor household start complaining about the constant demands of the poor households, it is likely that the assistance offered will either decrease drastically or cease all together. Consequently, a poor household avoids requesting the full amount of support needed in order to cope with a crisis.

Wealth Groups and the Payment of Loans

In Moree, the wealth status of a household influences the nature and size of its social network. Poorer households often have small networks comprising mostly of relatives while households which are not poor have large networks comprising friends and relatives. Poor households exhaust their network capacities in periods of hardships much earlier than the rich ones. There is

a local proverb which translates that when one loses his money he also loses his friends. This can be explained by the fact that poor households do not have enough resources to assist many people and also because they tend to demand from those in their networks. The issue of reciprocity is also a factor. When reciprocity is not guaranteed, support offered is relatively limited. Poor households are often unable to return financial help provided. Rich households which are in the social networks of poor households do not expect the poor households to return the financial help provided. Often when the poor households attempt to reciprocate, their offer is not taken. This is not condemnatory but rather a social act, done in order to build respect. When a rich household does this, the head of the household is viewed as kind, sympathetic and understanding. More people present their problems in the hope of obtaining sympathy. Rich households on the other hand have better possibilities of assisting those in their social networks. They are also able to return help provided. This makes them central in issues of social relations. This can be of advantage to the poor as they have network members who are capable of supporting them.

Most of the people claimed they were afraid of direct loans because they did not want to be embarrassed due to non-payment. They mentioned instances where they or their friends had been disgraced due to their inability to pay loans on time. The rich people admitted giving money out as loans but complained about the ingratitude displayed by the poor. One person said:

“They often come with very sad stories and so I have no choice but to help although I know they will never pay even when they get it.”

Another confirmed this by saying:

“These poor people are ungrateful. They never acknowledge any help you offer them. They come asking for loans yet when it is time for payment, they will tell you that you are wicked for collecting the small amount you have lent to them in spite of your wealth .If I continue to follow them, I will use all my money on them.”

The latter statement summarizes the situation on the field to a large extent. The poor rarely admit they receive any help from the rich. They view the help offered them as the responsibility of the rich. This demonstrates the moral obligation of the rich towards the poor.

Those interviewed were asked what happened the last time they did not pay loans borrowed on time. 12 of the household heads (27%) said they paid the loans on time. In explaining, one head said:

“I pay back to make it possible to get help next time I want it.”

Another reiterates the above statement when he says:

“I always pay on time to avoid embarrassment.”

Of the 33 (73%) respondents who defaulted in paying their loans, 15 were reported to the police; 10 borrowed from a family member to pay; 5 asked for extension; and 3 faced no sanctions.

The police were the first people contacted when loans were not repaid. This was embarrassing for both the creditor and the debtor but was a sure way of collecting one's money. It is embarrassing for the creditor because it portrays him as wicked, inconsiderate and selfish. He or she is viewed as unsympathetic and unkind. The debtor was embarrassed because it meant he is not faithful and next time he wants credit from another source, he will be reminded of his delay in paying previous ones. When borrowed money is not used for the purpose for which the loan was obtained, the creditor can disgrace the poorer person publicly.

Some people in a bid to avoid such embarrassment re-borrow to pay their debtors on time. They often borrow from family members who will not embarrass them. Those who borrowed are often people who want to build trust with their benefactors. They often build such trust because they expect to request for greater favours. Others are bold enough to ask for an extension of payment. In such cases, they sometimes even offer to repay with interest. Those who faced no sanctions offered the following explanations:

“God takes care of his children; “ “My brother is not too harsh. He considers me;” and

“Nothing, I cry to my God to help me.”

Baum and Ziersch, (2003: 320-321) identify three types of trust-first is the trust of familiars exists within established relationships and social networks (Baum and Ziersch, 2003:321). In Moree, this type is the most common type. It involves trust in relatives, friends and colleagues.

They then mention generalized trust or “social trust”, which relates to the trust extended to strangers. This refers to the trust benefactors have in people who belong to the social networks of their friends, relatives and so on. The third form is institutional trust, which relates to the basic forms of trust in the formal institutions of governances (Baum and Ziersch, 2003:321). This refers to the belief of the people that they will obtain help once they help others. They are confident of the traditional system which obliges them to assist each other. For example, people offer donations during funerals because they trust that the prescriptive institutions in Moree, will ensure that they also obtain donations when they are bereaved. When trust is present, resources that would otherwise go towards the cost of monitoring and enforcing social rules are liberated (Pretty and Ward, 2001:211).

Plate 5: Houses as a form of livelihood security



Author, 2007

5.10 Houses and Land as Indicators of Livelihood Security

In Ghana, houses are a common indicator of the wealth status of an individual. The more houses that person has, the richer the person is. A popular local maxim says that “we ask for your house and not your money.” In other words, the physical asset is what depicts your wealth status not your money. In this study, 80% (40) households of those interviewed owned houses. 33 of these owned one house usually the house in which they resided; 2 owned two houses while one person owned more than two houses. These houses were either inherited, built or are uncompleted and in the process of being built. Building in Moree is considered a lifelong venture. Plate 5 shows

the stages of the building process. The house which seems abandoned is not abandoned but will be developed as the owners obtain money. The fishermen build in phases completing each phase whenever they get the money (usually in the fishing season) and taking years and sometimes generations to complete. It is not uncommon to find people residing in uncompleted buildings. The rich build and rent houses for income for themselves and their households.

The first step towards building is acquiring the plot of land. Land ownership does not necessarily mean the household is building but instead provides some form of physical capital which can be sold to gain profits for the business or can be developed for other purposes. The lands in and around Moree are stool lands and consequently anyone interested has to contact the chief and traditional leaders who consequently arrange for the land to be purchased. The chief and traditional leaders are therefore custodians of these lands. Some families own family lands as well. In such cases, these lands are distributed among family members and passed on from generation to generation. Eighteen of the households did not own any plot of land. Of the 27 who owned plots of land, 15 owned one plot; 7 owned two; 3 owned three and 2 owned four respectively.

As I have explained earlier, houses and plots of land may be inherited and so it is acceptable for a household in the poorest category to own them. The asset base of a household determines its security in future. Households with few assets are more likely to experience a downward mobility. The livelihoods of the poor and poorest groups in this study are the most insecure. They are characterized by a lack of security of tenure and dependency. They cannot make tentative plans for their future because they depend on their employers. They must be loyal to their employers in order to be employed. In cases where there have many children, these children are assets which offer them livelihood security. This is because the children will ensure their upkeep in old age. As explained earlier, diversification is not a popular livelihood outcome for people in these groups.

5.11 Vulnerability among the Wealth Groups

Among the wealth groups, the most vulnerable are the poorest, the poor, the middle and the rich; in order of severity. The services of the poorest are utilized by the rich, middle and sometimes poor groups. When these groups experience shocks, they are less likely to patronize the services

of the poorest; or pay them what is due them. The poor are heavily affected because they rely heavily on nature for fish catch. They wait for fish to be caught for them to obtain their income. When fish catch declines due to environmental factors or financial factors they are unable to obtain the needed income. They are also unable to raise enough capital to diversify their sources of income or practice alternative fishing methods. Those in the middle group are vulnerable to economic stresses such as inflation and fuel price hikes. Such stresses reduce their financial capital and the profits they obtain from fishing or from fish trade. They are able to adapt to alternative fishing methods such as using smaller boats and nets or obtaining fishing gear and fuel on credit. This is possible due to their social status and trust they have established for themselves. The rich group is least vulnerable in the town.

The main trends which affect fishers in Moree are related to changing fishing methods practiced by other fishers; and government policies. When *seiko* fishing started, only the rich could afford to obtain fish from the off-shore trawlers through their social contacts. Currently, anyone who has the money to purchase *seiko* fish can purchase it without relying on any social contacts. The rich households often have enough financial capital to adapt to changing trends. They are only affected by government policies but the effects of such policies on them are not immediately obvious. This is because they have enough capital to survive in the short-term.

5.12 Marginalization and Social Exclusion among the Wealth Groups

Those who viewed themselves as marginalized are some of those in the poorest and poor groups. As I have explained earlier, the local term for the poorest group denotes an extreme form of marginalization. Those in this group agree that they are marginalized to that extent but I am cautious in describing them as such because in its truest sense people who experience that form of marginalization are those who lack shelter, clothing, food, health facilities and are not given a fair opportunity to access society's natural resources; such people are also unable to participate in social gatherings and are excluded from their families. Although the poorest group cannot benefit from as much as those in the other groups, they have shelter (no matter how dilapidated) and have an equal opportunity to access the available natural resources. It is their inability to raise financial capital which has affected their status.

5.13 Social Mobility within the Wealth Pyramid

The degree to which a household can move to a different wealth group depends on the ability of the household to generate social capital. Often, when social capital is acquired, it can be converted into financial capital and then into other forms of capital. The length of years the breadwinner of the household has spent in fish work determines the social capital possessed by the household. This is because he/she would have built trust and can therefore channel the trust to his/her advantage. Upward mobility is possible with time and hardwork. The group which is most mobile is the middle group. They have most of the features of the rich group and have the ability to move to the group above them with time. Upward mobility is most difficult for the poor group. This is because they are able to obtain loans and assistance and are well catered for by existing safety-nets. They accept their position and often do not work at moving towards the middle group. Moving from the poor group to the middle group is also difficult because the capital required takes years to generate. This movement can even take generations. This is because it takes them years to generate savings needed to obtain the physical assets required in the middle group. Even if they obtain the money, it also takes time to build the social capital associated with those in the middle group. Those in the poorest group are able to move to the poor group when they save their income and develop some trust with those they serve. It is possible for a porter who is hardworking and faithful to obtain fish as gifts for sale during the bumper season. Such trust is built with time and hardwork. Some also buy trucks and this increases their scale of operation. Upward social mobility in Moree of requires a degree of geographical mobility. People who travel outside the town often work all year and so save more than those who remain in the town and are underemployed during the lean season. Most of those who have improved their lives have done so after they left the town to engage in fish work outside the town. One of the most common ways of obtaining quick financial income is for young men to serve as carriers (“water boys”) in ships which export timber to other places. This has enabled many people to obtain earn money. The financial capital of Kobina mentioned in this chapter exemplifies this practice

Downward mobility occurs during periods of stress. A household can move from rich group to the middle group as in the case of Ama described in this chapter. Such people do not lose the social capital they already have. It is believed that they can regain lost financial capital; they can

still obtain loans from banks and formal sources and they already have the physical assets needed for fishing. It is not rare for a household in the middle group to move to the poor group. This occurs because they lose some social capital. Such people might have cheated those under his/her authority or the spouse; or might not have been generous when he/she had money; or might have led a very extravagant lifestyle such as engaging in excessive drinking habits or marrying several women without investing in his business.

The identified wealth groups identified in the research can be described as livelihood outcomes based on how the people in the groups modify their assets through the existing institutions, organizations, organizations and their social networks to adopt livelihood strategies. These strategies are adopted in a vulnerability context which is currently being affect by stresses such as declining profits due to activities of commercial trawlers as well as light fishing by other fishers. The livelihood strategies include adaptive and coping strategies. Adaptive stratgies such as varying the fishing method according to the season and the sale of foodstuffs to augment the household income. Coping strategies such as borrowing from people who are richer in periods of hardship as well as the sale of some physical assets. Fishers operating in this context employ their social relations, institutions and organizations to modify their assets as well as sustain their livelihoods. The focus of this thesis has been on how the fishers in Moree the intricate interpersonal relationships between the rich and the poor and the reliance of the poor on the rich for their daily livelihoods.



CHAPTER SIX: CONCLUSION

Opanyin dzidzi na wengya bi a nara hohor ne nkyease²¹

6.1 Summary

This study concludes that the institutions which influence the re-distribution of wealth in Moree has been maintained because they perform two roles- the poverty reduction role and wealth creation roles. In performing the poverty reduction role, they prevent the poorest households from sinking into extreme poverty by ensuring that their basic needs such as food, shelter and clothing are met. They also ensure that those who adhere to them are able to improve upon their standards of living. This is done through the possibility of obtaining loans from each other and also from the benefits obtained for adhering to these institutions. In performing the wealth creation role, households which assist poorer households gain a good reputation, *dzin*, as a result of such assistance. Such a reputation can enable rich household heads to obtain social capital which they can in turn use to improve their fishing businesses. The institutions which influence the re-distribution of wealth affect the accumulation of capital. This is because those who own more assets and adhere to these institutions obtain the benefits associated with the institutions. Redistribution is a pre-condition for the creation and maintenance of wealth.

This research identified four wealth groups in Moree: *asikafo*, *hɔ na hɔ*, *ahiafo* and *kɔhwēabanfo*. These groups represent the rich, middle/well-being, poor and poorest groups respectively.

The rich are the employers in the town; they are active in fishing and fish trade; and work in both the lean and bumper seasons. Rich households rely on a diverse portfolio of activities including fishing. They invest in many towns including Moree. Such investments include physical capital

²⁰ “*Mate Masie*” (I have kept what I have heard). An Akan symbol signifying wisdom and knowledge as well as the prudence of taking into consideration what another person has said.

²¹ “If an adult eats and does leave some in his plate, it is his responsibility to wash it.” People who do not perform the obligation of assisting others, will not have people to assist them when they are in need.

such as houses and canoes. Rich household heads are often middle-aged and have worked as fishers for several years. They have a secure livelihood. During social ceremonies, they provide money as well as determine how the ceremonies should be organized. They are among key decision makers in society. They often obtain credit from official sources such as banks.

Those in the middle wealth group share many of the characteristics of the rich but do not have as much wealth. They are often households which are either going to move to the level of the rich; or rich households which have experienced a decline in wealth. Both of these groups benefit from the wealth creation function of the institutions which influence the re-distribution of wealth.

The poor households are households employed by the rich and middle wealth groups. They depend on their employers for their livelihoods and do not work all year. They often live on loans that they pay back during the bumper season. They do not have enough money to invest in fishing equipment. They do not offer much financial contribution during social ceremonies. Their livelihoods are often based on p (m)atron /client relationships.

Those in the poorest group are often not fishers but fish workers. The most common people in this category are porters who carry fish and foodstuffs. People in this category exert the most physical effort in their work. They often employ themselves; working all year. They do not often borrow money because they often do not have the needed social capital. When they borrow, they borrow small amounts which are often for subsistence. Those who assist the poorest often do so out of diffuse reciprocity.

Both the rich and the poor perform their moral obligation (*asɛdze*) to ensure that norms which influence the re-distribution of wealth in spite of declining profitability in the artisanal fisheries are maintained. The moral obligations of the rich towards the poor are among other things to provide *mboa* to the poor when they need it as well as to ensure that the fishing industry thrives in order to provide employment for the poor. The benefits the rich obtain from fulfilling these obligations are that they gain respect and a good *dzin*. This is handed down to generations yet unborn. The moral obligations of the poor towards the rich are to ensure that they are loyal,

submissive, and trustworthy; as well as to offer their labour to activities in the rich households. Such *mboa* ensures that the individual as well as his household are well catered for.

The poor in return offer their labour, loyalty and support to their rich benefactors.

Each of the above mentioned groups has its own attendant status and expectations associated with the statuses. The statuses of these groups are either achieved or ascribed and some of the statuses can change with time. This social stratification places some expectations on those found in the various groups. Members of the same social group are more likely to interact with each other.

This study reveals that the people in Moree perform their livelihoods through the existing social institutions. It reveals that the social organization of the people is based on mutual aid and by maintaining relationships with those who are willing and likely to reciprocate; the rich and the poor sustained their livelihoods. It argues that in spite of the widened gap between the rich and the poor, the institutions which prescribe the re-distribution of wealth in Moree; make it crucial to ensure that the existing mutual aid in the town is maintained. Social capital is acquired by adhering to this institution. The social capital, when acquired can be channeled into activities which will enable an individual improve upon his/her livelihood strategy leading to an improved livelihood outcome.

6.2 Recommendations for Future Research

This research adds to the literature on social relations within the Ghanaian fishing context. This work introduces some new terms such as the *fishery employment cycle* and *the face value of the household*. It also introduces the wealth pyramid and attempts to use it to explain social relations in the Ghanaian fishing context.

Further research could be conducted on issues which affect the vulnerability context of the Ghanaian fisherman. Research into the vulnerability context of the fishers investigate issues such as the declining profitability of Ghanaian fisheries, light fishing and the invasion of Ghanaian waters by foreign vessels affect the fishermen because they obtain less catch and are unable to obtain as much profit. This is especially important due to current oil exploration activities which are likely to affect the profitability of the artisanal fishery sector.

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APPENDICES

A 1: Questionnaire

FAMILY BACKGROUND

HOUSEHOLD COMPOSITION

- 1.
2. Ethnic Group
 - a. Akan
 - b. Ga
 - c. Ewe
 - d. Hausa
3. Ethnic Group of Spouse
 - a. Akan
 - b. Ga
 - c. Ewe
 - d. Hausa
4. Where does your spouse live?
5. Where do your children live?
6. Who heads your house?
 - a. Self
 - b. Family
 - c. Wife/Husband
 - d. Friend
7. How many people do you care for other than those in your household?
- 7b. How many of these are children?

8. How are they related to you?

9. Level of Education

- a. None
- b. Primary
- c. JSS/Vocational
- d. Secondary
- e. Tertiary

INCOME YIELDING ACTIVITIES (including subsistence)

H.H member	Main Activity	Secondary Activity	Period	Estimated income

CAPITAL OWNED

- 1. House High Medium Low Leased
- 2. Boat Share Type Mechanized

- 3. Net Share Pieces Type
- 4. Fish smoking oven Share
- 5. Ice box Share
- 4. Land owned House site Agricultural Family
- 5. Location of Land Centre of Town Outskirts of the town
- 6. Means of Transportation
- 7. Animals
- 8. Tools
- 9. Savings/Outstanding
- 10. Household items

EMPLOYMENT HISTORY

- 10. Do you work for yourself or for someone?
- 11. What is your relationship to the person?
- 12. Are you paid in cash or in kind?
- 13. How much are you paid?
- 14. How long have you been engaged in fishing/fish trade?
- 15. What motivated you to start the fishing business?
 - a. Training
 - b. Family
 - c. As a source of employment

16. How did you get your start-up capital?

- a. Personal Savings
- b. Loan from friends
- c. Loan from Family
- d. Bank
- e. Other

17. If you are not working or involved in any economic activity why is it so?

18. How do you survive?

INCOME AND PROFITS

19. Is your monthly income enough to cover your expenses?

19b. If not enough, how do you cope?

- a. Loan.....
- b. Borrow from friends /relatives.....
- c. Other (specify).....

20. What is the main expense of your household?

21. What is your main source of income in the lean season?

- a. Fishing
- b. Farming
- c. Fishing Related
- d. Trade
- e. Other

22. What is your main source of income in the bumper season?

- a. Fishing

- b. Farming
- c. Fishing Related
- d. Trade
- e. Other

23. Who do you contact when you need a loan for subsistence?

- a. Personal savings
- b. Group
- c. Kinsmen
- d. Friends
- e. Employer
- f. Spouse
- g. Bank
- h. No-one

24. Who do you contact when you need a loan for business?

- a. Personal savings
- b. Group
- c. Kinsmen
- d. Friends
- e. Employer
- f. Spouse
- g. Bank
- h. No-one

25. Do you ever ask for assistance with other things other than money?

- a. Food
- b. Labour
- c. Child Care
- d. Maintenance of spare parts

25b.From whom?

26. Which of the following do you spend most of your income on?

- a. Food
- b. Business
- c. Education
- d. Health
- e. Other

NETWORKING

27. Are you a member of any association?

28. How often do you borrow money?

29. How much have you borrowed in the last year?

30. Could you estimate the amount you borrow from others each month?

31. How soon do you pay it back?

32. What happens if you don't pay it back?

IN TIMES OF AFFLUENCE HOW IS THE MONEY SPENT?

IN TIMES OF NEED, HOW IS THE HOUSEHOLD SUPPLIED FOR?

ASPIRATIONS: IF YOU HAD MORE MONEY, HOW WOULD YOU HAVE SPENT IT

OTHER SOURCES OF INCOME POSSIBLE

OBSTACLES TO CAREER ENHANCEMENT (SPECIFIC ANSWERS)

WHAT CHANGES HAVE YOU SEEN IN YOUR PROFITS OVER THE LAST 10 YEARS?

GOVERNMENT POLICIES WHICH HAVE IMPACTED YOUR BUSINESS

ADDITIONAL INFORMATION

A 2: Interview Guide

What are the main problems regarding the acquisition of capital for your occupation?

What have been the major obstacles to the growth of your business?

What factors in the community prevent you from overcoming your poverty problems?

What challenges do you or somebody you know face in your business?

Is marginalization present in the village?

In what forms does marginalization occur in this village?

What do you perceive as the causes of this marginalization in this village?

Would you consider yourself as being marginalized?

Why?

What do you understand by poverty?

What are the causes of poverty in this village?

What makes you realize fishing in this village has improved or declined?

A 3: Household Asset Value in GHC

Truck	2,000.00
Lorry	60,000.00
Taxi	40,000.00
Goats	350
Chickens	40
Ducks	60
Dog	30
Sheep	450
Net	500
Oven	2,000.00
Boat	80,000.00
Wire	50
Land	5,000.00
Motor	40,000.00
Fridge	1,000.00
Tape	400
Fan	250
TV	2,000.00
Deck	1,000.00
Iron	300
Blender	350
Heater	30
Organ	1,500.00
Guitar	1,000.00
CD Player	800
Mobile	1,000.00
Rice Cooker	300
House1	200,000.00
House2	100,000.00
House3	50,000.00

A 4: Wealth Rankings

- i. Poorest in Assets and Poorest in Income (less than 100,000 GHC in assets and less than 10 GHC daily income).
- ii. Poorest in Assets and Poor in Income (less than 100,000 GHC in assets and between 10 and 20 GHC daily income).
- iii. Poorest in Assets and Middle in Income (less than 100,000 GHC in assets and between 20 GHC and 50 GHC daily income).
- iv. Poorest in Assets and Wealthy in Income (less than 100,000 GHC in assets and over 50 GHC daily income).
- v. Poor in Assets and Poorest in Income (between 100,000 GHC and 200,000 GHC in assets and less than 10 GHC daily income).
- vi. Poor in Assets and Poor in Income (between 100,000 GHC and 200,000 GHC in assets and between 10 and 20 GHC daily income).
- vii. Poor in Assets and Middle in Income (between 100,000 GHC and 200,000 GHC in assets and between 20 GHC and 50 GHC daily income).
- viii. Poor in Assets and Wealthy in Income (between 100,000 and 200,000 GHC in assets and over 50 GHC daily income).
- ix. Middle in Assets and Poorest in Income (between 200,000 and 500,000 GHC in assets and less than 10 GHC daily income).
- x. Middle in Assets and Poor in Income (between 200,000 and 500,000 GHC in assets and between 10 and 20 GHC daily income).
- xi. Middle in Assets and Middle in Income (between 200,000 and 500,000 GHC in assets and between 20 GHC and 50 GHC daily income).
- xii. Middle in Assets and Wealthy in Income (between 200,000 and 500,000 GHC in assets and over 50 GHC daily income).

- xiii. Wealthy in Assets and Poorest in Income (over 500,000 GHC in assets and less than 10 GHC daily income).
- xiv. Wealthy in Assets and Poor in Income (over 500,000 GHC in assets and between 10 and 20 GHC daily income).
- xv. Wealthy in Assets and Middle in Income (over 500,000 GHC in assets and between 20 and 50 GHC daily income).
- xvi. Wealthy in Assets and Wealthy in Income (over 500,000 GHC in assets and between 20 and 50 GHC daily income).

A 5: Wealth Groups According to Wealth Rankings

RICH

Middle in Assets and Wealthy in Income (between 200,000 and 500,000 GHC in assets and over 50 GHC daily income).

Wealthy in Assets and Wealthy in Income (over 500,000 GHC in assets and between 20 and 50 GHC daily income).

MIDDLE/WELL-BEING

Wealthy in Assets and Poor in Income (over 500,000 GHC in assets and between 10 and 20 GHC daily income).

Poor in Assets and Middle in Income (between 100,000 GHC and 200,000 GHC in assets and between 20 GHC and 50 GHC daily income).

Poor in Assets and Wealthy in Income (between 100,000 and 200,000 GHC in assets and over 50 GHC daily income).

Wealthy in Assets and Poorest in Income (over 500,000 GHC in assets and less than 10 GHC daily income).

Middle in Assets and Poor in Income (between 200,000 and 500,000 GHC in assets and between 10 and 20 GHC daily income).

Middle in Assets and Middle in Income (between 200,000 and 500,000 GHC in assets and between 20 GHC and 50 GHC daily income).

POOR

Poor in Assets and Poorest in Income (between 100,000 GHC and 200,000 GHC in assets and less than 10 GHC daily income).

Middle in Assets and Poorest in Income (between 200,000 and 500,000 GHC in assets and less than 10 GHC daily income).

Poor in Assets and Poor in Income (between 100,000 GHC and 200,000 GHC in assets and between 10 and 20 GHC daily income).

Poorest in Assets and Poor in Income (less than 100,000 GHC in assets and between 10 and 20 GHC daily income).

Poorest in Assets and Middle in Income (less than 100,000 GHC in assets and between 20 GHC and 50 GHC daily income).

POOREST

Poorest in Assets and Poorest in Income (less than 100,000,000 cedis in assets and less than 10,000 cedis daily income).

A 6: View of Moree



Author,2007

A 7: Money Talks



Author, 2007

A 8: Poor Women Working for the Rich



Author, 2007